

## **Kari Hoegh – Submission to Expo Fall 2020**

Abstract: I chose to write a reflection about my experience during service learning this semester. I worked at United South End Settlements (USES) focusing on financial literacy. Despite having to serve online, I really enjoyed my semester contributing to the amazing work they do at USES.

During this semester I was fortunate enough to complete service learning at United South End Settlements. Due to obvious restrictions, service learning was to be completely online and at first, I was apprehensive because in the past the thing I have enjoyed most about service learning was interacting with the partners in the organization and members of the community they were serving. I also felt that completing service learning online would not be providing any help for the organization and would be disorganized and stressful. Luckily, my service-learning partner and 'boss' was incredibly helpful and optimistic and continued to give structure and meaning to our service learning throughout the whole semester.

My service learning was at United South End Settlements (USES) which is an organization that focuses on creating upward economic mobility within the South End community. It is an incredible organization that has a variety of programs, including after school programs for students, early childhood education and family mobility coaching. My service learning would be every week for a two-hour shift.

During the semester we focused on creating a financial literacy program for members of the community. The program would cover a variety of topics such as saving, credit and debt to help participants learn about the various aspects of becoming financially literate in the form of a set of workshops. As a college student I am definitely not financially literate so through my time researching and creating these workshops I learned a great deal too. I focused on creating the workshop about debt and during my research I learned there was a lot of misleading information out there and many scams that are hard to identify.

Towards the end of the semester I realized that all the work and research I had contributed to the financial literacy program will actually have an impact on the participants. There are so many things that are not taught through the traditional education we receive in mandatory schooling, and there are many skills and practices individuals can use to make huge differences in their lives, and their plight for economic mobility.

Another project I worked on during the semester was creating an overview over of benefits for individuals who have disabilities. It surprised me how convoluted it was to find all the information and how different government sources presented misleading or contradictory information. It shouldn't be hard to figure out what benefits you are entitled to and what resources are available.

I really enjoyed my time with United South End Settlements and I am thankful and humbled by the experience.