



SERVICE LEARNING AND CIVIC ENGAGEMENT THROUGH HIGHER EDUCATION

**DR. RICHARD SIMONDS, ALLISON HOLDEN | UNIVERSITY OF HOUSTON - DOWNTOWN, UNITED WAY OF HOUSTON**

## **BRIDGING DIGITAL DIVIDES: LEVERAGING STUDENT VOICES TO EVALUATE FINANCIAL TECHNOLOGY AND COMMUNITY IMPACT**

---

### **ABSTRACT:**

We present an innovative service-learning project linking social work students with community organizations. Using a community-developed methodology, students evaluated fintech apps and provided reviews for public use. The project illustrates how hyperconnectivity can foster authentic community engagement, positioning students as knowledge creators rather than passive learners. Outcomes include enhanced student financial wellness, increased awareness of economic justice, and meaningful community contributions through collaborative technology that bridges academic learning with real-world needs.

### **THEMATIC FOCUS:**

**Convergence and Intersections: How increasing or decreasing hyperconnectivity can impact community engagement.**

**Floods and Droughts: Too much of one thing, not enough of another. How complimentary partnership can fill the gaps.**

### **BIO:**

Dr. Richard M. Simonds serves as an Assistant Professor of Social Work at the University of Houston-Downtown as . His scholarship in financial capability and asset building focuses on the intersection of financial coaching, social work education, and financial capability in underserved and LMI communities. His worked has created new and innovative ways of incorporating financial capability within social work curriculums and students in higher education.