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THE STUDENT PHILANTHROPY SHIFT: HOW DEBT AFFECTS COLLEGE STUDENT  
PHILANTHROPY

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## ABSTRACT

Through the lenses of English rhetoric and economic theories, this thesis explores how student resentment over the indebtedness of the college generation affects philanthropic giving. One of the most recognizable attributes of the Millennial (college age students and young alumni) generation is their willingness to rally behind causes they feel a connection to. This paper explores the resentment of the Millennial generation towards higher education institutions. A discussion of the financial situation of college students emphasizes why this resentment exists. The majority of this paper examines Penn State as a case study for this topic through the Penn State Class Gift Campaign. In addition, this thesis identifies ways institutions can combat the institutional resentment from students to create philanthropic affinity for a college or university. This thesis identifies results that suggest students' are showing a greater concern for "people to people" giving rather than giving to the beautification of a college campus.

## TABLE OF CONTENTS

LIST OF FIGURES .....	iii
ACKNOWLEDGEMENTS .....	v
Chapter 1 Institutional Resentment and the Student Loan Crisis .....	1
Student Debt by the Numbers .....	4
Chapter 2 I Don't Owe My College Anything.....	8
Penn State Sets the Standard .....	10
Chapter 3 2016 Class Gift Campaign .....	12
2016 Class Gift: The Selection Process .....	14
What Makes This Class Gift Different.....	14
Class of 2016 Makes the Difference .....	15
Chapter 4 Affinity and the Future .....	23
Chapter 5 Marketing Towards Students .....	30
Chapter 6 Conclusion.....	37
BIBLIOGRAPHY .....	40
Academic Vita of Alissa Janoski .....	45

**LIST OF FIGURES**

Figure 1 Student Loan ecard .....	1
Figure 2 Positive Social Media Response, 2015.....	19
Figure 3 Negative Social Media Response, 2015. ....	20
Figure 4 Student Philanthropy Survey, Jobs During the School Year, 2015.....	25
Figure 5 Student Philanthropy Survey, Debt After College, 2015. ....	26
Figure 6 Student Philanthropy Survey, Affinity Towards College, 2015.....	26
Figure 7 Student Philanthropy Survey, Affinity Towards Schreyer Honors College, 2015. ....	27
Figure 8 Student Philanthropy Survey, Definitions of Philanthropy, 2015. ....	28
Figure 9. Class Gift Campaign Logo, 2015 .....	32

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## Chapter 1

### Institutional Resentment and the Student Loan Crisis



Figure 1 Student Loan ecard

Now, more than ever, people are looking for their education and degree to carry them further in the professional world. It is a common conception that little can be done to provide for oneself and one's family in the "real world" without acquiring a bachelor's degree at the very least. Pursuing a higher education degree does not just mean spending at least four additional years in school; it means spending large amounts of money. Education has always been a financial concern. However, today education means larger amounts of debt for longer periods of time. The debate on whether or not going to college and beyond is "worth it" is also ongoing. Researchers Joel and Eric Best approach this debate by starting with the conception that a college degree is a necessity. Best and Best go on to express the need for educated citizens to keep the country running successfully (15). Unfortunately, the significance of student debt means

challenges in other aspects of life. Debt at an early age can take away from other financial obligations or desires later in life.

Presidential candidate Bernie Sanders has gained tremendous support for the upcoming election from students because of his views on student debt and the place of the government on this issue. Throughout his campaign, Sander's has said, "We must fundamentally restructure our student loan program. It makes no sense that students and their parents are forced to pay interest rates for higher education loans that are much higher than they pay for car loans or housing mortgages. We must also end the practice of the government making \$127 billion over the next decade in profits from student loans" (qtd. in Wright). First, Sanders brings light to one of the imbalances in student loans—the way "education loans are much higher than they pay for car loans or housing mortgages" (qtd. in Wright). This disproportion is concerning as cars and mortgages are usually considered longer commitments than a college education. Sanders then pinpoints one of the main reasons students feel such strong resentment towards college institutions and the way these institutions profit from their students. In the eyes of students, higher education has become too much of a business, and there is not as much thought or concern about the financial well-being of students' futures.

Student debt is a politically charged topic not only for presidential candidates but also for the students with debt. There have been multiple news reports and articles about students refusing to pay their college debt. One of the most thought provoking messages surrounding student debt is the idea of collective refusal. A *Vice* article titled "What Would Happen If We ALL Stopped Paying Our Student Loans, Together?" asks one of the big questions surrounding student debt and helps define the scope of the problem (Schaffer). Individuals who default or refuse to pay their loans are one problem, but a combined effort of many or all student debtors is

the main issue this article addresses--one that is gaining momentum through internet movements. One of the main collectives discussed was the *Occupy Student Debt* campaign that “set a goal of finding 1 million students who would collectively default, back in 2011. We didn’t get anywhere near those numbers for all sorts of seasons, but 1 million student debtors did actually default that year. They just did so individually” (Schaffer). By showing how student resentment may form into a collective movement, this article is important for raising awareness on the extent of student debt.

Individually, students continue to look for alternatives to keep from defaulting on their loans, and they are joining movements such as *Occupy Student Debt*. An article from *The Arbiter*, Boise State’s student newspaper, highlights a story from 2015 about a female student who sold drugs to make money to pay her way through college. Tuition costs were too much for this student, and she felt selling drugs was an alternative source of funds (Bunce). This example sheds light onto the severity of student debt for those who have doubted its impact. Students have and continue to take drastic measures to support themselves financially, and in the minds of some students, financial security and getting through college is worth the risk.

One of the largest challenges facing students is the paradox that comes from the difficulty in finding jobs in the climate of today’s workforce after students pay large tuitions for their degree. The large number of students looking for jobs after graduation paired with student debt creates animosity towards the college they received their degree from. In the minds of students who may spend a majority of their lives paying back the debt they incurred to get their degree, this commitment should have ensured them a job. Without the security of a job, which is what most students expect to get out of a college degree, many are forced to ask what the point of



spending time and money on a degree was. If students are questioning the role their college degree is going to play in their futures and the point of spending so much money on it, many are going to be much less willing to donate philanthropically to their school after graduation.

### **Student Debt by the Numbers**

In 2012, student debt reached the trillion-dollar mark (Best and Best 106). What was originally thought to be a personal debt situation has escalated into a much larger issue. Financial issues and instability are not only hurting college students while in college; a large amount of debt for a student can put them in financial trouble for a large portion of their adult life. The mental strain is also a big issue for college students who feel like the financial pressures are consuming their lives.

Debt comes from a lot of places including credit cards as well as private and federal loans. There are two distinct loan types, subsidized and unsubsidized, and they are distinguished by whether or not the interest is accrued while the student is in school. Understanding the difference between the types of loans available to students is valuable in understanding the scale of the problem student loan debt is creating. Subsidized loans work out marginally better for students in the end (“What’s the Difference between Direct...”). Taking out loans of any form can have further financial consequences, and considering the long-term impact is important in defining the scope of the student debt problem.

Non-federal loans have a bad reputation, but they play an integral role in allowing students to achieve higher education degrees. Hershbein and Hollenbeck describe the negative implications of carrying a non-federal loan as part of the student debt burden. Non-federal loans

have “variable interest rates,” do not have “repayment protections,” and are “not eligible for the federal income-dependent repayment plans” (Hershbein and Hollenbeck 20). All told, non-federal loans are a dangerous territory for students to enter, and yet many students are forced to make these financial decisions due to the cost of a college degree. Perhaps it is the desire to go to college or the lack of financial understanding from students that allows them to take such a financial risk. However, students are beginning to see how their college investment through non-federal loans can be much more costly than anticipated.

In regards to federal loans, the distinction from other types of loans is very small. One benefit to federal loans is the ability to have subsidized loans from the government. The U.S. Department of Education will pay the interest on these loans as long as the student taking the loan meets certain qualifications (“What’s the Difference between Direct...”). Unsubsidized federal loans are very similar to personal loans; they are just another option for students when borrowing money.

Exploring exactly how large the debt problem is adds some support to the reason students are resentful about the amount of money they pay for their education. A statement from Hershbein and Hollenbeck notes that, “in 2011-2012, median debt for bachelor’s degree recipients who borrowed was \$26,500” (Hershbein and Hollenbeck 17). The astounding amount of money spent on college education makes buying other higher priced items difficult (i.e. cars, houses, amenities etc.). However, Hershbein and Hollenbeck also argue that education is “an investment” and there are some obvious rewards to a college education (31). Best and Best describe student debt as a “trillion dollar problem,” but Hershbein and Hollenbeck describe the rapidity with which this problem has tripled from 2004 to 2012 going from \$364 billion to \$966

billion in 2012 (Best and Best 105; Hershbein and Hollenbeck 39). Sometimes, the many costs and fees associated with college are not fully calculated, and this can add to financial problems that are not recognized until it is time to start paying off massive loans. Best and Best also note that that 38.8 million Americans have student loan debt (145). This gives an even better context to many students and adults are suffering financially.

It is quite dangerous to make a financial decision that one knows will take years to pay off. Arguably, one could blame a college student's choice to incur debt on the qualities that differentiate them from other generations. If this Millennial generation is, as Alexander and Sysko discuss, "narcissists," one would assume they are constantly on the lookout for bettering their already elite selves (Alexander and Sysko 1-2). However, a study by Jason Lee and John A. Mueller sampled 156 students from a "midsized 4-year public institution," in order to look at if these students understood the implications of debt (Lee and Mueller 714). Through their research in which they surveyed these students on their loans and finances, they were able to discover three items that cause discussion surrounding the debt of college students (716). The first point Lee and Mueller make is that, "they [first-generation college students] rely more heavily upon student loans" (716). This suggests that either income for these students is inadequate or the cost of higher education is too much for students. Furthermore, they point out that "they are more likely to believe they can afford higher education only by incurring debt" (716). This finding causes concern for the possible stresses and mentality of the Millennial generation. If students believe this is the only way they can afford college, it is easy to reason that society has made them believe that having a college degree is the only way to achieve professional success. The final point of this argument suggests, "they are more likely to scrutinize the decision to incur debt" (Lee and Mueller 716). Fortunately, the Millennial generation is not just the financially

insecure generation due to the expenses of college. They are also the ones asking the hard questions such as “why” and “how can we fix student debt?” Questioning this situation only adds to the political charge of this subject.

## Chapter 2

### I Don't Owe My College Anything

University Development offices are facing a dramatic change in philanthropy as Millennial alumni and college-age students redefine their charitable intentions. As Millennials are forced to find their place and purpose in the scheme of societal issues, there are factors and obstacles in their way such as the financial burdens associated with higher education. Despite what some philanthropists and fundraisers might believe, the concept of feeling like one “owes” someone else is not a successful fundraising technique, especially not in the minds of many students in relation to institutions. The phrase “giving back” is used to entice people to make monetary gifts, but that notion is a more difficult sell with students. This is becoming even more apparent with college students as seen through the Class Gift Campaign at Penn State. After a student puts up large, most times borrowed, sums of money for tuition and the cost of living during at least four years, there is certainly no desire to give more. If anything, there is a sense of dislike towards those who ask students for money, such as large institutions like Penn State and the Class Gift Campaign. Students already “owe” in the most basic sense of the word. They owe thousands of dollars, and for someone else to ask for them to give more money seems ridiculous. Making these additional requests capitalizes on a metaphorical, emotional “owe” that adds too much pressure to college students, so they ignore it or worse, they get angry. College students do not have room in their lives to feel as if they “owe” anyone anything else when they are already bombarded and weighed down by debt. For a student to give, they need to feel the impact of their gift. The emotional attachment needs to be strong enough to make students part with the little

money they have to begin with. Interestingly, this raises concern for changes happening in student and young alumni philanthropy as well as how universities and colleges are handling these changes to ensure their students are remaining philanthropic. Penn State is one of the universities and colleges aware that these changes are happening, and there are examples around Penn State's campus that help explain and explore the changes of getting those precious dollars from students.

Anyone who has experienced debt can see the fine line that one straddles between borrowing what is possible to return and making a financial decision that you will never get out of. With debt comes a lot of financial responsibility and also many opportunities to fall flat on that responsibility. College students can spend many years, sometimes the majority of their lives, paying off the debt incurred from college. Other burdens associated with debt are also intimidating. Mental distress, stress on oneself, and stress on relationships and families that all deal with the finances can be difficult to handle. Philanthropic giving may not be at the forefront of students' minds. It is obvious, that the Millennial generation is not taking this lying down. Millennials realize there is a lot more at stake than just a lifetime of debt, and they risk losing out on other opportunities by living their lives in fear of their educational debt.

Student resentment is the driving force behind the change in student philanthropy, and it is causing a disconnect between institution and student. *Onward State*, a well-known publication in the State College area that comments rather quickly and aggressively on some of the issues surrounding State College and Penn State, brought to light one area that causes students to view universities as large money-making institutions. A study from May 19, 2014 titled "Study: Penn State Is Second-Most Unequal Public University In Executive Payment vs. Student Debt" offers insight into the financial problems Penn State students face (Gilbert). The study was done by

Andrew Etwin and Marjorie Wood from the Institute for Policy Studies, and it “focused on ‘what happened to student debt and faculty labor at the top 25 public universities with the highest executive pay’” (qtd. in Gilbert). Since 2008, the changes in student debt have increased faster than the rate of executive pay that has also increased (qtd. in Gilbert). The article stated that “overall, the universities’ administrative expenditures doubled their scholarship spending” (Etwin and Wood as quoted by Gilbert). Information such as this is irritating for students, especially if they are meant to feel enough affinity for their respective college or institution that their college is comfortable asking them for monetary gifts post-graduation. The basis of educational values is a hypocrisy when colleges and universities are profiting from their students in debt and continue to make more money while having less scholarship money available.

### **Penn State Sets the Standard**

For Penn State, the transition of administration that occurred after the Sandusky scandal in 2011 caused additional expenses. The *Onward State* article stated that a study compiled by the Institute for Policy Studies “in [fiscal year 2012], Penn State’s Board of Trustees awarded \$2.9 million in salary and severance pay to Graham Spanier- who was terminated ‘without cause’ for his handling of the Jerry Sandusky sex abuse scandal” (qtd. in Gilbert). This information only acts as fuel to the large amount of institutional resentment students feel. Students are becoming angered by the way money is the driving force behind education. Institutions may not be addressing this resentment properly, and the change in student philanthropy as an effect of this resentment is starting to have effects for universities.

In addition to the rising salaries of administrators, tuition has also seen an increase. The rise in tuition for many state schools changes the dynamic of public versus private schools for college. A Pennsylvania resident pays \$17,514 for a year of tuition and fees. However, this does not include the “additional estimated costs” (room, meals, books, and supplies) of \$11,926-\$14,926. This gives an estimate of \$29,440-\$34,440 for the academic year. For non-Pennsylvania residents the situation is worse. With \$31,346 in tuition and fees and the same estimated additional costs, that puts a non-Pennsylvania resident between \$43,272-\$46,272 for the year (Penn State Tuition and Costs). Obviously, the cost of education has had to rise over the years. However, Penn State has become one of the most expensive state schools. As tuition rises in such a drastic way, the expense gap closes between private and public schools. Students attend state schools to receive an education at a more cost efficient rate. When a state school becomes just as financially taxing as a private institution, it is difficult to see the benefit in attending state schools that tend to offer larger classes and less long-term faculty. For Penn State, this means that state school appeal is becoming obsolete. The increase in tuition for Penn State students is causing resentment within an institution that is often regarded for its family-like atmosphere.



## Chapter 3

### 2016 Class Gift Campaign

As one of the oldest traditions at Penn State, the changes in this tradition over the years offer insight into the importance of the current moment of student philanthropy at the university. Penn State was founded in 1855, and just six years later in 1861, the first Class Gift was given by the student body to the institution. Over the years, there has been a wide range of gifts offered from scholarships, to endowments, to sculptures and beautification projects for the campus. However, it is always the tangible gifts that receive the most attention. Notably, the most iconic gift given by students to the university is the beloved Nittany Lion Shrine. Although this monument serves as a special place for students, alumni, and anyone in the Penn State community, ultimately the shrine is a gift from the students to the institution. The Nittany Lion Shrine serves as a beacon for tourists to stop and visit the campus. It draws in students to enroll, and it is certainly a sought-after photo opportunity on campus. Even in the past five years, students have remained loyal to constructing physical elements that beautify the institution so they have something to come back to after they graduate.

#### **Class Gifts for the past five years:**

- 1. 2015- Solar Panel array**
- 2. 2014-HUB Green Roof Terrace**
- 3. 2013-“We Are” Sculpture**
- 4. 2012- Nittany Lion Shrine Historical Display and Beautification**
- 5. 2011-Penn State Veterans Plaza**  
*(Class Gift Campaign)*

There are still gifts that directly benefit the university's beauty such as the Beautification of the Lion Shrine and the "We Are" Sculpture. These gifts receive a lot of attention from visitors to campus. However, by giving these gifts to the university campus, it takes away from the impact the students are having, and it makes Penn State appear to be the reason for these gifts. Students rarely know what beautification projects on campus are Class Gifts making it look as if Penn State is responsible for them. Obviously, Penn State students have been and continue to be concerned with important issues facing our changing world. Recently, beautification of the campus is not their only concern, and this is due to the cause-based interests of many Millennials. In the past five years alone there have been substantial gifts made surrounding important areas of interest outside of Penn State. Although some of these gifts may be physical, they demonstrate causes students rally behind. The HUB Roof Terrace and the Solar Panel Array show interest by the students on green energy and a sustainable future. These gifts show concern for the environment and future generations that can benefit from the green energy produced. Even the Veterans Plaza shows a connection to deeper issues surrounding Penn State and the world. This monument acts as a way to honor veteran military personnel all around the country, and it shows a "people to people" connection—a main concern of the Millennial generation.

Conventionally, the Class Gift Campaign is transitioning from the tangible tradition to the new cause-based gifts. Students are helped directly through the 2016 Class Gift, an endowment to Counseling and Psychological Services (CAPS). Unlike something such as the "We Are" statue, the expertise and services offered through CAPS can affect someone for a lifetime. The mentality behind giving a non-tangible gift says a lot about the people giving it and the interests of college students at the current moment. Especially at a university where tradition is held to a high esteem, this change is difficult. Although a gift such as the Solar Panel Array

showed interest on behalf of students in larger social issues, the 2016 Class Gift is abandoning all recognition on campus and is focusing solely on the issue of mental health. The 2016 Penn State Class Gift has placed Penn State into the conversation on mental illness whether the institution is ready or not.

### **2016 Class Gift: The Selection Process**

First, it is beneficial to take a step back in Class Gift history to better visualize this transition to non-tangible gifts. Selection of the Class Gift has a process that is followed every year. The executive committee asks for proposals for gifts from the whole Penn State community. Then, the committee works to narrow these proposals down to a top twenty-five. A Ballot Selection Committee, composed of the executive committee, faculty, and staff from campus is created to help narrow down those twenty-five to the top three. It is the top three choices that anyone graduating in the year of the gift vote on. In 2016, the choices were the endowment to CAPS, a school spirit mosaic, and a diversity mural. However, this was not the first year that funding for CAPS had made it to the top three choices to be voted on. Although the CAPS endowment was brought to the selection table before, it was never selected until 2016. It is truly the first of its kind for Penn State.

### **What Makes This Class Gift Different**

The selection of the CAPS endowment means several things for the Penn State community. First, an endowment works by growing interest at a rate of 4.5% off the total, which is supposed to be at least \$50,000 to get a worthwhile dollar amount in interest. The benefit to

this endowment will be around indefinitely, and it has the possibility of growing and having funds added to it in the future. It also gives the CAPS facility the ability to use those funds in the best ways they see fit. Currently, they are looking at the possibility of using this endowment to bring in additional staff to create more opportunities for students to receive counseling. CAPS is notorious for having a waiting list for their services, making it a difficult, but necessary resource to have access to. Due to the ebbs and flows of the college experience, CAPS sees peak times of the year as different events cause stress for students. Although a student who donates to the endowment will not know the exact person they are helping with their funds, they can know it will be going to the care of another Penn Stater. There is no guessing which portion of this statue was paid for by an individual donation. Furthermore, a gift to CAPS goes a long way. A donation of \$100 pays for over three counseling sessions and nine phone consultations for students in need. For someone in duress, these funds could make all the difference. This gift offers students the feeling that they are helping a person, a future co-worker, friend, and the leaders of tomorrow. Although the Class Gift Campaign uses the slogan “Start your legacy,” this gift is not a “you” gift. This gift is about “them,” the people who will benefit years from now who will be thankful Penn State students decided to feel strongly about this philanthropic investment.

### **Class of 2016 Makes the Difference**

Due to such a quick change in student philanthropy at Penn State, there have been many opinionated responses about student philanthropy. A powerful, non-student perspective can be seen in the opinion of Geoff Hallett, the Assistant Director of Annual Giving at Penn State. He is also the advisor for the Class Gift executive committee and the Student Philanthropy Council.

Hallett has been working in student philanthropy for nearly five years now, and he offers insight into the changes he has seen. When interviewed, Hallett was asked how student philanthropy is changing, to which he said:

Giving in general has become more about preference and affinity than ever before. As people become more accustomed to the ability to find any information at any time, donors are now beginning to actively seek out philanthropic opportunities and ask questions of the worthiness of the cause. There is a sense, as well, that this generation of college-aged students are more inclined to give to support others—paying it forward or giving for the benefit of students that will come after them—because the cause is important. I think that this is evident in the selection of an endowment for Penn State’s Center for Counseling and Psychological Services by the senior class (Hallett).

Hallett works every day for Penn State’s development office, and it is interesting to examine his opinion as a professional looking at the actions of students in regards to student philanthropy. Hallett addresses the change in student philanthropic activity in a positive way and even recognizes this change specifically in the 2016 Class Gift.

Hallett was also asked, “what can colleges and universities do to engage students further in philanthropy?” He said:

Colleges and Universities must once again become/remain the centers of problem solving to encourage philanthropic investment. They must provide proof of both why students should give to the institution as well as what impact of that giving has. Students are looking for an outlet for their philanthropic energy, and there are countless avenues through which they can accomplish that objective. If higher education intends to advance/remain competitive/etc. in the world of philanthropic giving, then we must make it easy for students to find the causes that are interesting or important to them and equally easy for them to support. Institutions must also be more adept at communicating with students in the ways that they communicate. The Class Gift program has become so much more successful because it relies less on email and more on social media and peer interaction to communicate the important messages of the campaign (Hallett).

In his response, Hallett describes many possible solutions and changes that need to happen if students are to become interested in philanthropy at the institutional level. However, it

is becoming increasingly difficult for students to find affinity for their colleges with the financial stresses surrounding this connection. The final point of his response points to yet another change that can be seen in the Millennial generation, and that is their accessibility. Technological advancements are changing how appeals should be presented to students, and it is non-profits and philanthropies that are able to master this form of appeal that see the best results for involving their student philanthropists.

The Class Gift executive committee has seen firsthand the reaction and support the 2016 gift has received. With the hopes of raising upwards of \$250,000 for the Class Gift, this gift is surrounded by positivity and coverage. The campaign has seen not only local interest through outlets such as *The Center Daily Times* and *The Collegian*, but even papers like *The Philadelphia Inquirer* have taken interest in the support Penn State students have towards the Class Gift.

One of the first responses seen in the case of the 2016 Class Gift was the idea that Penn State has had enough beautification afforded to them by students' dollars. Yes, Penn State's beloved Lion Shrine brings in tourists because of its impeccable appeal, and the convenience of the "We Are" statue to Beaver Stadium makes it ideal for football weekend, but those gifts benefit more than just the students of the university. However, during the voting week for the 2016 gift in which anyone graduating in 2016 had the opportunity to vote, an opinion piece came out in *The Daily Collegian* that gave the Class Gift executive committee a first look at just the type of positive attention this gift was going to get. The piece was titled "Senior Class Gift Should Be Funding For Counseling and Psychological Services," and it was the first bold step that commented on a lot of the emotions and quiet conversations being had about this gift. A memorable quote from the article reads, "With CAPS funding as a class gift option, any other choice is comparably selfish, a physical evidence of a class of graduates" (*Daily Collegian*

*Board of Opinion*). This article was published before the voting for the Class Gift was complete, and it is easy to wonder if this article had some kind of impact on the student body's decision. The *Collegian* article did called out every single Millennial age college student who has been pegged as being "selfish". In addition, the article put pressure on students to make a change and to prove this stereotype wrong. The CAPS endowment is a selfless gesture, and it was viewed as an important one by people in the community and beyond. What has people so intrigued by this gesture of giving a gift that makes a difference in the lives of other Penn State students, and how is this a representation of the changes in student philanthropy among college students? The Class Gift executive committee is beginning to see these responses not only in written and verbal comments but also in dollars and cents.

By far, the greatest and most exciting press and feedback has been from the students engaged in this philanthropic movement. The social media presence of the Class Gift Campaign has grown for two main reasons: the excitement of the Class Gift executive committee and also the excitement on the part of the students. For the most part, the reaction from the students has been positive. There has certainly been a lot of support and thanks given to the Class Gift executive committee, but this committee had a small role in the selection of the gift. It was the Class of 2016 that made this happen, and they have been proving why since the gift was announced. An example of a comment heard more than once from students is expressed in Figure 2.

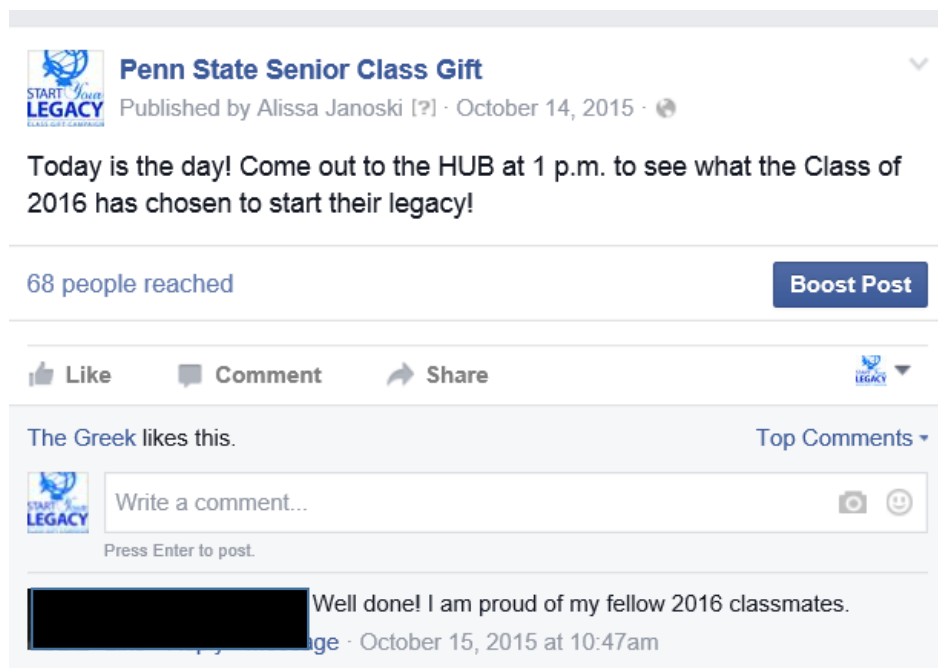


Figure 2 Positive Social Media Response, 2015.

Especially for Penn State, pride plays heavily into the reaction of major changes within the institution and community. As discussed, “owing” and “duty” are not the driving forces for students to give to their college or university, but perhaps pride is. In the context of a large university such as Penn State where students are only able to know a portion of their graduating class, the statement “I am proud of my fellow 2016 classmates” is packed with pride. For such a large university, students are surprisingly connected to their graduating class, and the introduction of the CAPS endowment as the class gift gives students the ability to further connect in a positive way. Penn State has a way of showing their comradery in other ways, such as through drinking occasions and football games. A need to only be focused on those types of prideful events and a misunderstanding of philanthropy can be seen in this Facebook post after the 2016 Class Gift was announced:



**Class of 2016 supports fellow students with enduring gift to CAPS | Penn State University**

Penn State's class of 2016 has chosen to start their legacy by establishing an endowment to support Penn State's Center for Counseling and Psychological...

NEWS.PSU.EDU

3,164 people reached Boost Post

Like Comment Share

Penn State Senior Class Gift, Lindsay Elizabeth, Mitali Gadekar, Lisa Vandetty and 20 others like this. Top Comments ▾

20 shares

Write a comment... 📷 😊

Press Enter to post.

██████████ We want the Joe Paterno Statue! This should be paid for by the university.

Like · Reply · Message · October 15, 2015 at 8:37am ● Chat (35)

Figure 3 Negative Social Media Response, 2015.

One of the most interesting ideas brought up from the 2016 endowment to CAPS is this notion that it is not only the responsibility of the university to care for the students. The student body, especially for 2016, is taking the initiative to show what their role is both philanthropically and emotionally for the Penn State student body. The title of this article, “Class of 2016 Supports Fellow Students” emphasizes the “person to person” philanthropic mentality of college students and young alumni. Even though there is obvious resentment towards the institution, the mental health of fellow students is a cause that the student body can rally behind. The above comment is the exact opposite of what *The Daily Collegian* wanted to express. The commenter took the power away from the CAPS funding and gave students a ‘selfish’ air about them. The 2016 Class

Gift brings to the forefront the idea that anyone involved in the Penn State community is responsible for the well-being of the students that comprise this world-renown institution. The responsibility does not lie with one entity, and if Penn State wants to be a representation of the school spirit and pride they profess they have, the students need to step up to their role in the success of other students. This gift is about focusing on a collective path to success rather than the individual. It is a representation of “people giving to people.”

Obviously, the student who commented on the gift announcement does not agree, but the only negativity the executive committee has seen thus far. The tagline of the CAPS endowment was to “Promote Happier and Healthier Students,” and it is fascinating to see this concept taking the form of dollars provided by students. Social media, and even written media, have been fantastic outlets for students to voice their opinions and support of the endowment. However, when confronted to make the commitment to donate money, there has been more of a pushback than anticipated.

Positive press surrounding the gift has been excellent in spreading the awareness of the CAPS endowment campaign, but there have been sources that do not understand the philanthropic element of this year’s gift and have focused solely on the mental illness aspect. There is always the possibility, when handling issues that spread outside the university setting, that efforts such as the one supporting CAPS, can be seen as political move. In addition, there is often scrutiny from students and other sources that suggest the university should be financially responsible for providing these services for students, but these claims are made without fully understanding the extent these funds are needed by Penn State CAPS. Promotion of the CAPS Endowment gift has been under many watchful eyes that want to take away from the

philanthropic movement and focus attention elsewhere. A local paper interviewed the executive director for the Class Gift Campaign, Ramon Guzman, Jr. in the fall for an article that was released in early 2016. This article was specifically about his own battle with mental illness and his use of CAPS. His inspiring story brought a lot of awareness to the applicable nature of the 2016 Gift, and people began approaching Ramon about the impact his story had on them. All told, the piece was a local success, and it hit close to home for many Penn State students. However, this piece became an issue when Ramon and I (marketing director for the 2016 Class Gift Campaign), were interviewed by a reporter from *The Philadelphia Inquirer* about the 2016 gift. The Class Gift executive committee was led to believe this article was to be about not only the cause of the gift but also the philanthropic element. It was assumed from the questions asked that the reporter would talk about the changes in student philanthropy being observed and how Penn State students in particular have been reacting to the financial challenges and rallying behind a cause-based fundraising effort. However, the article that came out was essentially a repeat of the article on Ramon's story done by *The Center Daily Times*. It focused solely on his mental illness and barely touched upon the philanthropic movement of Penn State students. This has brought about another rhetorical situation in which the changes in student philanthropy and the collective efforts of a class of students has fallen to the shadows behind one influential student's story. Outside media sources have made this a gift that is "selfish" rather than a kind "person to person" gesture.

## Chapter 4

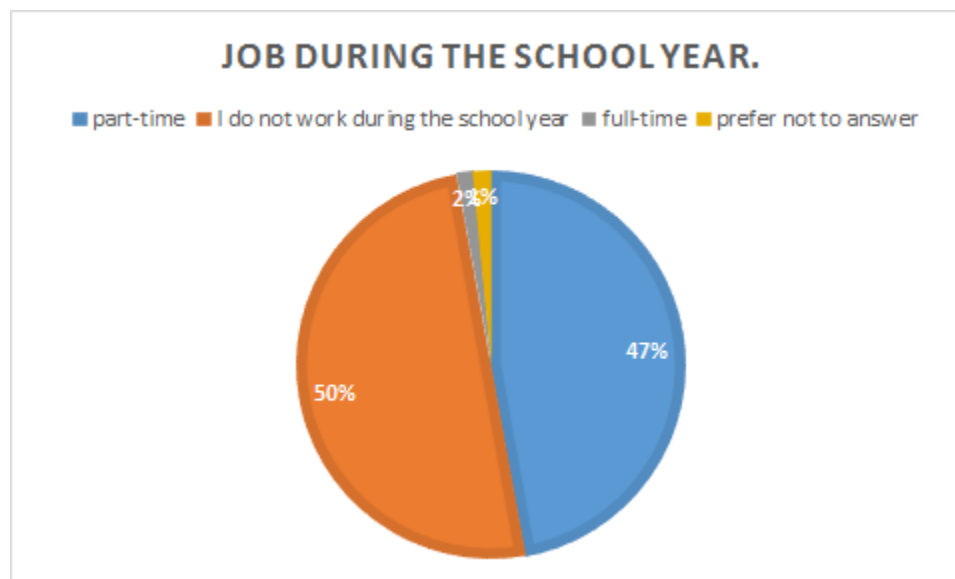
### Affinity and the Future

The Class Gift Campaign is not the only example that has seen the lack of affinity students feel towards their college and the changes in student philanthropy. Before the selection of the 2016 Class Gift, I collaborated with Haley Kerstetter, another intern in the Division of Development and Alumni Relations to work on gathering information on student philanthropy as well as their debt situation. A survey was designed to send to Schreyer Honors College Scholars, although the survey allowed non-Scholars to fill it out as well. The Schreyer population is a small portion of students out of the nearly 40,000 who attend Penn State, but most of the students in this college receive academic aid towards their tuition. This gave a clear need to investigate their views on philanthropy as well as their debt. The aim of the survey was if to see this survey could be replicated at the larger scale of the entire university. Approximately 1,900 students are part of the honors college allowing for a small but important sample of students to pull data from.

The survey that was distributed to students was designed with several factors in mind. First, there was a goal to see the range of debt from the responses. All Scholars who enter into the honors college for their first year are automatically given a scholarship. The financial situation for these students after they are given those funds was crucial to understanding the debt situation in one community at Penn State and could help shed some light onto students who do not receive any scholarship money. Another main point of this survey was to have students define their thoughts on philanthropy. Finally, this survey hoped to explore the affinity students

have for their respective college in hopes to examine the affinity issue most universities are facing with their students.

The method of this survey aimed to reach as many students as possible. However, this survey was sent out primarily over the summer month (June, July, August, September and beginning of October), making it difficult to attract students to take it. The survey was sent over email primarily and was also posted on the Schreyer Honors College Facebook and Twitter pages several times from June to October. Looking back on the method chosen for this research project Facebook, and Twitter were the best choices of media outlets for attracting students. Email especially is becoming increasingly difficult to attract students with because of the large amounts of spam flooding email accounts. Even certain incentives listed in the subject line are not enough to get students to open emails because there is such a saturation of emails like those. If this survey should be replicated, a more concrete marketing strategy should be considered to reach a wider audience. In total, seventy students responded to the survey allowing for data to be pulled from this population.



**Figure 4 Student Philanthropy Survey, Jobs During the School Year, 2015.**

Figure 4 represents the portion of students who work during the school year compared to the portion that does not work during this time. Nearly half (47%) of the students surveyed have part-time jobs during the school year which is a considerable amount. A job during the school year can affect not only schoolwork but also the mental stamina of students. If the time students spent working was used for schoolwork, there could be a change in academics. However, from the data collected there is an obvious concern or need for having money during the school year for one reason or another.

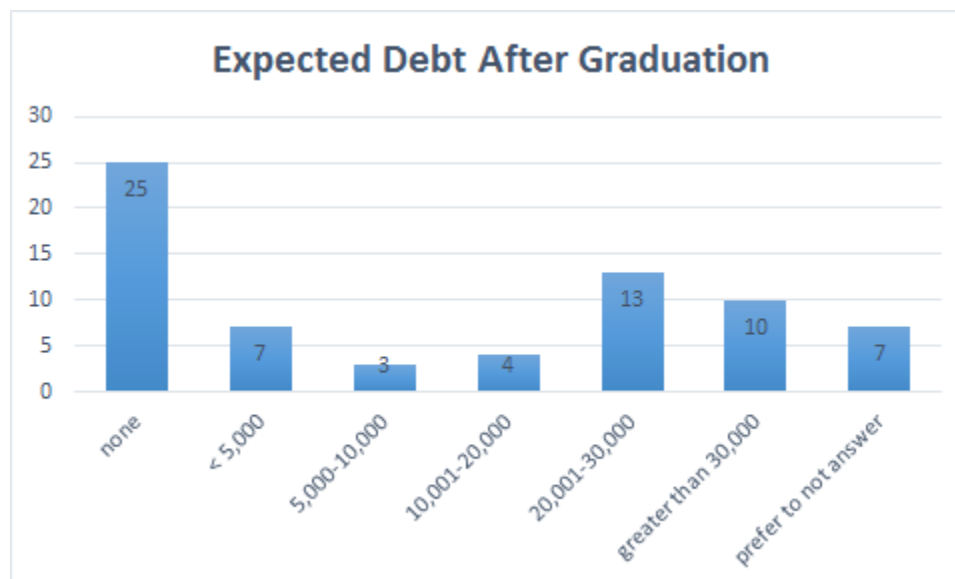


Figure 5 Student Philanthropy Survey, Debt After College, 2015.

As mentioned previously, the amount of student debt this population of students will have after graduation was important to the survey because most of the students surveyed receive scholarships yearly. Nearly two thirds of the students surveyed will have some form of debt after graduation. Any amount of debt after graduating college already puts students at a disadvantage with their finances and their economic position in life.

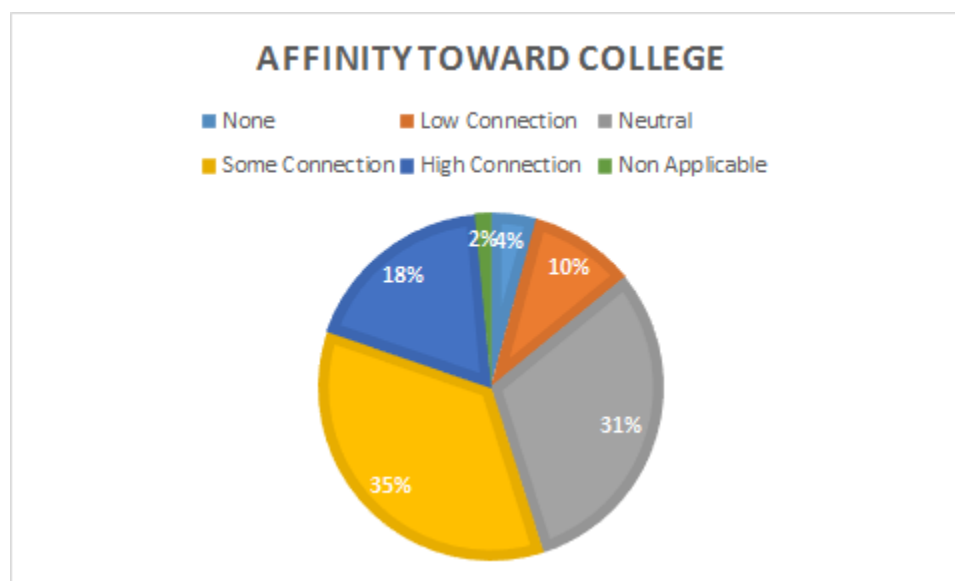
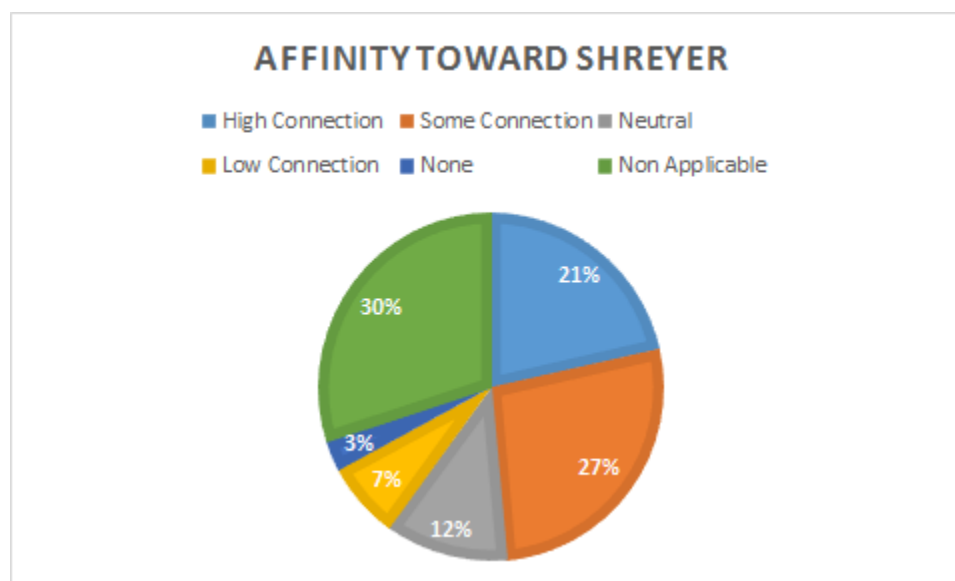


Figure 6 Student Philanthropy Survey, Affinity Towards College, 2015.

About one third of students surveyed were neutral in their affinity to the college they will be receiving their degree from. From a development and fundraising perspective, this lack of affinity is concerning for future monetary gifts and solicitations for that college. If there is limited affinity to the college that a student will have spent nearly four years earning a degree from, what will make students feel a strong connection? Fortunately, over a third of students admit to having “some connection” for the college they will they will be receiving their degree from. However, this does not equate to a large amount of students and the possibility of monetary gifts for smaller colleges within Penn State.



**Figure 7 Student Philanthropy Survey, Affinity Towards Schreyer Honors College, 2015.**

For the honors college, there was a slightly greater sense of high connection when it came to the affinity students felt. Unfortunately, for such a small college that works so diligently to connect with its students, one would think the affinity would be greater.



Philanthropy can be a difficult term to define because it normally carries a more personal connection rather than academically taught in a school-like environment. Some of the definitions of philanthropy given by students in the survey seen in Figure 8.

## Definitions of Philanthropy

- ❖ “Giving back to others selflessly” “Working towards a common benefit”
- ❖ “Giving time, energy, support, and heart to a cause or for the benefit of others, without expecting anything in return”
- ❖ “Giving money to support others”
- ❖ “Voluntary promotion of human welfare”
- ❖ “Using money to advance society in any way possible rather than for mere personal benefit”
- ❖ “Offering service or support in order to benefit somebody other than yourself, even if the action is unnoticed or the recipient is only one person.”
- ❖ “Giving large sums of money to anything”
- ❖ “Altruistic giving from the wealthy”
- ❖ “Philanthropy is doing something to benefit humanity”

**Figure 8 Student Philanthropy Survey, Definitions of Philanthropy, 2015.**

The above definitions are general in the sense that they refer to what could be defined as “helping others”. Not one of these definitions suggests that a statue needs to be erected to show philanthropic giving. There is consistency in wanting to think about other people, and if students were given more information, had the opportunity to take classes on philanthropy, and learned about the impact philanthropy has on the world, there might be even stronger cause-based definitions. For now, these brief answers do suggest the non-tangible cause-based giving observed in the 2016 Class Gift Campaign is on the minds of students. The collective

knowledge, with additional insight, would be powerful in the world of philanthropy, and it would put students at the forefront of this change they themselves are creating in the world on fundraising.

## Chapter 5

### Marketing Towards Students

Marketing to students can be difficult because of the thousands of advertisements they see every day. This year there was a lot of discussion by the Class Gift executive committee to rebrand the campaign to make it more recognizable and relevant to students. These changes started with looking at the tagline of the brand, “Start your legacy”. The executive committee wanted to make this phrase the focus of the work and message of the campaign. By playing off of some of the narcissistic tones of college students and Millennials, this tagline was recreated with emphasis on the “your.” This campaign looks to empower students to being fulfilling their philanthropic goals now, and it offers an excellent starting place; donate to the Class Gift Campaign.

Furthermore, this campaign works to incorporate the technological tendencies of Millennials into campaign strategies. The term “digital natives” is used to define the Millennial generation, and it is certainly the proper way to describe the students on Penn State’s campus. To break down the word simply, one would assume these students are immersed in the world of communication and materials received digitally. However, combined with “native”, the term suggests this is a description the Millennial generation is the first to encounter. Certainly Millennials have found themselves surrounded with technology; this exposure has only become more pronounced as certain used to be “hard-copy” texts such as newspapers, magazines, and books are now published on the internet. This generation is often accused of being “glued to their phones/ computers/ other technological devices,” which is a defining negative characteristic of

this group. But, being a digital native does not lack positives. Technological connections allow a view into the world from a safe distance. Their technologically savvy ways are connecting people around the world in huge ways. To have a global perspective while being a “global citizen” (Saratovsky and Feldmann 6) requires the ability to look out at the world, which the internet allows. The use of technology also allows the Millennial generation to look back at events from history that have been compiled and archived online. Their expertise allows this generation to possess skills that other generations do not have. If the rest of the world can understand the need to go along and embrace the technological changes as the “digital natives” have, they could be “digital converts” (6).

The Class Gift Campaign is an entity of Penn State that represents one of the oldest traditions at Penn State. The Campaign benefits Penn State, and there is very little room to make decisions without the consent of higher up Penn State officials. As long as the brand remains under the reign of the larger Penn State brand, it is difficult to take too political of a stance on any causes students want to raised money for through the Class Gift Campaign. What can be done is seen the gift of the Class of 2016 who said “no more” to beautification of Penn State’s campus.

Penn State has some very strong branding through organizations such as Lion Ambassadors, Homecoming, and THON. When the Class Gift executive committee set out to find a brand they wanted to emulate, they looked to the successes of these other organizations. THON is the largest student run philanthropy in the world that raises an extraordinary amount of money every year for the Four Diamonds Fund to support pediatric cancer care and research. The success THON has seen and the amount of involvement the student body has in this cause-based philanthropy is incredible for a student-run organization. Not only do students give their time to

THON, but they are also part of the donor base that helped THON raise over \$13 million last year for the Four Diamonds Fund. Although the impact is wonderful, it is difficult to find ways to connect with students in other philanthropic ways when the culture of student philanthropy at Penn State focuses on THON. Growing the Class Gift brand to that of THON will probably never happen; however, this year with mental illness as the driving cause for campaign, there is certainly an emotional component students can be attracted to giving this campaign the similar cause-based edge that THON has.



Figure 9. Class Gift Campaign Logo, 2015

There is power in leaving a legacy, and to think that one can do this at a large institution such as Penn State makes the idea even more enticing. In addition to the emphasis on the tagline for the Class Gift Campaign, the new logo that does *not* include any semblance of the Nittany Lion was important to the executive committee. The Armillary Sphere is an icon on campus that

thousands of students walk by every day. However, not many people know that it is in fact a Class Gift. The executive committee wanted to take this opportunity to open the eyes of students to the benefits of philanthropy other than the Lion Shrine. Furthermore, one of the largest changes in marketing and branding strategies the committee decided on was to change the name from “Penn State Senior Class Gift” to “Penn State Class Gift Campaign”. This strategic choice was made for the branding of the campaign because it encourages everyone, not only seniors to give to the Class Gift. Although there is hope that seniors will take pride in their gift and be the leaders in giving to the gift, philanthropy needs to expand to the whole student body and in doing so, the campaign has looked to use inclusive language for the campaign.

Even after all the positivity expressed by students, it is still difficult to ask students for money, and this appears to be a problem that may not be getting easier any time soon. As an eight person executive committee trying to reach every senior graduating, there is still pushback from seniors. There are always questions asked about where the money is going and what the general deposit is. The general deposit is \$100 that students pay before entering Penn State. In the past, this money has been held by the Bursars Office until students graduate. It acts as a security deposit in case students would do something that warrants that money to be used such as not returning a library book. Where things get increasingly interesting is that the general deposit is going away. Penn State has decided with their new LionPath program, students will still pay \$100 to hold their spot as an incoming student, but it will be returned to them during their first semester to go to their tuition bill. This source of money has always been very beneficial for the Class Gift Campaign as most students forget after four years that they have that money. It is much easier to solicit this money off of students than it is to ask them to outright give.

Unfortunately, May 2016 graduates are the last group of students to have access to their general deposit, meaning that the fundraising efforts of the Class Gift Campaign are changing drastically.

Despite the setbacks of the university, the “digital native” nature of students allows the word to be spread more quickly than ever bringing a lot of benefits to this type of fundraising. An excellent book on this “Social Media for Social Good” by Heather Mansfield explores the ways non-profits had and should adapt to the changes in Millennial philanthropic engagement. Mansfield describes the process of obtaining a strong social media presence through all the well-known platforms and many more. A lot of time and knowledge is needed to properly master the different platforms as they are all so different. Mansfield suggests that this type of mastery needs a full-time person working simply on keeping social media sites updated (Mansfield 54). The Class Gift executive committee has noticed there is a shift in students’ use of Facebook, Twitter, Instagram, and email. It then becomes challenging to master a new platform before the “digital natives” pick a different source to use.

Philanthropies are seeing the impact of technological advancements. When it comes to online giving, Millennials seem more inclined to this form. Mansfield looks at the progression of online giving platforms and the rapid growth they have achieved (Mansfield 23). This can be seen not only in many non-profit and personal fundraising appeal (such as Go Fund Me), but it can also be seen in institutional giving such as Penn State and their appeals. Online giving is convenient and quick. In the fast-paced lives of young college students, there is not much more they could ask for.

From a fundraising perspective, in-person asks will always be a part of the fundraising process. However, since the conversation about mental illness has been started at Penn State,

students have been more open about their own struggles giving one avenue to ask for monetary gifts. The connotation of Penn State is that everyone is in “Happy Valley”, so what does it mean to people when they aren’t happy here due to some kind of mental illness? In the 2014-2015 year, over 3,600 students were in the CAPS facility for clinical treatments (*CAPS*). This fact is something people don’t talk about because there is this idea that you shouldn’t be unhappy at Penn State; that is a lie. An ask for a current student appeals not only to their pride in Penn State but their own personal experiences. The committee, and this gift, appeals to the memories, friendships, successes, and happiness many have found at Penn State. It becomes easier for students to part with their money when they realize they can help make this experience for others.

An interesting source of money for the Class Gift Campaign is funded through Lion Line, which is the student-calling center for Penn State located in downtown State College. This facility trains students to make cold calls to Penn State donors to solicit smaller gifts. Lion Line calls for the Class Gift Campaign every year, asking students to donate all or a portion of their general deposit to the gift that year. With all the changes in technology, the amount of money these student callers bring in for the campaign is incredible. There are certain factors that may play in to the success of this method:

1. Students, and the “digital natives” of the Millennial generation are closely connected to their phones making them easily accessible by this method.
2. College students are unfamiliar with this type of solicitation method; therefore, they are hesitant when handling the situation
3. They do not want to deal with follow-up. It is easier for students to just do what the person is asking on the phone so they know they will not have to deal with another call later.



Although there is no way to know how long this method will be successful, in the case of the Class Gift Campaign, Lion Line has been a valuable resource. The callers at Lion Line are used to hearing every possible poor college student excuse in the book, and yet they are still able to tap into the resource of students. Changes are expected as the general deposit disappears and students are asked to give out of pocket.

## Chapter 6

### Conclusion

Students want their degrees to take them somewhere in life and to mean something in the grand scheme of their lives. Pressure from academics, social lives, and mental strain attacks students from all angles in college, and the financial burden most students endure is just one of those stressors. This makes the power a degree needs to possess even more important for students. Until this issue is addressed properly, society will continue to see this change in the attitude of students and young alumni, which in turn will affect philanthropy. The business of a large institution is becoming apparent to students, and giving to a cause that has direct impact on people is more important than supporting a money-making machine. Students can find solidarity in joining other students who understand the financial burden of college, and it is this group mentality and resentment that should concern colleges and universities most. However, this is also why we see a lot of social good coming out of student groups supporting the Class Gift Campaign, THON, and other organizations outside of the Penn State community. The same energy, solidarity, and resentment drives students to join into movements such as *Occupy Student Debt*. As the debt problem grows and college students become angrier and more stressed, the ideas and solutions on how to alleviate this debt will become more creative, or in the case of defaulting on loans, more drastic.

Although college students and Millennials are lacking the funds to make large gifts to institutions such as Penn State, what they do have to offer is their time. Philanthropic causes need advocates, just as Penn State needs alumni to come back and assist the next batch of

students entering the work world. What development and fundraising staff need to adjust to is how to incorporate this time in the most resourceful ways. Institutions also need to understand the animosity students feel towards the debt obtained through gaining their degree will most likely subside as students become more financially stable. The situation can be salvaged if the proper approach is taken.

The research of this thesis suggests that students still want to be involved in philanthropy. Some of the greatest advocates of different causes are young people, especially on college campuses where the opportunities to get involved are robust. However, what this research does suggest is that development needs to take the time to educate their students on philanthropy. For example, a student on Penn State's campus is surrounded by philanthropic gifts every day whether they know it or not. Universities need to do a better job of conveying the importance of philanthropy in the daily routine of students. In addition, it would be beneficial to help students find a cause that benefits not only the university, but also something cause-based that students can get behind, such as mental health. The CAPS endowment is a strong point of advocacy and philanthropic outlet for students who feel passionately about a topic, and students feel powerful when getting to support a cause that is often swept under the rug in society. More opportunities to give time, rather than funds, will benefit the relationship between universities and students. Finally, there needs to be an understanding on the behalf of a university about the animosity and resentment students feel. College is a four-year investment, at least, and to think the return on that investment is worthless, or less than one anticipates would make anyone upset. Like clockwork, universities and college send out solicitations to their young alumni before they even get across the graduation stage. Unfortunately, this overzealous attempt only makes the resentment worse especially when these solicitations come before their first loan payment. It is

not too late for university development teams to find ways to attract current students and young alumni. However, if they do not act soon and adjust their strategies appropriately, the tensions between students and universities over debt will only effect student philanthropy more, most likely to the point where students feel no need to give back to their alma mater.

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## Academic Vita of Alissa Janoski

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Alissa Janoski

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**Objective- To work in university development or non-profit fundraising after graduation**

### Education

#### **BACHELORS | GRADUATION MAY 2016 | PENNSYLVANIA STATE UNIVERSITY, UNIVERSITY PARK**

- The College of the Liberal Arts, Major: English B.A. Minor: Technical Writing
- Schreyer Honors College 2016
- Paterno Fellows 2016- an enhanced academic program for the College of the Liberal Arts

### Qualifications

#### **DIVISION OF DEVELOPMENT AND ALUMNI RELATIONS SUMMER INTERN MAY 2015- PRESENT, THE SCHREYER HONORS COLLEGE (40 HOURS PER WEEK MAY-JULY, AND 8-12 HOURS A WEEK AUGUST-PRESENT; PAID POSITION)**

- Worked on creating and compiling both written and video portions of various e-campaigns
- Planned donor appointments for Sean Miller, Director of Development, The Schreyer Honors College
- Gave tours to alumni and potential donors to The Schreyer Honors College
- Planned an exclusive donor event to steward and thank our donors
- Tracked and evaluated student philanthropy in order to better understand student engagement
- Lead a campaign for the entire internship cohort to support a female student in Tanzania through the non-profit, Nurturing Minds.
  - Raised over \$1,500 to provide two years of schooling for this student to attend the SEGA School for Girls

**DIRECTOR OF MARKETING – 2016 CLASS GIFT CAMPAIGN, MARCH 2015-PRESENT (15 HOURS PER WEEK)**

- Managed social media for the campaign and expanded social media presence through multiple platforms
- Wrote press releases to be distributed by various news outlets on campus and outside the community
- Worked to rebrand the Class Gift Campaign through a new logo and marketing techniques
- Participated as a member of a committee responsible for helping the senior class start their legacy at Penn State through solicitations with a campaign goal of approximately \$250,000

**RESIDENT ASSISTANT 2014-2015 – SIMMONS HALL, UNIVERSITY PARK**

- Planned building wide programs and community builders, both educational and entertainment, for residents in the hall. This includes planning, advertising, buying supplies and running events
- Acquired skills for handling conflict management through situations such as roommate conflicts, building conflicts, and general complaints.
- Learned and uses effective communication skills and incorporating others ideas and values while working with other Residence Life Staff Members as well as residents
- Kept track of points awarded to Non-Schreyer Scholar residents in order to maintain their housing within The Schreyer Honors College Special Living Option

**INTERN | LEUKEMIA & LYMPHOMA SOCIETY | MAY-JULY 2013 (5 HOURS PER WEEK)**

- Assisted with the Man and Woman of the Year Campaign, worked with other mission campaigns, and helped with general needs around the office.

**THON**

- Member /Supporter of HEAL: Help Every Angel Live (a THON Special Interest Organization) 2012-present
  - This included: Canning and sending THONvelopes to raise money for THON, attending events for both HEAL and THON, and developing a relationship with our THON families
- Member of the THON Donor Alumni Relations Committee for THON 2014
  - This included: THONvelope counting and distribution for Penn State Organizations and giving tours to donors during THON Weekend in order to establish a relationship with donors and allow them to see where there money goes

**LEADERSHIP**

- Administrative Chair for HEAL: Help Every Angel Live for the 2014-2015 school year
  - This position entailed a combination of Vice President, Secretary, and Treasurer

- Responsibilities: Keeping meeting minutes for executive and general body meetings, keeping track of HEAL points for each member of the organization, and handling the finances not characterized as donations to THON (i.e. dues) for the organization.
- Member of the Nittany Chapter of the National Residence Hall Honorary 2014-present
  - This is a National Organization that recognizes the top 1% of leaders within the Residence Halls with a focus on recognition of students and service to the Penn State Community
  - Programs are planned by members to help build community within the Residence Halls
- Public Relations Captain for the 2016 Centre County Out of the Darkness Walk supporting the American Foundation for Suicide Prevention
  - Worked on a team of other student captains and community volunteers to help coordinate the tenth anniversary walk in Centre County
  - Helped promote walk through social media and community resources on campus and in the State College area
  - Created team for HEAL members to participate in walk for the third year

#### **AWARDS AND RECOGNITIONS**

- Dean's List, Penn State University, 2012-2016
- Member of Sigma Tau Delta, Xi Zeta-English Honors Society at Penn State
- Student Speaker for the Penn State President's Club Reception, September 2015
  - Spoke about my experience at Penn State to approximately 500 donors and guests
- Lady Lions Basketball Team Honorary Coach, February 7, 2016
  - Recognized for work on campus with the 2016 Penn State Class Gift Campaign