

## Extended Abstract

### **Cultivating Financial Stewardship in Jesuit Business Education: A Revamped Curriculum**

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Across the world, adults make financial decisions without the knowledge needed to navigate an increasingly complex landscape. Global assessments show that only one-third of adults understand basic concepts such as interest, inflation, or risk (World Economic Forum, 2024; OECD, 2024). In the United States, financial literacy has plateaued near 50% (FINRA Investor Education Foundation, 2023), while India's evaluations reveal persistent gender gaps, with only 37% of women demonstrating adequate understanding (NCFE, 2025). Research from the World Bank (2023) and Lusardi and Mitchell (2014) shows that low financial capability heightens vulnerability to fraud, increases financial stress, and weakens household resilience during economic shocks.

At this intersection of global need and moral responsibility, Jesuit business schools face a clear call to action. Guided by the Inspirational Paradigm (IP), which centers ethical discernment, social justice, and community partnership, they view financial literacy as more than a technical skill: it is responsible stewardship, a pathway to dignity, and a foundation for community resilience. The proposed Seattle University–LIBA Financial Stewardship Curriculum advances this mission by integrating rigorous finance education with experiential, ethically grounded, community-centered learning.

The curriculum is organized into six integrated thematic units reflecting real financial challenges faced in diverse global contexts: Foundations of Financial Literacy and Inclusive Finance; Gender-Inclusive Finance; Behavioral Finance; Financial Protection; Fintech for Financial Inclusion; and Community Stewardship. Each unit combines conceptual rigor with applied pedagogy through case studies, simulations, and cross-national analysis. The Behavioral Finance module, for example, draws on Tversky and Kahneman's (1974) foundational insights to help students understand how cognitive biases shape financial choices and to consider how ethical decision-making can counteract these tendencies.

A defining feature of the SU-LIBA partnership is its reciprocal experiential structure. Students at Seattle University will study India's fast-evolving fintech ecosystem, documented extensively in reports by NPCI (2024) and the IMF's digital inclusion assessments (IMF, 2023).

LIBA students will examine U.S. elder-fraud typologies using evidence from the FBI Internet Crime Complaint Center (2022) and the Consumer Financial Protection Bureau (2023), designing protective materials for vulnerable populations. Students at both institutions will collaborate with NGOs, high schools, and community groups to create budgeting guides, posters, micro-curricula, and workshop resources. Community learning outcomes will be measured through pre- and post-intervention surveys to ensure that classroom learning translates into meaningful public benefit.

Running from December 2025 to June 2026, the project will progress through research, curriculum co-development, community engagement, and final deployment. Findings will be shared at the International Association of Jesuit Business Schools (IAJBS) World Forum and regional IAJU gatherings. To maximize reach, all curriculum materials and digital resources will be released open-access, enabling adoption across Jesuit and mission-driven institutions worldwide.

Evaluation will integrate classroom assessments, reflective narratives aligned with the IP, and community literacy measures, supported by qualitative insights from partner organizations. The initiative aims to produce a robust open-access financial stewardship curriculum; enhance student financial competence and ethical awareness; strengthen community financial capability; and contribute meaningfully to scholarship on Jesuit, mission-centered finance education.

In conclusion, the SU-LIBA Financial Stewardship Curriculum reimagines twenty-first-century finance education by grounding it in global awareness, ethical purpose, and community partnership. By connecting students from a mature financial market with peers from a rapidly digitizing economy, the project cultivates future leaders who are financially skilled, socially conscious, and justice-oriented stewards of the common good.

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