Chapter 11

NEFE High School Financial Planning Program

Lesson 1

NEFE Introduction: Setting Financial Goals

Key Terms

delayed gratification
goal
needs
SMART goals
values, wants

What You Will Learn to Do

- Determine personal financial goals

Linked Core Abilities

- Take responsibility for your actions and choices

Skills and Knowledge You Will Gain Along the Way

- Differentiate between needs and wants
- Describe how values can influence decisions
- Compare SMART goals
- Discuss how goals impact actions
- Define key words contained in this lesson

Chapter 11

Introduction

You'll come into contact with money almost every day for the rest of your life. When you're at work, you're earning money; when you're at the mall, you're spending money. Used poorly, money can be a source of anxiety and lead to financial problems. Used wisely, money can be a tool to help you achieve your goals and dreams. That's the goal of the National Endowment for Financial Education (NEFE) High School Financial Planning Program—to teach you how to responsibly and effectively manage your money for the rest of your life. The NEFE High School Financial Planning Program has three main objectives that include:

- **Learning the financial planning process—what it is and what it can do for you**
- **Applying the process through assignments you will complete that relate to your experiences with money**
- **Taking control of your finances, starting today**

Note: You will find this lesson in your NEFE High School Financial Planning Program Student Guide.

For more information go to *www.nefe.org/hsfppportal/index.html,* or call (303) 224-3511 or write to

National Endowment for Financial Education

5299 DTC Blvd., Suite 1300

Greenwood Village, CO 80111

Mandatory Core
Service Learning

Appendix

Chapter 8

Making a Difference with Service Learning

Lesson 1

Orientation to Service Learning

Key Terms

community service
debriefer
facilitator
orientation
recorder
reflection
reporter
service learning
timekeeper

What You Will Learn to Do

- Identify the components of service learning

Linked Core Abilities

- Apply critical thinking techniques

Skills and Knowledge You Will Gain Along the Way

- Compare the types of service opportunities within your community
- Identify the benefits of serving others within a community
- Associate the roles and responsibilities of service learning teams
- Define key words contained in this lesson

Chapter 8

Introduction

You have probably noticed that people who seem to find the most satisfaction in life are those actively engaged in doing something to make the world a better place for everyone. They seem happy because they are making a difference. Have you ever helped a friend through a difficult time or done something similar to stopping to help change a flat tire or take food to a sick neighbor? Then you know why people who help others appear to be more genuinely content with their lives.

Unfortunately, although you know you will feel good, it is probably not easy for you to get started. You are not alone. Many people find it awkward to reach out. However, after you take those initial steps and begin making a difference, the difficulties disappear. Feelings of accomplishment and generosity of spirit make the effort and time you spent worthwhile.

So how do you get started in service? First, look around you. There are problems and people in need everywhere. You do not have to look very far to find hunger, illiteracy, pollution, illness, poverty, neglect, and loneliness. Decide on an urgent need or one that you find most compelling. What matters most is that you make a commitment to address the need in a positive way.

After you have chosen a need, select a project that will help you accomplish your goal of making a difference. President John F. Kennedy reminded everyone to, "Ask not what your country can do for you; ask what you can do for your country." Planning and carrying out the **service learning** project will help you selflessly "do" for your neighbor, your community, your state, your country, and the world.

The author Aldous Huxley said, "Experience is not what happens to you; it's what you do with what happens to you." Service learning takes that belief to heart. It is not enough to take positive actions, you must learn from your actions. For example, starting a paper recycling program is a worthy project; it can become more meaningful when you learn more about why it is important, reflect on your experiences, identify what you learned, analyze how you've changed, and decide other ways you can recycle and help others commit to recycling.

Service learning experiences can become the starting point for self-awareness, self-improvement, and self-fulfillment. In the process of making a difference for others, you make a difference in yourself.

Key Note Term

service learning – an environment where one can learn and develop by actively participating in organized service experiences within one's own community.

What Is Service Learning?

Service learning is an active and experiential learning strategy where students have a direct impact on an identified need that interests and motivates them. It requires sequential lessons that are organized so **orientation** and training come before the meaningful service activity and structured reflection follows the activity.

Key Note Term

orientation – the act or process of orienting or being oriented, such as being oriented onteh first day of college.

```
Orientation and Training

+ Meaningful Service

+ Structured Reflection
───
SERVICE LEARNING
```
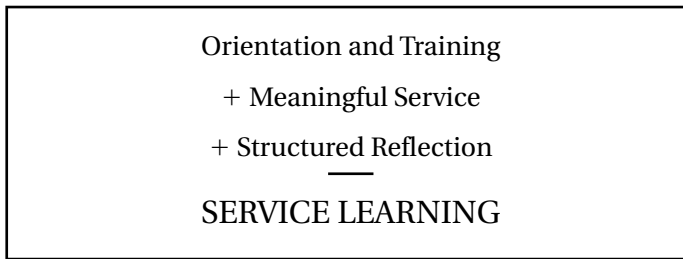
Structured Teamwork

Service learning requires active participation in structured teamwork. Working within small teams and solving problems together will help you become active participants. Each member is assigned a team role, including:

- **Facilitator** (**The facilitator leads team discussions to identify needs and prepare service learning activities.**)
- **Recorder** (**The recorder takes notes for the team and organizes information.**)
- **Reporter** (**The reporter represents the team voice and reports team findings.**)
- **Timekeeper** (**The timekeeper keeps track of time and plans the schedule.**)
- **Debriefer** (**The debriefer encourages team members and leads discussion after presentation.**)

Cadet teams should determine, plan, and execute service-learning activities with the aid of their instructor.

Orientation and Training

Orientation and training activities are necessary to prepare you and other participants for the service experience. Integrating what you are learning in class with the service activity is a key goal of service learning. This step requires in-class lessons, followed by selecting a service project that relates to the curriculum and meets academic standards.

You should be familiar enough with the material to conduct the service project you have selected. Part of the planning process will require you to determine what you need to know before the activity and to train yourself accordingly.

If possible, speak with representatives or others involved with the service you have selected to see what to expect. Orient yourself with the service goals, those you will be helping, other organizations or people that you may need to contact, and so on. In other words, learn what you need to know before starting the service experience and plan for all potential circumstances.

Key Note Terms

facilitator – one who facilitates; one who leads team discussion.

recorder – one who take notes for the team and organizes information.

reporter – one who represents the team voice and reports team findings.

timekeeper – one who keeps track of time and plans the schedule.

debriefer – one who encourages team members and leads discussions after presentation and team discussion.

Meaningful Service

It is your responsibility to initiate and plan service activities to correspond to the lesson material. Although there should be at least 15 cadets per service experience, you can either work in committees on one project or small teams on separate projects. For example, you may want to divide the project components among three teams of five cadets each. Learning should be an active and social experience that is meaningful to you and those involved. Within your teams, choose a service activity that:

- **Addresses a real and important need another group is not addressing**
- **Is interesting and challenging**
- **Connects you to others within the community or world**
- **Challenges you to develop new skills**
- **Requires little or no money**
- **Is achievable within the time available**
- **Has a positive effect on others**

Structured Reflection

Key Note Term

reflection – a thought, idea, or opinion formed or a remark made as a result of mediation; consideration of some subject matter, idea, or purpose.

Reflection, or taking time to observe, analyze, and integrate actions with learning, is an important part of the learning process. A strong reflection helps you develop skills and extend learning from the service experience. You may use many types of reflection: learning logs and essays; team and class discussions; performances; graphic organizers; and public presentations. Using learning logs throughout the experience to record thoughts, feelings, knowledge and processes will help you organize what you have learned.

Within your teams, share what you have learned by discussing your answers to open-ended questions before, during, and after each service experience. Reflection questions should encourage observation, analysis and integration.

Community Service Versus Service Learning

Key Note Term

community service – any form of service provided for the community or common good.

Community service in many states is dispensed by a judge or court system as mandatory work for infractions of the law. Some students and members of the community view this type of service as punishment. What students learn is that they don't ever want to be forced to do "service" again. Today, many high schools include community service hours as a graduation requirement and though intentions are good, sometimes the emphasis is on quantity of hours, not quality of the project.

Service learning, on the other hand, is a step up from community service; it brings academics to life and is driven by student involvement. You should identify essential needs in your school or community, and then decide on your own projects. In addition, you should plan and carry out your own projects and take responsibility for your own learning. Reflecting on the experience will reveal the importance of your service work and the impact you are making on yourself and others.

Why Use Service Learning?

Service learning is rapidly growing in popularity around the country. Students who are able to learn about the world around them and work to improve it as part of their education reap many benefits. Such students:

- **Learn more**
- **Earn better grades**
- **Come to school more often**
- **Demonstrate better behavior**
- **Become more civic minded**
- **Gain a first-hand appreciation and understanding of people from other cultures, races, and generations**
- **See the connections between school and "real life"**
- **Feel better about themselves**
- **Learn skills they can use after leaving school**

Service learning provides a safe environment where you can learn, make mistakes, have successes, and develop by actively participating in organized service experiences within your community. For example, such experiences might include:

- **Meeting actual community needs by providing meaningful service**
- **Coordinating in partnership with the school and community**
- **Integrating these service opportunities into an academic curriculum, thereby enhancing what your school teaches, extending your learning beyond the classroom, and offering unique learning experiences**
- **Providing you with opportunities to use previously and newly acquired academic skills and knowledge in real-life situations in your own community**
- **Providing structured time for you to think, talk, and write about what you did and saw during your actual service activity**
- **Helping you to develop a sense of caring for others**

Providing service can be a powerful tool in the development of attitudes and behavior. It can transform young adults from passive recipients into active providers, and in so doing, redefine the perception of their involvement in the community from a cause of problems to a source of solutions.

Important skills you will need to work successfully to accomplish each service learning activity are similar to those identified in the Secretary's Commission on Achieving Necessary Skills (SCANS) report. There are several important skills and qualities identified in the SCANS to ensure students are prepared for the workforce. The following are just a few of those skills service learning can help you strengthen.

- **Being an effective team member**
- **Providing resource and time management**
- **Engaging in frequent and effective communication**
- **Making decisions**
- **Organizing and being responsible**
- **Effectively managing personal problems such as poor writing skills, lack of research skills, or stereotyping**

Conclusion

When combined with formal education, service becomes a method of learning or "service learning." Learning is maximized by combining the three main service learning components: orientation and training, meaningful service, and structured reflection.

Service learning is the single learning strategy that can accomplish the most good for the greatest number of people. Studies suggest that service learning reinforces curriculum content and standards, and benefits participants academically, as well as personally and socially. By getting involved to help meet different needs, you have the potential to make a difference to someone specific or to the entire community.

Chapter 8

Lesson Review

1. **Who do you know that might benefit from your participation in service learning?**
2. **Define the term "learning logs."**
3. **Compare and contrast community service and service learning.**
4. **List five benefits from your participation in service learning.**

Lesson Review

Lesson 2

Plan and Train for Your Exploratory Project

Chapter 8

Key Terms

experimental learning
exploratory project
field education
problem-based learning
training

What You Will Learn to Do

- **Prepare for a service learning project**

Linked Core Abilities

- **Build your capacity for life-long learning**
- **Communicate using verbal, non-verbal, visual, and written techniques**
- **Do your share as a good citizen in your school, community, country, and the world**

Skills and Knowledge You Will Gain Along the Way

- **Select an exploratory project**
- **Identify the steps needed to conduct a service learning experience**

- **Identify the essential components of a chosen service learning project**
- **Develop a plan addressing various circumstances and outcomes of the project**
- **Define key words contained in this lesson**

Introduction

There are several points to consider before undergoing service learning. Planning ahead will prepare you both mentally and physically to undertake the challenge. Before you select a service learning project in class, your instructor should familiarize you with service learning by guiding you in an **exploratory project** within the community. This will help you select a service project and demonstrate the steps to conducting a proper service learning experience.

Exploratory Project Purpose

The exploratory project is an introduction to a service learning activity that utilizes **experiential learning** and **problem-based learning** principles. The purpose of a teacher-planned exploratory project is to provide students with a meaningful experience, expose them to how it feels to serve, and to stimulate their thinking about possible service learning activities.

One of the primary benefits of engaging in an exploratory project is to understand what service learning entails. Service learning is not community service, although many confuse the two. Until you participate in service learning, you will not have a real-life experience to justify the difference.

Exploratory projects help you capture a vision of how to make a difference in the world. After you get involved, you may begin to see the world through different glasses. In addition, as you work to address one need in the community, several other unmet needs will begin to surface. Your vision of the world may change when you begin to see critical needs where you never saw them before.

Suggested introductory projects could include going to a hospital or nursing home to visit residents, distributing food at a food bank, or volunteering at a local Red Cross program.

Service Learning Steps

Before participating in service, familiarize yourself with the following steps to conduct a proper service learning experience:

Key Note Terms

exploratory project – a teacher-planned introductory project to service learning, intended to provide students with a meaningful experience, expose them to how it feels to serve, and to stimulate their thinking abut possible service learning activities.

experiential learning – gaining practical knowledge, skills, or practice from direct observation of or participation in events or in a particular activity.

problem-based learning – an instructional strategy that promotes active learning where problems form the focus and learning stimulus and problem-solving skills are utilized.

1. **Complete a pre-assessment of skill level using the Personal Skills Map from the JROTC Success Profiler.**

2. **Determine a school, community, or national need you can fill relating to class curriculum.**

3. **Brainstorm and select a meaningful service project that meets proposed guidelines.**

4. **Start a learning log to record new knowledge, thoughts and feelings throughout all phases.**

5. **Plan and organize details of the service activity and discuss expectations.**

6. **Participate in a meaningful service activity that meets the service learning guidelines (Form 219-R).**

7. **Discuss and reflect on what you experienced (observation).**

8. **Discuss and reflect on what you gained from the experience (analysis).**

9. **Discuss and reflect on what you can do with the new information (integration).**

10. **Complete a project summary report and a final group evaluation form to judge teamwork and other activities.**

11. **Brief the experience to community members, administration, classmates, and so on.**

12. **Complete a post-assessment using the Personal Skills Map and related analysis to determine a plan of action.**

Choosing a Service Activity

After participating in an exploratory project, you should be able to select your own service activity that meets an important need and integrates the curriculum.

It is very important that you participate in selecting a service activity that is meaningful to you and others. Brainstorm service ideas relative to the lesson curriculum and program at hand. Then as a class or team, select the service activity.

Service learning opportunities can use **field education** principles to incorporate scholastic programs with the curriculum. You can integrate programs such as:

- **Lions-Quest Skills for Action®**
- **Groundhog Job Shadow Day®**
- **NEFE High School Financial Planning Program®**
- **You the People®**
- **Chief Justice®**
- **Cadet Ride®**

Key Note Term

field education – performing service and training to enhance understanding with a field of study.

Key Note Term

training – to form by or undergo instruction, discipline, or drill; to teach so as to make fit, qualified, or proficient.

In field education, you perform the service as a part of a **training** program designed primarily to enhance understanding of a field of study while providing substantial emphasis on the service.

Besides integrating curriculum and service, you will learn more about the different types, models, and terms of service in the next lesson, "Project Reflection and Integration."

Planning the Service

After you have chosen an activity, you must plan the essential facets for project completion and prepare or train yourself for what is to come.

This is where service learning begins. Service learning efforts should start with clearly stated goals and development of a plan of action that encourages cadet responsibility. You can achieve those goals through structured preparation and brainstorming such as discussion, writing, reading, observation, and the service itself. Keep the goals consistent with the level of the activity planned and ensure that the goals and plan of action draw upon the skills and knowledge of your team. When corresponding goals to the curriculum, try to determine academic content standards you will address through the service.

Besides determining goals and standards, plans should be comprehensive to ensure adequate preparation for each step or task. Determine a description of the task(s) and answer the questions:

- **Who will be involved?**
- **What is involved and needs to be done?**
- **When will each step take place?**
- **Where will it all take place?**
- **Why will we do it?**
- **How will it work?**

For example, you might decide to visit a local veterans hospital. You could discover the needs of the elderly patients that reside there by discussions with the hospital's administrative personnel or possibly by meeting with the residents themselves. You should also determine where the project fits into the curriculum. Together, you might decide that the patients need to have younger people help them write letters to family members, assist with their wellness and fitness, or plan and lead activities.

If you are aware of children who have a hard time learning to read, you could plan a service activity to a local elementary school. Because teachers rarely have extra time on their hands to spend one-on-one with those children, certain schools may welcome JROTC cadets who could come and spend time reading or listening to the children read. You do not have to limit this service to reading. Consider helping in mathematics or other subjects. Remember to maximize the

use of your participating cadets' skills and knowledge. Contact your local Junior Achievement office at http://www.ja.org for more service learning suggestions to help teach elementary students. You can also find service learning project ideas by searching the Internet.

Do not forget to accomplish the administrative details during the preparation phase. Teams often overlook these requirements or assume that someone else will do them. You must obtain permission from school administrators to conduct the service learning activity as a field trip and arrange for transportation, lunch, and parental release/permission slips for participating cadets, and the necessary supplies and equipment to perform the activity. Invite administrators, counselors, community members, and so on to be on your Advisory Board so that they will become more involved with your project.

Training for the Service

Before participating in the service activity, prepare yourself for different circumstances or outcomes. This may involve learning about the subject matter you will be expected to know to complete the tasks you have laid out, or discussing different outcomes and expectations within your teams. Try your best to be prepared for different situations you may encounter. Within teams, or as a class, brainstorm and discuss potential hazards you may encounter, and precautions you should take to make the task run smoothly.

Pretend you are taking a bus to a children's hospital with a group of cadets to tutor sick children who cannot be in school. You may need to train yourselves on particular academic subjects/content, research what grade levels will be represented, and locate the hospital. Also, make sure to pair up and plan a meeting time and place.

Executing the Service

In this phase, there are a few rules to remember. Arrive on time and always be courteous. You are representing your school and you should act accordingly at all times. Also, ensure that you understand the task or goal at hand. If you are not sure, ask an authority. They should be able to point you in the right direction. If you are a team leader, make sure your team members feel completely comfortable with the tasks. Finally, if a situation or problem arises that needs an authority's attention (for example, an accident occurs and someone is hurt), take what actions you can and have someone contact the person in charge.

Being well organized and completely prepared are fundamental for a successful execution phase. For example, if you are going to build a garden such as the one mentioned earlier in this lesson:

Service Learning Success Story

During lessons on Planning and Social Responsibility, cadets in Gastonia, North Carolina, decided to plant a garden at a nursing home. Their pre-planning resulted in a specially designed, waist-high "no stoop garden" so seniors could help maintain the plants and flowers. This is a good example of how the needs of the elderly were taken into consideration when the garden plan was developed.

- **Ensure you have the correct tools and supplies to complete the service.**
- **Know the name or names of the contacts for the particular service you are performing.**
- **Identify alternate group leaders in case there are absences.**
- **Assign cadets to work on projects according to their experience and abilities.**
- **Be thoroughly prepared to complete the task, but be flexible to make changes. Things may not go as you plan them.**

Remember, you are there to render a service for your community.

Conclusion

The exploratory project will introduce you to service learning through active participation. From there, you will be ready to choose your own service activity. At that time, remember that good planning is the key to a successful service learning venture. Training may be necessary to complete the task, and learning should be the focus as well as making a difference through service.

You should now be prepared to use the proposed steps and planning procedures to conduct a proper service learning experience.

Lesson Review

1. **Define the term "problem-based learning."**
2. **Why is it important to participate in a service activity that means something to you?**
3. **What materials might you need if you were visiting children in a hospital?**
4. **Name three projects in your community you might want to join.**
5. **What are the steps needed to conduct a service learning experience?**

Lesson 3

Project Reflection and Integration

Key Terms

advocacy service
after action review
analysis
direct service
indirect service
integration
observation
placement
project

What You Will Learn to Do

- **Evaluate the effectiveness of a service learning project**

Linked Core Abilities

- **Communicate using verbal, non-verbal, visual, and written techniques**
- **Apply critical thinking techniques**

Skills and Knowledge You Will Gain Along the Way

- **Relate the projected goals of a service learning project to the final outcomes**
- **Identify ways to integrate service learning into the JROTC curriculum**
- **Outline service learning objectives for the future**
- **Define key words**

Chapter 8

Introduction

Now that you have an idea of what service learning is all about, what comes next? After the exploratory project, you will be able to determine and conduct appropriate service learning activities. Before choosing activities, you should know about the models, terms, and types of service available, and how to integrate service with what you are learning in class.

After you have completed a service activity, you should follow it up with a structured reflection, demonstration of learning, and evaluation of the service learning.

Short-term Versus Long-term Service

You need to understand how to meet others' needs through either short-term or long-term service activities. Short-term service projects include:

- **Restoring a historical monument during history lessons**
- **Raising money at an event for charity during financial planning lessons**
- **Visiting a nursing home while discussing wellness and fitness issues**

Long-term service projects include:

- **Adopting a local waterway while studying environmental issues**
- **Setting up an advocacy campaign to raise financial resources for shelters during financial planning lessons**
- **Organizing an after-school tutoring program during lessons on teaching skills**

Models of Service

Service can be done anywhere to reinforce what you are learning in class; you do not even have to leave the school grounds. The two models of service include **projects** and **placements**.

Project Model

Service learning projects are initiated and planned by cadets with instructor guidance. Tutoring elementary children in subjects you are currently studying or starting a recycling program based on information from your geography lessons are examples of service projects.

Key Note Terms

projects – a task or problem engaged in usually by a group of students to supplement and apply classroom studies; service learning projects are initiated and planned by cadets with instructor guidance.

placement – service learning activities carried out beyond the classroom in a pre-existing, structured situation.

Index

Placement Model

Service learning placements are activities carried out beyond the classroom in a preexisting, structured situation. The placement organization typically assigns responsibilities to students individually. Examples include: teaching lessons for Junior Achievement, or volunteering for Special Olympics during fitness lessons.

Three Types of Service

The three types of service are **direct**, **indirect**, and **advocacy**. These service types are described in the following sections.

Direct Service

Direct service involves face-to-face contact with those being served in either project or placement models of service learning. Examples of direct service include working in a soup kitchen or working with disadvantaged children while you are studying about group communication.

Indirect Service

Indirect service requires hands-on involvement in a service activity without any face-to-face contact with those served. An example would be raising money for a veterans hospital or e-mailing deployed soldiers during your military lessons unit.

Advocacy Service

Advocacy services do not require face-to-face contact with those served. Advocacy involves speaking out on behalf of an issue or cause. For example, starting a school-wide poster campaign to teach others about an issue would be an advocacy service.

Integrating Service Learning

Because the learning should equal the service in service learning, it is important to integrate classroom content with the chosen service. Service learning should reinforce curriculum content and standards for you to benefit academically, personally, and socially. Applying content standard material to real-life experiences will give you a better understanding of the curriculum.

When conducting a service learning project, take time to pinpoint the standards you should address and ways to assess your learning. As a team or class, consider:

- **What standards are we addressing?**
- **What should we know or be able to do?**
- **What assessments can illustrate our learning?**

Key Note Terms

direct service – involves face-to-face contact with those being served in either project or placement models of service learning.

indirect service – requires hands-on involvement in a service activity without any face-to-face contact with those served.

advocacy service – does not require face-to-face contact with those served; involves speaking out on behalf of an issue or cause.

Not only will you fulfill an important need with your service project, you will be learning the national standards in a more relevant and engaging manner.

Service Learning Examples

Field education integrates curriculum programs with service learning. This section presents examples of how you can integrate service learning with curriculum related programs, including:

- **Lions-Quest Skills for Action®**
- **You the People®/Chief Justice®**
- **Groundhog Job Shadow Day®**
- **Cadet Ride®**
- **Winning Colors®**
- **NEFE High School Financial Planning Program®**

Lions-Quest Skills for Action®

Lions-Quest Skills for Action (SFA) is a student-centered program based on combining learning with service. The program is divided into four parts and a Skills Bank. The program curriculum is an elective that advocates service, character, citizenship, and responsibility.

The Skills for Action curriculum helps guide you through the crucial steps of conducting service learning activities. Those steps include identifying needs, choosing and planning a project to address the need, carrying out the project, and reflecting on experiences and exploring what was learned throughout the project.

You the People and Chief Justice®

There are a variety of ways to incorporate service learning with You the People (YTP) and Chief Justice. After you are grounded in YTP citizenship skills and have formed groups, you can identify a service learning activity to integrate into the skill-building curriculum.

For example, you could create, circulate, and publicize a petition that addresses a community issue and create a videotape to document the issue for community officials.

Groundhog Job Shadow Day®

Groundhog Job Shadow Day (GJSD) is a nationwide effort to introduce students to the skills and education needed to make it in today's job market by letting them explore various career options.

For example, you may decide to start a Job Shadow effort to link the schools to the community; then organize a career day or GJSD to make it possible for high school students in the community to explore different career opportunities.

For details about the program, go to *http://www.jobshadow.org*.

Cadet Ride®

The Cadet Ride is an extension of American history that allows you to choose different historical characters to research. You can reenact them on site or in the classroom and then complete a related service learning activity.

You first need to identify issues that still relate to the community today, such as homeless veterans or victims of terrorist attacks; then take time to discuss how you can use what you have learned to improve the community/world issue. Finally, complete a related service learning activity, taking time to reflect on each phase of the experience.

Project examples used with the Cadet Ride include supporting war memorials or assisting in veterans' hospitals or shelters. Specifically, you could decide to educate others on the service of Lieutenant General Maude, who died in the line of duty at the Pentagon on 11 September 2001. In addition, you could plan a memorial for him and/or other victims to commemorate the acts of war that occurred at the World Trade Center, the Pentagon, and in Pennsylvania.

Winning Colors®

Winning Colors states that everyone is capable of developing decision-making, thinking, feeling, and action behaviors. One example of a service learning project would be to teach senior citizens or elementary students about Winning Colors, how to discover their personal needs, and develop a plan to help them achieve a successful balance.

Note

You can earn two hours of college credit with Winning Colors and a service learning project. Ask your JROTC Instructor for more details.

For more information about Winning Colors go to *http://www.winningcolors.com*.

NEFE High School Financial Planning Program®

The National Endowment for Financial Education (NEFE) High School Financial Planning Program® (HSFPP) is designed to teach practical money management skills to introduce financial planning through course work. Numerous service learning activities can be integrated into the NEFE HSFPP curriculum.

> **Note**
>
> You can earn two hours of college credit when you do the NEFE curriculum and a service learning project. Ask your JROTC Instructor for more details.

Suggested service learning activities related to the NEFE HSFPP include:

- **Teach elementary students Junior Achievement material in relation to HSFPP**
- **Provide a budget assistance program**
- **Host a Credit Awareness or Financial Fitness Fair**
- **Develop budgets and spreadsheets for local services**
- **Start an Investment Club in school**
- **Design, produce, and distribute informative posters**
- **Comparison-shop for homebound seniors' groceries**

For more information, call NEFE at (303) 224-3510, or visit *http://www.nefe.org*.

Integration with Additional Unit Content

Besides using applicable curriculum programs in service learning, you may decide to integrate additional content and services. The key is to connect the service activity with course curriculum.

For example, after studying harmful effects of tobacco/drugs, you could teach elementary school kids by putting together an anti-drug advocacy program. You could create banners, skits and instructional materials, then plan and coordinate the elementary program teachings.

After the Service

Key Note Term

after action review – reflecting on what was learned after an act.

After the service, you will participate in an **after action review** so you can reflect, demonstrate, and evaluate. This will be done in three phases, as described in the following sections.

Structured Reflection Phase

Remember, a strong reflection helps develop skills and extend your learning from the service experience. Besides keeping a running learning log of entries, you should hold team discussions to answer open-ended questions before, during, and after each service experience. Sharing what you learned with your teammates and listening to others, will add to your learning experience.

Types of reflection questions to ask about the service learning experience include:

- **Observation**/What—What did I do?
- **Analysis**/So What—What did it mean to me?
- **Integration**/Now What—What will I do because of what I accomplished or learned?

This phase provides you with a structured opportunity to think about what you just did for your community and to describe the feelings that stimulated your actions throughout this activity. Experience indicates that reflection is the key to successful service learning programs.

After you actually perform the service, you should come together as a group to contemplate your service experiences in a project summary report, learning logs, essays, and class discussions. In doing so, you should thoroughly describe what happened during the activity; record any differences your activity actually made; and try to place this experience in a larger context. Specifically, do you believe you successfully accomplished your service learning goals? If not, why? What can you do better the next time? Share your feelings and thoughts. Discuss experiences that made you happy, sad, or angry, events that surprised or frightened you, and other topics related to the activity.

Demonstration Phase

In the demonstration phase, you share with others your mastery of skills, creative ideas, and the outcomes from this project; then identify the next steps to take to benefit the community. The actual demonstration can take many different forms. For example, you might:

- **Give a presentation to peers, faculty, or community members about the activity.**
- **Write articles or letters to local newspapers regarding issues of public concern.**
- **Extend the experience to develop future projects that could benefit the community.**

EVALUATION PHASE: Evaluating Service Learning

A goal in JROTC is to couple high service with high integration of course content to maximize learning and skill development, as well as meet identified needs. When evaluating your service learning activities, reflect upon accomplishments and determine ways to improve.

High service meets a clear and important need and is organized and implemented by students. High integration with curriculum addresses classroom goals, incorporates classroom content, and improves course-related knowledge and skills. Use the following quadrants to rate your service learning experience.

Quadrant 1

Example: After studying financial planning lessons from the National Endowment of Financial Education, cadets teach Junior Achievement lessons to elementary students and assist them in making posters to advocate financial responsibility.

Chapter 8 — vertical text in left margin

Lesson Review — vertical text in left margin

Quadrant 2

Example: Cadets organize a drive for stuffed animals and blankets after learning about work skills and participating in Groundhog Job Shadow Day.

Quadrant 3

Example: Teacher directs cadets to send e-mail to deployed service members after studying a historic event through a cadet ride.

Quadrant 4

Example: Teacher assigns cadets to perform a color guard in the community after studying lessons in You the People.

Service Learning Authentic Assessments

Authentic assessments that evaluate the service activity and student learning are imperative to a successful service learning initiative. Choose assessment tools that measure and affirm learning, program goals, and impact on the need identified, to determine potential improvements.

Service learning lends itself to performance-based assessment, enabling you to exhibit what you have learned in a hands-on and meaningful context. Be sure to take advantage of college credits available through service learning and your curriculum.

Conclusion

In addition to teaching you the value of volunteering, service learning fosters your development of citizenship skills, as well as personal, social and thinking skills. It teaches service responsibilities and prepares future service commitments. Most importantly, service learning builds a spirit of cooperation among you, your peers, the school, and the community.

Lesson Review

1. List the three types of services and give an example of each.
2. Choose one service learning curriculum-related program and discuss it.
3. Define the term "placement."
4. State what you learn through the evaluation phase.

Index

"To motivate young people
to be better citizens"