



Request for Proposals **Supplemental Information**

State Farm® Youth Advisory Board For Youth-Directed Service-Learning Action

Sponsored By
State Farm®
August 2008

“We believe that the success of the future lies in the youth of today.”

-Edward B. Rust Jr., Chairman & CEO
State Farm Insurance Companies

National Partners



State Farm®

Youth Advisory Board



Request for Proposals

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State Farm® Youth Advisory Board



Part A | Overview

The State Farm® Youth Advisory Board

The State Farm Youth Advisory Board is a diverse group of 30 students aged 17-20 selected from nearly 650 applicants. The Board plays a leadership role in creating and overseeing a \$5 million-a-year State Farm® funded service-learning initiative. The Youth Advisory Board grants funds for student-led service-learning projects in the United States and in the Alberta, New Brunswick and Ontario provinces of Canada. These grants address, in a structural way, the issues of environmental responsibility, disaster preparedness, driver safety, financial education, and accessing higher education/closing the achievement gap. The number of grants to be awarded will depend on the number and quality of requests received. Grant amounts will vary according to the nature of the proposal and availability of funds. However, at least one service-learning project will be funded in each of the thirteen State Farm zones which include the three provinces in Canada.

The minimum grant amount is \$25,000 and the maximum grant amount is \$100,000. Applicants may request any amount within this range based on the required budget, outlining project expenses.

Youth Advisory Board Members:

Canada Zone

Rohan Dang
Jane Wu

California Zone

Zachary Profant
Arielle Dixon

Central Zone

Hope McFarland
Paul Baumgardner

Corporate

Kristen Hood

Florida Zone

Katie Greenman
Avantika Handa

Great Lakes Zone

Kristen Britton
Eraj Din

Great Western Zone

Jason Sanchez
Alyssa Bisanz

Heartland Zone

Cameron Dary
Erin Muckey

Mid-Atlantic Zone

Emily Corley
Glenn McLaurin

Mid-America Zone

Cynthia Villamizar
Sunia Arif

Northeast Zone

Laura Mantell
Christina Johnson

Pacific Northwest Zone

Kayla Drozd
Brandon Ibarra

Southern Zone

Evan Russo
Ryan Sprinkle

Texas Zone

Trevor Rodgers
Greg Weatherford

Representing the National Youth Leadership Council

Siddharth Damania

Representing Youth Service America

Tara Suri

State Farm Education Leadership Team

Kathy Payne- Sr. Director
Matthew Maloney- YAB Coordinator
Carl Nelson
Joni LaDew
Marcie McDonald
Tom Laxton
Stan Otto
Natalie Reiser

Initiative Evaluator

Dr. Lawrence Bailis, Center for Schools and
Communities Brandeis University

National Partners

Youth Service America

Steve Culbertson
President & CEO

National Youth Leadership Council

Dr. James Kielsmeier
President & CEO

National Service-Learning Partnership

Nelda Brown
Executive Director

National Center for Learning & Citizenship

Terry Pickeral
Executive Director

Mission Statement & Guiding Principles

As the State Farm Youth Advisory Board, we believe that we have a responsibility to our fellow youth; the Youth Board itself; State Farm; and the community-at-large in carrying out our work with integrity, inclusion, and maximum effectiveness.

Therefore, we believe that:

1. Youth bring insightful perspective.
2. The State Farm Youth Advisory Board is responsible for advocating on behalf of its peers.
3. Every board member has an essential role and a responsibility to fulfill that role.
4. Responsive communications are imperative.
5. Board members should invest their passion into the board's mission.
6. Board members should maintain a professional attitude towards the board's work and its members.
7. We should respect and utilize the diversity of the board.
8. The board should act in the best interest of State Farm, its agents, associates and customers.

State Farm Youth Advisory Board supports youth who...

- Take great ownership in all dimensions of service-learning, identifying issues and problems needing to be addressed and studying the root causes and potential solutions;
- Collaborate with expert community and business partners to design and execute the solution; and
- Make decisions about which of the proposed solutions are worthy of financial support.

Education Leadership Team (primary contact)

Matthew Maloney

309-766-7554

matthew.maloney.mm2e@statefarm.com

<http://www.statefarmyab.com>

<http://www.statefarm.com>

Youth Advisory Board

Part B | Program Elements

Eligibility

To receive a grant from the State Farm Youth Advisory Board, organizations/institutions must be located in the United States or Canada. Primary applicant should be either an educator who currently teaches in a public K-12, public charter, or higher education institution, or a school-based service-learning coordinator whose primary role is to coordinate service-learning projects in a public, public charter, or higher education institution. Non-profit organizations are also eligible if they are able to demonstrate how they plan to actively interact with students in public K-12 schools.

Applicants must also have 501(c) 3 federal tax status and a demonstrated capacity to effectively manage grant funds. Organizations may also serve as the site's designated lead partner with primary responsibility for program implementation.

Mandatory Requirements

- 1) Proposal must incorporate service-learning.
- 2) Proposal must include promotion of State Farm and the State Farm Youth Advisory Board through ways of public and media outreach.
- 3) Proposal must fit within one of the five issue areas outlined in this RFP.

Expectations

By giving grants at a minimum amount of \$25,000 and a maximum amount of \$100,000, the State Farm Youth Advisory Board expects grantees to develop and carry-out their proposals with a structural approach addressing one of the main issue areas. By "structural" we mean that the issue is addressed at the root cause to achieve lasting change. Each grantee site should create the power and leverage, likely through the leverage of key partners, needed to impact systemic change throughout the surrounding area. Ideally, the funded approach should be replicable in surrounding communities.

Propelling innovation and change involving students, service-learning practice, and school and community institutions is admittedly ambitious, but we know it is achievable and not unprecedented.

Increasing student participation is good for young people as well as our schools, communities, and countries. Through well-structured ways to serve and lead alongside adults or to create innovative solutions to public problems, young people will learn civic skills and enhance their sense of connection to larger purposes.

Youth Advisory Board

Part C | Service-Learning

Description

Most people learn by doing, rather than merely hearing or reading. That's where service-learning adds value. Service-learning is a teaching method which supplements classroom studies with hands-on projects, addressing pressing community issues and problems. When students have the opportunity to apply what they are learning to authentic problem solving, the result is too powerful to contain in a textbook. Service-learning:

- **Enhances** academic curriculum experience,
- **Cultivates** civic responsibility & civic engagement,
- **Empowers** youth,
- **Advances** work performance & management skills,
- **Constructs** opportunities for student reflection, and
- **Offers** students an interactive, high-quality, educational learning experience.

Service-learning insures that a project not only benefits the “target audience,” but also the young people who are active participants in designing and executing the work.

Applicants must demonstrate how service-learning is embedded within their project.

Elements of Service-Learning

A. Preparation

Youth and adults together:

- **Identify** a need, issue or problem
- **Research** the underlying cause and potential solutions of the identified need, issue or problem
- **Develop** a plan of action
- **Join** forces with expert community partners
- **Imbed** curricular objectives in project learning and service
- **Apply** knowledge to the planning process

B. Action

With guidance and formation from adults, youth:

- **Incorporate** various learning styles
- **Employ** attained academic skills and knowledge
- **Discover** new information
- **Learn** from mistakes
- **Follow** through with a service, public information, or organizing/advocacy/policy change plan

C. Reflection

With guidance and formation, youth reflect by role play, journals, drawing, group discussion, and learning logs to:

- **Record** thoughts
- **Ask** questions and reply to classmates
- **Summarize** events of the service-learning project
- **Deliberate** differing points of view from community partners
- **Express** new insight and influence of the project
- **Deepen** understanding and analysis of the larger civic and social dimensions of the issue or problem being addressed

D. Demonstration/Celebration

Youth demonstrate and celebrate their new understanding, new perspectives, and newly-obtained skills with peers, teachers, and community members by:

- **Educating** others about issues
- **Involving** active participation
- **Planning** a concluding celebration to honor the benefits to community
- **Developing** future project ideas

Types of Service-Learning

- **Direct Service-Learning-** *Positions youth in direct contact with people that results in working with a diverse population.*
Ex. Tutoring younger students on the importance of seatbelt safety, peer counseling on aggressive driving, and a performance on mock accidents
- **Indirect Service-Learning-** *Engages youth in performing service by activities that occur at school and channels resources to area of need.*
Ex. Writing books about defensive driving, developing safety kits for various safety lessons for children, or collecting new and used child booster seats for parents who are unable to afford them.
- **Advocacy Service-Learning-** *Provides the opportunity to participate in policy change by youth contributing voices and talents to help eliminate the causes of a specific problem.*
Ex. Making a railroad crossing safety presentation to the city council in support of a specific policy, launching a campaign about senior citizen driver preparation and retesting, and rallying to gain community support for public policy on drunk, drugged, drowsy, and distracted driving

Characteristics of a Quality Project

The State Farm Youth Advisory Board values proposals possessing the following qualities:

- 1) The project is initiated, designed, and carried out by youth with support from expert community partners.
- 2) The project affects the root cause of the issue that is being addressed.
- 3) The project is both feasible in nature and has a plan for future sustainability.
- 4) The project has a high deed-to-dollar ratio.
- 5) The project meets the eight essential elements of service-learning

Additional qualities of successful projects, as listed on the NYLC Website, include:

- **Meaningful Service:** Service-learning actively engages participants in meaningful and personally relevant service activities. Projects should be age appropriate, encourage the participants to understand experiences in the context of underlying societal issues and have an attainable and visible outcome.
- **Link to Curriculum:** Service-learning is intentionally used as an instructional strategy to meet the learning goals and/or content standards of an academic curriculum. Good projects should have clearly articulated goals and help participants learn how to transfer knowledge and skills from one setting to another.
- **Reflection:** Service-learning incorporates multiple challenging reflection activities that are ongoing and that prompt deep thinking and analysis about oneself and one's relationship to society.
- **Diversity:** Service-learning promotes understanding of diversity and mutual respect among all participants. Service-learning projects help participants actively seek to understand and value the diverse backgrounds and perspectives of those offering and receiving service while encouraging them to recognize and overcome stereotypes.
- **Youth Voice:** Service-learning provides youth with a strong voice in planning, implementing, and evaluating service-learning experiences with guidance from adults. The youth participants should be strongly involved in the decision-making process throughout the service-learning experiences and work with adults in an environment that supports trust and open expression of ideas.
- **Partnerships:** Service-learning partnerships are collaborative, mutually beneficial, and address community needs. A variety of partners, including youth, educators, families, community members, community-based organizations and/or businesses maintain frequent and regular communication with each other to establish a shared vision and implement action plans on common goals.

- ***Progress Monitoring:*** Service-learning engages participants in an ongoing process to assess the quality of implementation and progress toward meeting specified goals, and uses results for improvement and sustainability.
- ***Duration and Intensity:*** Service-learning has sufficient duration and intensity to address community needs and meet specified outcomes. Service-learning experiences provide enough time to reach the processes of investigating community needs, preparing for service, action, reflection, demonstration of learning and impacts, and celebration.

*(Downloadable PDF articles that describe these elements in greater detail can be found at http://www.nylc.org/happening_fieldfeature.cfm?oid=6091&null=1214451544203)

Youth Advisory Board

Part D | Issue Analysis

After careful consideration and considerable debate, the State Farm Youth Advisory Board has chosen to focus on the following five topic areas. While the issue topics are concrete, the method of addressing the root cause is open for creative solutions. The following information provides a brief insight into the need for projects to address these issues.

- Environmental Responsibility
- Disaster Preparedness
- Driver Safety
- Financial Education
- Access to Higher Education / Closing the Achievement Gap

Environmental Responsibility

Over the past decades, nations, corporations, and populations have started to recognize that in order to maintain our quality of life, we must take care of the planet that sustains it. With this ever-growing ecological concern, the State Farm Youth Advisory Board is launching a new issue: Environmental Responsibility. Environmental Responsibility is an expansive topic with unlimited opportunity. Because all environmental matters are ultimately interconnected, the SFYAB is not limiting the focus within this issue but rather inviting all projects that spread awareness and create a plan of action addressing any environmental concern. From global climate change and environmental education to wildlife conservation and land preservation, youth are encouraged to create and implement powerful service-learning projects that improve both our local and global environment.

Setting an example of corporate environmental responsibility, State Farm continues to lead in its own large-scale “green” initiatives. As an inaugural member of the Business Roundtable’s Climate RESOLVE initiative, a voluntary program to measure and reduce greenhouse gas emissions, State Farm has reduced its emissions by more than 38 percent since 2002.¹ In addition, State Farm continues to revolutionize enterprise practice by reducing, reusing, and recycling. They are also adopting long term strategies for alternative transportation and equipment. As a good neighbor, State Farm realizes the value of a sustainable future for the Earth and is taking action.

Ideas to address include, but are not limited to:

Climate Change:

One of our motivations for this new issue is the increasing awareness of global climate change--- one of the greatest potential problems facing this generation. According to the Intergovernmental Panel on Climate Change (IPCC), a United Nations and the World Meteorological Organization commissioned international consensus, it is a 90% likely that humans are responsible for at least some of the 1°F observed global warming of the last 50 years.² In the last century, CO₂ has increased 380 ppm (parts per million) or 36%---due to increased burning fossil fuels, including coal, oil, and natural gas.³ Without reduced carbon emissions, this percentage is only expected to increase. Regarding this consensus report, UC Berkeley professor Richard Muller notes that although the “effect is real, and currently small,” the “real concern is that [average global temperature] is expected (with a 90% probability) to grow enormously over the next 50 years.”⁴ Though the attention global

¹ <http://www.statefarm.com/about/green/earth.asp>

² 2007 IPCC Report; <http://muller.lbl.gov/teaching/Physics10/PffP.html>

³ 2007 IPCC Report; <http://muller.lbl.gov/teaching/Physics10/PffP.html>

⁴ 2007 IPCC Report; <http://muller.lbl.gov/teaching/Physics10/PffP.html>

⁵ <http://www.neefusa.org/resources/roper2001-a.htm>

⁶ <http://www.neefusa.org/pdf/ELR2005.pdf>

warming is receiving is extensive, awareness is only a fraction of what needs to occur in order to come up with sustainable solutions to the problem.

Environmental Education:

In 1990, U.S. Congress passed the National Environmental Education Act to strengthen and expand the environmental education programs in schools. While the implementation of this legislation has increased such initiatives, a 2000 NEETF/Roper Survey indicated that barely one-third of US residents would pass an “environmental quiz⁵.” In addition, a study conducted in 2005 by the National Environmental Education Foundation (NEEF) revealed that only 44% of high school teachers teach environmental education⁵. Moreover, a simple “5% increase in environmental activities would yield an immediate \$75 billion improvement in saving energy, water, and reduced health care costs⁶.”

Wildlife Preservation & Land Conservation:

The scope of Environmental Responsibility extends to cover issues of conservation including but not limited to land resources and wildlife. Preservation of biodiversity and fragile ecosystems is integral to improving and preserving human society as a direct result of interdependence.

Currently in the United States alone, there are 1353 listed endangered and threatened plants and animals⁷ ---a number that continues to proliferate. Canada adds an additional number of species within Canada facing endangerment⁸ From 1970 to 2005, the world saw a loss of approximately 27% of different species existing in land, marine and freshwater habitats while the human population doubled within the same span of time⁹.

Note: Again, the above are simply examples. State Farm in no way seeks to exclude any youth-driven service-learning project that emphasis improving environmental responsibility and satisfies all other RFP components. All such projects will be considered for funding.

Disaster Preparedness

The issue of disaster preparedness has received unprecedented attention in the wakes of hurricanes such as Katrina and Rita, the devastation of school shootings such as Columbine and Virginia Tech, and increasing nutritional imbalances. Disaster preparedness encompasses a variety of aspects such as natural disasters and societal disasters.

Natural Disasters

While easy to ignore on an everyday basis, natural disasters are one of the most significant threats that face the world because of their catastrophic effects on society. The term “natural disasters” primarily refers to large-scale disasters that are caused by “natural events” such as hurricanes, tornadoes, wildfires, droughts, heat waves, earthquakes, thunderstorms, and volcanoes.⁵ Natural Disasters affected over 211 million people worldwide in 2007 and cost the United States over 74.9 billion dollars in economic damages. Of those, nearly 16,847 people died.⁶ The top ten worst catastrophes in American history – with the exception of September 11th – have all been natural disasters.⁷

Disasters can also lead to short- and long-term homelessness and have adverse effects on psychological health. While natural disasters may appear to average lower death rates than other causes such as traffic fatalities and crime, they are an ever-present danger to any community because of their unpredictable nature, frequency, and potential for injury or death.

Natural disasters are a vital issue needed to be acknowledged within society today because of their increasing occurrences. In the years between 2000 and 2007 natural disasters have been growing at a daunting average annual growth rate of 8.4%.² The presence of this threatening upward trend should warn Americans and all world citizens to be prepared now for future large scale disasters.

Societal Disasters

The State Farm Youth Advisory Board defines societal disasters as “disturbing acts of mankind caused by the emotions and feelings of an individual or group.” Societal disasters can take many forms, including nutritional imbalances and teen violence.

Nutritional Imbalances

Growing concern over the obesity epidemic and eating disorders such as anorexia and bulimia has prompted the Youth Advisory Board to broaden the term societal disasters. The National Institute of Mental Health defines an eating disorder as “a person experience[ing] severe disturbances in eating behavior, such as extreme reduction of food intake or extreme overeating, or feelings of extreme distress or concern about body weight or shape.”⁸ Globally, there are more than 1 billion overweight adults, at least 300 million of them obese.⁹ With these shocking numbers continuously growing, the State Farm Youth Advisory Board places special emphasis on the issue of childhood obesity.

Children that are overweight consume more calories than they burn through metabolism, development and physical activity. Other factors that contribute to the onset of childhood obesity include genetic, behavioral and environmental factors.¹⁰ Overweight children and adolescents are more likely to become obese as adults. A recent study found that approximately 80% of children who were overweight at ages 10–15 years were obese adults at age 25 years.⁵ The genetic characteristics of the human population have not changed in the last three decades, but the prevalence of overweight has tripled among school-aged children during that time.⁶ With the conveniences of the modern day come the tragedies of inactivity that results from more passive leisure activities.

Although eating disorders are often overlooked, they affect many people. The National Institute of Health estimates that over 8 million Americans suffer from an eating disorder, 7 million women and 1 million men suffering from them each year. It is

⁵ Albala-Bertrand, J.M. *The Political Economy of Large Natural Disasters*. New York: Oxford University Press, 2005.

⁶ EM-DAT : The OFDA/CRED International Disaster Database. <http://www.em-dat.net>, UCL - Brussels, Belgium. N.d.

⁷ Steinberg, Theodore. *Acts of God: The Unnatural History of Natural Disaster in America*. New York: Oxford University Press, 2003.

⁸ "Eating Disorders." [National Institute of Mental Health](http://www.nimh.nih.gov/health/publications/eating-disorders/complete-publication.shtml). June 26, 2008. 8 Jul 2008 <<http://www.nimh.nih.gov/health/publications/eating-disorders/complete-publication.shtml>>.

⁹ "Global Strategy on Diet, Physical Activity and Health." [World Health Organization](http://www.who.int/dietphysicalactivity/publications/facts/obesity/en/). 2008. 8 Jul 2008 <<http://www.who.int/dietphysicalactivity/publications/facts/obesity/en/>>.

¹⁰ "Obesity and Overweight: Childhood overweight: Contributing factors ." [Department of Health and Human Services- The Center for Disease Control and Prevention](http://www.cdc.gov/nccdphp/dnpa/obesity/childhood/contributing_factors.htm). 8 Jul 2008 <http://www.cdc.gov/nccdphp/dnpa/obesity/childhood/contributing_factors.htm>.

imperative that Youth take action on this pressing issue and reverse a societal disaster that could be detrimental to not only the health of our generation, but also for generations to come.

Teen Violence

According to the Center for Disease Control, “in 2004, more than 750,000 young people ages 10 to 24 were treated in emergency departments for injuries sustained due to violence.”¹¹ For example, teen suicides, account for almost 2,000 deaths annually, making it the third leading cause of death among teenagers. This statistics fails to consider the even larger number of teens contemplating or attempting suicide. Rape and sexual violence continue to have a detrimental impact on communities, yet rarely become the focus of sustainable service-learning projects. Research shows, “the risk of rape is four times higher for women aged 16 to 24.”¹² While rare occurrences, school shootings, such as the much-publicized Columbine and Virginia-Tech incidents, constitute a form of violence. All of these issues surrounding violence can be addressed in a proactive manner through a disaster preparedness project.

The Youth Advisory Board is confident in the need to pay attention to these natural and societal disasters that are leaving a large impression on the youth of today and society as a whole. The Youth Advisory Board challenges youth from across the United States and Canada to work on sustainable service-learning solutions to the complex issues these disasters present for their communities.

¹¹ Centers for Disease Control and Prevention, National Center for Injury Prevention and Control. Web-based Injury Statistics Query and Reporting System (WISQARS) [online]. (2006) [cited 2006 Feb 8]. Available from: URL: www.cdc.gov/ncipc/wisqars.

¹² "Sexual Abuse as a Factor in Adolescent Pregnancy & Child Maltreatment," *Family Planning Perspectives*, 24:4, Jan./Feb., 1992

Driver Safety

In the year 2000, there were approximately 1.26 million fatalities around the world. This number does not account for those killed by natural disasters, wars or diseases, but by traffic accidents alone. The World Health Organization (WHO) estimates that “25 percent of all deaths due to injuries are the result of road traffic injuries”¹³. The leading causes of traffic and traffic-related deaths include impaired driving, improper or lack of seat belt use, and speeding. Driver Safety also includes: child-passenger safety, graduated licensing, senior citizen safety (i.e. driver preparation, re-testing), road rage, street racing, road engineering, and railroad crossing safety. Unfortunately, “traffic crashes are the number one cause of death among children and young adults”¹⁴. In 2004, there were 42,636 driving fatalities in the United States alone¹⁵. Furthermore, “crashes involving teen drivers ages 15-17 cost American society more than \$34 billion annually in medical expenses, lost work, property damage, quality of life loss and other related costs”¹⁶.

Alcohol may be society’s legal, oldest, and most popular drug; however, a whole host of other drugs also impede ones ability to drive responsibly. Many of us are familiar with the tragic consequences of alcohol-invoked traffic crashes. For some, this may involve immediate family members or friends. The combination of alcohol use and driving by young people with little driving experience and low alcohol tolerance can be deadly. By the time a driver reaches a blood alcohol content of 0.10, he or she is 51 times more likely than a non-drinking driver to be involved in a fatal crash¹⁷. In 2005, motor vehicle crashes resulted in 16,885 fatalities in the United States, representing 39% of all traffic related deaths¹⁸. Moreover, every 31 minutes someone is killed in an alcohol-related motor vehicle crash and every two minutes someone is non-fatally injured.

Although there has been a decline in road fatality and injury rates among teens over the last two decades, statistics show that more needs to be done to prevent driving under the influence. Road crashes still remain the leading cause of death among teenagers and more 19-year-olds die or are seriously injured than any other group. Studies show that for each mile driven, “teen drivers ages 16 to 19 are four times more likely than older drivers to crash”¹⁹. Also, studies show teenagers to have the lowest rate of seat belt use when compared with other age groups²⁰. Canadian studies illustrate that young drivers are “over-represented” in road crashes for two main reasons: inexperience and immaturity. Furthermore, 40% of teenage drivers who are killed in road crashes have been drinking and males account for 87% of the young, fatally injured drinking drivers and 89% of the seriously injured drivers. “Understanding the impact of underage drinking and the economic costs associated with it can promote more vigorous and comprehensive prevention strategies”²¹.

Despite its sheer size, Canada has a relatively low population density in comparison to other countries. Geographical area and restricted public transportation in many parts of the country have resulted in heavy reliance on personal motor vehicles for travel. With 19 million vehicles in Canada being operated by over 21 million drivers across more than 900,000 kilometers of land, road transportation is important to nearly every Canadian. Vehicle occupants account for approximately 75 percent of all road users killed and seriously injured each year²². In 2006, “2,889 people were killed and 199,337 people were injured from road crashes.” This number is not surprising since Canada has one of the highest vehicle ownership rates per capita worldwide along side their neighbors just south of the border.

With a staggering number of motor vehicle fatalities each year, safety belts can be used to prevent death in about half of those crashes. In 2005, nearly half of the children ages 0-14 years, who were killed in motor vehicle crashes, were unrestrained²³. The proportion of drivers wearing seat belts tends to increase with the driver’s age group, but this finding is not consistent

¹³ Juan Walte, “World Health Day 2004: Road Safety,” http://www.paho.org/English/DD/PIN/whd04_features.htm (2004)

¹⁴ “Teen Driving Statistics.” 18 Mar 2005. National Safety Council. 9 Jul 2008.

¹⁵ Fatality Analysis Reporting System (FARS) database. October 2005. National Traffic Highway Safety Administration. 4 July 2008.

¹⁶ “Teenage Car Crashes Cost America Billions.” WSLs. 09 Apr. 2008. AAA. 3 July 2008.

¹⁷ “Characteristics of the drinking and driving problem with youth,” MADD Canada. 2004.

¹⁸ “Impaired Driving.” 02 Jun 2008. Department of Health and Human Services: Centers for Disease Control and Prevention. 5 Jul 2008.

¹⁹ “Fatality Facts: Teenagers, 2005.” 2006. Insurance Institute for Highway Safety. 5 July 2008.

²⁰ US Department of Health and Human Services. 01 May 2008. CDC-National Center for Injury Prevention and Control. 5 July 2008.

²¹ David T. Levy, Ph.D., Ted R. Miller, Ph.D., Rebecca Spicer and Kathryn Stewart, “Underage Drinking: Immediate Consequences and Their Costs,” Pacific Institute for Research and Evaluation Working Paper. June 1999.

²² “Road Safety in Canada-An Overview.” 20 Sep 2005. Injury Surveillance, Health Canada and Road Safety, Transport Canada. 5 Jul 2008.

²³ US Department of Health and Human Services. 01 May 2008. National Highway Traffic Safety Administration. 5 July 2008.

across all provinces and states. “In the United States, roughly 72% of drivers and passengers wear seatbelts²⁴. As with any statistic, it is important to note that the values provided are only rough estimates. These numbers are subject to change at any given time.

Government interventions such as mandating the use of seat belts and the enforcement of more severe laws regarding drinking and driving, public campaigns, and engineering safer vehicles and road structure enhancements all contribute to increased safety of road users. So why then, is each of the above issues important to the Youth Board and State Farm? Despite improvements, driver safety continues to be of great concern. While some crashes may only warrant economic expenses, traffic collisions are also associated with a large number of serious injuries and deaths each year. By creating safer drivers now, future drivers will be more alert on our roads and less likely to be involved in traffic crashes. We have all seen the headlines, “Family of Four Killed by Drunken Teen Driver,” or know the faces of those involved in a near-death collision--these crashes can be prevented.

Endless studies prove that driving while sober and wearing a seat belt at all times will significantly reduce the likelihood of being injured in the event of a motor vehicle crash. With your help, we can better inform the public of the numerous ways to significantly reduce the number of fatalities and serious injuries on our roads. Together, we can create safer communities.

Financial Education

Ask the average young American to explain basic financial concepts such as annual percentage rates, inflation, or compound interest, and the low financial literacy rate among the nation's youth becomes readily apparent. Even though young people spend over \$150 billion each year, more than two-thirds of high school seniors failed a 2004 survey on personal financial literacy, which demonstrates a quiet crisis spread across all races, genders, and socioeconomic statuses.

Basic financial literacy is critical in all people's lives, yet today's youth are entering the real world without financial skills such as: finding good interest rates for loans, paying for higher education, budgeting and saving money, knowing the uses and dangers of credit cards, and knowing how inflation impacts financial decisions.

The State Farm Youth Advisory Board believes that through service-learning, youth participants can gain a true educational understanding of financial education related topics and have the opportunity to bring about lasting change through service. Financial literacy projects funded by the State Farm Youth Advisory Board should not only educate the community about fiscal responsibility, but should also help students develop strong financial skills. As with all curricular-based service-learning projects, involved youth gain more than just an understanding of the issue, they also develop better real-world skills as they write press releases, engage in public speaking opportunities, and manage grant money.

State Farm strongly supports financial education and provides resources for several pertinent programs. The company encourages educating youth at an early age in order to instill a long-lasting habit of fiscal responsibility. Without a proper understanding of money management, many young people will be unable to obtain a stable financial future.

For these reasons, the State Farm Youth Advisory Board has identified financial education as one of the five main focal areas for this year's service-learning grants.

Access to Higher Education / Closing the Achievement Gap

Due to increasing globalization, good jobs with a secure future now require some level of higher education. This requires communities to take a more active role in ensuring that all students have access to a quality education and are prepared for their future. Currently, a significant number of young people are not prepared and are not meeting achievement expectations that are a conduit for success. This achievement gap refers to the observed disparity on a number of educational measures between the performance of groups of students, especially groups defined by gender, race/ethnicity, and socioeconomic status. Any country's ability to compete globally depends on the educational attainment of its citizens.

According to the Education Commission, in the United State's Closing the College Participation Gap Study by Sandra S. Rupert, America must have 8,044,374 students enrolled in college in the year 2015. Currently, out of one hundred ninth grade students, only thirty-eight of those students are likely to graduate from high school and enter college within one year.²⁵ At this rate, we will not make the 2015 goal. In the U.S, only 23.1% of low-income students attend college.

Looking at population characteristics, half of the U.S. population had incomes above \$49,242 and the other half had incomes below this amount. In 1999, the poverty threshold for a family of four was \$17,000.²⁶ Unfortunately, the average cost of college in the United States is nearly \$19,500, according the College Board's Trends in College Pricing Study.²⁶

Lately, there has been much attention on the ever-widening achievement gap in the United States and Canada. In 2001, in its reauthorization of legislation in support of primary and secondary education, the U.S. federal government dubbed the passage of the legislation "No Child Left Behind Act." When passed, the law, reauthorized federal investment in public K-12 education and was designed to target children from low socio-economic households, with disabilities, with limited English proficiency and from major ethnic and racial backgrounds. Now schools are only considered successful if they close the achievement gap. The challenge with this piece of legislation has been its implementation at the state level. The main focus of the law was to assure that all students were meeting academic learning standards at grade level and that schools were held accountable for the education of all its children. For this to be accomplished, additional emphasis on early childhood care and education, improving teacher quality, early intervention for college, and providing extra learning opportunities for students who need additional help are stressed. By focusing on these key elements, the achievement gap can be addressed. Through service-learning, teachers have an additional teaching strategy to use to engage and reach students who may not have been learning by other teaching methods. To get different achievement results, it may be necessary to do things differently. Service-learning is a great way to encourage innovative and creative hands-on approaches to teaching and learning. It is also important in terms of parental involvement with children's education. This contributes to a holistic approach to increasing access to higher education and closing the achievement gap of those students who are lagging behind. Parental involvement helps extend the education and motivation the children receive while at school and servicing their community to their homes and immediate surroundings.

Different states have dedicated time to researching the achievement gap issue on a state level. Texas has passed legislation requiring students to pass a proficiency test every year to help assess where gaps in learning occur. North Carolina's governor has assembled a task force to examine the most effective practices to close the achievement gap. Missouri's state task force saw that improving teacher quality in schools was the best method to use when dealing with the achievement gap. There are a plethora of organizations such as the National Board for Professional Teaching Standards that work to increase teacher quality and provide research based information to teachers, parents, and policy makers. The information is being disseminated among various communities, but there is always the question of strategic use of resources.

According to Eyler and Giles, service-learning is an experience that enhances understanding and understanding leads to more effective action. Part of the State Farm Youth Advisory's Board mission is to help other students become active citizens in their communities. Service-learning is positive and meaningful to the participants. It involves cooperation rather than competitive experiences so service-learning promotes skills associated with teamwork, community involvement and citizenship. Service-learning also promotes deeper learning because results are immediate and uncontrived. If students start service-learning at an early age as part of their childcare development, then there is a sense of lifelong civic participation instilled in children. There is also a direct connection to what is being learned and the application of that learning.

²⁵ "Closing the College Participation Gap" Education Commission of the United States. [Online] <http://www.communitycollegepolicy.org/html/Issues/access/pdf/ECSNationalReportComplete.pdf> 10 September 2006

²⁶ "Trends in College Pricing" The College Board [Online]

The Corporation for National and Community Service collected data revealing the use of service-learning.

- 32% of elementary and secondary schools have adopted service-learning.
- 35 states have adopted some form of service-learning policy.
- 25% of all higher education institutions and 50% of all community colleges have adopted service-learning programs.

The State Farm Youth Advisory Board believes that through service-learning, our grantees will have access to funds that will help support innovative and creative teaching and learning opportunities for students. The board is also able to connect our partners to additional organizations if necessary.

Access to Higher Education and Closing the Achievement Gap is important to State Farm because those individuals touched by the projects we fund will constitute the future workforce. This directly correlates to the increasing demand for global competition and leadership. This issue is aligned with State Farm's commitment to community development and service while remaining true to our motto: "Like a Good Neighbor, State Farm is there."

State Farm® Youth Advisory Board



Part E | Rubric

The State Farm Youth Advisory Board will use the following rubric in scoring grant proposals. We encourage you to review this rubric to help determine how your proposed project might be ranked.

NOTE: YOU DO NOT HAVE TO COMPLETE THIS RUBRIC. IT IS FOR YOUR INFORMATION ONLY.

General Information (10%)	
	Is all required information filled out?
	Does the project fit into one of the five issue areas?
	Overall quality of the application?
Youth Led (18%)	
	How were youth involved in the writing of the proposal?
	How will youth be involved in the planning and execution of the project?
	What specific leadership roles will youth have in this project?
Service-Learning (18%)	
	Is the project service-learning?
	How effectively does the proposal address each of the 8 elements of quality service-learning?
Affect the Root Cause of the Issue (18%)	
	Does the project target the root cause of the issue?
	Does the project offer a clear plan to address the root cause of the issue?
Sustainability and Feasibility (18%)	
	Does the project introduce a systemic change in the target community?
	Will the project be able to continue after the grant period?
	Can the project be replicated in other areas?
	Is the project adaptable to changing conditions?
	How effectively does the applicant plan to promote the project?
	How effectively does the applicant plan to measure the success of the project?
Timeline and Budget (18%)	
	Does the project offer a clear plan going forward?
	Is the timeline feasible for the grant period?
	Are the expenditures on the budget justifiable?
	Does the project exhibit a high deed to dollar ratio?