

Using Service Learning to Promote Community Financial Health

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ABSTRACT

Service Learning is a pedagogy that integrates curriculum objectives with learning outcomes while producing mutually beneficial opportunities for advancing communities. While the impact is well recognized, there is a perception that a steep learning curve exists both for the students and faculty. To help ease the time commitments of Faculty engaged in this activity we present a model and apply a tool, the AT-EASE GPS, to a service learning project.

The GPS analogy reflects the use of the tool to understand the current environment in which individuals and their community co-exist and to help both constituents find a path to become comfortable (or AT-EASE). The tool's effectiveness in identifying a guide for implementing a service learning project is assessed by student course enrollment, course evaluation and community feedback. Based on our experience, we recommend a six-phase sequential description of the AT-EASE process: Accessing, Trying, Exploring, Applying, Seeking, and Embedding. The framework presented here is integrated into an online undergraduate-level course required of finance majors. The long-term impact of this project at a homeless center where it has been offered over the last five years is now being recognized.

INTRODUCTION

In January 2011 the Carnegie Foundation for the Advancement of Teaching classified FIU as an engaged institution, recognizing the university's significant commitment to its larger community—'for the mutually beneficial exchange of knowledge and resources in a context of partnership and reciprocity.' One of FIU's primary goals is to serve as a conduit to improve the standard of living of the residents of the Greater Miami community through initiatives such as service learning, whereby students apply their knowledge to actively address community needs.

At the Undergraduate level, the University and by extension, the College of Business aims to promote engagement through the following activities, one of which the undergraduate student is expected to engage in by graduation: Service Learning, Study Abroad, Internships or Undergraduate Research. This paper focuses on Service Learning as an engagement strategy that helps with student satisfaction, improved learning and retentionⁱ. The vision is to "promote Service Learning to give students the knowledge, skills, and experiences that are less self-referenced and more community-referenced (Astin & Astin, 2000)ⁱⁱ." The students benefit because important foundational material, presentation and critical thinking skills are reinforced. The community benefits from receiving important ways to solve their problems, and the faculty benefits from engaged scholarship which allows him/her access to living laboratories that has implications for more widespread use.

The benefits of service learning and its ability to reinforce foundational knowledge and develop critical thinking skills are well documentedⁱⁱⁱ. The problem lies in its implementation in a world with continuous demands on our time and other limited resources. In an environment where students are learning when convenient, online learning has grown exponentially but achieving significant student-student interaction and encouraging student participation in course embedded civic engagement activities is extremely challenging. However, since the benefits of this pedagogy outweigh these constraints, this paper presents a step by step guide for implementation and assessment through a tool, the AT-EASE GPS.

This project helps to facilitate access to relevant financial education in the South Florida community by helping FIU institutionalize the development of customized curriculum in the area

of financial literacy and promote its dissemination. Approximately 90% of the students live and work in South Florida but take online classes for convenience. The remaining students come from all over the world. Students are encouraged to target three specific target audiences: College/High School students, factory workers, homeless/church groups. Historically at least 250 individuals have been impacted annually, the majority in South Florida. By teaching the basics of responsible money management, we expect to eventually raise the standard of living of residents of the Greater Miami community.

BACKGROUND

Organizations and individuals alike understand the importance of being financially healthy and engage in activities to promote this state of being. Likewise, to become financially healthy one must be able to recognize the barometers of good financial health to detect whether or not a longer-term problem may be emerging. This recognition requires financial literacy. Financial literacy means having the knowledge, skills and confidence to make responsible financial decisions. “Knowledge,” in this case, means understanding financial matters. “Skills” are the ability to apply that knowledge to solve problems in everyday life. “Confidence” means feeling self-assured enough to make important decisions and take action for improving one’s circumstances.

Many individuals suffer from a lack of knowledge, skills and the wherewithal to become financially literate and find themselves in a downward spiral^{iv}. Since 2008, Dr. Deanne Butchey has integrated service learning into her online course required of finance majors at FIU’s College of Business. Each spring and fall, over 50 students have been offering workshops and teaching financial literacy skills to college/high school students, new immigrants and the underserved populations in South Florida at community locations such as the Chapman Partnership for the Homeless and a myriad of community centers, factories, churches, libraries and schools. This initiative has been proven to reinforce the financial knowledge and skills of FIU’s business students while educating underserved populations in an effort to ultimately improve the standard of living of its residents. Embedded as a course requirement, the service learning project has proven sustainable and has been reproduced every semester for the last four years.

The service learning project is supervised by a finance professor and embedded in a senior level finance course which covers the fundamental principles that govern financial markets and institutions. Topics of this course required of finance majors include valuation of financial assets and the characteristics of financial instruments in money and capital markets. This course explores the function, pricing and institutional structures of financial markets. Students are expected to understand the differences among these instruments and the institutions that operate in today’s financial markets, the economic foundations of financial intermediaries and the role of financial instruments. They are expected to build on the rudimentary basics received in the introductory courses of financial management/corporate finance while preparing for more application based courses like Portfolio Management, Risk Management and Engineering, and Commercial Bank Management. Today’s financial world is evolving at a rapid pace; therefore, students must not only gain foundational knowledge, but must also develop analytical and research skills to prepare for today’s job market and be adaptable to future change.

THE GOALS AND RATIONALE FOR THE SERVICE LEARNING PROJECT

The overarching goal is to provide Miami’s indigent population the capacity to save, budget wisely, keep track of finances, be responsible with their own money and use debt wisely while making an appropriate long-term plan to repay debts. As a result of positioning service learning as a vehicle to deliver this education, this initiative delivers enhanced benefits.

Numerous studies demonstrate that when students have the opportunity to explore, discuss, and discover insights surrounding new material, rather than simply engaging in the one-step process of listening or reading, they have a higher likelihood of remembering what we want them to learn in the long term and be able to apply it contextually^v.

Students teach community members and benefit in numerous ways including:

- recalling and reinforcing content knowledge and skills in Finance
- interviewing techniques to learn about the community’s problems
- develop leadership and team-building, critical thinking, written and oral communication skills

- enhancing and refining their marketing and project management skills as they work to implement, evaluate, and improve their projects and develop a better understanding of the importance of conducting business in a professional and ethical manner.

The mutually beneficial characteristics:

- The Community benefits by improving its residents financial literacy skills so that they may improve their quality of life.
- Residents learn about the mechanics of financial markets and institutions, difference between saving and investing, budgeting techniques, identity theft and credit scoring and how to avoid financial distress.
- The faculty member through collaboration with other faculty, incorporate on-going research in the development of a model that informs numerous types of engagement activities including academic mentorship, corporations and professional boards.
- The faculty benefits by iteratively testing and applying cutting edge pedagogical research, developing improved methods of project management techniques and access to data for continuing empirical research.

There are numerous impediments to success: the class operates in a large (50+ students) online environment where the students rarely ever come on campus, as well as numerous logistical challenges for example – finding locations and legal requirements. However the most critical challenge is getting both the community and the student groups to feel comfortable. The course's learning outcomes pertinent to the project are that, after completion, FIU finance students will be able to:

- Apply concepts relevant to financial markets and financial institutions, such as the flow of funds, levels of interest rates and interest rate differentials to current events or topical issues.
- Determine and analyze the appropriate measures of risk and return for various financial instruments.
- Understand the mechanics and regulation of financial securities exchanges and financial assets valuation.
- Research and analyze specific problems or issues related to financial instruments, markets and institutions.

By undertaking this service learning project, finance majors are able to:

- Use information technology as a tool to do essential business tasks including performing electronic research and creating documents, presentations and spreadsheets.
- Research and organize written and oral communication.
- Provide an educational seminar to underserved members of the Greater Miami community to develop their financial literacy skills.

The academic content in this finance course far exceeds the content to be taught in the service learning project. However, FIU's finance students benefit because they reinforce their basic financial foundational material, in particular how the time value of money impacts the total cost/benefits of their program as well as more practical considerations such as where to access credit and how the theory of credit impacts their day-to-day lives. Additionally, students learn good interviewing techniques and develop critical thinking skills to solve community challenges. The community benefits by being introduced to the important concepts necessary to remove their dependence on short term quick fixes and are introduced to the Wells Fargo's Hands on Banking resource that can continue to help them even after the introductory phase.

TOPICS COVERED

Financial literacy initiatives aim to increase people's financial knowledge, with the ultimate goal of changing their financial behavior. Students always begin their presentations by having the audience reflect on their individual financial goals and what is needed to accomplish the financial security of the participants and their desired standard of living. The project utilizes numerous free online resources including Wells Fargo's *Hands on Banking*[®] program and its Spanish equivalent *El Futuro en Tus Manos*[®] website which provides age-specific modules that teach the basics of responsible money management, including how to create a budget, save and invest, borrow responsibly, buy a home and establish a small business—all aimed at helping the target audience achieve life-long financial security.

Students learn by teaching others specifically how to:

- Manage debt and loan repayment
- Calculate the time value of money, including the opportunity cost of delaying savings, and not engaging in long term financial planning

- Create and manage a budget
- Cope with major financial decisions related to life-changing events such as marriage and divorce, children, paying for college, home ownership, aging parents, illness, longevity and death
- Make sense of the available financial products they already own or are considering purchasing
- Make decisions appropriate for future financial goals as well as the current situation
- Adopt smart attitudes and habits, including asking relevant questions before making decisions and doing comparison shopping for financial products ranging from savings and checking accounts, credit cards, mortgages and lines of credit to insurance and a variety of investments within a suitable portfolio
- Recognize and be less susceptible to fraud, unregulated financial products or unethical practices that can lead to financial loss
- Be aware of their own behavior and determine whether or not as investors they display irrational tendencies, such as following the crowd (herding), being overconfident or not recognizing the trade-off between the principles of risk and reward in making investment decisions
- Understand interest rates and the fees associated with saving, investment and debt
- Understand the personal tax system better to take advantage of tax incentives
- Understand the difference between good debt which is beneficial (where money is borrowed to finance an education, buy a home or start a business) versus bad debt which does nothing to help build wealth, assets and credit ratings
- Understand the difference between saving (which means putting money aside for future use) and investing (which occurs when people actively use the money they have set aside to try to build more wealth, such as buying real estate, stocks and bonds, or government certificates)
- Protect against fraud and identity theft and its effect on an individual's credit record, which can result in debts that may or may not be covered by insurance
- Help the unbanked save and get access to micro-finance and other funding sources

FORMAT FOR DELIVERING PROGRAMMING

The service learning activity in the class that has been ongoing every semester since spring 2008 has been difficult to implement given the previously described challenges. Roughly two years ago in collaboration with an accounting professor a master's level assignment was designed to provide a systematic format for making the task easier. Eventually the AT-EASE GPS model was developed.

THE AT-EASE GPS

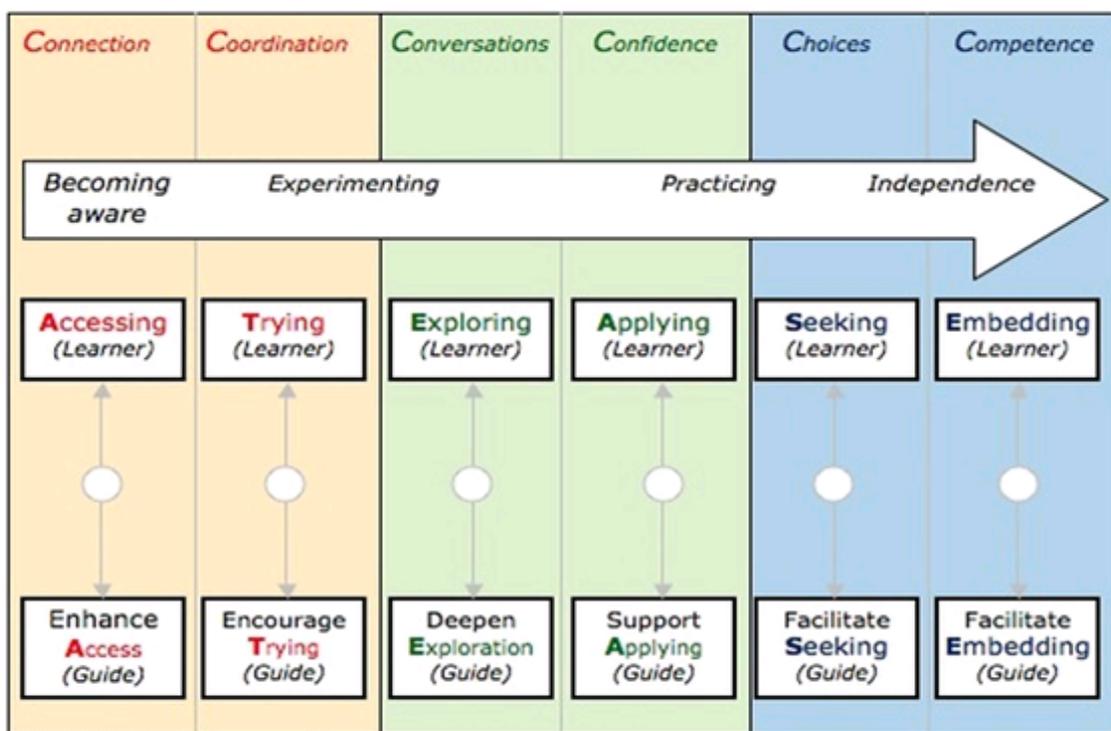
The underlying premise behind the AT-EASE GPS is that feeling at-ease supports engagement and participation in knowledge co-production (Ciborra, 2004; Immordino-Yang & Damasio, 2007; Kahn, 1990; Porges, 2004; Schore, 2009). Our notion of "at-ease" is motivated by the recent shift away from the predominantly cognitive views of learning to an increasing emphasis on motivation and emotion in varied domains including education (Schore, 2009). Learning requires students to successfully adapt to the demands of the learning environment. Based on a comprehensive review of psychology and neuroscience research, Schore (2009) elaborates on the idea of the "adaptive unconscious" that helps us evaluate size up the environment and make decisions rapidly, and thus complements slower rational cognitive processes. He notes that we are continuously appraising situations and people, and therefore mobilizing behaviors that help us adapt to our environments.

The process of adaptation can be further clarified in terms of threat and reward. Based on extensive review of recent neuroscience findings, Rock (2009) suggests that the brain's overarching principle in responding to the environment is to seek to reduce threats and increase rewards. Porges's (2004, p. 23) polyvagal theory suggests that the nervous system continuously "evaluates risk in the environment and regulates the expression of adaptive behavior."

Our notion of at-ease learning is intended to capture the link between our initial emotional response to situations and the expression of adaptive behavior and engagement in any learning situation. When an individual is dealing with various challenges or diverse stakeholders, (he/she experiences multiple emotions: excitement, fear of poor performance, and finally contentment when the new material is learned.

Rather than consider a wide range of distinct emotions such as anger, frustration, and joy, our notion of comfort (being AT-EASE) is geared towards understanding how people mobilize adaptive behavior in response to learning experiences. Figure 1 shows the elements of the AT-EASE GPS.

Figure 1



APPLICATION OF THE AT-EASE GPS IN THE SERVICE LEARNING CLASS

Accessing:

Faculty can help by enhancing CONNECTIONS: Through a handbook and worksheet, students become aware as they prepare for new learning by reviewing what they currently know and are able to do, their available resources and networks and how these can be used to solve new problems.

Trying:

Faculty can help by encouraging and helping the students to COORDINATE the activity. Students gain clarity by experimenting, probing and imagining the possibilities for action by selecting and organizing their available information so that they may 'connect the dots', effectively act on their information and plan a course of action to achieve their desired goals.

Exploring:

Faculty can help by promoting CONVERSATIONS. Students become competent by testing out various solutions and effectively and efficiently implementing the ideas into action. They do this through worksheets and feedback loops such as collaborating with their group and attending the Communications Arts Studio.

Applying:

Students begin to develop CONFIDENCE while applying what they have learned to solve community problems. However they are also learning from the community about the problems that are inherent in the economic environment. Students begin to understand relevance as they apply and therefore reflect on new learning in unusual situations. Taking small steps builds confidence and allows them to note personal growth and to develop the community in creative ways.

Seeking:

Faculty can help by facilitating CHOICES, probing questions and providing additional resources and feedback. Students search for personal meaning, relevance of their choices and determine what additional knowledge, skills and resources are required to recommend solutions

and accomplish the goals of the academic and surrounding community at the current time and in the future.

Embedding:

Faculty can help by encouraging and engaging the students in self-reflection. They are finally becoming independent and are willing to take the initiative in problem solving. Students develop COMPETENCE in their field, retain the knowledge and reflect on their own experiences to guide future action of their team members and make sense of their experiences to improve the project, the community at- large and the individual participants. Students are also empowered to initiate lifelong learning and seek opportunities to use what they have previously learned.

The varied research ideas have been inscribed into an easy to use and intuitive vocabulary and graphics to facilitate ease of use. We see this as a critical design feature that makes it more feasible to use the tool to engage diverse stakeholders.

The Financial Literacy Handbook provides a step by step guide to becoming AT-EASE. FIU students begin by developing a project overview statement that describes the mission, vision, scope and success criteria for their service projects, and a conditions of satisfaction statement that requires them to understand the needs and conditions of their target population. They create flyers, marketing materials and assessment surveys. Each sub-group of two students must physically attend the Communications Arts Studio on campus. At the conclusion of the service learning project, students also complete a personal reflection statement which describes how their knowledge from the course is applied to help others and how their project developed leadership and team building skills. The handbook which gives specific examples of each of these student deliverables is provided as a resource in Blackboard together with a list of locations where students have been welcomed in the past.

Using the list of locations and contact information of organizations/schools receptive to hosting students in the past, students determine their preferred location. Each location serves residents with similar characteristics. Students determine their choice of topics based on these characteristics. For choice of locations, they partner with Miami Dade County Public Schools, charter high schools and denominational private schools, the Chapman Partnership for the Homeless as well as numerous other community partners. Content and curriculum are also obtained through collaborations with other partners including Wells Fargo and the Miami branch of the Federal Reserve Bank of Atlanta. While resources that are online are an invaluable component of a curriculum, research shows that having access to content alone is not sufficient to promote learning. It is more important that the content is focused and targeted to an individual's personal circumstance. A list of resources is available to the students to help develop customized lesson plans for the targeted audience. Depending on the time availability of the students and participants, these sessions can be extended indefinitely. In the past, many students continue teaching in their chosen community even after the semester is over. Participants will also be advised how to deepen their knowledge even beyond the sessions through these resources. The list includes the following online resources:

- Hands on Banking® and its Spanish-language counterpart El Futuro en Tus Manos®: <http://www.handsonbanking.org/>
- <http://www.fdic.gov/consumers/consumer/moneysmart/mscbi/mscbi.html>
- <http://www.oea.fiu.edu/Portals/1/Consumer%20Sense.pdf>
- <http://www.cashcourse.org/home/SignUpforourEnewsletterCashCourseorg/March2010/tabid/809/Default.aspx>
- <http://finance.yahoo.com/personal-finance/news/>
- <http://money.msn.com/personal-finance/>
- Mortgage Advice: www.bankrate.com
- Retirement: <http://cgi.money.cnn.com/tools/retirementplanner/retirementplanner.jsp>
- Credit Report and Scores: <https://www.annualcreditreport.com/cra/index.jsp>
- Debt Management: <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre38.shtm>

Students learn presentation techniques at FIU's Communications Arts Studio. Their presentation skills are assessed, and following training, they are given permission to teach in the community. Students have access to FIU A/V equipment such as computers and projectors and generally utilize their own transportation and resources.

ACTIVITIES

Students engage the targeted audience by:

- Sharing their personal stories
- Designing budgets to help reduce the number of people who default on their loans, declare bankruptcy or suffer from foreclosures
- Helping seminar participants understand the effects of catering to “wants” versus “needs”
- Helping the session participants understand the impact of undertaking too much debt and the consequences of loan defaults on their future financial security

These activities significantly shape the students’ learning capabilities as they work toward the goals mentioned earlier.

TIMELINE

Through the service learning project over the course of eight weeks, students do the following:

Week 1: Students become familiarized with the Financial Literacy Handbook which they leverage throughout the planning and execution of their service project and related assignments. Teams are asked to identify three preferred locations and to justify their choices based on the targeted audience’s needs and their own knowledge. They must complete the legal release and determine how the team will work together on the project to accomplish their goals.

Week 2: Teams choose their topics and investigate relevant resources, select a location and request for approval. Students are tasked to brainstorm ways to motivate community members, build trust and foster familiarity. As a course deliverable, topics selected must be justified and based on the learning outcomes of the course, the needs of the session participants, as well as their collective team’s prior knowledge and experience of finance topics. Students seek new information by assessing what their target audience wants to learn more about and what they need to know.

Week 3: Teams finalize their project goals. Service projects will be built around engaging and educating first generation students, families and community networks to make sound financial decisions, including the appropriate use of credit and other sources of funding. Teams must define their personal mission/vision for their project and choose three measureable goals that they would like to accomplish in their community. They are asked to rank them in order of importance and justify their choices.

Week 4: Students reflect on the next steps by sharing their journal entries and assigning responsibilities to group members including the creation of marketing materials, surveys and schedules for service/teaching.

Weeks, 5, 6, 7: Students implement their plans to teach participants at least twice per week for approximately one hour. Each pair of students teaches community members twice. Before they are scheduled to teach, students must obtain approval on their presentation from the FIU Communications Arts Studio. At the beginning and end of each session, session participants must complete pre-post surveys.

Week 8: Teams provide final combined group project deliverables and their personal reflection statement to the professor.

OUTCOMES OF PARTICIPANTS AT STUDENT PRESENTATIONS

Pre- and post-test assessments are administered, based on the types of questions specific to the material taught. Outcomes are measured by the community members’ responses to the questions posed to the various target audiences:

- **College/high school students:** Budgeting, saving and paying for college, investing and building wealth, money management, financial markets, differences among financial institutions, and basics of credit.
- **Factory workers (many are undocumented workers):** Banking for the unbanked, opportunities for educational advancement for their children, interest rates, budgeting, saving versus investing, buying/renting homes, basics of credit, mortgage basics and the ability to be ethical and recognize deviations from ethical behavior by mortgage providers.

- **Homeless/church groups:** Finding affordable housing, repairing credit scores, budgeting, long term versus short term costs of borrowed money, “good” borrowing for advancement for example through education versus “bad” reasons for borrowing. At the Chapman Homeless partnership the infrastructure has been set up to work individually with the residents to download free credit reports and develop plans and timelines for repairing credit. In the homeless centers former residents develop an affiliation with the new residents and teach them the lessons they have learned in a “train the trainer” model. Anecdotal evidence by these former residents describe how their eyes were opened by their much younger “teachers” and describe step by step how they were able to apply the knowledge and skills taught at the seminars to get them back on their feet, improve their standard of living, and lead them into productive lives.

In upcoming semesters, new FIU students will return to the respective community to re-administer these surveys and begin collecting anecdotal and empirical evidence regarding how the program has impacted loan default rates of participants, average credit scores, home ownership levels, and standard of living. Over time this data will become more robust.

EVIDENCE OF THE INNOVATIVE AND SUSTAINABLE NATURE OF THE PROGRAM

The impact of this community engagement project has been recognized as innovative and effective by the Returned Peace Corps Volunteers of South Florida, Inc. (RPCVSF). This organization is committed to building a better South Florida and to encouraging a new generation of informed and engaged citizens. RPCVSF believes that involving students in service learning is a critically important approach to teaching and learning that will help create this new generation of citizens. RPCVSF, in partnership with co-sponsors Miami-Dade County Teacher of the Year Coalition and the Armando Alejandro Jr. Memorial Foundation, recognizes and honors K-12 and college/university educators each year for contributing to the integration of service into the curriculum and for making a commitment to connect students through service to help meet critical needs in the South Florida and/or global community. In 2012 this project’s lead contributor was nominated and subsequently became a finalist for this important award: <http://www.rpcvsf.org/board-meetings/spirit-of-service-learning-award/>. This award recognized the impact based on participant performance through the pre-post surveys and numerous letters from community supervisors.

The project is sustainable for the following reasons:

- It is embedded in a required course of the finance major.
- The students enrolled in this course may be classified as “Millennials” defined as undergraduate students typically born after 1982. These students are often perceived as interacting with digital technology intuitively, and are very committed to “making a difference.” This section of the finance course has developed the reputation that it provides a life-changing experience. Multiple sections of the course are offered so that uninterested students have other opportunities for meeting the major requirements. Students self-select this course since they know that it provides anecdotal evidence of commitment to their communities and that there are increasing career opportunities that exist among a growing number of companies who have become committed to social responsibility. These are companies committed to a concept of creating shared value and are seeking students who have the project management and marketing skills as well as the fundamental knowledge to lead corporations in this ever-expanding arena. Consequently, students recognize the value of these types of learning experiences and are willing to work tenaciously toward this time-consuming project.
- The professor has helped to make students and the community comfortable and willing to work toward sustaining the project by providing numerous handbooks, worksheets and on-going mentorship and support.
- As a result of the growing reputation of FIU and its College of Business and the marketing of its growing commitment, the community is recognizing the benefits of service learning collaborations and are willing to participate.
- Corporations are beginning to take notice and are willing to provide resources to work toward the financial advancement of the community. Wells Fargo has provided resources to promote this classroom activity.

CONCLUSION

Student participants self-selected into the course, performed a community service project with a collaborating organization, engaged in a series of activities, wrote a journal and reflection paper, and were evaluated on both their presentation skills and their ability to share their knowledge to solve community problems. End of course assessment revealed that, as compared to students in a traditional finance class, students completing the service-learning project reported favorable increases in attitudes related to service, identity, and student learning. Specifically, participants seemed better able to use theory, think creatively and were more confident in their ability to help alleviate the problem.

The model presented offers a guide for determining the current conditions in terms of student learning and the community's environment and identifies the important activities necessary for solving the community's financial literacy problems. The implications for becoming comfortable or "AT-EASE" is critical for numerous other community engagement activities.

Appendix 1: The AT-EASE Activities

On a weekly basis students are expected to record in a journal, their activities in terms of how they contribute to the group's efforts. They use the GPS Worksheet to guide them every week and help keep this record. The reflection statement is presented below and is due at the end of the course.

Accessing	<p>What research did you perform to determine what your clients need to know and be able to do by the time you finish your presentations?</p> <p>What resources did you access from your FIN 3403 (Financial Management) and FIN 4303 (Financial Markets and Institutions) classes?</p> <p>What resources did you access from the publicly available websites referenced in the Financial Literacy Handbook?</p> <p>What other resources did you access to clarify the ideas/techniques that are confusing to you and what you identified as necessary to accomplish your goals?</p>
Trying	<p>List two actions that you performed after you accessed the above resources</p> <p>What steps could you have taken to clarify the ideas/techniques that are confusing to you?</p>
Exploring	<p>How did you implement your project effectively and efficiently? This statement should include how you made the decisions on location, topic, assignment of team member's roles and responsibilities, communication and engagement techniques.</p> <p>Did your techniques evolve or change over the course of your presentations? If yes, why?</p>
Accessing	<p>What course concepts/skills are you now more comfortable with based on this learning experience?</p> <p>What course outcomes/skills are still confusing/ unclear to you at the end of the project?</p>
Seeking	<p>How can you use what you learned in the rest of your academic career?</p> <p>How can you use what you learned for life's challenges?</p> <p>Write two questions that would help clarify the ideas/techniques that are still unclear to you.</p>
Exploring	<p>What did you actually learn about the course content, skills you personally developed and about some of the issues facing the community?</p> <p>Give examples of how you integrated new learning and familiar ideas and skills to develop new ways of engaging learning.</p> <p>Give specific examples of when you learned these things.</p> <p>Why does this learning matter - how does this relate to your course, major, degree, personal goals, career objectives etc?)?</p> <p>In light of this learning I will.....(make specific action oriented decisions).</p>

ENDNOTES

- ⁱ Bringle, R. G., & Hatcher, J. A. (2009). Innovative practices in service-learning and curricular engagement. *New directions for higher education*, 2009(147), 37-46.
- ⁱⁱ Astin, A. W., & Astin, H. S. (2000). *Leadership Reconsidered: Engaging Higher Education in Social Change*.
- ⁱⁱⁱ Research confirms those students who participate in service-learning evidence a wide array of outcomes including critical thinking skills (Kendrick, 1996); problem solving and reflection skills (Cress, Kerrigan, & Reitenauer, 2003); communication skills (Jordan, 1994); commitment to helping others (Avalos, Sax, & Astin, 1999); and undergraduates' self-concept development (psycho-social wellness, academic ability, and achievement orientation) (Berger & Milem, 2002).
- ^{iv} These statistics are particularly useful: Approximately 14 percent of all students that graduate with student loan debt end up defaulting within 3 years of making their first student loan payment. More than two-thirds of the Americans surveyed in 2010 by Milwaukee insurer Northwestern Mutual flunked a financial literacy quiz. A separate 2009 survey by the Financial Industry Regulatory Authority's Investor Education Foundation, which supports financial education, found that fewer than half of Americans could answer two basic questions about interest rates and inflation.
- ^v Berns, R. G., & Erickson, P. M. (2001). *Contextual teaching and learning: Preparing students for the new economy*. National Dissemination Center for Career and Technical Education.

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