

Developing an America Saves Campaign Through Service Learning

Developed by
Linda A. Bradley, Ph.D.
Associate Professor
Department of Family and Consumer Sciences
California State University, Northridge
With the assistance of Joyce Burstein, Director
The Office of Community Engagement at
California State University, Northridge

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Introduction

*“Tell me and I forget, teach me and I may remember, involve me and I learn.”
– Benjamin Franklin*

College students recognize and acknowledge their need for continuing financial education. Many indicate that their lack of control with daily spending has led to difficulties in managing their debt both in college and after graduation. A survey conducted by the Financial Aid and Scholarships Department of California State University, Northridge (CSUN), indicated that students had a desire and need for continued personal financial education. Of the approximately 1,400 students surveyed in 2011, almost half indicated that they did not create a monthly budget or balance their checking account. One-third of the participants also indicated that they were carrying up to \$4,000 in credit card debt. Further, 73% of the student participants expressed a desire to receive personal finance information through campus workshops.

In an effort to address the need for increased financial literacy, the Financial Literacy Affinity Group, a multidisciplinary committee of the Institute of Community Health and Wellbeing at CSUN sought to develop an America Saves affiliate campaign on campus. The goal was to build a sustainable campaign that would engage students from all disciplines while encouraging students to integrate shared financial knowledge into their own financial decision-making.

To this end, the Office of Community Engagement at CSUN funded the development of a service-learning course in which the national America Saves initiative was designated as the service-learning community partner. **The pilot course, an upper-level general education course open to all students, teaches individual and family financial management through the Department of Family and Consumer Sciences in the College of Health and Human Development.** Several sections of the course are offered each

semester and enrollment averages 120 – 180 students. One section of the course was selected to implement the service-learning project in the spring 2014 semester.

Students enrolled in the pilot course who participated in the service-learning project focused on the development and implementation of a campus-wide CSUN Saves campaign that promoted America Saves Week. During America Saves week, service-learning students and volunteers put in over 50 hours of tabling at three locations across campus; facilitated a Financial Health Workshop at one of the Living Learning Communities in campus housing; participated in three resource fairs; and offered presentations in their classrooms and to student organizations. These activities generated approximately 800 CSUN students pledging to be Savers.

The second semester (Fall 2014) of piloting the service-learning model is currently underway and is now a mandatory component of the course curriculum. Sixty students are engaged in a variety of activities focused on increasing their knowledge of personal finance concepts relevant to college students and exploring new venues for sharing this knowledge with the campus community. The theme of the current service-learning project is “financial knowledge for the students by the students” with a focus on sharing financial concepts and the America Saves message through such venues as social media, webinars, e-newsletters, and public service announcements to be uploaded to the CSUN Saves YouTube channel.

Information contained in this package supports a service-learning model, piloted at California State University, Northridge, which seeks to build a long-lasting, sustainable America Saves campaign at a large and diverse university. The content is based on the practices at CSUN and may vary based on individual university policies. Key components of the service-learning package include:

- Evaluating whether a service-learning model meets the needs of your course and campus community.
- Exploring the service-learning traditions and requirements of your campus.
- Suggestions for developing and implementing a service-learning plan that fits your course content.
- Evaluating the effectiveness of your service-learning project both in student learning outcomes and service outcomes.
- Tips for creating a service-learning syllabus and sample activities to involve students in service.

Things to Consider Before You Begin

What is Service Learning?

According to the literature, the definition of service learning varies and is used to encompass a variety of experiential learning approaches ranging from volunteer and community service to internships. Common themes run through all the descriptions and include the reciprocal nature of service learning where learning flows equally between the provider (students) and the recipient (community partner) (Musil, 2003). Further, service-learning activities generally include the following three components: course content in which students engage in learning; service activities in which students actively engage in contributing to citizens and the community; and reflective activities that link the service experience back to student learning objectives (Jeavons, 1995).

California State University, Northridge (CSUN) adopted the following service-learning definition:

Service Learning is a teaching and learning strategy that integrates meaningful community service with instruction and reflection to enrich the learning experience, teach civic responsibility, and strengthen communities. Faculty choose a limited number of meaningful partnerships with the goal of providing students with different, but consistent off-campus learning experiences. Through service learning, students—from kindergartners to college students—use what they learn in the classroom to solve real-life problems. They not only learn the practical applications of their studies, they become actively contributing citizens and community members through the service they perform (CSUN, 2014).

Regardless of how your university or college defines service learning, the overriding goal should be to extend learning beyond the classroom and allow students to connect their formal education to real-world experiences. As an experiential and collaborative educational approach, research has shown that service learning can enhance critical thinking skills; assist students in identifying and framing problems and then assessing outcomes; and prepare students for life-long learning and citizenship in which the knowledge they gain through formal education allows them to connect directly with community problems, challenge their assumptions and allow for the consideration of multiple points of view (Jeavons, 1995; Roschelle, Turpin & Elias, 2000).

References:

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- Musil, C. M. (2003). Educating for citizenship. *Peer Review*, 5(3), 4-8. Retrieved from <http://www.aacu.org/peerreview/pr-sp03/pr-sp03feature1.cfm>.
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Is Service Learning Right for You?

Pre---Reflection

Prior to adopting a service learning project in your course, it is important to consider if service learning is an appropriate pedagogical method for you.

Please consider the questions below to measure if adding a service learning component/project is right for you.

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| 1. Is community service a priority in your life? | Yes | No |
| 2. Do you have the desire to work with a community partner on a meaningful project? | Yes | No |
| 3. Is there a community partner that furthers your goals for conceptual understanding in your course? | Yes | No |
| 4. Do you want to connect real world experiences to your course content? | Yes | No |
| 5. Is infusing a more active learning approach desirable to you? | Yes | No |
| 6. Is infusing a high impact practice into your course a priority? | Yes | No |
| 7. Is community service important for aligning anti-bias curriculum/perspective-taking in your course? | Yes | No |
| 8. Is the service learning project for students doable in one semester with a minimum of 10 hours and a maximum of 45 hours? | Yes | No |
| 9. Do you want to align effective pedagogical strategies with service and scholarship? | Yes | No |
| 10. Is student reflection on course concepts and service important to you? | Yes | No |

If you circled “yes” to more than five (5) questions, service learning might be for you!

Burstein, J. (2012). “Is Service Learning for You?” Office of Community Engagement, California State University, Northridge. Retrieved from <http://www.csun.edu/undergraduate-studies/community-engagement>.

Steps to Implementation

Create a Service Learning Plan

Once you've made the decision to add a service learning project utilizing America Saves as your community partner, careful planning is needed well in advance to ensure successful implementation. Consider the following when developing a plan:

Evaluate the student learning objectives for the project:

1. How will this project complement the student learning outcomes of the course?
2. What will students learn that they can apply to their academic discipline?

Evaluate the service learning objectives for the course:

1. What activities will the students participate in that will fulfill the student learning objectives of the course?

Evaluate your objectives for utilizing service-learning in your America Saves campaign.

1. How will utilizing service-learning aid in fulfilling the objectives of your America Saves campaign?
2. Can this service-learning project be sustained over multiple semesters?
3. What campus and community partners will help in fulfilling both the service-learning and America Saves objectives?

Determine what needs to be done to prepare students for their service learning experience:

1. Unlike traditional service learning placements, most campuses will not require background checks or TB testing if students are performing their service on campus.
2. Consider what type of orientation to the service learning project will be required to prepare students for participation. Working with a national campaign rather than a community partner may require a more focused in-class orientation as students won't have a specific place or local organization to facilitate acquiring the required service-learning hours.

Give consideration to the logistics of the service learning project:

1. How many students will be participating in the service learning project? Consider how you can design activities that are manageable based on the number of students involved.
2. How many hours per week/month/semester will students be required to complete over the course of the service learning project? Will allotted class time (for group work, etc.) be considered as part of the service learning hours?

3. Will students be required to complete any official forms to participate in the service learning project?

Project materials/tools:

1. Is funding available to provide the necessary tools/materials for the service learning project?
2. Will students be reimbursed for anything related to the service learning project?

Risk management considerations:

1. Contact the risk management office on your campus to inquire about the appropriate procedures.
2. What risk management considerations are relevant to the service learning project? (Traveling off campus, driving their own cars, etc.)
3. Will students be operating any heavy machinery (beyond standard office equipment)?

Special Permissions/Compliance

1. Do you need to pre-approve any logos or word marks used in your campaign?
2. Does your institution require permission for use of the university/college name? For example, the name of your campus initiative, web page or YouTube channel.

Evaluating the Service Learning Project

1. Consider in advance how you will evaluate the success of the service-learning campaign. Again, evaluation needs to flow from the different objectives you've developed (student learning, service-learning and America Saves).
2. What mechanisms are currently in place that facilitate evaluation? For example:
 - a. What assignments or evaluation tools can you build into your curriculum to evaluate student learning through service (i.e. journaling, reflective assignments)?
 - b. Does your campus offer pre and post-surveys to evaluate students' engagement with service learning?
 - c. What procedures do you need to follow to conduct a focus group of past and current service learning students to get feedback on their experiences?
 - d. What America Saves tools are available to evaluate the success of your campus campaign (i.e. tracking number of pledges to be savers)?

Helpful Hints for Creating a Service Learning Syllabus*

Revising an Existing Course

Step 1: Consider the type of service learning that best meets your course needs. Service learning types include the following. For an America Saves campaign, the recommended type would be either discipline-based or problem-solving service learning.

- Pure service learning: The whole focus of the course is service to the community and direct experience with a local community agency.
- Discipline-based service learning: Combines discipline content with service in the community to reinforce and reflect on how theory and practice are integrated.
- Problem-based service learning: Students are placed in the community to work with an agency to solve a problem. This is sometimes called client or consultant based service.
- Capstone course: Students in a specific discipline create a culminating project in the community that combines discipline based content with service to the community.
- Undergraduate community based action research: Students work closely with faculty to engage in action based research to learn research methodology and apply it to the field. Usually designed for small seminars.

Step 2: Consider your content student learning outcomes in your discipline-based course.

Clearly identify the following:

- How can service learning enhance or integrate best with your content?
- How can you infuse service learning into existing readings, lectures, and activities in your course?
- How can service learning opportunities in the campus community reinforce content?
- How many service hours will meet those content goals?

Step 3: Create a matrix of content goals and correlate service learning goals that match. This will help you determine which assignment(s) you will create for the service piece and what you might eliminate as part of your non-service course.

Step 4: Identify potential campus partners to collaborate with in terms of activities or events.

- Look for collaborative partners that also have a vested interest in promoting financial literacy on campus. This might include student affairs, the financial aid office, veteran's services or other faculty teaching relative courses.

- Plan in advance. Don't wait until the beginning of the semester to seek out collaborative partners or activities.
- Students should not be allowed to complete their service learning hours in only one or two sessions, but rather distribute the service learning hours over a consistent period of time.

Recommendation for Setting up the Syllabus

1. Create and distribute a syllabus that clearly explains or defines the service learning goals, objectives, criteria and requirements. It will save you headaches later.
2. Include the official campus definition of Service Learning.
3. Include a description of the service learning assignments as an expressed goal.
4. Include a description of the nature of the service learning project.
5. Specify the roles and responsibilities of students in the service learning project.
6. Include whether or not the service learning project/experience is mandatory. If it is mandatory, offer an alternative for students who cannot do, for any reason, the specific type of service learning assignment you have identified.
7. Include time requirements (how many hours total/per week/per semester).
8. Require students to spend time learning reviewing the America Saves web site and becoming familiar with the goals of the initiative.
9. Identify the needs of the campus community that will be met through this service learning project.
10. Explain how students will be expected to demonstrate what they have learned in the service learning project such as journals, term papers, and in-class presentations.
11. Include reflections as part of the learning process. These can be online journals or written assignments.
12. Include an explanation of what will be evaluated and how it will be evaluated. (In terms of the course grade).
13. Explain how the course assignments link the service learning project to the course content.
14. Require a *Student Service Learning Plan & Agreement* for each student that defines the scope of service to ensure the faculty member and students meet educational objectives, create measurable outcomes, and understand the risks inherent in the service-learning project.

*Adapted with permission from the Office of Community Engagement, California State University, Northridge. Web site: <http://www.csun.edu/communityengagement>.

SAMPLE SERVICE LEARNING COURSE SYLLABUS

Note: This sample syllabus only includes the components relative to service learning and would also incorporate regular course content, assignments and policies.

Course Description:

Instructor:

Course Student Learning Outcomes:

Service-Learning

This course is designated as a service-learning course with the Office of Community Engagement at CSUN. Our service-learning project is focused on the promotion of financial literacy to the CSUN community. We are partnered with the Consumer Federation of America, a non-profit consumer advocacy agency that facilitates the national America Saves initiative.

What is service-learning?

Service Learning is a teaching and learning strategy that integrates meaningful community service with instruction and reflection to enrich the learning experience, teach civic responsibility, and strengthen communities. Faculty choose a limited number of meaningful partnerships with the goal of providing students with different, but consistent off-campus learning experiences. Through service learning, students—from kindergartners to college students—use what they learn in the classroom to solve real-life problems. They not only learn the practical applications of their studies, they become actively contributing citizens and community members through the service they perform.

Service-Learning Student Outcomes

Students will:

1. Demonstrate an understanding of how the application of basic financial concepts related to saving, budgeting, and credit can enhance the financial well-being of individuals throughout the campus community.
2. Gain awareness of the issues related to financial management that are prevalent throughout the campus community and the resources available to address these issues.
3. Gain experience in communicating and disseminating financial management information in a manner that is inclusive and respectful of a diverse population.
4. Develop professional skills in terms of campaign development, social media marketing and the promotion and presentation of financial literacy concepts through the CSUN Saves/America Saves initiatives.

Service Learning Project Description:

As students taking this course, you have the opportunity to promote healthy money management and savings behaviors to your fellow CSUN students working in conjunction with the national America Saves campaign. The America Saves campaign is a year-long initiative that is overseen by the nonprofit Consumer Federation of America and is dedicated to helping individuals reduce debt, save money, and acquire wealth. As an affiliate of America Saves, CSUN SAVES has their own web site (<http://csunsaves.org>), Facebook page and twitter account to promote financial education on our campus. This fall introduces the new CSUN SAVES YouTube channel.

America Saves utilizes different forms of marketing to promote financial literacy including local campaigns, social media, events and activities that culminate in the annual America Saves Week campaign. America Saves provides support in the form of educational resources, marketing materials, as well as various forms of social media including a web site (www.americasaves.org), blogs, twitter and Facebook. The year-long initiative includes promotion of America Saves Week in which various organizations across the country make a concerted effort to plan events and sign up “savers” on the America Saves web site. Signing up as a “saver” involves registering on the America Saves web site, setting a goal and making a plan to achieve that goal. Savers are then supported throughout the year with optional newsletters and tweets that provide tips on saving.

Service Learning Project Activities Overview:

Over the course of the semester, will be required to participate in a variety of activities. Students will be able to sign up for specific committees that support the CSUN Saves initiative. Classroom time will be given to facilitate working on different committees.

Activities can include:

- Development of marketing and campaign materials
- Translation of America Saves material
- Social media management
- Public relations
- Presentations at designated events
- Designing and producing webinars and public service announcements
- Developing the America Saves Week campaign.

Required Text:**Service Learning Course Requirements:**

- A. Over the course of the semester, students must be committed to providing approximately 20 hours of service to the project. This will include designated classroom time as well as any work done independently from home or at events. You will be required to keep track of your service hours utilizing the provided time sheet. This time sheet must be signed and submitted at the end of the semester (20 points).

- B.** Become and Expert Group Project – You will be assigned to groups at the beginning of the semester to identify one area of financial management relevant to college (CSUN) students. A list of suggested topics will be provided by the instructor. As a group, you will research the topic and work cooperatively to develop a presentation that will be turned into a webinar or public service announcement to be produced and featured on the CSUN Saves YouTube channel. Assessment of personal strengths will assist in defining groups as well as your contribution to the project. Class time will be made available for planning and production but the remainder of the project will have to be coordinated outside the classroom. Research and development of content (becoming an expert) is a requirement for all students.

- C.** Weekly journal entries and responses to reflective questions that must be submitted to the appropriate weekly online forum.

- D.** You will be required to participate in designated service-learning projects including submitting the appropriate paperwork to the Office of Community Engagement, social media, group projects, committees and promotional work. You will need to develop a summation of your service learning experience for submission at the end of the semester. You have complete creative control over the media you use to create your submission (i.e. photo journal, scrapbook, video blog, animation, etc.). Your summation must be inclusive of your full experience being involved in a service-learning project promoting financial literacy on campus.

Sample Service Learning Activities

Designing activities for service-learning students to participate in needs to take into consider the different objectives (student learning, service-learning, and America saves campaign) that you've previously outlined in developing your service-learning plan. While not exhaustive, the following list of activities are examples of activities that emerged as a result of pilot testing the service-learning model at CSUN. Some of the activities evolved from ideas suggested by the students.

- Develop and implement a tabling campaign during America Saves Week.
- Host a movie-night on campus featuring a movie that is relevant to financial literacy and that can generate discussion following the movie (i.e. Fun with Dick and Jane, The Pursuit of Happyness, Wall Street, Slumdog Millionaire, In Debt We Trust, Maxed Out). Service-learning students provide the popcorn and refreshments and facilitate the discussion.
- Connect with other events already scheduled on campus to either table or present. Examples:
 - Students manned the “Credit and Budgeting” booth at a financial literacy event hosted by financial aid. Not only did they get to educate students on credit use and budgeting but they shared the America Saves message.
 - Students participated in a campus event hosted by the LA County Department of Consumer Affairs during Consumer Protection Week.
 - Students tabled at a resource fair hosted by the LGBTQ student organization.
 - Students can table at events hosted by Associated Students such as “CSUN Dines” which is a fund raiser that brings LA food trucks to campus one night a month in an effort to bring campus faculty, staff and students outside of their offices and classrooms and build community.
- Provide financial management workshops at various student organizations on campus.
 - Students hosted a financial health workshop at one of the Living Learning Communities in student housing. The students facilitated playing “Budget Bingo” and “Pictionary Your Savings Goal” and gave away money-related prizes.
- Organize and host a “Savings Day” by working with a local bank or credit union to offer savings accounts, incentivized savings accounts, and opportunities to save automatically.
- Organize committees that work towards achieving your America Saves goals. Students in each group develop goals for the semester and work towards achieving those goals. Examples of committees can include:
 - Campaign Development – design and develop the America Saves Week campaign;

- Social Media – students take over management of your Facebook, Twitter, Instagram medias;
- Marketing – students develop and design marketing material including flyers, handouts, posters, etc.;
- Public Relations and Presentations – students are responsible for organizing and presenting at various organizations across campus.
- Use course assignments to connect the content to the service-learning project. For example:
 - Students, working in groups, are charged with “Becoming an Expert” on a financial management issue relevant to college students and through research, development and production will be turning their work into a webinar or video to feature on the CSUN Saves YouTube channel or into a news article to be featured in the companion e-newsletter.
 - Students, working in groups, are required to “Interview an Expert” at a local financial institution to explore the available services and accounts. Students can then use the knowledge gained to develop tip sheets that can be distributed on campus to educate their peers on the steps they need to take to open a savings account, create direct deposit of a paycheck, and to save automatically through payroll deduction to a saving account or an automatic transfer from checking to savings.
 - Students are required to establish short, intermediate, and long-term savings goals and use time value of money calculations to determine monthly savings needs to reach their goals. Saving is reinforced by requiring that they take one of their goals and commit to saving by taking the America Saves pledge. Not only does this activity, if done early in the semester, provide students with knowledge of goal setting but it also makes it easier to share the mission of America Saves because they have first hand experience.