



Request for Proposals ***Supplemental Information***

State Farm® Youth Advisory Board

For

Youth-Directed Service-Learning Action

Sponsored By

State Farm Insurance®

August 2009

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

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

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 across the United States and Canada. 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, natural and societal 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

Jane Wu
Katie Roessner

California Zone

Arielle Dixon
Ernestine Fu

Central Zone

Paul Baumgardner
Vance Victor

Corporate Zone

Karin Unruh

Florida Zone

Avantika Handa
Augustus Bennett

Great Lakes Zone

Eraj Din
Armand Ontiveros

Great Western Zone

Alyssa Bisanz
Lauren Grzybowski

Heartland Zone

Erin Muckey
Neil Jackson

Mid-Atlantic Zone

Glenn McLaurin
Allante Nelson

Mid-America Zone

Sunia Arif
Erin Drake

Northeast Zone

Christina Johnson
Susan Liao

Pacific Northwest Zone

Brandon Ibarra
Vance Roush

Southern Zone

Ryan Sprinkle
Kate Comer

Texas Zone

Greg Weatherford
Edgar Diaz

Representing the National Youth Leadership Council

Farnaaz Farzanehkia

Representing Youth Service America

Sejal Hathi

Representing National Service-Learning Partnership

Jennifer Howell

State Farm Education Leadership Team

Kathy Payne- Senior Director
Joni LaDew-Manager
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Carl Nelson
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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

James Kielsmeier
President & CEO



National Service-Learning Partnership

Nelda Brown
Executive Director



National Centre for Learning and Citizenship

Jo Ann Henderson
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)

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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, 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 believe 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.

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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 imbedded 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)

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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
- Driver Safety
- Financial Education
- Access to Higher Education / Closing the Achievement Gap
- Natural & Societal Disaster Preparedness

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. State Farm's Environmental Responsibility issue area is dedicated to addressing this ever-growing ecological concern. Environmental Responsibility is an expansive topic with unlimited opportunity, and 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 Insurance 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 issue area 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

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>

attention global 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 quiz.” 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 facing endangerment.⁸ 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.

State Farm in no way seeks to exclude any youth-driven service learning projects that emphasize improving environmental responsibility and satisfy all other RFP components. All such projects will be considered for funding.

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

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

⁷ http://ecos.fws.gov/tess_public/TESSBoxscore

⁸ http://www.cosewic.gc.ca/rpts/Summary_Species_Assessment.html

⁹ <http://www.guardian.co.uk/environment/2008/may/16/wildlife.biodiversity>

Driver Safety

Surveys released in 2009, completed by the World Health Organization (WHO), show that 1.3 million people die in car accidents worldwide and 20-50 million are injured every year. 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”¹⁰. The leading causes of traffic and traffic-related deaths include impaired driving, improper or lack of seat belt use, speeding, fatigue, and distractions such as music and cell phones. Driver Safety also includes: child-passenger safety, graduated licensing, senior citizen safety (i.e. driver preparation, re-testing), road rage, street racing, vehicle mechanics, and railroad crossing safety. Unfortunately, “traffic crashes are the number one cause of death among children and young adults”¹¹. In 2008, there were 37,261 driving fatalities in the United States alone¹². Every year, there are about a half a million motor vehicle collisions in Canada resulting in about 250,000 people injured. Moreover, there are about 8 deaths every day on Canadian roads and a serious injury every 2 minutes¹³. 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”¹⁴.

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 accidents. 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 crash¹⁵. In 2005, motor vehicle crashes resulted in 16,885 fatalities in the United States, representing 39% of all traffic related deaths¹⁶. “MADD of Canada reports that 40 percent of accidents involving teenage drivers were a result of driving while drunk¹⁷.” Moreover, every 31 minutes someone is killed in an alcohol-related motor vehicle crash and every two minutes someone is non-fatally injured.

In addition to drunk driving, driver safety focuses on avoiding common distractions such as mobile-to-mobile messaging (texting) while driving. In 2008, RAC foundation, “found the average reaction times slowed by 35% when 17 to 24-year-olds drove in a simulator while writing or reading texts”¹⁸. Fortunately, legislative action is and has been initiated in several regions within the U.S. and Canada to ban the use of cell phones while driving. Thus, driver safety grants can and should also focus on creating awareness on laws established or soon to be implemented within the United States and Canada. While creating awareness on legislative action, grantees can and should increase awareness on overall vehicle mechanics and maintenance. This will prepare drivers to take necessary actions.

Focusing on Teen Driver Safety is imperative. 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.

¹⁰ Juan Walte, “World Health Day 2004: Road Safety,” http://www.paho.org/English/DD/PIN/whd04_features.htm (2004)

¹¹ “Teen Driving Statistics.” 18 Mar 2005. National Safety Council. 9 Jul 2008.

¹² “2008 Traffic Safety Annual Assessment.” NHTSA. June 2009. <<http://www-nrd.nhtsa.dot.gov/Pubs/811172.pdf>>

¹³ Lawyers, Canada Accident. Canada Lawyers. 2004. 18 July 2009 <<http://www.accident-lawyers.ca/car.html>>

¹⁴ “Teenage Car Crashes Cost America Billions.” WSLs. 09 Apr. 2008. AAA. 3 July 2008.

¹⁵ “Characteristics of the drinking and driving problem with youth,” MADD Canada. 2004.

¹⁶ “Impaired Driving.” 02 Jun 2008. Department of Health and Human Services: Centers for Disease Control and Prevention.

¹⁷ Hobbs, Kate. Article Base. 28 March 2009. 17 July 2009 <<http://www.articlesbase.com/finance-articles/why-car-insurance-for-teens-is-more-expensive-839306.html>>.

¹⁸ “Text Driving Worse than drink.” 18 Sep. 2008. BBC News. 2009 <http://news.bbc.co.uk/2/hi/uk_news/7621644.stm>

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.

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 year. In 2006, “2,889 people were killed and 199,337 people were injured from road crashes²².” 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 accidents. In 2005, “nearly half of the children ages 0-14 years, who were killed in motor vehicle crashes, were unrestrained²³.” In 2003, “11 of 14 people killed in passenger vehicle accidents were not buckled up in Canada²⁴.” The proportion of drivers wearing seat belts tends to increase with the driver’s age group, but this finding is not consistent across all provinces and states. “In the United States, roughly 72% of drivers and passengers wear seatbelts²⁵.” 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 accidents 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 accidents. 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 accidents 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 accident.

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.

Example of Driver Safety Service-Learning Projects:

Through their research, the Westwood High School YMCA Achievers Club, in Arizona, discovered that as children age, the risk of death or injury considerably increases as a result of incorrect child restraint use. While the government has implemented laws that require children to be placed in appropriate child restraint devices, many loopholes exist. While a law concerning child restraint for kids under the age of four has been implemented, a second law exists in the state of Arizona stating that drivers can only be cited for improper restraint use if they have already been stopped for a different traffic violation. According to Westwood High School’s grant proposal, “Arizona, voters have, [additionally], refused to pass a law against allowing children to ride as passengers in the beds of pick-up trucks. Vehicles are observed daily in [the] area with unrestrained children and infants.”

Rather than watch more children lose their lives due to lack of attention to passenger safety, the Westwood High School YMCA Achievers Club decided to engage in a service-learning project in order to learn and communicate their findings as a means to save lives. Their objectives included creating informative materials that incorporated various learning styles such as games, skits, brochures, pamphlets, and videos. Furthermore, they implemented direct service learning by making presentations to junior high and high school students, as well as developing a presentation for Channel 99 - Educational Television. These presentations were interactive, allowing members of the audience to draw conclusions about child passenger safety and make a personal commitment to help ensure that today’s youth practice safety while riding or being around automobiles. To provide even more information to the public, the YMCA Achievers Club also combined forces with the Mesa Fire Department and Mesa Police Department and dispersed information through various media forums (local newspapers, radio stations, and television channels).

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.

²⁴ Gallant, Doug. Transportation and Public Works. 13 September 2004. 17 July 2004

<<http://www.gov.pe.ca/tpw/index.php3?number=1003320&lang=E>>.

²⁵ “Seat belt usage reaches 73-percent,” reports NHTSA.

Through this innovative program, the students promoted the idea that passenger safety is not solely the responsibility of parents and adults, but for the children themselves. They can remind guardians that younger siblings need to be restrained. In addition, they have inspired other students to take initiative and fix the problems facing society themselves. (Information is from Westwood High School YMCA Achievers Club RFP proposal).

The above is nothing more than an example. State Farm in no way seeks to exclude any youth-driven service learning projects that emphasize improving driver safety and satisfy all other RFP components. All such projects will be considered for funding.

Financial Education

For the average young adult in North America, opening a checking or savings account, applying for a credit card, or taking out a school loan requires little effort or understanding of the responsibility that they will incur. Past the age of 18, youth navigate a high-risk fiscal environment on a daily basis, yet are equipped with inadequate skills and knowledge to make the financial decisions that will affect them for decades.

The roots of financial illiteracy run deeper than easy access to credit cards, beginning instead at an early age within the home. Less than a third of all parents express confidence in their abilities to discuss basic financial skills with their children²⁶, and practices like insufficient retirement savings and the average debt load of \$8,565²⁷ carried by households set poor examples for youth. Schools do little to relieve the problem either, since very few address financial education content as part of the required curriculum.

Service-learning programs can fill the void created when the public school system is unable to teach youth about financially responsible decision-making. Statistics show that 12th graders' knowledge of basic financial skills are in the low-fifty percent range and have been for more than 10 years.²⁸ By incorporating financial education programs throughout North America this unanswered crisis can be relieved.

Financial education programs have been proven to help:

- Ensure individuals are prepared to manage money, credit and debt
- Reduce the delinquency rates for mortgage borrowers
- Increase participation and contribution rates in retirement plans
- Improve spending and savings habits
- Provide individuals with safe options for managing finances and building wealth

While all types of Financial Education grants are accepted by the State Farm Youth Advisory Board, this year the board has placed an emphasis on the following topics: social entrepreneurship, fiscal responsibility, and consumer financial skills.

Social Entrepreneurship:

Coinciding with the economic downturn, the field of social entrepreneurship has experienced explosive growth as motivated individuals unable to find jobs in the private sector have started "more-than-profit" ventures, hoping to making significant contributions to society through meaningful work. Applying effective, time-tested business strategies to non-profit models, these entrepreneurs are able maximize their impact on society through efficient and sustainable practices.

The State Farm Youth Advisory Board believes that youth can play an important role in the development of socially-conscious entrepreneurial ventures. With unparalleled energy and innovative spirits, youth have the time and ability to create and enact business plans to guide successful non-profit activity. By funding social entrepreneurship-related service-learning projects, the SFYAB allows youth to achieve a better understanding of responsible business practices and the role of entrepreneurship in society while benefitting communities across North America through localized and sustainable solutions.

Fiscal Responsibility:

In order for youth to have a sound financial future, they must ensure that their society practices fiscal responsibility. Inheriting the financial mismanagement of their nations' governments, youth face trillions of dollars in unpaid liabilities. In the United States, for instance, each citizen's share of the national debt is \$184,000²⁹. For a nation with a median household income of \$50,233³⁰ and a personal savings rate of currently only 4%³¹, the ability for citizens to pay their share of the real national debt seems impossible.

²⁶ JumpStart. "Financial Literacy Shows..." Press release. 5 Apr. 2006. .docstoc. 17 July 2009 <<http://www.docstoc.com/docs/4294143/financial-education>>.

²⁷ Morgenson, Gretchen. "Given a Shovel, Americans Dig Deeper Into Debt." *The New York Times* 20 July 2008. 17 July 2009 <http://www.nytimes.com/2008/07/20/business/20debt.html?_r=3&pagewanted=all&oref=slogin>.

²⁸ *Networks Financial Institutions*. 2009. Indiana State University. 19 July 2009 <<http://www.networksfinancialinstitute.org/Finance/facts-figures/Pages/default.aspx#schools>>.

²⁹ "What is the Real National Debt?" Peter G. Peterson Foundation. 2009. Peter G. Peterson Foundation. 18 July 2009 <<http://www.pgpf.org/about/nationaldebt/>>.

³⁰ U.S. Census Bureau. Public Information Office. "Household Income Rises, Poverty Rate Unchanged, Number of Uninsured Down." Press release. Newsroom. 26 Aug. 2008. U.S. Census Bureau News. 18 July 2009 <http://www.census.gov/Press-Release/www/releases/archives/income_wealth/012528.html>.

With economic problems like the 2008 Credit Crisis and the approaching economic storm surrounding the retirement of the Baby Boomer Generation, the State Farm Youth Advisory Board realizes that actions must be taken by youth to bring accountability to government's financial positions through service-learning. Through awareness, education and advocacy, youth can bring fiscal responsibility back to North America's financial and governmental institutions and secure a more financially secure future for themselves and their communities.

Consumer financial skills:

Today's North American youth are entering the workforce with very little or no consumer skills at an alarming rate. This buying ignorance is saddling our populous with large amounts of easily avoidable debt and making financial prey out of the young people of America. The State Farm Youth Advisory Board believes that through service-learning, youth participants can gain a true educational understanding of the importance of consumer financial skills to our lives and economy. Skills such as reading and following the progress of a credit report, understanding loan rates and what they mean when making large purchases, and the uses and dangers of credit cards are a requirement in addressing financial illiteracy.

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.

State Farm in no way seeks to exclude any youth-driven service learning projects that emphasize improving financial education and satisfy all other RFP components. All such projects will be considered for funding.

³¹ "Comparison of Personal Saving." 25 June 2009. Bureau of Economic Analysis. National Economic Accounts. U.S. Department of Commerce, Washington, D.C. 18 June 2009 <<http://www.bea.gov/national/nipaweb/Nipa-Frb.asp>>.

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 of the States, 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.³² 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 \$17,000.³³ Unfortunately, the average cost of college in the United States is nearly \$19,500, according to the College Board's Trends in College Pricing Study.²

Lately, there has been much attention on the ever-widening achievement gap in the United States and Canada. In 2001, the U.S. federal government passed an act of legislation entitled the No Child Left Behind Act. The law, which reauthorized federal investment in public K-12 education, 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. 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 Center for Education Reform (CER) 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. 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

³² "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

³³ "Trends in College Pricing" The College Board [Online]

Closing the Achievement Gap is dedicated to providing examples for closing the achievement gap www.subnet.nga.org
National Service-Learning Clearinghouse www.servicelearning.org

service-learning at an early age as part of their childcare development, then there is a sense of lifelong civic participation instilled in children. Most importantly, individuals apply this learning in their daily lives.

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 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 Corporation 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 in no way seeks to exclude any youth-driven service learning projects that emphasize improving access to higher education and/or closing the achievement gap, and satisfy all other RFP components. All such projects will be considered for funding.

Natural & Societal Disaster Preparedness

The issue of disaster preparedness has received unprecedented attention in the wakes of school shootings such as at Columbine and Virginia Tech, hurricanes such as Katrina and Rita, and increasing nutritional imbalances. As these diverse yet equally exigent disasters unfold, the State Farm Youth Advisory Board has come to realize that disaster preparedness encompasses a broad variety of challenges and threats, from natural disasters to public health issues.

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.³⁴ 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.³⁵ The top ten worst catastrophes in American history – with the exception of September 11th – have all been natural disasters.³⁶

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%.³⁷ 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; several of these forms are described here.

Nutritional Imbalances:

Growing concern over the obesity epidemic and eating disorders such as anorexia and bulimia has prompted the Youth Advisory Board to encourage a special look at this issue. The National Institute of Mental Health defines an eating disorder as “a person [experiencing] 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.”³⁸ Globally, there are more than 1 billion overweight adults, at least 300 million of them obese. With these shocking numbers continuously growing, the State Farm Youth Advisory Board places special emphasis on the issue of childhood obesity. Overweight children and adolescents are more likely to become obese as adults. A recent study found that approximately 80 percent of children who were overweight at ages 10–15 years were obese adults at age 25 years.³⁹ 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 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 that of generations to come.

³⁴ Albala-Bertrand, J.M. *The Political Economy of Large Natural Disasters*. New York: Oxford University Press,

³⁵ EM-DAT : The OFDA/CRED International Disaster Database. <http://www.em-dat.net>, UCL - Brussels, Belgium. N.d.

³⁶ Steinberg, Theodore. *Acts of God: The Unnatural History of Natural Disaster in America*. New York: Oxford University Press, 2003.

³⁷ EM-DAT : The OFDA/CRED International Disaster Database. <http://www.em-dat.net>, UCL - Brussels, Belgium. N.d.

³⁸ "Eating Disorders." National Institute of Mental Health. June 26, 2008. 8 Jul 2008

<<http://www.nimh.nih.gov/health/publications/eating-disorders/complete-publication.shtml>>.

³⁹ "Global Strategy on Diet, Physical Activity and Health." World Health Organization. 2008. 8 Jul 2008

<<http://www.who.int/dietphysicalactivity/publications/facts/obesity/en/>>.

Physical Activity and Exercise:

One of the most effective strategies for combating nutritional disorders like obesity and enhancing personal wellbeing and societal health is physical activity. Defined by the World Health Organization as “any bodily movement produced by skeletal muscles that requires energy expenditure,”⁴⁰ physical activity has been shown not only to reduce the risk of cardiovascular disease, type 2 diabetes, and several types of cancers, but also to control weight, improve psychological health, increase longevity, strengthen the bones and muscles, and elevate mood.⁴¹ Yet despite these known benefits, most adults and increasingly many children in the United States lead a relatively sedentary lifestyle, consequently suffering chronic illnesses and poor health that might otherwise be prevented and avoided. In fact, a 1993 study revealed that a staggering 14 percent of all deaths in the United States are caused by low activity levels and diet alone, while another 1998 study linked 23 percent of deaths from chronic diseases to a sedentary lifestyle.⁴² Because individuals’ physical activity plummets during adolescence, the State Farm Youth Advisory Board believes it is critical to engage youth in addressing this issue right now, before it becomes too late.

Teen Bullying:

However prevalent or “normal” bullying may be considered by society, the short and long term effects are damaging and undeniable. It is estimated that 30 percent of teens from the ages of 12 to 16 have been bullied, or bullied another.⁴³ Bullying is divided into three main categories: physical, verbal, and emotional. Although physical violence is often the most apparent, the emotional and verbal aspect of harassment is just as harmful. Verbal and emotional bullying is shown through verbal attacks and shunning of youth by their peers in an effort to lower other’s self-esteem or make them feel inferior. Such degrading acts could potentially be linked to (or later lead to) other serious acts like teen violence or suicide. For this reason, the State Farm Youth Advisory Board feels it is important to address the issue of bullying early on. By addressing bullying, youth will be preventing emotional damage, encouraging healthy learning environments, and targeting the root cause of severe social issues.

Abuse:

The State Farm Youth Advisory Board defines abuse as “one person purposely causing either physical or mental harm to another.”⁴⁴ There are many types of abuse, including domestic, child and sexual abuse. With one in four women reporting that they have been physically abused or raped by someone they know, abuse is an issue of growing concern.⁴⁵ The identification of abusive relationships, understanding the effects of abuse, preventing abuse, being aware of laws concerning abuse, learning how to get out of an abusive relationship, and learning how to deal with the aftermath of abuse are all critical to targeting the root cause of the issue. Education on this issue early on in life is key in prevention and awareness. While abuse is often physical, abuse can also be psychological and emotional, entailing isolation and control over a victim’s money, shelter, time and food. Service-learning programs addressing abuse can have a strong connection to course work in classes like health, psychology, science and physical education. It is because the physical and emotional effects of abuse can be detrimental that the State Farm Youth Advisory Board feels it is an issue that is vital for youth to address.

Substance Abuse:

For many decades Americans have been dedicated to ridding the country of drugs. While the awareness of substance abuse and its effects has risen in past decades, the problem still exists. In America, 28 percent of twelfth graders have used tobacco, 31 percent have used marijuana, and 75 percent have had alcohol, all before reaching the twelfth grade. Also, a growing trend has shown that people are now resorting to using prescription drugs for recreational use; more than 45 million Americans have used these drugs for non medical purposes.⁴⁶ While statistics about youth using and abusing drugs are on the rise, youth have the power to change these statistics by using service-learning as a tool to learn about and publicize the harmful effects of drug abuse.

40 “Physical Activity.” World Health Organization. 14 July 2009 <www.who.int/topics/physical_activity/en/>.

41 “Physical Activity for Everyone: The Benefits of Physical Activity | DNPAO | CDC.” Centers for Disease Control and Prevention. 14 July 2009 <<http://www.cdc.gov/physicalactivity/everyone/health/index.html>>.

42 Level, Grade, and 1999. “Physical Activity Fundamental To Preventing Disease.” Office of the Assistant Secretary for Planning and Evaluation, HHS. 14 July 2009 <<http://aspe.hhs.gov/health/reports/physicalactivity/>>.

43 “School Bullying and Teen Bullying Statistics.” Family First Aid. 14 July 2009 <<http://www.familyfirstaid.org/bullying.html>>.

44 “Violence Against Women.” U.S. Department of Health and Human Services. 14 July 2009 <<http://www.womenshealth.gov/violence/types/domestic.cfm>>

45 “Violence Against Women.” U.S. Department of Health and Human Services. 14 July 2009 <<http://www.womenshealth.gov/violence/types/domestic.cfm>>

46 National Institute on Drug Abuse. 7 July 2009. National Institute of Health. 14 July 2009 <<http://www.drugabuse.gov/>>.

Psychological Disorders and Suicide:

The State Farm Youth Advisory Board defines psychological disorders as “serious mental illnesses or disorders impairing a person’s capacity to function normally and safely.”⁴⁷ Some psychological disorders include Depression, Post-Traumatic Stress Disorder, Obsessive- Compulsive Disorder, phobias, and Schizophrenia. The board believes psychological disorders are a prevalent issue affecting a large population of people. A survey conducted by the National Institute of Mental Health concluded that 26 percent of the population, not including those who were homeless or institutionalized, had symptoms of a psychological disorder. Since mental illnesses develop at a young age—half of all lifetime cases begin by age 14— it is essential to address psychological disorders among youth.⁴⁸ If these disorders go untreated, symptoms can worsen, and the disorders can become more difficult to treat in the future, attract more mental illnesses, or even lead to death. Unfortunately, “more than 90 percent of people who kill themselves have a diagnosable mental disorder.”⁴⁹

Suicide not only affects the person that is taking his or her life, but family members, friends, neighbors, and classmates as well. As people approach adolescence, the rates of suicide attempts increase drastically. Teen suicides account for almost 2,000 deaths annually, making it the third leading cause of death among teenagers.⁵⁰ This statistics fails to consider the even larger number of teens contemplating or attempting suicide. For example, in 2005 there were over 800,000 suicide attempts.⁵¹ The growing number of suicide cases has prompted the State Farm Youth Advisory Board to address this issue.

Sexually Transmitted Diseases and AIDS:

Every year, out of 12 million reported cases of sexually transmitted diseases, roughly 3 million of them are among teens between the ages of 13 and 19. STDs are pertinent to teens because as young adults become sexually active, education is vital to avoid societal disasters such as the AIDS virus or the contraction and spread of other STDs. According to studies done by the American Social Health Association, more than half of all people will contract an STD at some point in their life.⁵² Currently, most youth are educated about the dangers of STDs in a classroom setting, but with the number of teens contracting STDs still on the rise, the State Farm Youth Advisory Board believes that service-learning projects will provide a new approach to a common issue.

Racism, Diversity and Acceptance:

In an increasingly globalized world, building a respect for diversity in our communities and our schools is paramount to ensuring that all have equal opportunities to fulfill their potential and reap the fruits of hard work and persistence. We must work to promote acceptance of all people no matter their gender, race, personal beliefs, or disability by cultivating a cosmopolitan appreciation for the richness of humanity. Reaching out into the community as youth with open minds to combat the issues of racism and lack of acceptance will help aid America in serving as a role model for diversity and acceptance all around the world.

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.

State Farm in no way seeks to exclude any youth-driven service learning projects that emphasize improving natural and/or societal disaster preparedness and satisfy all other RFP components. All such projects will be considered for funding.

⁴⁷ "Mental illness: Definition, Synonyms from Answers.com." [Answers.com - Online Dictionary, Encyclopedia and much more.](http://www.answers.com/topic/mental-illness) 14 July 2009 <<http://www.answers.com/topic/mental-illness>>.

⁴⁸ "NIMH · Mental Illness Exact Heavy Toll, Beginning in Youth." [NIMH · Home.](http://www.nimh.nih.gov/science-news/2005/mental-illness-exacts-heavy-toll-beginning-in-youth.shtml) 14 July 2009 <<http://www.nimh.nih.gov/science-news/2005/mental-illness-exacts-heavy-toll-beginning-in-youth.shtml>>.

⁴⁹ "NIMH · The Numbers Count: Mental Disorders in America." [NIMH · Home.](http://nimh.nih.gov/health/publications/the-numbers-count-mental-disorders-in-america/index.shtml) 14 July 2009 <<http://nimh.nih.gov/health/publications/the-numbers-count-mental-disorders-in-america/index.shtml>>.

⁵⁰ 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.

⁵¹ "Suicide Statistics at Suicide.org! Suicide Statistics, Suicide Statistics, Suicide Statistics, Suicide Statistics, Suicide Statistics!" [Suicide.org: Suicide Prevention, Suicide Awareness, Suicide Support - Suicide.org! Suicide.org! Suicide.org!](http://www.suicide.org/suicide-prevention-suicide-awareness-suicide-support-suicide.org) 14 July 2009 <<http://www.suicide.org/suicide-statistics.html>>.

⁵² "STDs & Teens: A Reality Check." Better Homes and Gardens. 14 July 2009 <<http://www.bhg.com/health-family/parenting-skills/teen-challenges/stds-teens-a-reality-check>>.

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. **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? <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="width: 45%;"> <ul style="list-style-type: none"> -Meaningful Service -Link to Curriculum -Reflection -Diversity </div> <div style="width: 45%;"> <ul style="list-style-type: none"> -Youth Voice -Partnerships -Progress Monitoring -Duration and Intensity </div> </div>
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?
	How 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%)	
	How does the project offer a clear plan going forward?
	Are the expenditures on the budget justifiable?
	Does the project exhibit a high deed to dollar ratio?