

RESPONSE #141141711 SUBMITTED ON 07/22/2019 03:38:58 PM

Florida Financial Literacy Initiative - Grant Application 2019

Organization Name	Atlantic Technical College (ATC)
Program Name	Financial Literacy Program
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Organization Type (select one)	State or Community College

Program Details

Organization's total operating budget (school districts and community colleges may use the adult education program budget.)	2154362
Does your organization charge a fee for instructional services?	Yes
If yes, please explain:	All Florida adult education program providers are required to charge a student participation fee.
Number of adult ESOL and/or family literacy students provided instruction during fiscal year 2018	180
Number of volunteers (if none, enter "0")	45
Number of paid instructors (if none, enter "0")	6
Number of students to be provided with instructional services under this grant	90
Are you a 2018 recipient of this grant?	Yes
County or counties served by this grant	Broward





Part I: Narrative

1) Project Abstract/Summary

The Financial Literacy Program at **Atlantic Technical College (ATC)** will build important skills for low-income students by strengthening the financial education component of the adult English as Second Language (ESOL) literacy program. This will be accomplished through integrating a financial literacy curriculum; implementing student project-based learning activities aimed at increasing financial knowledge while building English language skills; and developing a course and career planner that will include personal finance tools so that students can stay on track to meet their academic, professional and financial goals.

2) History and Accomplishments

Broward County Public Schools (BCPS) is the sixth largest public-school system in the United States and the second largest in the state of Florida. BCPS serves a diverse population with students from 204 different countries and speaking 191 different languages. 13% of the entire student population are English Language Learners, 14% are Exceptional Student Education students and 66% of students qualify for Free or Reduced Lunch, a measure of low-income status.

Atlantic Technical College (ATC), a part of BCPS, first opened its doors in August 1973 to 450 students in 11 programs of instruction. Today, more than 7,200 students attend classes offered days, evenings, and Saturdays at three campuses throughout Broward County and participate in apprenticeship opportunities throughout the State. The college offers 35 Certificate and Applied Technology Diploma programs in seven high-demand occupational clusters, including Business Management and Administration, and Adult General Education programs.

ATC offers occupational instruction that enable students to secure employment and/or career advancement; and provides specialized support services for the disabled student and English Language Learners. The Adult Basic Education (ABE) program at ATC provides students with the academic skills that are necessary for entrance into the GED preparation courses as well as the Applied Academics for Adult Education program. The ESOL program at the college also prepares non-native English learners with the skills they need to work successfully in the US. Classes focus on life skills, reading, math, personal finance, test taking skills, listening, speaking and writing.

3) Needs Statement

ATC is available to adult students and their families who live in the 33311-zip code. This distressed, high-need community has Broward County's highest poverty level of 30%. The poverty level for children under 12 years is 26%. Financial health is a fundamental need within this community that is frequently a target for predatory loans, get rich quick schemes, and debt traps. As a result, financial literacy is an essential life skill that every person in the community needs. If a person does not understand concepts of finance and money management and cannot apply those concepts in their daily life, then it's almost impossible to function successfully in today's finance driven world.

As students and families struggle to access adequate financial systems and skills-building support, it is crucial for ATC to expand our scope to meet the educational and financial literacy needs of the community. Therefore, ATC's goal is to promote good financial literacy through skills building, education and support.

4) Objectives

ATC will improve the financial literacy of the local community by improving the financial literacy curriculum for adult education ESOL students; promoting student project-based learning activities; and providing students with a college, career and personal finance planner. Over 90 English language learners will receive 30 hours of financial education instructional time during adult literacy classes as part of this program. ESOL students will create a personal finance section in the student planner. Students will adapt information drawn from Wells Fargo's *Hands on Banking* curriculum and resource guide. The planner will be made available to 1,000 students at ATC. This includes ESOL students from two ATC campuses.

5) Project Description

The goal of this grant is to increase financial literacy and reduce economic disparities for low-income individuals focusing on the 33311-zip code area. The proposed project will improve the overall financial literacy of adult students and their families through education and services including:

1. ATC will expand and strengthen the current literacy curriculum in adult ESOL classes by incorporating the lessons and activities presented in Wells Fargo's *Hands on Banking* curriculum and resource guide.
2. All ESOL adult education students will participate in project-based learning activities aimed at increasing literacy, math and finance skills. Students will be tasked with developing a section on financial skills for ATC's college and career planning guide. The guide will help students stay on track of their school and financial goals.
3. A Professional Development Center will be available for students to come and learn about filling out job applications, resume building, professional attire, soft skills, and participate in

mock interviews. Students will also receive support to develop their financial goals and will receive budget worksheets and other tools to help them maintain their financial health.

2018 Financial Literacy Grant Outcomes and Successes:

- A total of 150 learners received 30 instructional hours.
- Offering financial literacy had a positive effect on average attendance.
- Each class worked on a different financial topic that they presented at a Financial Literacy Day on March 4, 2019.
- Students now expect financial literacy to be included in the curriculum and they have expressed interest in continuing to learn about the topic.
- ATC developed 1,000 (2019-2020) financial and education planners that have been distributed to 500 students during orientation. The planners included pages from Wells Fargo's Hands-On Banking curriculum.
- Project-based activities included: students had a chance to earn fake money and buy goods donated by teachers in a school boutique; and students gave presentations and made display boards for the Financial Literacy Day.

2019 Plans for Program Continuation:

Now that Mathematics is part of the Florida Department of Education ESOL Curriculum Framework, it's easier to integrate financial literacy into lesson planning. ATC hopes to continue bringing project-based learning activities into the classroom since it has been a great way to help students build skills and interest in fun ways.

6) Collaboration and Partnerships

ATC partners with several local banking, financial education and job and career organizations including: Career Source Broward; Broward County Community Action Agency; the Urban League of Broward; and Opportunities Industrialization Centers of South Florida (OIC). ATC works with external partners by inviting them to provide workshops to students and by referring students to their services and access their resources. ATC also works with over 45 companies on an annual job fair.

7) Recognition

ATC and BCPS have a well-managed marketing plan that includes the use of print, social media and public service announcements to share information, promote programs and develop community engagement. The Financial Literacy Program for ESOL students will be marketed to the public through these marketing venues as well as community outreach activities to area schools and municipalities that work within the School District. All marketing of this event will include a statement recognizing the fiscal contribution of Wells Fargo as well as the support from the Florida Literacy Coalition. Both Wells Fargo and the Florida Literacy Coalition will be prominently promoted in job fair publicity materials.

8) Timeline

Date	Activity
November 2019	Coordination meeting with ESOL teachers and program launch. The <i>Hands-on Banking</i> curriculum is integrated into the adult ESOL education curriculum. The student-led learning project is initiated. The job fair is held.
December 2019	Teachers implement 30 hours of instructional time on financial literacy to 150 ESOL students. Students take pre- and post-assessments to measure changes in knowledge. Students continue to work on creating the financial literacy sections of the career and goal planner.
January 2020	Material for the 2020-2021-year planners will be reviewed.
March 2020	Planners will be ordered.
Ongoing 2019-2020	<p>All incoming students receive the planner during the new semester registration. 1,000 planners are distributed.</p> <p>On Tuesdays and Thursdays throughout the year, students will receive the planner and an orientation on its use during new student orientations.</p> <p>Students review progress towards their career and financial goals with instructors and staff at the Professional Development Center.</p>

9) Evaluation

Participants will be given the pre- and post-tests provided by the Florida Literacy Coalition to assess learning gains. An evaluation survey will be given to participants. These assessments will allow staff and teachers the ability to determine the effectiveness of the curriculum, student-led activities and the financial education and services in promoting financial literacy and health for adult ESOL students and their families. Project results and data on impact will be shared internally to other ESOL service providers within the BCPS system. Lessons learned will also be shared with external financial literacy and service providers such as the Broward Chapter of the Urban League and others.

2019-2020 BUDGET

REVENUE	Amount
Florida Financial Literacy Initiative Grant	\$5,000
TOTAL REVENUE	\$5,000

PROJECT EXPENSES	Grant Amount
Salaries and Benefits	
4 ESOL Instructors (4 hours x \$26.50 hr. to provide support to students who are working on the custom pages for the planners)	\$424
Total Salaries and Benefits	\$424
Other Expenses	
Travel to 2020 Florida Literacy Conference	\$400
Planners (printing)	\$4,176
TOTAL	\$5,000

IN-KIND RESOURCES	
Description	Amount
Salary – Program Coordinator to manage grant program operation and deliverables. \$25.85 x 2 hours per week x 35 weeks.	\$1,810
Fringe Benefits for Program Coordinator. 17.4% District approved rate.	\$315
TOTAL IN-KIND RESOURCES	\$2,125