

**RESPONSE #141301429 SUBMITTED ON 07/24/2019 02:21:49 PM**

## Florida Financial Literacy Initiative - Grant Application 2019

Organization Name	Adult Literacy League
Program Name	Financial Literacy Project
Mailing Address	345 W Michigan St, Ste 100
Contact Person (Name and Title)	Gina Berko Solomon, Executive Director
Phone	4074221540
Fax	4074221529
Email	gsolomon@adulteracyleague.org
Website	www.adulteracyleague.org
Organization Type (select one)	Nonprofit Community-based Organization

**Program Details**

Organization's total operating budget (school districts and community colleges may use the adult education program budget.)	672,000
Does your organization charge a fee for instructional services?	Yes
If yes, please explain:	We ask all students for a \$20 intake and assessment fee.
Number of adult ESOL and/or family literacy students provided instruction during fiscal year 2018	3,300
Number of volunteers (if none, enter "0")	368
Number of paid instructors (if none, enter "0")	3
Number of students to be provided with instructional services under this grant	40
Are you a 2018 recipient of this grant?	Yes
County or counties served by this grant	Orange,Osceola,Seminole



**1) Project Abstract/Summary:** We are grateful for the chance to submit this grant request for \$5,000 to provide a comprehensive financial literacy initiative to our students at the Adult Literacy League. We expect a minimum of 40 students to participate in the initiative during the grant year. We will use “Financial Literacy Lessons for ESL Students” (published by the San Diego Centers for Education and Technology), as well as New Readers Press core curricula for both ESOL and ABE students which emphasizes key issues like credit, banking services, taxes, money management, and all-around financial well-being. All instruction will be interactive and project-based.

**2) History and Accomplishments:** The Adult Literacy League’s purpose: We serve to build a literate community. Mission: The Adult Literacy League educates adults to become self-sufficient members of the community and we advocate on behalf of Adult and Family Literacy.

The League was founded in 1968. In 2018, we provided **instruction and family literacy service to nearly 4,300 individuals** receiving more than **45,000 hours** of instruction.

We **provide 56 classes in 20 locations**, always focusing on the needs and stated wishes of our students and families. We offer basic literacy, adult basic education, English for Speakers of Other Languages (ESOL), financial education, health literacy, job skills, computers and technology labs, Pre-GED/GED instruction, math, and writing.

We offer family literacy programs with our Head Start and Early Learning Coalition partners. For families with children 0 up to 3, we offer “Read to My Baby!” For 3, 4 and 5-year old children, we provide “Read to Me! Book Club. These curricula also include financial literacy for our youngest new readers.

In 2018, our students and families documented more than **10,000 positive outcomes!**

**3) Needs Statement:** Financial literacy is absolutely essential for every individual and family. Those who are able to make informed financial decisions and respond wisely to financial challenges are more likely to make the most of limited resources, avoid excessive debt, accomplish important goals such as homeownership, and to avoid becoming victims of unfair business practices and fraud. Financial literacy is so closely tied to individual and family well-being that many experts consider it as important as learning how to read and write. Our population IS learning to read and write, and/or to acquire English language proficiency. Making financial literacy part of their curriculum meets their learning needs while strengthening the economic health of the community.

Current data asserts that “between 3% and 10% of the population are without a bank account and are therefore financially isolated in a world where financial transactions—including payment of much-needed government benefits—are increasingly carried out electronically.” According to the US Department of the Treasury in 2016, 80% of those who are “unbanked” lack a high school diploma and/or English proficiency. To be considered truly effective, a financial literacy program must be able to serve those

segments of society whose needs are not being met by others—in a location, a format, at a level and in vocabulary that works for them. Our programs have this capacity.

Our current student demographic highlights these issues and community needs. Over 80% of our students are non-native English speakers and more than half do not have any education beyond high school. Among our native English speakers, the majority is without a high school diploma and is reading at or below 5<sup>th</sup> grade level. As they improve their skills, they are able to compete for self-sustaining employment, enter post-secondary education and as they are being equipped to learn more they will earn more. This financial literacy initiative will ensure they have the skills requisite to successfully manage their monetary resources.

#### **4) Objectives:**

- We will serve a minimum of 40 learners (ABE and ESOL) with financial literacy instruction and information
- Each student will receive a minimum of one hour a week of instruction
- Students will participate in project-based learning opportunities that will be shared throughout the network
- Student projects and activities may be shared on Social Media
- Pre and post surveys will be used where applicable along with other test metrics, portfolio assessments and student self-assessment surveys.

Outcomes will include but not be limited to: opening bank account(s), opening a retirement account or other long-term savings instrument, saving for and making a major purchase (home, car); improved credit score, reduction of debt, gain, retain and/or improve employment opportunity to increase financial stability. This will address the issues outlined above by moving more individuals into banking relationships and providing the skills needed to manage current resources and move into a position to gain greater economic independence.

#### **5) Project Description:**

In new and continuing education workshops for our tutors, we introduce our volunteers to the financial literacy needs our learners may have and how to collect outcomes based on these metrics. We have continued our banking partnerships with Wells Fargo. For this project, we will recruit a minimum of 2-3 volunteer instructors to teach 6-8 week long financial literacy workshops (classes 1.5 – 2 hours in duration) at community partner locations throughout our service area (Orange, Osceola and Seminole counties). During these workshops, students in cooperation with their instructor, will come up with an idea for a class project. An example of one such project took place at a workshop at the Oakridge Neighborhood Center for Families ESOL class. The students “adopted” a mannequin named Fred. The class built a life for Fred – they gave him a job, rented an apartment for him, and created a budget for him. Each week, the instructor presented the class with life scenarios – money needed for unexpected car repairs, for example – and the class had to work together to come up with a solution for the problem.

Additionally, we will provide ongoing literacy and ESOL instruction that will include core curricula featuring financial literacy lesson plans.

Our Project Based Learning will include use of technology for all aspects of personal financial management including online banking and utilizing personal communication devices (smart phones) for e-banking, bill-paying, budgeting and managing finances. Many of our community partners offer the use of computer labs in addition to the one we have at our office. We offer our students the use of tablets to assist in this real-world means of accessing e-data and information. This access for financial management is something the students identified as important to their financial progress and stability.

Using a variety of materials, including: Financial Literacy Lessons for ESL Students, Cambridge Ventures and Endeavor in conjunction with our established self-assessment and data collection tools, students will work with instructor(s) to develop their Project Based Learning initiative.

For this project, our outcomes outlined above will also include an additional focus will be on building savings, opening savings accounts and credit/debt. Our student population is currently 83% ESOL and 17% ABE. We expect this to mirror our 2020 student population. Instructional services will be provided at the Adult Literacy League and with our library and community partners.

**6) Collaboration and Partnerships:** Our systems for service delivery are always based on collaboration and partnership. Through our library and community partnerships we are able to provide multiple learning locations throughout our service area. This makes our programs accessible and affordable. We work closely with partners at institutions, including Wells Fargo, to provide our students with the opportunity to learn real-world banking information from bankers themselves. These partners are invaluable in augmenting the instruction we provide as well as giving important information to our tutors and the volunteers who train them.

We have also partnered with local government agencies such as the Orange County Community Action to offer financial literacy classes to the individuals they serve. We are actively involved in the local health and human service community and receive referrals daily from agencies who serve individuals with literacy issues. We are partners with CareerSource as well as Central Florida Jobs Partnership to assist our students in becoming employed or achieving greater career success.

**7) Recognition:** All of our partners are listed on our website and in our annual report. We proudly place Wells Fargo's logo there and always send press releases when we receive a grant award. We have media contacts who assist us with promoting our purpose and mission as well as our activities. We are active on Social Media and will promote our Florida Literacy Coalition / Wells Fargo project should we be among the organizations funded in 2019-2020.

We will feature Wells Fargo's logo on Social Media and our website indicating their generous role in making this project possible.

**8) Timeline:** The Adult Literacy League will begin implementing this project as soon as notification is provided. We will work to accommodate all students wishing to access the project but have based our outcomes on 40 students. In Q1 we will begin to identify some of the students and volunteers who will be working on Project Based Learning activities. Throughout Q1, 2, 3 and 4, ongoing instruction and supplemental sessions will proceed.

**9) Evaluation:** We will also use the evaluation pre and post tool provided with the RFP and work to provide complete data on 50% of program participants. We have worked with Florida Literacy Coalition on the electronic version of the test and will continue to make our students available for their ongoing efforts to improve the data and the collection tools.

Additionally, our own student assessment tool fully covers all the outcomes we have outlined in this proposal and we will provide data on student success using this metric as well.

**2019-2020 BUDGET**

<b>REVENUE</b>	<b>Amount</b>
Florida Financial Literacy Initiative Grant	<b>5000.00</b>
<b>TOTAL REVENUE</b>	<b>5000.00</b>

<b>PROJECT EXPENSES</b>	<b>Grant Amount</b>
<b>Salaries and Benefits</b>	
Program manager / Intake & Assessment Specialist	3200.00
<b>Total Salaries and Benefits</b>	<b>3200.00</b>
<b>Other Expenses</b>	
Copies / Paper / Supplies	800.00
Copier / Computer / Website Maintenance	1000.00
<b>Total Non-Staff Expenses</b>	<b>1800.00</b>
<b>TOTAL EXPENSES</b>	<b>5000.00</b>

<b>IN-KIND RESOURCES (Optional)</b>	
<b>Description</b>	<b>Amount</b>
<b>TOTAL IN-KIND RESOURCES</b>	