

RESPONSE #142538259 SUBMITTED ON 08/08/2019 10:34:01 PM

Florida Financial Literacy Initiative - Grant Application 2019

Organization Name	Broward County Community Schools - South
Program Name	Adult ESOL
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Organization Type (select one)	School District-based Program

Program Details

Organization's total operating budget (school districts and community colleges may use the adult education program budget.)	2,197,678,645
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	4848
Number of volunteers (if none, enter "0")	0
Number of paid instructors (if none, enter "0")	50
Number of students to be provided with instructional services under this grant	100
Are you a 2018 recipient of this grant?	No
County or counties served by this grant	Broward





Florida Financial Literacy Initiative

A statewide Initiative managed by the Florida Literacy Coalition and supported by Wells Fargo

2019 APPLICATION

Please complete the following application electronically and submit it online at <https://www.tfaforms.com/4743250> before **August 8th at 11:59 p.m.** The narrative and budget should be submitted as one PDF document.

Part I: Narrative

1) Project Abstract/Summary

The purpose of this initiative is to improve the financial literacy of our Adult English for Speakers of Other Languages (ESOL) population students in three targeted Adult ESOL site locations. The economic demographics at these locations are all within areas where: multi-generational poverty is rampant; ESOL (immigrant) financial literacy is low; and many of the ESOL immigrant populations fall victim to predatory loan practices; these students also have nonexistent savings/investment aptitude, and demonstrate poor fiscal management skills to the next generation coming up behind them. Therefore, the financial illiteracy of K-12 students mirror the financial illiteracy of the parents/guardians – their first and primary teachers in life.

Broward Community Schools South (CSS) teach ESOL families how to play a more active role in their academics, language acquisition, community engagement, and socioeconomics success. Our current Adult Education teachers will implement the *Wells Fargo Hands on Banking* curriculum with a focus on building the financial skills of two-generation family learning. We will scaffold the *Wells Fargo Hands on Banking* curriculum with modified lesson plans from the Junior Achievement South Florida financial literacy program (JA). Using the *JA Personal Finance Blended Model*, students experience the interrelationship between today's monetary decisions and how that can trap them in debt or fiscal liberty. In order to obtain financial health and security, students need to understand better money-management strategies: including earning, employment, income, budgeting, savings, credit and debt, consumer protection, smart shopping, risk management, and investing. The long-term objective is for students to understand the link between quality of life and personal finance. Students will understand how their financial choices will be the basis of how they get what they want vs. what is needed.

At the culmination of these lesson, students will participate in a two-generation trip to the Junior Achievement of South Florida. Which is located at JA World Huizenga Center at the Lillian S. Wells Pavilion on the Broward College North Campus.

2) History and Accomplishments

Broward County Community Schools South (CSS) is part of Broward County Public Schools (BCPS). We are the sixth largest school district in the nation and the second largest in the state of Florida. BCPS has over 271,500 students and approximately 175,000 adult students in 200 schools, centers, and technical colleges and 88 charter schools. With almost 200 different languages represented.

During the last 24 years, Broward County Community Schools has been committed to supporting high quality programs that promote a comprehensive Family Literacy model for Broward County's parents and their children who are deemed at-risk of academic failure. All of CSS Adult General Education (AGE) and ESOL programs are aligned with the federal definition for family literacy and serve educationally disadvantaged adults and children in a variety of settings including family centers, elementary schools, and early learning centers. CSS's Family Literacy Program is committed to breaking the cycle of generational poverty for the most at risk populations in our county. Family Literacy programs at CSS provide an opportunity for parents and children to learn together in a positive, nurturing environment that promotes English Language Civics (EL Civics) acculturation of our ESOL students and their families. CSS has been at the forefront of servicing disenfranchised communities with innovative, high interest, level appropriate, project-based lessons. Case in point, Health Literacy Initiative Project in Lauderdale Lakes sponsors by Florida Blue health literacy grant - has successfully boost awareness in the student population regarding managing chronic illnesses that plague the community. CSS is instrumental in lowering systemic illiteracy by providing a solid academic background for a high number of students who were never taught how to read or write in any language. A large percentage of our students move on to secondary education at Broward County Technical Colleges or other secondary education institution because of the foundations laid in Broward County Community Schools.

3) Needs Statement

Broward County has experienced profound changes including a dramatic increase in low-income ESOL families that has brought challenges to our large and diverse school district.

According to *English Learners in Florida Outcomes, and State Accountability Policies – Fact Sheet*: by Julie Sugarman and Courtney Geary: *EL-factsheet2018-Florida_Final%20(1).pdf*

The percentage of foreign-born populations in Florida alone has increased by 58.6% vs 23% in the nation between years 2000-2016. With an increase of 94.7% in ages over 18. The Fact Sheet also states 38% of children in low income families have one or more foreign-born parents here in Florida; nationally that same statistics is 32%.

Furthermore, half of **all** households in Broward County can't afford necessities like housing, transportation, healthcare and childcare, according to a *United Way Broward County Asset Limited, Income Constrained, Employed Report (ALICE) Report*. These ALICE families are either living in poverty, or close to it, **and don't have savings**. A United Way of Broward County report shows the number of ALICE families in Broward rose by six percent from 2015 to 2016, the most recent year for which federal and local data is available. The Executive Summary for the *ALICE Report* also states: "Despite overall improvement in employment and gains in median income, the economic recovery in Florida has been uneven. Many ALICE households continue to face challenges from low wages, reduced work hours, **depleted savings, and increasing costs**. For the many households that earned just above the ALICE Threshold in the past, the increases in the cost of living have pushed them below the Threshold and into **financial hardship**. The total number of Florida households that cannot afford basic needs increased 10 percent from 2010 to 2016." *Asset Limited, Income Constrained, Employed Report (ALICE) Report* <https://www.unitedwaybroward.org/alice-broward-county>

4) Objectives

The program objective is to improve the financial literacy of 100 ESOL students and their families through:

- 1) the provision of three hours of financial literacy education instructional time during weekly classes over a period of 16 weeks per school term.
- 2) the implementation of student-centered financial literacy activities.
- 3) target population served by this program consists of low-income ESOL families of various ethnicities with children/child whom are enrolled in Broward County Schools K-12 program.

By teaching financial literacy to Adult ESOL students, CCS will contribute towards narrowing the educational gap between high achievers and underrepresented students, break down language barriers, and sanction parents to become active partners in their children's education and monetary outlook. The Financial Literacy program will ultimately give ESOL students in the program knowledge, resources and continuous support needed to address the rapidly changing financial landscape and two-generation poverty outlined in the need statement above.

5) Project Description

The goal of this program is to help adult English Language Learners (ELL) and their families improve financial knowledge, skills and attitudes. The main delivery model will be the implementation of *Hands on Banking Financial Literacy* curriculum offered by Wells Fargo. Four (4) adult education teachers will be trained on the use of the *Hand on Banking Financial Literacy* curriculum and *JA World Blended Learning Lessons* for Adult ESOL students. This includes classroom lessons and project-based learning activities. The teachers will guide students through real-life scenarios, mock financial institution role play, and compare and contrast traditional community investment methods against established American investment methods. Also, group discussions, and other activities designed to teach valuable money management skills and help them take control of their finances will be a part of the "steps to delivery". Students will participate in at least 3 hours of financial literacy instruction weekly over a period of 16 weeks for two terms. Students will also be encouraged to identify critical issues that they want to explore regarding financial literacy and numeracy where they can create their own collaborative solutions to share in the community.

Through JA Personal Finance Blended Model, Adult ESOL students experience the interrelationship between today's financial decisions and future financial freedom. To achieve financial health and wellness, they learn about money-management strategies, including earning, employment and income, budgeting, savings, credit and debt, consumer protection, smart shopping, risk management, and investing. At the conclusion of the lessons, students will be able to identify how their personal finances affect their quality of life. Additionally, students visit JA Finance Park and put what they learned into action by managing a real world inspired personal budget based on local careers in a simulated city. Students are guided by trained volunteers. Students and their children (where applicable) will receive a set of instructions detailing specific roles and task that they must work through. Students will be given details on their employment status, academic status, and even a few ambitions that they would like to achieve e.g. buying a house vs. a car, buying top designer clothes vs. low budget clothes, vacation or no vacation. Students practice smart shopper skills, establish budgets, calculate bargains, and use coupons. In

addition to promoting financial skills JA Park trip will serve as a vehicle to further engage students' (and their children) content specific language acquisition capabilities. The targeted families are of various ethnic backgrounds, with (40%) Hispanic and (35%) Haitian families. This latter group being the largest ethnic group most in need.

6) Collaboration and Partnerships

The Junior Achievement Financial Park in Broward County is a vital collaboration to this project. This organization has been a part of K-12 financial literacy in the county for many years. Partnering with JA World to create and project aimed at supporting Adult Education financial literacy and numeracy is a major shift in our approach to financial literacy. Furthermore, this partnership is a bold step towards authenticity addressing the problem of two generation learning and generational poverty. Interested stakeholders receive information about the program through school bulletin boards, fliers, social media outlets, videos, and print media to drive student enrollment and perseverance.

7) Recognition

Wells Fargo will be considered a full partner to the CSS ESOL Financial Literacy Program. All Broward Community School South communications materials regarding the financial literacy program such as event notifications, brochures, banners and visual aids will include the Wells Fargo logo. The school's website will also include links to the Wells Fargo Florida Literacy Coalition educational materials. Wells Fargo and Florida Literacy Coalition members will be invited as guest speakers to kick-off the events.

8) Timeline

Activities	Date
Purchase program supplies (ongoing as needed)	9/23/19 – 4/01/20
Conduct initial staff development training featuring Hands on Banking (curriculum and pre-assessments)	10/08/19 – 10/15/19
Administer Hands on Banking Pre-test and collect student data	10/16/19 – 10/23/19
Engage in team planning for instructional delivery of Hands on Banking lessons and activities (ongoing). Do grant deliverables	10/08/19 – 4/17/20
Deliver Hands on Banking topics and facilitate activities	10/15/18 – 4/18/19
Plan and coordinate JA Blended Financial Literacy with Wells Fargo Lessons	10/28/19 – 4/17/20
JA Finance Park Trips	12/05/19 and 03/18/20
Collect and quantify all grant-specific data, and report to funder	TBA

9) Evaluation

Students will be monitored and assessed throughout the school year to measure progress towards building financial literacy. Assessments that are part of the *Hand On Banking* curriculum, will be conducted as pre- and post-tests. The tests will measure financial knowledge, skills and attitudes. They will also measure immediate learning associated with the financial education. In addition, program staff will collect, compile and report data utilizing the Florida Financial Literacy forms. The collection process will encompass the gathering of essential participant information upon entry. Then, the data will be entered into a family literacy program database

maintained by coordinating staff. The data will be analyzed and quantified. Reports will be generated for school-based staff and administration to use on a continuous basis. At mid-year, participants will be assessed, and additional data collected. Finally, upon exiting the program, participants will complete exit interviews to determine academic status/goal attainment. Further, site-based administrative, coordinating, and support team members will monitor progress and effectiveness, and will provide additional assistance as needed via site visits, teleconference and/or online meeting.

Part II: Budget
2019-2020 BUDGET

REVENUE	Amount
Florida Financial Literacy Initiative Grant	\$5000
TOTAL REVENUE	\$5000

PROJECT EXPENSES	Amount
Salaries and Benefits	
Two (2) Adult Education Teachers to plan and implement the project, collect and analyze student data, and participate in staff development training on financial literacy. \$26 x 1 hour a week x 33 weeks.	\$1,716
Fringe Benefits for two (2) teachers. 17.4% District approved rate.	\$ 300
Total Salaries and Benefits	\$2,016
Other Expenses	
Supplies – money management/banking role-playing and mock shopping simulation manipulatives during Parent/PACT Time.	\$ 676
Travel allotment to Florida Literacy Coalition conference	\$ 400
Transportation for JA world (2 x)	\$ 800
Instructional Materials – lessons and activities, JA World, Adult ESOL classroom lessons and Parent/PACT Time for three campuses.	\$1,108
Total Non-Staff Expenses	\$2,984
TOTAL EXPENSES	\$5,000

IN-KIND RESOURCES	
Description	Amount
Salary – Program Coordinator to manage grant program operation and deliverables (AGE/EL&CE/FL funding). \$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