

**RESPONSE #142348928 SUBMITTED ON 08/05/2019 12:59:48 PM**

## Florida Financial Literacy Initiative - Grant Application 2019

Organization Name	El Sol, Jupiter's Neighborhood Resource Center
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Program Name	ESL
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Mailing Address	106 Military Trail
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Contact Person (Name and Title)	Suzanne Cordero
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Phone	5617459860
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Email	heather@friendsofelsol.org
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Website	www.friendsofelsol.org
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Organization Type (select one)	Nonprofit Community-based Organization
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**Program Details**

Organization's total operating budget (school districts and community colleges may use the adult education program budget.)	1,296,088.67
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Does your organization charge a fee for instructional services?	No
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Number of adult ESOL and/or family literacy students provided instruction during fiscal year 2018	499
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Number of volunteers (if none, enter "0")	6
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Number of paid instructors (if none, enter "0")	5
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Number of students to be provided with instructional services under this grant	300
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Are you a 2018 recipient of this grant?	Yes
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County or counties served by this grant	Palm Beach
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**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 8<sup>th</sup> at 11:59 p.m.** The narrative and budget should be submitted as one PDF document.

**Part I: Narrative**

The narrative **MUST** be formatted using the following sections:

**1) Project Abstract/Summary**

El Sol's Adult Education Program was created to remove barriers to employment by empowering people to improve their financial self-sufficiency and economic freedom for themselves and their families. In order to increase our clients', who are mostly migrant day-laborers, knowledge of and access to the financial systems in the United States, El Sol integrated financial literacy lessons within our ESOL daytime and nighttime classes. We target ESOL classes as there is a chapter on consumer economics that is exactly related to the need to teach students how to navigate Economic Systems: banking, credit and other financial services, life insurance, consumer literacy, consumer privacy, economic literacy, taxes, and stores.

**2) History and Accomplishments**

Briefly describe the organization's history, mission, current programs and activities, and students served.

In the early 2000s, an open-air labor market began to develop on the streets of our town, Jupiter, in South Florida. Hundreds of day laborers would congregate daily on the street in an unorganized outdoor market where employers picked workers up for work. Neighbors complained to town officials about traffic safety, loitering, and a perceived drop in real estate values. Laborers were subject to wage theft, unsafe work environments, and abuse. The cultural tensions were escalating, so a group of residents, immigrants, faith-based groups, and university and town officials came together to address the problem. In 2006, that grassroots, public/private coalition resulted in the creation of a 501(c)3 nonprofit- El Sol, Jupiter's Neighborhood Resource Center to improve the quality of life for the residents of Jupiter and surrounding communities by providing services primarily to day laborers, their

children and families. At first, El Sol provided a controlled, safe, and just labor center that served as a solution to injustices day laborers and employers face (wage theft, labor abuse, crime, discrimination, and unsafe hiring conditions). Over the years, El Sol has grown to provide a variety of services to meet our clients' needs; Labor, Adult Education, Health, Community Life, Legal, Food and Nutrition, and Child Development. In 2018, El Sol assisted 1,310 unique residents, and their families, in Jupiter through our seven programs

### **3) Needs Statement**

Please identify the population to be served, the problem(s) it faces, and why the project is necessary.

The majority of El Sol's clientele are day-laborers that are living at or near the poverty line. Many of them are Mayan-indigenous migrants coming from remote villages in Guatemala and Mexico. Day-laborers are frequently paid in cash and are often targets of theft. Due to a lack of knowledge about the financial systems in America, day-laborers often do not feel comfortable putting their money in a bank account. This project is aiming to increase students' knowledge of and access to banks and to promote better financial habits and establish a financial history that can lead them to better financial opportunities.

### **4) Objectives**

Please describe how the proposed project will address the problem(s) identified in the Needs Statement. Objectives should be stated in clear, measurable terms. Be sure to include the anticipated number of students to be served and the approximate amount of instruction that they will receive.

El Sol's objective is to increase day-laborers knowledge of and access to banks to promote better financial habits and establish a financial history that will help our clients support themselves and their families. El Sol will integrate financial literacy lessons within the ESOL daytime and nighttime classes. By providing these classes in English we are tackling three major problems that day-laborers face on a day-to-day basis; English, finances, and integration. We estimate through nighttime classes, this programming will be delivered to 300 total students, with a total of 135 instructional hours provided throughout the year. El Sol will conduct pre and post-tests to assess the students' command of the concepts delivered. Of the upper-level ESL students who complete both pre and post-tests, there will be an average score of 70% or higher demonstrating the student understanding of the material.

### **5) Project Description**

This section offers an overview of the project. Please provide a clear description of the project's components, and the curriculum and/or materials to be used. Be sure to describe the student population and how, where, and when financial literacy instructional services will be provided. Please describe how you will work with adult learners in your program to identify and develop a suitable project-based learning activity.

\* If you are a 2018 financial literacy grant recipient, please summarize your success in achieving your objectives and describe your plans for program continuation.

In 2018, El Sol had a total of 499 total students, with a total of 180 instructional hours provided throughout the year. A total of 102 students had marching pre and post-tests. Of the upper-level ESL students who complete both pre and post-tests, there was an average score of 70% demonstrating the student understanding of the material. Financial Literacy will be once again be included in all levels of ESOL classes held at El Sol. Each class will be tailored to the students' skill level of English by appropriate topics to be learned.

<b>Number of hours per each class</b>
<b>NIGHTTIME ESL CLASSES for 2019-2020</b>
Level 1 = .5 hrs each night
Level 2 = .5 hrs each night
Level 3/4 = .5 hrs each night
<b>4.5 hours in total each week</b>
10 weeks in one semester = 45 hours each semester
<b>3 semesters in one year = 135 hours of instruction for the year</b>

We are envisioning continuing to holding a mock banking exercise as our project-based learning activity at the end of the fall and spring terms to help students become more comfortable with the United States' financial system. This will be done with the help of volunteers and staff members. This project will touch on topics covered throughout the semester; the materials needed to open a bank account, the benefits of having a bank account, and the differences between debit and credit cards. This project will reinforce these concepts and make the day-laborers better equipped to open their own account at any bank. Having a mock banking exercise will also allow the students to practice their English in a more conversational setting which will increase their confidence levels. A large portion of the needed materials would be mock money, blank checks, mock credit and debit cards, and other mock financial supplies. Additional materials would consist of posters to set the scene of the mock bank.

## **6) Collaboration and Partnerships**

Please state how the program plans to collaborate with outside partners to recruit students, deliver instruction, and/or promote financial literacy.

We plan to continue to utilize community presenters and community partnerships like the Legal Aid Society of Palm Beach County to speak to our ESOL students about financial issues like bankruptcy, client right information about loans and credit card companies. The United Way of Palm Beach County volunteers to talk about free tax preparation service through their VITA program. We hope to once again host two representatives from our local Wells Fargo bank to talk to our community about financial responsibility and managing money in

everyday life. We will hold our project-based interactive mock bank exercises to help our students become more comfortable with the United States' financial system. This was and hopefully will continue through the help of volunteers, staff, and collaboration with Wells Fargo. Like we did last year, we will incorporate our financial education in our Computer Skills teaching course. We were able to access web-based information and services to offer on line instruction and help with budgeting and creating spread sheets.

## 7) Recognition

Please describe how Wells Fargo will be recognized for supporting and/or be involved in the proposed project. (See Guidelines)

During our graduation ceremony, which happens three times a year, the Florida Literacy Coalition and Wells Fargo will be announced on stage for their generous contribution to our financial literacy programming. In addition to that announcement, we will thank Florida Literacy Coalition and Wells Fargo on social media.

## 8) Timeline

Please provide a timeline with project milestones.

Tasks 2019 -2020	Schedule
<b>Fall Term 2019</b>	<b>September – November 2019</b>
Financial Literacy Class & Pre Tests & Surveys	Sept 9
Financial Literacy speakers from local banks and or other activity	Sept 30
Mock Banking Activity	Oct 14
Post Tests & Final Exams	Nov 10
Graduation Ceremony	Nov 13
<b>Spring Term 2020</b>	<b>January – April 2020</b>
Financial Literacy Class & Pre Tests & Surveys	Jan 27
Financial Literacy speakers from local banks and or other activity	Feb 17
Mock Banking Activity	March 17
Post Tests & Final Exams	April 20
Graduation Ceremony	April 29
<b>Summer Term 2020</b>	<b>June – July 2020</b>
Financial Literacy class & Pre tests & Surveys	June 1
Financial Literacy speakers from local banks and or other activity	June 8
Post Tests	July 20
Graduation ceremony	July 29

## 9) Evaluation

Please document how the objectives and outcomes of the proposed project will be measured. (Please see required assessment tools in the Guidelines section)

1. Number of students provided financial literacy instruction.
2. Average number of hours per week dedicated to financial literacy for each class/group.
3. Total number of financial literacy instructional hours provided for each class/group.
4. Attendance
5. Student Pre and Post-test assessments
6. Student Surveys
7. Teacher Surveys

**Part II: Budget**

**2019-2020 BUDGET**

<b>REVENUE</b>	<b>Amount</b>
Florida Financial Literacy Initiative Grant	\$5,000
<b>TOTAL REVENUE</b>	<b>\$5,000.00</b>

<b>PROJECT EXPENSES</b>	<b>Grant Amount</b>
<b>Salaries and Benefits</b>	
ESL Teacher Daytime \$20/hour x 2.5 hours/month x 3 times/term x 3 terms per year	\$450.00
ESL Teacher Nighttime \$20/hour x 2.5 hours/month x 3 times/term x 3 terms	\$450.00
Training \$20/hour x 7.5 hours/term x 3 terms/year	\$450.00
Tax .0765	\$103.27
<b>Total Salaries and Benefits</b>	<b>\$1,453.27</b>
<b>Other Expenses</b>	
Printed Materials .10/copy x 150 copies/term x 3 terms/year	\$45.00
Graduation Certificate .10/copy x 60 copies/graduation x 3 graduations/year	\$18.00
Mock bank materials \$150/term x 3 terms/year	\$450.00
Writing Utensils \$10/box x 2 boxes/term x 3 terms/year	\$60.00
Marketing materials x 3 terms/year	\$1,563.73
<b>Total Non-Staff Expenses</b>	<b>\$3,546.73</b>
<b>TOTAL EXPENSES</b>	<b>\$5,000.00</b>

<b>IN-KIND RESOURCES (Optional)</b>	
<b>Description</b>	<b>Amount</b>
6 Volunteers \$24.69 /hour x 22 hours/term x 3 terms/year	\$9,777.24
<b>TOTAL IN-KIND RESOURCES</b>	<b>\$9,777.24</b>



March 6, 2019

ATTN: Heather Tate-Boldt, Chief Program Officer  
El Sol, Jupiter's Neighborhood Resource Center  
106 Military Trail  
Jupiter, Florida 33458

This letter is in support of the Worker Development Program provided by El Sol to support Jupiter's day laborers and their families.

CareerSource Palm Beach County, Inc. has collaborated with El Sol in the past to offer training within the construction trade courses offered at Palm Beach State College. Given the typical low wages of the day laborers combined with the unpredictable nature of jobs for a day laborer the El Sol clients often don't know what services are available to them. El Sol provides that first step in increasing access to educational and professional courses for the workers. El Sol connects them to the resources at CareerSource Palm Beach County, Inc. This year will be the third year that El Sol has worked directly with CareerSource Palm Beach County, Inc. to offer training to those eligible workers. The goal is to help such workers attain additional education that will allow them to improve their quality of life and secure better paying jobs.

To that end, CareerSource Palm Beach County, Inc. works cooperatively with El Sol to provide the following, as available as determined by CareerSource Palm Beach County, Inc. in its sole and absolute discretion:

- skills assessment, community career fairs, job placement services
- outreach workshops including resume building, informational career search workshops, and other outreach programs that inform your stakeholders of the services provided by CareerSource Palm Beach County, Inc. at our career centers, which may be provided for a fee at an alternate location as requested by El Sol
- curriculum development available for a fee

This partnership promotes job training and job search approaches, career counseling, assessments and placement.

Sincerely,

A handwritten signature in blue ink, appearing to read "Julia Dattolo", is written over a light blue horizontal line.

Julia Dattolo  
Vice President Business Services