

RESPONSE #142627380 SUBMITTED ON 08/12/2019 09:40:38 AM

Florida Financial Literacy Initiative - Grant Application 2019

Organization Name	Seminole State College of Florida
Program Name	English Language Studies Financial Literacy Project
Mailing Address	100 Weldon Boulevard
Contact Person (Name and Title)	William Elshoff, Dean - English Language Studies
Phone	407.708.2428
Fax	No answer given
Email	elshoffw@seminolestate.edu
Website	https://www.seminolestate.edu/els/esol
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.)	\$916,175 (ABE/GED, Adult High & ESOL)
Does your organization charge a fee for instructional services?	Yes
If yes, please explain:	Students, ages 18 yrs and older who are U.S. citizens, U.S. permanent residents, refugees or holders of other qualifying immigration documentation pay a \$30 state-mandated fee upon initial registration in any semester.
Number of adult ESOL and/or family literacy students provided instruction during fiscal year 2018	2180 / 0
Number of volunteers (if none, enter "0")	3
Number of paid instructors (if none, enter "0")	2
Number of students to be provided with instructional services under this grant	60
Are you a 2018 recipient of this grant?	No
County or counties served by this grant	Seminole



Part I: Narrative

1. Project Abstract/Summary:

"We change lives," is the commitment Seminole State College of Florida (SSC) has lived by for more than 50 years. Our goal is to change lives, academically and socioeconomically, to benefit both our students, their families and the community. The English Language Studies (ELS) Department is housed in the School of Academic Foundations, a division of the College that provides practical instruction for adults in need of basic academic skills, personal enrichment and skill building. The ELS Department through its English Speakers of Other Languages (ESOL) Program serves those students from the community by providing comprehensive, learning-centered, high-quality English language programs and courses to aid students in reaching their personal, educational and professional goals.

The overarching goal of this project is to introduce and expand the consumer education knowledge of our ESOL students by introducing financial literacy to them as a supplement to their ESOL courses. This course will be offered as an English for Specific Purposes (ESP) course. Currently students learn and improve their English speaking, reading and writing skills through life-skills based lessons that immediately impact their lives as the students become more confident applying their English language skills. The curriculum is designed for practical application in employment, communication, health/nutrition, transportation/travel, safety/security, civics/family/community and consumer education resources. The financial literacy course would be provided as an additional course offering to the higher level ESOL students taught by our faculty. This course will utilize the Wells Fargo online financial literacy resource, "Hands On Banking," to improve and increase the students' knowledge about banking, personal finance and credit. Students will be introduced to terminology and concepts related to the U.S. financial system and will participate in a project-based learning activity upon completion of the "Hands On Banking" curriculum.

2. History and Accomplishments:

Seminole State College of Florida was founded in 1965 and today it is the 8th largest institution in our 28-member state college system primarily serving Seminole County residents. Our boundaries reach well beyond our county lines as we also serve residents from Brevard, Lake, Orange, Osceola, and Volusia counties. The vision of the College is to advance our regions' educational and economic vitality by promoting academic excellence, encouraging student success, and changing lives. Seminole State serves nearly 30,000 students each year and as the only public postsecondary institution in Seminole County we have a very strong positive presence in the community. Our mission is to provide learning-centered high-quality programs and services to meet community needs and our commitment is to positively impact our students, faculty, staff and community through education. These efforts ultimately lead to improving the economic mobility of individuals and families in the communities we serve.

Seminole State College is a comprehensive open access institution. Our student population has grown significantly in both size and diversity. As a 50% minority institution, economically disadvantaged and racial/ethnic minority students throughout our region are attracted to SSC.

Seminole State is nationally recognized as the number of degrees, certificates and diplomas awarded yearly continues to grow. In 2016, *Community College Week* ranked SSC as one of the Top 100 Associate Degrees and Certificate Producers (#35 among over 1,200 community colleges in the US). In 2018 *Diverse: Issues in Higher Education* recognized SSC in areas involving diverse student populations: #51 for Associate degrees awarded to minorities; #54 for Associate degrees awarded to African Americans; and #65 for Associate degrees awarded to Hispanics. Additionally, many of our programs have received national recognition. Our Nursing program achieved the rank of #1 (out of 1,946 nursing programs) in the nation by the National Council of State Boards of Nursing recently.

The English Language Studies Department in Seminole State's School of Academic Foundations serves approximately 700 adult English language learners per term. The students consist of citizens, residents, refugees, or asylees taking English classes to improve their language, life, and work skills. According to the American Survey, there are 5,637 households in Seminole County alone that are limited English speaking, nearly 20% of Seminole County residents identify as Hispanic and this percentage continues to rise as Hispanics relocate from neighboring metropolitan areas. More than 7% of non-English speaking residents have not attained a high school diploma or equivalent and the number nearly doubles to 12% for those in the 18-24 age bracket. Those served in Seminole State's ELS program are reflective of the area demographics, with over 70% being Hispanic.

The ESOL program at Seminole State has been recognized nationally for excellence in delivery of ELS by the Council for the Advancement of Adult Literacy (Passing the Torch: Strategies for Innovation in Community Colleges ELS) and the Sunshine State TESOL 2018 Outstanding Institution Award.

3. Needs Statement:

Coming to the United States is a dream for many of our students with the desire to make a better life for their families. The ability to understand the financial system in the United States is pivotal yet can be daunting for the students we serve. A myriad of unexpected challenges and struggles can often become huge hurdles that may prevent our students from reaching their dreams. One of the greatest challenges is learning how to manage money and understand the financial system of the United States. Those new to the U.S. enter with little understanding of the resources that could benefit them and point them toward achieving their dreams. Understanding how to navigate the U.S. financial system is vital to the achievement of success and there are not many resources available to aid adult English Speakers of Other Languages (ESOL). These individuals enter a country where there are specific intricacies in dealing with our banking and financial system and most come from countries where cash transactions still reign and trust in bank transactions are done with great leering. Misinformation in the immigrant community abounds, and newcomers to the U.S. may be targeted to take on credit debt and enter into financial arrangements not in their best interest. The opportunity to bridge the gap for our ESOL learners by incorporating financial literacy within the curriculum imperative will be of tremendous profit to their families as well as within their community as those who take the course can share the information they learned with others in their lives.

4. Objectives:

The English Language Studies Department of Seminole State will teach the basics of banking and money management to our ESOL students by incorporating the Wells Fargo “Hands On Banking” young adult and adult blended curriculum, depending upon the level of English proficiency the class session demonstrates.

Objective 1: To introduce and increase the knowledge of 60 ESOL students through enrollment in the English for Specific Purposes (ESP) Financial Literacy course, which will teach language through financial literacy, measured by topic-based quizzes with a passing score of 70% or better.

Object 2: To have 80% of the student participants receive a Certificate of Completion for all covered lessons in the Wells Fargo “Hands-On Banking” curriculum.

5. Project Description:

Financial literacy classes will be offered to all adult ESOL students in the top two English functioning levels. The classes will meet twice per week for one hour each session for a specified set of weeks (see Timelines). ESOL students will meet after the conclusion of their scheduled ESOL classes. Classes will be taught by current ESOL instructors who have been credentialed by Seminole State and all have extensive experience in the language teaching field and experience in the business or management field. Partnerships with the University of Florida Extension Service Family and Consumer Sciences agents and Seminole State College’s Entrepreneurship faculty will enhance the delivery of instruction for these students. These classes will be offered beginning the Fall semester of 2019 and ending on the Fall semester of 2020 (see Timelines). We conservatively estimate a total of 60 students proposed to complete the class sessions with approximately 15 participants in each class. At the last class meeting in each session, the participants would receive a certificate(s), and a small celebratory lunch would be included. At the end of the Summer session, a recruitment rally would be held to recruit new and previous students for the Entrepreneurship course in the Fall, 2020 semester. Pre-course and transition preparation activities will be paid at an assistant instructor rate, and direct contact instruction will be paid at the ESOL faculty rate. The hours are calculated based on two contact hours per week during the instructional sessions.

Based on lessons learned associated with the curriculum, students will complete a project by the end of each of the three sessions. Students would envision, develop, script and execute the project to be done during the last two classes of those sessions. Guidance and direction would be available from the instructor and any other faculty member at SSC, but the project would be entirely student driven. Each session’s participants would be encouraged to formulate an original project, different from previous sessions. Projects could include: teaching workshops for lower level ESOL students with take home handouts to share with family and friends; creating instructional videos to be posted on social media, YouTube and within learning modules in the ESOL English Language Learning Lab housed in the college’s learning management system (CANVAS); complete task specific workshops (i.e. balancing a checkbook or how to make a budget); or manning a storefront that takes “ESOL bucks” that lower-level students could

earn and spend on textbooks and other instructional materials to take home for practicing English.

6. Collaboration and Partnerships:

English Language Studies faculty would be joined in the Spring, 2020 session by University of Florida Extension Family and Consumer Sciences agents to teach certain agreed upon topics for that session. In the Fall 2020 session, the Entrepreneurship curriculum would be utilized in collaboration with Seminole State College's Entrepreneurship program and College faculty will again provide instruction and instructional support. Wells Fargo local branch personnel will also be enlisted to visit and provide instruction on selected topics through all sessions.

7. Recognition:

Wells Fargo and the Florida Literacy Coalition would be recognized upon award notification in a social media posting and our own Seminole State News. The Wells Fargo and "Hands On Banking" logo will be included on all printed materials, informational brochures and all permanent or removable signage regarding the classes at any registration or outreach events sponsored by the School of Academic Foundations. Information and pictures of student's involvement will be shared on the SSC English Language Studies website as well as our social media outlets. All logos will be approved by the Florida Literacy Coalition and Wells Fargo.

8. Timeline – please see page 5

9. Evaluation:

Students registered for the English for Specific Purposes (ESP) classes will be given a pre- and post-survey that will assess and measure the student's knowledge of major topics and themes covered in the Hands On Curriculum. Attendance will be taken, and a certificate of completion will be provided. Project-based learning activities will be woven into class assignments and a grade will be given. The grade will be based on proper language usage, ability to communicate the content clearly and mastery of the content. An evaluation will also be administered at the end of the session to assess the effectiveness of the instructor. Mid-year reports would also be provided as per the grant reporting guidelines.

SCHEDULE						
		# OF STUDENTS				# OF
		2019	ENROLLED	TOPICS COVERED		CLASSES
Fall Semester	1st Session (Young Adult/Adult)	OCTOBER	15	Getting Started	Save, Invest & Build Wealth	8
		NOVEMBER		Earning \$	All About Credit	6
		DECEMBER		Spending Smart		1
Spring Semester	2nd Session (Young Adult/Adult)	2020	15			
		JANUARY		Getting Started	All About Credit	2
		FEBRUARY		Earning \$	School & \$	8
		MARCH		Spending Smart	(Done in partnership with	6
Summer Semester	3rd Session (Young Adult/Adult)	APRIL	15	Save, Invest & Build Wealth	Univ. of Florida Extension Service)	4
		MAY		Getting Started	Save, Invest & Build Wealth	1
		JUNE		Earning \$	All About Credit	8
		JULY		Spending Smart		6
Fall Semester	4th Session (Entrepreneurship)	AUGUST	15	Are You Ready?	Getting Down to Work	1
		SEPTEMBER		Writing a Business Plan	Helpful Resources	7
		OCTOBER		Types of Start-Up Financing	(Done in partnership with SSC's Entrepreneurship Faculty)	7
*Recruitment would be conjoint with recruitment for ESOL classes in the subsequent semester						
*Faculty preparation would be in the previous two weeks before the start of classes						
*Collecting of pre and post data would be the first and last class of each session						

2019-2020 BUDGET

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

PROJECT EXPENSES	Grant Amount
Salaries and Benefits	
ESOL faculty (Asst. Instructor Rate) course preparation (1.5 hr/session @\$21.60 x 2 sessions per term x 4 terms)	\$259.20
ESOL faculty instruction (over 4 terms) (65 total classroom hrs meeting @\$38.98/hr)	\$2,533.70
SSC Entrepreneurship Faculty member (4.0 hr@\$43.16 x 1 session)	\$172.64
SSC & ESOL faculty/instructors/assistance instructors (FICA, benefits)	\$226.86
Total Salaries and Benefits	\$3,192.40
Other Expenses	
Instructional materials and supplies	\$746.60
Certificates with envelopes	\$216.00
Recruitment and End of Session Receptions	\$845.00
Total Non-Staff Expenses	\$1,807.60
TOTAL EXPENSES	\$5,000