

RESPONSE #141504801 SUBMITTED ON 08/06/2019 11:30:42 AM

Florida Financial Literacy Initiative - Grant Application 2019

Organization Name	Learn to Read, Inc
Program Name	Money Wise @ LTR
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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.)	295,576
Does your organization charge a fee for instructional services?	No
Number of adult ESOL and/or family literacy students provided instruction during fiscal year 2018	562
Number of volunteers (if none, enter "0")	70
Number of paid instructors (if none, enter "0")	7
Number of students to be provided with instructional services under this grant	70
Are you a 2018 recipient of this grant?	Yes
County or counties served by this grant	Duval



Part I: Narrative

PROJECT ABSTRACT/SUMMARY

Learn to Read, Inc (LTR) is requesting funds to support the next year and evolution of “Money Wise @ LTR,” a financial literacy initiative targeting adults reading between the 0-9th grade levels. Grant funds will support a three-pronged approach to Financial Literacy: Three (3) six-week courses on Financial Literacy specifically designed for low-income, adult basic education students; one-on-one Financial Literacy instruction presented by volunteer tutors to their students; and the continued integration of Financial Literacy curriculum into our math classes. At least 50 students participating in one of the above programs will demonstrate a measurable gain on a financial literacy post-test. Literacy Program Specialists and our Volunteer Coordinator will commit 245 hours, paid through this grant, to develop and deliver a conversational style Financial Literacy program that is accessible to low literacy adult learners.

2) HISTORY AND ACCOMPLISHMENTS

Learn to Read (LTR) aspires to reach and teach the estimated 200,000 adults in Duval County who are functionally illiterate. While other local adult education providers serve adults functioning *above* the ninth grade level, LTR specifically targets lower-functioning adults (0-9th grade levels) who lack the prerequisite skills to enter GED classes, career academies, or post-secondary education. Thirty-nine percent of LTR participants have a reported or observable disability such as dyslexia, an intellectual disability, mental illness, or acquired brain injury. Ninety-six percent of LTR participants are low-income as defined by federal guidelines. LTR equips these adults with the skills and confidence needed to live independently, access higher education, or enter job-training opportunities that lead them out of poverty. Established in 1969, LTR is the largest adult literacy provider in Duval County, assessing and placing more than 500 adult learners each year. Services and materials are provided at no cost to participants. LTR offers open enrollment, allowing new students to join at any time during the year. LTR instructors provide small group and computer-assisted literacy instruction at two adult learning centers. Volunteer tutors also meet learners at other public locations throughout Duval County’s 875 square mile service area. LTR conducts educational assessments for the Jacksonville Sheriff’s Office at three correctional facilities, instructing inmates at these sites who score below the ninth grade level. LTR consistently meets or exceeds anticipated student learning outcomes; approximately 60% of participants who receive more than 12 hours of instruction demonstrate academic gains of post test and/or attain literacy-related goals each year.

3) NEEDS STATEMENT

The population(s) to be served with these funds are English-speaking adults (ages 18 and older) who read between the 0-9th grade levels, with the majority of participants scoring on the lower end of this range at intake. More than 65% of LTR students are unable to perform basic math functions at intake; this includes addition, subtraction, multiplication, and division of whole numbers and decimals, rounding numbers, and calculating percentages. Mastering these skills is essential to balancing a checkbook, creating a spending plan, managing finances, and understanding interest. Adults with limited reading skills are more likely to deal in cash as they do not understand basic banking transactions. Anecdotally, we have discovered that many of our students are ‘unbanked,’ dealing primarily in cash. This increases the vulnerability of this group

as many live in impoverished, high-crime areas. Many limited readers cannot complete simple math-related tasks required for success on the job or at home, such as paying monthly bills, or understanding the terms of credit card offers. Financial literacy as it relates to LTR's student population focuses on applied math skills and an understanding of common bank transactions, budgeting, saving, and interest rates related to credit card and loan debts. Explicitly teaching these concepts helps our learners examine their money habits and begin to manage their finances more efficiently.

In order to increase the self-sufficiency and independence of our students, LTR cannot ignore the critical need for Financial Literacy instruction and related math skills. The limited math skills of LTR students frequently prevent instructors from covering all of the math concepts in "Hands on Banking" or all items on the Wells Fargo Pre- and Post assessments. The reading level of the Pre-and Post-financial literacy assessments has also proven to be too difficult for some of our limited readers, often excluding them from this activity. With this proposal, LTR has reconsidered its approach to financial literacy instruction. LTR is seeking funds in FY 19-20 to support a new series of standalone Financial Literacy courses that will deliver more targeted and impactful lessons to financially fragile students. Our courses will be tailored specifically to meet the needs of low literacy readers and build financial stability.

4) OBJECTIVES

- To develop and deliver three (3) six week long project-based courses in basic financial literacy. Delivering no less than 12 hours of Financial Literacy instruction to 25 students in a small group setting with curriculum modified to meet the needs of our student body.
- To integrate Financial Literacy into learning sessions for at least 15 ABE tutor/student pairs during one-on-one tutoring sessions.
- To engage 30 adult learners in financial literacy and project-based learning through the teaching of applied math skills as they relate to financial planning.
- To assess the financial literacy skills of at least 70 adult learners, with at least 80% of participants demonstrating gains on post-tests.

5) PROJECT DESCRIPTION

In the past, LTR has integrated financial literacy into all of our reading and math classes. While this has been a good fit in our math classrooms, the successful integration of financial literacy into our reading courses has proven to be a challenge. Due to rolling enrollment and student attrition of a portion of our students, it is difficult to maintain consistency in Financial Literacy assessments within our reading classes. Moving forward, LTR plans to use a more focused approach to delivering Financial Literacy, with the goal of delivering higher-quality, higher-impact instruction to students motivated to improve their financial health. This more focused approach will particularly come from providing dedicated classes on Financial Literacy rather than relying on integration into our existing classes, and emphasizing tutor-delivered instruction. In doing so, we expect to see an increase in the proportion of participants making gains on their post-assessment.

LTR has benefited from using Wells Fargo's Hands on Banking materials, but has found that the presentations were not always well-suited to our student demographic. During the most recent round of workshops, we selected a mix of topics from different Hands on Banking modules to meet our students' unique needs and skill levels. We re-worded handouts and modified activity tables to make the information more accessible to low-level readers. The volunteer presenters were asked not to rely on Powerpoint, but instead lead the program in a conversational style. We found these efforts to be rewarding and effective. The students that attended workshop classes were highly engaged and left with future banking and budgeting plans in place. We plan to incorporate these learnings into the changes to the program in the coming year.

Our Financial Literacy program proposal includes using Hands on Banking to design six (6) lesson plans that address fundamental financial knowledge that is in-line with our students' skill-levels and needs. The focus will be on presenting information in a conversational style and targeting knowledge that help make our students more financially resilient. Every lesson will end in a project-based activity to reinforce the topic and move the student towards greater financial stability. LTR's Volunteer Coordinator will train tutors to offer the same lessons in financial literacy to their students in one-on-one tutoring sessions. LTR math instructors will continue to integrate Financial Literacy throughout the quarter, using applied math skills to complete projects related to financial planning. No longer incorporating the instruction into our reading classes will reduce overall numbers served, but provide a more effective program better designed for our capabilities.

By concentrating our efforts on fewer students, LTR expects a strong outcome on post-assessments and to have a greater positive impact on those students that are part of the Financial Literacy program. A further expansion and change is that LTR will offer the proposed classes to the broader community through open marketing and our current partnerships. Participation will no longer be limited to our current students. We will seek to enroll low-reading level students in the workshops and/or tutoring. We will also seek to provide workshops or classes to outside organizations. By doing so we hope to expose more people to our other literacy services.

We would also like to develop some new tools for financial literacy instruction to basic education students and share them with the entire statewide network. Low literacy students at LTR have struggled with the readability of the current assessment provided by the Florida Financial Literacy Initiative. LTR will continue to assess with the current tool but plans to use staff time under this grant to create an alternative assessment tool that covers the same content, but is more accessible to low-level readers. LTR will share the final product with the Florida Literacy Council and Wells Fargo for use by other literacy organizations. As we continue to work with our Wells Fargo volunteers on the development of our conversational model of instruction, we will also share those learnings and tools with the network.

6)COLLABORATION AND PARTNERSHIPS

Strategic partnerships with local organizations maximize student access to Learn to Read services. LTR contracts with Florida State College of Jacksonville (FSCJ) to serve adults with reading scores below sixth grade who do not qualify for GED or vocational classes. Partnerships

with the Jacksonville Public Library and The Bethel Baptist Church provide referrals, classrooms, and computer lab space within targeted, low-income neighborhoods. LTR partners with the Jacksonville Sheriff's Office to provide instruction to inmates at three Duval County correctional facilities. A partnership with the Nonprofit Center of Northeast Florida provides students with free transportation to and from LTR locations. All of LTR's partners will be notified of our financial literacy program. LTR welcomes any participants referred by these agencies, and we hope to expand our student base by offering a Financial Literacy course specially geared towards low literacy students to the community at large.

Since we began offering Financial Literacy, we have partnered with Wells Fargo employee volunteers to present topics at our Financial Literacy workshops. The recent involvement of Wells Fargo volunteers in particular was a particularly powerful addition to our services. We were able to work with these volunteers to educate them about the challenges of presenting financial literacy to low-level readers and bring them into the planning of our conversational model of instruction. These volunteers were fantastic partners in the development and implementation of the program, and we look forward to continuing to build on the interaction.

7) RECOGNITION

Learn to Read recognizes Wells Fargo and the FLC on social media feeds, the agency's website, newsletters, brochures, annual reports, and on materials used for the Money Wise @ LTR Instruction. Wells Fargo is also recognized at fundraising events and during the annual student/tutor banquet, "Celebration of Success."

8) TIMELINE

October-December 2019

- Plan and promote the first Financial Literacy course to current students and outside partner organizations.
- Begin modification of assessment tool for increased readability for low-level readers.
- Develop a six week Financial Literacy lesson plan based on material provided in Hands On Banking. Extract portions that will be of highest interest to economically vulnerable students and modify handouts and activities as necessary for readability.
- Deliver first professional development workshop for volunteer tutors introducing financial literacy needs of limited readers, overview of modified Hands on Banking materials, and best practices in math instruction.
- Enroll and pre-test new students that express an interest in signing up for Financial Literacy Course. Pre-test existing math students.
- Administer post-learning assessments and evaluations to submit with monthly reports.

January-March 2020

- Present first of three six-week Financial Literacy Courses.
- Begin planning and promoting the second Financial Literacy course.
- Continue administering Financial Literacy pre-tests to incoming students.
- Deliver second professional development workshop for volunteer tutors.
- Enroll students in small-group math instruction. Administer pre-assessment.
- Administer post-learning assessments and evaluations to submit with monthly reports.
- Prepare and submit Mid-Year Report

April-June 2020

- Present second of three six-week Financial Literacy Courses.
- Begin planning and promoting the second Financial Literacy course.
- Continue administering Financial Literacy pre-tests to incoming students.
- Deliver third professional development workshop for volunteer tutors.
- Enroll students in small-group math instruction. Administer pre-assessment.
- Administer post-learning assessments and evaluations to submit with monthly reports.

July-September 2020

- Present final six-week Financial Literacy Courses.
- Continue administering Financial Literacy pre-tests to incoming students.
- Deliver fourth professional development workshop for volunteer tutors.
- Enroll students in small-group math instruction. Administer pre-assessment.
- Administer post-learning assessments and evaluations to submit with monthly reports.
Submit all documentation related to number of participants, hours of instruction, gains made during project, and project-based learning outcomes.

9) EVALUATION

Financial Literacy gains will be measured using Wells Fargo pre- and post-assessments coupled with responses on student surveys. Sign-in sheets will provide quantitative measures of attendance in classes, workshops, and tutor training. Monthly tutor reports are required of all volunteers working with individual students. Students and tutors are to provide anecdotal reports of the impact of the project for inclusion in LTR's newsletter and annual report.

Part II: Budget

TOTAL REVENUE: Florida Financial Literacy Initiative Grant	5,000.00
PROJECT EXPENSES	
Salaries & Benefits	
Volunteer Coordinator (75 hrs annually @ \$15.00 hr)	1,125.00
FICA	86.06
Literacy Program Specialist (6 hrs/wk @ \$13.00 hr for 20 wks)	1,560.00
FICA	119.34
Literacy Program Specialist for modification of assessment and curriculum for low literacy/low-income adult learners (50 hrs @ \$15.00)	750.00
FICA	57.38
Total Staff Expenses:	3,697.78
Other Expenses: Calculators & refreshments for workshop participants	325.00
Purchase/printing of student materials	1,000.00
Total Non-Staff Expenses	1325.00
TOTAL EXPENSES	5,022.78
TOTAL IN-KIND RESOURCES: 150 volunteer hours valued at \$23.33	3499.50