

RESPONSE #142644158 SUBMITTED ON 08/08/2019 09:16:44 PM

Florida Financial Literacy Initiative - Grant Application 2019

Organization Name	Sarasota Family YMCA, Inc.
Program Name	Home Instruction for Parents of Preschool Youngsters (HIPPY)
Mailing Address	1500 Independence Blvd., Suite 210, Sarasota, FL 34234
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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.)	\$42,381,696
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	35
Number of volunteers (if none, enter "0")	17
Number of paid instructors (if none, enter "0")	1
Number of students to be provided with instructional services under this grant	60
Are you a 2018 recipient of this grant?	Yes
County or counties served by this grant	Sarasota





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

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

1) Project Abstract/Summary

HIPPY (Home Instruction for Parents of Preschool Youngsters) is a 30-week, in home literacy and educational engagement program for low-income parents and their pre-school aged children. HIPPY teaches parents how to teach, interact with, and advocate for their child via weekly in-home role-play sessions. Parent group meetings also reinforce skills developed during home visits and offer additional topics geared toward family and personal development, as well as engaging parents and children in their community. Since 2015, Sarasota YMCA has implemented a financial literacy curriculum for HIPPY participants that has facilitated greater understanding and knowledge of money management and financial issues. Financial Literacy lessons are taught during parent group meetings and reinforced during special events.

2) History and Accomplishments

The Sarasota YMCA has strengthened the foundation of our community through a unique capacity to foster lasting personal and social change for over 70 years. Our mission is to “inspire people to reach their full potential through youth development, healthy living and social responsibility.” We keep thousands of children safe, prepare them for their future and give families a place to belong. Programs and services include: before/after school care; summer day camps; family counseling; 24-hour runaway shelter; homeless youth programs; alternative school for at-risk teenagers; mentoring programs for minority/at-risk youth; parent literacy and support for low-income parents of preschoolers; literacy program for underperforming elementary students; foster care, adoptions and child abuse prevention; health services and youth sports. By providing diverse programming, the Sarasota YMCA is committed to nurturing the potential of kids, promoting healthy living and fostering a sense of social responsibility. As we bring men, women and children together, our shared commitment to the community ensures them opportunities to learn, grow, and thrive. The Sarasota YMCA began the HIPPY Program in 1992. Each year, our HIPPY staff incorporate varied strategies in parent meetings to offer educational topics in which parents are most interested.

3) Needs Statement

The majority of HIPPY families come from Sarasota County’s most diverse, disadvantaged, and impoverished communities. These families face struggles associated with lower financial literacy

rates, lower educational attainment levels and higher incidences of substance abuse and crime. They have less knowledge of the U. S. banking system and are less likely to use it. Due to their lack of financial literacy, they are more often the victims of financial scams.

All of the families who participate in HIPPY are eligible for Temporary Assistance for Needy Families (TANF), a Federal fund designed to help needy families achieve self-sufficiency. Eligibility for TANF Florida means a family is at least 200% below the Federal poverty level - i.e., a family of three makes less than \$41,560/year. Many HIPPY families have an annual income of less than \$10,000. Additionally, most of HIPPY's participants are from minority groups, with an estimated 41% being African-American and 52% being Hispanic/Latino.

Financial literacy education and programs enable HIPPY families to make more informed decisions about financial and money matters such as budgeting, using a bank account, using and repairing credit and saving for a rainy day, couponing among other things. Further, it will help families avoid some of the many pitfalls low income families encounter.

4) Objectives

To address the problems identified in the Needs Statement, we propose to implement a comprehensive financial literacy curriculum that will facilitate greater understanding and knowledge of money management and financial issues. Specific objectives are:

- a) Identify 35 parents/children to participate in the HIPPY/Financial Literacy Initiative.
- b) Conduct at least one (1) financial literacy/money management workshop (monthly) for at least 35 participants per session, for a total of 20 hours of instructions per student (from October through June).
- c) During the grant period, provide at least 2 hours of one-on-one counseling/coaching to Financial Literacy Initiative workshop participants.
- d) Train six (6) volunteers (English and non-English) to participate in HIPPY's Financial Literacy Initiative.
- e) Co-sponsor one (1) high profile Financial Literacy community event targeting 75% of HIPPY families and all collaborators and partners.

5) Project Description

The target audience for this project is HIPPY parents and their children. They will be recruited from HIPPY's existing home visitation literacy program. A community wide financial literacy event will be open (free of charge) to all HIPPY families, our collaborators/partners, as well as the entire Sarasota community. All workshops will be held at an easily accessible location for participants. The project has five (5) components: Assessment, Workshops, Counseling, Community Wide Event and a Project-Based Learning Activity.

Assessment

Once identified, all Financial Literacy Initiative program participants will be given a pre-test to assess their money management and financial literacy knowledge. At the end of the program year, participants will again be assessed on their knowledge. Assessment tools will be developed with the assistance of financial literacy facilitators and volunteers, using Wells Fargo Hands on Banking (HOB) curriculum as a guide or we will use the assessment tools provided by the Florida Literacy Coalition.

Workshops

Using the Wells Fargo HOB curriculum, HIPPY will conduct one (1) workshop each month for parents and age appropriate children. The HOB curriculum will be used in conjunction with other resources and materials and customized to meet the specific needs of the target audience. In addition to the topics covered in the HOB curriculum, topics will include budgeting, opening a

banking account, writing checks, balancing your bank statement, managing credit, understanding your credit score, and saving for college. The HOB curriculum will have a lead facilitator and will be co-facilitated with subject matter experts and/or professionals in the field of the banking and financial industry. Sessions are not to exceed 35 participants. The length of time for each session is two (2) hours for a total of 20 hours per student. Sessions will be designed such that parents and children will have an opportunity to work and learn together. Workshop participants will work together to identify, develop and implement a project-based learning activity based on the needs/interests of the group and the community.

Counseling

At the end of each workshop, facilitators and volunteers will be available to provide Financial Literacy Initiative participants up to 30 minutes of financial counseling in person, by phone or via social media.

Community Event

HIPPY will plan a Financial Literacy Fair with help from community collaborators/partners. This three-hour community event will include a series of Financial Literacy workshops, banking and financial representatives and food. The community wide event will be held at the Newtown Estates Gymnasium.

Project-Based Learning Activity

Each year, a project-based learning activity will be designed to facilitate greater understanding and knowledge of money management and financial issues. This year's project-based learning activity will be a continuation of Couponing and any new suggestions the parents have. At each monthly session, participants will have an opportunity to work on the activity. Project-based activities will be based on the needs of the group, their personal interests and the anticipated needs and interests of the HIPPY community.

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

The Sarasota YMCA considers the Financial Literacy Initiative a great success in 2018. We achieved the following objectives:

- 60 parents participated in the Initiative.
- HIPPY conducted at least one financial literacy workshop per month for participants for a total of 640 hours of instruction.
- HIPPY provided one-on-one expert financial counseling during the monthly workshops and Financial Fair to participants that needed extra help.
- HIPPY trained HIPPY staff and 17 volunteers to participate in the Initiative.
- HIPPY will hold a Financial Fair on August 31, 2019 in partnership with Bank of America, North Sarasota Business and Professional Women, Inc. and New York Life Insurance. The 52-week savings challenge for 2019 will end and winners announced during the Financial Literacy Fair.

In addition to the activities completed for 2018, our plans for program continuation include workshops on finance, insurance, homeownership, credit repair, credit card purchases, home ownership, couponing, fraud protection, identity theft and entrepreneurship. Some planned activities include:

- A Mock Bank Simulation will be held at the Financial Fair and twice during our monthly workshops. Students will play the role of teller, loan officers, customers etc. Students will go through the process of opening an account, depositing and withdrawing money, and writing checks.
 - Couponing using the Krazy Lady Coupon Guide (You Tube) and a former HIPPY mom will conduct 3 coupon workshops.
 - Fraud Prevention project will have parents research and role-play different scams that's out there.
 - A 52-week savings challenge with new students.
- Partnering with USFSM again in 2020 for the Career Summit in which we will hold a Financial Literacy workshop for adults and teens.

6) Collaboration and Partnerships

HIPPY is one of four providers of early childhood education home visiting services in Sarasota County. HIPPY works with many providers of early childhood education services to avoid duplication of services, as well as to share training and planning resources. Because each program focuses on different types of outreach to families, program staff often refers families to services with other providers as appropriate.

To meet the objectives identified in this project, HIPPY intends to collaborate and partner with the following organizations that will participate in the Financial Literacy Initiative by assisting in the planning stages, identifying and inviting banking/financial industry representatives, advertising, promoting, distributing flyers and other information and providing onsite services and demonstrations:

- a) Achievers are a national YMCA academic achievement, leadership and career development program (with a local program provided by the Sarasota YMCA) designed to prepare pre-teens and teens for life after high school. Many of our HIPPY parents and families have children and/or siblings who are Achievers. On a quarterly basis, Achievers are required to participate in a community service project. At least three of those projects involve HIPPY families.
- b) Business and Professional Women/North Sarasota (BPW) is an advocate for working women in the community. Many of our HIPPY families are headed by women. Founded in 1919, BPW is the oldest and largest organization of working women in this country. Several of the group's members work in the financial (or banking) services industry.
- c) Newtown Estates Center provides space for events involving the entire community.
- d) North Sarasota Public Library and the Sarasota YMCA Teen Center provide space for monthly and quarterly events.
- e) Tempo News, a local weekly news publication serving Sarasota and Manatee Counties, assists in promoting and advertising events (through ads, public service announcements and human interest stories).
- f) New York Life will present information on Life Insurance.
- g) Bank of America and BMO Harris Bank will conduct workshops on Identity Theft and Fraud Protection.
- h) Wells Fargo will conduct Hands On Banking workshops

7) Recognition

The Sarasota YMCA will develop a press release to be shared with local media contacts. Wells Fargo and the Florida Literacy Coalition would be identified as a community partner on the website, as well as being listed as a donor in the Annual Report. Program specific media tools provide additional avenues for promoting community partners and funders. If requested, the YMCA can coordinate a check presentation with Wells Fargo staff.

8) Timeline

Sept–Nov	Planning, re-enroll eligible HIPPY families and recruit new families, Financial Literacy Workshop(s), Pre-Test, Start the 52-Week Savings Challenge, ESOL Workshops (to be scheduled with college). Coupon Class
Nov—Jan	Financial Literacy Workshop(s), ESOL Workshops, Coupon Class , Career Summit USFSM, Fraud Prevention Project Jan-Feb.
Feb–Apr	Financial Literacy Workshop(s), ESOL Workshops, Career Job Fair, Banking Institutions Invited. Fraud Prevention Project Presentation
May—August	Financial Literacy Workshop(s), Project Based Learning Activity Financial Reality Fair, Post-test

9) Evaluation

The program evaluation will be evaluated using the teacher and student pre- and post-knowledge assessment tools provided by the Florida Literacy Coalition. These assessment tools will provide the comparative data needed to help staff assess changes in participant access to financial and banking information, as well as changes in financial attitudes and behaviors and their ability to overcome financial barriers, such as access to credit. Survey data will assist in assessing the quality of sessions, the usefulness of the information provided, the skills of the facilitator, and allow the participants to give feedback.

Part II: Budget

Budget items should clearly support the project description and objectives. **If the project has additional funding sources, please specifically note how the funds from this grant will be used.** Below are instructions for each section of the budget. Feel free to format in a spreadsheet document, if preferred.

REVENUE

Specify line items. These may include the Florida Financial Literacy Initiative grant funds provided by Wells Fargo, as well as any additional cash resources (e.g. grants, donations, fees, etc.) projected to be used for the project and their sources. Matching funds are not required.

PROJECT EXPENSES

Salaries and Benefits

Please list the salaries and benefits for all paid personnel, including instructors, administrative, and program management staff. Please indicate the total number of hours each employee will contribute to the project and the rate at which they will be paid. Benefits should be listed separately and may include employer's portion of such things as the following: FICA, employee allowances, health insurance, etc.

Example:

ESOL Instructor (4 hrs per wk. @ \$18.00 hr. for 30 weeks)	\$2,160
ESOL Instructor benefits (FICA, benefits)	\$350

Other Expenses

2019-2020 BUDGET

2019-2020 BUDGET

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

PROJECT EXPENSES	Grant Amount
Salaries and Benefits	
Financial Literacy Consultant	1,200
Total Salaries and Benefits	1,200
Other Expenses	
Financial Literacy Fair & monthly workshops (food, printing, materials, incentives)	2,550
Graduation (t-shirts, food, incentives)	850
Annual Florida Literacy Conference	400
Total Non-Staff Expenses	3,800
TOTAL EXPENSES	5,000

IN-KIND RESOURCES (Optional)	
Description	Amount
Volunteer Time (197 hrs x \$23.33)	4,596
Meeting space/utilities	2,200
TOTAL IN-KIND RESOURCES	6,796