

RESPONSE #142643915 SUBMITTED ON 08/08/2019 09:18:38 PM

Florida Financial Literacy Initiative - Grant Application 2019

Organization Name	UMCM Suncoast
Program Name	Family Literacy-Hands On Banking
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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.)	\$5,672,815
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	327
Number of volunteers (if none, enter "0")	15
Number of paid instructors (if none, enter "0")	4
Number of students to be provided with instructional services under this grant	96 minimum
Are you a 2018 recipient of this grant?	No
County or counties served by this grant	Pinellas





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

2019 APPLICATION

Part I: Narrative

1) Project Abstract/Summary

UMCM's Family Literacy - Hands on Banking financial literacy program utilizes a proven curriculum to help clients overcome financial literacy challenges regarding readiness barriers such as poor credit or rental history or a criminal background, and to successfully educate them on the financial and personal responsibilities of becoming financially sustainable. In the course of the program, participants will increase family literacy knowledge; instructors will assist/coach students to establish a checking, savings, or investment account; instructors will coach participants on how to improve their ability to manage finances; participants will gain an understanding that financial literacy programs improve quality of life; instructors will coach participants on how to avoid scams, fraud, and identity theft; and participants will be encouraged to recommend this program to others. Further, participants are guided to overcome financial barriers by establishing a realistic budget, taking steps towards repairing credit, and learning to calculate the housing costs they can realistically afford.

2) History and Accomplishments

UMCM Suncoast's (UMCM) mission is to alleviate the symptoms and address the causes of poverty through innovative and supported educational programs. Incorporated in 1975 as a social outreach ministry of the United Methodist Church, UMCM has become a highly effective charitable organization known for helping households meet emergency needs, gain financial stability and move out of poverty. The agency serves over 15,000 people across five Florida counties, including Pinellas. Our programs serve low income individuals and families, immigrants and refugees, and those at-risk of homelessness. Our participants are 45% African American, 41% Caucasian (non-Hispanic), 13% Hispanic and 1% Other. 60% are female and 38% are children. Additionally, UMCM utilizes the services of over 4,000 volunteers per year, making an efficient use of local resources and sustaining long-term programs.

UMCM Suncoast has three program divisions supported by educational development, resource development and administrative teams. The main office is located in Largo, Florida. Divisions and programs include: English Language Programs (ESOL serving approximately 150 students annually, Citizenship Instruction serving approximately 170 students annually); Financial Stability Programs (Housing Stabilization serving 57 households annually, Ready to Rent serving 90 households annually); and Family Literacy Programs (Four Early Childhood Education Centers serving 200 children and their families annually). Programs are operated with

a holistic approach that incorporates evidence-based curricula, provide financial, social and emotional supports to ensure that students complete learning sessions, and are strengths-based, person-center and trauma-informed.

UMCM Suncoast has consistently met measurable objectives for its programs, both those set internally and by funding agencies.

3) Needs Statement

UMCM Suncoast's education programs have been successful in helping individuals and families achieve improved quality of life through innovative methods. In evaluating the outcomes of these programs, we discovered that individuals/families need to obtain financial literacy knowledge and skills. When financial assistance is provided to clients, there is a high chance that clients need future assistance from UMCM Suncoast. For example, nearly 50% of participants return to the agency within one year after receiving assistance for additional help with rent or utility bills. UMCM's Family Literacy - Hands on Banking program seeks to serve these individuals/families who are low-income (200% or lower of federal poverty level) and housing burdened (paying more than 30% of monthly income for housing costs including rent and utilities). In Pinellas County, this description applies to 31% of the population. Based on our experience in working with similar households, we expect the program will serve participants from the following demographics: 45% African American, 41% Caucasian (non-Hispanic), 13% Hispanic, 1% Other. About 12% of the participants will speak a language other than English in the home. The UMCM Family Literacy - Hands on Banking program is vital in equipping individuals/families to obtain skills to manage bank accounts, budget household expenses, and obtain home ownership.

4) Objectives

Objective One: Conduct four sessions of UMCM's Family Literacy - Hands on Banking in a 12-month period in eight-week modules rotating at each Early Learning Center (St Paul's, St. Mark's, McCabe, and Children of the World Preschool). This will be measured by schedule of classes, student enrollment forms, program attendance, pre and post assessments. The outcome will be that four sessions are held in sites throughout our service area that provide accessibility to multiple populations.

Objective Two: Enroll no less than 12 and no more than 20 participants in each UMCM Family Literacy - Hands on Banking session to provide the optimal class size for student learning. Both Adult and Youth programming will be available during programming. This will be measured by student enrollment forms. The outcome will be that 80 heads of households and 80 youth participate in UMCM Family Literacy - Hands on Banking classes, annually. Population served will range from 96-160 based on class enrollments.

Objective Three: Improve short-term rates of recurring financial issues participants may experience. This will be measured by pre and post assessments while students are in the program. Given that parents/guardians of the Early Learning Children's Centers/ Children of the World Preschool are required to attend family literacy programming as a requirement for

participation in childcare, it is projected that at least eighty percent (80%) of students will successfully complete UMCM's Family Literacy - Hands on Banking classes.

Goals for Future Years: Train additional staff and conduct more sessions each year while maintaining the outcomes of short-term and long-term rates of financial sustainability for participants who complete UMCM's Family Literacy - Hands on Banking training.

Year Two: Add one agency-wide staff educational/literacy session for a total population served of 80-90 individuals. This session will be held during the Fall Annual Staff Meeting.

Year Three: Add two additional sessions for Early Learning Centers that reflect a demand in increased programming to increase population served from 160-240.

Post Year Three: Evaluate the ongoing need in the community to determine whether more growth is necessary, or the service provided meets the need.

5) Project Description

The UMCM's Family Literacy - Hands on Banking program provides participants with project-based learning to impact the knowledge and skills needed to attain and maintain financial stability. The program is an eight-week financial literacy education class offered by trained instructors and volunteers in a 2-hour session per week held at four sites where adults and children take part in project-based learning activities focused on family and financial literacy. UMCM's Family Literacy - Hands on Banking program provides literacy training to adults, interactive literacy activities between parents and their children; training for parents regarding how to be the primary teacher for their children and full partners in financial literacy education of their children. Topics for adults include: Basics of Banking Services, Money Management Tools and Tips, Protect Yourself Financially, Using Credit to Your Advantage, Planning Your Future, and Buying a Home. Topics for children include: Understanding Money, Budgeting, how to use Savings and Checking Accounts and Understanding Credit. Both groups receive pre and post assessments and earn a UMCM Family Literacy - Hands on Banking Certificate of Completion that can be provided to banks to counter a negative financial management history. In particular, children in specific age groups will receive age-appropriate activities when participating in the program. Further, Family Engagement Specialists assist families and act as resources at Early Learning Centers. These individuals ensure that parents/guardians understand that in order for their child to academically flourish, home and school need to work together. Family Engagement Specialists will provide outreach, registration, and be trained as co-instructors with Adult Education instructors to facilitate classes and reinforce financial literacy when providing case management to families. Project-based learning is a key aspect of the program where instructors collaborate with student participants to co-create a class experience where interactive activities and simulations are developed to help learners explore real-world problems and issues. The goal is to engage and empower participants to utilize the information they learn in the classroom and apply it to financial literacy behavior. When the UMCM Family Literacy - Hands on Banking program is delivered at sites with thrift stores, we will provide a real-world simulation by setting up a mock store, providing a budget for each participant, activity guidelines, and a de-brief where participants can learn from their shopping and budgeting practices.

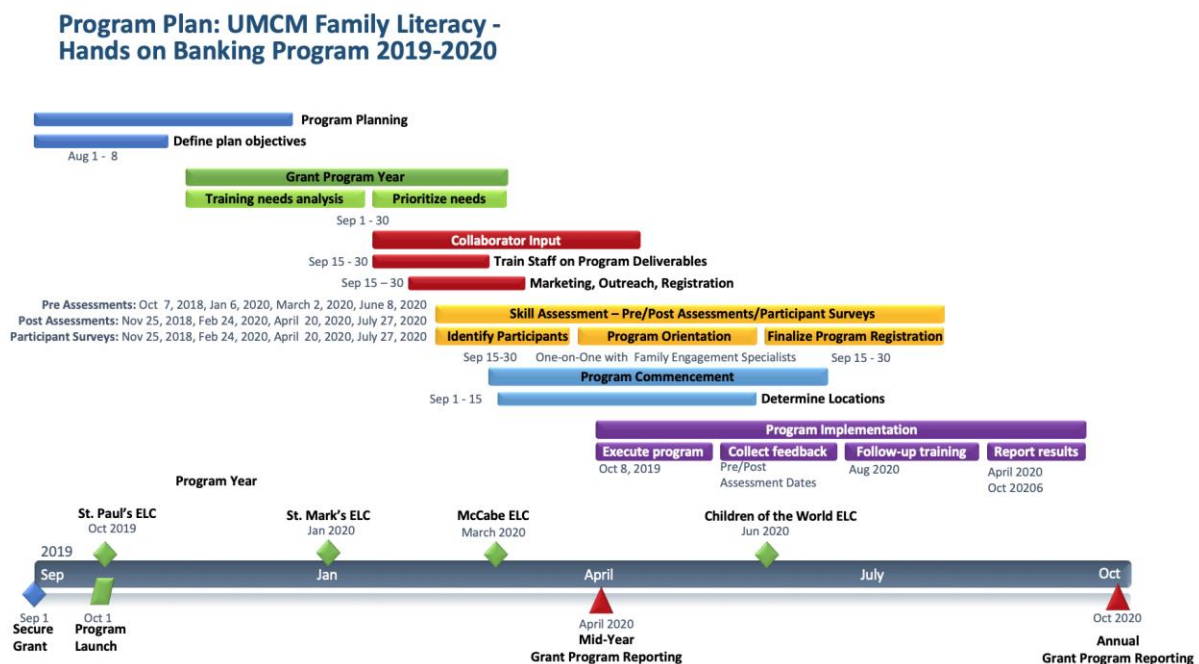
6) Collaboration and Partnerships

Collaborators for this program will include Wells Fargo Banking professionals and Wells Fargo's Hands on Banking program, which provides curriculum and resources. Referrals to the program will be made by financial assistance providers in the area, such as Daystar Life Center, Catholic Charities, Directions for Living, Pinellas Opportunity Council and the Urban League. Individuals donors will contribute to the program. As the program grows, corporate funders, private foundations, and other sources will be introduced to the program and requested to provide funding.

7) Recognition

If selected for the Florida Financial Literacy Initiative grant, UCMC Suncoast will recognize Wells Fargo on our website, newsletters, social media, and invite/recognize a Wells Fargo representative to attend the UCMC annual development event.

8) Timeline



9) Evaluation

Both adult and youth groups will receive pre and post assessments, post program survey, and earn a UCMC Family Literacy - Hands on Banking Certificate of Completion. Additionally, if UCMC Suncoast receives the grant will provide program evaluation for the mid-year and end of year report.

Part II: Budget

2019-2020 BUDGET

REVENUE	Amount
Florida Financial Literacy Initiative Grant	5,000
Donations from individuals	5,450
TOTAL REVENUE	10,450

PROJECT EXPENSES	Grant Amount
Salaries and Benefits	
1 Financial Literacy Instructor Wages (4 hrs/wk @ \$17.50/hr x 40 wks)	2,800*
1 Financial Literacy Instructor Benefits (FICA, WC, SUTA)	230
1 Volunteer Coordinator (2 hrs/wk @ 18/hr x 40 wks)	1,440
1 Volunteer Coordinator Benefits (FICA, WC, SUTA)	170
1 Children's Literacy Instructor Wages (4 hrs/wk @ 14.50/hr x 40 wks)	2,320
1 Children's Literacy Instructor Benefits (FICA, WC, SUTA)	185
Literacy Coordinator (2 hrs/wk @ \$15/hr x 40 wks)	1,200*
Literacy Coordinator Benefits (FICA, WC, SUTA)	150
Total Salaries and Benefits	8,495
Other Expenses	
Supplies for classroom instruction and student projects	400*
Cell Phone for Literacy Coordinator (will be enrolling students and conducting outreach)	310*
Educational Development Support (Training for Volunteers, Student Project Design)	290*
Administrative Costs (charged at 10% agency rate)	955
Total Non-Staff Expenses	1,955
TOTAL EXPENSES	10,450

IN-KIND RESOURCES (Optional)	
Description	Amount
Classroom Space	2,200
Program Supplies	100
Volunteers (4 vols x 2 hrs/wk x 32 wks x 23.33/hr)	5,972
TOTAL IN-KIND RESOURCES	8,272

***Paid by Grant Funding**