

RESPONSE #143086919 SUBMITTED ON 08/19/2019 12:34:33 PM

Florida Financial Literacy Initiative - Grant Application 2019

Organization Name	Women's Resource Center of Florida Inc.
Program Name	Personal Finace
Mailing Address	165 Avenue A, NW
Contact Person (Name and Title)	Cherie Simmers, Executive Director
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Email	execdir@tampabay.rr.com
Website	www.wrcfl.org
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.)	378,701.00
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	0
Number of volunteers (if none, enter "0")	40
Number of paid instructors (if none, enter "0")	2
Number of students to be provided with instructional services under this grant	24
Are you a 2018 recipient of this grant?	No
County or counties served by this grant	Polk



Florida Financial Stability Literacy Initiative – Grant Application

Narrative and Budget

1. **Name and Address of Organization:** Women's Resource Center of Florida, Inc., 165 Avenue A, NW, Winter Haven, FL 33881
2. **Contact Person:** Cherie Simmers, Executive Director – 863-299-6626 (W), 863-581-7510 (Cell)
3. **Brief Background and years of operation:** The Women's Resource Center of Florida, Inc has been in operation in Polk County for **36** years. Founded by the Junior League of Greater Winter Haven, the mission has always been to help women, men, families in crisis by providing critical referral information, emergency financial assistance, case management services, and peer support groups. Most recently, the WRC has broadened focus to financial literacy and stable housing assistance for low income clients. WRC operates in Lakeland and Winter Haven serving Polk County, particularly East Polk County. Services provided by WRC include information and referrals, Independence Program, financial literacy classes, credit counseling, case management, mentoring, job coaching, mental health counseling, emergency utility assistance, housing assistance, **free VITA Income Tax preparation**, Food Stamp and Social Security Disability application assistance, food pantry, clothing vouchers, free faxing, limited free copying and public phone and internet use. Because WRC is an ACCESS Florida location, the WRC staff has passed HIPPA, DV, Hearing Impaired and Sexual Harassment training required by Department of Children and Families. WRC is a location for Coordinated Entry Homeless Assessment (VI-SPDAT and VFI-SPDAT), thus generating an increase in the number of hard-working low-income individuals seeking services available at WRC. WRC engages with the local community and has strong support from local government agencies, private and public foundations, the United Way of Central Florida, the Homeless Coalition of Polk County, GiveWell Community Foundation, and other non-profit organizations. WRC has a strong board of directors and many community leaders supporting WRC in an advisory capacity. The WRC's board purchased our office building in Winter Haven establishing a permanent location in East Polk County, FL. This purchase increases WRC's organizational capacity and creates a permanent home, as well as equity, for our organization. **WRC Staff has a proven track record of accomplishments** providing quality services to domestic violence survivors, homeless men and women, working poor, especially those needing financial literacy, credit counseling, and case management services. Our Executive Director, Program Manager and Senior Case Manager have a combined total of over 75 years of experience in social service delivery. An outside independent accounting firm prepares WRC's financials and provides top-notch accounting services. WRC accounts are audited yearly by highly respected Baylis and Company in Lakeland, FL. WRC is proud to have clean audits for the past five years in a row. Payroll services are outsourced to PayChex Payroll Company. The Women's Resource Center is a stable organization with years of service. Deeper Florida Literacy Council and Wells Fargo engagement with WRC would be beneficial for both organizations by providing free financial literacy classes to low income families.
4. **Mission Statement:** *WRC's Mission is to provide a variety of services to low income women, men, and families who are struggling to build better lives.* Immediate assistance combined with

financial stability, job credentialing, coaching, and case management, helps each WRC client to live independently, productively, and with dignity.

Major Programs: Financial Independence Program:

The Independence Program was developed to provide emergency assistance as well as case management. The program is now an ongoing series of sessions that are designed to help clients and their families resolve the issues that originally led them to the WRC. Independence Program classes build skills and self-confidence focusing on, Personal Development and Professional Skill Building and access to free professional mental health counseling. IP clients target long term goals focusing on self-sufficiency. These classes include weekly budgeting and savings tips, employment information, and discussion of potential careers to increase income. Small scholarships are available to qualifying clients for GED's, training, certificates and necessary licensing.

Family Financial Stability and Money Smart, classes help participants to establish a habit of savings, save at least \$300 emergency savings, and improve credit scores. A 6-week Financial Literacy course based on the Money Smart starts women and men attending to focus totally on budgets, credit and increasing household income. A combined curriculum including Financial Literacy, Credit Counseling and Credit Repair are included in the training curriculum. The goal of ***From Education to Work*** is to achieve job credentials that lead to increase family income.

Independence Program. The intent of *From Education to Work* is to identify and provide additional training to clients that are unemployed or underemployed, providing tutoring and remedial education if required which leads to long-lasting self-sufficiency. *From Education to Work* clients work toward improving employability by setting goals and funding them through financial aid provided by WRC. Clients, both men and women, reach benchmarks such as obtaining a GED, becoming certified in a skill necessary to obtain a job or a better job or applying for scholarships to pursue higher education. **Free VITA Income Tax preparation** and a meeting with a Money Mentor encourages clients to bank a portion of their Tax Refund. The Job Coach provides clients with one-on-one career readiness and career development. The Case Manager assesses client's needs, creates and implements individual plans for financial stability.

5. Target Population: WRC's location in the center Florida would provide easy public access to services in one of the poorest counties in the State. At least 65% of clients are working in full-time or part-time jobs. All of WRC's services, including **VITA** income tax preparation are free to the public. According to the ALICE report, Polk County more than 50% of families are living below the Household Survival Budget estimated by the Report.

6. Summary of Program (Expansion of Money Smart, and Financial Stability Boot Camp) The FS Boot Camp is a nine-week course of intensive personal finance education. Boot Camp participants will commit to complete all classes and to actively work to improve their finances, using the latest technology including online banking, Saver Life, BankOn! and other savings tools. The curriculum is based on FDIC Money Smart and is already in use in our Financial Stability classes. Other weekly topics include: Improving Credit Scores using Equifax, Budgeting, Resume' Writing, Earning Job Credentials, and maximizing community resources. Clients in WRC's Financial Boot Camp will save at least \$300 to

receive savings incentives. Successful completion of all segments, as well as the student reaching financial goals is required to achieve up to \$300 in incentives added to family's savings account. The WRC provides follow-up case management, not only with the individual requesting assistance, but also contacts referral agencies to ensure (1) the client's need has been addressed and met and (2) there is continual communication with social service agencies to update resource and referral information for changes in personnel, availability of services and contact information. Identifying individuals who need their GED or some type of certification that will help them obtain employment is key. If clients can't get a basic education (GED), their cycle of poverty will remain just that—a continual cycle. Helping families who fall short of a living wage is a concern of our organization. This grant would provide an opportunity to work with more families, consistent with WRC's mission. WRC has available restricted funds designated for scholarships available to qualifying clients. By providing clients with one-on-one case management, a job counseling, the *From Education to Work Program* helps end the cycle of living from paycheck to paycheck. Upon entering the *From Education to Work Program*, clients are given a pre-test in five areas; housing, personal finances, employment, education or lack thereof, and crisis intervention. WRC has been providing financial stability classes to Polk County residents for the last 15 years. During that time WRC has constantly changed and improved our services to improve outcome measures. WRC has a long history of successfully conducting classes that achieve results with homeless and low-income women and men. This Financial Literacy grant will be used to hire a qualified person whose sole responsibility would be to run an East Polk financial education program under the supervision of an experienced outcome driven executive director. The grant requirement to provide Free Tax Services is well suited because of our storefront location in Winter Haven within walking distance from the Post Office, the WH Library and Bus Station. WRC increases capacity to serve the target population by using AARP trainees, college interns and trained volunteers. We have managed our own Tax Site for over five years, so we are experienced and capable of building a larger program should WRC receive this grant. **Evidence of Program's Capacity:** In the past calendar year, 2018, the WRC provided over 25,000 units of services to clients in Polk County, Florida. With additional resources, WRC can leverage contacts to increase financial stability for individuals and families. WRC credentialed staff includes two Certified Financial Credit Counselors from the National Association of Credit Counselors and qualified case managers. WRC expects to have Individual (for men and women) Financial Education classes in Winter Haven and surrounding areas. We expect to serve a minimum of twenty-four Financial Stability participants.

* Travel limited to \$400 and may include attendance at the 2020 Florida Literacy Conference.

IN-KIND RESOURCES

Description

Specify line items. These may include volunteer time, office space, supplies, and more.

List separately any in-kind resources that you anticipate will be contributed in support of this project. Volunteer time should be valued at \$23.33 per hour.

(Source: <http://www.independentsector.org>)

2019-2020 BUDGET

REVENUE	Amount
Florida Financial Literacy Initiative Grant	5,000.00
TOTAL REVENUE	5,000.00

PROJECT EXPENSES	Grant Amount
Salaries and Benefits	
Financial Stability Coach	1,440.00
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Total Salaries and Benefits	2,880.00
Other Expenses	
Attendance Incentive	1,800.00
Graduation Certificates	20.00
Office Supplies	300.00
Total Non-Staff Expenses	2,120.00
TOTAL EXPENSES	5,000.00

IN-KIND RESOURCES (Optional)	
Description	Amount
Volunteers (4)	1,866.40
Building	2,500.00
Snacks and Beverages	600.00
TOTAL IN-KIND RESOURCES	4,966.40