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## Q1

### Applicant Information

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Company	Atlantic Technical College
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City/Town	Ft. Lauderdale
State/Province	FL
ZIP/Postal Code	33311
Email Address	cristina.urena@browardschools.com
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## Q2

Name and E-mail address of Primary Contact for Grant Implementation (type "same" if it is the person listed above.)

same

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## Q3

Yes

Is your organization a 501(c)(3) nonprofit organization or government-based agency that provides adult basic education/literacy, ESOL and/or family literacy instruction in Florida?

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## Q4

School District-Based Program

Organization Type

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**Q5**

Organization's total operating budget (school districts and community colleges may use the adult education program budget.)

3,674,624

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**Q6**

Does your organization charge a fee for instructional services?

**Yes,**

If yes, please explain.:

Adult Basic Education and ESOL students pay \$65 for registration, testing and activities fee.

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**Q7**

Number of adult ESOL and/or family literacy students provided instruction during fiscal year 2020-21.

1254

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**Q8**

Number of volunteers (if none, enter "0")

0

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**Q9**

Number of paid instructors (if none, enter "0")

30

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**Q10**

Number of students to be provided with instructional services under this grant.

100

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**Q11**

**Yes**

Are you a 2020-21 recipient of this grant?

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**Q12**

County or counties served by this grant.

Broward

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## **Florida Financial Literacy Initiative**

### **2021 APPLICATION**

#### **Part I: Narrative**

##### **1) Project Abstract/Summary**

The Financial Literacy Program at **Atlantic Technical College (ATC)** builds important skills for low-income students by ensuring that financial education is a component of the adult English as Second Language (ESOL) literacy program and the Adult Basic Education (ABE) program. This is accomplished by integrating a financial literacy curriculum into the ESOL curriculum; implementing student project-based learning activities aimed at increasing financial knowledge while building English language skills; and providing other financial literacy activities.

##### **2) History and Accomplishments**

Broward County Public Schools (BCPS) is the sixth largest public-school system in the United States and the second largest in the state of Florida. BCPS serves a diverse population with students from 177 different countries and speaking 151 different languages. 12% of the entire student population are English Language Learners, 15% are Exceptional Student Education students and 58% of students qualify for Free or Reduced Lunch, a measure of low-income status.

Atlantic Technical College (ATC), a part of BCPS, first opened its doors in August 1973 to 450 students in 11 programs of instruction. Today, more than 6,341 students attend classes offered days, evenings, and Saturdays at three campuses throughout Broward County and participate in apprenticeship opportunities throughout the State. The college offers 30 Certificate and Applied Technology Diploma programs in seven high-demand occupational clusters, including Business Management and Administration, and Adult General Education programs.

ATC offers occupational instruction that enable students to secure employment and/or career advancement; and provides specialized support services for the disabled student and English Language Learners. The Adult Basic Education (ABE) program at ATC provides students with the academic skills that are necessary for entrance into the GED preparation courses as well as the Applied Academics for Adult Education program. The ESOL program at the college also prepares non-native English learners with the skills

they need to work successfully in the US. Classes focus on life skills, reading, math, personal finance, test taking skills, listening, speaking and writing.

### **3) Needs Statement**

ATC is available to adult students and their families who live in the 33311-zip code. This distressed, high-need community has Broward County's highest poverty level of 17%. The poverty level for children under 12 years is more than 35%. Financial health is a fundamental need within this community that is frequently a target for predatory loans, get rich quick schemes, and debt traps. As a result, financial literacy is an essential life skill that every person in the community needs. If a person does not understand concepts of finance and money management and cannot apply those concepts in their daily life, then it is almost impossible to function successfully in today's finance driven world.

As students and families struggle to access adequate financial systems and skills-building support, it is crucial for ATC to expand our scope to meet the educational and financial literacy needs of the community. Therefore, ATC's goal is to promote good financial literacy through skills building, education and support.

### **4) Objectives**

ATC will improve the financial literacy of the local community by: providing the financial literacy curriculum to adult education ESOL students; promoting student financial skills building through project-based learning activities; and providing ongoing job, college and career support so that students can find work and/or enter college financially sound. Teachers will also adapt information drawn from Wells Fargo's *Hands on Banking* curriculum and resource guide. Over 100 English language learners and adult basic education (ABE) students will receive 30 hours of financial education instructional time during adult literacy classes as part of this program. ATC expects that at least 80% of students complete the course.

### **5) Project Description**

The goal of the project is to increase financial literacy and reduce economic disparities for low-income individuals focusing on the 33311-zip code area. The proposed project will improve the overall financial literacy of adult students and their families through education and services including:

1. ATC will expand and strengthen the current literacy curriculum in adult ESOL classes by incorporating the lessons and activities presented in Wells Fargo's *Hands on Banking* curriculum and resource guide. Mathematics is part of the Florida Department of Education ESOL Curriculum Framework, it is easier to integrate financial literacy into lesson planning.

2. All ESOL adult education students will participate in project-based learning activities aimed at increasing literacy, math and finance skills in interesting ways. Project-based activities will include fun projects such as a student developed newsletter that will include financial literacy information and tools; business and job promotion projects such as students developing business cards for their businesses or to promote themselves; and the establishment of a model “business center” where students can learn how to use and practice office business skills (desk arrangement, computer/printer, switch board/phone operation, etc.). Students will also give presentations and make display boards for a Financial Literacy Day and participate in an annual job fair.
3. A Professional Development Center will be available for students to receive one-on-one support on how to fill out job applications, resume building, professional attire, soft skills, and participate in mock interviews. Students will also receive support to develop their financial goals.

#### **2020 Financial Literacy Program Grant Outcomes and Successes:**

- 66 learners participated in the project.
- Delivery of 30 instructional hours using the Hands-on Banking curriculum.
- Instructors also used Burlington English Financial modules.
- Students demonstrated increased English language skills in assessments and teacher observation.
- Attendance was higher on the days that the curriculum was taught as well as on the days that Wells Fargo presentations and monthly events occurred. Some of the Wells Fargo presentations included “Let’s Talk Credit” and “Creating a Budget.”
- Students participated in month financial literacy activities including student presentations on how to establish a business; mock vacation plan; resume building; and business card and promotional flyer design and printing.
- Virtual job fair.

#### **6) Collaboration and Partnerships**

ATC partners with several local banking, financial education and job and career organizations including: Wells Fargo; Career Source Broward; Broward County Community Action Agency; the Urban League of Broward; and Opportunities Industrialization Centers of South Florida (OIC). ACT also works with external partners by inviting them to provide virtual to students and by referring students to their services and access their resources. ATC also works with about 45 companies on an annual job fair. We are hoping that this year’s job fair will happen onsite. In addition, ATC works with external partners to publicize biweekly job announcements to help students find work.

## 7) Recognition

ATC and BCPS have a well-managed marketing plan that includes the use of print, social media and public service announcements to share information, promote programs and develop community engagement. The Financial Literacy Program for ESOL and ABE students will be marketed to the public through these marketing venues as well as community outreach activities to area schools and municipalities that work within the School District. All marketing of this event will include a statement recognizing the fiscal contribution of Wells Fargo as well as the support from the Florida Literacy Coalition. Both Wells Fargo and the Florida Literacy Coalition will be prominently promoted in job fair publicity materials.

## 8) Timeline

Date	Activity
January	Coordination meeting with ESOL teachers and program launch. The <i>Hands-on Banking</i> curriculum is integrated into the adult ESOL education curriculum. The student-led learning project is initiated.
February	Teachers implement 30 hours of instructional time on financial literacy to 100 ESOL and ABE students. Students take pre- and post- assessments to measure changes in knowledge. Teachers/students continue to work on project-based activities.
Ongoing	All students participate in project-based activities including the student newsletter, personal business promotion project and model business support center. Activities will be either virtual or in person. Students review progress towards their career and financial goals as tracked with instructors and staff at the Professional Development Center.
April	Job fair

## 9) Evaluation

Participants will be given the pre- and post-tests provided by the Florida Literacy Coalition to assess learning gains. An evaluation survey will be given to participants. These assessments will allow staff and teachers the ability to determine the effectiveness of the curriculum, student-led activities and the financial education and services in promoting financial literacy and health for adult ESOL students and their families. Project results and data on impact will be shared internally to other ESOL service providers within the BCPS system. Lessons learned will also be shared with external financial literacy and service providers such as the Broward Chapter of the Urban League and others.

**Part II: 2022 Budget**

<b>REVENUE</b>	<b>Amount</b>
Florida Financial Literacy Initiative Grant	<b>\$5,000</b>
<b>TOTAL REVENUE</b>	<b>\$5,000</b>

<b>PROJECT EXPENSES</b>	<b>Amount</b>
<b>Salaries and Benefits</b>	
4 Instructors to support to students who are working on the newsletter and delivering program content. 10 hours x \$26.50 hr. Plus 20.02% District approved fringe benefits	\$1,272
Technical Specialist to provide technical and digital support to students and teachers and to help implement the virtual job fair. 10 hours x \$24.28 hr. Plus 20.02% District approved fringe benefits	\$291
<b>Total Salaries and Benefits</b>	<b>\$1,563</b>
<b>Other Expenses</b>	
Travel to 2021 Florida Literacy Conference	\$400
Project-based materials and supplies (paper for newsletter)	\$600
Student incentives (\$10 gift cards x 110)	\$1,100
Tablecloths for financial literacy day	\$300
Business cards printing 11 each (pack of 50) for 50 students	\$550
Food for financial literacy day	\$487
<b>Total Other Expenses</b>	<b>\$3,437</b>
<b>TOTAL</b>	<b>\$5,000</b>

<b>IN-KIND RESOURCES</b>	
<b>Description</b>	<b>Amount</b>
Salary – Program Coordinator to manage grant program operation and deliverables. \$28.54 x 2 hours per week x 35 weeks.	\$1,998
Fringe Benefits for Program Coordinator. 20.02% District approved rate.	\$400
<b>TOTAL IN-KIND RESOURCES</b>	<b>\$2,398</b>