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## Q1

### Applicant Information

Name	Jamie Cross
Company	Brevard Adult and Community Education
Address	1225 Clearlake Road
Address 2	1225 Clearlake Road
City/Town	Cocoa
State/Province	Florida
ZIP/Postal Code	32922
Email Address	cross.jamie@brevardschools.org
Phone Number	3216333660

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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.)

869,604

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**Q6**

Does your organization charge a fee for instructional services?

**Yes,**

If yes, please explain.:

\$31.50 for tuition fees

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**Q7**

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

164

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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")

2

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**Q10**

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

80

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**Q11**

**No**

Are you a 2020-21 recipient of this grant?

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**Q12**

County or counties served by this grant.

Brevard

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**Florida Financial Literacy Initiative**  
**2021 APPLICATION – BACE (Brevard Adult and Community Education)**

**1) Project Abstract/Summary**

Brevard Adult and Community Education is requesting funds to support and facilitate programs dedicated to increase financial literacy throughout Brevard County. Brevard County has a population of 585,507 and 278,173 households. In Brevard County, over 10% of households speak another language besides English, over 10% live below the poverty level, 7% do not have a high school diploma, and Brevard's unemployment rate is 4.4%. We have one of the state's most poverty-stricken cities in our county. Our central location is in Cocoa, Florida, which has a poverty rate of 20.3%, West Cocoa has a poverty rate just over 40%. Titusville, Florida has a poverty rate of 16.3%, well above the nation average (11% roughly). Melbourne and Palm Bay both have roughly 13% poverty rates. Our mission is to increase financial literacy among our students and within our communities that need the most support. We will deliver engaging instructions to help increase financial literacy to help students with crucial life skills to be successful.

**2) History and Accomplishments**

Brevard Adult and Community Education (BACE) is in four different locations throughout the county of Florida. Brevard is the longest county from north to south in the state of Florida at 72 miles. From East to West, Brevard County is 26.5 miles wide. Our locations are Titusville (North Area), Cocoa (Central Area), Melbourne (South Area), and Palm Bay (South Area). We currently have a total enrollment of 918 Students: Titusville (194), Cocoa (302), Melbourne (243), Palm Bay (179). Our students ethnic background breakdown is as follows: Asian 3.8%, African American 24.2%, Hispanic 27.6%, and Caucasian 46.3%. Our programs currently include: ABE/GED preparation, Adult High School, ESOL, Automotive Service Technology 1, Automotive Service Technology 2, Pre-Apprenticeship Program, Beginner Sign Language, Acrylic Painting, Computer basics, ParaPro, and Basic Spanish. BACE has a rich tradition of continuously providing support and opportunities to all students, and turning trials into triumphs. We pride ourselves in helps those who need help the most.

**3) Needs Statement**

We will aim to serve people from all backgrounds throughout our county. Tuition assistance and scholarships will be available based on family income, as a means to breakdown any financial barriers. We will be advertising this class throughout the entire county; However, we will have an even bigger push in communities in which poverty levels are astronomically bigger. West Cocoa has a poverty rate of 40%, Central Melbourne has a poverty rate of 22%, Titusville HS zoning area has a poverty rate of 26%, well above the 10% county average. These communities will be targeted through advertising our program through social media, flyers, and community gatherings. We also have a huge ESOL population on our campuses that we will target for this class. Many of our ESOL students are from Spanish backgrounds, however, we have a growing Chinese and Creole speaking population. Many people in our poverty-stricken

communities have not been given a fair chance at receiving an education. This has caused families and generations to be affected, which has caused a ripple down affect. The lack of financial literacy has caused many families to find themselves in financial hardships. These families pay higher interest rates and higher up-front fees; as they are targeted by companies who take advantage of their lack of knowledge concerning finances. Financial literacy is a crucial first step in breaking the barriers and providing equitable services to people no matter their background.

#### **4) Objectives**

Brevard Adult and Community Education will deliver 16 hours of financial literacy content to at least 80 students during the grant year. Eight month long courses will be offered, with a limit of 10 seats (we will attempt to accommodate unexpected high enrollment). These courses will consist of 8 classes, each class is 2 hours long. At least 90% of students will report that the financial literacy class will help them in their everyday life. Students will take a pretest and a posttest to gauge student growth, take quick formative assessments for immediate feedback, and will present a financial literacy project for mastery of a standard. Students will fill out an exit survey to identify student areas of growth and areas in which growth is still needed.

#### **5) Project Description**

We will be offering our financial literacy class in 4 week intervals. The class will be on Tuesdays and Thursdays from 5pm to 7pm, 2 hours a class. The course will be 8 total classes for a total of 16 instructional hours. We will attempt to reach at least 80 students through all 8 classes offered. The course program will be offered four times at the Cocoa Campus, two times at Melbourne Campus and two times at the Palm Bay Campus. Since Cocoa is the most centrally located center in the county, thus the reason it is offered more at that location. However, we will still have the course available in the other locations for convenience to their respective students and community members. We will be utilizing the Wells Fargo Hands on Banking curriculum, as this will be integrated with our other curriculum. We will be using the McGraw-Hill Number Power book set to help guide the curriculum. Number Power offers a real-world approach to math and offers real world settings in which students will be applying mathematics to everyday financial decisions. We only need to purchase the “Number Power Financial Literacy” books, as we have the rest of the books to get started. Our financial literacy program is as follows: (Standards from current CPALMS Florida Financial Literacy Course Standards)

##### **Week 1**

Class 1 – Addition, Subtraction, Multiplications, and Division for everyday finances  
(ss.912.e.1.9 – Describe how the earnings of workers are determined)

Class 2 – Analyzing Data and Finances  
(ss.912.e.1.14 – Compare credit, savings, and investment services available to the consumer from financial institutions)  
(ss.912.e.1.15 – Describe the risk and return profiles of various investment vehicles and the importance of diversification)

## **Week 2**

### **Class 3 – Graphs, Charts, Schedules with Finances**

(s.s.912.e.1.16 – Construct a one-year budget plan for a specific career path including expenses and construction of a credit plan for purchasing a major item)

### **Class 4 – Financial Literacy and the world today**

(ss.912.e.2.7 – Identify the impact of inflation on society)

(ss.912.e.2.8 – Differentiate between direct and indirect taxes, and describe the progressivity of taxes)

## **Week 3**

### **Class 5 – Financial literacy in your world**

(ss.912.fl.11 – Discuss people choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family or location.

(ss.912.fl.1.5 – Discuss reasons why changes in economic conditions or labor market can cause changes in a worker's income or may cause unemployment)

### **Class 6 – Financial literacy (risks, inflation, and returns)**

(ss.912.fl.3.2 – Examine the ideas that inflation reduces the value of money, including savings that the real interest rate expresses the rate of return on savings, taking into account the effect of inflation and the real interest rate is calculated as the nominal interest rate minus the rate of inflation)

## **Week 4**

### **Class 7 – Financial Literacy (Government and Employer)**

(ss.912.fl.3.6 – Describe government policies that create incentives and disincentives for people to save)

(ss.912.fl.3.7 – Explain how employer benefit programs create incentives and disincentives to save and how an employee's decision to save can depend on how the alternatives are presented by the employer.

### **Class 8 – Word Problems with financial decisions**

Posttest/Questions/Wrap-up

## **6) Collaboration and Partnerships**

Our main partner with this program will be Wells Fargo since the program offered wouldn't be possible without the generous support of Wells Fargo. CareerSource is our biggest partner in the community, as we collaborate with them for almost all projects and programs we have going on. CareerSource is constantly seeking to help under privileged citizens and to give them opportunities. CareerSource and our marketing team will help with the marketing of our financial literacy programs throughout the entire county. We also plan to partner with the local elementary schools and high schools, our goals is to recruit as many parents as possible who need financial literacy instruction from these schools.

## **7) Recognition**

Wells Fargo will be continuously recognized throughout the entire program. These classes and program would not be possible if it wasn't for the financial support from Wells Fargo through the grant. All class materials will have the Wells Fargo logo on it, and all advertising material will also have the Wells Fargo logo on it. The name of our program will be "Financial Literacy sponsored by Wells Fargo". We will also be advertising the class throughout school district social platforms, as the Wells Fargo logo will also be visible on these platforms.

## **8) Timeline**

Class 1(January 18th-February 10th) @ Cocoa Adult Education Center

Class times 5pm – 7pm

Week 1 - January 18th, January 20th

Week 2 - January 25th, January 27th

Week 3 - February 1st, February 3rd

Week 4 – February 8th, February 10th

Class 2(February 15th – March 10th) @ Melbourne Adult Education Center

Class times 5pm – 7pm

Week 1 – February 15th, February 17th

Week 2 – February 22nd, February 24th

Week 3 – March 1st, March 3rd

Week 4 – March 8th, March 10th

Class 3(March 22nd – April 14th) @ Palm Bay Adult Education Center

Class times 5pm – 7pm

Week 1 – March 22nd, March 24th

Week 2 – March 29th, March 31ST

Week 3 – April 5th, April 7th

Week 4 – April 12th, April 14th

Class 4(April 19th – May 12th) @ Cocoa Adult Education Center

Class times 5pm – 7pm

Week 1 – April 19th, April 21st

Week 2 – April 26th, April 28th

Week 3 – May 3rd, May 5th

Week 4 – May 10th, May 12th

Class 5(August 16th – September 8th) @ Cocoa Adult Education Center

Class times 5pm – 7pm

Week 1 – August 16th, August 18th

Week 2 – August 23rd, August 25th

Week 3 – August 30th, September 1st

Week 4 – September 6th, September 8th

Class 6(September 20th – October 13th) @ Melbourne Education Center

Class times 5pm – 7pm

Week 1 – September 20th, September 22nd

Week 2 – September 27th, September 29th

Week 3 – October 4th, October 6th

Week 4 – October 11th, October 13<sup>th</sup>

Class 7(October 18th – November 10th) @ Palm Bay Education Center

Class times 5pm – 7pm

Week 1 – October 18th, October 20th

Week 2 – October 25th, October 27th

Week 3 – November 1st, November 3rd

Week 4 – November 8th, November 10th

Class 8(November 15th – December 8th) @ Cocoa Adult Education Center

Class times 5pm – 7pm

Week 1 – November 15th, November 17th

Week 2 – November 21st (Monday - replace 24th for Thanksgiving), November 22nd

Week 3 – November 29th, December 1st

Week 4 – December 6th, December 8th

## **9) Evaluation**

Students will be given a pre assessment (beginning of course) and post assessment (end of course) to gauge student growth and to measure the effectiveness of the program. Students will be given exit surveys to help us understand the effectiveness of the course from the student's perspective. A teacher survey will be given for feedback from their valuable viewpoint. Students will receive quick formative assessments during the individual classes, to allow quick feedback from the instructor. Formative assessments will be the instructor's main tool to monitor student mastery of the standards or skill.

**Part II: Budget**

<b>REVENUE</b>	<b>Amount</b>
Florida Financial Literacy Initiative Grant	\$5,000
Tuition \$48 @ 40 students, assuming other 40 students qualify for paid tuition	\$1920
<b>TOTAL REVENUE</b>	<b>\$6,920</b>

<b>PROJECT EXPENSES</b>	<b>Grant Amount</b>
<b>Salaries and Benefits</b>	
Instructor Salary class 1 – 16 hours @ \$17.50	\$280
Instructor Salary class 2 – 16 hours @ \$17.50	\$280
Instructor Salary class 3 – 16 hours @ \$17.50	\$280
Instructor Salary class 4 – 16 hours @ \$17.50	\$280
Instructor Salary class 5 – 16 hours @ \$17.50	\$280
Instructor Salary class 6 – 16 hours @ \$17.50	\$280
Instructor Salary class 7 – 16 hours @ \$17.50	\$280
Instructor Salary class 8 – 16 hours @ \$17.50	\$280
ESOL support instructor (class 1 – 8) 128 hours @ \$17.50	\$2,240
<b>Total Salaries and Benefits</b>	<b>\$4,480</b>
<b>Other Expenses</b>	
Financial Literacy “Number Power” Books (80 books @ \$23.18)	\$1,854.40
Tuition Forgiveness (40 students @ \$48)	\$1920
Supplies for student project/assignments	\$500
<b>Total Non-Staff Expenses</b>	<b>\$4,274.40</b>
<b>TOTAL EXPENSES</b>	<b>\$8,754.40</b>