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 Started:
 Sunday, November 14, 2021 7:40:34 AM

 Last Modified:
 Sunday, November 14, 2021 7:47:28 AM

 Time Spent:
 00:06:53

 IP Address:
 73.124.153.95

#### Page 1

#### Q1

#### Applicant Information

| Suzanne Cordero                                |
|--|
| El Sol, Jupiter's Neighborhood Resource Center |
| 106 Military Trl.                              |
| 106 Military Tral                              |
| Jupiter  |
| FL   |
| 33458  |
| suzanne@friendsofelsol.org                     |
| 5617459860                                     |
|  |

## Q2

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

same

## 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?

# Q4

Organization Type

Nonprofit Community-Based Organization

# Q5

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

#### 1,415,315

# Q6

No

Does your organization charge a fee for instructional services?

# Q7

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

280

# **Q**8

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

1-5 varies

# Q9

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

5

## Q10

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

150

# Q11

No

Are you a 2020-21 recipient of this grant?

## Q12

County or counties served by this grant.

Palm Beach County



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

# 2021 APPLICATION

Please complete the following application electronically and submit it online at <u>https://www.surveymonkey.com/r/X6YZHS7</u> before **November 12th, 2021, at 4:00 pm.** The narrative and budget should be submitted as one PDF document.

## Part I: Narrative

## 1) Project Abstract/Summary

El Sol's Adult Education Program was created to remove barriers to employment by empowering people to improve their financial self-sufficiency and economic freedom for themselves and their families. In order to increase our clients', mostly migrant day-laborers, knowledge of and access to the financial systems in the United States, El Sol integrated financial literacy lessons within our ESL nighttime classes. We target ESL classes as there is a chapter on consumer economics that is exactly related to the need to teach students how to navigate Economic Systems: banking, credit and other financial services, life insurance, consumer literacy, consumer privacy, economic literacy, taxes, and stores. We have changed our program so that now financial literacy is taught as standalone classes for our ESL students. Students now come to class a 4<sup>th</sup> day and that day is dedicates exclusively to financial topics. Students get an opportunity to continue working on their English but also receive information and learn about our financial systems. We are excited with the opportunity to address this need by incorporating our Financial Literacy curriculum into this group.

## 2) History and Accomplishments

In the early 2000s, an open-air labor market began to develop on the streets of our town, Jupiter, in South Florida. Hundreds of day laborers would congregate daily on the street in an unorganized outdoor market where employers picked workers up for work. Neighbors complained to town officials about traffic safety, loitering, and a perceived drop in real estate values. Laborers were subject to wage theft, unsafe work environments, and abuse. The cultural tensions were escalating, so a group of residents, immigrants, faith-based groups, and university and town officials came together to address the problem. In 2006, that grassroots, public/private coalition resulted in the creation of a 501(c)3 nonprofit- El Sol, Jupiter's Neighborhood Resource

Center to improve the quality of life for the residents of Jupiter and surrounding communities by providing services primarily to day laborers, their children and families. At first, El Sol provided a controlled, safe, and just labor center that served as a solution to injustices day laborers and employers face (wage theft, labor abuse, crime, discrimination, and unsafe hiring conditions). Over the years, El Sol has grown to provide a variety of services to meet our clients' needs; Labor, Adult Education, Health, Community Life, Legal, Food and Nutrition, and Child Development. In 2020, El Sol assisted 1,486 unique residents, and their families, in Jupiter through our seven programs

# 3) Needs Statement

The majority of El Sol's clientele are day-laborers that are living at or near the poverty line. Many of them are Mayan-indigenous migrants coming from remote villages in Guatemala and Mexico. Day-laborers are frequently paid in cash and are often targets of theft. Due to a lack of knowledge about the financial systems in America, day-laborers often do not feel comfortable putting their money in a bank account. This project is aiming to increase students' knowledge of and access to banks and to promote better financial habits and establish a financial history that can lead them to better financial opportunities.

# 4) Objectives

El Sol's objective is to increase day- laborers and their families ability to manage financial resources, promote better financial habits and establish a financial history that will help our clients support themselves and their families. El Sol will integrate financial literacy lessons into the ESL program and tackle three major problems that day-laborers face on a day-to-day basis; English, finances, and integration.

A change we have made in our program is to accept no more than 20 students per class. We maintain a waiting list after we have met our limit. For the calendar year of 2022 we will offer 2 semesters of ESL classes with 2 Level 1 groups, 1 level 2 group and 1 level 3 group with a potential of 80 students per semester.

Our goal is to offer 128 hours of instruction to at least 150 students over 2 semesters in the calendar year of 2022.

El Sol will conduct pre and post-tests to assess the students' command of the concepts delivered. Of the upper-level students who complete both pre and post-tests, there will be an average score of 70% or higher demonstrating the student understanding of the material.

## 5) Project Description

\* If you are a 2020 financial literacy grant recipient, please summarize your program's success and describe your plans for program continuation.

El Sol was proud to be a recipient of the 2020 Florida Literacy Coalitions' Financial Literacy Initiative. 280 students have been served in the Fall 2020 and the Spring 2021 semester. Covid19 impacted our programs and we immediately moved towards a virtual format. Students who kept going virtually were very engaged and loved the new way to learn, however we unfortunately did loose students who were not comfortable with the technology.

For Fall 2021 we continued with our Level 1- 4 ESL classes virtually and also implemented an in-person Level 1 since we started getting requests from students who prefer to be face to face. This upcoming spring 2022 we will offer ESL Levels 1 -3 in-person with two groups taking Level 1 which is where we see the most need.

The period covered by this application will include two semesters: Spring 2022 and Fall 2022. Each semester is 18 weeks long with 16 weeks of instruction. (One week for registration and the last week for final testing and graduation). ESL classes are offered 3 days a week. Financial Literacy will be offered a 4<sup>th</sup> day with Levels 1 and 2 on one day and the Level 3 and above students on another. Each class will be 2 hours long.

#### Finance Class for ESL Students

Level 1 - 2: 2 hours of instruction x 16 weeks x 2 semesters = 64 hours of instruction Level 3+: 2 hours of instruction x 16 weeks x 2 semesters = 64 hours of instruction Total of 128 hours of financial instruction

Classes will be in person and teachers and students will work together to develop a project-based learning project. We also hope to bring back our mock bank activity which was always very well received by students and in-person outside speakers. Pre- and post tests will be administered as well as the student surveys

#### 6) Collaboration and Partnerships

El Sol works closely with community partners. We plan to continue to utilize community presenters and community partnerships like the Legal Aid Society of Palm Beach County to speak to our ESOL students about financial issues like bankruptcy, client right information about loans and credit card companies. The United Way of Palm Beach County volunteers to talk about free tax preparation service through their VITA program. We hope to once again host two representatives from our local Wells Fargo bank to talk to our community about financial responsibility and managing money in everyday life.

#### 7) Recognition

During our graduation ceremony, which happens two times a year, the Florida Literacy Coalition and Wells Fargo will be announced on stage for their generous contribution to our financial literacy programming. In addition to that announcement, we thank Florida Literacy Coalition and Wells Fargo on social media.

## 8) Timeline

Please provide a timeline with project milestones.

| 2022   | Schedule        |
|--|-----------------|
| Spring Term 2022   | Jan 17 – May 17 |
| Financial Literacy Class & Pre Tests                               | Week of Jan 24  |
| Financial Literacy speakers from local banks and or other activity | TBD             |
| Mock Banking or other Project Based Experience                     | TBD             |
| Post Tests & Surveys   | Week of May 16  |
| Graduation Ceremony  | May 25          |
| Fall Term 2022   | Aug 1 – Nov 29  |
| Financial Literacy Class & Pre Tests                               | Week of Aug 8   |
| Financial Literacy speakers from local banks and or other activity | TBD             |
| Mock Banking Activity or other Project Based Experience            | TBD             |
| Post Tests & Surveys   | Week of Nov 28  |
| Graduation Ceremony  | Dec 7           |

## 9) Evaluation

- 1. Number of students provided financial literacy instruction.
- 2. Average number of hours per week dedicated to financial literacy for each class/group.
- 3. Attendance
- 5. Student Pre and Post-test assessments
- 6. Student Surveys
- 7. Teacher Surveys

#### Part II: Budget

#### 2022 BUDGET

| REVENUE                                     | Amount      |
|---|-------------|
| Florida Financial Literacy Initiative Grant | \$ 5,000.00 |
| Kantner Foundation                          | \$ 500.00   |
|   |             |
| TOTAL REVENUE                               |             |

| PROJECT EXPENSES   | Grant<br>Amount |
|--|-----------------|
| Salaries and Benefits  |                 |
| Finance Teacher \$21/hour x 5hrs/week x 36 weeks ( 2 terms per | \$ 3,780.00     |

| year)                                     |             |
|---|-------------|
| Finance Teacher payroll Tax               | \$ 289.17   |
| Adult Literacy Coordinator (2.72% Salary) | \$ 930.83   |
|   |             |
| Total Salaries and Benefits               | \$ 5,000.00 |
|   |             |
| Other Expenses                            |             |
| Supplies and Graduation                   | \$ 500.00   |
|   |             |
|   |             |
|   |             |
|   |             |
| Total Non-Staff Expenses                  | \$ 500.00   |
| TOTAL EXPENSES                            | \$ 5,000.00 |

| IN-KIND RESOURCES (Optional) |           |
|------------------------------|-----------|
| Description                  | Amount    |
| Building Space               | \$84,520  |
|                              |           |
|                              |           |
| TOTAL IN-KIND RESOURCES      | \$ 84,520 |

## Part III: Supporting Documents

Please include the following documents with your online application:

- Current Operating Budget;
- Copy of IRS tax-exempt determination letter (for non-profits only); and
- Other supporting materials (i.e. letters of support, newspaper articles, etc.) are optional and, if included, <u>must be limited to 2 pages</u>.