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Q1

Applicant Information

Name	4C Neighborhood Center for Families ESOL/Financial Literacy Project
Company	Community Coordinated Care for Children, Inc.
Address	3500 W. Colonial Dr.
Address 2	-
City/Town	Orlando
State/Province	Florida
ZIP/Postal Code	32808
Email Address	pzahry@4cflorida.org
Phone Number	(407) 532-4170

Q2

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?

Q3

Nonprofit Community-Based Organization

Organization Type

Q4

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

\$115,235,673

Q5

Does your organization charge a fee for instructional services?

Yes,

If yes, please explain.:

Some programs that the organization administers require a fee. However, all Neighborhood Centers for Families (NCF) programs are free of charge, and there is no fee for the ESOL program for which Florida Financial Literacy Grant funding is being requested.

Q6

Number of adult ESOL and/or family literacy students provided instruction during fiscal year 2019.

Since October 2019, 91 students have been served. The fiscal year runs October 2019-September 2020.

Q7

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

0

Q8

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

1

Q9

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

85

Q10

No

Are you a 2019 recipient of this grant?

Q11

County or counties served by this grant.

Orange County

Florida Financial Literacy Initiative 2020

Union Park Neighborhood Center for Families ESOL/Financial Literacy Project submitted by Community Coordinated Care for Children, Inc. (4C)

Part I: Narrative

Project Abstract/Summary

Through the Florida Literacy Initiative Grant, the Union Park Neighborhood Center for Families (NCF) will provide financial literacy education instruction and activities to a minimum of 85 ESOL students. The classes will utilize the Hands on Banking curriculum, supplemented by other resources and materials. In addition to the classroom lessons both virtual and on-site, students will have real life hands on experience utilizing the lessons they have learned.

History and Accomplishments

Founded in 1969 and incorporated in 1973, Community Coordinated Care for Children, Inc. (4C) is a nonprofit organization whose mission is to be a community leader in providing high quality services that improve the lives of children and families. The Agency works collaboratively with many community-based organizations to maximize available services. 4C is the contracted provider of administrative services for the 13 NCF's in Orange County. The Agency facilitates child care financial assistance for NCF clients, determining eligibility for customers referred by the Orange County Citizens' Commission for Children (CCC). ESOL programs have been successfully provided at various NCF sites for more than 17 years.

The Union Park Neighborhood Center for Families (NCF) is a community based center. The seven NCF staff, although working for five different agencies, work collaboratively to provide frontline services that meet the needs of families. Programs provided by the partnering agencies include employment services, counseling, youth programs, community nursing and the ESOL Program operated by 4C staff.

The ESOL/Literacy programs provide language-training courses to facilitate integration into the English-speaking community. ESOL topics are presented based on the needs of the students and current events. Topics include but are not limited to health and wellness, employment and other daily life skills.

The Union Park NCF employs a full time ESOL instructor who offers multiple classes Monday through Friday at several levels. The ESOL Program is an academic program with a primary focus of providing sheltered instruction practices to support students in content-area learning. Peer-supported learning also is used to help students practice oral language during academic lessons. The instructor teaches explicit comprehension strategies that assist students in accessing content while they are developing English proficiency to facilitate integration in the English-speaking community.

This program year, the ESOL classes have provided important lessons regarding health and wellness. The Florida Department of Health – Orange County has a Hepatitis Prevention Program that was introduced to students in collaboration with the NCF Community Nurse. She presented information on the importance of preventing the disease, something of which most students were unaware. She also provided free hepatitis and flu vaccines to any students who were interested. Students were also able to obtain information about COVID-19 and best practices for avoiding contracting the virus. The community nurse shared information with the students and answered questions they had about the pandemic. The local Cooperative Extension Service also presented to the students on healthy eating habits and nutrition. These lessons are building not only language skills, but life skills as well.

The Union Park ESOL program served 91 students in the 2017-2018 year and 201 students in the 2018-2019 year. Since October 2019, the program has served 91 students. Since the onset of the pandemic, most classes have been held virtually utilizing the zoom platform. Moving forward, we will hold a mix of in person and virtual classes based on current climate and student needs.

Needs Statement

This project will serve all of the students who attend the Union Park ESOL classes, which are offered Monday through Friday throughout the year. Approximately 85 percent of the students attending class speak Spanish as their first language. At the Union Park NCF, 88 percent of the participants are female. All of the students are at least 18 years old. A wide range of all ages, including seniors, participate. Students attending ESOL classes have a very rudimentary understanding of money. They know it is needed to make purchases and pay bills; however, they do not have financial literacy beyond the use of cash. Most of the students served in the ESOL classes need to learn how to open a bank account, obtain and utilize a debit card, establish and maintain good credit, and understand what services a bank can offer. They also need to be educated about credit fraud and other financial scams to which they could fall victim, including scams related to faulty test kits and false offers of financial assistance that have surfaced during the COVID-19 pandemic.

Objectives

The NCF anticipates serving 85 students with the Literacy Initiative for the year.

80% of participants will fulfill a minimum of one or more of the following objectives:

- Improve knowledge of financial literacy as evidenced on the Pre/Post Test;
- Open a checking or savings account;
- Obtain a debit/bank card; and/or
- Obtain knowledge on credit worthiness.

Project Description

Students who are participating in the financial literacy course will engage with community partners and resources in order to gain specific information relating to their financial needs. Instructional services will be held in a classroom setting, which will consist of hands on individual and group assignments, lectures with video related information based on the topic presented, and in class presentations from representatives of various banking institutes. Students will have the option to attend ESOL classes for 1.5 hours a day, five days per week over the course of 12 to 14 weeks. Financial literacy will be taught in

conjunction with the ESOL course. Vocabulary words will be introduced with direct correlation to understanding the basic functions of financial literacy. As a class project, students will utilize the vocabulary words learned in the financial literacy session to successfully pay a bill with a check and/or set up an automatic payment for a bill using debit card information. Students will be offered one on one lessons for private tutoring to ensure individual success as well as interpretation services in Spanish to facilitate better comprehension of the material that will be taught.

* If you are a 2019 financial literacy grant recipient, please summarize your success in achieving your objectives and describe your plans for program continuation. N/A

Collaboration and Partnerships

The ESOL instructor will invite a local representative from the nearest Wells Fargo Bank to introduce the importance of credit and money management specifically in Spanish to establish a rapport and gain access to services available in their community. Once a bank account is established, students will use their current bank's deposit and withdrawal slips to create a mock transaction that will allow them to learn to complete the process independently. Representatives from other local banks will have an opportunity to discuss the services that their banks offer to assist the community with improving credit and money management and planning. Students will have shopping days where they will be given coupons and mock debit/credit cards with a set limit to purchase donated items from local businesses. They will also be given the opportunity to invite other members of the community to shop with them in order to market the experience the class is offering. Flyers will be made prior to each event to promote the events when presenters and vendors visit the class and host shopping days. The Union Park NCF has a partnership with the local Cooperative Extension Service, which previously has conducted workshops on nutrition and healthy eating. This will be expanded upon under the grant to incorporate how to eat healthy while following a budget.

Recognition

Wells Fargo will be recognized throughout the course by participating as one of the presenters to the financial literacy class. Once the grant is awarded, students will be asked to provide a brief survey of how participating in the Wells Fargo Financial Literacy course assisted them. Students will be given a certificate of completion with recognition of the Wells Fargo sponsorship. Wells Fargo representatives will be invited to participate in a short graduation ceremony, where light refreshments will be served to commemorate the successful completion of the course. The Union Park NCF will share the Wells Fargo Financial Literacy grant award on 4C's social media pages and announcements distributed through Mail Chimp and other email blasts. As a Project Based Learning activity, the students will have the opportunity to publish a newsletter highlighting what they have learned through the financial literacy classes. The newsletter will recognize Wells Fargo's partnership, provide a literacy lesson, and serve as our project-based learning activity.

Timeline

End of Week 4	Students will have learned the basic vocabulary words needed to understand the functions of currency
End of Week 4	Students will have demonstrated their knowledge by completing assignments and projects that will require their use of currency for planned shopping days
Ongoing	Students will have demonstrated their knowledge through chapter tests provided every 3 weeks
End of Week 8	Students will have established a relationship with local bankers in their area to facilitate awareness/use of the services offered
Week 14	Students will have completed a final exam covering all of the vocabulary words learned
Week 14	Students will have successfully completed their class projects (e.g. parent/child activity supporting project, planned shopping day)

9) Evaluation

A variety of data on students served will be tracked. As part of the evaluation process, students will demonstrate the knowledge they have acquired through chapter tests provided every three weeks. Based on the test results, review and tutoring will be provided as needed.

The Florida Financial Literacy Data Collection Forms will be used as required. Students and teacher(s) participating in the proposed project will complete the Florida Financial Literacy Initiative Pre/Post Assessment Surveys. Answer sheets will be submitted in accordance with the mid- and end-of-year reporting requirements. Increased knowledge of financial literacy will be documented by pre and post-test scores from Hands on Banking. Students will provide documentation of opening a bank or saving account or obtaining a debit or credit card. Students will demonstrate knowledge of credit worthiness by providing documentation that they have obtained a free credit report.

Part II: Budget

2020-2021 BUDGET

REVENUE	Amount
Florida Financial Literacy Initiative Grant	\$3,000
TOTAL REVENUE	\$3,000

PROJECT EXPENSES	Grant Amount
Salaries and Benefits	
	0
Total Salaries and Benefits	0
Other Expenses	
Class supplies/materials	\$1,500
Materials for class project	500
Field trips (Transportation)	700
Mileage/Travel	300
	0
Total Non-Staff Expenses	3,000
TOTAL EXPENSES	\$3,000

IN-KIND RESOURCES (Optional)	
Description	Amount
Classroom	\$5,000
Food and Refreshments	1,000
Guest Speakers	721
TOTAL IN-KIND RESOURCES	\$6,721

To whom it may concern,

My name is Luz Navarrete, I study ESOL with my excellent teacher at Union Park Neighborhood Center for Families.

I want to thank Union Park Neighborhood Center for Families specially our ESOL teacher Keyla Abreu for her teachings and help.

Since we immigrated to USA one great barrier has been the language to communicate with others in normal life activities. But in the center thanks to the Lord, the staff and our teacher, we have learned a lot and improved the writing and speaking abilities in English to be able to have a better life and interaction in banks, stores, doctors and other places and people.

Thanks for your help and service.

Given in Orlando, Florida on July 10, 2020

May the Lord bless you and our beautiful country.

Luz Navarrete

To whom it may concern,

My name is Homero Rodriguez, a veteran, Colonel (ret) of the Colombian Army, US Army Special Forces (Green Beret) graduate from the FBI National Academy in Quantico.

I want to thank Union Park Neighborhood Center for Families and specially our ESOL teacher Keyla Abreu for her outstanding job and help with our language skills and needs.

With her teachings we have improved our writing, and speaking abilities in English to communicate with people of different countries, the usual personal activities and interaction in banks, stores, doctor offices and other places.

Also for my job as volunteer, docent and guided tours in the Museum of Military History in Osceola has been of great importance and help in my activity to teach the cost of freedom to all the visitors of USA and other different countries.

Thanks for your help and advice.

Given in Orlando, Florida on July 10, 2020

God Bless America

Col Homero Rodriguez