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Q1

Applicant Information

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State/Province	FL
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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

School District-Based Program

Organization Type

Q4

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

2,185,682

Florida Financial Literacy Initiative Grant Application

Q5

Does your organization charge a fee for instructional services?

Yes,

If yes, please explain.:

All Florida adult education program providers are required to charge a student participation fee of \$70.

Q6

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

2325

Q7

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

0

Q8

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

43

Q9

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

150

Q10

No

Are you a 2019 recipient of this grant?

Q11

County or counties served by this grant.

Broward



2020 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 strengthening the financial education component of the adult English as Second Language (ESOL) literacy program. This is accomplished by integrating a financial literacy curriculum; implementing student project-based learning activities aimed at increasing financial knowledge while building English language skills; and using an electronic career planner that will include a calendar, personal budget tools, and 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 204 different countries and speaking 191 different languages. 13% of the entire student population are English Language Learners, 14% are Exceptional Student Education students and 66% 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 7,200 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 35 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 31%. The poverty level for children under 12 years is 26%. 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: improving the financial literacy curriculum for adult education ESOL students; promoting student financial skills building through project-based learning activities; providing students with an electronic planner that will include a calendar, their college and career goals, budgeting tools and other financial literacy instruments; and providing ongoing 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 150 English language learners 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 this grant 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. Now that 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 students earning "money" that they can spend in a school boutique; virtual financial literacy games (financial literacy bingo; students budgeting for a virtual shopping trip; students planning and budgeting for an international vacation and then

presenting it to the class). 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 and will receive budget worksheets and other tools to help them maintain their financial health in an electronic planner format.

6) Collaboration and Partnerships

ATC partners with several local banking, financial education and job and career organizations including: 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. This year's job fair will happen virtually. In addition, ATC is working with external partners to publicize biweekly job announcements to help students find work during the financial crisis.

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 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
October	Virtual job fair.
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.
January/February	Teachers implement 30 hours of instructional time on financial literacy to 150 ESOL students. Students take pre- and post-assessments to measure changes in knowledge. Teachers/students continue to work on creating the financial literacy sections of the electronic career and goal planner.
Ongoing	All students participate in project-based activities including financial literacy games and access to the student boutique.

	Activities will be either virtual or in person. Students review progress towards their career and financial goals as tracked in their electronic career and financial planner/calendar with instructors and staff at the Professional Development Center.
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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: 2020-20201 Budget

REVENUE	Amount
Florida Financial Literacy Initiative Grant	\$5,000
TOTAL REVENUE	\$5,000

PROJECT EXPENSES	Amount
Salaries and Benefits	
6 ESOL Instructors to support to students who are working on the custom pages for the planners and delivering program content. 10 hours x \$26.50 hr.	\$1,590
Technical Specialist to provide technical and digital support to students and teachers and to help implement the virtual job fair. 5 hours x \$24.28 hr.	\$121
Total Salaries and Benefits	\$1,711
Other Expenses	
Travel to 2021 Florida Literacy Conference	\$400
Project-based materials and supplies (financial literacy games)	\$300
Student incentives (\$10 gift cards x 100 and items to be sold at student boutique)	\$1,200
Teacher technology (camera projectors for online teaching)	\$389
Virtual job fair (part of the platform hosting fee)	\$1,000
Total Other Expenses	\$3,289
TOTAL	\$5,000

IN-KIND RESOURCES	
Description	Amount
Salary – Program Coordinator to manage grant program operation and deliverables. \$24.04 x 2 hours per week x 35 weeks.	\$1,683
Fringe Benefits for Program Coordinator. 17.4% District approved rate.	\$315
TOTAL IN-KIND RESOURCES	\$1,998