

---

Page 1

**Q1**

Applicant Information

Name	Suzanne Cordero
Company	El Sol, JNRC
Address	106 Military Trail
Address 2	106 Military Trail
City/Town	Jupiter
State/Province	FL
ZIP/Postal Code	33458
Email Address	suzanne@friendsofelsesol.org
Phone Number	561-745-9860

---

**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.)

\$ 1,106,000

---

**Q5**

**No**

Does your organization charge a fee for instructional services?

---

**Q6**

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

386

---

**Q7**

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

6

---

**Q8**

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

5

---

**Q9**

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

150

---

**Q10**

**Yes**

Are you a 2019 recipient of this grant?

---

**Q11**

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**

### **2020APPLICATION**

Please complete the following application electronically and submit it online at <https://www.surveymonkey.com/r/8JJR92B> before **August 5th, 2020 at 11:59 p.m.** 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. This year we will also implement a series of financial literacy classes for the participants in our School for Parents. Escuela Para Padres (School for Parents) primary objectives are to strengthen parenting skills to connect them to services and information to help them positively integrate into the community. Over the years the need for financial education has surfaced. 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 2019, El Sol assisted 1,310 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 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 within the ESL classes. By providing these classes in English we are tackling three major problems that day-laborers face on a day-to-day basis; English, finances, and integration. El Sol will also implement financial literacy classes to the participants of our School for Parents (SFP). These classes will be held in Spanish and will target the financial needs that arise in families.

We estimate through ESL and SFP classes, this programming will be delivered to 150 total students, with a total of 216 ESL and 16 SFP instructional hours provided throughout the year. 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 2019 financial literacy grant recipient, please summarize your success in achieving your objectives and describe your plans for program continuation.

El Sol was proud to be a recipient of the 2019 Florida Literacy Coalitions' Financial Literacy Initiative. 286 students have been served through the spring 2020 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 lose students who were not comfortable with the technology. For 4 weeks during the summer we used a different approach and offered classes via zoom and broadcast them live through the El Sol closed Facebook group. Once a week a 2 hour class was dedicated to

financial topics. The four topics discussed were: Creating a budget, Identifying your financial goals, 7 steps to administrate your personal finances and How to eliminate debt. Attendance totaled 31 for the classes (signed in via zoom) and we had an additional 845 views on Facebook for this series. This format provided us with a different way to reach our population and we hope this will encourage students to enroll formally in our Fall semester. So far we have 72 students enrolled in the Fall 2020 ESL semester which again will be taught virtually. Enrollment is still ongoing.

The period covered by this application will include two semesters Fall 2020 and Spring 2021. The Fall and Spring semesters are 18 weeks each with class offered 3 days a week. Financial literacy will be included at all 4 levels for .5 hours each day. A total of 1.5 hours per week of instructions is given in each level for a total of 6 hours per week of financial literacy instruction.

*ESL:*

Level 1 – 4: .5 hrs of financial instruction each night 3 nights a week = 6 hours per week  
2 semesters x 18 weeks x 6 hours per week = 216 hours of instruction

*School for Parents:*

This year we plan to add a series of Financial Literacy workshops to our School for Parent's students. These are single parents or couples who participate in 11 weeks of parenting classes. Their children are also in class discussing the same topic the parent's are learning about in an age appropriate manner. Parent's have brought up financial topics as areas of concern and we think this is an ideal way to help them develop skills in this area. Pre- and post tests will be administered as well as the student surveys

Teachers and students will work together to develop a project-based learning experience that is applicable to the virtual learning environment. Typically we do a mock bank activity which is very well received by our students. We have also invited an outside speaker this upcoming semester to discuss how to Protect yourself from Scams. In our School for Parents, we hope to include their children in this activity.

## **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 will thank Florida Literacy Coalition and Wells Fargo on social media.

## 8) Timeline

Tasks 2020 - 2021	Schedule
<b>Fall Term 2020</b>	<b>August – November 2020</b>
Financial Literacy Class & Pre Tests & Surveys	August 3-5
Financial Literacy speakers from local banks and or other activity	Sep 16 and Sept 29
Mock Banking or other Project Based Experience	TBD
Post Tests & Final Exams	Nov 10
Graduation Ceremony	Nov 18
<b>Spring Term 2021</b>	<b>January – May 2020</b>
Financial Literacy Class & Pre Tests & Surveys	Feb 1-3
Financial Literacy speakers from local banks and or other activity	TBD
Mock Banking Activity or other Project Based Experience	TBD
Post Tests & Final Exams	May 24-26
Graduation Ceremony	June 2
<b>School for Parents</b>	
Fall Semester 2020	September - November
Spring Semester 2021	February - May

## 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. Total number of financial literacy instructional hours provided for each class/group.
4. Attendance
5. Student Pre and Post-test assessments
6. Student Surveys
7. Teacher Surveys

**Part II: Budget****2020-2021 BUDGET**

<b>REVENUE</b>	<b>Amount</b>
Florida Financial Literacy Initiative Grant	\$5,000
<b>TOTAL REVENUE</b>	<b>\$5,000.00</b>

<b>PROJECT EXPENSES</b>	<b>Grant Amount</b>
<b>Salaries and Benefits</b>	
ESL Teacher \$20/hour x 1.5 hours/week x 36 weeks ( 2 terms per year) x 4 teachers	\$2,160.00
SFP \$20/hours x 8 hours (4 workshops) x 2 semesters	\$320.00
<b>Total Salaries and Benefits</b>	<b>\$2,480.00</b>
<b>Other Expenses</b>	
Project Based Learning materials \$150/term x 2 terms/year	\$300.00
Program Supplies	\$2,220.00
<b>Total Non-Staff Expenses</b>	<b>\$2,520.00</b>
<b>TOTAL EXPENSES</b>	<b>\$5,000.00</b>

<b>IN-KIND RESOURCES (Optional)</b>	
<b>Description</b>	<b>Amount</b>
4 Volunteers \$25.43 /hour x 22 hours/term x 2 terms/year	\$4,475.68
Building	\$84,520.00
<b>TOTAL IN-KIND RESOURCES</b>	<b>\$88,995.68</b>