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Q1

Applicant Information

Name	Ann Breidenstein
Company	Learn to Read of St. Johns County, Inc.
Address	70 South Dixie Highway
Address 2	NA
City/Town	St. Augustine
State/Province	FL
ZIP/Postal Code	32084
Email Address	ann.ltrstjohns@gmail.com
Phone Number	9048260011

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.)

\$115,585

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.

243

Q7

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

80

Q8

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

1

Q9

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

40

Q10

No

Are you a 2019 recipient of this grant?

Q11

County or counties served by this grant.

St. Johns County



Florida Financial Literacy Initiative

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

2020 APPLICATION

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

The narrative **MUST** be formatted using the following sections:

1)Project Abstract/Summary

Thomas Jefferson borrowed Francis Bacon's phrase "Knowledge is Power" on several occasions. In one of his correspondences, Jefferson associated knowledge "with power, safety, and happiness". Our aim is to empower adult learners with knowledge to make informed financial decisions and control their financial future (power), the skills to identify and avoid fraud (safety), and avoidance of the stress and harmful effects from financial insecurity and instability (happiness).

Low-income earners are often required to pay a larger deposit for utilities and higher interest rates on loans because they are low income and therefore, considered a higher risk than higher income wage earners. Helping students set better paying employment goals, learn how to budget, how to save, and how to avoid becoming victims to fraudulent schemes will give them some of the tools to live a healthier and happier life.

COVID-19 has added another level of financial instability because of job loss and job insecurity for this demographic. Knowledge is essential to managing through challenging times; how to apply for unemployment, where to receive emergency assistance for rent, utilities, personal protection equipment, and subsidized daycare for the kids when employment resumes. Not everyone is willing to take advantage of assistance; it's important to convey that these services are there for all of us in our time of need, and that the money they do have can go to needs not met by the community such as gas and auto payments. We know that domestic abuse cases and mental health issues have increased during this pandemic. People are suffering because they lack the skills to cope and/or do not have a way out. The more prepared one is during times of crisis, the better the outcome. "Knowledge is Power" is lifesaving.

2) History and Accomplishments

Briefly describe the organization's history, mission, current programs and activities, and students served.

Learn to Read of St. Johns County, established in 1986 by members of the American Association of University Women and incorporated in 1990, is celebrating its 31st Anniversary this year providing free literacy tutoring in St. Johns County! Our mission is: To remove barriers to employment and higher education, improve quality of life, and prepare individuals for community and civic participation.

Learn to Read of St. Johns County provides free one-on-one and class instruction to individuals 16 years of age and older who wish to improve their reading, writing, language, communication, and math skills, prepare for the TABE test (Test of Adult Basic Education), GED exam, study for certificate program exams, acquire job-related skills necessary for advancement at the workplace, help children with homework, read to their children, attend college, or for ESOL students, improve English speaking skills and/or obtain US Citizenship.

3) Needs Statement

Please identify the population to be served, the problem(s) it faces, and why the project is necessary.

As a tutor explained about his students, "They are in desperate need of financial literacy. In fact, they don't even know how to open a checking account. It is so sad. Financial literacy could make a big difference in their lives." Most of our students are employed earning minimum wage jobs with families or are living in shelters.

Learn to Read of St. Johns County is applying to serve approximately 40 students throughout the year who are 16 years of age and older: 65% ESOL 35% ABE Students, many of whom are parents of young children. We are particularly concerned with students who have exceptionally low literacy skills. These are the students who lack the skills to: talk to a banker, a salesperson, to negotiate the cost of a car, to understand the ramifications of using payday loan services, or to understand the ramifications of using high-fee paycheck cashing services. Some ESOL students are afraid of banks; they do not understand American banking and, therefore, keep cash "under the mattress" so to speak.

4) Objectives

Describe how the proposed project will address the problem(s) identified in the Needs Statement. **Objectives should be stated in clear, measurable terms.** (Be sure to include the anticipated number of students to be served and the approximate amount of instruction that they will receive.)

Learn to Read of St. Johns County will provide at least 40 hours of financial literacy instruction to at least 40 students during the 2020-2021 grant period. We anticipate that 85% will complete the pre and post assessments and show improvement, report that they feel better equipped making sound financial decisions, participate in a group activity, and attend a tour or presentation via Zoom or in person.

5) Project Description

This section offers an overview of the project. Please provide a clear description of the project's components, and the curriculum and/or materials to be used. Be sure to describe the student population and how, where, and when financial literacy instructional services will be provided. Please describe how you will work with adult learners in your program to identify and develop a suitable project-based learning activity.

The project will include Hands on Banking, provided by Wells Fargo, and other materials provided by Florida Literacy Coalition to broaden students' knowledge of money management. Pre and Post Assessments will be given. Students will learn about the Earned Income Tax Credit and free tax services available in St. Johns County, as well as services to help get through the pandemic: Emergency assistance for rent/utilities, free food distributions, and free health clinic services, which are especially helpful to students who have lost their health insurance due to layoffs. Students will learn how to open a checking and savings account. Students will learn how to budget for necessities and emergencies to the best of their ability (though some are experts at stretching every dollar, some of our younger students may not have this skill). We will seek students' input on what they would like to learn, and what speakers and tours they would like to take.

We are excited about our group activity, which we believe students will enjoy and benefit! Learn to Read's financial literacy project and group activity will include English for Speakers of Other Languages students, the St. Gerard House maternity high school students, and homeless youth residing at Port-in-the Storm shelter. These students will research jobs in the financial sector, the education and certification requirements for each position, what the average salaries are for each job, and other information relevant to a career in the banking/financial industry, concentrating primarily on the Florida job market. The information, along with graphics by talented students, will be produced in a guide for distribution to other adult learners, domestic abuse survivors (Betty Griffin Center- BGC) as a continuation of a mini-grant Learn to Read received to provide literacy tutoring to BGC clients, and other non-profit organizations. We are hoping that this start-up project will lead to an expanded and formal publication by Florida Literacy Coalition. Perhaps our students will produce a video about their research findings to accompany the final report to FLC. Through this activity, students will improve their reading, vocabulary, math, writing and organizational skills, and perhaps embark on a career in the financial field!

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

6) Collaboration and Partnerships

Please state how the program plans to collaborate with outside partners to recruit students, deliver instruction, and/or promote financial literacy.

Learn to Read of St. Johns County will be collaborating and partnering with St. Johns River State College, First Coast Technical College, Wells Fargo Staff, printing businesses, United Way of St. Johns County (free tax preparation and Earned Income Tax Credit information), Career Source, Wildflower Health Clinic, and Flagler Hospital's Care Connection for housing and emergency assistance information.

7) Recognition

Please describe how Wells Fargo will be recognized for supporting and/or be involved in the proposed project. (See Guidelines)

Learn to Read of St. Johns County will be happy to recognize Wells Fargo by placing the Wells Fargo logo on our letterhead, the CEO's email signature area, website, Facebook, Twitter, and Instagram, a press release to print media, and in presentations to community and civic groups. Wells Fargo will also be recognized on our "Thank You Sponsors" board which is updated annually and is prominently displayed in LTR's reception area year-round!

8) Timeline

Please provide a timeline with project milestones.

Learn to Read of St. Johns County will begin the project in October and end approximately September 1.

9) Evaluation

Please document how the objectives and outcomes of the proposed project will be measured. (Please see required assessment tools in the Guidelines section)

We will document objectives and outcomes using pre and post assessments, attendance records, tutor evaluation of student progress, student evaluations, and completion of the group activity.

Part II: Budget

Budget items should clearly support the project description and objectives. **If the project has additional funding sources, please specifically note how the funds from this grant will be used.** Below are instructions for each section of the budget. Feel free to format in a spreadsheet document, if preferred.

REVENUE

Specify line items. These may include the Florida Financial Literacy Initiative grant funds provided by Wells Fargo, as well as any additional cash resources (e.g. grants, donations, fees, etc.) projected to be used for the project and their sources. Matching funds are not required.

PROJECT EXPENSES

Salaries and Benefits

Please list the salaries and benefits for all paid personnel, including instructors, administrative, and program management staff. Please indicate the total number of hours each employee will contribute to the project and the rate at which they will be paid. Benefits should be listed separately and may include employer's portion of such things as the following: FICA, employee allowances, health insurance, etc.

IN-KIND RESOURCES

Description

Specify line items. These may include volunteer time, office space, supplies, and more.

2020-2021 BUDGET

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

PROJECT EXPENSES	Grant Amount
Salaries and Benefits	
Coordinator \$14 @ 4 hours a week for 40 weeks	2,240
Payroll Taxes	210
Total Salaries and Benefits	2,450
Other Expenses	
Printing of Publication (Finance Career Guide)	1,500
Classroom Materials (to include calculators)	650
Attendance to FLC's Annual Conference	400
Total Non-Staff Expenses	2550
TOTAL EXPENSES	5000

IN-KIND RESOURCES (Optional)	
Description	Amount
Tutors In-Kind (24.04/hour)	14,929
Office space, utilities, supplies (copies, awards, recognition)	1200
Mileage 100 miles at \$.575	57.75
TOTAL IN-KIND RESOURCES	16,186.75

Meet Our Student, “Daniel”



Photo by Peter Willott, St. Augustine Record

Daniel, now 44, dropped out of High School the first week of his freshman year due to his limited reading and writing abilities, and immediately began working

construction. Daniel became disabled from a workrelated injury and consequently gained a lot of weight from inactivity over a five-year period. Having heard about Learn to Read’s tutoring services and desire to find meaningful employment, Daniel began his studies at Learn to Read in February 2015 with LTR’s trained volunteer tutor, Lisa Montgomery. Daniel is now reading novels regularly and has filled two composition books with 150 personal essays.

Daniel received the prestigious Flight for Freedom Award, sponsored by Southwest Airlines at the Florida Literacy Coalition’s Annual Awards Luncheon in May 2016. Daniel, 200 lbs. lighter, exercises to keep the weight off and is training for the October 2016 Marine Corp Marathon, Washington, DC. Daniel also has his sights set on a career in the medical field after having volunteered at Flagler Hospital, St. Augustine.

“To learn to read is to light a fire; every syllable that is spelled out is a spark.”

~ Victor Hugo



“The journey of a lifetime begins with the turning of a page.”

~ Rachel Anders

“It is as important to teach adults to read as it is to teach children to read.”

~ John Corcoran, John Corcoran Foundation

Our Mission Statement

“To be the area’s principal organization for providing individualized education in fundamental verbal, written, mathematical and technological skills for persons 16 years and older to remove barriers to employment and higher education, improve quality of life, and prepare for community and civic participation.”

70 South Dixie Highway
St. Augustine, FL 32084
Phone: 904-826-0011
E-mail: annb@learntoreadstjohns.org
www.LearntoReadStJohns.org

United Way
of St. Johns County
UnitedWaySJ.org



Opening Doors Of Opportunity



**LEARN
to READ**
of St. Johns County, Inc.

www.LearntoReadStJohns.org

Education

Knowledge

Confidence

Hope

Employment

Citizenship

An American Dream...

...of socio-economic advancement frequently includes personal goals such as starting a small business, owning a home, and sending children to college. These dreams are often unattainable for individuals struggling with their inability to read and write, perform basic arithmetic or comprehend the English language.

Doors that are open wide to the literate in society are effectively closed to workers who are unable to read labels, understand written instructions, write reports, use a computer or perform inventory counts.

In addition to limited job opportunities, individuals with literacy challenges can experience depression and a diminished sense of self-worth.

Learn to Read of St. Johns County, Inc. was founded in 1986 to change the lives of St. Johns County residents struggling with literacy challenges.

We hope that you enjoy learning more about the mission and achievements of Learn to Read and if you share our vision for changing lives through basic literacy education, we welcome your involvement and support as we celebrate our 32nd Anniversary!

Sidney Ansbacher
Board President

Ann Breidenstein
Executive Director

www.LearntoReadStJohns.org

Life-Changing Programs

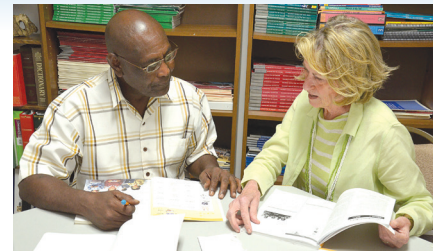


Photo by Peter Willott, St. Augustine Record

Adult Basic Education (ABE)

Free one-on-one tutoring with trained volunteers in reading, math, writing and language arts to individuals 16 years of age and older using the Laubach method. Learn to Read bases instruction on the student's goals

such as getting a job, going to college or technical school or reading for enjoyment or to their children/grandchildren.

GED Test Prep

Free one-on-one tutoring with trained volunteers in the four subject areas of the revised GED using the most updated materials to prepare students to take and pass the High School equivalency exam.

English for Speakers of Other Languages (ESOL) and US Citizenship

Free adult conversation classes in English and one-on-one tutoring to improve the English speaking, hearing, reading and writing skills of non-English speaking citizens. US Citizenship tutoring is also offered at no charge. Learn to Read has 100% success in students passing the US Citizenship Exam.

Job Readiness Skills

Whether it is learning how to write a report, improve reading comprehension skills, or how to make change at the register, Learn to Read works to remove barriers that prevent individuals from accepting a job promotion or being eligible for hire because they do not have required skills.

Health & Financial Literacy

Learn to Read has implemented Florida Blue's "Staying Healthy" curriculum and Wells Fargo's "Hands on Banking" in tutoring sessions with ABE students and English for Speakers of Other Languages (ESOL) students to raise awareness of healthy living and financial stability.

Introducing "Isabelle"



Isabelle (Rodriguez) Renault had a problem. She had just moved to the Jacksonville area from France with her husband, a U.S. citizen, and quickly found a job with the St. Johns County Chamber of Commerce. The problem was Isabelle's lack of fluency in conversational English.

"I was afraid to pick up the phone," Isabelle recalls, "I couldn't understand what most people were saying. When I had to go to big meetings, I was terrified. I was thankful to have been offered that job. However, after several months I became pretty

frustrated with my own limitations," she says. "I knew I could do better, but not until I improved my English."

Isabelle discovered Learn to Read of St. Johns County, and steadily improved her English skills. Today – nearly 20 years later – Isabelle (Rodriguez) Renault is the President and CEO of the Chamber, and was recently named a "Woman of Influence" by the Jacksonville Business Journal.

She credits much of her career progression to her conversational classes in English for Speakers of Other Languages (ESOL) at Learn to Read.

"I needed to practice conversational English in a safe place," she explains. "You can't do that in a work environment, where people expect you to understand what they're saying. If you use the wrong word or the wrong tense at Learn to Read, people may laugh, but they make their own mistakes, too. It's a supportive group, and that helps grow confidence."

Isabelle (Rodriguez) Renault is a success in any language.