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**Q1**

Applicant Information

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State/Province	FLORIDA
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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?

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**Q3**

Nonprofit Community-Based Organization

Organization Type

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**Q4**

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

311,931

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**Q5**

Does your organization charge a fee for instructional services?

**No,**

If yes, please explain.:

N/A

**Q6**

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

500

**Q7**

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

64

**Q8**

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

6

**Q9**

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

70

**Q10**

**Yes**

Are you a 2019 recipient of this grant?

**Q11**

County or counties served by this grant.

Duval

## **Part I: Narrative**

### **PROJECT ABSTRACT/SUMMARY**

The Literacy Alliance of Northeast Florida (LANF) is requesting funds to support the next year and evolution of “Money Wise @ the Literacy Alliance,” a financial literacy initiative designed for adults reading between the 0-9th grade levels. Grant funds will support a three-prong approach to Financial Literacy: a series of four Financial Literacy workshops specifically designed for low-income, adult basic education students; one-on-one Financial Literacy instruction presented by volunteer tutors to their students; and the continued integration of Financial Literacy curriculum into our math classes. At least 50 students participating in one of the above programs will demonstrate a measurable gain on a financial literacy post-test. Literacy Program Specialists and our Volunteer Coordinator will commit 235 hours, paid through this grant, to develop and deliver a conversational style Financial Literacy program that is accessible to low literacy adult learners. This year’s workshops, classes, and tutoring will be offered in-person, online, or live streamed to accommodate the limitations in place due to COVID-19. In addition, topics of the instruction will focus on financial literacy related to ensuring the stability and sustainability of our students during the pandemic. Traditional topics like budgeting and credit will be combined with new topics such as securing financial assistance and housing rights.

### **2) HISTORY AND ACCOMPLISHMENTS**

LANF aspires to reach and teach the estimated 200,000 adults in Duval County who are beginning readers. While other local adult education providers serve adults functioning *above* the ninth grade level, LANF specifically works with lower-functioning adults (0-9th grade levels) who lack the prerequisite skills to enter GED classes. Thirty-nine percent of LANF participants have a reported or observable disability such as dyslexia, an intellectual disability, or acquired brain injury. Ninety-six percent of LANF participants are low-income as defined by federal guidelines. LANF equips these adults with the skills and confidence needed to live independently, access higher education, or enter job-training opportunities that lead them out of poverty. Established in 1969, LANF is the largest adult literacy provider in northeast Florida, assessing and placing more than 500 adult learners each year. Services and materials are provided at no cost to participants. LANF offers open enrollment, allowing new students to join at any time during the year. LANF instructors provide small group and computer-assisted literacy instruction. Volunteer tutors also meet learners at other public locations throughout Duval County’s 875 square mile service area. LANF conducts educational assessments for the Jacksonville Sheriff’s Office at three correctional facilities, instructing inmates at these sites who score below the ninth grade level. LANF consistently meets or exceeds anticipated student learning outcomes; approximately 60% of participants who receive more than 12 hours of instruction demonstrate academic gains of post test and/or attain literacy-related goals each year. LANF successfully transitioned to online learning within a week of COVID-19 shutdowns, eventually moving over 100 students into virtual learning.

### **3) NEEDS STATEMENT**

The population(s) to be served with these funds are English-speaking adults (ages 18 and older) who read between the 0-9<sup>th</sup> grade levels, with the majority of participants scoring on the lower

end of this range at intake. More than 65% of LANF students are unable to perform basic math functions at intake; this includes addition, subtraction, multiplication, and division of whole numbers and decimals, rounding numbers, and calculating percentages. Mastering these skills is essential to balancing a checkbook, creating a spending plan, managing finances, and understanding interest. Adults with limited reading skills are more likely to deal in cash as they do not understand basic banking transactions. This increases the vulnerability of this group as many live in impoverished, high-crime areas. Many limited readers cannot complete simple math-related tasks required for success on the job or at home, such as paying monthly bills, or understanding the terms of credit card offers. Financial literacy as it relates to LANF's student population focuses on applied math skills and an understanding of common bank transactions, budgeting, saving, and interest rates related to credit card and loan debts. Explicitly teaching these concepts helps our learners examine their money habits and begin to manage their finances more efficiently.

Unemployment in Duval County has more than doubled to 11.7% since March 2020 due to the COVID-19 pandemic. LANF historically sees an increase in enrollments when unemployment is high. Newly enrolled students who are recently unemployed will need instruction in a new set of financial skills such as navigating financial assistance programs, dealing with food insecurity, and housing rights related to the pandemic.

#### **4) OBJECTIVES**

- To develop and deliver four workshops in basic financial literacy with follow-up meetings with students to complete the chosen class project. Delivering no less than 12 hours of Financial Literacy instruction and project-based learning to 25 students in a small group setting with curriculum modified to meet the needs of our student body.
- To integrate Financial Literacy into learning sessions for at least 15 ABE tutor/student pairs during one-on-one tutoring sessions.
- To engage 30 adult learners in financial literacy and contextual learning through the teaching of applied math skills as they relate to financial planning.
- To assess the financial literacy skills of at least 70 adult learners, with at least 80% of participants demonstrating gains on post-tests.

#### **5) PROJECT DESCRIPTION**

LANF will offer financial literacy instruction to students in three ways: workshops combined with student-chosen projects, integration into math curriculum, and one-on-one tutoring. LANF will continue its successful partnership with Wells Fargo volunteer presenters. In the past, our students have responded well to the fresh perspective and expertise that Wells Fargo presenters bring to our workshops. This year LANF students will have the ability to access our Financial Literacy options virtually and/or in person. LANF has successfully transitioned over 100 students to online learning throughout the COVID-19 crisis. We are currently offering hybrid classes and workshops that are accessible to both on-site and at-home learners through live streaming on Webex. In addition to traditional financial literacy topics, LANF will also offer instruction on identifying and accessing resources related to COVID-19. Already, we have piloted one COVID-19 online workshop where students were allowed to submit financial questions related to the pandemic.

**Workshops & Projects:** LANF will present quarterly workshops covering financial literacy topics that meet our students' unique needs and skill levels. Teaching materials and activities found in Hands on Banking will be modified to be accessible to our ABE students. The focus will be on presenting information in a conversational style and targeting knowledge that will make our students more financially resilient. Wells Fargo volunteer presenters will be invited to participate in workshops. The students that have attended workshop classes with guest presenters in the past were highly engaged in the associated project activities incorporated into the workshop. Every workshop will end in a project-based activity to reinforce the topic and move the student towards greater financial stability. LANF students have already requested a specific project for the upcoming year that aligns with the Smart Shopping workshop module. We will be researching cell phone providers and service plans, then creating a comparison chart to aid in making smart consumer decisions.

LANF will continue to offer the workshops to the broader community through open marketing and our current community partnerships. Participation is not limited to our current students, and we encourage students to invite friends and family members to attend. LANF will seek to enroll low-reading level students in the workshops and/or tutoring. By doing so we hope to expose more people to our additional literacy services.

**Math Class:** Integrating financial literacy into LANF's adult basic education (ABE) math curriculum creates an opportunity for contextual learning. The application of basic math skills to real-world financial issues reinforces newly mastered concepts and provides an engaging, authentic learning experience for our students. LANF math instructors will continue to integrate Financial Literacy in their ABE math classes throughout the year, using applied math skills to complete projects related to financial planning. LANF will purchase TI-30XS calculators with grant funds to be used during applied financial literacy lessons so that students can become familiar with the use of calculators to compute interest, percentages, payments, etc. Due to rolling enrollment in our math classes, LANF will administer the financial literacy pre-assessment to all new math students at intake, with a detailed description of financial literacy offerings that students can access throughout the year.

**Tutor-delivered Instruction:** Using wells Fargo's Hands on Banking materials, LANF's Volunteer Coordinator has developed ABE lesson plans that incorporate important financial concepts into a traditional literacy instructional framework. Vocabulary words, spelling, and simplified definitions related to each topic provide the student/tutor pair with material to progress in reading instruction as well as financial literacy. Activities from Hands on Banking have been modified for our lower-level readers so that tutors and students can complete a project-based activity together corresponding to each lesson. The activities contextualize the concept covered. Topics covered include check writing, ID theft, reading a pay stub, budgeting, credit reports, and use of credit cards. The Volunteer Coordinator trains new and current tutors on use of the Financial Literacy lessons and tracks student interest in initiating Financial Literacy lessons with a tutor.

## **6)COLLABORATION AND PARTNERSHIPS**

Strategic partnerships with local organizations maximize student access to LANF services. LANF contracts with Florida State College of Jacksonville to serve adults with reading scores below sixth grade who do not qualify for GED or vocational classes. Partnerships with the Jacksonville Public Library and The Bethel Baptist Church provide referrals, classrooms, and computer lab space. LANF partners with the Jacksonville Sheriff's Office to provide instruction to inmates at three Duval County correctional facilities. A partnership with the Nonprofit Center of Northeast Florida provides students with free transportation to and from LANF locations. All of LANF's partners will be notified of our financial literacy program. LANF welcomes any participants referred by these agencies, and we hope to expand our student base by offering a Financial Literacy course designed for low literacy students to the community at large.

Since we began offering Financial Literacy, we have partnered with Wells Fargo employee volunteers to present topics at our Financial Literacy workshops. We were able to work with these volunteers to educate them about the challenges of presenting financial literacy to low-level readers and bring them into the planning of our conversational model of instruction. These volunteers were fantastic partners in the development and implementation of the program, and we look forward to continuing to build on the interaction.

## **7) RECOGNITION**

LANF recognizes Wells Fargo and the FLC on social media feeds, the agency's website, newsletters, brochures, annual reports, and on materials used for the Money Wise @ LANF Instruction. Wells Fargo is also recognized at fundraising events and during the annual student/tutor banquet, "Celebration of Success."

## **8) TIMELINE**

### **October-December 2020**

- Plan and promote the first Financial Literacy workshop to current students and outside partner organizations.
- Present first of four Financial Literacy workshops. Identify and complete related project determined by student interest.
- Deliver first professional development workshop for volunteer tutors introducing financial literacy needs of limited readers, overview of modified Hands on Banking materials, and best practices in math instruction.
- Enroll and pre-assess new students. Track financial goals and recruit new students for Financial Literacy workshops. Pre-assess all incoming and existing math students.
- Administer post-learning assessments and evaluations to submit with monthly reports.

### **January-March 2020**

- Plan and promote the second Financial Literacy workshop.
- Present second of four Financial Literacy workshops. Identify and complete related project determined by student interest.
- Continue administering Financial Literacy pre-assessments to incoming students.
- Deliver second professional development workshop for volunteer tutors.
- Administer post-learning assessments and evaluations to submit with monthly reports.
- Prepare and submit Mid-Year Report

**April-June 2020**

- Plan and promote the third Financial Literacy workshop.
- Present third of four Financial Literacy workshops. Identify and complete related project determined by student interest.
- Continue administering Financial Literacy pre-tests to incoming students.
- Deliver third professional development workshop for volunteer tutors.
- Enroll students in small-group math instruction. Administer pre-assessment.
- Administer post-learning assessments and evaluations to submit with monthly reports.

**July-September 2020**

- Plan and promote the fourth Financial Literacy workshop.
- Present final of four Financial Literacy workshops. Identify and complete related project determined by student interest.
- Continue administering Financial Literacy pre-assessments to incoming students.
- Deliver fourth professional development workshop for volunteer tutors.
- Administer post-learning assessments and evaluations to submit with monthly reports. Submit all documentation related to number of participants, hours of instruction, gains made during project, and project-based learning outcomes.

**9) EVALUATION**

Financial Literacy gains will be measured using Wells Fargo pre- and post-assessments coupled with responses on student surveys. Sign-in sheets will provide quantitative measures of attendance in classes, workshops, and tutor training. Monthly tutor reports are required of all volunteers working with individual students. Students and tutors are to provide anecdotal reports of the impact of the project for inclusion in LANF's newsletter and annual report.

**Part II: Budget**

<b>TOTAL REVENUE: Florida Financial Literacy Initiative Grant</b>	<b>5,000.00</b>
<b>PROJECT EXPENSES</b>	
<b>Salaries &amp; Benefits</b>	
Program Manager (40 hrs annually @ \$19.00/hr)	760.00
FICA	58.14
Volunteer Coordinator (75 hrs annually @ \$17.00 hr)	1,175.00
FICA	97.53
Literacy Program Specialist (6 hrs/wk @ \$15.00 hr for 20 wks)	1,800.00
FICA	137.7
<b>Total Staff Expenses:</b>	<b>4,028.38</b>
<b>Other Expenses:</b> Class set of TI-30XS calculators	400.00
Purchase/printing of student materials	600.00
<b>Florida Literacy Coalition Annual Conference Attendance</b>	400.00
<b>Total Non-Staff Expenses</b>	<b>1400.00</b>
<b>TOTAL EXPENSES</b>	<b>5,428.38</b>
<b>TOTAL IN-KIND RESOURCES: 150 volunteer hours valued at \$25.43</b>	<b>3,814.50</b>