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Q1

Applicant Information

| | |
|-----------------|-------------------------------------|
| Name | Janice Gendreau |
| Company | Literacy Pros of Jacksonville, Inc. |
| Address | 118 E MONROE ST |
| Address 2 | First Presbyterian Church of Jax |
| City/Town | JACKSONVILLE |
| State/Province | Florida |
| ZIP/Postal Code | 32202-3214 |
| Email Address | jgendreau@bellsouth.net |
| Phone Number | 904-501-4313 |

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.)

24400

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.

2000

Q7

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

35

Q8

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

0

Q9

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

1000

Q10

No

Are you a 2019 recipient of this grant?

Q11

County or counties served by this grant.

Duval, Clay



Florida Financial Literacy Initiative

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

2020 APPLICATION

Part I: Narrative

1) Project Abstract/Summary –Fin+Read=Success

Our financial / reading literacy program is designed for inmates of the Duval County Courthouse who have difficulty in reading as well as those who are taking English as a second language. We decided to not only focus on the literacy skills but also to incorporate financial literacy into the curriculum

2) History and Accomplishments

Literacy Pros of Jacksonville, Inc. is a nonprofit, volunteer-driven organization in Jacksonville, Florida, and its mission is dedicated to eradicating illiteracy in our community. Founded in 2003, we offer resources to volunteers from the community to become literacy tutors. Our board includes:

22 members that represent the Literacy Pros Board and Auxiliary Members; we also work with officers from Clay County Sheriff's Office and Jacksonville Sheriff's Office for readers and leaders for the described programs. We provide training to over 2500 people annually.

a. Unique to Literacy Pros community programs, we developed our literacy advocacy community programs with three pillars common in every initiative:

1. Literacy will change a life and is required in almost every profession, career path, and goal. Quiet principle and key in Literacy Pros community programs – improved literacy reduces crime.
2. Restoration of relationships with law enforcement
3. Books, courses, crafts are all chosen to encourage life skills, character development, or realizing possibilities.

b. Partnerships and Collaboration

1. Literacy Pros welcomes and strives to work with existing individuals who struggles with literacy including financial literacy with crime reduction as a bonus.
2. Current discussions among funders and various groups indicate there are overlaps in initiatives and gaps in services which can best be addressed through improved and increased cooperation and collaboration.
3. Literacy Pros of Jacksonville is at the forefront of this grass roots effort, which is gaining traction and will likely create more partnerships to reduce redundant programs and implementation of programs, to address gaps in literacy services for youth and those imprisoned. We are also flexible and nimble.

3) Needs Statement

Our target population are inmates, male and female that are in the Duval County and Clay County Detention Centers. Especially the ones that are considered illiterate, both from a reading and a financial standpoint. We are also targeting those recently released from prison. Two of the most impactful social ills that Americans face today, in one of the most progressive and technologically advanced nations on earth, is poverty and crime. Many would argue that poverty and crime are connected. Is there a link and what can be done to diminish or eliminate it? The connection between poverty, crime and illiteracy has been well documented. Holzman-Escareno writes in a 2008 article, American prisoners have a much higher illiteracy rate, than our nation. Of the adult inmate population 19% are illiterate, compared to 4% nationally. In addition to this, up to 60% of the adult inmate population is functionally illiterate, compared to 23% nationally. Also, 34.9% of local jail inmates cited behavioral or academic problems as their reason for leaving school. Only 17.2% of the general population, yet to complete high school, cited this reason. In Duval and Clay Counties, the numbers are congruent with national statistics. To that end, it would be wise and prudent to start supporting the strong development of literacy as early as possible! Therefore, it is never too late to start individuals on a pathway to learning and literacy.

The income levels of inmates prior to incarceration are, on average 41 percent lower than those who have never been incarcerated. A 2014 study found that incarcerated people were less likely to have ever had a checking account or credit card, and more than twice as likely to take out payday loans and three times as likely to pawn an item than their nonincarcerated counterparts. Basic understanding of how to manage personal finances and efficiently allocate earnings are crucial components of ensuring offenders do not turn back to crime in desperation.

With nearly 90 percent of inmates of working age, and 1 in 28 Northeast Florida children with a parent behind bars, it is economically and socially critical that we support rehabilitation efforts to help offenders successfully reintegrate. While financial literacy and reading skills alone may not be the leading cause of reduced recidivism rates, it can equip offenders with essential knowledge to support themselves upon release.

4) Objectives

We plan to incorporate financial literacy into our classes at the courthouse as well as out in-home program. The overall goal is to help these folks open checking accounts and learn the basic of money management

Goal 1: We will provide financial literacy programs to 100 inmates

- a. LPJ will provide 12 hours of instructional support regarding financial literacy to 100 inmates
- b. Inmate will be able to have an 90% improvement of their understanding of financial literacy

- c. Inmates will then mock teach to other inmates to reinforce their learning. They will provide training to 10 additional inmates

Goal 2: We will provide financial literacy programs to 75 in-home released from prisons individuals.

- d. LPJ will provide 12 hours of instructional support regarding financial literacy to 75 in-home residents
- e. Individuals will be able to have an 90% improvement of their understanding of financial literacy
- f. Individuals will then mock teach to other people to reinforce their learning. They will provide training to 10 additional people

Goal 3: We will provide reality fairs for inmates and at home individuals.

- a. We will provide 2 Reality Fairs either in person or by Zoom where the inmates can interact with local financial institutions.

Goal 4: We will give every participant a booklet or reading materials on financial literacy to include, how to open a checking account, credit cards, interest rates, fraud prevention and more.

5) Project Description

To supplement our regular literacy program, we will incorporate financial literacy to our normal curriculum. Working with professionals from Wells Fargo in Jacksonville and other agencies, we have designed a curriculum which incorporates the following: Banking and checking accounts, basic finances, credit, home ownership and renting, insurance, savings, credit scores

- **Start with the basics of financial skills.** Things such as: banking terminology, scams, tracking spending, debit/credit cards, checking accounts, NSF fees, credit score, pitfalls of debt, payday lending, bankruptcy, and more. Budgeting is also a very critical skill. Our 12-week program is designed where each week builds on the previous one. We will start with banking terminology and end with lessons on credit and bankruptcy.
- **Reality Fairs are a great way to engage inmates.** A Reality Fair is an interactive financial literacy tool normally used for high school students. We've seen great success for adults in correctional facilities. That makes sense when you consider the financial literacy of the general prison population is roughly the same as it is for the juvenile inmates. It's not only proved to be one of the most popular activities for many of the credit unions I talked to, but the most "eye-opening" as well.
- **Inmates love giveaways and promo items.** Obviously, the items have to be inspected so consider that. Many inmates love reading material because it helps them pass the time.
- **One of the most responsive audiences.** As mentioned previously, these are folks who want and need financial education. Not only are they interested, but in many cases,

the guards ensure they pay attention! These are folks who have never received the information and financial skills to help them manage their financial affairs.

- **Inmates are receptive and respectful.** Let's be honest. You might be a little bit nervous teaching in a prison compared to your local school. For what it's worth, everyone I talked to all mentioned they had nothing but positive experiences with inquisitive, polite prisoners. I've found that the facilities work with you beforehand on what to expect, what to wear, etc. and you will always be escorted
- All students will take the curriculum and replicate it in a teaching format to other inmates and individuals. They will not teach the whole module but will teach a component part of that module.

6) Collaboration and Partnerships

We plan on cooperating with several agencies which include: First Presbyterian Church Jacksonville, Jacksonville Sheriff's Office, Clay County Sheriff's Office, and Wells Fargo. Other financial institutions for Reality Fairs to include: Vy Star Credit Union, Navy Federal and Community Credit Union. We will also work collaboratively with local business and industry including PNC and McDonalds.

7) Recognition

We will coordinate with Wells Fargo for all news releases and logos to be used. We will put the Wells Fargo and Literacy Coalition logos on our promotion materials and student materials. We will do initial news release as well as post program release.

8) Timeline

The timeline as a chart is listed below.

[illegible]

9) Evaluation

We will do a pretest to determine basic financial skills of individuals before competing the financial literacy training program. Our evaluations will be summative and formative. We hope to achieve the following to be assessed. We will train 100 inmates as well as an additional 25 individuals at home in the next year. They will be surveyed as to how they view the course in terms of content and learning new skills. All students will be post tested to see the new knowledge base. It is expected that each student will have a 90% increase in knowledge about personal financial literacy.

Part II: Budget

PROJECT EXPENSES

There are no salaries all of our workers are volunteers; however we will pay stipends to trainers delivering the program. The amount will be \$250 per class.

2020-2021 BUDGET

| REVENUE | Amount |
|---|--------|
| Florida Financial Literacy Initiative Grant | 5000 |
| Walmart | 1500 |
| | |
| TOTAL REVENUE | 6500 |

| PROJECT EXPENSES | Grant Amount |
|--|--------------|
| Salaries and Benefits | |
| | |
| | |
| | |
| | |
| Total Salaries and Benefits | |
| | |
| Other Expenses | |
| Independent contractors-financial trainers to supervise program and deliver program—10 programs @250 per program | 2500 |
| Student materials | 1000 |
| Items for Reality Fair | 1500 |
| Handouts/Manuals for students 125 @10 | 1250 |
| Supplies | 250 |
| Total Non-Staff Expenses | 6500 |
| TOTAL EXPENSES | 6500 |

Literacy Pros of Jacksonville Board Members

| Name | Board Title | Community Role |
|-------------------------|--------------------|--|
| Janice Drawdy Gendreau | Board Chair | CEO Gendreau Public Relations |
| Susan Amy Kaniut | Sec/Treas | Delta Airlines |
| Julia Henry Wilson | Imm. Past Chair | Director Jacksonville Urban League |
| Tenikka Smith Hughes | | TV Anchor, Action News Jax |
| Sarah Towers Van Cleve | Director volunteer | Original Founder, retired |
| Jennifer Lynn Blalock | | Private Educational Consultant |
| Demica Lakisha Davis | | Flight Attendant, Delta Airlines |
| George Charles Pratt | | Deputy Sheriif, Jacksonville Sheriffs Office |
| Deborah Lenhardt Green | | Retired Educator |
| Michell Reno's Fletcher | | Deputy Sheriif, Jacksonville Sheriffs Office |

Advisory Council

| Name | Community Role |
|------------------|-------------------------------------|
| Doug Milne | Attorney |
| Vickie Miller | LP Tutor Trainor-Community Educator |
| Mary Atwood | Retired educator |
| Scott Lucky | Sr Pastor First Presbyterian Church |
| Sheriah Rutledge | Law School Student volunteer |
| Robert Morris | Retired Pastor |
| KK Cherney | Regional Director Young Life |
| Jamario Phillips | Reporter Action News Jax |
| Dan Bozzini | Reporter Action News Jax |
| Brandon Griggs | High School Student |
| Khalifa Dieyek | High School Math Teacher |
| Amanda Maier | School Teacher |