Page 1

Q1

Name	William Elshoff
Company	Seminole State College of Florida
Address	100 Weldon Boulevard
Address 2	B-103C
City/Town	Sanford
State/Province	FL
ZIP/Postal Code	32773
Email Address	elshoffw@seminolestate.edu
Phone Number	4077082428

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

State or Community College

Organization Type

Q4

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

797,247

Q5	Yes,
Does your organization charge a fee for instructional	If yes, please explain.:
services?	Students, ages 18 years and older who are U.S. citizens,
	U.S. permanent residents, refugees or holders of other
	qualifying immigration documentation pay a \$30 state-
	mandated fee upon initial registration each semester.

Q6

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

2201

Q7

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

0

Q8

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

2

Q9

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

75

Q10

Yes

Are you a 2019 recipient of this grant?

Q11

County or counties served by this grant.

Seminole

Part I: Narrative

1. Project Abstract/Summary:

The English Language Studies (ELS) Department is housed in the School of Academic Foundations, a division of the College that provides practical instruction for adults in need of basic academic skills, personal enrichment and skill building. The ELS Department through its English Speakers of Other Languages (ESOL) Program serves those students from the community by providing comprehensive, learning-centered, high-quality English language programs and courses to aid students in reaching their personal, educational and professional goals.

The overarching goal of this project is to introduce and expand the consumer education knowledge of our ESOL students by introducing financial literacy to them as a supplement to their ESOL courses. This course will be offered as an English for Specific Purposes (ESP) course. Currently students learn and improve their English speaking, reading and writing skills through life-skills based lessons that immediately impact their lives as the students become more confident applying their English language skills. The curriculum is designed for practical application in employment, communication, health/nutrition, transportation/travel, safety/security, civics/family/community and consumer education resources. The financial literacy course would be provided as an additional course offering to the higher level ESOL students taught by our faculty. This course will utilize the Wells Fargo online financial literacy resource, "Hands On Banking," to improve and increase the students' knowledge about banking, personal finance and credit. Students will be introduced to terminology and concepts related to the U.S. financial system and will participate in a project-based learning activity upon completion of the "Hands On Banking" curriculum.

2. History and Accomplishments:

Seminole State College of Florida was founded in 1965 and today it is the 8th largest institution in our 28-member state college system primarily serving Seminole County residents. Our boundaries reach well beyond our county lines as we also serve residents from Brevard, Lake, Orange, Osceola, and Volusia counties. The vision of the College is to advance our regions' educational and economic vitality by promoting academic excellence, encouraging student success, and changing lives. Seminole State serves nearly 30,000 students each year and as the only public postsecondary institution in Seminole County we have a very strong positive presence in the community.

The English Language Studies Department in Seminole State's School of Academic Foundations serves approximately 700 adult English language learners per term. The students consist of citizens, residents, refugees, or asylees taking English classes to improve their language, life, and work skills. According to the American Community Survey by the U.S. Census, there are 5,637 households in Seminole County alone that are limited English speaking, nearly 20% of Seminole County residents identify as Hispanic and this percentage continues to rise as Hispanics relocate from neighboring metropolitan areas. More than 7% of non-English speaking residents have not attained a high school diploma or equivalent and the number nearly doubles to 12% for those in

the 18-24 age bracket. Those served in Seminole State's ELS program are reflective of the area demographics, with over 70% being Hispanic. As a majority minority institution, Seminole State has more recently achieved the designation as a Hispanic-Serving Institution by the U.S. Department of Education.

The ESOL program at Seminole State has been recognized nationally for excellence in delivery of English language instruction by the Council for the Advancement of Adult Literacy (Passing the Torch: Strategies for Innovation in Community Colleges ELS) and was the recipient of the Sunshine State TESOL 2018 Outstanding Institution Award.

3. Needs Statement:

Coming to the United States is a dream for many of our students so they can pursue a better life for their families. The ability to understand the financial system in the United States is pivotal yet can be daunting for the students we serve. A myriad of unexpected challenges and struggles can often become huge hurdles that may prevent our students from reaching their dreams. One of the greatest challenges is learning how to manage money and understand the financial system of the United States. Those new to the U.S. enter with little understanding of the resources that could benefit them and point them toward achieving their dreams. Understanding how to navigate the U.S. financial system is vital to the achievement of success and there are not many resources available to aid adult ESOL students due to the language barrier. These individuals enter a country where there are specific intricacies in dealing with our banking and financial system and most come from countries where cash transactions still reign and trust in bank transactions are done with great leeriness. Misinformation in the immigrant community abounds, and newcomers to the U.S. may be targeted to take on credit debt and enter into financial arrangements not in their best interest. The opportunity to bridge the gap for our ESOL learners by incorporating financial literacy within the language and life skills curriculum will be of tremendous profit to our students, their families, and their community as they progress and share the information they learned with others in their lives.

4. Objectives:

The English Language Studies Department of Seminole State will teach the basics of banking and money management to our ESOL students by incorporating the Wells Fargo "Hands On Banking" young adult and adult blended curriculum, depending upon the level of English proficiency the class session demonstrates.

Objective 1: To introduce and increase the knowledge of 75 ESOL students through enrollment in the English for Specific Purposes (ESP) Financial Literacy course, which will teach language through financial literacy, measured by topic-based quizzes with a passing score of 70% or better.

Object 2: To have 70% of the student participants receive a Certificate of Completion for all covered lessons in the Wells Fargo "Hands On Banking" curriculum.

5. Project Description:

In 2019, we were first-time grant recipients. We began immediately upon receiving the funds in October with 17 students and graduated 11 students for a 65% completion rate. This cohort's project was on Identify Theft. The students created a video presentation and they shared it with Level 4 ESOL students as well as took questions in their class. We started our Spring, 2020 classes in the last week in January with 27 students. Unfortunately, due to COVID we had to switch quickly to remote online classes. Our instructor was phenomenal in getting this program all on our learning management system, CANVAS, and continuing the program. We were able to retain and graduate 12 students for a 44% completion rate. We considered this a success with all the upheaval of the Spring term. This cohort's project was on credit and credit score. The students created a video and visited, via Zoom, other ESOL classes to show their presentation and take questions. For Summer, 2020 term, we got more ambitious and created a day and evening class to maximize the options for our students. We enrolled 20 students for daytime and 20 students for evening via remote classes on Zoom and Canvas platforms. We graduated 17 in each class an 85% completion rate. The Spring and both Summer classes incorporated guest speakers on financial topics to enforce our community partnerships. Our overall completion rate has been 68% so far.

We have one more session scheduled for the Fall term that will include the day and evening classes. The evening class will be an Advanced class open to former graduates of the previous Financial Literacy class who would like to learn more. Although we fell short of our 80% goal, we strongly believe that that would not be the case if we were operating under normal conditions prior to the COVID pandemic.

For the next grant year, we will continue to offer classes to our two highest ESOL levels. We have written our budget with the assumption that we will be back in face-to-face classes starting in the Spring, 2021. (However, we are prepared to continue offering the financial literacy classes remotely if we do not return face to face since the ESOL Department has the learning management and instructional resources available to deliver the instruction successfully.) We will offer day and evening classes for Spring and Summer 2021. The classes will meet twice per week for one hour each session for a specified set of weeks (see Timelines). Classes will be taught by current ESOL instructors who have been credentialed by Seminole State and all have extensive experience in the language teaching field and experience in the business or management field. Partnerships with community organizations and leaders as guest presenters will enhance the real-life experience. These classes will be offered beginning the Spring semester of 2021 and ending on the Fall semester of 2021 (see Timelines). We conservatively estimate a total of 50 students to complete the class sessions with approximately 15 participants in each class. At the last class meeting in each session, the participants would receive a certificates, and a small celebratory lunch would be included. Pre-course and transition class preparation activities will be paid at an assistant instructor rate, and direct contact instruction will be paid at the ESOL faculty rate. The hours are calculated based on two contact hours per week during the instructional sessions.

A project would be completed by the end of each of first three sessions. Students would envision, develop, script and execute the project to be done during the last two classes of those sessions.

Guidance and direction would be available from the instructor and other SSC faculty members as needed, but the project would be entirely student driven. Each session's participants would be encouraged to formulate an original project, different from previous sessions. The presentation of the project would be delivered based on the modality of instruction that is current at the time.

6. Collaboration and Partnerships:

English Language Studies faculty would be joined in the Spring, 2021 session by community guest speakers to teach certain agreed upon topics for that session. In the Fall, 2021 session, the Entrepreneurship curriculum would be utilized in collaboration with Seminole State College's Entrepreneurship college faculty to provide instruction and instructional support. Wells Fargo local branch personnel will also be enlisted to visit and provide instruction on selected topics through all sessions. Our Career Development Center personnel are also used each term to provide information and resources for employment listings, resume writing and practice interviews.

7. Recognition:

Wells Fargo and the Florida Literacy Coalition would be recognized upon award notification in a social media posting and our own Seminole State News. The Wells Fargo and "Hands On Banking" logo will be included on all printed materials, informational brochures and all permanent or removable signage regarding the classes at any registration or outreach events sponsored by the School of Academic Foundations. Information and pictures of student's involvement will be shared on the SSC English Language Studies website as well as our social media outlets. All logos will be approved by the Florida Literacy Coalition and Wells Fargo.

8. Timeline – please see page 5

9. Evaluation:

Students registered for the English for Specific Purposes (ESP) classes will be given a pre- and post-survey that will assess and measure the student's knowledge of major topics and themes covered in the Hands On Curriculum. Attendance will be taken and a certificate of completion will be provided. Project-based learning activities will be woven into class assignments and a grade will be given. The grade will be based on proper language usage, ability to communicate the content clearly and mastery of the content. An evaluation will also be administered at the end of the session to assess the effectiveness of the instructor. Mid-year reports would also be provided as per the grant reporting guidelines.

			SCF	IEDULE		
		# OF STUDENTS				ŧ OF
		2021	ENROLLED	TOPICS	COVERED	CLASSE:
				Getting Started	All About Credit	
Spring	1st Session DAY	FEBRUARY	Y 15	Earning \$	School&\$	8
Semester	(Young Adult/Adult)	MARCH		Spending Smart		7
		APRIL		Save, Invest & Build Wealth		3
				Getting Started	All About Credit	
Spring	2nd Session EVE	FEBRUARY	15	Earning \$	School & \$	8
Semester	(Young Adult/Adult)	MARCH		Spending Smart		7
	APRIL		Save, Invest & Build Wealth		3	
				Getting Started	Save, Invest & Build Wealth	
Summer	3rd Session DAY	JUNE		Earning \$	All About Credit	10
Semester	iemester (Young Adult/Adult) JULY		Spending Smart	Hi Hood Creak	6	
		0021		opending official		
~				Getting Started	Save, Invest & Build Wealth	
Summer Semester	4th Session EVE (Young Adult/Adult)	JUNE		Earning\$	All About Credit	10
Jemester	(Toung AdultrAdult)	JULY		Spending Smart		6
		SEPTEMBER		Are You Ready?	Getting Down to Work	4
Fall 4th Session OCTOBE	OCTOBER	15	Writing a Business Plan	Helpful Resources	6	
	(chaepreneurship)			Types of Start-Up Financing	(Done in partnership with	
				SSC's Entrepreneurship Facu	diyi.t	
Recruitme	l nt would be conjoint with re	oruitment for ES	OL classes in N	he subsequent semester		
	paration would be in the pi					

2020-2021 BUDGET	
REVENUE	AMOUNT
Florida Financial Literacy Initiative Grant	\$5,000.00
TOTAL REVENUE	\$5,000.00
PROJECT EXPENSES	Grant Amount
Salaries and Benefits	
SSC ESOL faculty (Asst. Instructor Rate) course preparation (2 hrs./session @\$21.60 x 3 sessions)	\$129.60
SSC ESOL faculty instruction (78 classes@38.98/hr) in a period of 3 sessions	\$3,040.44
SSC Entrepreneurship Faculty member (4.0 hr@\$43.10 x 1 session)	\$172.40
Fringe Benefits	\$120.86
Total Salaries and Benefits	\$3,463.30
Other Expenses	
Instructional Printing	\$150.00
Certificates with envelopes	\$54.00
Instructional materials and supplies	\$832.70
End of session luncheons and recruitment session snacks	\$500.00
Total Non-Staff Expenses	\$1,536.70
TOTAL EXPENSES	\$5,000.00