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Q1

Applicant Information

Name	Erica Saffer
Company	Women's Center of Jacksonville
Address	5644 Colcord Avenue
Address 2	5644 Colcord Avenue
City/Town	Jacksonville
State/Province	Florida
ZIP/Postal Code	32211
Email Address	esaffer@womenscenterofjax.org
Phone Number	9047223000

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.)

2,825,481.00

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.

33

Q7

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

14

Q8

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

2

Q9

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

20

Q10

No

Are you a 2019 recipient of this grant?

Q11

County or counties served by this grant.

FL



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: For 25 years, the Women's Center of Jacksonville (WCJ) has worked with women in trauma, who have been in need of various levels of support. For more than 15 years, WCJ has served women seeking to complete their GED and move themselves out of poverty. Though we have had many successes in working with those who have experienced difficulties completing their GED, we have recently analyzed the needs of those who have faltered along the way. We have concluded that many have had multiple traumas throughout their life. Expanded Horizons teaches "Adversity is not Destiny" and by learning to stabilize the nervous system and skills building to teach the person to be calm and remain in control throughout a crisis, especially a financial crisis, they can reduce the negative impact of the trauma and minimize the effects on their livelihood. We strive to help each client to change how they react to adversity, helping to move them toward regulation rather than the inability to manage the intensity and duration of negative emotions such as fear, sadness, or anger.

2) History and Accomplishments: The Women's Center of Jacksonville is a multi service, region-wide, community resource center for women and their families. The programs of the three departments -- Rape Recovery Team, Mental Health Counseling, and Community Education -- support the mission of the Women's Center which is to improve the lives of women through advocacy, support and education. Founded in 1995, the Women's Center has responded to the needs of women and their families in the community and now houses comprehensive, integrated services under one umbrella. The Rape Recovery Team provides a 24/7 rape crisis hotline and advocates are available for crisis intervention, on-site advocacy, accompaniment and long term support to all victims of sexual assault age 12 and up. The Women's Center of Jacksonville is the only certified Rape Crisis Center in Northeast Florida, serving Duval, Nassau and Baker Counties. The Abuse in Later Life program is a specialized program that provides training to law enforcement and victim service providers, judges and prosecutors, and direct services to elders who are neglected, exploited and/or sexually or physically abused; a bystander prevention program at a local university; sexual assault forensic exams; and satellite offices in Baker and Nassau Counties. The Mental Health Counseling Department provides therapy to individuals, couples, and families at a low cost with a sliding scale fee; provides trauma treatment for victims of sexual assault age 12 and up and for adult survivors of childhood sexual abuse at no charge.

3) Needs Statement: The Women's Center of Jacksonville (WCJ) currently has a curriculum that provides the framework to address several domains in a woman's life, with an ultimate goal of education to help move her away from poverty. However, layered life challenges have caused many women who live in poverty to struggle simply to survive. The women who seek to better themselves through the WCJ Expanded Horizon's program often present with more than one set of issues. They more often than not face cumulative trauma that is associated with racism, poverty, prior assaults and untreated post-traumatic stress.

The Women's Center is hoping to provide support to those women who present with underlying issues that have created substantial barriers that impede their ability to achieve success. There are some who have, and will, benefit from trauma informed therapy, but the majority are seeking the skills needed to personally address the stress and anxiety associated with their lives – particularly poverty and its impact on them and their families. We recognize that though many women have the resilient spirit to get through their days, their ability to learn and utilize resiliency skills in order to prosper are limited.

Our society is evolving at a rapid pace and many of our women are unable to keep up, most cannot find places on a map, calculate the cost of office supplies from a catalog and understand the language in a standard rental agreement. Some of the women we see can't read well enough to perform activities of daily living in a modern society — let alone to take a literacy test. Opportunities for educating them on these basic skills are often thwarted by their lack of comprehension/retention of knowledge - these functions are critical to success and are negatively impacted by trauma.

These traumas are compounded when financial illiteracy effect the individual's livelihood by causing continual struggle when faced with an unexpected expense. Many have not had the benefit of generational financial learning, (i.e., Mom told me to save my pennies and put them into a savings account, compound interest was not taught, and banks were not to be trusted as in the Depression era memories of banks closing and people unable to retrieve their money.) In addition, students receive little if any information about FDIC, or other measures taken over the years to protect people who use banks.

Unlearning historic perspectives of financial responsibility is to remove fear of the unknown by direct instruction in lessons such as how interest is earned and explaining what that correlates to in five, ten, or 20 years. Our students understand that their educational path follows a similar pattern, where a little every day pays off over time, so we feel like the foundational concepts are already present in our student population. They are primed for this type of instruction, however, when paired with an incentive structure, the students would be further motivated to commit to their financial betterment. Each participant (up to 20 students) would receive \$25 savings account dollars. They will monitor their savings accounts over the course of a year, see the small increases and will be encouraged to add to their accounts throughout the course of the year with the last month focused on reporting the ebb and flow of increases. They will learn how to balance their bank statement for those who also open a checking account, and co-teach their class how they were able to balance their statements by keeping receipts and verifying withdrawals as well as deposits. Through this process, our students will establish themselves with mental and tangible tools that will support their financial health and goals, but will also grow in confidence and personal power having created for themselves, a financially responsible and sustainable savings plan.

4) Objectives

- 20 women will be identified and served through the Wells Fargo financial literacy program. These women may or may not be receiving current services through the Women's Center of Jacksonville's Community Education, Rape recovery and counseling programs.
- 20 women will participate in the financial literacy program and will enhance their financial awareness using a financial mindfulness index inventory by a 10% gain;
- Out of the 20 women, 5 will use the "savings match" program at the Women's Center of Jacksonville for at least 6 months (cumulatively).

- Out of the 20 women, 5 women will increase their financial awareness using a financial mindfulness index inventory by a 50% gain.
- Out of the 20 women, 75% will receive 8 lessons monthly in financial literacy instruction each month (2 lessons each week)/96 lessons each year.
- Out of 20 students, 75% will conduct training via video for their contacts, friends, family, church members and will record via survey response following the viewing of the video, how many are more likely to save \$5.00 a week each week for the length of the project.
- Out of 20 students, 75% will participate in a teaching experience where they teach that population about compound interest.

5) Project Description: Due to the COVID-19 crisis, our educational framework has changed from a traditional model, where the students were meeting at a classroom located in the Urban League building in downtown Jacksonville, Florida, or at the Women's Center of Jacksonville office location, to an online program. The students collaborate with their instructors across a live conference platform to community critical lessons and utilize the chatroom function to provide one-on-one clarification of concepts for students who need support. Students will participate in classwork that exposes them to bank statements, which they will use math skills to reconcile the statement. They will also be given explicit instruction in how to analyze spending patterns resulting in an awareness of finances and financial decisions. Using informational text reading comprehension strategies, the students will read documents such as credit card applications and loan documents to gain skills relevant to make critical judgments based on comparisons. Students will be shown how to access apps and online financial tools to track their spending and saving pattern in real-time to influence mindful spending. Implementation of a savings account program, whereas students are instructed in mindful spending and savings habits, will culminate in an incentive program where the WCJ will match the student's savings of \$15.00 per every \$10.00 saved by the women. With 20 current and active students, this initial incentive totals \$500.00 (\$50.00 each student) but will continue to mirror the women's savings habits. This will result in the students having a financial plan, education on financial literacy, and an incentive to work towards financial stability in unstable times.

6) Collaboration and Partnerships: With collaboration with the other departments of the Women's Center of Jacksonville, we will provide supporting services in-house, as well as learning on our community resources and resource guides to make referrals for additional supports that meet the students' unique, diverse, and varying needs. Instructionally, we will maintain direct contact with the students through our various academic models, but we will use our extensive network of tutors to provide customized educational services to our student population. Currently, our student recruitment program accepts community partnership referrals with organizations such as the Florida State Community College of Jacksonville and Lutheran Family Services, as well as advertisements on social media, email blast to programs which service our clients, and maintaining close relationships with the community and its many service providers.

7) Recognition: We agree to the terms outlined by Wells Fargo for recognition and wish to express recognition through media postings, program promotional materials, and/or presentations to community partners and organizations promoting the program and its collaborations.

8) Timeline

First month:

- Students will complete the intake process.

- Students will be given their initial financial mindfulness index and have a one-on-one tutoring session to establish levels and make financial goals based on the findings.
- *Student will have 8 exposures to financial literacy curriculum and activities that support their education and personal goals.
- *At the end of each month, the student will reconcile their savings account and to review their savings account plan. Goals will be created and tracked until the goal is met with support from the financial literacy program.
- *Instructors will report their savings for the savings-match.

Second month:

Highlighted* and underlined objectives met monthly.

Third month:

- Students will be retake the financial mindfulness index and have a one-on-one tutoring session to establish levels and make new financial goals based on the findings.
- Students will use this information to track their financial awareness and create an individualized set of goals for the next fiscal quarter.

Quarterly:

- For the duration of the program, this program will follow the 3-month progress monitoring assessments.

9) Evaluation

- We will measure this program by tracking the weekly access the students had to financial literacy instruction through a data entry program named Salesforce.
- We will conduct monthly financial reconciliation with the students and use the data presented to monitor their savings plans.
- We will complete financial awareness inventories monthly to understand what the women are challenged with in their finances and shape the instruction around their current financial needs.
- We will create student-led, interactive projects, where students will design and distribute a short personal video using computation to show how their savings grew over the yearlong project. Videos would be made available online and used as tutoring segments for new students, thus supporting the sustainability of the program.

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.

Example:

<i>ESOL Instructor (4 hrs per wk. @ \$18.00 hr. for 30 weeks)</i>	<i>\$2,160</i>
<i>ESOL Instructor benefits (FICA, benefits)</i>	<i>\$350</i>

Other Expenses

Specify line items. Examples: instructional materials and supplies, lease, telephone, program events and field trips, project-based learning activities, staff travel, equipment, classroom materials, printing and postage, recognition, training, etc.

Example:

<i>Supplies for student project</i>	<i>\$500</i>
<i>Classroom materials</i>	<i>\$200</i>
<i>Bus for classroom field trip</i>	<i>\$350</i>

***Equipment purchases are limited to \$1,000.**

* Travel limited to \$400 and may include attendance at the 2021 Florida Literacy Conference.

IN-KIND RESOURCES**Description**

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

List separately any in-kind resources that you anticipate will be contributed in support of this project. Volunteer time should be valued at \$24.04 per hour.

(Source: <http://www.independentsector.org>)

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	
Total Salaries and Benefits	
Other Expenses	
\$50.00 initial savings account deposit for 20 students	\$500.00
\$14.00 monthly matched deposit for 12 months for 20 students	\$3,360.00
\$4 membership per month for 12 months for 20 students	\$960.00
Copies and instructional material	\$180.00
Total Non-Staff Expenses	\$5,000.00
TOTAL EXPENSES	\$5,000.00

IN-KIND RESOURCES (Optional)	
Description	Amount
TOTAL IN-KIND RESOURCES	