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Q1

Applicant Information

Name	Joseph P. Cinney
Company	Learn to Read, St. Johns County, Inc.
Address	70 S. Dixie Hwy
Address 2	-
City/Town	St Augustine
State/Province	FL
ZIP/Postal Code	32084
Email Address	joecinneyltrstjohns@gmail.com
Phone Number	9048260011

Q2

Name and E-mail address of Primary Contact for Grant Implementation (type "same" if it is the person listed above.)

same

Q3

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?

Q4

Nonprofit Community-Based Organization

Organization Type

Q5

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

\$109,735.00

Q6

No

Does your organization charge a fee for instructional services?

Q7

Number of adult ESOL and/or family literacy students provided instruction during fiscal year 2020-21.

40

Q8

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

25

Q9

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

1

Q10

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

50

Q11

Yes

Are you a 2020-21 recipient of this grant?

Q12

County or counties served by this grant.

St. Johns, Putnam, Duval



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

2022 APPLICATION

Part I: Narrative

1) Project Abstract/Summary

At Learn to Read of St. Johns County, we believe in the value of financial literacy. Financial literacy is important because it equips us with the knowledge and skills we need to manage money effectively. Without it, our financial decisions, and the actions we take—or don't take—lack a solid foundation for success. In its most rudimentary form, financial literacy can be reduced to three basic principles:

- Spend less than you earn.
- Make the money you have work for you.
- Be prepared for the unexpected.

According to the Financial Literacy and Education Commission, there are five key components of financial literacy: **earn, spend, save and invest, borrow, and protect.** (June 30, 2020).

At Learn to Read of St Johns County, we aim to assist our students to set higher employment goals, to learn how to budget, and to become familiar with governmental assistance programs. We instruct them how to identify and avoid financial scams and usurious practices. The goal, of course, is to empower our students to enjoy a happy and rewarding life experience for them and their families.

2) History and Accomplishments

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 35th Anniversary this year providing free literacy tutoring in St. Johns County. This year we are expanding our services to include neighboring Putnam County, and we have plans to open a satellite office in Duval County in January of 2022. 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 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

Learn to Read of St Johns County is applying to serve approximately 50 students throughout the year who are 16 years of age or 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, negotiate the cost of a car, or to stretch their ever-shrinking grocery dollars. These are students who do not understand the ramifications of high-fee check cashing services, and conversely the availability of no-fee checking accounts.

This year, Learn to Read has expanded its services to include a collaborative effort with Putnam County Schools to extend an outreach to their county's migrant community. We are conducting free Literacy classes every Friday for this purpose.

4) Objectives

Learn to Read of St. Johns County will provide at least 40 hours of financial literacy instruction to at least 50 students during the 2022 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

Learn to Read of St. Johns County's project will include the use of a workbook, enabling the individual student the framework with which to make an honest assessment of their current financial situation and enable them to set goals for what they would like their future to be. This workbook will provide both the younger student and the adult learner the same vehicle for learning. It will also serve as an assessment at the end of the period to ascertain where the student is now versus where they would like to be.

The need for short term and long- term budgets will be introduced as well as the commitment and discipline required to 'stay on track'.

They will be instructed in pathways to get from point A to point B to achieve their financial goals.

They will be instructed in the basics of banking: opening checking and savings accounts, the use and misuse of credit cards, as well as the importance of saving for emergencies.

Local institutions that provide emergency relief in times of need will be asked to speak and provide insight into their programs. These may include health care, food, shelter, and tax services.

We are excited about the possibilities for our students! We look forward to assisting them in the creation of a working instrument to guide them in making better, more informed, and personal, financial decisions.

Learn to Read's financial literacy project group activity will include our English for Speakers of Other Languages students, St. Gerard Campus maternity High School students, homeless youth residing at Port-in the Storm shelter, and our students from the migrant community in Putnam County.

Through these activities, students will improve their reading, vocabulary, math, writing and organizational skills and be better prepared to meet their future!

We are thankful for last year's grant funding of \$5,000.00 which enabled Learn to Read of St Johns County to collaborate with St. Gerard Campus in initiating S.M.A.R.T. goals as actionable, results oriented goals for financial literacy. Interspersed with modules, the students gained hands-on experience in opening bank accounts, learning about budgeting, income, expenses, credit issues, loans etc.

This instruction will serve them well as they enter the job market or continue their studies upon graduation.

6) Collaboration and Partnerships

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

We will also be collaborating with Port in The Storm, St. Gerard Campus, and Putnam County Schools in recruitment of students for our program.

7) Recognition

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, Instagram, a press release to print media and in numerous presentations to community and civic organizations.

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

Learn to Read of St. Johns County will begin the project in January of 2022 and will complete it by December of 2022.

9) Evaluation

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

Part II: Budget

2022 BUDGET

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

PROJECT EXPENSES	Grant Amount
Salaries and Benefits	
Coordinator \$14 @4 hours/week for 40 weeks	2240
Payrolls taxes	210
Total Salaries and Benefits	2450.00
Other Expenses	
Workbooks	1400.00
Classroom materials	750.00

Attendance at FLC's Annual Conference	400.00
Total Non-Staff Expenses	2550.00
TOTAL EXPENSES	5000.00

IN-KIND RESOURCES (Optional)	
Description	Amount
Tutors In-Kind (28.54/hr.)	22,261.00
Office space, utilities, supplies	1,500.00
Mileage @ .56/mile	250.00
TOTAL IN-KIND RESOURCES	24,011.00