

Collector: Web Link 2 (Web Link)
Started: Friday, November 12, 2021 2:39:14 PM
Last Modified: Friday, November 12, 2021 2:51:16 PM
Time Spent: 00:12:01
IP Address: 162.248.64.66

Page 1

Q1

Applicant Information

Name	Anita Edwards
Company	Literacy Alliance of Northeast Florida Inc
Address	40 E Adams St
Address 2	Suite 30
City/Town	Jacksonville
State/Province	FL
ZIP/Postal Code	32202
Email Address	admin@literacyallnefl.org
Phone Number	9042389000

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.)

534,458.88

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.

303

Q8

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

71

Q9

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

10

Q10

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

70

Q11

Yes

Are you a 2020-21 recipient of this grant?

Q12

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 of “Money Wise @ the Literacy Alliance,” a financial literacy initiative primarily designed for adults reading between the 0-9th grade levels. Grant funds will support a series of Financial Literacy workshops specifically designed for low-income, adult basic education students, LANF’s upcoming ESL classes, and the young adults enrolled in workforce development programs from our partner agencies. LANF will also continue to provide contextual learning opportunities by integrating financial literacy concepts 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, the Education Director, and our Director of Volunteer Services will commit 220 hours, paid through this grant, to develop and deliver a conversational style Financial Literacy program that is accessible to our low literacy and ESL students. This year’s workshops and classes will be offered in-person, online, or live-streamed to accommodate student preference and remove barriers to attendance. LANF’s goal is to build a foundational knowledge for our students that enhances financial stability and independence. Traditional topics like budgeting and credit will be combined with this year’s theme: Smart Consumers.

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 has historically focused on teaching lower-functioning adults (0-9th grade levels) who lack the prerequisite skills to enter GED classes. LANF is the largest provider of Adult Basic Education services in northeast Florida. Thirty-nine percent of LANF participants have a reported or observable disability such as dyslexia or an intellectual disability. 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. This past August, LANF was selected to host the only adult literacy AmeriCorps program in north Florida. This increase in personnel has allowed LANF to offer GED classes in all four subject areas, with further plans to launch an ESL program servicing two partner agencies. Classes 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. 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’s community-based programming has returned to pre-COVID levels thanks to the expansion in services facilitated by the AmeriCorps program.

3) NEEDS STATEMENT

Three distinct populations will be served with these grant funds: English-speaking adults (ages 18 and older) who read between the 0-9th grade levels, with the majority of participants scoring on the lower end of this range at intake; English language learners from Haiti, Cuba, and Afghanistan referred to us by CareerSource and Goodwill; and young adults participating in

workforce development programs with JobCorps and Eckerd Connect, two of our strongest literacy referral partners. More than 65% of LANF english speaking 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 creating a spending plan, managing finances, and understanding credit. 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. LANF does not presume that the new ESL students will lack basic math skills. Lessons for ESL students will be adjusted to focus on successfully managing finances as new arrivals in the United States.

In addition to teaching the fundamentals of financial literacy, this year's theme will be smart consumerism. LANF will focus on budgeting for a large expense, comparison shopping, awareness of targeted advertising, and responsible use of credit.

4) OBJECTIVES

- To develop and deliver two workshops in basic financial literacy and smart consumer topics to low-literacy adult learners. Delivering no less than 12 hours of Financial Literacy instruction and project-based learning to 15 students in a small group setting with curriculum modified to meet the needs of our student body.
- To develop and deliver lessons in basic financial literacy as it relates to daily life in the U.S. for adult English language learners. Delivering no less than 6 hours of Financial Literacy instruction and project-based learning to 15 students in a small group setting with curriculum modified to meet the needs of our student body, who are expected to be part of the refugee community. Topics will encompass bill paying, banking, credit, wages and taxes.
- To develop and deliver two workshops in basic financial literacy and smart consumer topics to young adults in partner workforce development programs. Delivering no less than 12 hours of Financial Literacy instruction and project-based learning to 15 students in a small group setting with curriculum including budgeting, wages, taxes, smart consumerism, and building credit.
- To engage 25 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 three distinct sets of students: Adult learners enrolled in our ABE/GED programs, English language learners referred to us by CareerSource and Goodwill, and young adults enrolled in workforce development programs run by our partner

agencies, Eckerd Connect and JobCorps. 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. To the degree possible, all Financial Literacy instruction will be presented virtually and in-person. LANF has found that the hybrid approach increases participation by removing barriers to attendance such as childcare, transportation, or COVID-related cautiousness.

ABE/GED students: Current LANF students will have several opportunities to learn Financial Literacy skills in the upcoming year. LANF will present two workshops this year. The first will cover fraud and identity theft. The second will focus on Smart Consumers, our theme for the year. 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 covered such as running a free credit check or comparing/contrasting options for a large purchase.

LANF will continue to present financial literacy concepts during math classes as an opportunity for contextual learning. The introduction of our AmeriCorps program has allowed LANF to add an additional three math classes to our schedule. Participation in math classes is up 25% over this quarter last year. Financial literacy lessons integrated into the math curriculum will focus on smart shopping, calculating the true cost of loans and credit card charges, and advertising techniques targeting low-income consumers. A project idea for these students is researching the true cost of a large purchase based on interest rate and repayment options.

Both the workshops and the integration of Financial Literacy into math classes are a continuation of our current financial literacy offerings. Both have proven in the past to be popular and successful ways to promote financial literacy topics to our ABE students.

ESL students: LANF is preparing to launch ESL classes for the first time in conjunction with partners CareerSource and Goodwill. Classes will be overseen by our Education Director and taught by AmeriCorps members. As LANF develops curriculum for these classes, financial literacy concepts important to living in the U.S. will be prioritized: the banking system, paying bills, reading paystubs, and filing taxes. Project based learning will center on tax filing...documents required and identifying free or low-cost resources.

Workforce Development students: LANF Workshops offered to our workforce development partners will present more traditional financial literacy skills for young adults such as budgeting, banking, and building credit. The teen/young adult curriculum from Hands On Banking will be used. LANF will repeat the popular project used at JobCorps last year. Students randomly select a “life” from a bowl including their profession, salary, and family size. Working with that information they must prepare and share budget and lifestyle decisions. Last year, LANF offered a financial literacy course to JobCorps participants for the first time, and found it to be an engaging and fun opportunity. The feedback from the JobCorps participants was very positive.

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. Student referrals for our ABE and GED services come through partnerships with the Jacksonville Public Library, Goodwill, Eckerd Connect, the Jacksonville Sheriff's Office, and various post-incarceration organizations. A partnership with the Nonprofit Center of Northeast Florida provides students with free transportation to and from LANF locations. LANF has partnered with CareerSource and Goodwill in providing our first ESL classes to refugee populations. JobCorps and Eckerd Connect have expressed interest in having Financial Literacy workshops presented to their workforce development clients in the upcoming year.

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

January-March 2021

- Enroll and pre-assess new math students. Track financial goals and recruit new students for Financial Literacy workshops.
- Plan, promote, and present the first ABE/GED Financial Literacy workshop on fraud to current students and outside partner organizations. Identify and complete a related project determined by student interest.
- Pre-test math and ESL students
- Develop and deliver lessons to integrate into math classes.
- Develop and deliver lessons to integrate into ESL classes
- Administer post-learning assessments and evaluations to submit with monthly reports.

April-June 2021

- Plan, promote, and present the first Financial Literacy workshop for workforce development partners. Identify and complete a project determined by student interest.
- Continue to deliver financial literacy instruction integrated into math classes and ESL classes.
- Administer post-learning assessments and evaluations to submit with reports.
- Prepare and submit Mid-Year Report

July-September 2021

- Plan, promote, and present the second ABE/GED Financial Literacy workshop on Smart Consumers to current students and outside partner organizations. Identify and complete a related project determined by student interest.
- Continue to deliver financial literacy instruction integrated into math classes and ESL classes.
- Administer post-learning assessments and evaluations to submit with reports.

July-September 2020

- Plan, promote, and present the second Financial Literacy workshop for workforce development partners. Identify and complete a project determined by student interest.
- Continue to deliver financial literacy instruction integrated into math classes and ESL classes.
- 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. Students and instructors are asked to provide anecdotal reports of the impact of the project for inclusion in LANF's newsletter and annual report.

10) BUDGET

TOTAL REVENUE: Florida Financial Literacy Initiative Grant	\$5,000.00
PROJECT EXPENSES	
Salaries & Benefits	
Education Director (40 hrs annually @ \$20.00/hr)	\$800.00
FICA	\$61.20
Volunteer Coordinator (60 hrs annually @ \$20.00 hr)	\$1,200.00
FICA	\$91.80
Literacy Program Specialist (6 hrs/wk @ \$15.00 hr for 20 wks)	\$1,800.00
FICA	\$137.7
Total Staff Expenses:	\$4,090.70
Other Expenses: Finance-related participation prizes, refreshments	\$200.00
Purchase/printing of student materials	\$400.00
Florida Literacy Coalition Annual Conference Attendance	\$400.00
Total Non-Staff Expenses	\$1,000.00
TOTAL EXPENSES	\$5,090.70
TOTAL IN-KIND RESOURCES: 50 volunteer hours valued at \$26.32	\$1,316.