

**RESPONSE #140645688 SUBMITTED ON 07/15/2019 01:47:19 PM**

## Florida Financial Literacy Initiative - Grant Application 2019

Organization Name	Miami Dade County Public Schools
Program Name	Miami Springs Adult and Community Education Center
Mailing Address	751 Dove Avenue Miami Springs, FL 33166
Contact Person (Name and Title)	Katrisha Smith, Assistant Principal
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Fax	No answer given
Email	katrishasmith@dadeschools.net
Website	No answer given
Organization Type (select one)	School District-based Program

**Program Details**

Organization's total operating budget (school districts and community colleges may use the adult education program budget.)	2, 608, 656.39
Does your organization charge a fee for instructional services?	Yes
If yes, please explain:	Students pay a one time \$40.00 tuition fee for the entire trimester for ESOL courses.
Number of adult ESOL and/or family literacy students provided instruction during fiscal year 2018	2147
Number of volunteers (if none, enter "0")	10
Number of paid instructors (if none, enter "0")	200
Number of students to be provided with instructional services under this grant	2000
Are you a 2018 recipient of this grant?	No
County or counties served by this grant	Miami-Dade



### **Project Abstract/Summary**

Managing money and understanding the United States financial system is one of the greatest challenges faced by new immigrants in the United States; however, few financial resources exist for adult ESOL learners who reside in a low-income bracket. To provide knowledge and place economic power in the hands of our students, Miami Springs Adult and Community Education Center is developing comprehensive resources for teaching basic financial literacy skills to our adult ESOL students. The project will result in providing multi-level, multimedia financial literacy courses for our adult ESOL students. In these lessons, our students will learn about managing money, banking, credit, debt, home financing and loans while practicing listening, reading, speaking and writing skills. A financial literacy toolkit will be available for teachers, which will include lesson plans, instructional materials, and teacher's guide.

### **History and Accomplishments**

Miami Springs Adult and Community Education Center is committed to offering quality educational programs that prepare our diverse community members - which includes high school students and continuing education learners - for post-secondary education and the workforce. From our five main campuses – Miami Springs SHS, Hialeah Gardens SHS, Ronald Reagan/Doral SHS, Westland-Hialeah SHS, and Riverside Elementary – to our various satellite learning annexes, to our far-flung A-SNAP learning centers (which covers West Miami-Dade to Biscayne Boulevard and Kendall to North Miami), we serve an entire community – both in diverse size and individual needs.

Our main campuses and annexes provide ESOL instruction, Citizenship preparation, ABE/GED courses, vocational/technical programs, and high school completion classes for students who wish to take charge of their futures. Our students are the life-blood of our institution's existence, and we display our love and commitment by providing quality instruction, excellent customer service, a variety of products and services, a profound respect for their time investment and faith in what we do for them.

Our students represent the full breadth of cultural, social, economic, and spiritual diversity that makes our community as unique as any in America. Our relentless desire to make sure that we strive to meet the needs of each individual's pursuit of their goals is why we exist. That we compete with other educational institutions pushes us harder and further to make sure that our students always return - and they do. Our doors are always open, as are our hearts, dedicated to making our community a better place to call home.

### **Needs Statement**

Located in the heart of Little Havana, is one of Miami Springs Adult Education Center's satellite centers, Riverside Elementary. Per the statistics available in <http://www.zipwho.com>, the area's social economic data affirms that the average household annual income is at \$13,684 (sitting at the bottom 10% of the national average), with a Hispanic population at 90.7%. The groups targeted through this project are among the most underserved in Miami-Dade County. Sadly, most of our serviced students have not been taught how to manage their finances responsibly, which can lead to dangerous financial decisions. Teaching the basics of financial literacy is vital to giving low-income adults the opportunity to break the cycle of poverty, especially when one considers that most of our adult learners have less formal education than their credentialed counterparts - who themselves most likely have not received formal personal

finance training. That is why establishing a financial literacy program at Miami Springs Adult and Community Education Center would be vital to a student population in dire need of personal money-management skills.

### **Objectives**

Our objectives for this project are that students will learn vocabulary and concepts related to banking and credit in the United States. They will use the lexicon of financial banking and be introduced to important financial concepts, how to locate accurate informational sources, how to properly evaluate financial strategies and make sound financial decisions. They will set goals, develop a budget, and understand how to plan for future wants and needs. It is our goal that this program will assist ESOL students in aspiring to and attaining their personal financial goals, as well as making them more effective participants and contributors to our local economy. Students will leave our program confident in their ability to recognize fraud and malfeasance, as well as attain a greater understanding of the personal banking system and prudent credit card management.

### **Project Description**

Financial literacy should markedly improve how an individual makes financial decisions. This skill can help a person develop a financial road map to identify what one earns, what one spends and what one owes. Financial illiteracy affects all ages and all socio-economic levels and results in many people becoming victims of predatory lending, sub-prime mortgages, fraud and high interest rates, potentially resulting in bad credit, bankruptcy, garnishing of wages or foreclosure.

The lack of financial literacy can lead to owing large amounts of debt and making even more poor financial decisions. For example, the advantages or disadvantages of fixed/variable interest rates are concepts that are easier to understand and make informed decisions about if you possess financial literacy skills. Based on research data by the *Financial Industry Regulatory Authority*, 63% of Americans are financially illiterate. They lack the basic skills to reconcile their bank accounts, pay their bills on time, pay off debt and plan for the future.

Miami Springs Adult and Community Education Center would like to add, as part of the many courses offered, a week-long course in Financial Literacy. Our program will focus on matters of personal finance/banking, which will include how to responsibly purchase financial products, like credit cards, life and home insurance, mortgages, checking accounts and investment plans. We will educate our students on how to identify and avoid being victims of scams, phishing and fraud. In addition to the course, we will finalize the week with a Financial Literacy Fair, where the students could access hands-on financial information and experience opening a bank account, as well as applying for loans, a line of credit and credit cards.

### **Collaboration and Partnerships**

Miami Springs Adult and Community Education Center plans to collaborate with Wells Fargo via its local community branch. We intend to provide an Adult Financial Literacy week, which will culminate with a Financial Literacy Fair on campus during each trimester. Miami Springs Adult Education Center's goal is to provide financial literacy education and access to fiscal counseling for our adult learners. The participants will learn the fundamentals of money management, including how to improve credit scores and set aside money for non-monthly or unexpected expenses. Adult participants who currently attend our education classes may receive assistance in retrieving their individual credit reports and opening a savings/checking account

with Wells Fargo. In addition, Wells Fargo will be invited to our opening of school professional development activity for our instructors. The focus will be on learning how to devise an effective money-management plan.

### **Recognition**

Wells Fargo will be continuously recognized via our various social media platforms for supporting this proposed project. Recognition will be in the form of tweets, Facebook posts and a dedicated page on our official school website. Flyers announcing the Financial Literacy Week/Fair will also include the Wells Fargo logo. We will refer students to literacy programs or learning activities promoted by Wells Fargo.

### **Timeline**

<b><u>Implementation Activities</u></b>	<b><u>Trimester 1</u></b> <b><u>Fall</u></b>	<b><u>Trimester 2</u></b> <b><u>Winter</u></b>	<b><u>Trimester 3</u></b> <b><u>Spring</u></b>	<b><u>Trimester 1</u></b> <b><u>Fall</u></b>
Professional Development for Financial literacy course	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
Financial Literacy Week		<b>X</b>	<b>X</b>	<b>X</b>
Financial Literacy Fair		<b>X</b>	<b>X</b>	<b>X</b>
Mid-year Progress Report			<b>X</b>	
Year-end Final Report				<b>X</b>

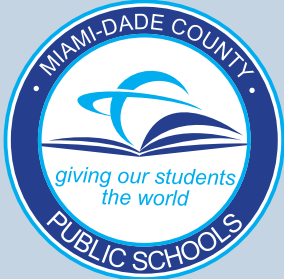
### **Evaluation**

Program facilitators will administer both a pre-test and a post-test to participants to measure knowledge acquisition by the students during the trimester program. At the end of each trimester, we will also ask participating teachers to complete a detailed evaluation-questionnaire, so we can continue to find ways to improve the program. The program coordinators will develop

a comprehensive, yet practical evaluation process to measure the program's long-term influence on students who participate.

**Project Budget**

Professional Development (approx. 200 Teachers)	Stipend - 513600	<b>\$2,000.00</b>
Printing of <i>Hands on Banking</i> curriculum/program	Printing and Duplicating - 539900	<b>\$700.00</b>
Advertising/promotion/marketing	Other Purchased Services - 539000	<b>\$300.00</b>
Supplies for Financial Literacy Fair	Supplies - 551000	<b>\$2,000.00</b>



## CONTRIBUTORS

COPE Center North

Division of Educational  
Opportunity & Access

Lindsey Hopkins  
Technical College

Miami Beach Adult and  
Community Education  
Center

Miami Coral Park Adult  
Education Center

Miami Springs Adult &  
Community Education Center

South Dade Technical College

Miami Lakes Educational  
Center & Technical College



## Kudos To Leadership Team at Springs Adult Education Center: Principal Acclaimed Principal of the Year for 2018-2019 and Assistant Principal Runner-up



► Above, Image of Miami Springs Adult & Community Education Center. The Center is Committed to Offering Quality Educational Programs that Help to Prepare its Diverse Community, which Includes High School Students and Adults for Lifelong Learning, and to Enter the Workforce

► Right, Ms. Pamela Johnson, Instructional Supervisor for Adult Education and Technical Colleges Capturing the Moment. Along with the Cheerful Recipient of the Award Mr. Miguel Veloso



► Above: Mr. Miguel Veloso, Principal of Miami Springs Adult & Community Education Center and Recipient of the 2019 Principal of The Year Award



A significant pair of awards has teachers and staff members feeling very proud these days at Miami Springs Adult and Community Education Center. Principal Miguel Veloso was recognized as Miami-Dade County Public Schools Principal of the Year for the 2018-2019 school year. Also, Dr. Louis Dash, Assistant Principal, was named runner-up as the District's 2018-2019 Assistant Principal of the Year.

Mr. Veloso has been Principal at Miami Springs since 2007. Under his leadership, Mr. Veloso has seen the school grow from a scant 200 students to over 4,000 ESL, ABE, GED, vocational/technical, and community school students. This growth was achieved through active recruitment

efforts, excellent instruction, and top customer service.

Dr. Dash has been with Miami Springs Adult since 2011. He arrived as a distinguished ESOL instructor who quickly gained the trust and esteem of the administrative staff. After serving as the Lead Teacher for the ESOL program, Dr. Dash was tapped for an Assistant Principalship in 2013. Dr. Dash is credited with building robust enrollment at the Ronald Reagan / Doral campus.

"In winning this award, I am also grateful that we have brought attention to our Adult Education division, and all the good work that we do for our community," said Mr. Veloso. Such a sentiment embodies 20-plus years of pedagogical

dedication that has seen him rise through the ranks to become the educational leader of the largest adult education center in the county. "I am proud of my achievement because it sheds a favorable light on our programs and what we can do for the public good," said Dr. Dash. His hard work and devotion to the education enterprise has resulted in an exceptional recognition that, while unexpected, was well-deserved. The finalists for Principal of the Year attended a banquet sponsored by DASA (Dade Association of School Administrators), on April 11, 2019. Congratulations Mr. Veloso and Dr. Dash for your tireless endeavors – and for your prestigious awards!





## The Consequences Aren't Minor: "School-Within-A-School" Improves Learning



► Top, Left to Right, Maria Teresa Rojas, Longtime Educator and Miami-Dade School Board Member who represents District 6

At the September 2018 meeting of the School Board, Board Member Maria Teresa Rojas proposed Item H-4: "That The School Board of Miami-Dade County, Florida, authorize the Superintendent of Schools to explore the feasibility of Miami-Dade County Public Schools (M-DCPS) implementing 'The Consequences Aren't Minor' program/presentation during the 2018-2019 school year, at no cost to the district, and report back to the Board by October 10, 2018."

The School Board also authorized the Superintendent to explore the feasibility of implementing the same presentation throughout the 2018-2019 school year. School Operations was tasked with developing an implementation plan which began in the CCC:YEP (Creating Community Change: Youth Engagement Program) schools.

The Creating Community Change: Youth Engagement Program (CCC:YEP) is an innovative approach to a

learning environment and model for students who can benefit from a non-traditional educational setting. This program is a "school-within-a-school" model designed for 60 middle school students (20 per grade level) at eight school sites. It will provide a learning environment with a focus on the personal, social and intellectual strengths of each student. Students will be placed in grade level cohorts (6, 7, and 8) strategically scheduled with selected teachers. Students will be

monitored by a "team leader" who will continuously track their academic and behavioral progress. A service learning curriculum, along with positive behavior incentives, will be infused within the cohorts.

The program will allow students to participate in hands-on service learning and youth engagement experiences as an essential component of the curriculum. The goal of CCC:YEP is to enhance the personal, social and intellectual potential of each student so they become active, engaged, and productive citizens in our community. CCC: YEP is being implemented in the following eight middle schools: Brownsville, Carol City, Citrus Grove, Cutler Bay, Georgia Jones-Ayers, Homestead, North Miami, and Redland.

## Consequences...

" There are no secrets to success. It is the result of preparation, hard work, and learning from failure."

— John F. Kennedy



[www.dadeschools.net/schoolboard/bdmembers.asp](http://www.dadeschools.net/schoolboard/bdmembers.asp)



# 1200

## HOURS

# COMMERCIAL FOODS

## CULINARY ARTS & BAKING

### It All Started at...

**Lindsey Hopkins**  
Technical College  
750 NW 20 Street, Miami, FL 33127  
305.324.6070 | [lindseyhopkins.edu](mailto:lindseyhopkins.edu)

## \$53,350

Average earnings based on [www.sokanti.com](http://www.sokanti.com), Florida

Anti-Discrimination/Harassment (Students) - Board Policy School Board Policies 2517, and 2517.02. M-DCPS does not discriminate on the basis of sex, race, color, ethnic or national origin, religion, marital status, disability, genetic information, age, political beliefs, sexual orientation, gender, gender identification, social and family background, linguistic preference, pregnancy, citizenship status or any other basis prohibited by law in its educational programs, services or activities or in its hiring or employment practices. Please refer to School Board Policies 1262, 3262, 4262, and 5517. Anti-Discrimination/Harassment (Students) and 5517.02. Discrimination/Harassment Complaint Procedures for Students for more information.

Questions, complaints or requests for additional information regarding discrimination or harassment may be sent to: Office of Civil Rights Compliance (CRC), Executive Director/Tyler D. Coordinator, 155 NE 15 Street, Suite 1104E, Miami, Florida 33132; PH: 305.395.1540 or e-mail address: [cr@dadeschools.net](mailto:cr@dadeschools.net) website: <http://cc.dadeschools.net>

The District also provides equal access to its facilities to the Boy Scouts and other patriotic youth groups, as required by the Boy Scouts of America Equal Access Act.