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## Q1

### Applicant Information

Name	Jamie Russell
Company	Pensacola State College
Address	1000 College Boulevard
Address 2	Bldg. 717
City/Town	Pensacola
State/Province	FL
ZIP/Postal Code	32504
Email Address	jrussell@pensacolastate.edu
Phone Number	850-484-1696

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## Q2

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

Same

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## 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?

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## Q4

State or Community College

Organization Type

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**Q5**

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

\$439,774.77

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**Q6**

Does your organization charge a fee for instructional services?

**Yes,**

If yes, please explain.:

PSC charges a fee of \$30.00 for instructional services per student

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**Q7**

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

331

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**Q8**

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

1

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**Q9**

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

6

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**Q10**

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

50

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**Q11**

**Yes**

Are you a 2020-21 recipient of this grant?

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**Q12**

County or counties served by this grant.

Escambia County

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**Florida Financial Literacy Initiative**  
**A statewide Initiative managed by the Florida Literacy Coalition and supported by Wells Fargo**  
**2021 APPLICATION**

Please complete the following application electronically and submit it online at <https://www.surveymonkey.com/r/X6YZHS7> before **November 12th, 2021, at 4:00 pm**. The narrative and budget should be submitted as one PDF document.

**Part I: Narrative**

**1) Project Abstract/Summary**

English-language learners, or ELLs, are non-native speakers of English who are unable to communicate fluently in English and/or are learning English as a foreign language. They most often come from non-English-speaking homes and backgrounds and typically require specialized or modified instruction in both the English language and in their academic courses. In response to the need of financial literacy for those learning English, Pensacola State College proposes to emphasize financial literacy in its ESOL curriculum during the upcoming school year (FY 2022). Though financial literacy instruction will be incorporated in primarily intermediate and higher level ESOL classrooms, instructors who also have beginning ESOL students will be encouraged to adapt the curriculum for their lower level students.

**2) History and Accomplishments**

Pensacola State College, under the governance of a local Board of Trustees, is one of 28 public colleges in the Florida College System committed to affordable, open access to educational opportunities. The college offers associate and baccalaureate degrees, career-oriented certificates, college prep, adult education (including ESOL), and GED prep. In addition, the college provides specialized business and industry training, recreation and leisure courses, and community outreach and services. Pensacola State College is dedicated to maximizing educational opportunities, through a variety of delivery methods that develop the academic, career, personal, and aesthetic capabilities of individuals for the benefit of themselves and the global community.

The Pensacola State College Adult Education program has a long history of improving literacy skills of adult ELLs in the service area. Since the inception of performance-based funding, all deliverables have been attained and reported. Of the 225 (unduplicated head count) students registered in ESOL Literacy Foundations through ESOL High Intermediate courses during the 2021-2020 grant year, 40 students successfully completed at least one educational functioning level (EFL), and among those 40 students, 12 students completed a level and advanced one or more levels. The retention rate is comparatively high and ELLs who have already graduated from high school in their native country are encouraged to transition into postsecondary education courses at the college. The department's close ties with other college programs provides easy access and smooth transitions from ESOL classes to Adult Education classes,

career and technical programs, developmental studies (pre-college) classes or AA, AS, and bachelor's degree programs offered by the college.

### **3) Needs Statement**

Pensacola State College accepts individuals in its ESOL program at all different levels of English competency, from basic beginners with minimal or no literacy skills to those who are well educated in their native country and already have a foundation in English. Pensacola State College Adult ESOL students come from all different walks of life, countries, and economic backgrounds including those who are at the poverty level or dependent on public assistance. Typically, English-language learners do not have the English-language ability to participate fully in American society nor are they able to communicate effectively with their family physicians and insurance companies.

Among ESOL students in the Pensacola Metro Service Area (MSA), only a small percentage of these students understand enough medical terminology in English for effective communication. Since many of our ESOL students lack adequate financial planning, it is important that they understand the American banking system and probable benefits of saving, investing, and learning to process loans. In order to better communicate with financial professionals, it is also vital that our ESOL students understand and be able to use basic financial vocabulary used to apply for loans and understand building credit. In addition, our ESOL students must understand the importance of building a savings and paying more than the minimum amount on credit cards. The project proposes to expose all its adult ESOL students to a financial literacy curriculum including the above-mentioned topics in all ESOL classrooms, including our campuses in the remote area of the college's service area.

### **4) Objectives**

By incorporating a comprehensive financial literacy curriculum in our ESOL classes, students will be better prepared to navigate the American banking system. They will learn financial terms in English making it easier to understand and fill out any financial forms or applications. Students will learn to communicate effectively with financial professionals by learning the different phrases and vocabulary used for applying for loans or building credit. Students will learn the importance of learning to pay more than the minimum amount on credit cards, creating a savings account, budgeting, and planning to pay for college or vocational programs. Students will be given applied math problems to solve in order to help them better understanding the financial institutions and learning how to properly file taxes. As the department is introducing career pathways to every Adult Education student, the project will also introduce learning how to read pay stubs, payroll deductions, and planning for retirement. Representatives from the Wells Fargo and other financial institutions will be invited to speak to the ESOL students and present the different medical career options available at the college.

- The project proposes to serve at least 50 ESOL students by providing a 20- hour course over the span of six-to-eight weeks for classes 2021 grant year.
- 100% of the FLC's instructors will complete the training required financial literacy training.
- The students will facilitate a student-organized financial literacy event during the grant year.

## **5) Project Description**

A comprehensive financial literacy curriculum will be delivered to at least 50 Pensacola State College Adult Education Department Adult students attending ESOL classes. There will be four primary instructors who each teach an ESOL class. These classes meet four days a week for 2.5 hours a day, for 10 hours total, either face-to-face or Live Online with both morning and evening courses. The department proposes to use the Florida Literacy Coalition's curriculum on financial literacy in conjunction with Pensacola State College "Money Matters" program. Materials will also be used from the *Practical Money Skills* website. The department will also purchase supplementary resource materials such as *I Want More Pizza* and posters relating to financial literacy related topics for the ESOL classrooms. The department will provide poster boards and supplies and/or the technology for students to create power points for suitable project-based learning activities including presentations on different financial topics that all students benefiting from this grant will participate in. The students will also be allowed to create PowerPoints of Prezi projects if they have more technological skills and present to our financial literacy event.

## **6) Collaboration and Partnerships**

The Pensacola State College Adult Education program collaborates with the local Catholic Charities Refugee and Immigration Services, the local school districts, and the University of West Florida Intensive English Program to recruit students to the ESOL program and promote financial literacy.

## **7) Recognition**

Pensacola State College Adult Education Department proposes that a representative from Wells Fargo be invited to speak to the adult ESOL students about different resources and services provided by Wells Fargo. The college Marketing Department will provide press releases to the local media. A check presentation ceremony may be conducted during a monthly District Board of Trustees meeting.

## **8) Timeline**

Upon receipt of the grant, the department will plan for a representative to attend the Florida Literacy Conference in April 2022.

- The department will purchase resource materials such as *I Want More Pizza* as well as collect appropriate financial curriculum and resources to be used in the classroom. Other supplies such as poster board, colored paper, and other necessities for projects will also be purchased.
- Instructors will be introduced to the curriculum, a pre and post-test, and syllabus will be developed, and lesson planning will begin so that all participating instructors are ready to begin pre-testing and teaching the financial literacy curriculum as soon as the semester begins.
- At the end of the semester or at the conclusion of the curriculum, all participating students will be post-tested.
- Student surveys and teacher evaluations will be distributed and collected. Pre and post test scores will be evaluated.

## **9) Evaluation**

Improved post-test results will indicate whether students gained the knowledge about the U.S. financial system and banking and economic topics covered in the curriculum.

· Students' opinions expressed on surveys will indicate that the material presented and learned was valuable to them in that it will help them better navigate the US financial system

## Part II: Budget

### 2022 BUDGET

<b>REVENUE</b>	<b>Amount</b>
Florida Financial Literacy Initiative Grant	\$5000
<b>TOTAL REVENUE</b>	<b>\$5000</b>
<b>PROJECT EXPENSES</b>	<b>Grant Amount</b>
<b>Salaries and Benefits</b>	
Salaries to pay for training for ESOL adjunct instructors whose students are participating in the Financial Literacy initiative. (4 hours of training for 5 instructors at \$26.00 per hour)	\$520.00
Instructor Benefits: Medicare 1.45%	\$7.54
<b>Total Salaries and Benefits</b>	<b>\$527.54</b>
<b>Other Expenses</b>	
Educational Materials (books/ posters/ classroom curriculum, printable materials from Canva and/or School Datebooks)	\$2922
Project Resources (poster board, markers, glue)	\$150
Technology Equipment (tablets for student research and presentations)	\$1000
Student Incentives for completion of the Financial Literacy program	\$400
<b>Total Non-Staff Expenses</b>	<b>\$4472</b>
<b>TOTAL EXPENSES</b>	<b>\$5000</b>
<b>IN-KIND RESOURCES (Optional)</b>	
<b>Description</b>	<b>Amount</b>
Salaries for 4 instructors for the 16-week semester	\$17,920.00
Instructor Benefits: Medicare 1.45%	\$259.84
6 classrooms provided by the college (\$2,768 for 400 sq ft. annually/3 terms x 6 classes) include maintenance and security.	\$5,536.00
Access to technology in the classrooms (including printers, computers, projectors, laptops, and document cameras)	\$5000.00
<b>TOTAL IN-KIND RESOURCES</b>	<b>\$28,715.84</b>