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## Q1

### Applicant Information

Name	William Elshoff
Company	Seminole State College of Florida
Address	Center for English Language Studies
Address 2	100 Weldon Blvd.
City/Town	Sanford
State/Province	Florida
ZIP/Postal Code	32773
Email Address	wallacem@seminolestate.edu
Phone Number	407-971-5107

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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.)

ESOL only \$674,920.00

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**Q6**

Does your organization charge a fee for instructional services?

**Yes,**

If yes, please explain.:

\$30 fee by statute

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**Q7**

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

1,763 (Spring 21-Fall 21)

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**Q8**

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

0

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**Q9**

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

6 Full time and 35 Part Time

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**Q10**

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

78

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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.

Seminole

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## **Part I: Narrative**

### **1. Project Abstract/Summary:**

The Center for English Language Studies is housed within the School of Construction, Design, Engineering and Information Technologies, a division of the College that provides practical instruction for adults in need of basic academic skills, personal enrichment and skill building. The Center for English Language Studies through its English Speakers of Other Languages (ESOL) Program serves second language students from the community by providing comprehensive, learning-centered, high-quality English language programs and courses to aid students in reaching their personal, educational and professional goals.

The overarching goal of this project is to introduce and expand the consumer education knowledge of our ESOL students by providing financial literacy to them as a supplement to their ESOL courses. This course will be offered as an English for Specific Purposes (ESP) course. Currently students learn and improve their English speaking, reading and writing skills through life-skills based lessons that immediately impact their lives as the students become more confident applying their English language skills. The curriculum is designed for practical application in employment, communication, health/nutrition, transportation/travel, safety/security, civics/family/community and consumer education resources. The financial literacy course would be provided as an additional course offering to the higher level ESOL students taught by our faculty. This course will utilize the Wells Fargo online financial literacy resource, "Hands On Banking," to improve and increase the students' knowledge about banking, personal finance, entrepreneurship and credit. Students will be introduced to terminology and concepts related to the U.S. financial system and will participate in a project-based learning activity upon completion of the "Hands On Banking" curriculum.

### **2. History and Accomplishments:**

Seminole State College of Florida was founded in 1965 and today it is the 8th largest institution in our 28-member state college system. Seminole State College primarily serves Seminole County residents, but our area of impact reaches well beyond our county lines as we also serve residents from Brevard, Lake, Orange, Osceola, and Volusia counties. The vision of the College is to be a national leader in academic programs and services, cultivating equitable and excellent student outcomes, career advancement, and civic engagement in a global society through a collaborative and inclusive environment. Seminole State is the only public postsecondary institution in Seminole County, and we have a very strong positive presence in the community.

The Center for English Language Studies in Seminole State's School of Construction, Design, Engineering and Information Technologies serves approximately 600 adult English language learners per term. The student body consists of citizens, residents, refugees, or asylees taking English classes to improve their language, life, and work skills. According to the 2020 Census, there are 6.5% (over 28,000) of households in Seminole County alone that are limited English speaking, over 22% of Seminole County residents identify as Hispanic which is a 47% increase from 2010. More than 9% of non-English speaking residents have not attained a high school

diploma or equivalent. Those served in Seminole State's ESOL program are reflective of the area demographics, with over 86% being Hispanic.

The ESOL program at Seminole State has been recognized nationally for excellence in delivery of ELS by the Council for the Advancement of Adult Literacy (Passing the Torch: Strategies for Innovation in Community Colleges ELS) and received the Sunshine State TESOL 2018 Outstanding Institution Award.

### **3. Needs Statement:**

Living in the United States is a dream for many of our students who come to make a better life for their families. The ability to understand the financial system in the United States is pivotal yet can be daunting for the students we serve. A myriad of unexpected challenges and struggles can often become huge hurdles that may prevent our students from reaching their dreams. One of the greatest challenges is learning how to manage money and to understand the U.S. financial system. Those new to the U.S. often enter with minimal understanding of the resources that could benefit and guide them toward achieving their dreams. Understanding how to navigate the U.S. financial system is vital to the achievement of success and there are not many specific resources available to aid adult English Speakers of Other Languages (ESOL). These individuals enter a country where there are unfamiliar practices in dealing with our banking and financial system, especially since most come from countries where cash transactions still reign and trust in bank transactions are done with great leering. Misinformation in the immigrant community abounds, and newcomers to the U.S. may be targeted for scams or to take on credit debt and enter into financial arrangements not in their best interest. The opportunity to bridge the gap for our ESOL learners by incorporating financial literacy within the curriculum will be of tremendous advantage to their families as well as within their community as those who take the course can share the information they learned with others in their lives.

### **4. Objectives:**

The Center for English Language Studies of Seminole State will teach the basics of banking and money management to our ESOL students by incorporating the Wells Fargo “Hands On Banking” young adult and adult blended curriculum, depending upon the level of English proficiency the class session demonstrates.

Objective 1: To introduce and increase the knowledge of 60 ESOL students through enrollment in the English for Specific Purposes (ESP) Financial Literacy course, which will teach language through financial literacy, measured by topic-based quizzes with a passing score of 70% or better.

Object 2: To have 70% of the student participants receive a Certificate of Completion for all covered lessons in the Wells Fargo “Hands On Banking” curriculum.

### **5. Project Description:**

In 2020, we were second-time grant recipients. We continued with our live on Zoom approach to our classes in Fall of 2020. We expanded our offering to create an advanced level of Financial

Literacy covering real estate, investments and insurance in addition to our basic level of Financial Literacy. We met our goal with 77% completion in the advanced class and 73% completion in the basic class. We had anticipated being back face to face; however, due to the resurgence of the Delta variant, we continued ESOL and Financial Literacy classes live on Zoom. We offered two basic level Financial Literacy classes, one in the afternoon and one in the evening. Our afternoon class met our goal with a 75% completion; however, the evening class fell short by 3%, with students withdrawing due to employment issues (schedule changes, job changes, etc.) and only completed 67% of the class. Summer 2021 classes continued to see higher withdrawal rates (32%) due to illness and job schedule changes ending with a completion of 64%. Overall, our completion rate was 71.2%. We have seen a higher withdrawal rate since the Spring class of 2021 due to the increased job opportunities, even for our students who have limited English. Additionally, many of our students and their families have been affected by COVID, causing withdrawals. Nonetheless, the strength of our classes attracted a solid number of students, with 105 total enrolling and 75 completing.

For grant year 2022, the classes will meet twice per week for one hour each session for 8-10 weeks live on Zoom (see Timelines). We have made the decision to keep the classes live on Zoom because it offers more students the opportunity to take the classes due to the wide geographical area that Seminole State covers with our three campuses in Altamonte, Oviedo and Sanford/Lake Mary. Classes will be taught by current ESOL instructors who have been credentialed by Seminole State and all have extensive experience in the language teaching field and experience in the business or management field. Partnerships with community organizations and leaders as guest presenters will enhance the real-life experience. These classes will be offered beginning the Spring semester of 2022 and ending in the Fall semester of 2022 (see Timelines). We conservatively estimate a total of 45 students proposed to complete the class sessions with approximately 15 participants in each class. At the last class meeting in each session, the participants would receive certificate, and a small celebratory snack, cake and personal finance book giveaway included. Pre-course and transition preparation activities will be paid at an assistant instructor rate, and direct contact instruction will be paid at the ESOL faculty rate. The hours are calculated based on two contact hours per week during the instructional sessions. The last session for Financial Literacy will be co-instructors (ESOL instructor and SSC Entrepreneurship college faculty) teaching an Entrepreneurship class.

In Spring, we will also present the Financial Literacy class face-to-face within the English Language Institute program. Participants will be taught by an ESOL instructor who has experience with international students and will educate these students in how banking and credit systems work in the United States versus in their countries of origin.

A project would be completed by the end of each of the sessions. Students would envision, develop, script and execute the project to be done during the last two classes of those sessions. Guidance and direction would be provided by the instructor and any other faculty member at SSC, but the project would be entirely student driven. Each session's participants would be encouraged to formulate an original project, different from previous sessions. The presentation of the project would depend on the modality of instruction that is current at the time.

## **6. Collaboration and Partnerships:**

ESOL faculty would be joined in the Spring 2022 session by community guest speakers to teach certain focus topics for that session. In the Fall 2022 session, the Entrepreneurship curriculum would be utilized in collaboration with Seminole State College Entrepreneurship program faculty to again provide instruction and instructional support. Wells Fargo personnel will be sought to visit and provide instruction on selected topics through all sessions. Our Career Development Center personnel are also used each session to provide information and resources for employment listings, resume writing and practice interviews.

## **7. Recognition:**

Wells Fargo and the Florida Literacy Coalition would be recognized upon award notification in a social media posting and on the Seminole State News website. The Wells Fargo and “Hands On Banking” logo will be included on all printed materials, informational brochures and all permanent or removable signage regarding the classes at any registration or outreach events sponsored by the Center for English Language Studies. Information and pictures of student’s involvement will be shared on the SSC English Language Studies website as well as our social media outlets. All logos will be approved by the Florida Literacy Coalition and Wells Fargo.

## **8. Timeline – please see page 5**

## **9. Evaluation:**

Students registered for the Financial Literacy English for Specific Purposes (ESP) classes will be given the required pre- and post-survey that will assess and measure the student’s knowledge of major topics and themes covered in the Hands On Curriculum. Attendance will be taken, and a certificate of completion will be provided. Project-based learning activities will be woven into class assignments and a grade will be given. The grade will be based on proper language usage, ability to communicate the content clearly and mastery of the content. An evaluation will also be administered at the end of the session to assess the effectiveness of the instructor. Mid-year reports would also be provided as per the grant reporting guidelines.

## SCHEDULE

		2022	# OF STUDENTS ENROLLED	TOPICS COVERED		# OF CLASSES
Spring Semester	1st Session DAY (Young Adult/ Adult)	FEBRUARY	15	Getting Started	All About Credit	
		MARCH		Earning \$	School & \$	7
				Spending Smart		7
		APRIL		Save, Invest & Build Wealth		1
Spring Semester	2nd Session EVE (Young Adult/ Adult)	FEBRUARY	15	Getting Started	All About Credit	
		MARCH		Earning \$	School & \$	7
				Spending Smart		7
		APRIL		Save, Invest & Build Wealth		1
Spring Semester	3rd LI Session DAY (Young Adult/Adult)	JANUARY	10	Getting Started	All About Credit	6
		FEBRUARY		Earning \$	School & \$	7
		MARCH		Spending Smart		2
				Save, Invest & Build Wealth		
Summer Semester	3rd Session DAY (Young Adult/ Adult)		15		Save, Invest & Build Wealth	
		JUNE		Getting Started		
				Earning \$	All About Credit	8
		JULY		Spending Smart		7
Fall Semester	4th Session EVE (Young Adult/ Adult)		15	Getting Started	Save, Invest & Build Wealth	7
		SEPTEMBER		Earning \$	All About Credit	8
		OCTOBER		Spending Smart		
Fall Semester	4th Session (Entrepreneurship)	SEPTEMBER	8	Are You Ready?	Getting Down to Work	2
		OCTOBER		Writing a Business Plan	Helpful Resources	4
				Types of Start-Up Financing	(Done in partnership with SSC's Entrepreneurship please include ESOL instructor in fee calculation)	2
		NOVEMBER				
*Recruitment would be conjoint with recruitment for ESOL classes in the subsequent semester						
*Faculty preparation would be in the previous two weeks before the start of classes						
*Collecting of pre and post data would be the first and last class of each session						

2021-2022 BUDGET	
REVENUE	AMOUNT
Florida Financial Literacy Initiative Grant	\$5,000.00
<b>TOTAL REVENUE</b>	<b>\$5,000.00</b>
PROJECT EXPENSES	Grant Amount
<b>Salaries and Benefits</b>	
ESOL faculty (Asst. Instructor Rate) course preparation (1.5 hr/session @\$21.60 x 4 sessions)	
ESOL faculty instruction (2 hr/week @\$38.98/hr) for 4 sessions )	
SSC Entrepreneurship Faculty member (4.0 hr @\$43.10 x 1 session)	
SSC & ESOL faculty/instructors/assistance instructors fringe benefits	
<b>Total Salaries and Benefits</b>	<b>\$0.00</b>
<b>Other Expenses</b>	
Instructional materials and supplies	
Certificates with envelopes	
End of session luncheons and recruitment session snacks	
<b>Total Non-Staff Expenses</b>	<b>\$0.00</b>
<b>TOTAL EXPENSES</b>	<b>\$0.00</b>