
Ready, Set, Collaborate: Changing Student Lives through Engaging Financial Literacy Instruction

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Florida Literacy Coalition (FLC)

Established in 1985, FLC promotes, supports and advocates for the effective delivery of quality adult and family literacy services in the state of Florida.

FLC provides a range of services to support more than 250 adult education, literacy and family literacy providers throughout Florida

Special emphasis is placed on assisting community based literacy organizations with their training and program development needs.

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How Has COVID-19 Affected Your Organization and Your Adult Learners?

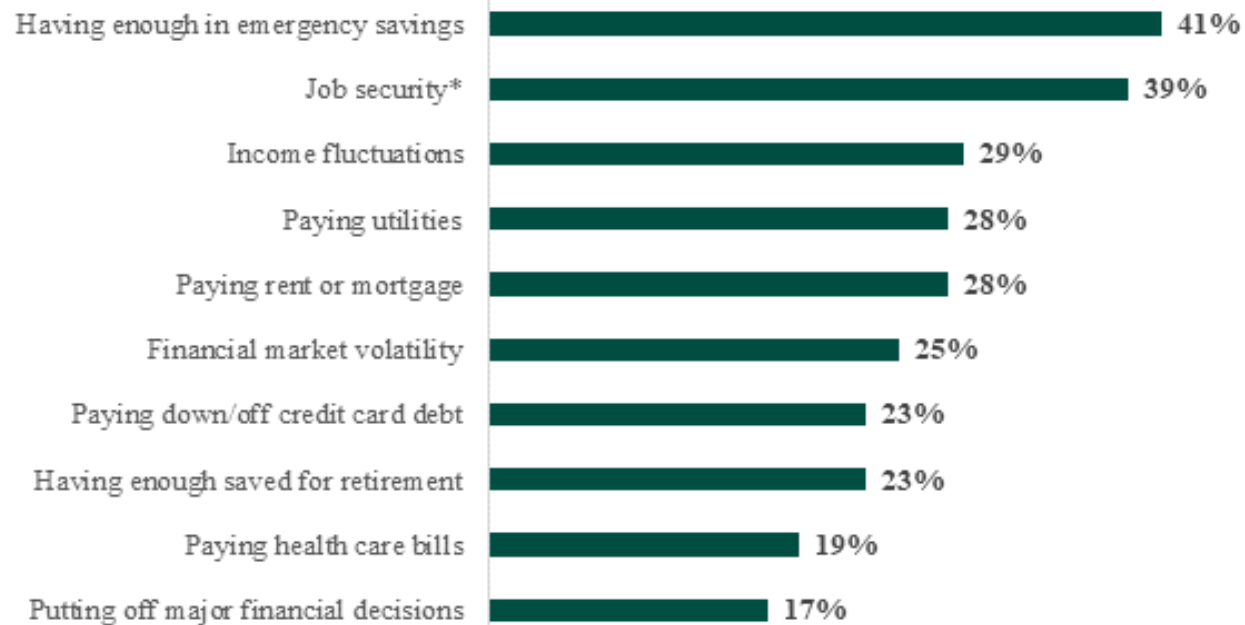


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Financial Fallout of COVID

Considering the COVID-19 outbreak, which of the following are among the top five things causing you the most stress?

Top 10 Stressors



9-in-10 Americans report feeling financial stress as a result of COVID

COVID highlighted a lack of preparation by both the government and individuals for this type of event.

<https://www.nefe.org/news/polls/2020/survey-covid-19-crisis-causing-financial-stress.aspx>



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COVID-19 Financial Assistance Resources

[Florida Literacy Coalition Resource Page](#)

[Aunt Bertha](#) Social Service Referral Service

[Covering Florida Health Insurance Navigator Assistance](#)

[MoneyWise FL – COVID-19 Financial Health Page](#)

[Consumer Financial Protection Bureau](#)



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Factors that Influence Health

Social Determinants of Health

Economic Stability	Neighborhood and Physical Environment	Education	Food	Community and Social Context	Health Care System
Employment	Housing	Literacy	Hunger	Social integration	Health coverage
Income	Transportation	Language	Access to healthy options	Support systems	Provider availability
Expenses	Safety	Early childhood education		Community engagement	Provider
Debt	Parks	Vocational training		Discrimination	linguistic and cultural competency
Medical bills	Playgrounds	Higher education		Stress	Quality of care
Support	Walkability				
	Zip code/ geography				

Health Outcomes

Mortality, Morbidity, Life Expectancy, Health Care Expenditures, Health Status, Functional Limitations



<https://health.gov/healthypeople>

Source: Henry J. Kaiser Family Foundation



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Understanding The Need

Nearly two-thirds
of Americans
can't pass a basic
financial literacy
test

41% of
Americans can't
cover an
immediate \$400
expense

25% of
households are
unbanked or
underbanked and
use alternative
financial products.

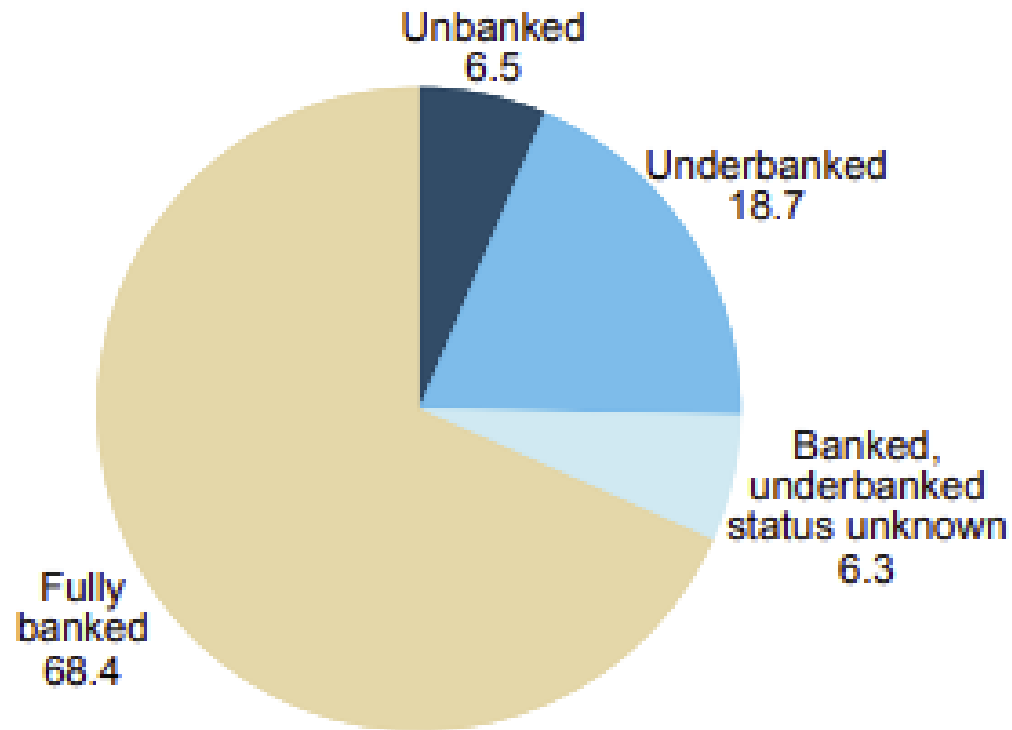
35% percent of
adults with a credit
file have debt in
collections
reported in their
credit files.



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**Figure 3.1 Banking Status of U.S. Households, 2017
(Percent)**



56% of households are either underbanked or unbanked.

Underbanked means that a household has a bank account but still used one or more Alternative Financial Services



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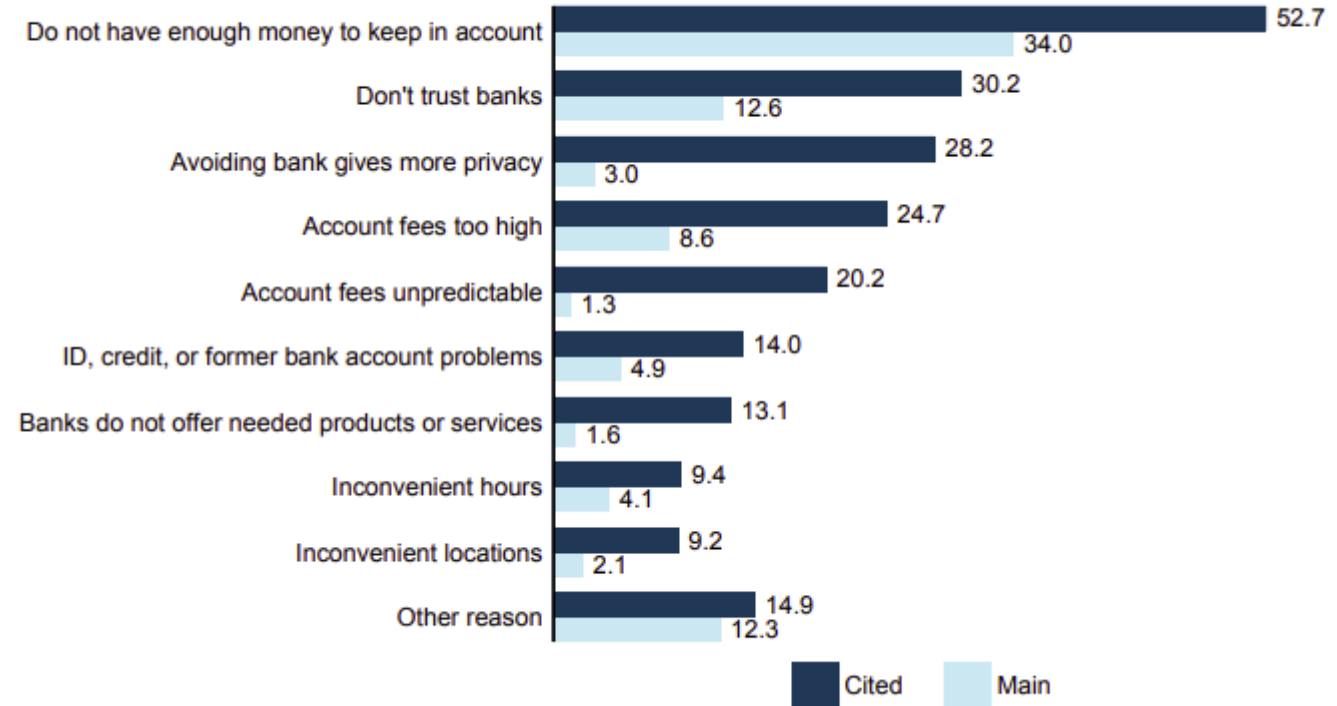
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Unbanked and Underbanked Households

In 2018, 28% of households in FL used at least one alternative financial service

<https://www.usfinancialcapability.org/results.php?region=FL>

Figure ES.4 Reasons for Not Having a Bank Account, Unbanked Households, 2017 (Percent)



<https://www.fdic.gov/householdsurvey/2017/2017report.pdf>



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Alternative Financial Services

Use of alternative financial services are inadequate to meeting basic needs and exacerbate financial problems



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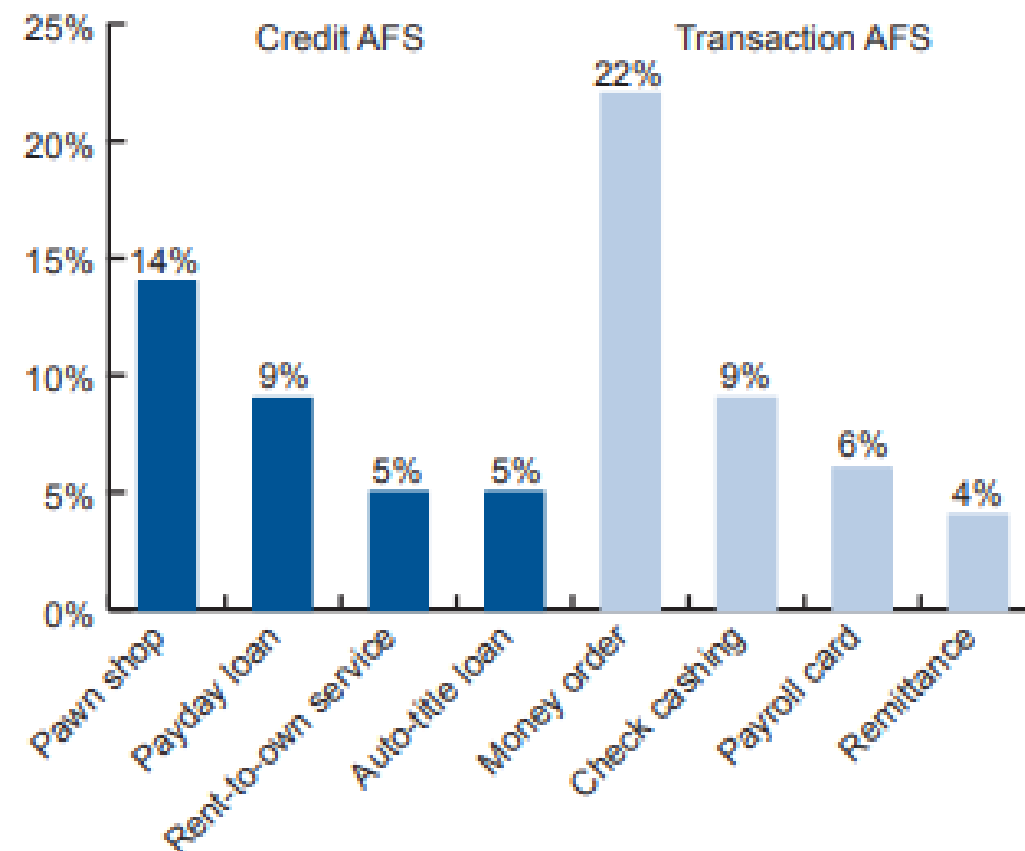


Figure 1. Use of AFSs in the 12 months prior to survey (N = 7,504). AFS = alternative financial service. Data are from the baseline Household Financial Survey.

Alternative Financial Services

Use of Checking Cashing Services can cost upwards of \$40,000 over the course of lifetime use (average of \$108 per month for every unbanked household).

Alternative Financial Services industry collects about \$89 billion in fees and interest each year.



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econlowdown
click. teach. engage.

Beware: Debt can drown you.

Know the facts about the financial services you use.

Check-Cashing Stores

Pros: Likely one in your neighborhood. Open on nights and weekends.

Cons: Fees of up to 3.5 percent to cash a paycheck—that's more than \$11 on a \$318 check. If you get paid every two weeks, that's about \$300 a year in fees—or a whole paycheck for some.

3.5% FEE to cash a paycheck!

Banks and Credit Unions

Pros: Usually, free check-cashing for account-holders, free debit cards, free online banking, free ATM use 24/7. The lowest interest rates on loans.

Cons: Usually, no short-term loans for a few hundred dollars. Locations and hours aren't convenient for some. Those with a bad track record may not get an account.

Prepaid Cards

Pros: An alternative for those who can't get a regular credit or debit card or who don't want to deal with checks or cash.

Cons: Up to 10 different kinds of fees on the average card. Most do not offer online bill pay, free check-loading or other basic features many people need.

Payday Lending, Pawnshops, Title Lending

Pros: Open when banks aren't—and where banks aren't. Short-term loans. Fast. Little documentation needed.

Cons: Annual interest rates in the hundreds of percents. Fees at least as much as the loan amount for 96 percent of users. Miss a payment, and your car will be repossessed or your pawned item sold.

Refund Anticipation Loans and Checks

Pros: "Unbanked" taxpayers can get a temporary bank account for direct deposit of an IRS tax refund—no waiting for a check in the mail. With loans, you can get money now, then repay when your tax refund comes in.

Cons: High fees—up to \$50 for one check. Loans can have triple-digit interest rates.

Inhouse Financing (Including Rent-to-Own)

Pros: Convenient—finance a purchase where you buy it. May be your only choice if you have bad credit or no cash. Often, low weekly or monthly payments. Sometimes, the interest rates are relatively low.

Cons: A used car financed with a "buy here, pay here" loan could ultimately cost you a third more than a traditional car loan. Miss a payment, and your car will be repossessed—at least 25 percent are. With rent-to-own purchases, you often pay two to three times the retail price of the item. (That's why 75 percent of customers return an item within four months, never reaching the "owning" stage.)

25% of all cars purchased at "buy here, pay here" businesses are repossessed.

For more info, go to:

The Consumer Financial Protection Bureau at www.consumerfinance.gov.
The National Foundation for Credit Counseling at www.nfcc.org.
Bank On, Save Up at <http://getbankednow.org>.

To watch the videos, go to www.stlouisdad.org/debt-can-drown-you.
To see other free resources from the St. Louis Fed, go to www.stlouisdad.org/education_resources.

Major difference between AFS users and Non-Users

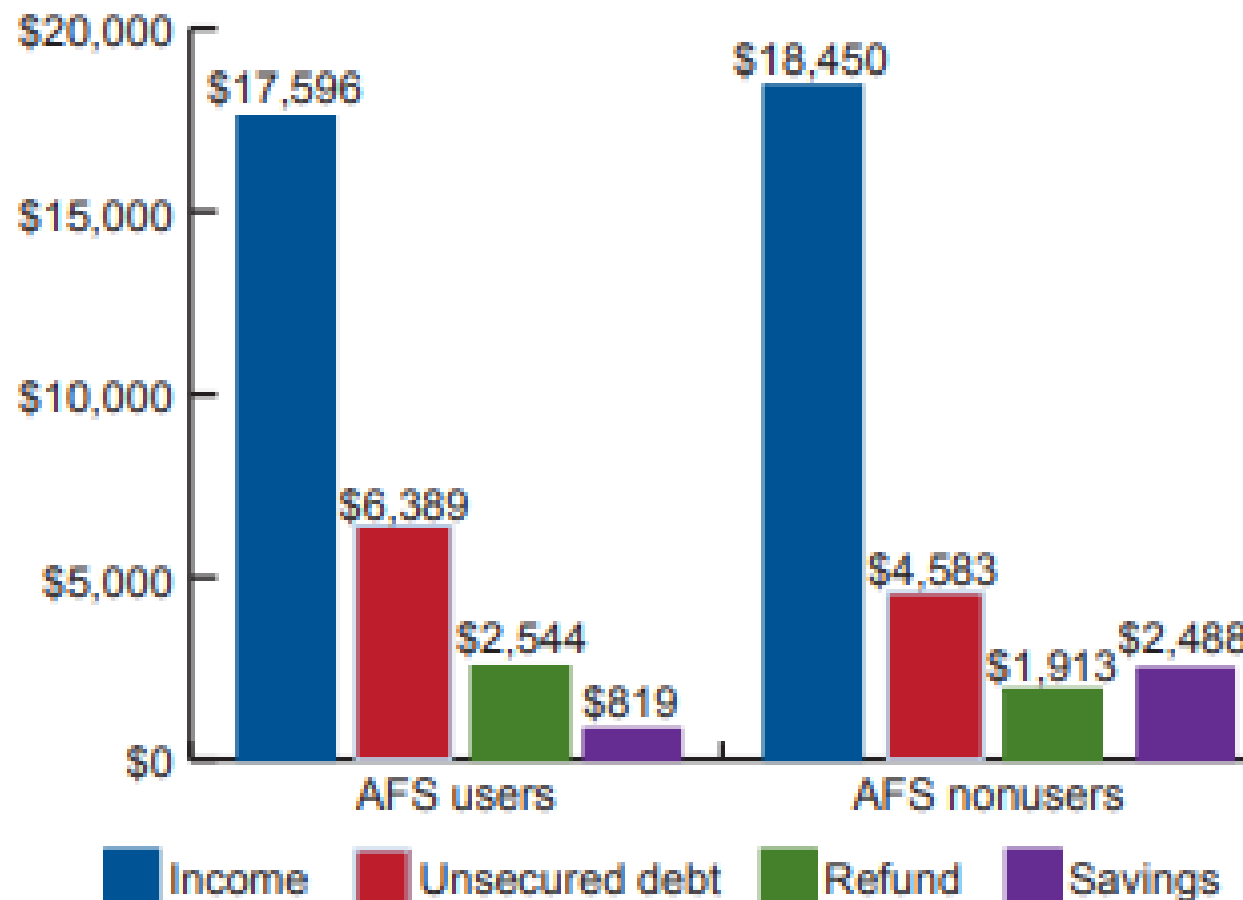


Figure 2. Income, unsecured debt, federal tax refunds, and savings of AFS users and nonusers ($N = 7,504$; Income $n = 7,442$). Data are from the baseline Household Financial Survey.



Traditional Banking Services



BANK ON NATIONAL ACCOUNT STANDARDS (2019–2020)

TERMS	STANDARDS
Core Features	
Transaction Account at Banking Institution	Checking account (including checkless checking); bank- or credit union-offered prepaid
Point of Sale (POS) Capability	Debit card/prepaid card
Minimum Opening Deposit and/or Account Balance	\$25 or less
Monthly Maintenance Fee	If not waivable: \$5 or less
	If waivable: \$10 or less; offer at least two options to waive fee to free with a single transaction (e.g. direct deposit with no minimum deposit, online bill pay, or debit card purchase)
Overdraft or Non-Sufficient Funds (NSF) Fees	None, structurally not possible (e.g. via checkless checking)
Dormancy/Inactivity Fees	None
Customer Service	
Branch Access	Free and unrestricted
Telephone Banking	Free and unrestricted (including live customer support)
Use of In-Network ATM	Free and unrestricted
Use of Out-of-Network ATM	\$2.50 or less (not including local ATM fee)
Functionality	
Deposit Capability	Free cash and checks in branch and at ATM, and direct deposit
Bill Pay by Customer	Free
Bill Pay by Financial Institution	Free if available, otherwise at least four free money orders and/or cashier checks per month
Check Cashing for Checks Issued by that Institution	Free
Online and Mobile Banking	Free
Banking Alerts	Free
Monthly Statements	Free electronic; \$2 or less for mailed paper
Insured Deposits	Insured by FDIC or NCUSIF

https://joinbankon.org/wp-content/uploads/2018/12/BankOn_Standards_2019-2020.pdf



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Impact of Low Financial Literacy



- Unstable housing/standard of living
- Increased Food Insecurity
(<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4774863/>)
- Unprepared for a financial shock such as a medical bill or car repair
- Unable to identify low-quality financial products (such as loans and credit cards) which results in higher payment of fees.
- Unable to plan for future educational, medical or retirement needs



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Florida Financial Literacy Initiative Basics

**WELLS
FARGO**

WHO

- Serves students who are receiving basic education/literacy, ESOL or family literacy instruction in Florida. 3,700 students served and counting.
- The purpose is to help adult learners gain the knowledge needed to make informed financial choices.

WHAT

- The Initiative supports the integration of literacy, math and language instruction with financial education.
- Offer a contextualized approach to learning

HOW

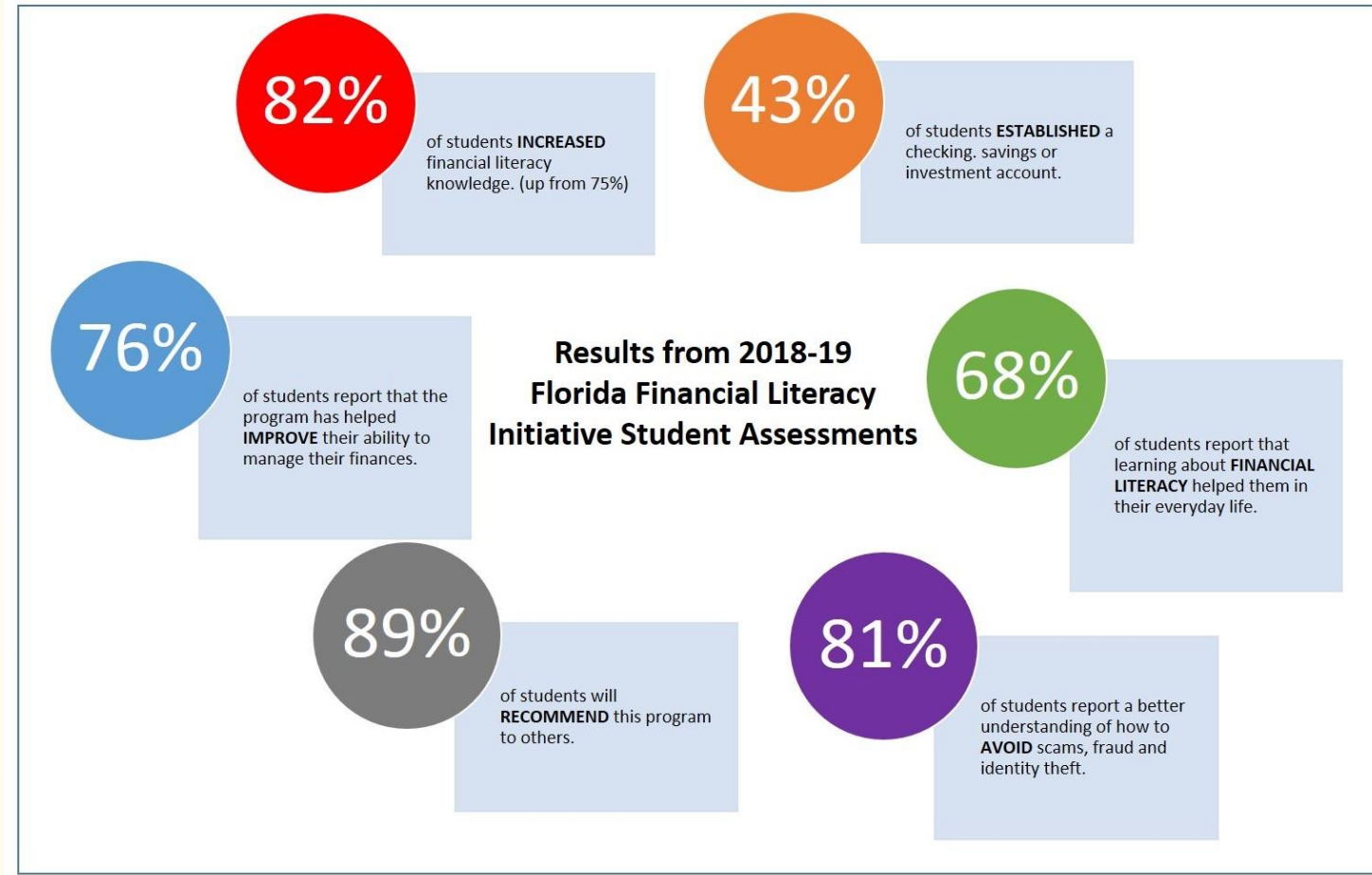
- This is the 7th year of the Initiative which is funded annually by Wells Fargo and managed by the Florida Literacy Coalition.
- 8 grants of up to \$5,000 are awarded annually



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Florida Financial Literacy Initiative



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High Quality Financial Literacy Programs Include

A flexible curriculum that can meet the needs and level of your students.

Meaningful Community Collaborations and Partnerships

Collaborative Project-Based Learning Activities

Assessing the needs and interests of your students.



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Engaging Your Students

What motivates your learners....

We are motivated by things that are: relevant to our lives, engage our curiosity, help us meet our goals and dreams

We are motivated by stories of strength, hard work. Impactful stories activate multiple parts of the brain and help learning occur and engagement occur on multiple levels.



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Engaging Your Students

- Personal history and emotions can contribute to financial decisions
- Many of us hold very strong attitudes toward money that affect our spending/saving habits.
- Positive beliefs about self-worth have been found to be positively correlated with financial satisfaction and negatively correlated with overspending and financial worry

Questions to Consider

How was money viewed in your family?
How does your family experience affect your financial decisions?
Why do I want to buy this item?
How do I make spending decisions?
Does my spending/budgeting approach help or hurt me?



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[Learn more about Klontz's Research about Money Scripts](#)

Tips for Developing Financial Literacy Curriculum

- Start with the basics
 - How to write a budget (2x more likely to be successful at meeting goals)
 - How to read a paystub
 - How to write a check/use a debit card
 - Understanding credit cards interest rates and account statements



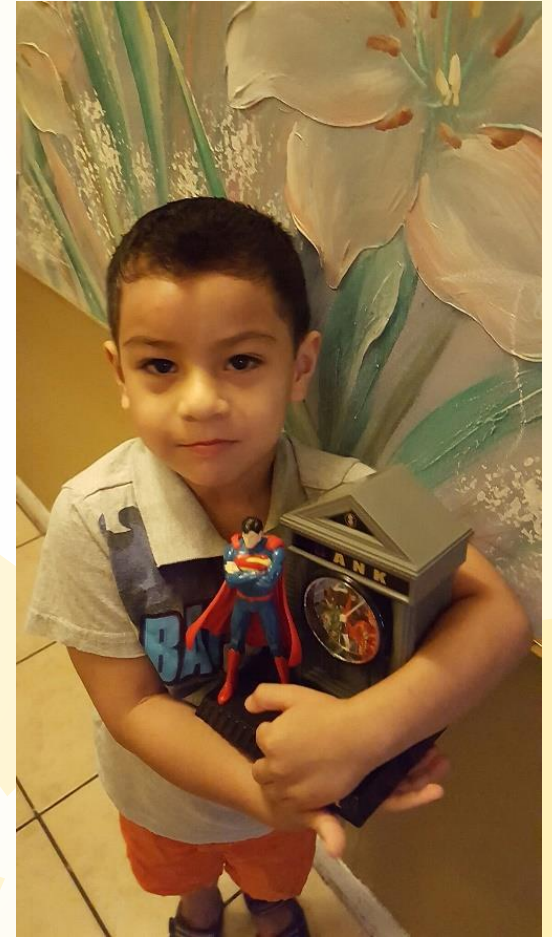
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www.mymoney.gov

Tips for Improving Financial Literacy

- How to develop an emergency fund
- How to use tax refund (earned income tax credit) to build savings
- Paying yourself first (automatic savings)
- Saving change from each purchase
- Benefits of even small amount savings over time
- Nudging is effective (general suggestions about saving salary or money windfalls)



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Tips for Improving Financial Literacy

Help Students to Learn How to Evaluate and Build Credit

- free credit report

(<https://www.consumer.ftc.gov/articles/0155-free-credit-reports>)

- non-profit debt consolidation assistance

(<https://www.nfcc.org/our-services/credit-debt-counseling/debt-management-plan/>)

- using automatic bill pay
- making all minimum payments
- Vantage score provides credit info for renters
- avoiding bank overdrafts



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Building Adult Basic Skills at the Grocery Store

Budgeting

Reading charts
and graphs

Vocabulary

Basic Math
 $+$ $-$ $*$ \div

Calculating
Unit Costs

Calculating
Percents

Guide to Coupon Lingo

<http://www.southernsavers.com/coupon-facts/#coupon-lang-and-lingo>



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Calculating Unit Cost

	Box 1	Box 2
Serving size	$\frac{3}{4}$ cup	$\frac{3}{4}$ cup
Servings per box	10	15
Price	\$2.29	\$3.99
Unit price	\$0.22 per serving	\$0.26 per serving

	Price	Package Size	Equation	Price per ounce
Frozen green beans	\$0.94	12 ounces	$\$0.94 / 12$	\$0.08
Canned green beans	\$0.89	14.5 ounces	$\$0.89 / 14.5$	\$0.06
Fresh green beans	\$2.14	1 pound (16 ounces)	$\$2.14 / 16$	\$0.13



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Calculating Unit Cost

For a free video lesson visit
<https://connect.extension.iastate.edu/be/steal/>



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Calculating Food Costs for Healthy Foods

- Stove Top is \$0.38 per half-cup serving
- Sweet potato is \$0.31 per half-cup serving



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Calculating Food Costs for Healthy Foods

M&Ms
\$0.75 per
serving

Grapes
\$0.46 per
serving



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Calculating Food Costs for Healthy Foods

Potato chip
serving \$0.27
Cucumber
\$0.14



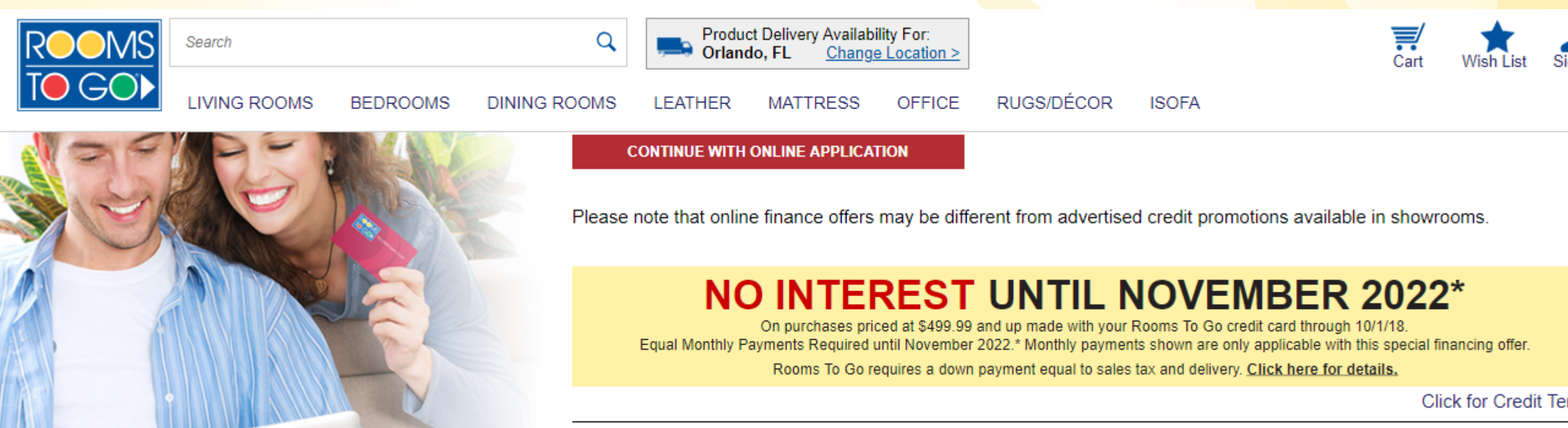
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Numeracy and Financial Literacy

Say you buy \$2,000 of new furniture on an offer for 48 months same as cash

- The APR is 29.99%
- On month 36, you get a little forgetful and send in the payment one day late.
- What is the interest fee on your next payment??

A screenshot of the Rooms To Go website banner. The top section features the Rooms To Go logo on the left, a search bar with a magnifying glass icon, and a delivery location selector set to 'Orlando, FL' with a 'Change Location' link. To the right are icons for a shopping cart, a wish list, and a sign-in button. Below these are category links: LIVING ROOMS, BEDROOMS, DINING ROOMS, LEATHER, MATTRESS, OFFICE, RUGS/DÉCOR, and ISOFA. The main banner area shows a smiling couple looking at a tablet, with a red credit card in the foreground. A red button reads 'CONTINUE WITH ONLINE APPLICATION'. Below this is a disclaimer: 'Please note that online finance offers may be different from advertised credit promotions available in showrooms.' A large yellow box contains the text 'NO INTEREST UNTIL NOVEMBER 2022*' in bold, followed by smaller text: 'On purchases priced at \$499.99 and up made with your Rooms To Go credit card through 10/1/18. Equal Monthly Payments Required until November 2022.* Monthly payments shown are only applicable with this special financing offer. Rooms To Go requires a down payment equal to sales tax and delivery. Click here for details.' At the bottom right is a link: 'Click for Credit Terms'.

Search



Product Delivery Availability For:
Orlando, FL [Change Location >](#)



LIVING ROOMS

BEDROOMS

DINING ROOMS

LEATHER

MATTRESS

OFFICE

RUGS/DÉCOR

ISOFA

CONTINUE WITH ONLINE APPLICATION

Please note that online finance offers may be different from advertised credit promotions available in showrooms.

NO INTEREST UNTIL NOVEMBER 2022*

On purchases priced at \$499.99 and up made with your Rooms To Go credit card through 10/1/18.
Equal Monthly Payments Required until November 2022.* Monthly payments shown are only applicable with this special financing offer.
Rooms To Go requires a down payment equal to sales tax and delivery. [Click here for details.](#)

[Click for Credit Terms](#)

Numeracy and Financial Literacy

- Car Loan Project

<https://www.econedlink.org/resources/car-loan-project/>

- How expensive are Pay Day Loans Lesson –

<https://www.econedlink.org/resources/how-expensive-are-payday-loans/>

- Piggy Bank Challenge or 52 Week Money Challenge

https://www.lgfcu.org/sites/default/files/docs/52week_challenge.pdf



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Make it Fun!

How many adults in the U.S. struggle to read, write and do math above a third grade level?

0

0

✓ 1

0

▲

◆

●

■

Show media

End game

▲ 8 million

◆ 24 million

● 36 million ✓

■ 13 million

Banking	Spending Plans	Expenses	Personal Finance	Hodge Podge
100	100	100	100	100
200	200	200	200	200
300	300	300	300	300
400	400	400	400	400
500	500	500	500	500

Team 1

Project-based Learning Activity Idea:
Have students develop informational games to present to other students or the community.



Project-Based Learning



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Project-based Learning

- Collaborative approach to teaching in which learners are placed in realistic situations that require students to actively use the skills and information they have gained in the classroom to accomplish the project goals.
- This type of learning helps students to acquire a deeper understanding of topic.
- The best projects are those that have an impact outside of the classroom so students feel that their efforts are making a difference for others.



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Project-Based Learning

- Improves student confidence
- Provides the opportunity to practice skills, problem-solving, and communication in a safe environment.
- Increases personal and professional success
- Illustrates connection between the classroom and real life experiences.
- Provides the instructor with feedback on the effectiveness of lesson plans.
- Meets the needs of learners with varying skill levels and learning styles.



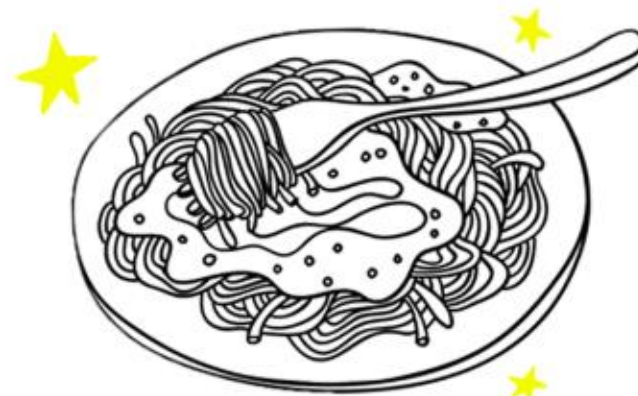
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"Doing a Project" vs. Project Based Learning



DESSERT
"DOING A PROJECT"





MAIN COURSE
PROJECT BASED LEARNING



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Difference between a dessert and main course project

DESSERT "DOING A PROJECT"	 MAIN COURSE PROJECT BASED LEARNING 
An add-on to the traditional instruction; at the end (or alongside) of the unit	Instruction integrated into the project (The project is the unit!)
Follows direction of the teacher	Driven by student inquiry
Focused on product	Focused on product and process
Often unrelated to standards and skills	Aligned to academic standards and success skills
Can be completed alone and/or at home	Involves collaboration with students and in-class guidance from teacher
Remains within the school world	Has a real-world context and application
End result of project displayed in the classroom	Results of project shared beyond the classroom with a public audience

© Buck Institute for Education



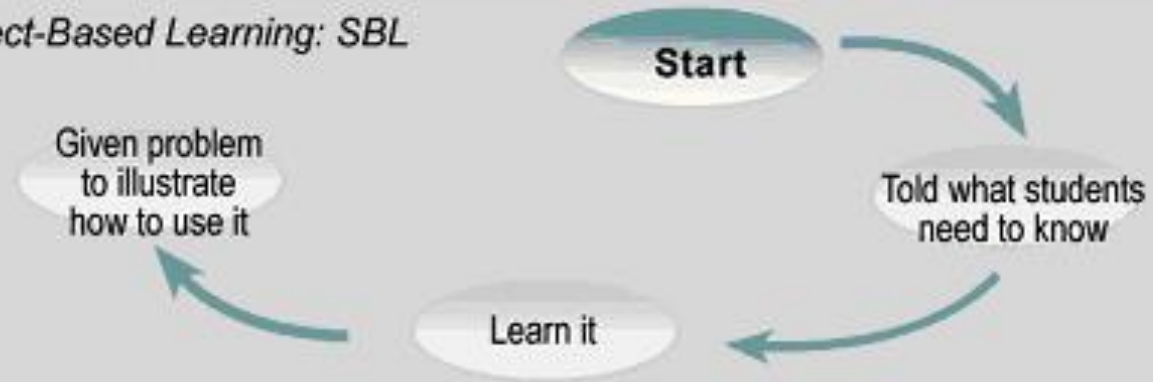
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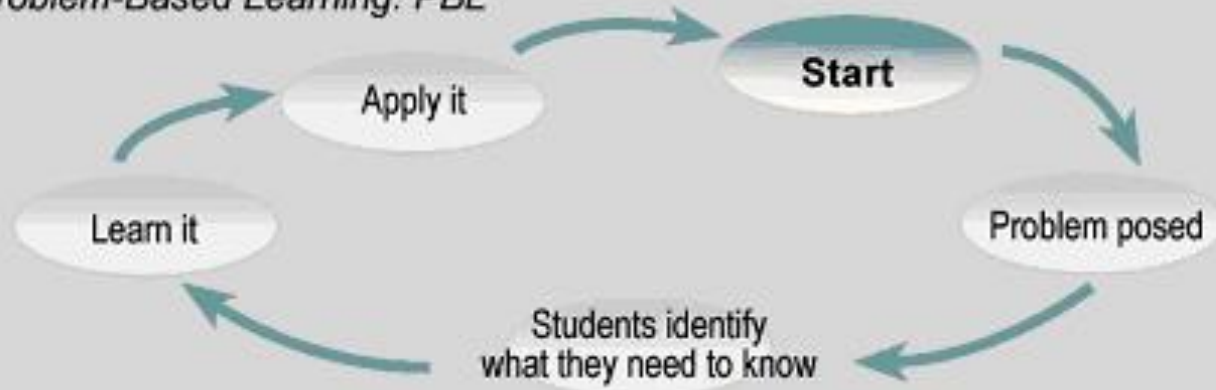
www.PBLworks.org

SBL versus PBL

Subject-Based Learning: SBL



Problem-Based Learning: PBL



Examples of PBL

- Host a Financial Reality Fair
 - Experiential learning activity where students apply the financial literacy information and skills gained in class. Students visit different booths to obtain needed services and budget for what they can afford based on their assigned income.
 - Invite community partners to host information booths that give students the opportunity to sign-up for bank accounts, choose health care policies, apply for a job, find affordable housing and budget for other needs including utilities, groceries, daycare, cell phones, etc.
 - http://www.mcun.coop/wp-content/uploads/2017/02/MCU_RealityFair_Toolkit.pdf



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Innovative Project-Based Learning Activities

Design and Run a Community Store

- Survey student needs
- Develop a framework for how the Boutique will operate
- Collect donations
- Determine how students will get money. Have them set up a financial plan and budget for purchasing items.
- Have coupons or sale items. These coupons offered a % discount, a great way to reinforce numeracy skills.
- Have students stock and operate the store.

https://padlet.com/nicole_laine/villageboutique2017



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Other Examples of PBL

- Develop strategies to reduce poverty in your community
- Develop a community bank to meet the needs of their specific community. How would it be different from a traditional bank?
- Develop a classroom business. The Peace River Center started a t-shirt business and printed and sold their shirts.

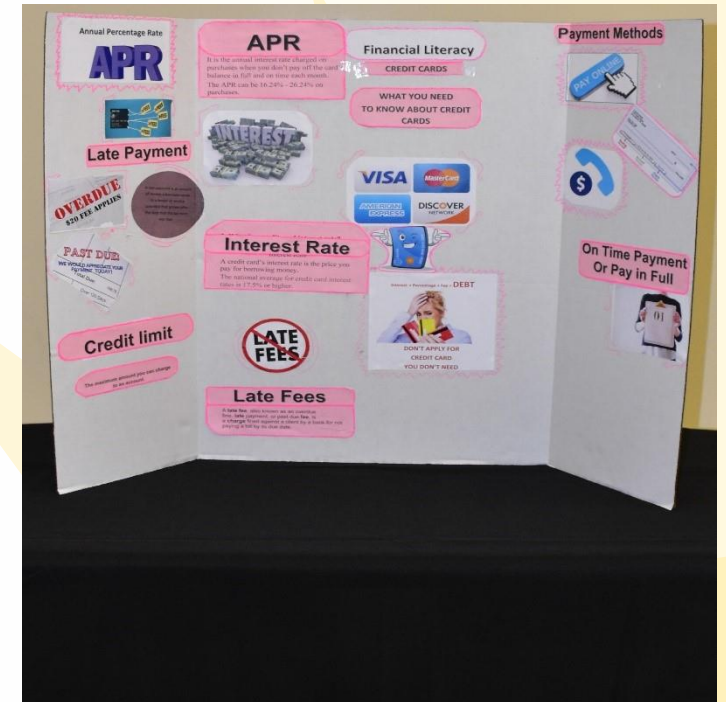


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Examples of PBL

- Group Research Projects
 - Assign students a research project on a financial literacy topic and encourage them to create an educational product (poster, handout, brochure, video, website) to educate others.
 - Topic Example: Fraud Prevention
 - <http://www.myfloridacfo.com/division/consumers/PurchasingInsurance/ConsumerAlert.htm>
- Develop a podcast, video, presentations, posters, brochures, etc.



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Curriculum & Resources



Practitioner Resources

The free and engaging Hands on Banking® program offers non-commercial resources and instructor guides with lessons and activities that will help you teach valuable financial skills.

Banking

The guides below will help you teach your audience about Banking. Use the [Glossary](#) to become familiar with all financial terms.



About Financial Institutions



Checking Accounts



Savings Accounts



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Curriculum & Resources



<https://handsonbanking.org>



www.fdic.gov/moneysmart



NATIONAL ENDOWMENT FOR
FINANCIAL EDUCATION

<http://nefe.org>



www.mymoney.gov



<http://myfloridacfo.com/mymoney>



Consumer Financial
Protection Bureau

<https://www.consumerfinance.gov/practitioner-resources/adult-financial-education/>



<http://sfyl.ifas.ufl.edu/>



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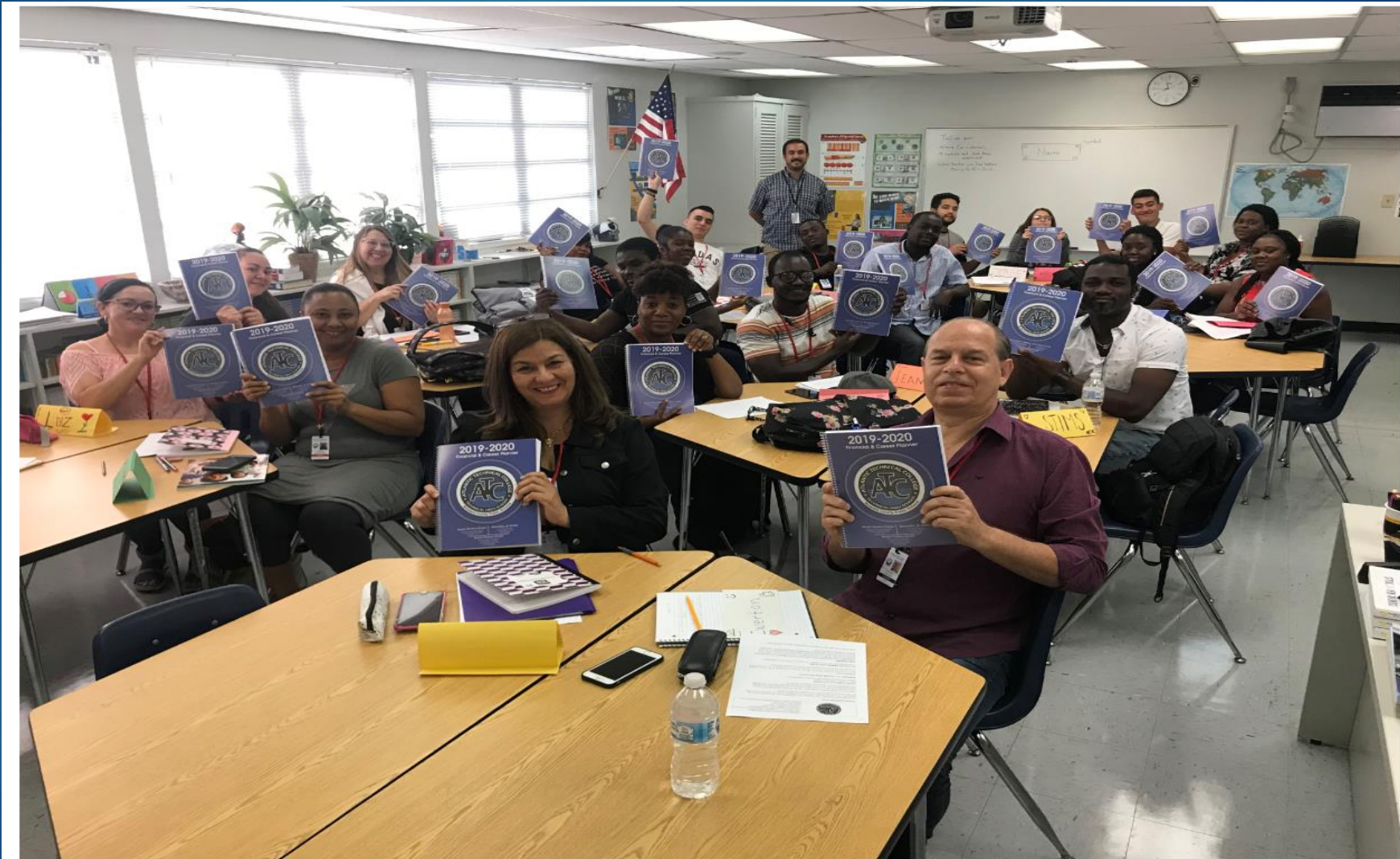
<https://www.econedlink.org/resources/>

FLC RESOURCES FOR FINANCIAL LITERACY INSTRUCTION



Atlantic Technical College

Financial Planners Using *Hands on Banking*



Basics of Banking Services

How to Use Your Transaction Register Activity

Here is a sample transaction register.

YEAR/MO	DATE	NUMBER	TRANSACTION DESCRIPTION	CODE	AMOUNT	BALANCE
2019/08	8/03	101	ABC Electric Co. Bill for July	D	42.00	303.00
	8/06		ATM		40.00	263.00
	8/13		Coffee		3.50	259.50
	8/15		Paycheck Direct Deposit		557.24	816.74
	8/16		Automatic Transfer to Savings		40.00	776.74

- This column is used to calculate the current balance in the account by adding each deposit and subtracting each withdrawal.
- This is the number of the check.
- This column is used to record the date the check was written, or the transaction was.
- This is the name of the payee, that is the person or company who was paid.
- Once a month, you'll use this column to check off each transaction that appears on your monthly account statement. This will help you to ensure that your records and the bank's records match.
- This is the amount of the check or transaction.
- Use this line to briefly describe the transaction. This can be a helpful reminder of what you purchased or why you received funds.
- This is the amount of your deposit.

Tip!

- Don't forget to record all of your transactions, not just checks. Be sure to include:
- Deposits
 - Electronic funds transfers
 - ATM withdrawals
 - Interest payments
 - Debit card purchases
 - Bank fees



A public service provided by

WELLS FARGO

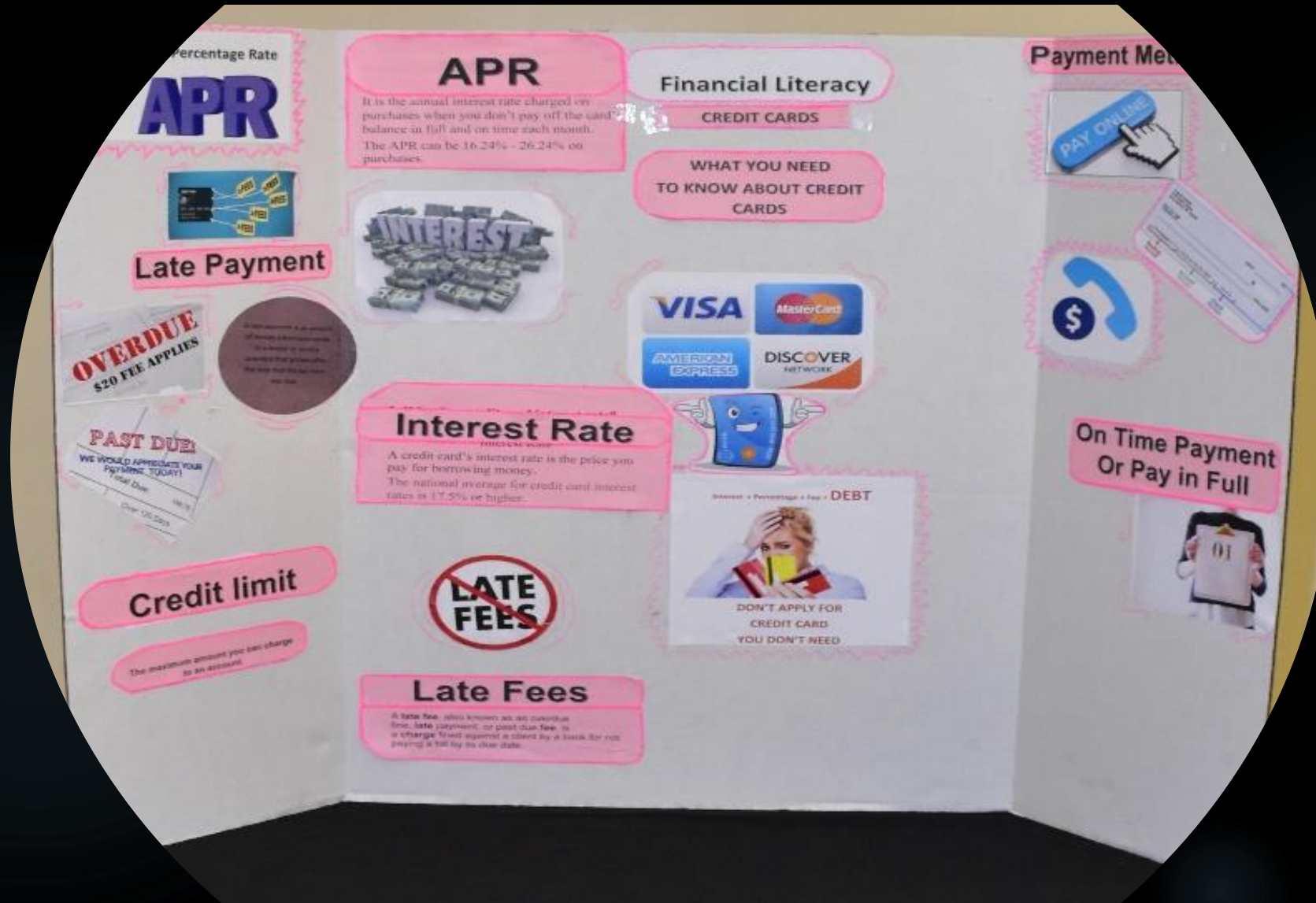
Adults' Version

Protect Yourself Financially

HANDS ON BANKING® • ADULTS • VERSION 5.1

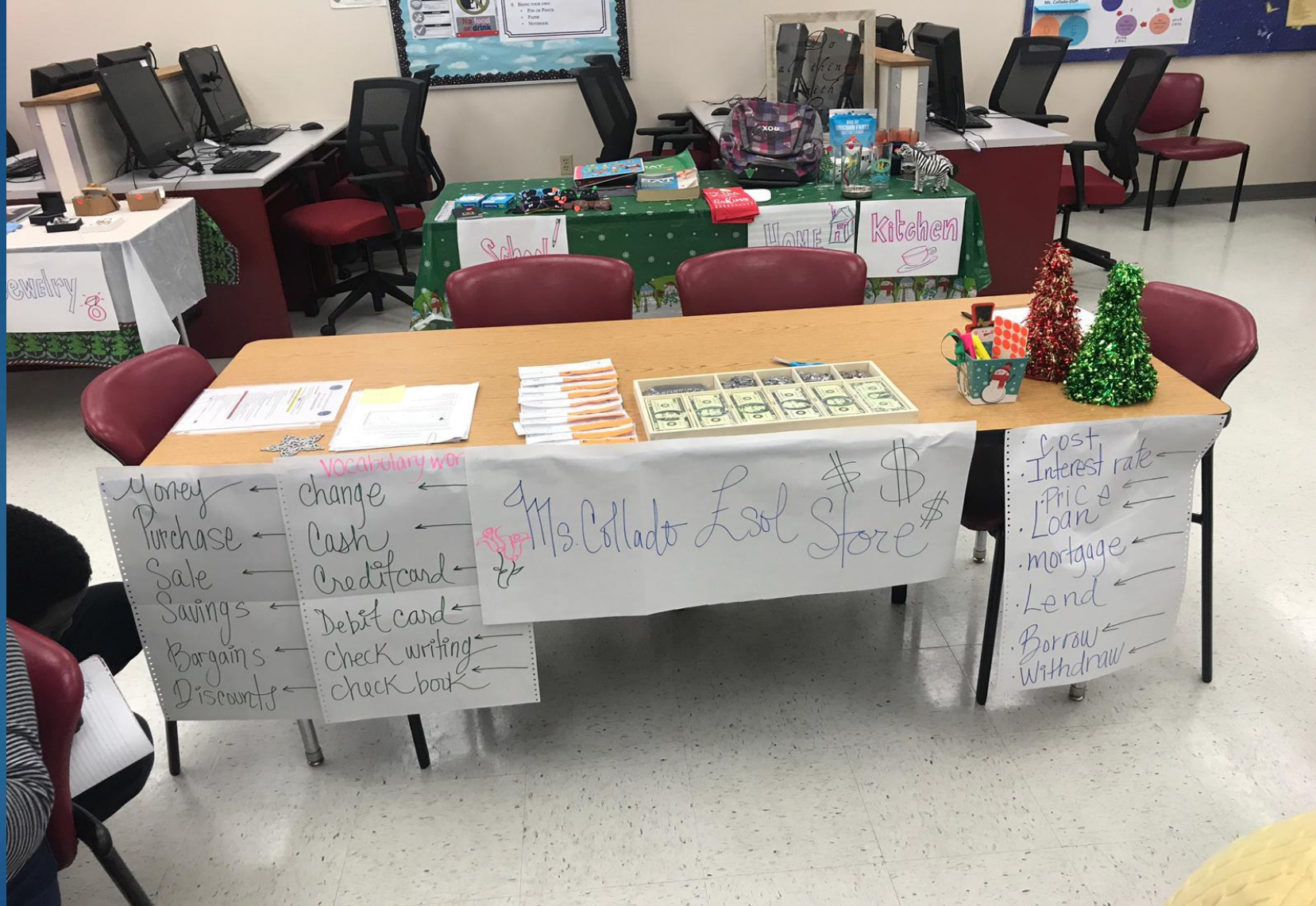
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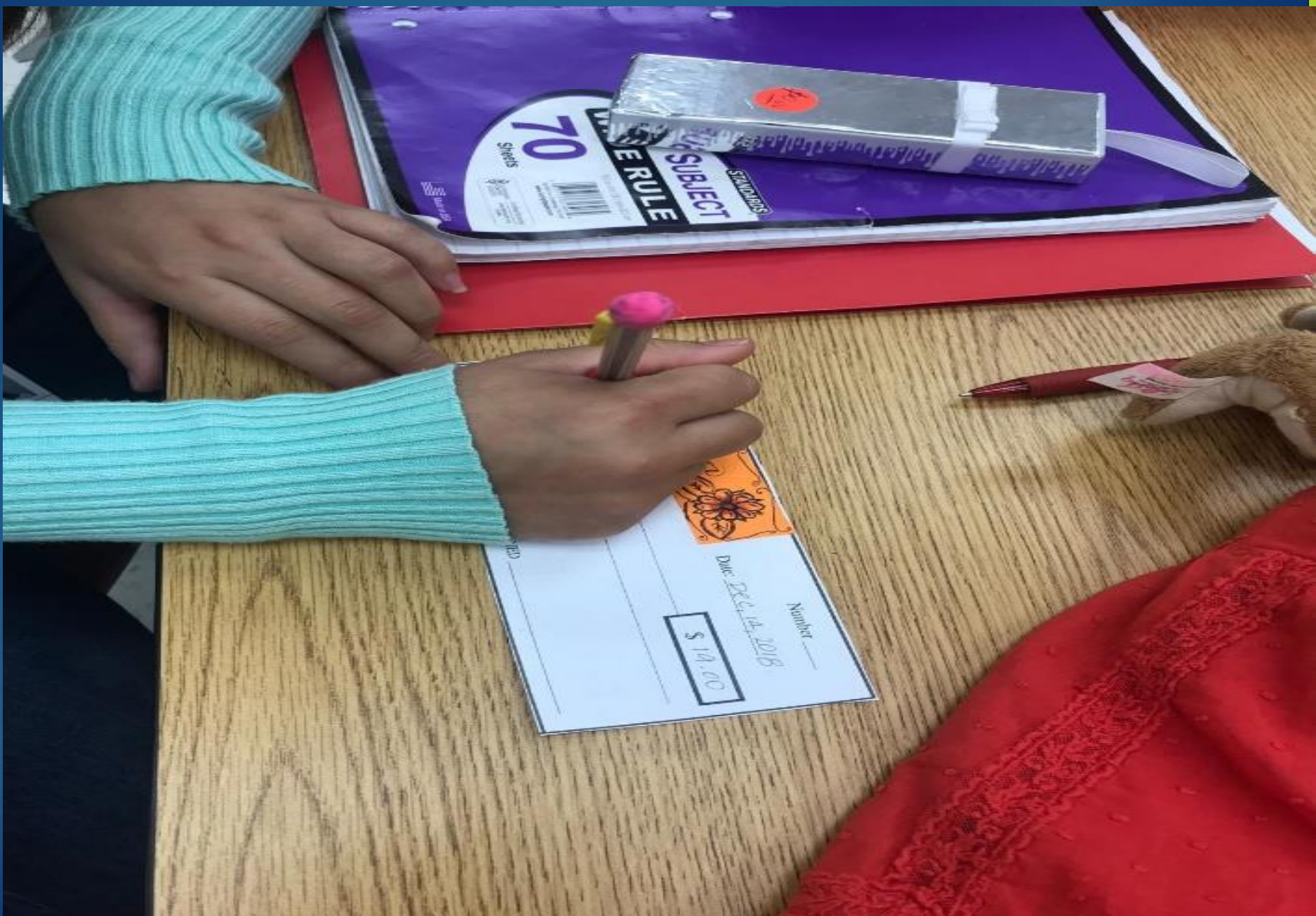
Using **Money SKILL** Curriculum





Teacher Boutique







Teaching Financial Literacy Remotely

Search

Activity Chat Teams Assignments Calendar Calls Files Apps Help

All teams

Financial Literacy Class

General

Buying a House
Creating a Budget
Credit Scores

General Posts Files Class Notebook Assignments Grades 2 more New

Team Meet

Welcome to Financial Literacy

Financial Literacy

is defined as the ability to use knowledge and skills to manage financial resources effectively for a lifetime of financial well-being.

- . In this class you will learn about:
 - . **Creating a Budget**
 - . **Establishing Credit**
 - . **Banking Services**
 - . **Investment Accounts**
 - . **Buying a House**
 - . **Buying a Car**
 - . **Saving Money for Education**
 - . **Building an Emergency Fund**
 - . **Saving for Retirement**

New conversation

Type here to search

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