2012 FINANCIAL LITERACY EDUCATION FUND (FLEF) BRIEF PROGRAM DESCRIPTIONS

Boys & Girls Clubs of Delaware ($20,000)

Money Matters Because It Is About More than Money

Using curriculum developed by Junior Achievement, the youth participants will learn about earning, spending, sharing, and saving money; and businesses they can start or jobs they can perform to earn money. The curriculum consists of a series of six sessions: *Money in the Bank*, *A Sense of Worth*, *Balancing Act*, *Building a Business, Get Smart*, and *What's the Catch*?

Challenge Program ($10,000)

Financial Literacy Program for At-Risk Youth

Working with its existing trainees, the Challenge Program will be able to include financial literacy fundamentals into its basic skills curriculum and reinforce these principles in a one-on-one setting with trainees. Additionally, participants will engage in a small-business modeling exercise to put their financial literacy into practice.

Delaware Adolescent Program, Inc. ($15,000)

Financial Empowerment for Pregnant Teens and Young Mothers

Through a collaborative partnership between DAPI, Bayard House and Mom's House Wilmington, the collective population of pregnant or parenting teens and young mothers will experience a 12-week Nutrition and Budget Management Program, the ultimate goal of which is to increase their opportunities for self-sufficiency for themselves and their babies.

Delaware Community Reinvestment Action Council, Inc. ($25,000)

Credit Clinic

Through education, the Credit Clinic builds clients' ability to make smart financial decisions. The primary target audience includes very low income families in shelters and those with modest incomes who are interested in learning about money management and building/rebuilding their credit.

Delaware Council on Economic Education ($50,000)

Personal Finance across the Grades

One component of the program focuses on providing teachers with instruction and curriculum materials for elementary grades, and providing parents with financial literacy activities they can do with their children. The other component addresses the need to provide high school teachers with up-to-date instructional materials. A one-day institute will give teachers the latest information on financial laws, regulations, products and services.

Delaware Financial Literacy Institute ($50,000)

Friends Don't Let Friends…Down in Debt!

This statewide multimedia campaign seeks to make Delawareans aware of the importance of taking charge of their finances: spending less than they earn; saving early and often; controlling debt; and avoiding fraud and predatory practices. DFLI's mission is to help equip individuals, especially those of low to moderate income, with the tools to get their financial lives in order.

First State Community Action Agency, Inc. ($15,000)

Adult Financial Literacy Program

First State Community Action Agency Inc.'s adult comprehensive financial literacy program strives to improve the lives of low-to-moderate income individuals outside the financial mainstream by helping them enhance their economic skills, create positive financial and banking relationships, and build a strong foundation for future economic well-being.

Interfaith Community Housing of Delaware, Inc. ($30,000)

Financial Education Awareness

This financial literacy program is part of the NeighborWorks Financial Fitness Initiative. Nationally certified staff present a series of 4-week workshops on money management. One-on-One counseling is also available as needed. The target audience is low-to-moderate-income households; public housing residents; work release inmates; and school district parents statewide.

Junior Achievement of Delaware, Inc. ($20,000)

Junior Achievement Financial Literacy 2012

Junior Achievement (JA) empowers young people to own their economic success. Its volunteer-delivered K-12 programs foster work-readiness, entrepreneurship and financial literacy skills, and use experiential learning to inspire kids to dream big and reach their potential. JA partners with the Latin American Community Center (LACC) in this effort.

Kalmar Nickel Foundation ($15,000)

Thinking Economically – Financial Literacy for All 5th Graders

The Foundation seeks to encourage financial and economic literacy in Delaware's fifth graders by expanding the implementation of an innovative curriculum unit, *Thinking Economicallv*, in classrooms statewide. The Foundation wrote and designed this curriculum which addresses international trade in the context of real life and real world circumstances from Delaware's history.

La Esperanza, Inc. ($10,000)

Nuestro Futuro (Our Future)

The financial literacy course to be offered at La Esperanza will be provided in a cultural and linguistic format for low-income, low-literacy Hispanic women, and victims of domestic violence who reside in Sussex County. The financial literacy curriculum, Financial Fitness for Life, consist of high-quality materials that assist participants in making better decisions for earning income, spending, saving, borrowing, investing, creating a budget, and managing their money.

Latin American Community Center ($15,000)

Bilingual Financial Literacy Project

The project will provide group financial literacy instruction and individual financial counseling to primarily low-income, working participant and will help them acquire knowledge, tools and confidence to make informed choices about their finances. Initially, this project will use the *Money Smart* curriculum created by the U.S. Federal Deposit & Insurance Corporation (FDIC), a culturally-competent program that has been translated into Spanish.

Metropolitan Wilmington Urban League ($15,000)

FLE$ (Financial Literacy Education Series)

Training will be delivered through programs initiated in collaboration with students and parents and community partners. Program materials will include: an intro to personal financial planning; the impact of career and work factors on earnings potential; spending and saving money; using and managing credit effectively; protecting assets; and the time value of money. Students will also develop their own personal spending and savings plans.

National Council on Agricultural Life and Labor (NCALL) ($30,000)

Financial Literacy Outreach – Growing Your Money

The Growing Your Money (GYM) Financial Literacy curriculum is part of NCALL's comprehensive program of Homeownership Education and Counseling, Financial Literacy, and Default and Foreclosure Prevention. GYM teaches basic banking and money management skills and helps families learn how to save more, reduce debt, and manage credit, so that they can build future assets and long-term security.

Nehemiah Gateway Community Development Corporation (NGCDC) ($15,000)

Expansion of Credit Services for EITC Campaign

The program's goal is to educate low-income individuals on the importance of good credit, provide them with a credit report/score, and work with them to establish and implement a budget and a credit improvement plan. In addition, NGCDC will expand its current tax service offerings and engage additional clients in tax preparation and related financial services.

Richardson Park Learning Center ($10,000)

Saving for Success

The program encourages the Learning Center's special education students to learn the value of a dollar while promoting positive behavior and academic success. On a daily basis children who meet the predetermined criteria are given classroom cash dollars that they save in individual wallets. Each week they trade their dollars for the corresponding higher denominations and deposit them in the RPLC Bank. Their funds may be used every six weeks to purchase toys, games, books, lunch with faculty members, or special educational assemblies.

Sussex Tech Adult Division & The Way Home, Inc. ($7,605)

Financial Peace for Pre-Release Inmates in Sussex County

The Sussex Tech Adult Division will offer a twelve-week course in financial literacy called "Financial Peace University" which will be taught to inmates about to be released from prison. In completing the program, participants will gain the basic financial tools they will need to live self-sufficiently, providing for a more successful transition back into the community.

United Way of Delaware ($25,000)

$tand by Me™

This program offers personal financial coaching with a focus on debt and savings. Its key element is that each person works one-on-one with a financial coach to reduce the fear of dealing with difficult financial issues. The program encourages goal setting, action planning, and personal financial capability. It takes a customer driven approach where the coach responds to the interests and goals of the client and provides the support needed for the client to implement their own plan.

University of Delaware/4H ($15,000)

Reading Makes Cents – Kids Learning about Money through Children's Literature

Delaware 4-H will implement a financial literacy program for youth in grades 2-6 in afterschool/summer programs at seven Delaware State Housing Authority (DSHA) sites in Kent and Sussex Counties that 4-H operates. In addition, the program will be implemented at two 4-H afterschool sites in New Castle County. The program teaches basic financial literacy concepts using activities that are supported by popular children's literature, thus enhancing the language skills of the participants at the same time.

West End Neighborhood House, Inc. ($20,000)

"Financial Focus" Literacy Program (FLP)

FLP is an ongoing financial literacy series that has been carefully modeled off of the University of Delaware's Lerner College of Business and Economics' Personal Financial Coaching course, used effectively through the Stand By Me™ Financial Empowerment Initiative. The FLP uses lessons that are applicable to everyday scenarios, and its educational goals reflect the commonality of financial dreams regardless of the students' race, gender, and economic background.

Young @ Art, a fund of the Delaware Community Foundation ($10,000)

Young @ Art Financial Empowerment

Young @ Art provides incarcerated youth and those at high risk of entering the juvenile justice system the chance to develop their creative skills as a means of both self-expression and as a way to generate income in a way that positively impacts the lives of youth and the communities in which they live. The financial empowerment part of this program further addresses the needs of incarcerated youth by exposing them to every aspect of financial training – personal, business, coaching, and paid internship.

YWCA Delaware, Inc. ($30,000)

YWCA Financial Empowerment Program

This program teaches individuals the basics of personal finance and empowers them to take advantage of all their financial opportunities. The comprehensive program offers a continuum of services designed to help individuals reach their full financial capability, build assets and improve their economic status. Offerings include financial coaching, group workshops, and individual budget and credit counseling.