

## INNOVATIVE GRANT PROPOSAL

Submitted by Debra Minar Driscoll and Doris Cancel Tirado, March 31, 2006

### 1. Name of project and brief summary description

#### **Delivering Equity in Financial Literacy Learning Experiences for Spanish Speaking Clientele**

This proposal seeks funding for the translation and development of a comprehensive, activity-based curriculum to be used with Spanish-speaking participants in IDA (Individual Development Account) programs. IDA programs, which are conducted nation-wide, help participants build assets, escape poverty and build a financially stable life. Families learn to save money and manage income and assets to meet goals. The Finding Path to Prosperity curriculum--from the National Endowment for Financial Education (NEFE) -- exists only in English. NEFE staffers have no plans to fund a Spanish translation. Debra currently uses this curriculum with the addition of activities she has developed. Oregon IDA-approved curricula for Spanish speakers are lecture-driven or consist of self-study worksheets. A more vital, interactive format is needed to enhance programming equity and provide quality learning experiences for this audience.

### 2. Project Team:

- **Name and title of the project's Principal Investigators**

**Debra Minar Driscoll**, Extension Family and Community Development Faculty in Polk and Yamhill Counties. **Debra** has been delivering educational programming to Spanish speaking audiences for the past seven years as a county faculty member, and previously worked as a Peace Corps volunteer in Nicaragua. She has taught financial literacy programs in the OSU Extension Service for 20 years.

**Doris Cancel Tirado**, Doctoral Student in the Human Development and Family Sciences Program at OSU. **Doris** is a native Spanish speaker with a keen interest in the development of culturally sensitive programming that makes a difference in the lives of Spanish-speaking families in Oregon. In addition to her graduate studies, Doris works part time as a family counselor with Marion County Health Department. She has worked as a bilingual counselor in the United States since November 2002. She is also a Licensed Psychologist in Puerto Rico and has been working in the social work field for more than seven years.

- **Names, titles, and roles of other team members and cooperators.**

**Rosa Olivares** and **Linda Woods**, IDA Program Managers, and **Leticia Duran**, IDA Program Specialist, CASA of Oregon (Community and Shelter Assistance Corporation) [www.casaoforegon.org](http://www.casaoforegon.org). **Roles:** review the developed curriculum, continue to fund the IDA program in Polk and Yamhill Counties and provide support to financial literacy classes, and provide linkages with the nationwide network of IDA programs for potential distribution of this new Spanish language curriculum.

**Celina Davila**, Outreach and Resource Coordinator, Polk Community Development Corporation, **Sidra Metzger-Hines**, Resident Services Coordinator, West Valley Housing Authority, **Beth Stevenson**, Family Self-Sufficiency Coordinator and Housing Specialist and **Karen Brummert**, Homeownership Program Specialist, Housing Authority of Yamhill County. **Roles:** Provide sites and participants from their programs for pilot testing in Polk and Yamhill Counties. This will include on-site trainings at farm worker housing developments. Provide refreshments for pilot class sessions.

**Sarah Feeney**, OSU Masters Degree Student in Human Development and Family Sciences. **Roles:** Sarah is fluent in Spanish and is currently working on issues related to Latino families. She will make contributions to the curriculum development and review Spanish language content and cultural appropriateness.

### **3. Project plan:**

- **Target audience**

The target audience will be clients--whose first and preferred language is Spanish--in financial literacy programs sponsored by local agencies. Programs that offer these trainings include, but are not limited to, the Valley Individual Development Account and Family Self Sufficiency programs of the local housing authorities and affordable housing development entities. Families in these programs are low income, working families who are living paycheck to paycheck. Both programs are designed to help families build assets so that they can achieve financial stability and reach their goals of home ownership, continuing education, and/or small business development. After development, this curriculum would also have a wider audience among Extension professionals and IDA program managers who teach financial literacy classes to Spanish-speaking audiences.

- **Justification for project's importance and need**

Equity in programming efforts is an ongoing goal for our Extension programming. Latino families experience financial inequities in daily life. In a recent article published by the National Council of La Raza, it states, "For Hispanic families in particular, lack of access to quality financial information and advice is a roadblock to purchasing and preserving assets as well as building wealth...the median net worth of Hispanic households in 2002 was \$7,932, compared to \$88,651 for White households...Latinos often pay too much for check-cashing, remittances, auto loans and other financial services, and many are enticed into predatory or high-cost loans with exorbitant interest rates or fees."

Lecture-driven and self-study courses are not effective ways to reach this target audience, which often has lower literacy skills. Activity-based group processes that allow participants to interact with others with similar money issues have proven to be a key motivating factor for behavior change around personal money management. The English version of the Finding Paths to Prosperity curriculum, which Debra has modified to add emphasis on group interaction and group activities, has shown significant behavior and attitude change, along with increased skills and knowledge of the subject matter.

- **Project goals and objectives**

**Goal:** Develop an interactive, comprehensive, activity-based curriculum to be used with Spanish-speaking participants in a 12-hour, 6 session, financial literacy class.

**Objectives:** The curriculum will 1) contain effective, culturally appropriate group and individual activities; 2) include an NEFE-approved complete translation of the workbook Finding Paths to Prosperity (verbal permission to translate has been given, formal approval is pending); 3) consist of Spanish wording appropriate to a low reading level audience, 4) include effective evaluation methods; 5) be finalized based on results of pilot testing and focus groups 6) be shared and distributed.

- **Anticipated project outcomes**

**For participants:** 75% or more of the participants in the pilot test classes will show an improvement on at least 10 of the 23 indicators on the Knowledge, Attitudes, Behaviors and Skills Self Assessment from the Finding Paths to Prosperity curriculum. Examples of indicators include: having a spending plan, comfort in making financial decisions, having

a life vision, knowing how to keep income and expense records, having a savings account, having written goals, ability to save money on a regular basis, feeling confident to succeed with goals.

**For the project:** Produce a tested, useful, culturally appropriate curriculum that is used widely. Dissemination of the curriculum will involve journal articles, entries into databases, and presentations at regional and national conferences, as appropriate.

- **Proposed project activities**

April 06 Obtain permission from National Endowment for Financial Education (NEFE) for translation, adaptation of portions of the Finding Pathways to Prosperity curriculum, and approval of use in Extension. Begin development of supplemental activities.

May 06 Hire local translating service to translate participant booklet. (Have received estimate from Mimi Guerra of Guerra and Guerra Interpretations.)

June-July 06 Hire Doris during summer term to work with Debra and Sarah to develop and translate curriculum components. Doris will continue work after summer term as her academic schedule and the grant budget allow. Apply for IRB approval of evaluations.

July-Aug 06 Work with community partners to review curriculum and schedule pilot testing classes in the communities.

Aug-Dec 06 Conduct two or more pilot test classes (in Polk and Yamhill counties)

Sep 06-Jan 07 Conduct two or more focus groups with class participants.

Oct 06-Jan 06 Refine and finalize curriculum.

Dec 06-Feb 07 work with EESC to put electronic files on CD

Jan-Jun 07 Disseminate curriculum information through NEFE Financial Literacy databases and presentations at regional and national conferences.

- **Evaluation plan**

Pre and post assessments of knowledge, attitudes, skills and behaviors (see description above in Outcomes section) will be conducted at the beginning of the first session and end of the last session of the pilot test classes. Focus groups with participants will be conducted in Spanish approximately one month after attendance at the classes. Questions for focus group participants will address perceptions about content and process of the pilot classes.

#### **4. Background research, knowledge, and practice relevant to the proposal.**

An article appearing in the December 2003 issue of Journal of Extension entitled “Guidelines for Reaching Out and Counseling Low Income Monolingual Latino Clients” by Lucy Delgadillo of Utah State University states that “All messages delivered to Latino audiences must be culturally attuned (Segal & Sosa, 1983, Watson, 2001)... A native Spanish-speaking editor should write, or at least, proofread, all informational resources....To ensure not only grammatical correctness but also cultural sensitivity, it may be useful to have translators from at least two different countries review the manuscript so that wording differences can be reconciled.” In this proposal, these suggestions will be addressed by having the curriculum developed and reviewed by Latinas with varied national origins. Delgadillo emphasizes the importance of addressing differences in cash usage, saving patterns, and expenditure patterns among Latino families. She cites the importance of family beliefs, and unique communication styles among members of this audience. These issues will be addressed as development of the culturally appropriate curriculum progresses.

## 5. Budget

<b>Category</b>	<b>Description</b>	<b>Amount</b>
Professional translation	The workbook will be translated in its entirety by a professional translator. \$75 per page X 90 pages= \$6750.	6750
Graduate student hire	Hourly rate: 12.01 plus 8.2% OPE= @ 13.00/hr 40 hours per week X 20 weeks X \$13.00= \$10400	10400
Office and presentation supplies	Paper, lamination sleeves, poster board, printer ink cartridges, plastic folders and binders, computer disks	300
Focus group expenses	Refreshments and participant incentives – example: grocery store gift cards	250
Travel – local mileage	For meetings with collaborators For curriculum development meetings For pilot testing at classes For focus groups Approx.2200 miles X .50/mi = \$1100	1100
Travel – (mileage, hotel, airfare)	For presentations of results at conferences in Spring 2007, including FCD in-service and US Office of Community Services conference (gathering of organizations that sponsor IDA programs nationwide)	1200
<b>Total requested</b>		20000*

\*If additional funds become available, additions to the local travel and office supply categories would be beneficial to the project's implementation.