

**CONTINENTAL SOCIETIES, INC.
H.E.E.R. PLUS ARTS and HUMANITIES
Program Report Form
2016-2017**



Chapter: Greater Miami Chapter Number of Children Served: 15

Dollars Spent: \$400.11 Pre K-6th Grade _____
7th-12th Grade: 15
College: _____ Babies/Toddlers: _____

In Kind Service Amount: \$ 75.00

Number of Volunteer Hours: 200 Number of Grants: N/A
Amount of Grants: \$ _____

Number of Chapter Members Participating: 10 Corporate Partners: 2

Number of Parents and Guardians Involved: 4 Continental Guys: 1

Number of Other Organizations Involved: N/A

DETAILED ACTIVITY

Component (s): EMPLOYMENT

National Initiatives: _____

**CONTINENTAL SOCIETIES INC.
Greater Miami Chapter
EMPLOYMENT
2016-2017**

FINANCIAL LITERACY



Greater Miami Chapter Employment Component 2016-2017

The Greater Miami Chapter of the Continental Societies, Inc. hosted a Financial Literacy Program for a target group of students that attended a community funded After School Care Program.

Purpose:

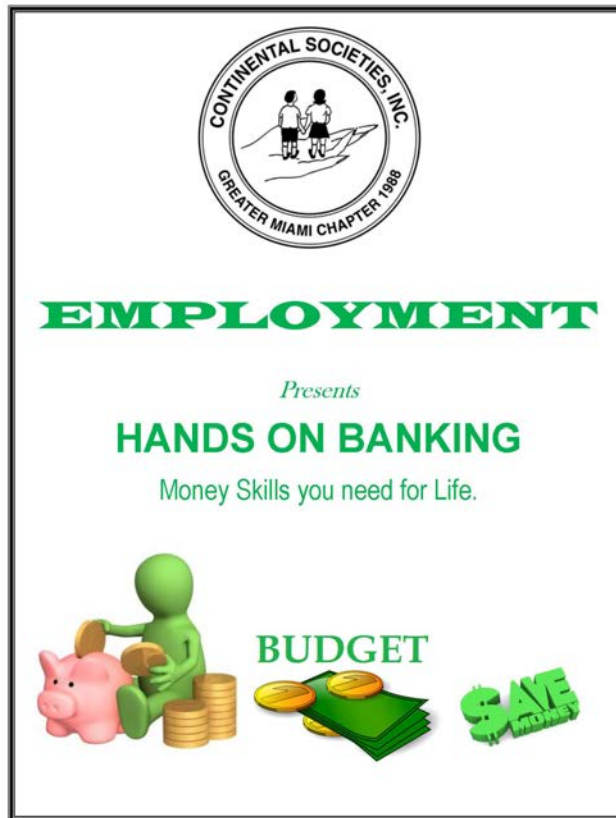
Our purpose was to provide financial literacy skills to students to enable them to use knowledge and skills to make effective and informed money management decisions.

Goal:

The overall goal was to build and give students a solid foundation in financial literacy. Our aim was to enhance learning through financial literacy skills that would give them knowledge for their future employment.

Objective:

We wanted a program that would equip the students with financial tools and resources to include the following: *knowledge of how money works, manage money, how to invest money and prepare the students with saving strategies.*



Planning and Preparation:

The Employment committee team members came together in a collaborative planning process to determine the group of children who may benefit from this type of program. After careful consideration and consultations, the target group of children was chosen from within a community located in Southwest Miami Dade County public housing with limited involvement and resources. They were considered “at-risk” and have a lower-social-economic status. We decided that the program would run for a six-week period. We discussed plans for refreshments; created red informational binders, name badges, and a certificate of completion to be given out at the end of the program. Below are the details of the focus and sequence of the six-week program.

- Week 1** ***Kick-Off Event***
Millionaire Candy Bar
Questionnaire/Survey

- Week 2** ***PowerPoint Presentation***
Visual Diagram for Budgeting
Making Choices: Spend or Buy “Snack Store”

- Week 3** ***Hands-on-Activity “What’s Important to You”***
Spend or Buy at Snack Store

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- Week 4** *Introduction to My Vision Board*
Spend or Buy at Snack Store
- Week 5** *Hands-on-Activity “Budget and Building Wealth”*
Spend or Buy at Snack Store
- Week 6** *Culminating Event*
Awards and Special Recognition
Refreshments



Each student received an Informational Binder.

Implementation:

Week 1 *Kick-Off*

The Employment Committee partnered with Perrine Gardens After School Care Program along with two banking institutions, Wells Fargo and South Florida Federal Educational Credit Union. We established communication with the Perrine Optimist Club Director, Dr. Christy Berry Wilson, the Afterschool Care Lead Counselor, and our presenters. The Continental sisters arrived at 3:00 pm to establish the set-up and prepare to facilitate the kick-off for greeting and welcoming the students.

We arranged the classroom with five tables and distributed supplies for the students' personal work bins. Upon arrival students were given a personalized nametag, red notebook binder that included a pre-assessment questionnaire/survey, Million-dollar quiz, 5-Point Pledge and strategic savings project. We wanted to create an environment that would foster and develop positive attitudes. The students were informed about the importance of being on time, taking responsibility for maintaining their hands-on-activities.



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Ms. Gonzalez and Continental Jones “Million Dollar” Candy Bar

Open Discussion

Presentation by Ms. Soley Gonzalez

Ms. Gonzalez, our first presenter engaged the students in an oral discussion in response to the following topic, “Who Wants to be a Millionaire?” The purpose of this activity was to capture their interest regarding financial literacy and get them involved in the conversation. This approach evoked their curiosity about how they could become a millionaire. Mrs. Gonzalez provided a series of step-by-step strategies on how they could achieve the status of a millionaire. She discussed topics such as, “You and Your Budget,” and “How do you earn money?” Students received a “Million Dollar” candy bar as an incentive to pique their interest in becoming a millionaire. They showed great enthusiasm and were extremely excited about the prospect of becoming a millionaire.

For example, one student asked the question, “Oh, could I have two more million-dollar candy bars? Because I’m going to be a trillion-aire!” Also, another student replied, “I know how I’m going to become a millionaire. I’m going to be a professional basketball player!” The students’ responses were very positive, with facial expressions showing great interest in the topic of discussion. Afterwards, they participated in a questionnaire/survey of ten questions to determine their level of understanding.

At the end of the session, the Continental sisters provided refreshments and snacks for the students.

Week 2 *Power Point Presentation*

During Ms. Gonzalez follow-up session, the students generated a chart to list their personal questions regarding money, spending, budget, and saving. The presenter’s open-ended question to the students was, “How much should you pay yourself?” She gave a breakdown in budgeting your money, in which the first thing is to pay yourself. Paying yourself consists of saving 10% of what you earn.

Ms. Gonzalez designed a visual diagram chart to demonstrate how a life budget should look using the following: first, you pay yourself at least 10% of what you earn. Secondly, you take care of household expenditures to include housing- 20-35%, utilities- 4-7%, food-15-30% and

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future goals, such as college, and planning for a family. In the larger expenses such as credit cards and college loans; it should reflect no more than 10-20% of your monthly budget from your total earned income.

They were given a Money Talks group activity consisting of relevant questions about, “What is Money?”. She provided a PowerPoint presentation that explored ways of building credit, how good or poor credit can affect our lives when applying for certain types of employment, establishing banking relationships and obtaining loans.

In order to further challenge the students, Continental Adams set up a Snack Store to provide them with a choice to “spend money” or “not to spend money.” Each student was given \$100.00 credit to spend in the snack store. This activity enabled the students to demonstrate their ability to budget the one hundred dollars over the next five (5) weeks. Continental Adams monitored the student spending. The store was restocked weekly with items that would entice their spending, which made the choice somewhat difficult for them to save. Students were unaware of the “end-reward,” of making the right choice to save money in their account. This process of the store project gave them an opportunity to practice budgeting money.

Week 3 *Hands-on-Activity, “What’s Important to You”*

Open Discussion

Presenter: Mr. Cesar Estevez

The financial literacy project continued with the Banking Officer of Wells Fargo, Mr. Estevez’s, presentation of Hands-on-Banking. The purpose of this session was to have students address the question, “What’s important to you? Through a series of leading and guiding questions, students were asked about the importance of a simple savings plan for now and the future. He further explained that with a savings plan, you could save for big purchases like a car, or a college education. In addition, savings can also help out in emergency situations. However, he says, many people believe that saving money is very hard to do, but the problem is just getting started. An example from one of the students stated, “I just can’t save any money!” No matter how hard I try.” He quickly provided encouraging dialogue such as, “it is possible to save and we will help you learn how to save. He identified the following three keys to remember for saving money; 1) to start saving early 2) find easy ways to save 3) save on a regular basis.

Once again, students had the choice to spend or not to spend at the Snack Store.

Week 4 *The Vision Board*

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In this session students were asked to develop a Vision Board of future plans and aspirations. Each participant was asked, 1) Where do you want to be in the future and 2) What will it take for you to get there?' Given this hands-on-activity, they were able to show through pictures and illustrations what they perceive their future to look like. Participants were able to demonstrate and incorporate their knowledge and learning gained from the financial literacy program and how to apply it to their future goals.

Here again, the challenge continued for students to spend or not to spend in the Snack Store.

Week 5 Hands-on-Activity "Budgeting and Building Wealth"

The purpose of this session was to impart to the students real life skills they would be able to use throughout their lives. The presenter provided probing questions for them to think about.

1. What profession or career inspires you?
2. In what house or neighborhood would you love to live in?
3. What contribution to the community would make you feel you are making a difference?

After responding to those questions they were presented with the following ultimate questions.

1. How do we accomplish all this?
2. How do we start planning to achieve these goals?

Through an engaging conversation with the students, Mr. Estevez explained that it is not by luck that you get rich, but by hard work and making smart decisions. He reminded them about budgeting and handling their money in a responsible manner, reiterating that those were also key goals of getting rich and becoming a millionaire. After that, the students were given additional hands-on practice, with a budget toolkit project about their financial goals that included a budget worksheet.

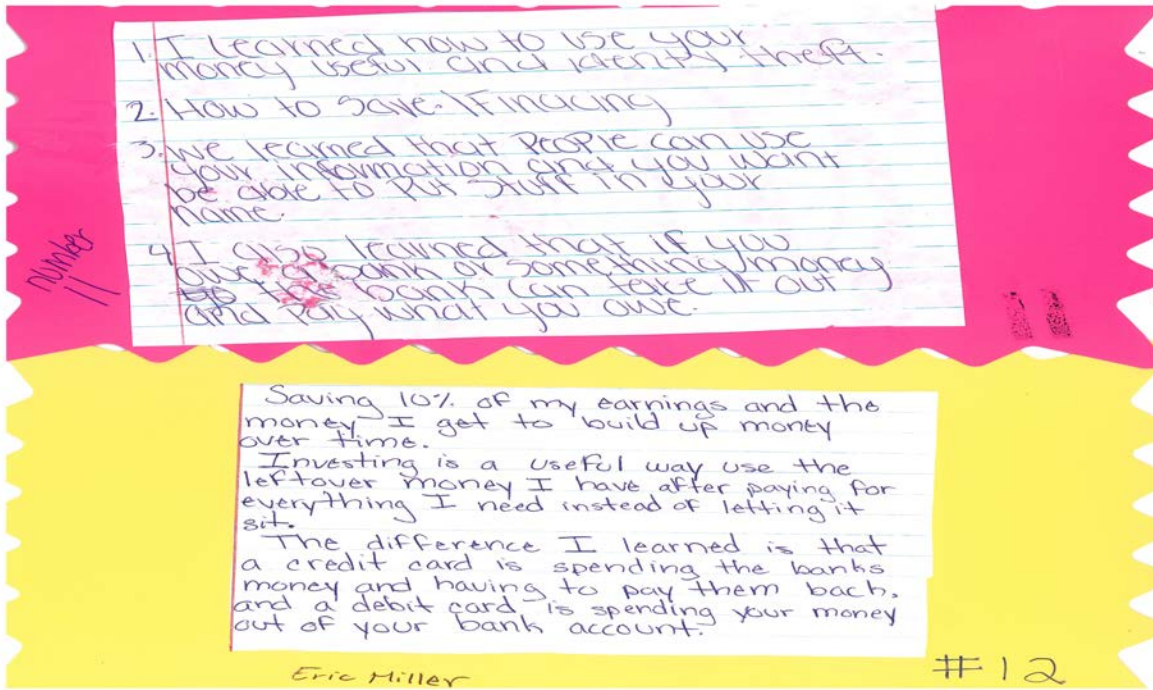


Week 6 Culminating Event

Starburst Card "Three Things I've Learned"

In this particular Starburst hands-on-activity students were instructed to think back on three things they learned from this project. They were given 2 minutes to share verbally what they learned. Their critical thinking and recall was astounding!

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Certificate of Completion



She's a winner!!!



Field Trip to the Federal Reserve

The culminating event consisted of various activities that included: the completion of important inserts in student binders, incentives provided by the banking institutions, presentation of their vision boards, presentation of certificates of completion, personalized piggy banks for the quarter challenge, and special treats and refreshments.



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Piggy Banks

Students, Counselor, & Continentals

Assessment Outcome Results:

We wanted to ensure that students start out strong, to spark their interest in real world financial skills, learn about money, where it comes from, how to earn/use it, and how to keep it safe. Students were given a Post Financial Literacy assessment to determine their learning gains. Based upon the pre-assessment as compared with the post-assessment results, we found an overall increase in achievement by (40%)forty-percent.

Teaching financial literacy to students is a good beginning, but the process is life-long. We observed a need to expound upon financial literacy within communities, particularly in African-American families. Exposure to these concepts at an early age will certainly allow youth to understand how to create a legacy of financial security for generations to come.

Overall Assessment:

Based upon our findings and observations, we feel we met the goal because students stayed for the entire six weeks. They were focused and showed a willingness to engage in the hands-on-activities. Our desire was to partner and foster a meaningful partnership with financial institutions that would offer programs to continue to impact and promote other opportunities for all children. We have made a decision to consider doing this project again, because we believe it will benefit other students who participate in the After School Care Program next school year. In looking ahead, we feel the students would have probably gained more knowledge and understanding if they were given additional hands on opportunities. With that, a financial literacy program will be most beneficial with students.

Submitted by: E.B. Cooper, Employment Committee Chair

Enclosures: Invites, Thank you notes and Pictures

Thank You Notes:

Dear, Continimel societies

Thank you for sharing your information on financing, saving, identity theft, budgeting. I learned alot you taught me alot, definty how to save. Now i know how to fill out a check, and spend my money wisely. I really enjoyed my time. And i loved the guest speaker.

Sincerely yours, Jamaya Roberts

Dear Women of the Continifional Society.

I thank you for every-thing you all have taught me and the other ladies and gentlemen I have learned alot about saving and financial things I really appreciate it. Thanks to what you have taught me now I believe I will have a better adulthood and more money in my pocket.

Thanks one more time from
Jayla Edmondson

Dear Continimtel Society

Thankyou for teaching us not only to save but other financial strategies to help with our future, and teaching us about are financial capabilities. I have learned alot like the different ways I can invest my money.

Eric Miller

Greater Miami Chapter Employment Component 2016-2017



Continental Societies, Incorporated
Greater Miami Chapter

P. O. Box 162238 Miami, FL 33116
Email: miamicontinental@bellsouth.net
Website: www.greatermiamicontinentals.com

December 22, 2016

Edna Lee Mehall
National President

Dr. Davis Grayberry
Chapter President

Marilyn Williams
1st Vice President

Yvonne M. Green
2nd Vice President

Berline Joseph
Knowledge Secretary

Dr. Carl Brown
Treasurer

Carl Meeks
Financial Secretary

Elaine Siskins
Corresponding Secretary

May Palmer
Historian

Billy Alexander
Sergeant at Arms

Brenda Allred
Chaplain

Jane Thomas Walker
Public Relations

Elsey Brown
Parliamentarian

Dr. Davis Grayberry
Immediate Past President

Dr. Eugene P. Evans
Chapter President

Chapter Members 38
National Initiative
Chairs

HEALTH
Parliamentary
Education
Dr. Carl Brown, Dr. Yolande Marshall
Employment
Carl Meeks
Education
Public Relations

ARTS AND RECREATION
Roberta Foster, Dr. Eugene Palmer

SCOUTS
Elaine Siskins

SCABBLE CLUB
Billy Alexander

Richmond Perrine Optimist Club
18055 Homestead Avenue
Miami, Florida 33157

Attention: Ms. Christy Berry-Wilson, Director

We are Continental Societies, Incorporated; a non-profit organization. Our goal for this proposed project is to provide students with tools for enhancing their knowledge and understanding of what it means to be financially responsible. Our aim is to help expand their educational and employment opportunities for today's world.

Our Mission is to create environments within our communities that empower children to have access to quality and appropriate opportunities to reach their optimal potential.

Our target is children, ages 12 through 18, at the Perrine Gardens location in Perrine, Florida 33157. We hope to provide for them some key financial literacy resources and materials. This effort will ensure that the children have a chance to gain new knowledge and skills through lessons in financial literacy, which they can use to manage their money, and/or develop an interest in financial knowledge for future employment opportunities.

We would like to work with the students for a period of 4 to 6 weeks, one hour weekly, preferably on Tuesday, so not to interfere with the students work schedule. Our teachers tackle financial education with students of all ages.

Sincerely,
Doris Granberry
Doris J. Granberry
Chapter President

Elois Burroughs Cooper
Employment Committee Chair

Our Children, Our Commitment, Our Concern


April 14, 2017

Richmond Perrine Optimist Club
10163 West Circle Plaza
Miami, Florida 33157

Dear Greater Miami Chapter of Continental Societies, Inc.,

We the Perrine Optimist Club Aftercare Program in Perrine Gardens, would like to thank you for your volunteer work with our middle-grades and senior-high-school students this year. Your employment program implementation has certainly provided our students with an opportunity to learn about financial literacy. You have given them various tools, hands-on-activities and hands-on-experiences to help them on their lifelong journey. We are truly grateful for your encouragement, many hours and special attention given to the employment program. So on behalf of our neighborhood community, we thank you and hope to work with you in the future.

Sincerely,
Annette Gibson
Mrs. Annette Gibson
Aftercare Program Counselor




Richmond-Perrine Optimist Club Inc. of Miami, Fl.
18055 Homestead Avenue, MIAMI, FLORIDA 33157-5345
Email: richprm@bellsouth.net

Incorporated 1971

Office: (305) 233-9325
Facsimile: (305) 232-7815

Social Service Programs:
Perrine Crime Prevention Program
Goaldi Youth Development Program
Richmond-Perrine Optimist Academy
After School House Program
Modello/South Dade Neighborhood Empowerment Program
Work Experience Program
Naranja Youth Enterprises South
Parent Support Program
Summer Camp
Reading Program

Funded by:



April 10, 2017

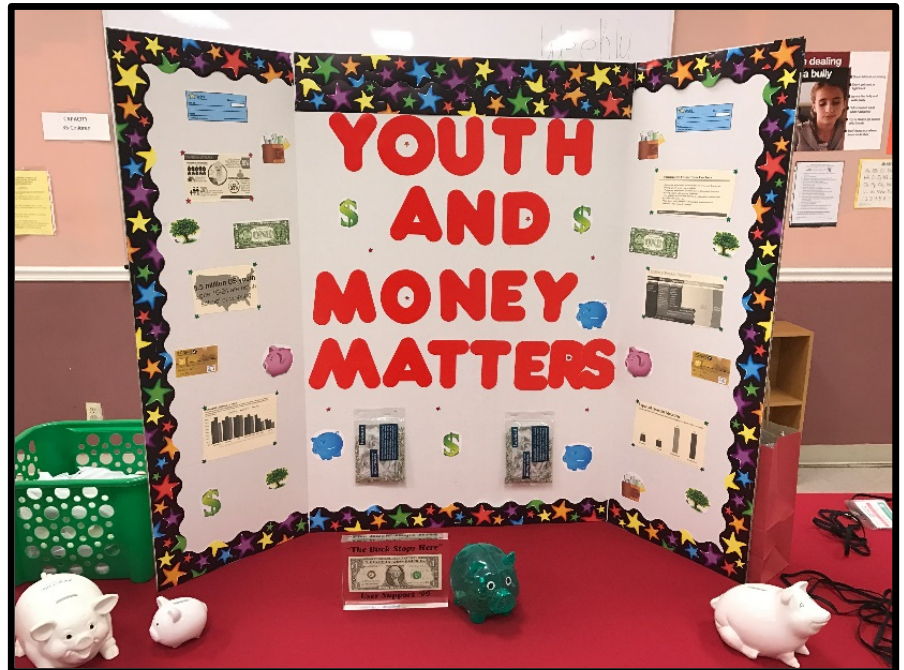
Ms. Elois Burroughs Cooper
Continental Societies, Inc.
Greater Miami Chapter
P.O. Box 162238
Miami, Florida 33116

Dear Ms. Elois Burroughs Cooper,

On behalf of the Richmond-Perrine Optimist Club's Social Service program, I am indeed grateful that you thought of our young people enough to provide them with such beneficial opportunities and life lessons through your Financial Literacy program initiative. I do know as well, that our youth and staff enjoyed the time well spent with The Continental Society staff and volunteers. Please don't hesitate to call upon us again to provide other wonderful opportunities. We Thank You!

Sincerely,
Christy Berry-Wilson
Christy Berry-Wilson
Social Service Director

Employment Program Kick-Off Event Financial Literacy “Hands-on-Banking”



Employment Program “Financial Literacy” Hands-on-Activity- What’s Important to You? Budget Toolkit

What’s important to you?



Managing your money

New to Wells Fargo? We can help you get started.

Already a customer? Let's check in and make sure you have what you need.

Access	Information	Protection
Access to your money for payments and purchases.	Information about your money so you can make good decisions.	Protection for your money and information.

Your financial priorities

What are your priorities now and in the future? Please write a 1 and 2 in any of the boxes below to indicate your top two. Add more if you have other priorities you would like to discuss.

Saving	Borrowing	Home
<ul style="list-style-type: none"> College/education Other savings Home improvement Unanticipated expenses Vacation Wedding 	<ul style="list-style-type: none"> Auto purchase/refinance Build/manage credit College/education Credit card Debt consolidation Entrepreneurship Home improvement Start a business 	<ul style="list-style-type: none"> Home improvement Purchase a home Refinance an existing home loan Use home equity
Insurance	Investing	Retirement
<ul style="list-style-type: none"> Review your insurance annually – protect what counts by identifying your insurance coverage every year. 	<ul style="list-style-type: none"> Get investment advice Invest for education expenses Learn about investments Make your own investments 	<ul style="list-style-type: none"> Calculate your retirement savings goal Generate retirement income Maximize retirement benefits Save for retirement Transfer an existing IRA or 401(k)



Budget tips

To make your monthly income last, consider using it in the following sequence:

1. Pay your monthly bills. There are many potential penalties if you pay late, such as late fees, losing possession of things you've bought on credit, or even being evicted from an apartment.
2. Set aside the money you'll need for your weekly and day-to-day expenses, like groceries and bus fare.
3. Put money into savings. Try to build two months of take-home pay for an unexpected financial emergency.
4. Set aside money for larger expenses you know are coming, such as car repairs or appliances.
5. Set aside money for your major future goals whether it's a home, college for your children, a new car, or travel.

- If possible, try to stretch your bills out evenly over the month, so that you pay about the same amount each week. For regular monthly bills, you may be able to request a change of a bill's due date to spread out your bills more evenly. Try to avoid having one week when all of your cash on-hand is needed for bills.
- For large expenses that are not monthly (for example, insurance bills, car repairs, holiday gifts, etc.) place an amount of money aside each week or pay period so that you have money to pay the bills when they are due.
- Here are some guidelines to consider for how much of your take-home monthly income you might budget for various expenses:
 - Housing (rent or mortgage) 20 to 35%
 - Utilities (gas, electric, water, trash, telephone) 4 to 7%
 - Food (at home and away) 15 to 30%
 - Family necessities (laundry, toiletries, hair care) 2 to 4%
 - Medical (insurance, prescriptions, bills) 2 to 8%
 - Clothing 3 to 10%
 - Transportation (car payment, gas, insurance, repairs, or bus fare) 6 to 30%
 - Entertainment 2 to 6%
 - Savings 10 to 15%
- Try to limit your installment debts (car loans, credit card bills, other loans) to 10-20% of your monthly budget.
- To decide whether a purchase is necessary, ask yourself these questions:
 - Do I really need it?
 - Do I really need it today? What would happen if I don't buy it now?
 - Can I meet this need less expensively?
- Always review your bank and credit card statements. It will remind you where your money is going.

We invite you to contact Wells Fargo for further information and assistance. Visit our website at wellsfargo.com, the *Hands on Banking* website at handsonbanking.org, or stop by any Wells Fargo banking store.

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Printed materials subject to December 31, 2014. WELLSFG-098801-01-14-147950

My budget worksheet



Monthly income (after taxes)

Income/salary from all sources	
Investment income	
Other income	
Total monthly income	

Monthly savings

General (include emergency fund)	
Education (child)	
Retirement	
Other	
Total monthly savings	

Monthly expenses

Home	Food	Health
Mortgage/rent/HOA	Groceries	Toiletries
Cleaning help/landscaping	Dining out	Cosmetics
Laundry		Pharmacy
Gas		Health club
Electricity	Total food	
Water	Auto/transportation	Total health
Home phone (include long distance)	Car lease/rent	Entertainment
Mobile phone	Car insurance	Movies
Cable	Maintenance	Vacation
Internet access	Public transit	Parties/gifts
Security	Parking	Subscriptions
	Gas	
Total home	Total auto/transportation	Total entertainment and recreation
Personal	Other	Education
New clothes	Child care	Tuition
Dry cleaning	Pets	Books
Barbershop/salon	Credit cards	Student loan
	Other loans	
Total personal	Total other	Total education

Total monthly income		Total monthly expenses	
- Total monthly expenses			
= Net cash flow			

Budget toolkit



Courtesy of your Wells Fargo At Work™ Team



Employment Program “Financial Literacy” Hands-on-Activity-My Vision Board



Employment Program for Financial Literacy Culminating Event



Greater Miami Chapter Employment Component 2016-2017



Cutting pictures for the vision board



Students receiving their awards



Continental Johnson facilitating vision boards



Here, Piggy, Piggy!!!