Financial Education Institute

and

Individual Development Account Program

Focused on Higher Education for Youth and Young Adults

In New York Based Rites of Passage Program

School of Community Economic Development
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September 2007

Submitted in partial fulfillment of requirements for the M.S. in Community Economic Development
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Signature: ____________________________ Date: ____________
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Abstract

Ifetayo Cultural Arts established a Financial Education Institute (FEI)/Individual Development Accounts Program (IDA) for youth and young adults ages 8-28. The FEI/IDA is an extension of Ifetayo’s Rites of Passage Programs which support young people of African descent based in Flatbush, Brooklyn serving borough wide and surrounding communities in their passage from adolescence to adulthood. The Rites of Passage after-school programs provide an educational structure and a nurturing community which build participants’ intellectual and emotional skills, and prepare them to grow into independent, compassionate, self-confident men and women. The creation of the Financial Education Institute (FEI)/Individual Development Accounts Program (IDA) allows the first full integration of financial education training into the Rites programming, and addresses a glaring need for knowledge and support in a community where most participants are living below the poverty level, earn low incomes, and have no accumulated wealth through asset development. The program specifically offers classes in
financial education training and college counseling for four (4) groups: Youth in our Sisters in Sisterhood (SIS) and I Am My Brother (IAMB) Pre-Rites of Passage Programs ages 8-12; Youth in SIS and IAMB Rites of Passage Programs ages 13-18; Graduates of Rites Programs ages 19-28; and parents and family members of Rites and Pre-Rites Graduates/Participants. Individuals become eligible for participation in the program by joining one of the Rites programs and committing to completing the minimum two-year curriculum or by graduating the Rites program and joining the Alumni section of the FEI. Pre-Rites, Rites and Alumni who participate in the FEI will have the opportunity to participate in an Individual Development Accounts Program (IDA), in which they will have an opportunity to save money towards pursuing post-secondary education. Alumni will also be eligible to earn college scholarships to supplement their college savings.
Executive Summary

In 2005, Ifetayo Cultural Arts began planning for the establishment of a Financial Education Institute (FEI) for 207 students ages 8 to 24, and an Individual Development Accounts Program (IDA) for 20 young adults ages 18-28 and an additional 10 students who are currently in their last year of the Rites of Passage program and expect to attend college next year will receive additional support to ensure their transition into the program in FY08 and FY09. The FEI and IDA is an extension of Ifetayo’s Rites of Passage Programs, which support young people of African descent based in Flatbush, Brooklyn, serving borough wide and surrounding communities in their passage from adolescence to adulthood. The Rites of Passage after-school programs provide an educational structure and a nurturing community which build participants’ intellectual and emotional skills, and prepare them to grow into independent, compassionate, self-confident men and women. The creation of the Financial Education Institute (FEI)/Individual Development Accounts Program (IDA) allows the first full integration of financial education training into the Rites programming, and will address a glaring need for knowledge and support in a community where most participants are living below the poverty level, earn low incomes, and have no accumulated wealth from asset development. Funds from the Ford Foundation support four aspects of the new program: (1) Program Staff and Consultant Fees; (2) IDA Matching Funds; (3) Program Sustainability; and (4) Administration: both indirect and direct expenses.
**Program:**

Ifetayo Cultural Arts has developed a Financial Education Institute (FEI) and Individual Development Accounts (IDA) Program for four (4) designated groups: (1) pre-Rites participants; (2) Rites of Passage Participants; (3) Rites of Passage Alumni and; (4) parents and family of Pre-Rites and Rites participants, and Rites Alumni. While the Financial Education Institute offers a general financial curriculum, and college counseling (especially with regard to practical strategies for funding post-secondary education), the IDA program gives participants an opportunity to save an amount each month towards a goal of paying for college. Through an innovative community matching funds initiative (comprised of individual donors, older graduates, a pool of over 7,000 community members), and moneys acquired from funding sources Ifetayo will match IDA members’ savings of 2 dollars to 1 dollar. Each IDA group saves according to the following specifications:

- **Pre-Rites:** Participants can save up to $50 per year. After one year, one child can earn up to $150 in savings and matchings combined. 35 youth participate, for a total amount of $5,250/year. Four (4) years will yield $21,000.

- **Rites:** Participants can save up to $100 per year. After one year, one participant can earn up to $300 in savings and matchings combined. 50 youth participate, for a total amount of $15,000/year. Four (4) years will yield $60,000.

- **Graduates/Alumni:** Participants can save up to $500 per year. After one year, one graduate can earn up to $1,500 in savings and matchings combined. 10 graduates participate, for a total amount of $15,000/year. This program runs on two-year
cycles, yielding $3,000 per graduate for each two-year cycle. In addition, demonstration of successful savings and our point system which includes the number of years a student has participated in the Rites curriculum make all alumni eligible to apply to receive scholarship support from Ifetayo in the amount of $2000/year for four years to defray college expenses. Funding for scholarship support has been partially secured from the Tin Man Foundation and an anonymous individual donor for two students over four years.

**Project Goals:**

- To create intergenerational transmission of responsible fiscal habits.
- To cultivate responsible fiscal practices within the young people
- To provide opportunities for committed young adults to achieve financial independence by providing increased knowledge of financial management and planning, college counseling, and the acquisition of funds for higher education.
- To increase opportunities for post secondary education in the Brooklyn community.
- To heighten self confidence by helping young people set realistic goals and check in benchmarks.
- To decrease early and unwanted young adult pregnancies by keeping graduates engaged and fulfilling their dreams.
- To increase opportunities for wealth creation and community investment
• To aid in overall community development by strengthening community connectedness and ownership.

Describe objectives fully or partially achieved B Summarize project conclusions and recommendations

I. Community Needs Assessment (CNA)

Ifetayo Cultural Arts is based in the Flatbush community of Brooklyn, New York, which is composed of predominantly Caribbean immigrants. The composition of the Flatbush community reflects a larger demographic trend in New York City, in which 43% of all immigrants are of Caribbean descent. Furthermore, of the 10 largest countries for foreign born people in NYC, West Indian/Caribbean Islands make up half of the largest countries: Jamaica, Haiti, Dominican Republic, Trinidad and Tobago, and Guyana: (quoted from the NYC Dept of Planning report on Population Division, The Newest New Yorkers 2000 appendix). This population has particular expectations and needs, both of which Ifetayo is uniquely positioned to properly address.

As illustrated in the chart below, many of these immigrant families working for the American Dream rarely get out of the cycle of poverty. In the immigrant community of Flatbush nearly 80% are still renters after their arrival (www.uscensusbureau.gov).
In contrast to this reality, many Caribbean descended teenagers arrive in the United States anticipating that they are able to take advantage of social and economic opportunities that they lack in their own countries. However, due to a lack of culturally relevant resources for foreign-born youth and young adults, the dismal outcome is that these individuals are not inspired to create wealth. These individuals are therefore more likely to experience social alienation and unemployment.

Youth and young adults 8-28 years old are the primary groups affected by this problem. When combined with the fact that they have been born into poverty and are children of first generation immigrants or first generation themselves, their overall well-being is affected. As stated in the 2004 Child Trends, Well Being at Age 25: An Overview, the importance of education to well-being can hardly be overstated. The relationship of higher education to all aspects of success such as employment and earnings, health, family formation and civic engagement is well documented (Brown, Moore, & Bzostec 2003). In addition, 2004 child trends further states that leaving a

Housing

![Housing Graph]

Units
Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices H4, H15, and H16.
parental household is a traditional milestone of adult independence, as are marriage and having children. Having children too early, however, can be a major barrier to independence (2004 child trends).

Census 2000 Demographic Profile Highlights for Flatbush Zip Code 11219:

- African-American and Latino students face increased academic risks for a variety of reasons; according to statistics, the academic performance levels among African-American and Latino students are lower than the performance levels of other racial subgroups (Herbert 2005).1

- In some of the neighborhoods Ifetayo serves, more than 16% of the population of young women will have babies before the age of 19 (for Children Citizens’ Committee of New York, Inc (2005).2 Teen pregnancy is closely associated with diminished future prospects for both mothers and their children.3 According to Girls Inc, teen mothers encounter higher rates of poverty and economic inactivity, achieve

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3Girls Inc. Girls and Sexual Activity, Fact Sheet, March 2003, p.3
lower education levels, and experience decreased social supports, including isolation.  

- Negative cultural features affect girls’ everyday experiences. Media images that blatantly portray women and girls in disparaging ways are toxic for girls’ self-esteem. Sexual harassment -- so pervasive that it has become a cultural norm -- is nonetheless corrosive to the developing self. Molly Mead writes in Integrating Vision and Reality, “Urban girls deal with sexism and racism and classism every day of their lives. Too often they don’t know it and think the problem lies within them.”

II. The Problem

Ifetayo has a particular focus on African Diaspora young adults ages 8-28 who are living below the poverty line in the urban setting of Brooklyn, N.Y, earn low incomes and have no accumulated wealth through the development of assets. The lack of assets has often inspired high college drop out rates, homelessness, early and unplanned families, lack of financial stability and a decline in the belief of becoming self-sufficient community investors and community stakeholders. Poverty is closely linked with diminished educational performance. Salary scales are also correlated with highest level of education completed. According to the U.S. Department of Labor, Bureau of Labor Statistics, women with less than a high school diploma earned $323 per week in 2002, compared with $809 for those with a college degree.

Accumulating wealth through the development of assets and training would increase college retention and graduation rates, increase home ownership and

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4 Girls Inc. Girls and Sexual Activity, Fact Sheet, March 2003, p.3
5 The Ms. Foundation for Women. The New Girls’ Movement: Implications for Youth Programs, 2001, pp5-6
encourage micro-business development and overall community ownership and investment.

**Target Community:**

A culturally specific community representing the Caribbean Islands, the Flatbush area has diverse needs. Many Rites graduates with whom Ifetayo work come from proud families who have migrated to the United States either through family sponsorship or other naturalized means. At Ifetayo, many young adults have been raised as teens by Caribbean families whose parents came to America alone and then sent home for their children once there was a strong foundation to care for them. Many of these families also send home for more family members to share the opportunity to gain access to the American dream. Often, however, pursuing the American dream can result in realities of extreme poverty for prolonged periods of time. Sometimes the poverty can last for their entire residence in the United States.

The program specifically serves a community of African Diasporic youth and young adults ages 8-28 who are primarily Caribbean, living below the poverty line, and whose households earn a salary between 13,000 and 25,000 or less in the urban settings of Flatbush Brooklyn, N.Y. Despite these social obstacles, individuals selected to participate in the program have expressed a particular interest in saving toward wealth accumulation. The target community consists of 40 youth who have graduated from Ifetayo’s Rites of Passage program between 1997 and 2006. From the internal survey Ifetayo have assessed the following findings:

Of the 40 graduates
• Five are African-American and 35 are either of first or second generation Caribbean
descent.

• 33 are female and 7 are male.

• 22 of the graduates grew up in single parent homes or without their natural fathers.

• 28 are residing in the same home as their parents.

• One owns a home and her parents provided her the down payment to purchase the
home.

• 9 grew up in homes that their parents owned and 31 grew up in rentals. The 9 who
grew up in parent owned homes gradated from Ifetayo between 1997 and 1999.

• 10 have had at least one child unplanned after age 18, but before the age of 22.

• 15 have had to drop out of school due to economic reasons, and of the 15, 13 have
not returned to school to date.

• 8 are currently enrolled in college to receive their undergraduate degrees.

• 6 have their undergraduate degrees. Again, 5 of them graduated from Ifetayo in
1997. Of these 5, 2 have received doctorates and one a Jurisdoctorate.

• Only 3 have graduate or professional degrees and graduated in 1997. In addition,
these 3 never dropped out. However, they may have taken a short leave in between
degrees. Also these three had families who paid for their education and living
expenses.

All 40 of the Ifetayo graduates have completed basic studies for a minimum of
two years in the areas of personal development, professional skills development,
college preparation and education development as Rites participants. The Rites and pre-Rites (8-12) programs focuses on community building within a peer age group and the larger community of family and neighborhood with particular focus on life-planning and goal-setting. Upon gradation from Ifetayo’s Rites of Passage programs, youth are well equipped, clear and prepared to pursue goals, but often lack the financial resources to implement these goals.

**Stakeholders**

**Ifetayo Board of Directors** - a group of 11 members and officers who will conduct an initial project description meeting and then specific Board members will be invited to join a CED Board committee to build the project. The goal is to use the Board members expertise to teach the financial classes and workshops.

**Pre-Rites, Rites, Alumni** – will participate in the Financial Education Institute, upon completion open an IDA and commit to the agreed upon terms.

**Parents and Family of Rites Participants** - will attend Financial Education workshops specifically designed for them as well as creatively raise money to support the program.

**Funders** (Banks, Foundations & Local Elected Officials) – Funders will provide funding for the project. The funders that Ifetayo is targeting for financial support are JP Morgan Chase, Ford Foundation, Citibank and M & T Bank.

**Community Members** – will support the program by securing matching dollars from their corporations/businesses or personal savings. Also they help provide training workshops and fundraising activities to help meet the match.
Core Members are a group of 9 people who sit at the board level of the organization who have been with the organization as parents, students, teachers and advisors for at least 10 years, and whose recommendations are perceived with the same level of weight as the board of directors. The structure was established in the tradition the organization was founded and seeks to create a balance where the board is responsible for fiduciary responsibilities and policy and the core members are responsible for ensuring that the mission maintains its relevance and integrity throughout the organization and all of its efforts.

Project Goals

Summary of Outcomes:

- Create and implement the structure and curriculum for the Financial Education Institute, extending the Rites of Passage Programming
- Create and implement the criteria and guidelines for IDA participation and savings
- Create and implement the start date for the opening of the IDA’s
- Solicit and secure funding for the matching funds and operational funds
Goal: Increased college graduation rates among Rites of Passage Graduates.

Benchmarks: Comparative statistical research demonstrating greater college attendance by Rites graduates, increased ability among students to fund their education, and increased post-secondary graduation rates.

Goal: Increased financial education and increased capacity to manage finances amongs FEI participants.

Benchmarks: Comparative statistical research on credit status, investments and savings activities amongs adult participants in program.

Goal: The first full integration of financial education training into Ifetayo's Rites of Passage programming, leading Ifetayo closer to its mission of holistic support for youth.

Benchmarks: Establishment of the FEI/IDA, with activities for 207 students in the first year.

Objectives:

- To raise the awareness in Brooklyn about the need for financial education for young adults between (Sept. 24-29, 2006).

- To create processes through the documentation of policies and procedures for the Institute and IDA program by (Sept. 1-25, 2006).

- To create systemic processes through which culturally specific and sensitive Financial Education Curriculum can be documented and integrated into the Rites of Passage curriculum (Sept. 1-27, 2006).
- To create an infrastructure for the coordination and administrative oversight of the Financial Education Institute by (Sept. 1-30, 2006).

- To create an infrastructure for Financial Education Institute classes (April 31-Oct. 7, 2006).

- To create a model for the running of a culturally appropriate and sensitive IDA program with an innovative donor matching system (April 1-December 31, 2006).

- To provide college scholarships for all Rites Alumni who participate successfully in the IDA program (Beginning January 1, 2007).
## Inputs and Outputs

<table>
<thead>
<tr>
<th>Objective</th>
<th>Input - (things needed such as space, buildings, staff, equipment, trainings, etc)</th>
<th>Activities - (taking a risk)</th>
<th>Outputs - (are always quantitative solid number or a percentage increase or decrease)</th>
<th>Short-Term Outcomes - (change in thinking-knowledge or skill)</th>
<th>Intermediate Outcomes - (Change in behavior so that people will take action)</th>
<th>Long-Term Outcomes - (Change in the condition of the community, homeownership, etc)</th>
</tr>
</thead>
<tbody>
<tr>
<td>To raise the awareness in Brooklyn about the need for financial education and college counseling (Sept. 24-29, 2006)</td>
<td>□ Development staff □ Fringe □ Media specialist staff</td>
<td>□ finalize proposal and schedule media campaigns □ Send PSA’s, Articles □ Present PP Presentation to announce project and secure funding for Initiative by Oct. 2006 □ Ifetayo conducts site visits and donor sessions securing donor matches</td>
<td>□ Four 4 (four) Articles in papers, □ Two (2) live interviews with CEO on radio about FEI □ Five (5) Announcements/or interviews on Public television creating increased project donor giving □ Five (5) proposals submitted □ Three (3) rounds of media campaigns completed</td>
<td>Donors, interested participants and Funders decide to support the project</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To create processes through the documentation of policies and procedures for the Institute and IDA program by (Sept 1-25)</td>
<td>□ Staff and Fringe □ Copier Binding Machine</td>
<td>□ Create policies and procedures manual</td>
<td>□ One (1) Financial Education &amp; IDA policy and procedure manual created</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>To create systemic processes through which culturally specific and sensitive Financial Education Curriculum can be documented and integrated into the Rites of Passage Curriculum (Sept. 1-27)</td>
<td>□ Staff &amp; Fringe, □ Board volunteers □ Office space □ Equipment □ Copier Binding Machine □ Expenses</td>
<td>□ Research culturally specific sensitive financial Education models □ Create Financial Education Institute Curriculum and integrating it into Rites Curriculum</td>
<td>□ One (1) innovative and culturally appropriate Financial Education Institute/Rites Outline □ One (1) Financial Education Institute/Rites Curriculum</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| To create an infrastructure for the coordination and administrative oversight of the Financial Education Institute by (Sept 1-30, 2006) | □ Ifetayo staff  
□ Paper  
□ Copier | □ Hire three (3) individuals to coordinate Financial Education Institute/Rites of Passage complex  
□ Hire one (1) Program Director for FEI, IDA and Rites of Passage Programs  
□ Create Coordinator and Program Director Policies and Procedures manuals  
□ Train Coordinators and Program Director | □ Three (3) Coordinators secured and trained.  
□ One (1) Program Director Policies and Procedures manual | □ FEI Staff become conversant in the policies and procedures of the Institute  
□ Policies and Procedures manual gets revised according to its practical applications. | □ Administrative Staff members will eventually aid in program’s growth and proliferation |
| To create an infrastructure for Financial Education Institute classes by (April 31-Oct. 7) | □ Volunteer Teachers  
□ Rites of Passage Graduates  
□ Classroom space  
□ Computers and internet access  
□ Pens and Paper  
□ Volunteer Coordinators  
□ Ifetayo Administrative Staff | □ Hold six (6) Financial Education classes/6-week cycle, which includes general financial Education curriculum and college counseling material for each individual. | □ Financial Education Classes ongoing from Oct. 2006 | □ Participants have increased Financial Education  
□ Participants alter their saving, spending and investment practices in ways conducive to future wealth creation.  
□ Partner organizations provide ongoing technical assistance for individuals who have difficulty with the curriculum. | □ All students who begin the program complete the program  
□ Students acquire assets towards the overall goal of community wealth creation. |
| To create a model for the running of a culturally appropriate and sensitive IDA program with an innovative donor matching system. | □ Computers  
□ Staff  
□ Host Bank  
□ Partner Establishments  
□ Volunteer Teachers | □ Board meets to generate host bank selection criteria  
□ Board meets to generate IDA program selection criteria.  
□ IDA host bank is selected and | □ One (1) host bank selection criteria created  
□ One (1) IDA program selection criteria created.  
□ One (1) Host bank selected for student and donor deposits. | □ Community is aware of the opportunity to contribute to the matching program.  
□ Students increase knowledge about saving and investing toward  
□ Community members become donors of innovative and affordable opportunity.  
□ Students refine their saving habits.  
□ Partner organizations provide ongoing | □ All individuals who begin the program complete the program  
□ Students acquire assets towards the overall goals of funding their post-secondary education and acquisition of |
<table>
<thead>
<tr>
<th>Partnership formed</th>
<th>Students begin to save money in their IDA accounts</th>
<th>Students acquire savings</th>
<th>College education</th>
<th>Mentorship and support for IDA participants</th>
<th>Community wealth</th>
</tr>
</thead>
</table>
III. Program Design

Literature Review

Introduction

The broad scope of research that addresses the particular social conditions (often read ills) of Black peoples suggests a unique duality, in which the parts exist in mutually influential relation. The literature indicates that these social problems are simultaneously a composite of psychic, emotional and spiritual factors at one end, and institutional/economic circumstances on the other (West 1993; Hooks 1991). Most scholars, however, tend to treat a part of this whole according to their particular professional vantage points. Economists and sociologists focus more centrally upon standard of living, measurements of poverty/prosperity and educational indicators, for example, while psychologists and the humanitarian disciplines (philosophy, literature, etc.) seek to understand the ways in which overall conditions affect the internal states and worldviews of individuals and communities. What is clear from the all of this research is that any theory of social change must attend to both aspects of African Americans’ condition at once. Commensurate with these theories, it would hold that any intervention committed to the repair of any of the imaginably isolated ills in African American communities would approach it as an irreducibly dual issue.

Ifetayo Cultural Arts (ICA), Inc. seeks to embody this very synthesis in the creation of a Financial Education Institute and an Individual Development Accounts (IDA) program. These latter programs occur at a juncture in ICAF’s history in
which it is now deemed critical to pair personal development with education in the acquisition of financial assets. Ifetayo was founded in 1989 with the goal of using Afrocentric paradigms of mentorship and cultural arts education to begin to mitigate some of the social challenges facing youth in the urban community of Flatbush in Brooklyn, New York. Based on the rites of passage rituals of indigenous African cultures, Ifetayo’s “Rites of Passage” is a two year intensive training that facilitates the transition from adolescence to adulthood for a group of boys (IAMB—“I Am My Brother”) and girls (SIS—“Sisters in Sisterhood”). Their initiations consist of cultural arts training, mentoring, cultural history classes and various other rituals designed to ensure personal development (educational, psychological and spiritual) and instill a communal ethos. At this stage in its 17-year history, ICAF has identified the need to adhere to a dual model of social change—one that acknowledges the critical function of assets acquisition to the life-worlds of African American peoples, and youth specifically. In adhering to this model, Ifetayo hopes to confer a level of tangible permanence to the progress that youth make in the “Rites of Passage” program.

The Financial Education Institute takes critical steps toward this sense of permanence by educating Rites of Passage graduates about how to properly manage their own economic futures. In addition to the general financial training that students receive, participants receive college counseling, inclusive of issues of financial aid. Those students who complete the general and specialized curriculum are eligible to apply for entry into the IDA (Individual Development Accounts) program, in which they participants save $1000 over the course of two year, which is supplemented by
donor matches of 2 dollars for every dollar saved. Each individual who saves successfully is eligible to one of the five annual $2000 scholarship moneys over the course of four (4) years to fund their post-secondary education; however, all students must apply annually for reissuing of scholarship monies. Students receive more points in the newly created point system providing them with a higher chance of receiving the scholarship multiple years in a row, providing higher probability of participant’s finishing school. Each student who participates successfully in the institute and IDA program is eligible to acquire a total of $14,000 to fund his or her college education. Research has demonstrated that acquiring assets in the tangible forms just outlined, helps to ensure lasting gains initiated by youth programming (Mandell, 2005). The intent of the program is that financial education, the acquisition of assets and completing an undergraduate degree will prove effective in helping students achieve their life goals without succumbing to recidivistic behaviors.

The objective of the following survey is to interrogate the merits of the “dual approach” to social intervention as it is embodied in Ifetayo’s formation of the Financial Education Institute and Individual Development Accounts (IDA) program. What have been the benefits and challenges of intellectual theories and actual programming that have sought to address only one half of the duality of oppression in African American communities (e.g. social/economic or psycho-spiritual)? Is the holistic approach actually a preferred approach to the monadic ones? What are the possible shortcomings of this latter model? These are some of the questions that are asked of Ifetayo’s most recent programmatic plans. The review will begin with a
section entitled, “Background Theory,” which will offer a more detailed discussion of what has heretofore been referred to as the “dual approach” in theories of social analysis and change. The next portion will deal specifically with the advantages and shortcomings of practical applications of all theories of social intervention cited thus far: (1) focus on socio-economic indicators; (2) focus on personal development; and (3) the “dual approach”. The penultimate section entails an analysis and discussion of the major concepts in the literature. The concluding portion of the survey will synthesize all prior discussion as it relates to Ifetayo’s intended programming.

Background Theory

Scholars researching African American communities tend to acknowledge what has been termed the “duality” of its problems: simultaneously psycho-spiritual and institutional/economic. While mostly all scholars tend to recognize this duality, few tend to venture beyond the purviews of their particular disciplinary trainings. For the most part, social scientists—economists, sociologists, political scientists—tend to concentrate on various social indicators, specifically incoming earnings, to assess the current conditions and attendant needs of African American communities (Murray et. al. 1993, Masci 1998, Greenblatt 2003, Greenblatt 2005). These scholars, though limited in their foci, are privy to the fact that these indicators must be discussed as outcomes of a protracted history of institutionalized racism and racial terror. The under-girding logic of these analyses is that finances determine all other states of spiritual being and that the acquisition of fiscal means is the measure of success for any social intervention.
The literature on educational attainment is similarly oriented. Access to higher education tends to be positioned as a panacea for many of the problems that African American youth face. Access to universities ensures transformation of socio-economic status and therefore overall condition, according to many scholars in the field of education (Crane 1991, Singell 2003). The disproportionate rates of crime (Sampson & Groves 1989) and out-of-wedlock births (Crane 1991, South & Crowder 1999) in African American communities tend to be acknowledged as secondary indicators, driven by the primary motors of economics and education. These studies provide critical insight into the problems in African American communities as they are embodied in these crucial social indicators. Whether due to disciplinary constraints or a more general analytical myopia, however, these studies neglect to consider the overall internal states of individuals who experience these “indicators” as total realities.

The humanities disciplines of literature, history, philosophy, anthropology (which is both humanistic and social scientific) and various ethnic studies inquiries tend to address these more “total” realities while remaining somewhat un-attuned to social indicators. Much of the literature that addresses the internal states of African American youth, for example, focus on the ways a diminished sense of self-worth is nurtured in a matrix of degrading media images and abject conditions (Verkuyten 1995, Bettencourt 1997, Constantine et al. 2002). Like the literature on social indicators, these humanistic studies tend to situate current issues of self-esteem, loss of hope, etc. within a longer historical trajectory of racism and social degradation (Utsey 2000, Hooks 2005, West 1993). Not only do these studies tend to focus on
the internal states of individuals, they also offer probing insight into the social and cultural machinations that inform how these states will actualize. These approaches tend to be considerably more holistic in establishing the interface between the individuals’ spiritual and social existences. Again however, disciplinary constraints could account for the fact that these studies tend to lack a robust assessment of social scientific data.

For organizations attempting to attend to both the spiritual and economic health of African American communities, a rapprochement of these two theoretical orientations is necessary. This reconciliation, which tends not to be feasible in any single piece of research, can be accomplished synthetically by drawing upon both orientations at once.

Prior Art and Design

While many programs designed to address a particular need in African American communities have been able to meet their immediate goals, the long-term objectives to which they would like for those goals to conduce sometimes remain conspicuously unfulfilled. For instance, the RAISE program was begun in 1988 in New York City as a way of improving the academic performance of urban, at-risk youth. Evaluations of the program demonstrated, however, that while the program was successful over the two years that mentors were able to work with the students, beyond the life of the program, school attendance, improved test scores and grades—all issues the program sought to address—indicated stagnation and regression (McPartland and Nettles 1991). Like these programs that address educational needs,
programs that address the classic social indicator of economics and education have shown similar results.

Job training programs provide numerous examples of this tendency. In the 1970s and 1980s, for example, policy makers and scholars alike began to recognize the problem of chronic unemployment of black youth. As a result there was a relative flourishing of summer job programs, Job Corps and Congress implemented the Comprehensive Employment Training Act (CETA). Research has shown that none of these initiatives were very effective in changing the unemployment rate (Ginzberg 1980). Some reasons for the relative ineffectuality of these programs concern inherent problems in the programs’ structures. For instance, many of these job training programs tend to funnel urban youth into unskilled, dead-end and low wage-earning jobs. Youth, knowing that these job options will not provide any real life change do not find these opportunities to be worthwhile (Spaights and Dixon, 1986). Other reasons cited for the failure of these interventions are primarily centered around their inability to address the chronic problems that ultimately contribute to unemployment: institutionalized racism, chronic poverty, and various psycho-spiritual factors (Fairchild and Tucker 1982).

Whether focused on education or economic development, programs designed to address youth holistically have shown greater success than programs that treat one issue singularly. There have been a number of studies that have explicated the successes of various after-school programs, for instance, in which mentorship is a primary component. In these studies success is measured by student retention and achievement of projected goals (whether these are academic or spiritual). Reasons
cited for success are: stable structure of programs, well-qualified and well-trained staff, and one-on-one attention (Fashola and Cooper 2000). Additionally, programs that address the holistic development of youth have witnessed both psycho-emotional and socio-economic improvements for these youth. For this reason, many Rites-of-Passage programs have been deemed particularly successful (Warfield-Coppock 1992). As the literature on Rites-of-Passage programs is scant, there have not been many studies to document either their short-term or long-term implications.

Ifetayo Cultural Arts, Inc., being a reflective organization, has enlisted the help of several researchers to document and analyze the merits and failures of its programs, particularly the Rites-of-Passage programs. While this research is yet unfinished and unpublished, the organization has discovered that among the great immediate and long-term successes of the Rites programs, there have been cases in which teenage girls become pregnant while in college or drop out of college altogether. Internal research suggests that the reasons for this have been a need to compensate for lack of wealth and the various hardships that result from this. With their focus on the acquisition of assets and generating long-term wealth, Ifetayo’s Financial Education Institute and IDA program intend to rectify some of these problems.

Ideas and Speculation

Programs focused centrally around a particular social indicator, such as education, employment, etc., tend to have success in the immediate realm, but do not always ensure long-term efficacy. These programs are not without their merits, however. After-School programs that address academic achievement, for example, have been
generally successful in improving students’ academic skills/performance (RMC Research Corporation, 1995). Indirectly, these gains positively affect students’ future academic successes. In many cases long-range successes are aborted due to other social circumstances. Poverty, community violence and family distress are all risk factors that compromise the lasting effects of these programs (Garbarino, Dubrow, Costelny & Pardo, 1992). Youth, themselves, are attuned to the holistic nature of their needs. According to a 2004 survey, the overwhelming majority of youth prefer after-school programs that provide opportunities for the arts, mentorship, information on careers and sports (National Institute on Out-of-School Time, 2006). From all of these studies it is apparent that the programs most successful at addressing some of the dilemmas facing black youth have multidimensional strategies. Programs that are more holistic in focus, addressing the social and psycho-spiritual needs of youth, tend to have more immediate and long-range successes.

Discussion

One assumption that has not been explicitly discussed in this analysis has been the precise categorization of Ifetayo Cultural Arts’s programming, specifically the allied Rites of Passage program, Financial Education Institute and Individual Development Accounts program. On a rudimentary level, this programming triad may be classified as an “after-school program,” in that it offers activities to youth beyond normal school-day hours. Many studies indicate that these programs are just as important to a youth’s development as in-school programs because they fill critical
voids in the child’s academic curriculum (if the program addresses educational needs) as well as supplement his/her overall personal development (Halpern, 2004; National School Board Association, 2005). Some programs conventionally assigned the label “after-school,” however fail to have substantial long-term consequences in the lives of the participants. Some critical reasons for these failures are: untrained or unqualified staff, narrow program focus or inability to provide viable alternatives for youth (which is especially the case in job training programs). Beyond funding issues, most of these flaws are attributable to theoretical frameworks that privilege one aspect of blacks’ oppression, while ignoring others. The social-scientific school of thought, which is more directly influential in policy and programming decisions, deems certain critical social indicators—education and economics—as the only worthy foci of most youth-oriented initiatives. Humanities specialists tend to focus on the psychic and emotional needs of youth, to the exclusion of the social indicators.

Based upon evidence that a more holistic approach to youth development has greater likelihood for success, Ifetayo is convinced that the joining of a personal development curriculum, a financial education curriculum and an actual means of acquiring assets (the IDA program) ensures both short and long-term advantages for all youth participants. The Rites of Passage curriculum in and of itself addresses the psychic, emotional, cultural, historical and academic needs of youth participants. Indeed the intensive nature of this program has ensured that most Rites of Passage alumni have improved their overall educational, economic, cultural and spiritual lives significantly compared to their counterparts in other after-school programs.
What is now needed is programming to ensure the permanence of the transformation experienced in the Rites programs. As stated earlier, internal research, which is forthcoming in published form within the next two (2) years, has uncovered some cases in which Rites participants have either dropped out of college or become unwed mothers and fathers. Interviews have uncovered that this is a direct result of financial hardships, which often compromise an individual’s sense of optimism. The Financial Education Institute and IDA program seek to restore this optimism, therefore supporting and ensuring the gains made in the Rites program. With its focus on the psycho-emotional and socio-economic needs, Ifetayo’s innovations in youth programming constitute a category unparalleled by programs labeled “after-school.” More research must be done on not only the merits of Rites-of-Passage programming, but also on the possibilities and utility of holistic approaches to youth programming.

**Program:**

Ifetayo Cultural Arts established a Financial Education Institute (FEI)/Individual Development Accounts Program (IDA) for youth and young adults ages 8-28. The FEI/IDA is an extension of Ifetayo’s Rites of Passage Programs which support young people of African descent based in Flatbush, Brooklyn serving borough wide and surrounding communities in their passage from adolescence to adulthood. The Rites of Passage after-school programs provide an educational structure and a nurturing community which build participants’ intellectual and emotional skills, and prepare them to grow into independent, compassionate, self-confident men and
women. The creation of the Financial Education Institute (FEI)/Individual Development Accounts Program (IDA) allows the first full integration of financial education training into the Rites programming, and addresses a glaring need for knowledge and support in a community where most participants are living below the poverty level, earn low incomes, and have no accumulated wealth through asset development. The program specifically offers classes in financial education training and college counseling for four (4) groups: Youth in the Sisters in Sisterhood (SIS) and I Am My Brother (IAMB) Pre-Rites of Passage Programs ages 8-12; Youth in SIS and IAMB Rites of Passage Programs ages 13-18; Graduates of Rites Programs ages 19-28; and parents and family members of Rites and Pre-Rites Graduates/Participants. Individuals become eligible for participation in the program by joining one of the Rites programs and committing to completing the minimum two-year curriculum or by graduating the Rites program and joining the Alumni section of the FEI. Pre-Rites, Rites and Alumni who participate in the FEI have the opportunity to participate in an Individual Development Accounts Program (IDA), in which they have an opportunity to save money towards pursuing post-secondary education. Alumni are also eligible to earn college scholarships to supplement their college savings.
**Mission Statement**

Through culturally sensitive financial education training and college counseling, and savings and scholarship initiatives, Ifetayo’s Financial Education Institute and IDA program promote the intergenerational transmission of responsible financial habits and wealth creation in underserved communities in Brooklyn, New York.

As an extension of the Rites of Passage Curriculum—an innovative model to community and youth healing/development—the Financial Education Institute provides financial education activities for children, teens, young adults and adults proper, thereby addressing the social and economic needs of the Brooklyn community at every phase of an individual’s life cycle. By combining intensive personal/developmental training, financial training and savings initiatives, Ifetayo is also proposing an eclectic, innovative and comprehensive paradigm for community development. The long-term goal is for this paradigm to be properly documented, replicated and implemented in community development organizations nationally and globally.

**Structure of the Financial Education Institute – Program**

Ifetayo has begun the creation of a new culturally relevant Financial Education curriculum, which is completed and integrated into the recently revised Rites of Passage curriculum by Oct. 2006. This Financial Education curriculum derives from *Building Native Communities: Financial Skills for Families*, a financial education model created by the Fannie Mae Foundation and First Nations Development Institute specifically for Native American families. Material is tailored in response to the needs, economic challenges, and cultural heritages present in the community. The Financial Education programming
integrates the ways that people in African cultures traditionally look at savings and sharing, the way *Mbongi* (a circle healing process used predominantly in the Congo for community healing) leads to community development, and the way the Individual Development Account is a contemporary extension of a traditional notion of pooled savings.

The Financial Education Institute offers four sets of classes, corresponding to four different parts of the constituency: Pre-Rites participants ages 8-12; Rites participants ages 13-18; Rites Graduates (Alumni) ages 18-28; and parents and adult family members of Pre-Rites, Rites participants and graduates. The classes, which will eventually run simultaneously, are introduced in three phases, corresponding to urgency of need. The first will be launched in February 25, 2007.

1) Phase I: Initially, classes will be offered to Rites Alumni who are about to attend college, are already attending college or have dropped out of college and plan on returning. This curriculum provides basic financial education training including improved saving, credit clean up, credit creation, and financial management. Additional coaching focuses specifically on the individual situation of each alumnus (newly entering, already attending, or returning to college). These classes will occur as a part of 6-week intensives.

2) Phase II: The next phase of classes will be offered to Rites of Passage participants. The main focus for this group is college preparation, specifically around all financial matters pertaining to college admissions and funding (e.g. application fees, standardized test fees, scholarships, college loans and government grants). A large focus of the course is the concept of saving toward financial independence with special emphasis on credit creation and clean up. Classes are held monthly.

3) Phase III: The third phase of classes will provide both preparatory and support training:

- For Pre-Rites of Passage participants, classes will occur once per month as a part of their Pre-Rites curriculum (the student who begins at age 8 will have taken 50 such classes by age
12). Material is introductory in nature and age-appropriate with a significant amount of student interaction. Topics will include banking arithmetic (addition, subtraction, multiplication and division with decimals and whole numbers); cultivating a banking/investment vocabulary; defining the personal and culturally-specific purpose of saving money; and creating 3-5 year financial projections.

- For *Parent/Family* workshops, classes will be held quarterly for a total of 4 classes per year. They address such topics as management of personal finances, management of household finances, credit, savings and investment options, and the pursuit and funding of post-secondary education. These workshops help create a consistent and supportive family environment in which children can exercise what they are learning through the FEI and find reinforcement at home. These workshops are optional and free of charge.

Classes are scheduled to be taught by unpaid volunteers with professional expertise and part time Rites Program Coordinators. Faculty members include Nia Rock, Board Chair and Vice President and Community Reinvestment Officer at Sovereign Bank (formally known as Independence Community Bank); Naima Muhammad, Board member and Community Development Associate at M&T Bank; and Thomas Christofferson, Board member and Senior Vice President of Investment Services at JP Morgan Chase Bank. College Counseling workshops will be provided by the selected partner organization, College Counseling Services of Medgar Evers College, City University of New York.

**Structure of the Individual Development Accounts (IDA) Program**

An Individual Development Account (IDA) program supplements the FEI and help participants acquire assets in accordance with their predefined higher education goals. The IDA gives participants the opportunity to save an amount each month towards a significant educational goal such as going to college. Through an innovative community matching
funds initiative, Ifetayo will match IDA members’ savings with two dollars to every member’s dollar. The initial pilot year of IDA began fall of 2006. The actual accounts will be opened in February 2007.

Each group will save a different amount of money, which Ifetayo will always match in a ratio of 2:1.

- Graduates/Alumni/Older Rites Students: Participants can save up to $500 per year. After one year, one graduate can earn up to $1,500 in savings and matchings combined. 10 juniors and seniors (older Rites students) participate, for a total amount of $15,000/year and 20 graduates participate for a total of $30,000/year. This program runs on two-year cycles, yielding $3,000 per graduate for each two-year cycle. In addition, demonstration of successful savings makes all alumni eligible to apply to receive scholarship support from Ifetayo in the amount of $5000/year for four years to defray college expenses. Funding for scholarship support has been partially secured from the Tin Man Foundation and an anonymous individual donor for two students over four years.

**Participants**

Ifetayo Cultural Arts has five (5) Rites of Passage Programs; Sisters in Sisterhood (SIS); SIS Pre-Rites; I Am My Brother (IAMB); IAMB Pre-Rites; the Brooklyn Academy of Sciences and the Environment (BASE) High School Contingent of IAMB and SIS. Each has a specific curriculum that prepares youth for the transition from adolescence into adulthood. The Pre-Rites participants are ages 8-12 and Rites participants range in age from 13-18. Upon graduation from the Rites Programs, participants become Alumni. Because of Ifetayo’s commitment to family and community health, the organization conceived of the Rites of Passage process as
encompassing the families of the immediate participants. Thus, the entire Rites of Passage-FEI/IDA complex engages community members from childhood to eldership.

*How community participates in the program*

1. **Ifetayo Board of Directors** - help design the curriculum for the financial education institute and assist in securing funding for the project.

2. **Ifetayo Rites Students and Alumni** – participate in the program by attending classes, opening IDA’S and saving toward a particular goal.

3. **Parents and Family of Rites Participants** – attend FEI classes and provide support for their children who are direct program participants.

4. **Funders (banks and foundations & local elected officials)** - provide funding for the project. The funders Ifetayo has spoken to over the years about a financial education program have been Citibank, Independence Community Bank, M & T Bank and JP Morgan Chase. These entities also assist Ifetayo in securing government dollars to support the project.

5. **Community Members** - support the program by securing matching dollars from their corporations/businesses as well as helping to provide training workshops and fundraising activities to help meet the match.

6. **Ifetayo Core Members** - ensure that the mission of the program is a living energy throughout the project’s development and that culturally appropriate supports are provided for the participants.
# Stakeholders Analysis

<table>
<thead>
<tr>
<th>Stakeholder</th>
<th>Describe Participation</th>
<th>Impact of participation</th>
<th>Stakeholder Interest (s) in Project</th>
<th>Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ifetayo Board of Director</td>
<td>Conduct an initial project description meeting with all Board members. Invite specific Board members to join a CED Board committee to build the project. The goal is to hold a monthly phone meeting to continue to inspire board members to get the plan off the ground, as well as request them to raise financial and expertise support for the project.</td>
<td>Ifetayo will have a difficult time getting the project funded without the Board members becoming ambassadors for the project.</td>
<td>+</td>
<td>Use a portion of one of the Board meetings to make a presentation.</td>
</tr>
<tr>
<td>Rites Students and Alumni</td>
<td>They would participate in the Financial Education Institute, upon completion open an IDA and commit to the agreed upon terms.</td>
<td>The project cannot move forward without the graduates because it is built on the premise that prior training would have been accomplished.</td>
<td>++</td>
<td>Conduct a focus group with the 40 graduates to take a survey (See addendum: pg. 64) to see how many are interested.</td>
</tr>
<tr>
<td>Parents and Family Members</td>
<td>Attend Financial Education workshops specifically for them</td>
<td>Make strides towards family and community wealth creation. Also, create home environment that encourages responsible financial management for their respective youth participants</td>
<td>+</td>
<td>Conduct a focus group with the parents and families to take a survey to see how many are interested</td>
</tr>
<tr>
<td>Funders</td>
<td>Provide funding for the project (the IDA match component of the project). The funders Ifetayo has spoken to over the years about a financial education program has been Citibank, Independence Community Bank, M &amp; T Bank and JP</td>
<td>The willingness of funders to support the project will determine the ultimate success of the project.</td>
<td>++</td>
<td>Create a plan and proposal to begin presenting to funders.</td>
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<td>Role</td>
<td>Description</td>
<td>Score</td>
<td>Notes</td>
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<tr>
<td>Morgan Chase</td>
<td>Assist Ifetayo in securing government dollars to support the project by providing direct support.</td>
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<tr>
<td>Ifetayo Community Members</td>
<td>Support the program by securing matching dollars from their corporations/businesses or personal savings. Also they help provide training workshops and fundraising activities to help meet the match.</td>
<td>+</td>
<td>Community meeting held to discuss the project and begin to solicit support.</td>
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<tr>
<td>Core Members</td>
<td>They review the project to ensure ongoing mission relation. Further more due to the long-term connections and trust in the organization, core members would provide needed supports for the participants through the young adult years.</td>
<td>+</td>
<td>Conduct a meeting with the Core members to assess how they would like to be involved, provide support and monitor social needs of the participants.</td>
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Keys:

++ Strongly in Favor
+ Weakly in Favor
0 Indifferent or Undecided
- Weakly Opposed
- -Strongly Opposed
Host Organization:

History and Mission:

Ifetayo Cultural Arts is a community-based arts and cultural organization dedicated to strengthening and healing youth and families of African descent in Brooklyn and surrounding communities. For over seventeen years, Ifetayo has improved the lives of young people by providing programs in the performing and visual arts, as well as academic instruction, identity development, health and wellness education, and professional and personal skills development. The organization’s name comes from the West African Yoruba word "ifetayo" which means "love brings happiness" and captures the core of Ifetayo’s nurturing approach to empowering youth, redefining community development, and creating an improved and sustainable quality of life.

Since 1989, Ifetayo’s work has grown from a free series of modern dance classes for youth in Flatbush to six integrated programs that serve over 800 students annually: The Ifetayo Youth Ensemble, a performing ensemble of 43 youth ages 11-24 that produces original performances about pressing social issues; Sisters in Sisterhood/I Am My Brother, companion Rites of Passage programs that support 120 young people into and through adolescence and 40 Alumni; The Cultural Arts Program, offering weekly classes to 200 youth and young adults ages 2-24 in dance, voice, drumming, visual arts, drama, and creative writing and select adult classes; The Arts in Education Program, offering in-school programs in the arts to over 460 students in grades K through 3; and The Cultural Heritage Program, providing historical and cultural instruction about the cultures of Africa and the African Diaspora and international studies for 50 children and their parents.

Ifetayo has received significant recognition and support for its work with community youth. In 2001 Ifetayo received the prestigious Union Square Award, in 2002 Founder/CEO Sister Kwayera Archer Cunningham received the Black Rose Award, and in 2004 she
received a Brooklyn Arts Exchange BAXten Award for her contribution as a Brooklyn educator. Ifetayo has received grants from numerous foundations, corporations, and government agencies, including: Citibank, The New York Women’s Foundation, The National Endowment for the Arts, The Cricket Island Foundation, The New York Community Trust, The Theodore Luce Charitable Trust, and many others.

Over the past five years Ifetayo has continually experienced remarkable organizational growth. The community of students and their families that Ifetayo serves has tripled and the annual budget has more than doubled. A five-year Strategic Plan is underway to articulate organizational systems, evaluation procedures, short and long term goals, core principles and a board development strategy. To preserve responsiveness and flexibility, Ifetayo continues to develop and fine tune the plan while moving into the phase of implementing changes based on its prescriptions.
Organizational Chart

- Administrative Staff
- Core Members
- Board of Directors
  - President & CEO
  - Program Dirs. & Coordinators (7)
  - Mentors & Teachers (30)
  - Assistant Teachers (12)
- Volunteers (50)
**Method**

The cultivation of financial education through a comprehensive Financial Education Institute and the acquisition of money for college through IDA savings provide the critical nexus between the successes achieved in Rites of Passage (high school graduation, college attendance, psychological and emotional development) and their reverberations into adult life. Additionally, financial education workshops for parents and families of all participants foster the permeation of financial education in their respective households, which serve three desired ends: (1) to further solidify an ethos of financial education in the youth participants, thereby increasing their prospects of saving; (2) increase the prospects for proper financial management at the level of household; (3) to establish a foundation, whereby households can individually and collectively improve their chances for immediate and intergenerational wealth-creation. Overall, the Financial Education Institute, as an extension of the Rites of Passage Program addresses the needs of the Brooklyn community at every phase of its life-cycle.
IV. Implementation Plan
Model

U.S. Department of Housing and Urban Development Office of Departmental Grants Management and Oversight
Program Name: Ifetayo Cultural Arts, Inc.

<table>
<thead>
<tr>
<th>Strategic Goals</th>
<th>Policy Priorities</th>
<th>Problem, Need, Situation</th>
<th>Service or Activity</th>
<th>Benchmarks</th>
<th>Outcomes</th>
<th>Measurement Reporting Tools</th>
<th>Evaluation Process</th>
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<td>Output Goal</td>
<td>Output Result</td>
<td>Achievements Outcome Goals</td>
<td>End Results</td>
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<tr>
<td>1 Policy</td>
<td>Planning</td>
<td>Intervention</td>
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Component Name: Ifetayo Financial Education Institute and IDA Program
IV. Implementation Plan

Model

U.S. Department of Housing and Urban Development Office of Departmental Grants Management and Oversight

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<td>Policy Planning</td>
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<td>Accountability</td>
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<tr>
<td>To Launch a Financial Education Institute and Individual Development Accounts Program as an Extension of the Rites of Passage Programming</td>
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<tr>
<td>In order to launch institute, need proper planning, training, infrastructure, personnel, publicity and recruitment.</td>
<td>Articles in Ifetayo’s newsletter [circulation of over seven thousand (7000)] and in external Newspapers radio interviews and announcements. Public television interviews Phone-a-thons PR campaign yields donor matching funds Maintenance of contract with Tin-Man Fund to supply Alumni with scholarships in the amount of $20,000 over four (4) years per student. Train three (3) Program Coordinators and one (1) Program Director</td>
<td>Students carry skills they learned in the institute out into the world. IDA participants begin to acquire assets. IDA participants continue to supplement the assets that they earned in the program. The graduation ceremony encourages commitment to the lessons learned in the institute.</td>
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<td>(I)Recruitment and PR campaign; Ashay, Inc. (II) Create policy/procedures manual (Board Members) (III) Board members, admin. staff create Institute Curriculum and Pedagogy; classes (IV) Three (3) Program Coordinator and one (1) Director of Programs hired to oversee FEI/Rites complex (V) Launch donor campaign for matching funds program</td>
<td>Participants begin to achieve financial education and expertise in navigating their various life, career and educational options.</td>
<td>a. Report indicating committee approval of all documents.</td>
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<td>a. Ifetayo staff and board members hold internal meetings to review and discuss the merits of all documents. Recommended revisions will be incorporated into the final documents. Also, the practical applications of the curriculum and pedagogy is informally revised as Teachers, Coordinators, and Program Director see fit.</td>
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Component Name: Ifetayo Financial Education Institute and IDA Program
IV. Implementation Plan

Logic Model

U.S. Department of Housing and Urban Development Office of Departmental Grants Management and Oversight

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<tr>
<td>Policy Planning</td>
<td>Planning Intervention</td>
<td>Impact</td>
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</table>

**Component Name:** Ifetayo Financial Education Institute and IDA Program

- **Output Goal:**
  - a. Ashay will report newsletter and external publication circulation numbers. Will also report about radio and tele-visual media circulation.
  - b. Training evaluations from teachers, Coordinators, and Program Director.
  - c. Coordinators, and teachers complete evaluations (electronically), which Program Coordinator analyze.
  - d. Written consent of donors’ commitment to IDA program.

- **Output Result:**
  - Bank reports and statements indicating donor support.

- **Achievement Outcome Goals:**
  - Review of bank statements.
  - CFO monitors bank activities to ensure timely and proper deposits.

- **End Results:**
  - Information is also recorded in the online Progress Notes modules to be reviewed by Program Director.
### IV. Implementation Plan

**Program Name:** Ifetayo Cultural Arts, Inc.

**Logic Model**

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<tr>
<td>Policy Planning</td>
<td>Intervention</td>
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<td></td>
<td>a. Assess alumnae’s progress on an ongoing basis through written evaluations, phone calling, etc.</td>
<td>a. Ifetayo’s alumnae follow-up process</td>
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<td></td>
<td>b. Ensure that college transcripts reflect successful enrollment in college and completion of college curriculum</td>
<td>b. College transcripts of Alumni participants</td>
</tr>
<tr>
<td></td>
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<td></td>
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<td></td>
<td></td>
<td>c. Meeting to assess the merits and deficiencies in the graduation ceremony.</td>
<td>c. Internal evaluation of the success of graduation ceremony.</td>
</tr>
<tr>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>d. Finalization of contracts/agreements for catering, performances, decorations, faculty and audiovisual equipment for graduation ceremony and reception</td>
<td>d. Contracts/agreements for catering, performances, decorations, faculty and audiovisual equipment for graduation ceremony and reception</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>e. Graduation certificates issued at ceremony</td>
<td>e. Distribution of graduation certificates</td>
</tr>
</tbody>
</table>
Program Implementation Gantt Chart

**Students**
- Blue = Admin
- Green = Program Staff
- Red = Board
- Yellow = Curriculum Committee

**Gantt Chart**

<p>| Objectives                                                                 | Dec. 05 | Jan 06 | Feb 06 | Mar 06 | Apr 06 | May 06 | Jun 06 | Jul 06 | Aug 06 | Sep 06 | Oct 06 | Nov 06 | Dec 06 | Jan 07 | Feb 07 | Mar 07 | Apr 07 |
|---------------------------------------------------------------------------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Send out RFP’s, PSA’s and Articles and Present PP Presentation to announce project and secure funding for Initiative |         |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| Create and implement policies and procedures                              |         |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| Creation and implementation of an interactive financial Education Curriculum as integral to Rites curriculum |         |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| Identify and secure Financial Education/Rites Program Director and three (3) coordinators | CEO/Staff |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| Train Financial Education Institute Director, Coordinators and Teachers    | CEO/Staff |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| Select Host Bank                                                          |         |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |</p>
<table>
<thead>
<tr>
<th>Financial Education Classes begin for youth, young adults and parents</th>
<th>Graduates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Youth and young adult participants begin saving in the IDA’s and Alumni begin receiving scholarship money</td>
<td>CEO/Staff</td>
</tr>
<tr>
<td>Monitor, Track and evaluate Savings Activities</td>
<td>Graduates</td>
</tr>
</tbody>
</table>
V. Monitoring and Evaluation

Monitoring

Management Information System

- Progress Notes Module: In collaboration with Ifetayo’s contracted media consultant firm, Ashay, Inc, Ifetayo has implemented an online module whereby teachers record the attendance, and overall behavioral assessment of each student. This “Progress Notes” system not only allows teachers to track the progress of their students, but offers program coordinators and administrative staff measurement tools for evaluating each student and the overall effectiveness of each program.

- The Metrix database contact system was recently installed as an administrative module that synthesizes all contact information for Ifetayo’s affiliates. This system has an elaborate filtering function that allows information to be sub-grouped according to various categories. Not only is it an administrative tool, Metrix serves as a management tool, providing the organization with easily accessible information.

- Financial Education Institute Password Protected Section of Corporate Website: Within the corporate site, teachers have login access to modules that allow them to create lesson plans and interface with students. Students are also able to interface with their teachers and access lesson plans. Students are able to submit lessons to their teachers and receive their documented summaries about their progress.

- Microsoft Office: Ifetayo has an elaborate, yet user friendly filing system in Microsoft Word, PowerPoint and Excel for easy creation and accessing of all organizational documents. This system is regularly updated and managed to ensure that all
organizational documents are up-to-date, effective and easily locatable when needed. All grant proposals, business letters and templates, curriculums, meeting minutes, etc. are filed into this system.

- Microsoft Outlook: This system allows for easy correspondence, tracking of correspondences, scheduling, creation of calendars, and task management in the organization. This program serves as a means of internal as well as external interface.

**Evaluation**

As a reflective and responsive organization, Ifetayo uses several methods of evaluation. The first is a customized electronic progress notes instrument to which Coordinators and the Program Director can easily log on to monitor, evaluate and uncover any problems in a timely fashion. All project members have log-ins and are able to gain access and respond to the questions in the module pertaining to their particular areas. For example, the individuals who are working with the graduates in the training component are able to insert monthly comments about progress, aptitude, curriculum assignments and social development. This system will also be used to keep track of deposits made in the IDA program. All information is inserted in minutes and is aggregated at the click of a button. This system of electronic evaluation has already proven effective for all of the organization’s current programming.

The entire team meets biweekly (including the participants) for 30-45 minutes in our traditional circle meetings called “Mbongi’s,” which are similar to focus groups. Weekly, the team comes together as administrators to collectively discuss and make
necessary adjustments to the program. All educational activities of graduates are monitored by a review of their college transcripts, ensuring successful enrollment and completion of college curriculum.

**Performance Indicators**

<table>
<thead>
<tr>
<th>HYPOTHESIS</th>
<th>VARIABLES</th>
<th>INDICATORS</th>
</tr>
</thead>
<tbody>
<tr>
<td>If Ifetayo runs a diverse and wide-reaching media campaign, then Ifetayo increases chances of having abundant project support.</td>
<td>(Ind.): Media campaign (Dep.): Project support</td>
<td>(Ind.) The media campaign consists of Articles in Ifetayo’s newsletter [circulation of over seven thousand (7000)] and in external newspapers; radio interviews and announcements; public television interviews; phonations. (Dep.) Support is pledged to give money to the donor matching program and general willingness to volunteer for the project.</td>
</tr>
<tr>
<td>If Ifetayo creates and implement a “Policy and Procedures” manual, then members participating in the program adhere to common protocols of ethics and procedures.</td>
<td>(Ind.): Policy and Procedures Manual (Dep.): Adherence to Project protocols</td>
<td>(Ind.) One (1) Policy and Procedures manual. (Dep.) Site visits and evaluations of project instructors, coordinators and Program Director reflect performance consistent with protocols outlined in manual.</td>
</tr>
<tr>
<td>If Ifetayo creates culturally sensitive curriculum and pedagogy outlines for the program, then instructors are able to ensure that students increase their level of financial education.</td>
<td>(Ind.): Curriculum and Pedagogy for Financial Education Institute (Dep.): Increase in students levels of financial education.</td>
<td>(Ind.) One (1) Curriculum and one (1) pedagogy outline. (Dep.) Curriculum tests that reflect increase in financial education. Follow-up reports reflect students’ successful financial management and completion of college education</td>
</tr>
<tr>
<td>If Ifetayo develop a host-bank selection criteria for the IDA program, then Ifetayo is able to secure a bank to fulfill IDA program needs.</td>
<td>(Ind.): Host Bank Selection Criteria (Dep.): Procurement of a host bank</td>
<td>(Ind.) One (1) document outlining the host bank selection criteria (Dep.): Written consent that host bank is willing to support Ifetayo’s IDA initiative.</td>
</tr>
</tbody>
</table>

(Ind.): Application and (Ind.): One (1) application and “Terms-of-
<table>
<thead>
<tr>
<th>Event Description</th>
<th>Indicators</th>
<th>Dependent on</th>
</tr>
</thead>
<tbody>
<tr>
<td>If Ifetayo creates an application and “Terms of Agreement” for entry into the Financial Education Institute and participation criteria for the IDA program, then students have incentive to be engaged and complete the curriculum.</td>
<td>“Terms-of-Agreement” for Financial Education Program and participation criteria for IDA program. (Dep.): Student engagement in and completion of the program</td>
<td>Agreement” for admission into the Financial Education Program. One participation criteria for entry into the IDA program. (Dep.): All enrollees complete curriculum.</td>
</tr>
<tr>
<td>If Ifetayo launches an Individual Development Accounts program, then participants begin to acquire savings, matching funds and scholarships towards their college education.</td>
<td>(Ind.): Launching of IDA program (Dep.): Students acquire savings, matching funds and scholarships.</td>
<td>(Ind.) Each student saves money towards their college education, which Ifetayo matches in a ratio of 2:1 (See page 17: “Structure of Individual Development Accounts Program” for details). Alumni earn college scholarships. (Dep.) Students use earnings and the scholarships to fund their college education.</td>
</tr>
<tr>
<td>If Ifetayo plans and holds a graduation ceremony and reception for participants in the Financial Education Institute, then all institute graduates are encouraged to manage their finances correctly, fund and complete their college education.</td>
<td>(Ind.): Graduation ceremony, reception and graduation certificates (Dep.): Students have the skills and encouragement properly manage financial affairs, and fund and complete their post-secondary education.</td>
<td>(Ind.): Three (3) planning meetings and one (1) graduation ceremony. Finalizing all contracts/agreements and payment associated with ceremony (catering, decorations, audio-visual equipment, performances, venues for ceremony and reception) (Dep.): Follow-up indicates that students have begun to acquire assets towards their future goals.</td>
</tr>
<tr>
<td>Task</td>
<td>Who</td>
<td>Where</td>
</tr>
<tr>
<td>----------------------------------------------------------------------</td>
<td>--------------------</td>
<td>--------------------------------------------</td>
</tr>
<tr>
<td><strong>Financial Education Institute Activities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Individual Development Accounts (IDA) Activities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Presentation of FEI to Board</strong></td>
<td>General Manager</td>
<td>JP Morgan and Chase at Metrotech in Brooklyn, NY</td>
</tr>
<tr>
<td><strong>Host focus group for Rites Graduates</strong></td>
<td>President</td>
<td>Administrative Office</td>
</tr>
<tr>
<td><strong>Revise Rites of Passage Alumni List</strong></td>
<td>General Manager</td>
<td>Administrative Office</td>
</tr>
<tr>
<td><strong>Consult researcher/research on Native American financial Education and develop handouts for intended meeting with potential institute staff</strong></td>
<td>General Manager</td>
<td>Administrative Office</td>
</tr>
<tr>
<td><strong>Schedule Preliminary financial Education Workshops with Rites students and Board Chair</strong></td>
<td>Administrative Assistant</td>
<td>Administrative Office</td>
</tr>
<tr>
<td><strong>Hold Preliminary financial Education workshops with Board Chair</strong></td>
<td>Nia Rock, Board Chair</td>
<td>Administrative Office</td>
</tr>
</tbody>
</table>


<table>
<thead>
<tr>
<th>Task</th>
<th>Responsible</th>
<th>Office</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Send out to and collect surveys from Rites of Passage Graduates via email</td>
<td>General Manager</td>
<td>Administrative Office</td>
<td>April 31-August 31</td>
</tr>
<tr>
<td>Call Rites Graduates and remind for outstanding surveys</td>
<td>General Manager</td>
<td>Administrative Office</td>
<td>April 31-August 31</td>
</tr>
<tr>
<td>Analyze Rites Surveys and Create Report</td>
<td>AIE Coordinator</td>
<td>Administrative Office</td>
<td>July 22</td>
</tr>
<tr>
<td>Research and compose section of newsletter devoted to Financial Education Institute and IDA program</td>
<td>General Manager</td>
<td>Administrative Office</td>
<td>July 15-30</td>
</tr>
<tr>
<td>Schedule Meeting with Institute Instructors to Discuss Curriculum</td>
<td>General Manager</td>
<td>Administrative Office</td>
<td>Sept. 20</td>
</tr>
<tr>
<td>Schedule Core Member meeting</td>
<td>General Manager</td>
<td>Administrative Office</td>
<td>Sept. 22</td>
</tr>
<tr>
<td>Circulate Funder Newsletter via e-mail and postal mail</td>
<td>General Manager</td>
<td>Administrative Office</td>
<td>Sept. 1</td>
</tr>
<tr>
<td>Event Description</td>
<td>Responsible Parties</td>
<td>Location</td>
<td>Dates</td>
</tr>
<tr>
<td>----------------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------</td>
<td>--------------------------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Online Registration begins</td>
<td>Parents</td>
<td>Online</td>
<td>Sept. 2</td>
</tr>
<tr>
<td>Solicit and Hire FEI Coordinator and FEI-Rites Program Director</td>
<td>Development Director and President &amp; CEO</td>
<td>Administrative Office</td>
<td>Sept. 14-30</td>
</tr>
<tr>
<td>Rites-FEI Orientation</td>
<td>Ifetayo staff, president, volunteers, Board members and teachers</td>
<td>Administrative Office</td>
<td>Sept. 16</td>
</tr>
<tr>
<td>Program Registration</td>
<td>Teachers, Rites Graduates, Volunteers and Ifetayo Staff</td>
<td>Administrative Office and Online</td>
<td>Sept. 23-30</td>
</tr>
<tr>
<td>Draft and complete RFP's, PSA's, articles and PowerPoint Presentation for Media Campaign for FEI and IDA programs</td>
<td>General Manager</td>
<td>Administrative Office</td>
<td>Sept. 24-29</td>
</tr>
<tr>
<td>Secure Volunteer Teachers (via phone, e-mail and letter) and Hold training</td>
<td>General Manager, President and Institute Teachers</td>
<td>Administrative Office</td>
<td>Sept. 24</td>
</tr>
<tr>
<td>Session for Financial Education curriculum and Policy and Procedure Manual</td>
<td></td>
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<tr>
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</tr>
<tr>
<td>Create Policies and Procedures manual for Financial Education Institute</td>
<td>General Manager, President</td>
<td>Administrative Office</td>
<td></td>
</tr>
<tr>
<td>Hold Core Member Meeting</td>
<td>Core Members, General Manager, President</td>
<td>Administrative Office</td>
<td></td>
</tr>
<tr>
<td>Complete curriculum outline, pedagogical outline, bibliographic material</td>
<td>General Manager</td>
<td>Administrative Office</td>
<td></td>
</tr>
<tr>
<td>Create letter of appeal and Power Point presentation for intended host bank</td>
<td>Development Director</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Training Sessions for all Rites Staff in Curriculum</td>
<td>General Manager, President, Institute Teachers</td>
<td>Administrative Office</td>
<td></td>
</tr>
<tr>
<td>Task</td>
<td>Responsible Party</td>
<td>Date</td>
<td></td>
</tr>
<tr>
<td>----------------------------------------------------------------------</td>
<td>------------------------------------------------</td>
<td>-------</td>
<td></td>
</tr>
<tr>
<td>Synthesize Meeting Notes, circulate amongst meeting participants and develop agenda for next training meeting</td>
<td>General Manager</td>
<td>Oct. 2</td>
<td></td>
</tr>
<tr>
<td>Financial Education Session begin</td>
<td>Students, coordinators, directors, teachers</td>
<td>Oct. 7</td>
<td></td>
</tr>
<tr>
<td>Hold second curriculum meeting to discuss revisions</td>
<td>Development Director, President, Institute Teachers</td>
<td>Oct. 8</td>
<td></td>
</tr>
<tr>
<td>Send out all printed materials for public relations campaign</td>
<td>Development Director</td>
<td>Oct. 9</td>
<td></td>
</tr>
<tr>
<td>Make formal appeal to selected bank via meeting, PowerPoint Presentation and letter of appeal</td>
<td>President and Development Director</td>
<td>Oct. 15</td>
<td></td>
</tr>
<tr>
<td>Make formal host bank selection</td>
<td>Ifetayo Board Members and President</td>
<td>Oct. 20</td>
<td></td>
</tr>
<tr>
<td>Students begin saving in IDA accounts</td>
<td>Nov. 7</td>
<td></td>
<td></td>
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</tbody>
</table>
Sustainability

1. **Field Observation**: The Financial Education Institute Program coordinators are trained to oversee the teaching activities and day-to-day operations for Rites Programming and the FEI/IDA. The coordinators observe all class sessions throughout the course of the program and document strengths and weaknesses. They also provide support for the teaching sessions as a way to respond to and rectify any weaknesses that may be identified and documented. These field observations are entered into the Financial Education Institute Password Protected Section of the Corporate Website. Teachers have access to these comments as tools for improving their own practices. In addition, the Program Director provides program-wide evaluations of Rites and FEI/IDA programming and personnel (administrative staff, coordinators, teachers, students) on a weekly, monthly, quarterly and yearly basis. Program Director evaluations uses progress notes to synthesis reports to be used in trainings of staff and strategic planning with organizational President.

2. **Sustainability Elements**: Entrants to the Financial Education Institute emerge from ambiguous financial, political and social position. In one sense these are individuals who continue to face great financial, political and social hardships; this is the particular demographic that Ifetayo Cultural Arts deliberately targets. Students entering the Financial Education Institute come from communities that are plagued by lack of jobs, assets and access to higher education. These are the very problems that the Institute seeks to address. The other part of this is that these are individuals who have graduated from Ifetayo’s comprehensive Rites of Passage programs.
While the Rites programs offer the academic and emotional tools to combat some of these social ills, a dearth of financial education and the lack of access to higher education remain issues that threaten to undermine successes achieved in the Rites Programs. Thus, the Financial Education Institute and the IDA program provide the nexus between the Rites of Passage curriculum and the future sustainability of the participants’ life goals.

3. **Institutional Plan:** The first step in institutionalizing the Financial Education Institute is to ensure that all documentation concerning the institute is properly filed in the various management systems (also outlined above) so that the infrastructure can be duplicated in successive iterations of the programs. The Metrix database is used to keep track of the personnel affiliated with the Institute, so that these individuals are invited back to teach, volunteer, mentor throughout various stages of any given program cycle. Those individuals who are enrolled in the Institute and continue to have difficulty completing the requirements are provided with additional support from volunteer trainers to complete the curriculum at their own pace.

Workshops are offered to parents and family members of participants, thereby addressing the very social and political circumstances from which students emerge. The auxiliary tutoring support ensures that Ifetayo remains accountable for and responsive to the needs of the program participants. These measures also ensure that students remain a part of the Ifetayo constituency, not only increasing the likelihood that these individuals achieve their life goals, but also increasing the likelihood that they constitute a pool of potential teachers, volunteers and teachers for the Institute in future cycles.
VI. Conclusions and Recommendations

Results

The launch of the first phase of Ifetayo’s Financial Education Institute (FEI) was scheduled for March 1, 2007. The program timeline was revised to reflect this start date as well as all of the tasks to be accomplished to meet this goal.

The FEI Curriculum Committee, made up of Board members and community members who are experts in the finance field, selected a proven financial education curriculum used by First Nations Development Institute and the Fannie Mae Foundation. This curriculum was designed to address the social needs of Native American populations which closely mirror those faced by the African-American community.

The FEI Selection Committee, made up of Board members and community members, created a detailed point system by which to measure selection criteria such as education level, enrollment status, academic achievement, financial need, and level of Ifetayo participation. This point system was used to determine eligibility for ten $2,000 college scholarships and eligibility for the twenty slots available in the Individual Development Account program and participation in the IDA portion of the program.

Based on preliminary assessments, Sisters in Sisterhood and I Am My Brother alumni were pulled out as potential candidates for the FEI and IDA program and for
the college scholarship. These alumni have been contacted and sent an application for participation. Results from the applications were tracked and arranged. From the list of alumni, 45 participated in the FEI classes and 30 were chosen for the IDA and 5 of them were awarded an additional $2,000 scholarship. A total of 207 participants are enrolled in the Financial Education Institute.

Potential volunteer instructors have been identified and contacted and teaching schedule is being finalized. Potential volunteers to help contact alumni, set up teacher orientation, set up a launch reception and plan graduation have also been identified and will be solicited according to the timeline.

In December 2006, the Ford Foundation provided a pilot grant for the project that was $200,000 to cover expenses of a Rites of Passage program Director/FEI, IDA match for 20 graduates and 10 current Rites students, and some preliminary research. In addition, Tin Man Fund provided the scholarship funding and the special donor match became less of a push during the first months and more focus was placed on raising money and finding ways to provide services for the growing need.

The program has been an amazing success and comprehensive due to the long standing relationships that we have with current families over nearly two decades. The families we work with have stated that they feel comfortable and safe in the environment that is dedicated to community development, but is often seen as an extended family from the recipients’ perspective.
<table>
<thead>
<tr>
<th>MONTH</th>
<th>ACCOMPLISHMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>SEPTEMBER</td>
<td>Created processes through the documentation of policies and procedures for the FEI and IDA program</td>
</tr>
<tr>
<td></td>
<td>Identified and contacted potential members for following committees: Curriculum Committee, Selection Criteria Committee, Volunteer Committee</td>
</tr>
<tr>
<td>OCTOBER</td>
<td>Created systematic processes through which culturally relevant financial education curriculum could be documented and integrated into Ifetayo Sisters in Sisterhood and I Am My Brother programs.</td>
</tr>
<tr>
<td>NOVEMBER</td>
<td>Board met to create host bank criteria</td>
</tr>
<tr>
<td>DECEMBER</td>
<td>Created workable plan to launch first phase of Ifetayo's Financial Education Institute by March 2007. Project timeline is revised reflecting all tasks to be accomplished, dates, and the individuals who will carry them out.</td>
</tr>
<tr>
<td></td>
<td>Hired and trained Financial Education Institute coordinator to carry out launch of program.</td>
</tr>
<tr>
<td>JANUARY</td>
<td>Curriculum Committee meets to finalize curriculum to be used</td>
</tr>
<tr>
<td></td>
<td>Identified potential host bank based on selection criteria</td>
</tr>
<tr>
<td></td>
<td>Created criteria for selection of young people to participate in the Financial Education Institute and Individual Development Account program, as well as criteria to select scholarship recipients. Created point system to determine selection for each program which weighs various criteria including education level, enrollment status, academic achievement, financial need, and level of Ifetayo participation.</td>
</tr>
<tr>
<td></td>
<td>Created program application for potential participants.</td>
</tr>
<tr>
<td></td>
<td>Identified, contacted, and tracked 38 Ifetayo Rites of Passage alumni to determine interest level and availability for the Financial Education Institute.</td>
</tr>
<tr>
<td></td>
<td>Received 13 completed applications from interested applicants.</td>
</tr>
</tbody>
</table>
VII. Appendices

Appendix A

Needs Assessment

Appendix B

Staff Job Descriptions

Appendix C

Program Budget

Appendix D

Project PowerPoint presentation

Appendix E

Other
Appendix A

Needs Assessment
Those who are employed find it difficult to earn enough to meet living expenses. According to the 2000 US Census fact finder, nearly 48% of the households and 43% of the families in the 11219 section of Flatbush earn less than $25,000 annually. The following chart illustrates these findings more thoroughly:

<table>
<thead>
<tr>
<th>INCOME IN 1999</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Families</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than $10,000</td>
<td>3,061</td>
<td>15.6</td>
</tr>
<tr>
<td>$10,000 to $14,999</td>
<td>2,205</td>
<td>11.2</td>
</tr>
<tr>
<td>$15,000 to $24,999</td>
<td>3,143</td>
<td>16.0</td>
</tr>
<tr>
<td><strong>Households</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than $10,000</td>
<td>5,419</td>
<td>20.4</td>
</tr>
<tr>
<td>$10,000 to $14,999</td>
<td>3,103</td>
<td>11.7</td>
</tr>
<tr>
<td>$15,000 to $24,999</td>
<td>4,137</td>
<td>15.5</td>
</tr>
</tbody>
</table>

Connect both charts to make sense…2 definitions for cut off poverty level.

Furthermore there is a major concern with the young women being able to achieve their goals before taking on the responsibilities of running households and raising children alone. Women-run households are a common reality in the Flatbush section of the community. Many mothers and grandmothers are working multiple jobs to keep families together, while 60.2% of the women-led families are represented by women with related children 5 years or younger living in poverty. Below is a chart excerpted the 2000 Census findings.

<table>
<thead>
<tr>
<th>Families with female householder, no husband present</th>
<th>970</th>
<th>(X)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent below poverty level</td>
<td>(X)</td>
<td>35.2</td>
</tr>
<tr>
<td>With related children under 18 years</td>
<td>789</td>
<td>(X)</td>
</tr>
<tr>
<td>Percent below poverty level</td>
<td>(X)</td>
<td>51.5</td>
</tr>
<tr>
<td>With related children under 5 years</td>
<td>240</td>
<td>(X)</td>
</tr>
<tr>
<td>Percent below poverty level</td>
<td>(X)</td>
<td>60.2</td>
</tr>
</tbody>
</table>
The combined population of the Flatbush area, which primarily includes zip codes 11219 and 11226 is 254,812. 11219 is a Zip Code in Kings County, NY with total population of 86,812 (WWW.DATAPACE.ORG). The problem deepens when urban communities such as Flatbush, in Brooklyn, New York are specifically reviewed. In the 11226 zip code section of Flatbush, there are 168,806 people (according to the NYC Dept of Community Planning). Almost 80% of that number is Black/African American. In 2000, the total population in Flatbush’s Community Board #17 (East Flatbush, North Flatbush and Rugby) was 165,753. 88.4% of this number was non-Hispanic Black/African Americans (www.uscensusbureau.gov).