

Financial Literacy & Career Exploration

*Preparing young adults
for sustainable
adulthood*

*Benefiting TIL 2:25 Residents, Foster
Care & Adoptive Teens*



TIL 2:25 Course & Program Sponsorship Proposal

4KIDS[®]

HOPE | HOMES | HEALING

About 4KIDS

For over 27 years, 4KIDS has partnered with individuals, local churches, businesses, foundations and others to transform the lives of more than 40,000 children, teens, and young adults. In 1997, 4KIDS was established by a small group of ordinary people propelled by the extraordinary vision to provide a home for every child who once suffered from abuse, abandonment, or neglect in Broward County. Today, 4KIDS operates in 12 counties across the southern half of Florida, bringing *hope, homes, and healing* to children and families in crisis.

4KIDS' services include finding loving foster homes for kids in crisis, providing therapy and tangible resources to families who are hurting, and residential homes for large sibling groups, vulnerable mothers and young adults facing homelessness.

4KIDS has been recognized by child welfare authorities as an exemplary model of care, setting the standard for local and national agencies. 4KIDS holds multiple licenses and works with over 500 businesses and community partners, innovating and driving change and improvements for the Child Welfare System so that children and families in crisis receive the services, care and love they need.

Our Vision

A Home for Every Child

Our Mission

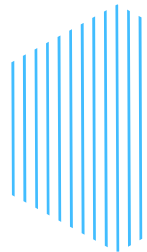
Providing Hope to Kids in Crisis

Where We Serve

Broward, Palm Beach,
Miami-Dade, St. Lucie,
Martin, Indian River,
Okeechobee, Charlotte,
Glades, Hendry, and Lee
and Collier Counties

Our Paradigm

Hope, Homes, and Healing





As young adults age out of foster care at 18, they are often left with nowhere to go. Many of these young adults do not have the skills and resources needed to thrive independently.

The Crisis in our Communities

There is an immediate need for safe and stable housing for homeless youth and foster children who reach their 18th birthday without having been reunified with their family or adopted. This means they have “aged out” of foster care and must move out of their current foster placement by their 18th birthday.

Children in foster care, especially those in group home settings, do not always age out of care with the appropriate life skills to live independently in the community. The U.S. Department of Health and Human Services, reports that 90% of kids in foster care nationwide have experienced trauma. Trauma leads to mental health disorders, which hinders a smooth transition into healthy adult living.

These youths are at a higher risk for unemployment, welfare dependency, and homelessness. Each year, 20,000-30,000 youth will age out of foster care. Of this number, 50% of teens in foster care historically drop out of high school and face unemployment once they exit the Child Welfare system (Florida’s Foster Care Review: Miami-Dade County Children’s Courthouse). There has been less than a 4% chance for children who aged out of foster care to earn a college degree during their lifetime. Historically, after the age of 18, 20% of the children who were in foster care became instantly homeless. 81% of young men who age out of foster care with nowhere to go have been incarcerated.

In addition to the economic difficulties, Broward County is also ranked in the top five counties in the U.S. for human trafficking. According to an article by Social Work Today, two-thirds of individuals who have been victimized through sex trafficking also have a correlative history with the child welfare system and were victims of child abuse. This leads to the conclusion that children in foster care are more likely to be trafficked than almost any other population in the United States. The child welfare system and human trafficking have a strong connection due to the vulnerability of the children entering the foster care system.

Aging out of foster care without a community or healthy relationships leads to living an isolated life. This lack of connection prevents aged-out youth to see the value in investing in themselves or becoming an integral and contributing member of their community.

The result is vulnerability, unemployment/underemployment, homelessness, unplanned pregnancies, and incarceration.

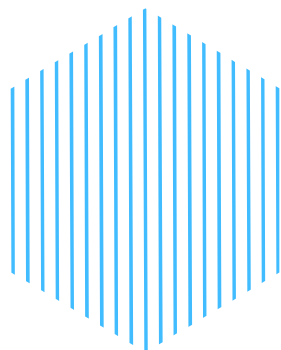
In our communities, there is a lack of resources and support for homeless youth who may not have been identified by support programs. Without the unique needs of “aged out” youth being met, they can become a part of the same vulnerable population.

IN THE NEWS: A recent news coverage from FOX35 includes a story of an eighteen-year-old young ladies' journey out of foster care in Florida. [CLICK HERE](#) to watch the short video.

The Solution – Transitional Independent Living (TIL 2:25)

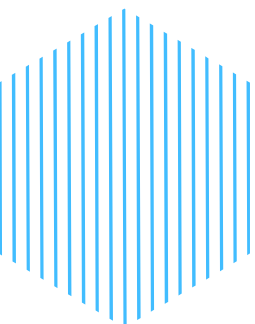
Since 2005, 4KIDS' TIL 2:25 has offered preventative services to youth aging out of foster care in Broward County Florida. Dedicated TIL 2:25 staff step in where foster care leaves off, supporting young adults as they meet life's challenges. TIL 2:25 also accepts young adults from the community experiencing crisis. 4KIDS provides housing and wrap-around support services to assist residents in building a self-sustaining foundation. TIL 2:25 includes four residential properties, two for men, and two for women. The 4 individual homes can collectively house 16 residents between the ages of 18 – 23. On average, we serve 20-25 young adults annually. 4KIDS purposes to advocate for resources and support by working alongside other local agencies. We have experienced that residents are best served when all professional support members are aware of where the young adults are in their journey and are unified in propelling them towards next steps in sustainable adulthood.

TIL 2:25 residents are offered a family-like environment that nurtures the whole person and promotes emotional, physical, and mental development. Case managers meet with residents weekly to review their individual strategic growth plans. Though unique to each individual, program duration usually lasts 1-2 years. Residents are offered a variety of services including: 4KIDS EPIC Trauma-Informed Therapy, living arrangements offering independence and community, affordable housing, subsidized rent specific to each individual's case plan, personal goals, specialized case management services, life skills development, access to a life coach, 1-1 mentorship, 24/7 access to staff, and access to wrap-around support services.



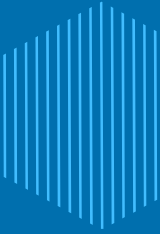
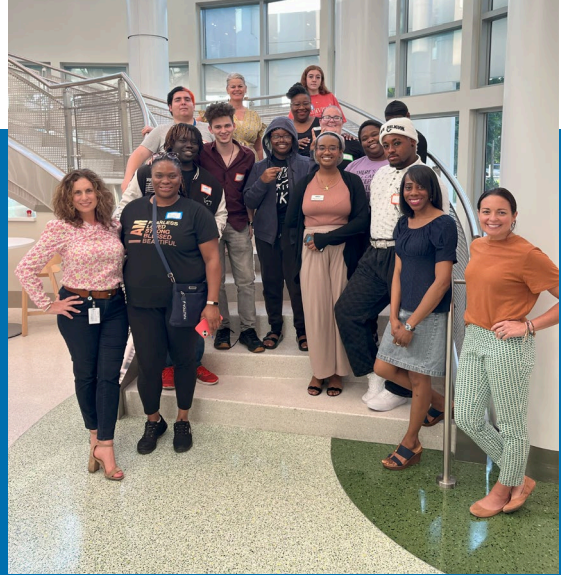
The homes are managed by volunteer Residential Advisors (RAs) who provide guidance, mentorship and model healthy adult living. The opportunity for residents to live alongside RAs, while learning to navigate life as responsible young adults provides a sense of safety and overall support. A foundational piece to healthy adult living is having a community. 4KIDS is intentional in creating opportunities for those in the program to connect with adults in the community who find value in investing in the lives of young adults. Through these relationships they are able to learn to trust again, be open to wise council, recognize their own value, understand the benefit of accountability, and begin to accept responsibility for their life. These relationships are also encouraged through the weekly fellowship nights in the home, and the monthly collective “Big Fellowship” that brings all of our residents, staff, and volunteers together.

As part of the TIL 2:25 program entry process, residents are referred to an EPIC clinician for assessment, and are given the opportunity to participate in ongoing therapy that can be continued after their TIL program completion. Though many of the 4KIDS Independent Living Residents do not have physical disabilities, all of them have experienced varying degrees of trauma as a result of difficult life circumstances, many of which were beyond their control. 4KIDS provides EPIC trauma-informed therapeutic services to TIL 2:25 residents. In order to provide the best possible care for each resident’s unique needs, 4KIDS requires all applicants to participate in a psychosocial assessment with a 4KIDS Trauma-Informed EPIC clinician as part of the application process. This assessment allows the EPIC Clinician to identify significant behavioral and physiological challenges that the resident may have. This is important to ensure that all residents are provided with the program that best meets their needs. In the event that the resident has special circumstances that go beyond what TIL 2:25 is equipped to meet, the applicant is referred to a program that will be able to best assist them. In the meantime, the psychosocial also gives program staff insight into areas of the resident’s life that need attention during their journey to independence. Program staff intentionally come alongside residents to identify the support that best address areas of concern.





Financial Literacy & Career Exploration



Course Curriculum Overview

Two subjects that are essential to young adults preparing to enter the adult world is financial education and career exploration. Eighty five percent of parents would like their young adult to complete a personal finance course to learn how to handle money.” Additionally, a recent Fox Business Article states “US high schoolers want financial education, but many schools don't offer” ([Fox Business Article](#) written by Eric Revell, Fox Business – April 13, 2024). According to the best-selling author on this topic, Dave Ramsey, personal finance is “20% head knowledge and 80% behavior”.

The course will also include Q&A from a diverse group of successful guest speakers with various career backgrounds. The course is presented in a coaching, mentoring, “you can do this” manner consistent with the course motto “EFFORT COUNTS TWICE.” Dinner will be provided for all course participants. Students who successfully complete the course requirements will attend a graduation ceremony. Financial peace, regardless of one’s income

level is the goal of the course. Finally, faith and fun will be a very important elements in all of our sessions!

About The Instructor: Dan Klinger

*Former Certified Public Schools Teacher & Coach
Former President of K. Hovnanian American Mortgage*

Upon completing his Bachelor’s Degree in Education from the University of Michigan, Dan began his career teaching high school students in Taylor School District in Michigan and later in Broward County School District in Florida. As an esteemed teacher and coach, Dan was named “Coach of The Year” by the Miami Herald, Ft. Lauderdale Sun Sentinel and Hollywood Sun-Tattler in 1982. In 1983, Dan began a 38-year tenure at K. Hovnavian American Mortgage, a subsidiary of K. Hovnanian Enterprises, where he first led as a Sr. Executive of Financial Services. In his most recent position at K. Hovnanian prior to retirement, Dan was the president of the company for 22 years with responsibility for Mortgage and Title Operations in 14 states. Dan and his wife Chary have been married for 40

years. The couple reside in Palm Beach County, Florida. Dan and Chary have three children, and are proud grandparents of three. One of Dan’s passions is to help young adults explore career options and learn critical principles for financial success. He is delighted to utilize his experience as a teacher and successful financial executive to benefit young adults in vulnerable populations in our communities.

Course Topics

Financial Education

- Budgeting, Expenses, Saving and Stewardship
- Banking & Investing
- Managing Credit & Debt
- Shopping and Consumer Skills
- Taxes and the impact taxes play on one's budget
- Financial Risk & Insurance

Stewardship

- Caring for people in need, animals, land and other resources on God's behalf. The act of caring and stewardship enriches our lives and is Biblical.
- Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms. 1 Peter 4:10 (NIV)

Career Exploration

- Identify what matters to you most in your career choice
- Completing a Job Application & Job Interview Skills
- Research career options
- What do people in this career do and how much do they earn?
- In what type of environment do people in this career work?
- Will the salary be enough to meet my budgeted needs, wants and desires?
- Is this career growing and are there advancement possibilities?
- What education or training is needed to enter this career?
- Are there programs to help with the expense
- What impact will the expense have on my budget, needs, wants and desires financially.

Fall 2024 Course Registration

- 10-Hour Course offered during the month of September 2024
- Every Thursday from 6:00 p.m. – 9:00 p.m. (September 5, 12, 19 and 26)
- Location: 4KIDS Broward Headquarter: 2717 W Cypress Creek Rd, Fort Lauderdale, FL 33309
- Course Certification Celebration: Thursday, October 3, 2024 at 6:30 p.m.

Course & TIL 2:25 Sponsorship Opportunity

Your business is invited to partner with 4KIDS to support the TIL2:25 program by sponsoring this important course for young adults who have aged out of foster care and other youths in our 4KIDS community who will benefit from the course. Your donation will also help fund the overall TIL2:25 program and related services that will benefit TIL2:25 residents in the year ahead. Your business will be the sole sponsor in this community partnership opportunity that aligns corporate social responsibility with strategic visibility for your brand.

TIL 2:25 Course & Program Sponsor

- Logo/name prominently displayed on course landing page
- Company logo or name in a dedicated social media post to 4KIDS South Florida audience of 14,000+
- Logo/name prominently featured on onsite course welcome signage
- Logo/name prominently featured on course promotional flyer
- Logo/name prominently featured on course invitation email
- Company logo or name in all available publicity/advertising opportunities (deadline permitting)
- Partnership Highlight in 4KIDS Business Newsletter & Quarterly Impact Report
- Opportunity for employee engagement/volunteering during the class
- Logo/name featured in weekly post class emails to students
- Space provided for on-site booth at Course Completion Ceremony
- Community Partnership and Corporate Social Responsibility

Some of our 4KIDS Business Partners

Aflac

Agape Behavioral Healthcare

Alegre Dentistry

Amazon.com Services LLC

American Equipment Company

American Family Mutual Insurance

American National Bank

Ameriprise Financial

Arete Advisors, LLC

Arise Property Services LLC

AT&T United Way

Bank of America

Bolay

Brotten Garage Door Sales

Call It Closed International Realty

Centennial Bank

Chen Medical Associates PA

Chick-Fil-A

Cigna Healthcare of Florida

DHL eCommerce Solutions

Dunkin Donuts

Floribbean Seafood

Florida Power & Light Company

Google

Gunther Motor Company

iTHINK Financial

Kendra Scott

K. Hovnanian Homes

Memorial Healthcare System

Moss & Associates, LLC

Nationwide Haul Leasing

Ocean Properties, LTD

Publix Super Markets

Walgreens

Walmart

THANK YOU

Thank you for your consideration to support the young adults in the 4KIDS TIL 2:25 Program. Your generosity will contribute to the heart of our mission here at 4KIDS. We believe it's important for teens who have aged out of foster care to experience *hope, homes, and healing*. Your support will help us continue to make that a reality for the young men and women in TIL 2:25.

