



CRA AT FORTY

What CRA Means to Me:

A Path to Education for Homeless and Foster Youth

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Educate Tomorrow & Grants Ink

Educate Tomorrow is a 501(c)(3) nonprofit organization that provides a path to independence for at-risk homeless and foster youth and similarly disadvantaged young people through specific programs directed towards education, mentoring and life-skills training. It is a sad truth in our country that youth who grow up in foster care or experience homelessness seldom end up with high school diplomas, agency, independence or peace of mind. It is far more likely that violence, early parenthood, addiction, prison bars and fear characterize their futures.

THE PATH BEGINS

In 2003, the Emmons sisters, transplants to the Miami area, through a commitment to social justice, stumbled upon a piece of barely-known Florida legislation. In 1997, Florida Statute 1009.25 set forth that any Floridian who grew up in foster care, was experiencing homelessness or was adopted out of the foster care system, had the opportunity to attend any state college, university or vocational program tuition free. Yet in 2002, nearly every key stakeholder from schools to foster parents, case managers, local leaders and of course, the youth themselves, were unaware of this opportunity and not actively promoting it. The Florida University System reported that in the 2002-2003 academic year, just eight students utilized the tuition and fee waiver at a university in Florida despite thousands being eligible.

In an effort to end this cycle of delinquency, poverty and dependence, the Emmons sisters quickly founded Educate Tomorrow with an ethos of Independence Through Education. Education is proven to be a leading indicator of adult success and Dr. Ruby K. Payne, author of “A Framework for Understanding Poverty,” states that the most prominent reason of the four reasons people leave poverty is “someone ‘sponsors’ them.” Knowing this, the sisters decided that every young person who has experienced abandonment, homelessness or abuse should have an educational mentor to help them realize their potential, and that this support should be a constant.

SUPPORTING THOSE IN NEED

Studies have shown that foster youth are often overlooked and unprepared for adulthood. Instability, trauma, neglect and abuse set up foster youth to be more likely to fail than succeed. According to a 2014 study on the educational outcomes of children in foster care, only 20 percent of foster youth who graduate from high school will attend college and less than 5 percent will end up graduating from college. Less than 60 percent of foster youth in Florida will complete high school and 75 percent are behind one grade level while attending school.

There are a multitude of noble and impactful charities that help vulnerable youth in incredible ways, but almost all these services conclude for young people after their 18th birthday or high school graduation, leaving them with the rug figuratively pulled out from under them. Educate Tomorrow is unique in our belief that we are a family to all our students who never had a nurturing family environment. You never “age out” of a family, and Educate Tomorrow believes in creating a continuum of care by staying engaged with our youth through graduation, college, graduate school, employment and beyond. We know that 92 percent of our students have a high school diploma or the equivalent by age 20; and 42 percent of our students over age 25 have a post-secondary degree or certificate, which is better than the general population in the United States and much better than the estimated 1 percent to 3 percent of former foster youth in Florida and nationally. Less than 1 percent of our students have problems with the law and less than 10 percent are experiencing issues with homelessness. Studies have drawn a direct link between academic success and being linked to a support system that cares.

Reflecting on our recent momentum, Educate Tomorrow has increased services, multiplied our number of college graduates tenfold and grown our budget 330 percent in the past five years. Students join our family at any point in their teenage or young adult years and may begin to receive services, as well as get paired with a mentor, as early as 13 years old. The Children's Trust of Miami-Dade County has funded Educate Tomorrow for the past 10 years, and recently increased their funding from \$100,000 to \$405,000 in 2016. In 2017, it awarded Educate Tomorrow \$3.1 million over the next four years to be the leading agency in Miami-Dade County supporting foster and at-risk youth. The Children's Trust reports that over a twelve-month period, “Educate Tomorrow's mentees show increases in their school enrollment, life skills knowledge and general self-efficacy.”

THE EDUCATE TOMORROW DIFFERENCE

Our vision is to ultimately provide a continuum of care for all youth who have been subjected to poverty, abuse, abandonment and/or neglect by striving to make higher education an attainable goal. Our programs are primarily designed to help youth and young adults by providing them with multi-year, goal-oriented academic and career coaching, intensive skill-building and life enrichment activities and workshops.

Educate Tomorrow fills in the gaps for foster youth and creates a supportive community where no one ever “ages out.” Thanks to Educate Tomorrow, vulnerable foster youth now have allies alongside them for life to help them succeed in their continuing path into adulthood. By partnering with local colleges and universities, Educate Tomorrow provides mentoring, social support and life skills coaching to “aged-out” foster youth.

Working in partnership with Florida International University and Miami Dade College, Educate Tomorrow has designed programs that have proven successful in affecting “aged out” individuals in a positive and life-altering way. As a result of the impact and success of this program, over time Educate Tomorrow has had to open a “Drop-In Center” at their local office. This facility, which is centrally located in Miami-Dade County, provides a social support system in which our target population can find a steady and trusted place for academic tutoring and other key resources.

Students enrolled in Educate Tomorrow’s mentoring, life skills and education programs have proven to be more successful than foster youth who are not. For example, over 90 percent of our students have earned a high school diploma or GED equivalent and over 40 percent have been able to complete a post-secondary degree or certificate. Life Coaches and Educational Mentoring Specialists, who are trained specifically to deal with our target population, are committed to setting them up for success by educating them to navigate a variety of systems to ensure continued positive growth towards their specific goals. Lifelong success is attained by identifying individual specific goals and measuring outcomes based on progress towards those goals. Over the past two years, Educate Tomorrow has celebrated 52 college graduates including seven Master’s degrees, one Juris Doctorate and one Dental Doctorate. All of these students were able to attend college tuition-free using Florida’s DCF or Homeless waiver. We are working in partnership with the foster care system in Miami-Dade County, with Miami-Dade County Public Schools, Miami Dade College and Florida International University, as well as dozens of youth development organizations that do quality work in our community. Together we are making a profound impact on the lives of these youth and young adults.

As others in Educate Tomorrow’s network have watched the inspiring and life-changing work being done, there have been invitations to replicate our model in other cities across the country. Educate Tomorrow is currently working on national expansion in San Antonio, Texas, Ft. Collins, Colorado and San Francisco, California, as well as regional growth in South Florida into Palm Beach County.

CRA’S ROLE IN EDUCATE TOMORROW

We know that the Community Reinvestment Act was initially created to support communities in obtaining access to credit. However, over the past 40 years, CRA has been updated to include consideration of community development investment and services that banks provide or support. Much like CRA’s target population, our youth and young adults are struggling with basic needs including shelter, life skills and the ability to become self-sufficient. As CRA supports banks’ efforts in meeting the basic needs of their communities, in turn, banks can and have supported Educate Tomorrow in meeting the same needs for our youth and young adults.

We know, as do bankers, that the need is great and seems endless. That is why we strive every day to provide real support and education advancement opportunities for our target population. As we look to the future, both locally in South Florida and through our national expansion, we know that banks and their CRA efforts will continue to be a key supporter of our growth and ultimately our youth and young adults. Together, we can provide the education that the country needs to ensure success in all of our communities.

ABOUT THE AUTHORS

ISRAEL DIAZ is the Senior Business Development for Grants Ink, an organization that has provided support to Educate Tomorrow in its growth and expansion. He has over 10 years experience in the fundamentals of organizing and restructuring nonprofit organizations. He has assisted multiple businesses in establishing policies and procedures to help their daily operations run smoothly. Israel has a Bachelor's Degree in Public Administration and managed grants for 10 years at Miami Dade College.

LAUREN FERNANDEZ is the Project Liaison for Grants Ink and holds a Bachelor's of Arts Degree in Interdisciplinary Social Studies from the University of South Florida. With a decade of experience in nonprofits, she is familiar with the nature of grants and the crucial role they play in program expansion. Lauren is inspired by the work her clients do for the community and is honored to partner with organizations that bring more goodness to the world.

LORINDA GONZALEZ is a graduate of Florida Atlantic University where she earned a Bachelor's of Arts Degree in English Writing and Rhetoric. She is currently completing graduate work towards her Master's Degree in Mass Communication and Marketing at Southern New Hampshire University. Lorinda has a passion for training fellow grant writers and sharing insider tips and tricks with nonprofit organizations for acquiring grant funds, which she has shared in over 100 workshops. She brings more than 10 years experience to the Grants Ink team leading to over \$8 million in awarded grant funding.

ABOUT THE BOOK

This article first appeared in **CRA at 40: Views on the Present and Future of Community Reinvestment**, published by findCRA in November 2017. The book was created in celebration of the 40th anniversary of the Community Reinvestment Act. It tells the stories of community development, from the perspective of those working in our communities who bring their knowledge and passion to bear every day in confronting the most critical problems facing communities in need. The book is about real-world experiences told in plain language by those who live them to provide a lens for readers to see CRA at work, ideas for its future and most importantly, what it means in people's lives. To access the full text or order copies of the book, please visit www.findCRA.com/CRAat40.