

ONE

THE ONE LESS FOUNDATION

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What do we do?

- Our mission is to help individuals, families and communities find a way out of poverty
- We bridge the gap between academic theory and real life implementation
- The programs created by THE ONE LESS FOUNDATION are used in-house with the individuals we serve and also provided to 3rd party organizations using our trained volunteers, as applicable.
- We provide assistance through financial education, one-on-one mentoring programs, in-school services and other workshops open to under-served members of the community
- We help each person learn to create and develop a plan or roadmap to accomplish the goals they set for themselves

Who do we help?

Our programs are designed to help those who typically meet one of the following criteria; however we do not turn anyone away who seeks our assistance:

- Underserved by the mainstream banking community
- Live paycheck to paycheck
- Transitioning off welfare and other government assistance
- Seek to create financial stability
- First time employees
- Live below the Federal Poverty guidelines as put forth by the Department of Health and Human Services (HHS)
- Students in under-served neighborhoods and schools

How do we help?

- The programs we provide to the community are: Financial Literacy and Capability, Life Coaching for Adults, Mentoring for Youth and In-School Services.
- We partner with several City of Philadelphia departments, agencies and initiatives such as Bank on Philadelphia and PhillyGoes2College including the Graduation Coach Campaign
- We are also partnered with national and international organizations who share similar missions of alleviating poverty, teaching financial literacy and mentoring youth.

MoneyWISE

Financial Literacy & Capability Program

- MoneyWISE helps participants learn about financial Wealth, financial Independence, financial Stability and financial Education
- The program is six weeks long program, with each class meeting once per week
- Each class covers one topic such as: Savings, Credit and Debt, Budgets, Reducing Expenses, etc.
- The goal of this program is to teach financial literacy and capability, basic finance terms, as well as helping each individual create a budget for themselves using their own income and expenses.
- The youth program for students ages 14-18 covers similar topics as the adult class with a heavier focus on understanding financial aid and learning about the financial system

PATH

Life Coaching Program

- The PATH program works to provide every participant with Personal Assistance, Trainning and Hope and is open to adults ages 18 and up
- The program lasts for 12 weeks with each individual meeting with their coach once a week
- The program is designed to teach participants to plan for the future by setting goals and learning essential skills for personal growth and development
- The program helps adults learn to create a working resume, learn interview skills and how to present themselves in the work environment
- The program also helps each participant learn about their talents and strengths and applicable careers
- Participants are also able to get assistance to obtain a GED

RISE

Youth Mentoring

- The RISE program works with students in a mentoring capacity to help each student understand their capabilities for **R**eaching **I**ndependence and **S**uccess through **E**ducation
- The program is designed to teach participants to plan for the future by setting goals, learning essential skills for personal growth and development
- The program is year round, with students meeting with their mentor with each participant meeting with their mentor once a week during the school year
- There are opportunities for outside activities for students throughout the year as well
- Students in the program can participate in supplemental workshops and classes which are also open to the community at large
- Mentors help each participant learn about other options available after high school graduation, such as technical school, apprenticeships and employment

RISE

Supplemental Programs

- College Bound – Prepare to Succeed is a one day workshop offered during the summer and teaches soon to be college freshmen what to expect while in college and how to successfully navigate college life
- SAT Test Prep is a six week course designed to teach students in under-served schools and communities how to understand the format of the test, how to interpret the questions, the basics of analytical reading and essay writing. Students will take a practice post-test in a simulated SAT test environment (including timing) to prepare for the real life test.
- The Reading Workshop is a three week class designed to prepare students to read, understand and analyze essays and college level literature.
- Writing for College is a one day workshop created to give students tips on organizing their ideas and thoughts, preparing outlines, using citations properly, and putting it all together while helping you find your writer's voice, and preparing students to successfully complete college level writing assignments and scholarship essays.

In-School Services: Financial Literacy and Capability Discovery

Our in-school services and programs consist of two main programs: Financial Literacy and Capability and Discovery. Each program is typically eight weeks in length and provided to schools and teachers as part of their regular curriculum, with each program meeting once a week.

With each program and sub-section, we can also tailor the programs to meet the needs of students and time frames of school administrators and teachers.

The information can also be presented as shorter one-time workshops and seminars.

RISE Scholarships & Awards

- The organization also offers four scholarships annually to Philly area students and holds an annual dinner to honor the scholarship winners and seniors graduating from the mentoring program.
- The Promise Scholar is awarded to a graduating high school senior with a 2.0 - 3.5 GPA, who has made significant (an increase of 1.0 or more) academic progress from the previous school year to the most recently ended school year.
- The EBMS Family Scholarship is awarded to a student who has overcome a difficult obstacle or life situation.
- Tomorrow's Innovator is awarded to a student with a 3.2 or above GPA, pursuing a degree in the STEM (Science, Technology, Engineering and Math) fields.
- RISE Scholar is awarded to a student with a 3.5 or above GPA , actively involved with their community or with community service.

In-School Services

Financial Literacy Program

The Financial Literacy & Capability program is designed to teach students beginning at an early age financial terminology, basic money management, about the financial system, basic investing and the responsible use of credit and debt.

- The elementary program begins with teaching students about money, how it is made (physically) and earned, and the history of financial systems. This program also teaches the beginnings of saving money and spending it.
- The middle school program is designed to help students learn about needs and wants and how they relate to financial stability. This section also covers the overview of financial markets and investing, and teaches on a more in-depth level about the basics of banking and the differences between various types of financial instruments.
- The high school program has a strong focus on incorporating the topics and skills from the middle school section and helping students translate that into real-world experience, so they are prepared to enter the adult world ready to manage their finances in a responsible manner. More time is devoted to helping students learn how to create a budget, understand interest and financial instruments and learning why it's important to begin saving for retirement when they are young.

In-School Services Discovery Program

Discovery is an education support and college readiness program taught to students as a regular class meeting once a week, in partnership with schools and teachers for grades K-12.

The goal of the Discovery program is to help children learn that their opportunities in life are limitless and to learn how they can create the futures they want for themselves..

The program works with teachers to help students become engaged in their education and begin to take control over choices and decisions that effect their future.

In-School Services

Discovery Program: Anchor

- Anchor is designed for grades K-5 to help instill in young students a positive self-worth, help them begin to discover and develop their individual talents and interests, while building a firm foundation for learning.
- This program works to help students begin to identify the things in their environment that they enjoy doing, and helping them learn about and explore subjects, activities, and interests (and hobbies) they may not be familiar with.
- The Anchor program helps to teach students that an education and learning can be an anchor in life that will help them to succeed.

In-School Services

Discovery Program: High School Orientation

- High School Orientation is for middle school students in grades 6-8 and is designed to help students learn to think about and see the world in broader terms than their current surroundings, to create independent thinkers and encourage engaged learners who begin to take personal responsibility for their futures.
- The goal of High School orientation is to keep students focused on obtaining an education, as middle school is often the time when many students lose focus, get off track - and get on the road to dropping out of school.
- High School Orientation also begins to help students put into focus and context, careers, jobs and occupations that they think about.

In-School Services

Discovery Program: Higher Ed Prep

- Higher Ed Prep is designed to work with students in grades 9-12 to ensure every student has a plan for graduating high school and a roadmap to guide them through the next phase in their life.
- This program also includes making sure students are aware of the process for getting into college and technical schools, including understanding financial aid options.
- Higher Ed Prep. assists students in creating, organizing and understanding how to achieve the goals they have for themselves.

Community Workshops

- Workshops are offered for both students and adults throughout the year on a variety of topics ranging from: financial products, insurance, employment opportunities, financial aid, arts and culture and many other topics of interest to those we work with
- The workshops are offered on many days of the week at varying times.
- These workshops are open to the public and anyone who wants to attend, not just those currently in our programs.

Some of our Partners include:



EVERYONE
IS
WELCOME



Southeast PA CARES
Mentoring Movement





Lifting each out of poverty until
there is one less