



Brownsville Independent School District

Agenda Category: General Function
Contracts/MOU

Board of Education Meeting: 09/01/26

Item Title: Memorandum of Understanding
(MOU) between Building Financial
Capacity and Brownsville ISD

X Action
Information
Discussion

BACKGROUND:

The Career and Technical Education (CTE) Department is requesting approval to enter into Memorandum of Understanding (MOU) with Building Financial Capacity Coalition to establish a collaborative partnership to provide financial literacy education opportunities for BISD students and teachers. The term of the agreement will renew automatically for one-year terms; provided, either party may terminate agreement upon thirty (30) days' prior written notice to the other.

FISCAL IMPLICATIONS:

Function 11 not to exceed \$5000.00

RECOMMENDATION:

Recommend approval to enter into MOU between BISD CTE Department and Building Financial Capacity Coalition for 2026-2027 school year in an amount not to exceed \$5000.00.

Approved for Submission to Board of Education:

Adrian Dorsett Adrian Dorsett
Submitted by: Principal/Program Director

Dr. Norma Ibarra-Cantu Dr. Norma Ibarra-Cantu
Recommended by: Executive Director

Miguel Salinas Miguel Salinas
Reviewed by: Staff Attorney

Dr. Alma Cardenas-Rubio Dr. Alma Cardenas-Rubio

Approved by: Assistant Superintendent

Dr. Timothy E. Cuff
Dr. Timothy E. Cuff, Superintendent

When Necessary, Additional Background May Follow This.

Roxanne Eckstein

From: Priscilla Lozano <plozano@808West.com>
Sent: Thursday, August 13, 2026 10:51 AM
To: Roxanne Eckstein
Cc: Minerva Almanza; Miguel Salinas; Lea Ohrstrom
Subject: Re: 2026.09.01 MOU between Financial Capacity and BISD

CAUTION: This email originated from outside of Brownsville ISD. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Good morning,

Approved as to form.

Sincerely,

Priscilla

From: Roxanne Eckstein <reckstein@bisd.us>
Sent: Wednesday, August 12, 2026 1:45 PM
To: Kevin O'Hanlon <kohanlon@808West.com>; Lea Ohrstrom <lohrstrom@808West.com>; Priscilla Lozano <plozano@808West.com>
Cc: Minerva Almanza <malmanza1@bisd.us>; Miguel Salinas <miguelsalinas@bisd.us>
Subject: 2026.09.01 MOU between Financial Capacity and BISD

Good afternoon Ms. Lozano,

Please see the attached for your review and approval for the September 1st board meeting.

Thank you! Should you have any questions or comments, please contact me at (956) 698-6379.

Sincerely,

Roxy Eckstein



Roxanne Eckstein
Paralegal

P: 956-698-6379 | F: 956-714-6400
reckstein@bisd.us
1900 E. Price Road, Suite #302
Brownsville, Texas 78521



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MEMORANDUM OF UNDERSTANDING

**Between Brownsville Independent School District
and
Building Financial Capacity Coalition**

This Memorandum of Understanding ("MOU") is entered into by and between **Brownsville Independent School District ("BISD")**, a Texas public school district, and **Building Financial Capacity Coalition ("BFCC")**, a nonprofit organization recognized as tax-exempt under Section 501(c)(3) of the Internal Revenue Code. BISD and BFCC are collectively referred to as the "Parties."

Purpose

The Parties enter into this MOU to establish a collaborative partnership for the 2026–2027 school year to provide financial literacy education opportunities for BISD students and teachers through participation in the BFCC Train-the-Trainer Workshop, the annual Financial Education Summit, and related educational activities.

The Parties agree to work collaboratively to provide a high-quality financial literacy education program that supports BISD's educational goals while promoting college, career, and workforce readiness.

Responsibilities of Building Financial Capacity Coalition (BFCC)

BFCC agrees to:

1. Invite community leaders, financial professionals, and guest speakers to participate in program activities and events.
2. Promote student leadership, teamwork, communication, and financial decision-making skills.
3. Organize and facilitate the Train-the-Trainer Workshop for Money Smart Ambassadors and Teacher Mentors.
4. Maintain regular communication with designated BISD Career and Technical Education (CTE) representatives.
5. Promote student learning in budgeting, credit, saving, investing, entrepreneurship, and career readiness.
6. Organize and coordinate the annual BFCC Financial Education Summit.
7. Provide event schedules, competition guidelines, educational resources, and program materials.
8. Coordinate judges, presenters, sponsors, and community partners.
9. Organize an Awards Luncheon recognizing Money Smart Ambassadors and Teacher Mentors.

10. Provide stipends for participating Teacher Mentors and monetary awards for first-, second-, and third-place student teams, subject to available funding.
11. Showcase student presentations on the BFCC website and other appropriate platforms to promote financial education.
12. Provide outreach opportunities for Money Smart Ambassadors to deliver Train-the-Trainer presentations and financial literacy activities to their peers.

Responsibilities of the BISD Career and Technical Education Department

BISD CTE Department agrees to:

1. Encourage participation from all six comprehensive high schools and appropriate CTE programs.
2. Assist with student registration, supervision, and event participation.
3. Support teachers and Teacher Mentors participating in the Money Smart Ambassador Program as they prepare students for the Financial Education Summit.
4. Assist BFCC by recording student presentations during the Financial Education Summit, when feasible.
5. Coordinate student attendance and transportation arrangements, as appropriate and subject to district policies and available resources.
6. Ensure compliance with all applicable BISD policies governing student participation, transportation, and safety.
7. Promote financial education by highlighting student projects, presentations, and accomplishments through campus media platforms, in coordination with campus principals and the BISD Communications Department.
8. Encourage participating Money Smart Ambassadors to complete the following program requirements:
 - a. Attend the Train-the-Trainer Leadership Workshops;
 - b. Meet with their campus team to select a financial literacy topic and develop a presentation for the Financial Education Summit;
 - c. Present their financial literacy presentation to peers and parents prior to the Financial Education Summit;
 - d. Meet with their Teacher Mentor to receive constructive feedback before the Financial Education Summit; and
 - e. Complete four (4) FDIC Money Smart learning modules and submit certificates of completion.

Term of Agreement

This MOU shall become effective upon execution by both Parties and shall remain in effect through **May 26, 2027**, unless terminated earlier by mutual written agreement of the Parties.

Either Party may terminate this MOU by providing thirty (30) days' written notice to the other Party. Termination shall not affect activities or obligations that have already been initiated unless otherwise agreed upon in writing.

General Provisions

1. This MOU is intended to describe the cooperative relationship between the Parties and does not create a legal partnership, joint venture, or employment relationship.
2. Each Party shall remain responsible for its own personnel, operations, and compliance with applicable federal, state, and local laws, regulations, and policies.
3. Any modifications to this MOU must be made in writing and signed by authorized representatives of both Parties.
4. The individuals signing this MOU certify that they are authorized to execute this Agreement on behalf of their respective organizations.

By signing below, the Parties acknowledge that they have read, understood, and agree to the terms of this Memorandum of Understanding.

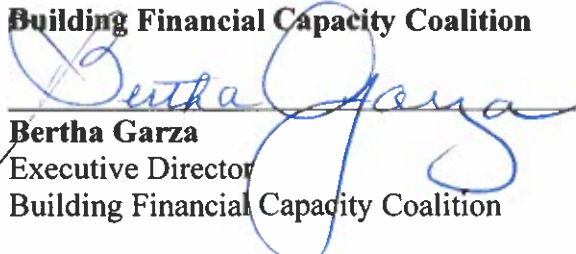
APPROVAL

Brownsville Independent School District

Dr. Timothy E. Cuff
Superintendent

Date

Building Financial Capacity Coalition



Bertha Garza
Executive Director
Building Financial Capacity Coalition

7-30-26
Date



CAREER AND TECHNICAL EDUCATION

Brownsville ISD
1905 E. 6th Street, Brownsville, Texas 78521
(956) 548-8217

Good afternoon,

CTE Students participated in the Building Financial Capacity and RGV LEAD Ambassadors program during the 2025-2026 school year. The following counts of participants were collected by campus.

Student Counts for Building Financial Capacity

Campus	Number of Participants
Hanna	4
Porter	3
Pace	3
Rivera	4
Lopez	4
Veterans	3
	21

RGV Lead Ambassadors

Campus	Number of Participants
Hanna	25
Porter	12
Pace	10
Rivera	20
Lopez	20
Veterans	30
	117

For BECHS, they did not participate in the Building Financial Capacity program because they do not offer a CTE Business pathway. BECHS did not participate in the RGV LEAD Ambassador program because their junior and senior level students are enrolled in college courses when the sessions are being held.

Respectfully,

Adrian Dorsett

Adrian Dorsett
Director