

CULTURAL ORIENTATION TOOLKIT

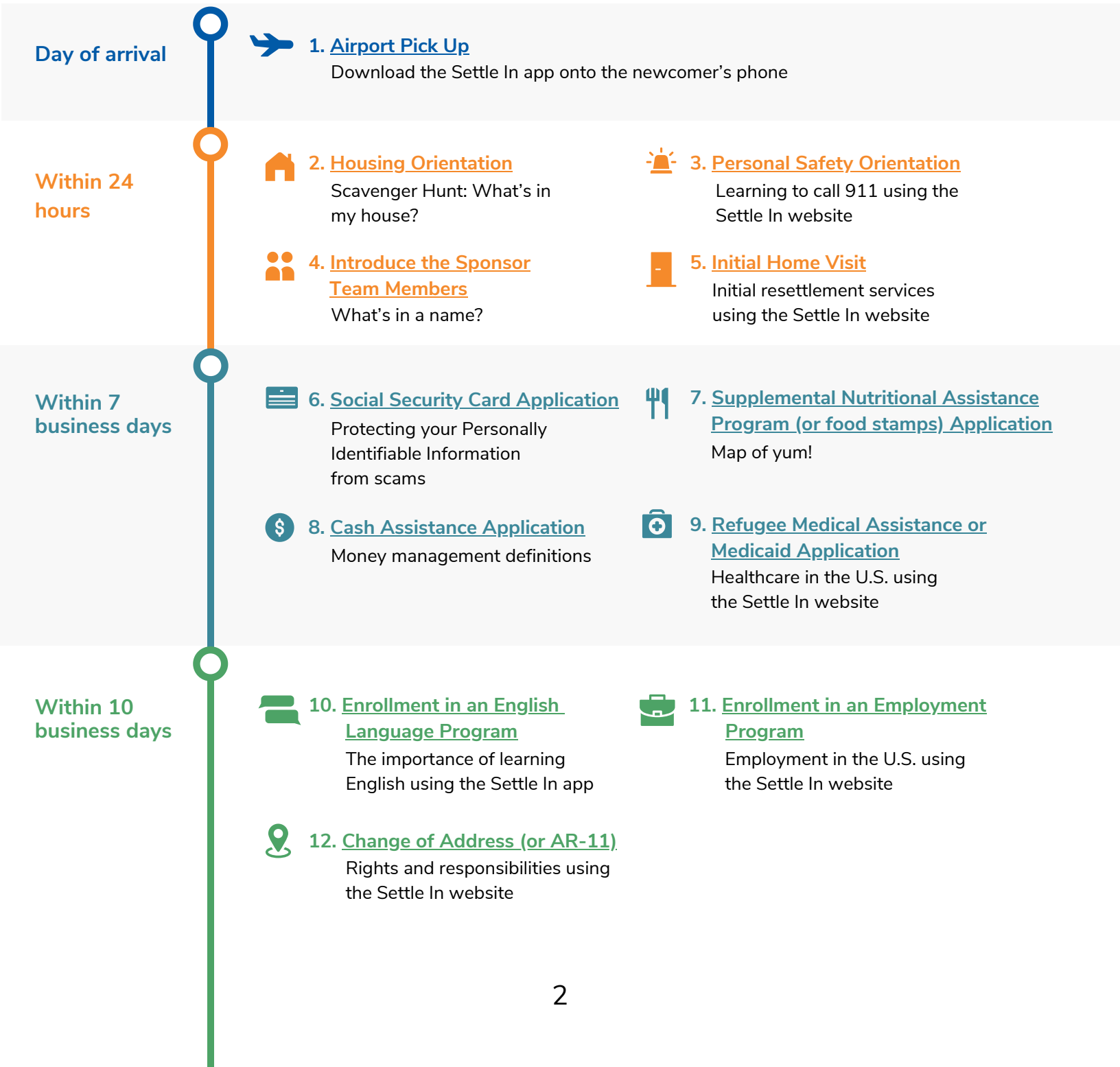
FOR COMMUNITY PARTNERS AND SPONSORS



Early Resettlement Services

This graphic shows how to incorporate Cultural Orientation into early resettlement services. It includes 25 services provided during early resettlement and matches them to specific Cultural Orientation activities. [Refer to the activity instructions](#) for descriptions of the 25 Cultural Orientation activities.

The timeline represented in this graphic may vary based on two factors. First, whether the newcomer receives services through the Reception and Placement (R&P) or Afghan Placement Assistance (APA) program. Second, for those community groups sponsoring newcomers in collaboration with the local Resettlement Agency, the timeline may vary based on agency capacity and the pace of arrivals.



Within 30
calendar days



13. Family Budget

Self-sufficiency using the Settle In app



14. Initial Health Screening and Immunizations

Urgent versus routine health concerns



15. Schedule an Annual Physical with a Primary Care Provider

Learn about different types of medical specialists



16. School Enrollment (K-12)

Education basics using the Settle In app



17. Second Home Visit

Discussion on cultural adjustment



18. Selective Service Registration

Overview of U.S. laws using the Settle In app



19. Transportation Orientation

Public transportation using the Settle In app

Within 90
calendar days



20. Family Reunification Referral

Family dynamics scenarios



21. Transitioning to Integration Services

Financial milestones

Additional Resettlement Services



22. Signing a Lease

Understanding your lease



23. Buying a Phone Plan

Using navigational applications



24. Post-Placement Job Support

Taxes using the Settle In app



25. Applying for a Driver's License

Introduction to driving a car in the U.S. using the Settle In app

Introduction

Cultural Orientation is a continuous and ongoing process for newcomers resettling to the United States. As such, opportunities to deliver key Cultural Orientation messages are not limited to resettlement staff. Receiving communities, including community partners and sponsors, also play an important role in delivering key Cultural Orientation messages.

This toolkit teaches community partners and sponsors how to incorporate key Cultural Orientation messages when providing direct resettlement services to newcomers during their first 90 days. The toolkit provides guidance on how to incorporate Cultural Orientation messages into 25 early resettlement services. Integrating Cultural Orientation throughout the service period will help newcomers retain the information that is essential to adapt to their new lives and achieve self-sufficiency.

This toolkit does not reference every early resettlement service you may provide to newcomers. If you want to incorporate additional Cultural Orientation activities beyond those included in this toolkit, explore more Cultural Orientation activities on CORE's Activity Bank webpage. If using this toolkit offline, refer to page 56 for a [list of resources references in the toolkit](#).



How Do I Use this Toolkit?

As a community partner, you should incorporate key Cultural Orientation messages related to your services. The term community partner refers to all organizations that provide resettlement services to newcomers (e.g., public safety workers, public assistance workers, educators, and healthcare professionals). For instance, public assistance workers can incorporate the Cultural Orientation activity: “Healthcare in the U.S. using the Settle In website” when enrolling a family into Refugee Medical Assistance or Medicaid.

As a sponsor, you should incorporate all 25 Cultural Orientation activities into your service delivery. The term sponsor refers to community groups that provide direct resettlement services and financial support to newcomers as they resettle into their new communities (e.g., co-sponsors, and sponsor circles). For instance, co-sponsors should begin with the first Cultural Orientation activity: “Download the Settle In app” when picking up newcomers at the airport.

Resources for Newcomers


The term newcomer includes refugees, Special Immigrant Visa (SIV) holders, and humanitarian parolees from Afghanistan. You should review and share CORE's Settle In resources with newcomers. Explore the resources before introducing them to newcomers. This will help you answer their questions. Newcomers can access CORE's multilingual Settle In resources through a website, app, and social media.

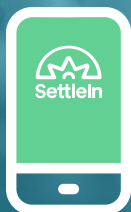
This toolkit introduces newcomers to two Cultural Orientation resources: the Settle In website and the Settle In app. Both resources supplement Cultural Orientation delivery and help newcomers stay informed, engaged, and motivated throughout their resettlement journey. These resources are available in Arabic, Burmese, Dari, English Kinyarwanda, Pashto, Russian, Spanish, and Swahili. Sign up for [CORE Connection](#) to receive updates about CORE's resources for newcomers.

Settle In Website and App

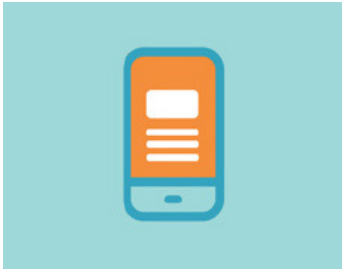
The [Settle In website](#), using videos, podcasts, and fact sheets, provides newcomers with clear and vital U.S. resettlement and Cultural Orientation information in an engaging and interactive way.

The Settle In mobile and [desktop app](#) is the perfect travel companion for newcomers during their resettlement journey to the United States. It provides short videos, interactive lessons, and badges to reward and track learning progress. The Settle In app is available for free download on the App Store and Google Play. It can also work offline once you download the content when connected to WiFi.

 **Tip:**
Newcomers should download the Settle In app as soon as you pick them up at the airport.



Tips for Using the Settle In Website and App



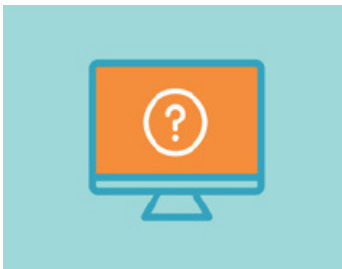
Prepare to Introduce Settle In Resources

When preparing to introduce Settle In resources, ensure that you have a digital device (laptop, tablet, or smartphone). Newcomers can complete the activity collectively, in pairs, or individually. As appropriate, you should monitor the newcomers' progress and assist newcomers in navigating technology.



Prepare to Deliver Virtual Services

If providing services virtually, provide physical materials ahead of time. Visit [CORE's webpage on waiting room resources](#) to find printable and translated palm cards for the Settle In website and app.



Assess Digital Literacy

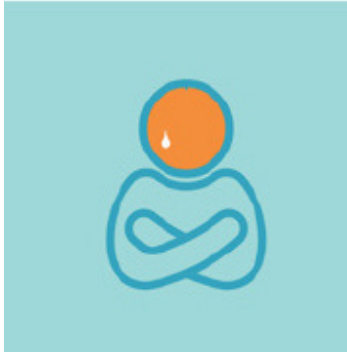
The Settle In website and app both require digital literacy and access. Before introducing these resources to newcomers, conduct a needs assessment to assess the newcomers' digital literacy. Refer to [CORE's Digital Awareness for Refugees lesson plan](#) for a sample needs assessment.



Assess Language Capabilities

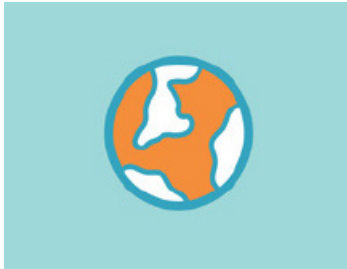
Before sharing these resources with newcomers, confirm that the resource is available in the newcomer's native language. If the resources are not available in the newcomer's native language, you should assist newcomers in navigating the resource. On the Settle In website, fact sheets serve as the scripts for videos and podcasts. It will help if you, or an interpreter, read these scripts to newcomers when videos and podcasts are not available in the newcomer's native language.

Tips for Effective Service Delivery



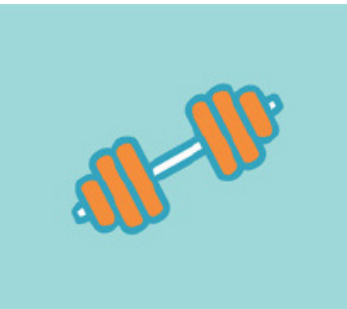
Be Trauma-Informed

A trauma-informed approach refers to when you recognize newcomers may have experienced trauma in their past, during the evacuation or displacement from their home country, or during their resettlement journey. A skillful community partner or sponsor is trauma-informed and mindful of mental health to best support the newcomer as they adapt to their new community. To learn more about trauma-informed care, review [CORE's webpage](#).



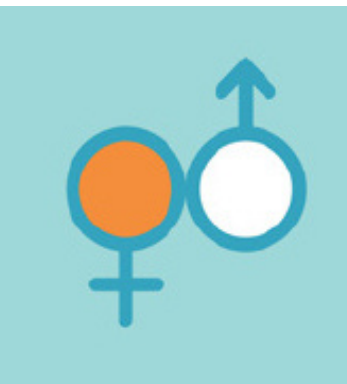
Be Culturally Sensitive

American culture is still very new for newcomers. Be mindful of different communication styles and customs. Deepen your knowledge about the newcomer populations resettled in the United States. To better understand and serve newcomers, review [CORE's backgrounders](#).



Take a Strengths-Based Approach

A strengths-based approach refers to strategies that identify and draw upon the strengths and knowledge of newcomers. It would be best not to consider yourself the definitive authority on all Cultural Orientation content but rather a facilitator that encourages newcomers to take an active role in their learning. To learn more about strengths-based services, review [CORE's webpage](#).



Provide Gender Equitable Services

Include both males and females in Cultural Orientation activities. Once you identify the newcomer's native language, call an interpreter. If one spouse speaks English, avoid talking only to that spouse or asking them to interpret for you. Direct your questions to all adults to ensure everyone understands key Cultural Orientation messages. Another strategy to engage women is to facilitate gender-segregated activities. To learn more about gender-segregated Cultural Orientation, review [CORE's effective practice](#).



Activity Instructions

This section includes instructions for the Cultural Orientation activities that you will incorporate into early resettlement services. The activities are in the order that early resettlement services are commonly delivered. However, you may not provide services in sequential order. If that is the case, you should skip to the appropriate Cultural Orientation activity that aligns with your service delivery. The early resettlement services referenced in this toolkit include 25 common or required services during the first 90 days.

Under each early resettlement service, you will find the name of the Cultural Orientation activity, a description of the activity, and instructions for the activity. The activities are designed for you to deliver one-on-one with newcomer families. You should adapt and alter the information as appropriate to the specific family.

Download the Settle In app onto the newcomer's phone

The Settle In mobile and desktop app is the perfect travel companion for newcomers during their resettlement journey to the United States. It provides short videos, interactive lessons, and badges to reward and track learning progress. The Settle In app is available for free download on the App Store and Google Play. It can also work offline once you download the content when connected to WiFi.

Instructions

STEP 1

If the newcomer has a smartphone and is literate in Arabic, Burmese, Dari, English, Kinyarwanda, Pashto, Russian, Spanish, or Swahili, download the Settle In app to their phones.

STEP 2

If connected to WiFi, download each lesson plan. Then, turn off cellular data for the app to enable no-cost, offline use.

STEP 3

Explain to newcomers who will provide initial resettlement services (i.e., a Resettlement Agency and/or sponsors). When not sponsoring newcomers in collaboration with Resettlement Agencies, sponsors are responsible for providing all early resettlement services. However, the Resettlement Agency may provide integration services to newcomers. To avoid confusion, clarify your role and the role of the Resettlement Agency with newcomers.

Scavenger Hunt: What's in my house?

This activity is ideal for engaging all family members in identifying and explaining how to use specific features of their home.

Instructions

STEP 1

Explain to newcomers: For the home safety orientation, I will go through each room in the home and go over each appliance to show you how they work. I will show you the stove, oven, refrigerator, toilet, shower, and locks. I will also show you what furniture, household items, and food we provided. If we pass anything in the home, you want me to explain, please ask.

STEP 2

Explain to newcomers: You will now participate in a Scavenger Hunt. A Scavenger Hunt is a game where you receive clues and have to find the answers.

STEP 3

Provide the following clues for newcomers to find in their homes. For each clue, have the newcomers show you where it is. After, ask additional follow-up questions.



Clue 1:

Where can you find the locks in your house (or apartment)?

Follow-Up Questions:

When do you lock the doors and why? What about locking windows? Is it safe to leave the keys hidden outside when you leave?



Clue 2:

Where can you find the smoke detector?

Follow-Up Questions:

Why do you need a smoke detector? How do you know if it is on? Should you turn it off?

**Clue 3:**

Where can you find the cabinets?

Follow-Up Questions:

What is in the cabinets? Are there any dangerous materials in the cabinets? How do you keep your children safe from dangerous materials?

**Clue 4:**

Where can you find the stove and oven?

Follow-Up Questions:

How do you use it safely? How do you keep your children safe around the stove and oven?

**Clue 5:**

Where can you find the garbage disposal?

Follow-Up Questions:

What is it used for? How do you use it safely?

STEP 4

Ask newcomers: Do you have any other questions or concerns about home safety?

STEP 5

Explain to newcomers: This lesson on the [Settle In app](#) will review some of the information we discussed and introduce new information, including housing costs and rights and responsibilities.

STEP 6

Assist newcomers in navigating the [Settle In app](#) on their phones or computers. Open the "Housing" chapter of Settle In and select the lesson: Home Safety. Work with newcomers to complete the lesson on the Settle In app and assist newcomers in navigating the technology.

 **Learning to call 911 using the Settle In website**

This activity is ideal for engaging all family members in learning how to call 911 in case of an emergency.

Instructions

STEP 1

Ask newcomers: Have you heard of 911? If so, what is it? And when might you use it?

STEP 2

Explain to newcomers: 911 is a phone service you can call anytime (24 hours a day, 7 days a week) for emergencies. Let's discuss some scenarios where you would call 911. Before we do that, let's practice learning the following English words: fire, ambulance, and police.

STEP 3

Explain to newcomers: You might need to call 911 for an emergency. Some examples of emergency situations are: reporting a kitchen fire, requesting an ambulance for a car crash if someone is injured, reporting domestic violence, or suspicion of child neglect.

STEP 4

Ask newcomers: What information will you need to provide the 911 operator?

Key Messages:

You will need to give the 911 operator your name, phone number, address and explain the emergency.

STEP 5

Write down the following information for newcomers and leave it in their home: "Call 911 for emergencies. Say: "Hi, my name is _____. I need a _____ [language needed] interpreter. My address is _____." Then, have the newcomer translate it into their native language.

Key Messages:

If saying the word interpreter is difficult, ask newcomers to try saying: "No English. _____ [language needed]." When calling 911, stay on the phone until help arrives. The open telephone line will help the 911 operator know where you are.

STEP 6

If the newcomer speaks Arabic, Burmese, Dari, English, Kinyarwanda, Pashto, Russian, Spanish, or Swahili, introduce the newcomer to CORE's [Settle In website](#). Using videos, podcasts, and fact sheets, the Settle In website provides newcomers with clear and vital U.S. resettlement and Cultural Orientation information in an engaging and interactive way.

STEP 7

Assist newcomers in navigating the [Settle In website](#) on their phones or computers. Under "Life in the U.S.," select the topic: Rights and Responsibilities. Explain this lesson will review information about laws in the United States. Play the video "[How to Interact with the Police in the United States.](#)"

STEP 8

Ask newcomers: Do you have any questions about how you should interact with the police or when you may need to interact with the police?

 **What's in a name?**

This activity provides an opportunity for newcomers and community partners or sponsors to learn more about one another while also exploring the concept of identities and cultural diversity.

Instructions

STEP 1

Ask newcomers to share the story of their names. If necessary, ask the following questions:

- Who gave you your name? Why that name?
- Do you have any nicknames? If so, how did you get them?
- What is your preferred name?

STEP 2

After newcomers have shared, community partners or sponsors should share the story of their name.

STEP 3

After both parties share their stories, ask the following questions:

- What similarities or differences did you hear in the stories of our names?
- What or who might influence our names?
- What do we learn about a person when we hear their names? What assumptions might we make? How might these assumptions be true or false?

STEP 4

During or after the above discussion, highlight how names reflect family history, immigration, values, and cultures. Explain that while one's name is often the first piece of information shared with another person and might provide some insights, it is not all that makes up a person. It's important to reflect on how names can influence how we see ourselves and others.

Initial resettlement services using the Settle In website

This activity is ideal for explaining the basic resettlement services newcomers receive during their first 30-90 days.

Instructions

STEP 1

Ask newcomers: What services do you think you will receive in your first 90 days in the U.S.? Record responses and explain that they will learn more about early resettlement services today.

STEP 2

Explain your role to newcomers. Refer to the descriptions provided that explain the role of support teams, co-sponsors, and sponsor circles. Adapt the description to your context.

Support teams and co-sponsors: The Resettlement Agency is your first point of contact and will help you with basic services and living costs during your first 30 days in the United States. The 30 days can be extended to 90 days if the resettlement services you need cannot be completed in 30 days.

Sponsor circles: The sponsor circle is your first point of contact and will help you with basic services and living costs during your first 90 days in the United States.

STEP 3

Explain to newcomers: Required early resettlement services are based on United States Government guidelines. These include:

- Meet newcomers at the airport and provide transportation to housing;
- Provide necessary seasonal clothing. The clothing does not have to be new, but it must be clean and in good condition;
- Arrange safe, decent, and sanitary housing;
- Provide every adult in the family with a small amount of money for personal spending;
- Provide food or food allowance according to family size until the Supplemental Nutrition Assistance Program card (or food stamps) is received or the family can provide its own food;
- Help with an application for cash and medical assistance;

- Help with an application for a Social Security Card;
- Help with enrollment into English language class, if appropriate;
- Provide transportation to job interviews and job training;
- Help with enrollment in employment services, if applicable;
- Help with obtaining a health screening and any other health services needed;
- Help with registration with Selective Service for males between the ages of 18 and 25;
- Help with enrolling and registering children in school;
- Provide orientation to the community and life in the United States;
- Provide interpretation for all required services, as needed.

STEP 4

Assist newcomers in navigating the [Settle In website](#) on their phones or computers. Under “Life in the U.S.,” select the topic: Resettlement Agency. Explain that this lesson will review information about early resettlement services. Play the video “[Reception and Placement Overview](#).” As appropriate, before playing the video, clarify two points.

First, the video says that the Resettlement Agency provides all early resettlement services. However, this is not the case for the newcomers you are supporting. Emphasize your role in resettlement and confirm that the Resettlement Agency will provide either none or only some early resettlement services.

Second, The video says that one year after arrival, newcomers can become legal Permanent Residents and that five years after arrival, newcomers can apply to become United States citizens. This is only true if the newcomer has refugee status. If the newcomer does not have refugee status, clarify their process for adjustment of status. Special Immigrant Visa (SIV) holders become Legal Permanent Residents upon arrival to the United States. SIV holders that do not receive their Green Card should follow up with the United States Citizenship and Immigration Services. Humanitarian parolees from Afghanistan are paroled in the United States for two years. Parole is not a form of immigration status. Humanitarian parolees need to explore options with an immigration lawyer or accredited representative.

STEP 4

Compare their predictions with what they learned.

STEP 6

Explain to newcomers: There is a lot of paperwork you need to complete early on with social service workers and me. These initial appointments and processing your applications for benefits can take a long time, so it is important that you are patient.

 **Protecting your Personally Identifiable Information from scams**

Adapted from the HIAS Digital Literacy Curriculum, this activity is ideal for defining Personally Identifiable Information and teaching the importance of not sharing Personally Identifiable Information, including social security numbers.

Instructions

STEP 1

Ask newcomers: What does the term Personally Identifiable Information mean to you?

STEP 2

Share the following definition: Personally Identifiable Information is any information that could specifically identify a person.

STEP 3

Ask newcomers: What are some examples of Personally Identifiable Information?

Key Messages:

Personally Identifiable Information includes alien numbers, full names, birth dates, home addresses, banking information, and social security numbers.

STEP 4

Ask newcomers: What is a social security number?

STEP 5

Share the following definition: Social security numbers are identification numbers issued by the U.S. government to all citizens, Legal Permanent Residents, and temporary residents of the United States. A social security card is required for employment and to access many social services.

STEP 6

Ask newcomers: Why do you need to keep your social security number private?

STEP 7

If available in the newcomer's native language, share HIAS' Digital Safety and Scams video (available in [Arabic](#), [Dari](#), [English](#), [Spanish](#), [Swahili](#), [Pashto](#), and [Ukrainian](#)).

STEP 8

Use the Avoiding Scams Scenarios to guide participants in a discussion about identifying scams and how to keep their Personally Identifiable Information confidential.

Step 9

Explain to newcomers: Yuusuf checks his mailbox and has two new letters. He opens and reads each letter. What should he do with each letter?



Letter 1:

At the Internal Revenue Service (IRS), it has come to our attention that you owe \$3,250 in taxes. Unless you pay immediately, you will incur penalty fees and risk arrest. To prevent these actions, call the following number immediately to make a payment.

Key Messages:

This scam is called back-owed taxes. Yuusuf should check online to see if the company is real. He may find online resources that make him think the scam is real. For example, just because the IRS is a real U.S. government organization does not mean that the request for payment on overdue taxes is real. An informal tone is a sign that this is a scam.



Letter 2:

Manufacturing Inc. would like to offer you a full-time position earning \$18 hourly. Before starting, we need to conduct a background check. Please email the following documents to us quickly: social security card, state ID, and direct deposit.

Key Messages:

This scam is called a sight-unseen job offer. If Yuusuf provides his Personally Identifiable Information (social security number, state ID, and banking account information), he is at high risk for identity theft. Providing this information allows these criminals to steal the money he saved in the bank and ruin his credit. With bad credit, Yuusuf will have difficulty applying for loans in the future when he wants to purchase a car or house.

STEP 10

Ask participants: What actions can you take to reduce your risk of being a victim of scams?

Key Messages:

- You will need to know your social security number when filling out many documents;
- There may be instances when an original social security card is required when applying to services, like when applying for a driver's license;
- When you do not need an original social security card, it is safer to have the number memorized rather than carrying it with you and risk losing it;
- Report any potential scams to your Resettlement Agency or sponsors.

Map of yum!

This activity combines learning about the newcomers' new community with discussing cultural diversity in the U.S.

Instructions

STEP 1

Ask newcomers: What kind of food can you find in the U.S.? Do you think you can find food from your culture? What about other cultures?

STEP 2

Share pictures or a list of area grocery stores or restaurants.

STEP 3

Ask newcomers: Are you surprised by the information I shared? What does this tell you about the U.S.?

STEP 4

Provide participants with a map of the community and work with them to identify and label the locations of the grocery stores. Using the internet or a navigational app, review the directions to the places you labeled. You may also conduct a field trip in the community.

STEP 5

Explain to newcomers: The Supplemental Nutritional Assistance Program (or food stamps) is a benefit you can use to buy groceries for your family. It is a card that you can use to buy food. You receive money on this card once each month. It is important that you manage your money to not run out of money for food. This benefit does not last forever. It is based on your income and family size and may stop when you or someone in your family begins working. If you have children under the age of 5, you may be eligible for an additional benefit called the Supplemental Nutritional Program for Women Infants and Children (WIC). Like food stamps, this benefit may also stop when you or someone in your family begins working.



Are you working with newcomers from Afghanistan?

Settle In Facebook is designed to directly engage newcomers from Afghanistan resettling in the United States. This platform serves as another touchpoint for CORE to directly disseminate essential, correct information tied to early resettlement services and key Cultural Orientation messages. This resource is available in Dari and Pashto. Play the Settle In Facebook video: "Food Storage" in Dari. Play the video: "Food Storage" in Pashto.

💰 Money management definitions

This activity is ideal for defining key concepts related to money management, including essential needs, budgeting, and banking.

Instructions

STEP 1

Explain to newcomers: The cost of living in the United States can be very high. You will need to be careful with your money and not spend more than you can afford.

STEP 2

Ask newcomers: To manage your money, how will you prioritize your needs over your wants?

STEP 3

Share the following definitions: Needs are products and services that are essential for life. Needs include rent, utilities (gas, electricity, and water), food, and fare for public transportation. Wants are products or services that are not essential for life. Wants include cable and television, expensive smartphones, and a car (when public transportation is available).

STEP 4

Ask newcomers: How will you pay for your needs?

Key Messages:

Self-sufficiency is the ability to provide for oneself and is important for integration in the U.S. Cash assistance is temporary. Finding, getting, and keeping a job is important to your family's future and well-being. It is the fastest way to self-sufficiency and is necessary for success.

STEP 5

Ask newcomers: How will employers pay you when you start working?

Key Messages:

A pay stub is a document provided by an employer that shows money earned, benefits, and taxes paid. Taxes are a fee charged by the government on products, income, and property.

STEP 6

Ask newcomers: Where will you put your money when you begin working?

Key Messages:

A bank is a financial establishment that helps customers manage their money. Your bank can provide you with a direct deposit form for your employer. With this form, your employer can deposit your paycheck directly into your checking and/or savings account. A checking account is a type of bank account for active or daily spending. A savings account helps you save money. You use a debit card (a type of electronic payment card) to use the money you have in your checking or savings accounts.

STEP 7

As appropriate, explain the type of cash assistance the newcomer will receive. In your explanation, include the amount they will receive, the frequency and length of time they will receive it, and clarify when and under what circumstances they will stop receiving cash assistance.

 **Healthcare in the U.S. using the Settle In website**

This activity is ideal for teaching the basics of healthcare in the U.S.

Instructions

STEP 1

Ask newcomers: What was healthcare like in your country of origin (or protection)? What would you do if you had a cold or a medical emergency?

STEP 2

Ask newcomers: What questions do you have about healthcare in the U.S.?

STEP 3

Assist newcomers in navigating the [Settle In website](#) on their phones or computers. Under “Life in the U.S.,” select the topic: Health. Explain this lesson will review information about the healthcare system in the United States. Play the video “[Healthcare in the U.S.](#)”

STEP 4

Check that newcomers’ questions from the start of the activity have been answered. Newcomers with complex health conditions may have specific questions about navigating healthcare in the U.S.

Key Messages:

Newcomers need Refugee Medical Assistance or Medicaid to schedule an appointment with a Primary Care Provider or medical specialist. After an initial application, it takes time for newcomers to receive approval and proof of their health benefits. Until then, newcomers can visit an emergency room for health emergencies. Once newcomers receive their health benefits, they can file a claim to cover any costs incurred due to a health emergency. This process may require multiple communications with the healthcare facility and the benefits agency.

The importance of learning English using the Settle In app

This activity is ideal for explaining the importance of learning English.

Instructions

STEP 1

Ask newcomers: What is your personal goal for learning English? Consider your goal, the activity you will accomplish to achieve your goal, and the frequency you will engage in that activity.

STEP 2

Provide an example for newcomers: I want to feel comfortable shopping for groceries alone, so I will learn how to say and read one new word related to food every day.

STEP 3

Assist newcomers in navigating the [Settle In app](#) on their phones or computers. Open the “Learning English” chapter of Settle In and select the lesson: The Importance of Learning English. Work with newcomers to complete the lesson on the Settle In app and assist newcomers in navigating the technology.

STEP 4

Ask newcomers: Share your personal goal for learning English.

STEP 5

Provide feedback on how they can make their goals more attainable in the short term.

STEP 6

Share an example with newcomers: Earlier, instead of saying I want to feel comfortable speaking English, I chose a specific topic to focus on: food.

Employment in the U.S. using the Settle In website

This activity is ideal for reviewing the basics of employment in the U.S., including finding a job, work culture in the U.S., and employment rights and responsibilities.

Instructions

STEP 1

Explain to newcomers: I will read five statements. I would like you to state whether you agree or disagree with the statement and explain your decision.



Statement 1:

You are expected to accept the first job offered to you, even if it is not highly paid or in your field.

Key Messages:

Agree. You are expected to accept the first job that is offered to you, even if it is not highly paid or in your field so that you can build a work history and begin to support your family. To make a good work history, you should stay at the job for at least six months. Typical first jobs include positions in customer service (restaurant servers, cashiers, or housekeeping) or factories (packaging or assembly line workers).



Statement 2:

Your Resettlement Agency (or sponsors) will help you enroll in an employment program, so you do not need to do anything to find or keep a job.

Key Messages:

Disagree. You will enroll in an employment program. The government, Resettlement Agencies, and sponsors do not guarantee employment. It may take weeks or months to find a job, and you may have many job interviews. You will play a central role in finding and keeping a job. You should be prepared to pursue employment right away.

**Statement 3:**

Both men and women are expected to work in the United States.

Key Messages:

Agree. Both men and women work in the U.S. Women makeup half the workforce, do the same jobs as men at all levels, and often supervise male coworkers. Families with young children need to consider childcare when determining who will work in their household. Childcare is expensive in the U.S. Parents who want to work can work opposite schedules to accommodate their childcare needs. Local laws on child supervision vary from state to state. Leaving underage children home alone or mistreating children may result in an investigation by Child Protective Services. Child Protective Services is a government agency that makes sure children are safe. Most families are never visited by a caseworker or police officer from Child Protective Services. If you are visited, stay calm and cooperative. It is your right to ask for an interpreter.

**Statement 4:**

Finding, getting, and keeping a job is necessary for success in the United States.

Key Messages:

Agree. The amount and length of time you receive cash assistance are limited. Although these services may reduce or end when you begin working, working allows you to become self-sufficient, earn more money, and save for your financial goals. Those financial goals may include buying services not essential for life (like electronics or a personal vehicle when public transportation is available). If appropriate, review the household budget and discuss when the family is responsible for covering their expenses.

**Statement 5:**

Employees do not have rights or responsibilities in the workplace.

Key Messages:

Disagree. In the United States, employees have rights and responsibilities in the workplace. You have the right to be paid for your work, and employment laws protect workers from unsafe working conditions. An employer may not discriminate against you because of your age, disability, marital status, ethnic or national origin, race, religion, gender, sex, or sexual orientation.

STEP 2

Assist newcomers in navigating the [Settle In website](#) on their phones or computers. Under “Life in the U.S.,” select the topic: Employment. Explain this lesson will review information about employment in the United States. Play the video “[Employment in the U.S. Slideshow](#).”

STEP 3

As appropriate, share additional details about the employment support the newcomer will receive.

Rights and responsibilities using the Settle In website

This activity is ideal for covering rights and responsibilities in the U.S., including citizenship and residency, and what newcomers can and cannot do under their immigration status.

Instructions

STEP 1

Ask newcomers: What is your immigration status? What can you do while under that immigration status? What can you not do?

STEP 2

Explain to newcomers: You must follow specific rules under your immigration status, such as rules related to travel outside the U.S. or to your country of origin. For example, refugees can apply for permanent residency after one year in the U.S. and apply for citizenship after five years as a Legal Permanent Resident. Breaking U.S. laws may impact your adjustment of status or citizenship process.

STEP 3

Ask newcomers: What questions do you have about your status in the U.S.? What questions do you have about permanent residency and citizenship? Record responses.

STEP 4

Assist newcomers in navigating the [Settle In website](#) on their phones or computers. Under “Life in the U.S.,” select the topic: Rights and Responsibilities. Explain this lesson will review information about U.S. laws. Play the video “[Rights and Responsibilities](#).”

STEP 5

Compare their proposed questions from the beginning of the activity with what they learned in completing the lesson. Provide additional information as necessary, including clarification on how the information reviewed in the lesson may differ due to their immigration status.

STEP 6

Explain to newcomers: One of the conditions of your immigration status is filling an AR-11 or Change of Address with the U.S. Citizenship and Immigration Services (USCIS) within ten days of moving. You will need to file this form every time you move until you become a U.S. citizen.

STEP 7

Teach newcomers how to complete the AR-11 until they feel comfortable completing it independently. For more information on how to complete the online AR-11, review [Church World Service's guide](#).

Self-sufficiency using the Settle In app

This activity is ideal for covering key concepts of self-sufficiency and employment.

Instructions

STEP 1

Ask newcomers: What does the term self-sufficiency mean to you?

STEP 2

Share the following definition: Self-sufficiency is the ability to provide for oneself and is important for integration into the U.S. Remember, cash assistance is temporary. Finding, getting, and keeping a job is important to your family's future and well-being. It is the fastest way to self-sufficiency and is necessary for success.

STEP 3

Assist newcomers in navigating the [Settle In app](#) on their phones or computers. Open the "Working in the United States" chapter of Settle In and then select the lesson: Self-Sufficiency. Work with newcomers to complete the lesson on the Settle In app and assist newcomers in navigating the technology.

STEP 4

Ask newcomers: When are you responsible for paying your essential household expenses?

STEP 5

Complete the family budget with newcomers. Clarify when the newcomers are responsible for paying their household expenses independently.

 **Urgent versus routine health concerns**

This activity is ideal for reviewing health services and the differences between urgent and routine health concerns.

Instructions

STEP 1

Ask newcomers: What is an example of a routine health situation? What is an example of an urgent health concern?

STEP 2

Explain to newcomers: I will read five scenarios. For each scenario, I would like you to identify if the scenario describes a routine or an urgent health concern. Then, I would like you to explain what you would do in each health situation.



Scenario 1:

You are stung by an insect.

Key Messages:

This scenario may describe an urgent health concern if you have a severe reaction to the insect sting. A severe reaction includes difficulty breathing. If this happens, you may need to call 911 and ask for an ambulance that can provide immediate medical attention or take you to an Emergency Room. It would help if you also discussed the incident with your Primary Care Provider.



Scenario 2:

Your chest or heart hurts.

Key Messages:

This scenario may describe an urgent health concern. While pain in the chest or heart may be a sign of stomach problems (or indigestion), it may also be a sign of a heart attack. If you think you are experiencing a heart attack, you should call 911 and ask for an ambulance that can provide immediate medical attention or take you to an Emergency Room.

**Scenario 3:**

You have a fever and runny nose.

Key Messages:

This scenario describes a routine health concern. A fever and runny nose are common symptoms of a cold. You can visit your local pharmacy to buy medicine to take at home, which will provide some relief to your symptoms. If your fever continues for a long time or is very high, you may consider making an appointment with your Primary Care Provider or visiting an Urgent Care facility.

**Scenario 4:**

You are feeling hopeless. You tried to do things to make yourself feel better, but nothing worked. You do not see a future for yourself, and you think that nothing you can do will make things better.

Key Messages:

This scenario describes an urgent health concern and can be a warning sign of an emotional health (or mental health) crisis. If you have feelings of hopelessness, depression, or suicide, you should call 911 for help. A healthcare professional will help connect you to appropriate services.

**Scenario 5:**

You think you broke your arm.

Key Messages:

This scenario describes an urgent health concern. You should visit an Urgent Care facility for testing that can confirm whether your arm is broken. If a cast or additional services are needed, you may be referred to an Orthopedist. An Orthopedist specializes in broken bones and muscle injuries.

STEP 3

Ask newcomers: Are there any other health situations you want to discuss?

Schedule an Annual Physical with a Primary Care Provider

I Pages 35-36



Learn about different types of medical specialists

This activity is ideal for newcomers to understand health insurance and the different types of medical specialists that their Primary Care Provider may refer them to.

Instructions

STEP 1

Ask newcomers: What was the process to see a medical specialist (or doctor) in your country of origin or protection?

STEP 2

Explain to newcomers:

- Health insurance helps to cover the cost of doctor visits and other healthcare costs;
- Refugee Medical Assistance is a type of health insurance available to refugees, Special Immigrant Visa (SIV) holders, and humanitarian parolees from Afghanistan;
- Refugee Medical Assistance differs from state to state. In many cases, Refugee Medical Assistance is available for the first twelve months after arrival. Afterward, you will pay for this service;
- Health insurance covers preventative care visits, including an annual physical appointment with your Primary Care Provider;
- Primary Care Providers specialize in preventative and everyday care. They are the first medical professional to see when you have a problem.

STEP 3

Explain to newcomers: I will read three scenarios that describe health conditions. Based on the health condition, I want you to name the type of medical specialist your Primary Care Provider may refer you to. Then, explain the kind of treatment you may receive for the health condition.



Scenario 1:

You suddenly experience severe and consistent tooth pain.

Key Messages:

A dentist specializes in preventing and treating oral diseases like cavities. The dentist will examine your teeth. If surgery is needed to address your pain, they may refer you to an oral surgeon.

Schedule an Annual Physical with a Primary Care Provider

Instructions Continued



Scenario 2:

For the last 6-months, you have experienced stomach pain and constipation (or you use the toilet infrequently).

Key Messages:

A gastroenterologist specializes in identifying and treating issues with your digestive health, like stomach pain after eating. The gastroenterologist may administer tests to determine the source of your pain.



Scenario 3:

You have blurry vision and find it difficult to read words that are far away.

Key Messages:

An optometrist specializes in eye and vision care. An optometrist may perform a test to determine if you need glasses. If you need surgery, they may refer you to an ophthalmologist.

STEP 4

Share the following messages with newcomers:

- Some health insurances require a referral from a Primary Care Provider to see a medical specialist. If your Primary Care Provider refers you to visit a medical specialist, ask them to find a medical specialist in-network. In-network refers to medical professionals that your health insurance agrees to pay for if you visit;
- Without a referral, your health insurance may refuse to pay the cost of the medical specialist visit. The cost of the visit varies based on your insurance. Even with a referral and health insurance, you may be required to cover part of the cost or a copay. A copay is the negotiated amount you owe for a medical visit that insurance does not pay for;
- If the medical specialist refers you for additional testing, confirm that your insurance covers it.

STEP 5

Ask newcomers: Is there a type of medical specialist we did not discuss that you want more information about? If you prefer, you can also choose to speak to me at another time privately. Like all doctors, I will maintain your confidentiality by not sharing your personal medical information with your family members.



Education basics using the Settle In app

This activity is ideal for discussing basic information about education and the education system in the U.S.

Instructions

STEP 1

Ask newcomers: What was school like in your country of origin (or protection)? Was education available for adults and children?

STEP 2

Explain to newcomers: Free public school is available and required for all children (boys and girls). There are four levels of education in the United States for children: preschool, elementary school, middle (or junior high) school, and high school. After receiving a high school diploma (or GED), children and adults may pursue higher education. Higher education is not free, and adults may need to work while attending school. Not all overseas degrees are recognized in the U.S., and adults may need to enroll in higher education classes to recertify their overseas degrees. You can learn more about credential evaluations through the [World Education Services](#).

STEP 3

Assist newcomers in navigating the [Settle In app](#) on their phones or computers. Open the “Education” chapter of Settle In and select the lesson: Education Basics. Work with newcomers to complete the lesson on the Settle In app and assist newcomers in navigating the technology.

STEP 4

Explain to newcomers: The rise in COVID-19 cases in your community will not stop schooling, but the way you (or your children) attend classes may change from in-person to remote (or a combination of the two). If classes are remote, you (or your children) will need a computer and WiFi access to attend online classes.

STEP 5

Ask newcomers: Are there any other questions you have about education in the U.S.?

Discussion on cultural adjustment

This activity provides newcomers with information about the phases of cultural adjustment they may experience as they resettle in the U.S.

Instructions

STEP 1

Explain to newcomers: There are four common phases of cultural adjustment that most newcomers experience when moving to a new place.

- The first phase is called the honeymoon phase. Feelings of happiness when everything is new and exciting characterize the honeymoon phase. This phase often occurs soon after arrival in a new place.
- The second phase is called the culture shock phase. Feelings of worry, confusion, and anger characterize the culture shock phase. This phase often occurs when a newcomer tries to function in an unfamiliar and often strange place.
- The third phase is called the adjustment phase. Feelings of comfort and confidence characterize the adjustment phase. This phase often occurs as a newcomer comes out of the culture shock phase and feels more comfortable and confident in a new place.
- The fourth phase is called the mastery phase. Feelings of comfort with your new life and U.S. culture characterize the mastery phase. Although, there are still difficult periods sometimes.

STEP 2

Explain to newcomers: I will read three scenarios that describe one of the four phases of cultural adjustment. Based on the scenario, please name the cultural adjustment phase. Then, explain what the person can do to cope with their feelings.



Scenario 1

Abdul has been in the United States for three months. He is willing to accept any job offered to him, but no one will hire him. He is anxious about how he will support his family and is having trouble sleeping.

Key Messages:

This scenario describes the culture shock phase. Cash assistance is limited and temporary. Finding, getting, and keeping a job is important to Abdul's family's future and well-being. Abdul should work with the Resettlement Agency (or sponsors) to continue applying for jobs. He should also learn to manage his finances by budgeting for his family's essential household needs until he finds employment.



Scenario 2

Gloria is a 50-year-old refugee from a rural area. When she first arrived in the U.S., Gloria was hesitant to work because she did not believe she had the necessary skills. Recently, though, she has started to notice that there are women in her community who need their clothing tailored. This is something Gloria is very good at. She's wondering if she might be able to tailor clothing for money and is thinking about reaching out to someone at a local dry cleaner to see what they think.

Key Messages:

This scenario describes the adjustment phase. Gloria feels more confident and is considering starting a business to help her community. Some communities have specific programs to help newcomers interested in starting a business.



Scenario 3

Bibi arrived in the United States two weeks ago. She is amazed by the assortment of foods available at her local food market and has purchased ingredients to make her favorite dish from back home.

Key Messages:

This scenario describes the honeymoon phase. Bibi is excited that she can find the ingredients she cooked with back in her country of origin. However, in the upcoming weeks, Bibi may discover that she cannot find all the ingredients she previously cooked with.

STEP 3

Ask newcomers: Is there a cultural adjustment phase you identify with? How can you cope with the phase of cultural adjustment you are in?

Key Messages:

While you may experience all these four phases, the length and intensity of each phase will vary by individual. These phases may not occur in the order I presented them, they may occur more than once, and they are not limited to the first few months of your arrival in the U.S.

★ Overview of U.S. Laws using the Settle In app

This activity is ideal for teaching the basics of U.S. laws and identifying different rights and responsibilities newcomers have in the U.S.

Instructions

STEP 1

Ask newcomers: What does the phrase “to have rights” mean to you? What does the word “responsibilities” mean to you?

STEP 2

Explain to newcomers: In the United States, you have many rights. You will have more rights after becoming a Lawful Permanent Resident and then a U.S. citizen. A Lawful Permanent Resident has a Green Card, and a U.S. citizen is eligible for a U.S. passport. With these rights, you will have responsibilities. I will read six scenarios that describe rights and responsibilities. For each scenario, state whether it is a right or responsibility and share whether these rights and responsibilities are different from where you lived before.



Scenario 1

Men between 18 and 25 years of age must register for Selective Service.

Key Messages:

This scenario describes a responsibility. Men have 30 days from the date of their arrival to the U.S., or after their 18th birthday, to register for Selective Service. Selective Service is a way the U.S. government keeps a list of names to draw from in case of a national emergency that requires a rapid expansion of U.S. armed forces. Failure to register is a felony and can impact a man’s ability to receive state-based student loans, apply for federal jobs, and it can delay their citizenship process. Men ages 26 or older when they arrive in the United States do not need to register for Selective Service. However, when applying for federal loans or jobs, you may need to obtain a Status Information Letter from the Selective Service System to explain why you did not register.



Scenario 2

Everyone who lives in the United States has basic civil rights, such as freedom of speech, freedom of religion, and the right to due process.

Key Messages:

This scenario describes a right. Freedom of speech protects your right to express your opinion publicly, even if it is critical of the government. Freedom of religion allows you to worship according to your religious beliefs without interference from the government. The right to due process is the right to be treated fairly through the use of specified legal procedures if accused of a crime.



Scenario 3

You need to pay your income taxes. You must fill out and send an income tax form to the government every year. You can fill out the form yourself or find someone to help you.

Key Messages:

This scenario describes a responsibility. You begin paying income taxes as soon as you start working. These taxes are taken out of your paycheck by your employer. Income tax rates vary from state to state. You file your taxes every Spring for the previous year. Filing your taxes helps determine whether you overpaid or underpaid the government based on how much your family earned the last year. If you overpaid the government, you might receive some money back from the state or federal government. If you underpaid the government, you need to pay what you owe when filing your taxes. In January, check your local library to find more information about low-cost or free tax preparation services.



Scenario 4

It is illegal to injure or harm, in any way, another person, including anyone in your family.

Key Messages:

This scenario describes a responsibility. Physical violence includes pushing, hitting, or any other act that could result in physical injury or harm. Intentionally causing harm or injury to another person is against the law for everyone. It does not matter if the violence occurs between strangers, family members, or friends. For example, it is against the law for parents to hit their children or for a husband to hit his wife. Parents must learn legal ways to discipline their children. If you are the victim of a crime, you have the right to seek legal action. To report a crime, contact your local police. If it is an emergency, call 911.



Scenario 5

You can work in the United States, and job discrimination is illegal. No one can refuse to give you a job because of your race, country of origin, religion, age, gender, or sexual orientation.

Key Messages:

This scenario describes a right. You have rights as a worker. Your employer must pay you the state minimum wage. Sexual harassment is illegal in and outside the workplace. You have a right to report sexual harassment or other issues in the workplace.



Scenario 6

It is illegal to drink alcohol if you are under the age of 21, and it is illegal to smoke tobacco if you are under the age of 18.

Key Messages:

This scenario describes a responsibility. Certain drugs are illegal to use. It is illegal to purchase, sell or use certain drugs. State and local laws also regulate smoking products, including electronic cigarettes, hookah, and marijuana.

STEP 3

Ask newcomers: Why is it important to understand your rights and responsibilities in the U.S.?

STEP 4

Explain to newcomers: Everyone in the U.S. is responsible for knowing the laws and understanding what may happen if you break the law.

STEP 5

Assist newcomers in navigating the [Settle In app](#) on their phones or computers. Open the “U.S. Laws” chapter of Settle In and then select the lesson: U.S. Laws Overview. Work with newcomers on completing the lesson on the Settle In app and assist newcomers as needed in navigating the technology.

STEP 6

As appropriate, complete the Selective Service registration process with newcomers.

Public transportation using the Settle In app

This activity is ideal for teaching newcomers how to use public transportation in their local community.

Instructions

STEP 1

Ask newcomers: How did you use to travel in your country of origin (or protection)?

STEP 2

Explain to newcomers: Using public transportation is an affordable mode of transportation.

STEP 3

Ask newcomers: Have you used public transportation since arriving in the U.S.? Which mode of transportation did you use? How was it?

STEP 4

Assist newcomers in navigating the [Settle In app](#) on their phones or computers. Open the “Transportation” chapter of Settle In and then select the lesson: Public Transportation. Work with newcomers to complete the lesson on the Settle In app and assist newcomers in navigating the technology.

STEP 5

As appropriate, transition to showing participants the process for using public transportation in their community, including how to be respectful while using public transportation. Consider showing photos of the different modes of public transportation in your community or taking a field trip to the nearest public transportation location.

Family dynamics scenarios

This activity is ideal for discussing and identifying how family dynamics may change during resettlement to the U.S.

Instructions

STEP 1

Ask newcomers: Are there any ways your roles in the family have changed since arriving in the U.S.?

STEP 2

Explain to newcomers: Resettlement may affect family dynamics by changing existing roles. The change in family roles is one of the most stressful parts of resettlement. However, there are ways to deal with these role changes. Try communicating openly and honestly with family members. Share how you are feeling and understand how others in your family feel.

STEP 3

Explain to newcomers: I will read three scenarios that describe ways family roles may change in the U.S. After reading each scenario, I would like you to consider how you would feel and what you would do if you experienced what I described in the scenario.



Scenario 1

A 13-year-old son, Ahmed, comes home from school and tells his father he wants to change his name to Andy. The other kids are laughing at him and calling him rude names. Ahmed is his grandfather's name.

Key Messages:

Bullying can happen to children of all backgrounds. It can come in different forms: physical bullying like hitting or pushing, verbal like name-calling or teasing, or electronically through text messages or social media. Schools are required to respond to discriminatory harassment. If you think your child is being bullied or facing discrimination, listen to your child and try to get the facts about what happened. Talk to your child's teacher, school counselor, or principal.



Scenario 2

A wife has learned English quite well, while her husband has struggled to learn English. She has also found herself a part-time job while her husband is unemployed.

Key Messages:

Fluency in English among family members can lead to changes in family roles. Improving your English will help you obtain a better, higher-paying job. There are many advantages to multiple members of the family working. The husband can talk to the Resettlement Agency (or sponsors) to discuss English language learning opportunities and employment services.



Scenario 3

A daughter's 66-year-old mother sits in her room and stares at the wall. She does not go outside because she has no friends and cannot speak English. She keeps talking about life back home and blames her daughter for bringing her to this terrible place.

Key Messages:

Elderly parents may feel homebound upon resettlement because they fear going out or getting lost. Unable to visit friends or other family members, they may experience social isolation. Elderly parents may feel disconnected from their grandchildren as they learn English and adopt American customs.

STEP 4

Explain to newcomers: When you first arrived in the U.S., you may have felt relieved, excited, or happy because you felt safe being in the U.S. After some time, you may have begun to feel worried, confused, or angry because so many things are unfamiliar and strange. These feelings are common as you adjust to a new culture. There are many ways you can manage your stress (or feelings of being overwhelmed). You can try going for a walk, mindful breathing, talking to family or friends, or talking to a therapist (or psychologist).

STEP 5

Ask newcomers: What do you do when you feel overwhelmed? What are some things that make you feel better?

Financial milestones

This activity is ideal for exploring money management and finances using scenarios grounded in the resettlement experience.

Instructions

STEP 1

Ask newcomers: What are the different financial milestones you expect to encounter in the United States? What are some setbacks you may encounter in reaching your financial goals?

STEP 2

I will read five scenarios. These scenarios describe financial milestones or challenges you may experience. After I read each scenario, I would like you to state whether it is a milestone or challenge and explain your answer.



Scenario 1

You got a new job. You bought a car without consulting your budget. You do not have enough money for car insurance.

Key Messages:

This scenario describes a challenge. There are many expenses related to buying a car. These expenses include car insurance and maintenance costs. Once you have your driver's license, you may look into buying a new or used car. Before deciding to buy a car, it is important that you budget for all related expenses.



Scenario 2

You have decided to move to a new city. You do not have any money saved for the move.

Key Messages:

This scenario describes a challenge. You cannot break your lease. You will need to speak to your landlord if your lease is not ending. Moving can be expensive. It would help if you prepared for the move by saving money for moving expenses like hiring a moving service or paying a security deposit.

**Scenario 3**

You have been in the United States for three years, and you finished paying your IOM travel loan. The IOM travel loan covered your flight from your country of protection to the United States or from a U.S.-based safe haven to your final destination within the U.S.

Key Messages:

This scenario describes a milestone. You likely received an interest-free travel loan to cover the cost of your airfare to the U.S. (or to your final destination within the U.S.). Before travel, you signed a promissory note in which you promised to repay the travel loan within three and a half years. Paying your travel loan helps you build good credit. With good credit, you can apply for loans in the future, which is helpful if you want to purchase a car or house.

**Scenario 4**

You had a headache, so you went to the emergency room. Now, you have a very large bill to pay.

Key Messages:

This scenario describes a challenge. If you call 911 or visit the emergency room for health conditions that are not urgent, your medical insurance may not cover the cost of the visit. When you receive the medical bill, you can speak to the hospital's billing department to discuss them. Make sure the hospital tried to charge your medical insurance. If they did, but your insurance will not cover the cost, you will need to make a payment plan with the hospital. You can also call your insurance company to challenge their decision.



Scenario 5

You obtained a credit card. You include money charged on it as expenses in your budget.

Key Messages:

This scenario describes a milestone. A credit card allows you to borrow money from the bank with the expectation that it will be repaid. Practice paying off your credit card expenses every time you receive a paycheck. If you do not pay your credit card expenses right away, the bank will charge you interest. Interest is additional money paid over time for money borrowed. Interest rates are generally at a set percentage rate. For this reason, you should not apply for a credit card until you have been working for multiple months and have a good understanding of your household budget and money management skills.

STEP 3

Explain to newcomers: There are proactive financial decisions you can make that will help you if you have financial challenges. Start by managing your money wisely and only paying for your essential household needs. Once you can cover your needs, you can start saving for emergencies. Only after you save for emergencies should you spend money on non-essential household needs.

Understanding your lease

This activity is ideal to teach newcomers about leases when renting an apartment or house.

Instructions

STEP 1

Ask newcomers: What do you think the term “lease” means?

STEP 2

Share the following definition: The lease is a legal document between two parties: the landlord/landlady and the tenant. It outlines each party’s rights and responsibilities.

STEP 3

If available, use a copy of the newcomer’s actual lease to build a list of additional vocabulary words.

STEP 4

Explain to newcomers: I will share a scenario, and I would like you to share what you would do if this scenario happened to you.



Scenario 1

You have found an apartment to rent for \$2,000 per month. The security deposit is \$200, and you have a meeting with the landlord/landlady to sign the lease.

Key Messages:

Whenever you rent an apartment, you should make sure that you understand the following: what utilities you need to pay in addition to monthly rent, the length of your lease (or how many months you are committing to live in the apartment and pay rent) and other responsibilities you have as a tenant.

STEP 5

Explain to newcomers: It is important to understand the terms of your lease and ask questions if necessary.



Using navigational applications

This activity is ideal for teaching participants how to use digital navigational tools for getting around their community.

Instructions

STEP 1

Ask newcomers: How did you find your way around in your country of origin (or protection)? Have you ever used a navigational application, such as Google Maps?

STEP 2

Explain to newcomers: You can access different websites or mobile apps to help plan routes to different locations in your community.

STEP 3

Select a digital navigational tool and show newcomers how to access it. For example, if using Google Maps, walk through how to download or find the app on their phone. Use different scenarios (starting point and end destination) to show newcomers how to navigate relevant routes in their communities.

STEP 4

Explain to newcomers: If your phone plan has data limitations, you should be careful when using navigational applications when not connected to WiFi. Navigational applications use a lot of data, and if you go over your data limit, you will be charged overage fees (or an additional fee beyond your regular monthly payment). You can avoid high data use and overage fees by writing down the directions after looking them up and closing the navigational app. You can also avoid using navigational apps when you are not connected to WiFi and change your phone settings to not allow navigational application use when connected to cellular data.

STEP 5

Ask newcomers: Do you have any questions about navigational applications or cellular data?

**Are you working with newcomers from Afghanistan?**

Settle In Facebook is designed to directly engage newcomers from Afghanistan resettling in the United States. This platform serves as another touchpoint for CORE to directly disseminate essential, correct information tied to early resettlement services and key Cultural Orientation messages. This resource is available in Dari and Pashto. the Settle In Facebook video: "Google Maps Overview" in Dari. Play the video: "Google Maps Overview" in Pashto.

Taxes using the Settle In app

This activity is ideal for reviewing basic concepts of taxes in the United States.

Instructions

STEP 1

Ask newcomers: Did you have to pay taxes in your country of origin or protection? What types of taxes did you pay?

STEP 2

Explain to newcomers: Every working person in the U.S. pays federal income tax, and some residents in some states pay state income taxes. Taxes are taken out of your paycheck by your employer. There are different types of taxes, like income tax, property tax, and sales tax.

STEP 3

Assist newcomers in navigating the [Settle In app](#) on their phones or computers. Open the “Money Management” chapter of Settle In and then select the lesson: Taxes. Work with newcomers to complete the lesson on the Settle In app and assist newcomers in navigating the technology.

STEP 4

Ask newcomers: Do you have any questions about taxes?



Are you working with newcomers from Afghanistan?

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Introduction to driving a car using the Settle In app

This activity is ideal for covering basic information about owning and driving a car as it relates to the early resettlement experience.

Instructions

STEP 1

Ask newcomers: Did you own a car in your country of origin (or protection)? What costs were associated with owning a car?

STEP 2

Explain to newcomers: Owning and driving a car comes with certain responsibilities, such as maintaining personal safety and following traffic and driving laws. There are consequences to breaking these laws. There are also car-related expenses when purchasing and maintaining a vehicle.

STEP 3

Assist newcomers in navigating the [Settle In app](#) on their phones or computers. Open the "Transportation" chapter of Settle In and then select the lesson: Driving a Car. Work with newcomers on completing the lesson on the Settle In app and assist newcomers as needed in navigating the technology.

STEP 4

Ask newcomers: Based on the lesson, can you explain what steps need to happen before you are able to drive?



Are you working with newcomers from Afghanistan?

[Settle In Facebook](#) is designed to directly engage newcomers from Afghanistan resettling in the United States. This platform serves as another touchpoint for CORE to directly disseminate essential, correct information tied to early resettlement services and key Cultural Orientation messages. This resource is available in Dari and Pashto. Play the Settle In Facebook video: "[Driving in the U.S.](#)" in Dari. Play the video: "[Driving in the U.S. in Pashto.](#)"

Referenced Resources

Cultural Orientation Toolkit for Community Partners and Sponsors:

https://coresourceexchange.org/wp-content/uploads/2022/06/CO-Toolkit-for-Community-Partners-and-Sponsors_June-2022-2.pdf

Webinar Recording - Introducing the Cultural Orientation Toolkit:

https://www.youtube.com/watch?v=_i1p1rPTwFI

CORE's Activity Bank:

coresourceexchange.org/activity-bank

Settle In website:

<https://settlein.us/>

Settle In app:

<https://desktop.settlein.app/>

Settle In Facebook:

facebook.com/SettleInUS/

Translated palm cards for the Settle In website and app:

coresourceexchange.org/waiting-room-resources

CORE's webpage on trauma-informed and strengths-based approaches:

coresourceexchange.org/working-with-refugees

CORE's Digital Literacy Needs Assessment:

coresourceexchange.org/wp-content/uploads/2019/09/Digital-Awareness-for-Refugees-LP_HiRes-Color.pdf

CORE's Backgrounders on Newcomer Populations:

coresourceexchange.org/refugee-populations

CORE's Effective Practice on Gender-segregated Cultural Orientation:

coresourceexchange.org/guide/promising-practice-delivering-gender-segregated-cultural-orientation-sessions

HIAS Digital Safety and Scams videos:

youtube.com/c/HIASrefugees/playlists

Church World Services' Guide on Completing the Change of Address (or AR-11):

coresourceexchange.org/wp-content/uploads/2021/10/How-To-File-Your-AR-11-Online.pdf

CORE's YouTube Channel:

youtube.com/c/CulturalOrientationResourceExchange

World Education Services:

<https://www.wes.org/>

CORE's Learning Platform:

<https://learning.coresourceexchange.org/index>