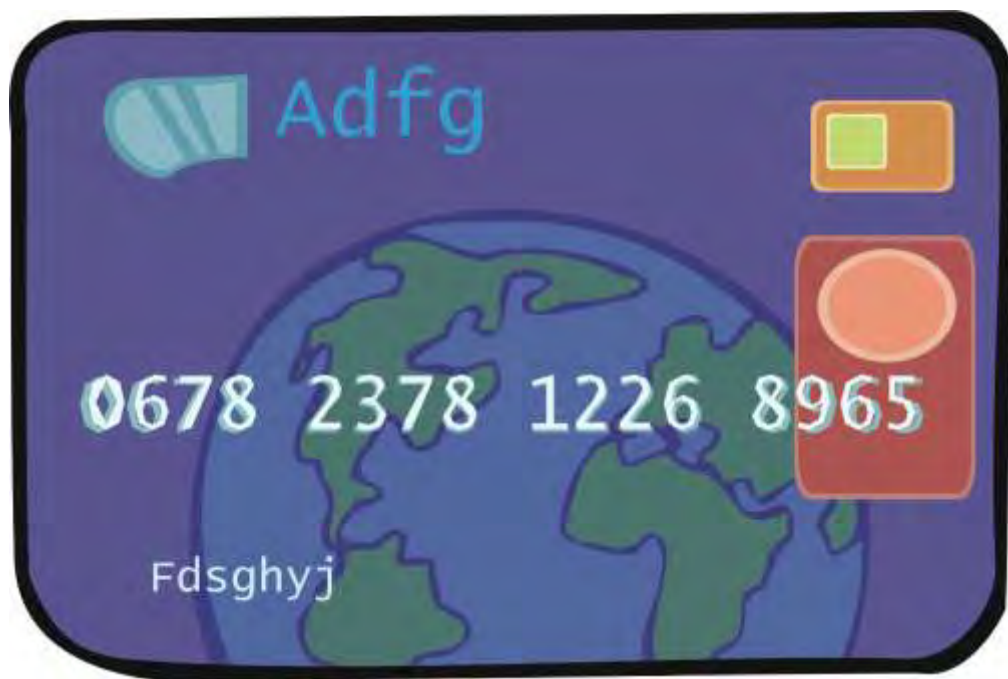


# MODULE 3

## Managing Work and Personal Life



New York State Office of Temporary and Disability Assistance  
Bureau of Refugee and Immigrant Assistance  
Andrew M. Cuomo, Governor  
2012



## MODULE 3 - ACTIVITY #22

### ***BUILDING SELF-RELIANCE***

In this activity, MAC participants will become familiar with how to build self-reliance.



#### **SUPPLIES AND HANDOUTS**

10 pairs of shoes, any type (or any group of objects to be arranged on a SALE table in a store)

Large table for displaying the shoes

SALE sign

Two adults for role-playing

#### **Handouts:**

WORRIED

FRUSTRATED

CONFIDENT

PROUD

SELF-RELIANCE WORKSHEET

ARE YOU SELF-RELIANT?

ARE YOU SELF-RELIANT? (PICTURES ONLY)



#### **VOCABULARY USED IN THIS ACTIVITY**

confident

confused

directions

display

frustrated

proud

question

retail

sale

self-reliance

store

worksheet



## BACKGROUND INFORMATION

As MAC participants become volunteers or working employees, they may feel overwhelmed. There may be occasions when they feel that they cannot handle all of the responsibilities of work and personal life. As they mature and take on more responsibility, they will need to become more self-reliant.

The purpose of this activity is to reassure MAC participants that self-reliance does not mean that you never have to ask for assistance. In fact, those individuals who are the most self-reliant and independent have learned that they need to gather information from a variety of sources and never hesitate to ask for help.

This activity also includes information about the impact of self-talk, a strategy for changing thinking to a more positive point of view. Instead of MAC participants saying to themselves "I can't do this!" – the MAC participants can say, "I can do this. I just have to figure out how to solve the problem." The MAC Coach should continuously stress that the MAC participants are already well on their way to positive self-talk and self-reliance because they are participating in the MAC program and are planning for their future.

This activity can be used in conjunction with Module 1 - Activity #5 *Understanding Independence* and Module 5 – Activity #39 *Building Self-Esteem*.

## ACTIVITY STEPS

1. Display the pairs of shoes with the SALE sign on a table in front of the MAC participants. Explain that you are an employee in a shoe store and there is a sale going on.

The person role-playing the manager should approach you (as the employee) and give instructions about how to set up the display. The directions should be short and confusing.



As the employee, ask one or two questions.

The person role-playing the manager should be unclear about the instructions and then should walk away saying, "You figure it out."

2. Role-play the employee setting up the display while talking out loud. Comments should be similar to the following:
  - *I'm not sure I can do this.*
  - *I know I'm going to get it wrong.*
  - *Should I ask someone? No, that would make me look like I don't know what I'm doing.*
  - *Maybe this is right...*
  - *No, that can't be it...*
  - *I'm so stupid – I should be able to figure this out.*
3. Keep rearranging the display until frustration builds. Role-play frustration, such as throwing shoes down, crossing arms, and muttering.
4. As the employee, ask the group what should be done.

Respond to the group's suggestions, and then decide to ask the manager for more detailed instructions. Say to the group, as the employee:

- *I wasted time blaming myself.*
- *The instructions weren't very clear.*
- *I should ask questions so that I can do this right.*

5. As the employee, ask the manager a series of questions until the work assignment is understood.

- *Can I ask questions so that I get this right?*

The manager should respond more clearly, waiting to see if the employee understands.

The manager should make comments such as:

- *What would you like to know?*
- *These are good questions!*
- *Is there anything else you would like to know?*
- *I trust your judgment – you'll figure it out.*



6. After the manager leaves, the employee should set up the display, making the following comments:

- *I can do this!*
- *All I had to do was stop and think, and then I could have figured out what I needed to know.*
- *Next time I'll ask for help because then I could do a better job.*

7. Step out of the role of employee and discuss what happened.

*Ask:* What should you do when you are confused about something you have to do?

Discuss the value of asking questions. Explain that employers appreciate it when employees think about how to do a task and ask questions to make sure they understand the instructions.

Explain that the term *self-reliance* means to rely on yourself for making decisions. People who are self-reliant know that they make the best decisions if they have complete information. They may have to get information by asking for help.

8. Explain that working in a store is called working in "retail."

*Ask:* If you had to do these jobs in a store, what questions would you ask before you start the job?

- shelving goods
- working a cash register
- helping customers
- organizing goods for sale
- serving as security
- bagging or wrapping sold items
- helping customers try on clothes or shoes
- helping customers retrieve items from shelves
- replacing, folding, sorting items
- giving directions in a large store
- greeting customers



Discuss how self-reliance means that when you are comfortable with a task and feel that you know what you are doing. You can depend on yourself to complete the task and solve problems related to the task.

9. Show the handouts WORRIED and FRUSTRATED.

Ask: Has anyone ever felt this way?

Discuss what the MAC participants should do when they are worried or frustrated. Point out that there is nothing wrong with asking someone for help.

Ask: What can you say to yourself that will make you feel better?

Demonstrate (dramatically) the difference between:

- *I can't do this!*
- *I'm awful at this!*

and

- *Okay – I can figure this out.*
- *I'm strong and I will solve this.*

Point out that people who are self-reliant often say words to themselves (use *self-talk*) to calm down and focus.

10. Encourage the MAC participants to practice positive self-talk out loud.

- *I can do this!*
- *No problem! I will solve this!*
- *Don't panic! This can be fixed!*
- *I am good at this!*
- *Who can I ask for help?*

Emphasize that people who are self-reliant and independent are not afraid to get help if they need it.

11. Show the handouts CONFIDENT and PROUD.

*Ask:* Has anyone ever felt this way?

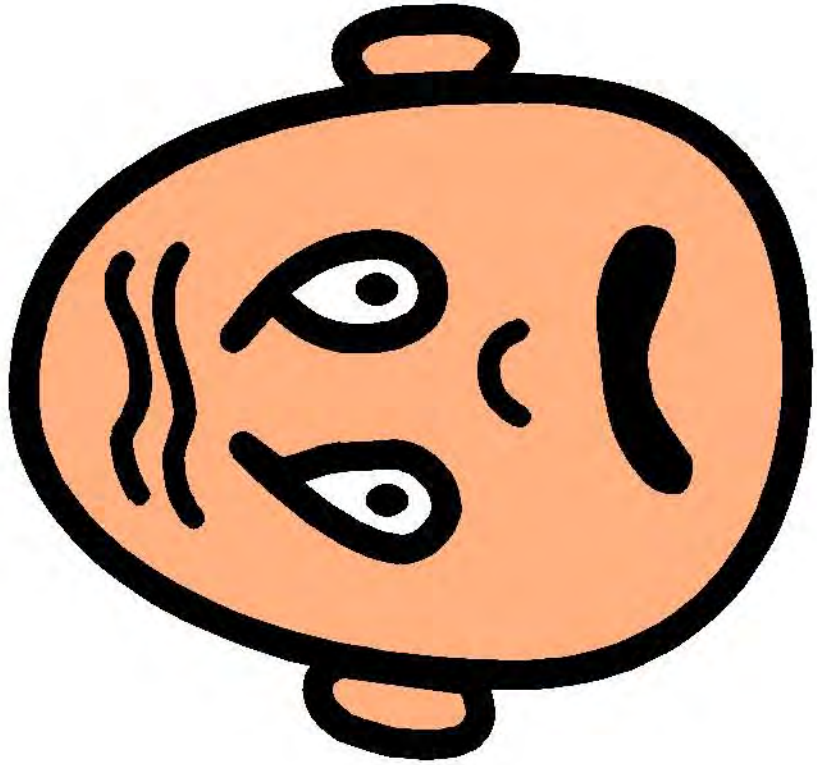
Discuss how MAC participants should feel proud that they are involved in the MAC program and planning for their future. If they ask for assistance and learn whatever they can about future possibilities, they will build confidence and self-reliance.

12. Discuss the examples of self-reliance on the handout (with pictures) ARE YOU SELF-RELIANT?
13. Meet with MAC participants individually or in pairs and complete the SELF-RELIANCE WORKSHEET.

Explain that MAC participants will have the chance to take a close look at how they take care of themselves. After they have completed the worksheet with the MAC Coach, they will be able to see where they are taking care of themselves and where they need to work on becoming more self-reliant.

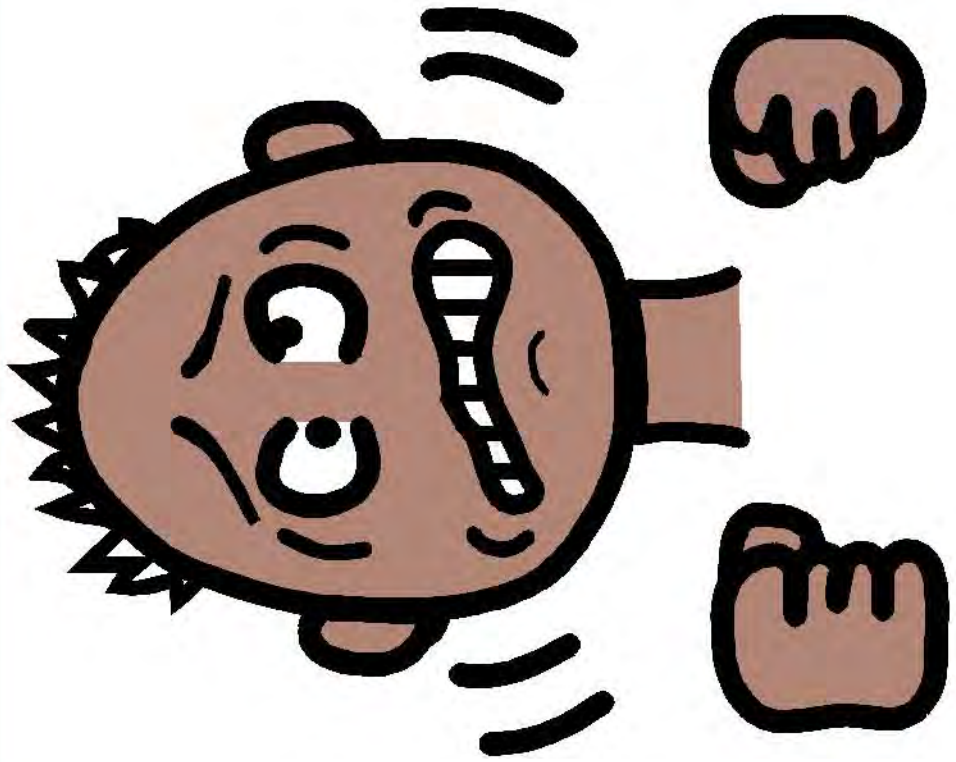
14. If appropriate, the MAC participants can also complete the handout ARE YOU SELF-RELIANT? with the MAC Coach, to determine what skills they need to learn. For participants who are learning English, the picture handout can be used and the MAC Coach can explain what each picture represents.

Worried

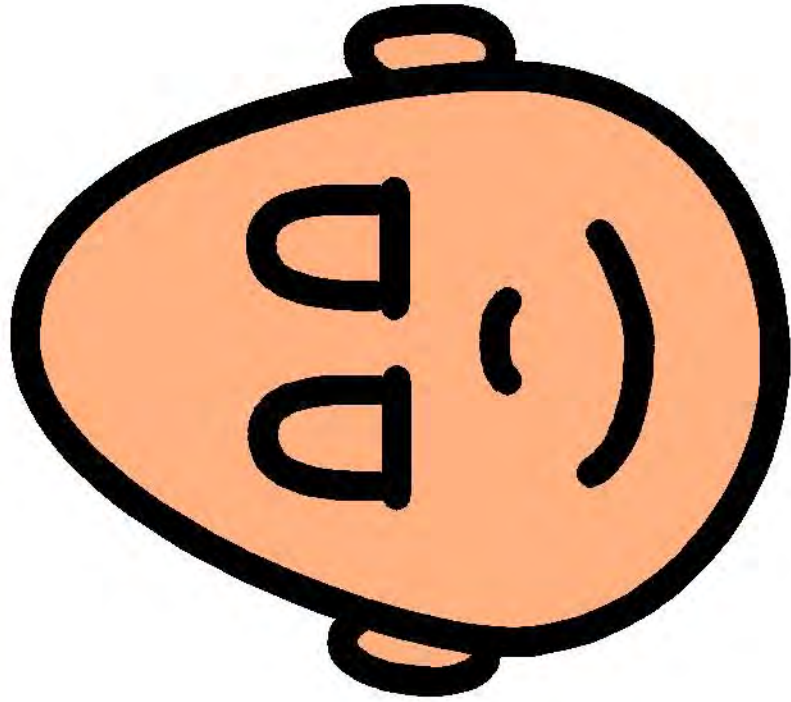




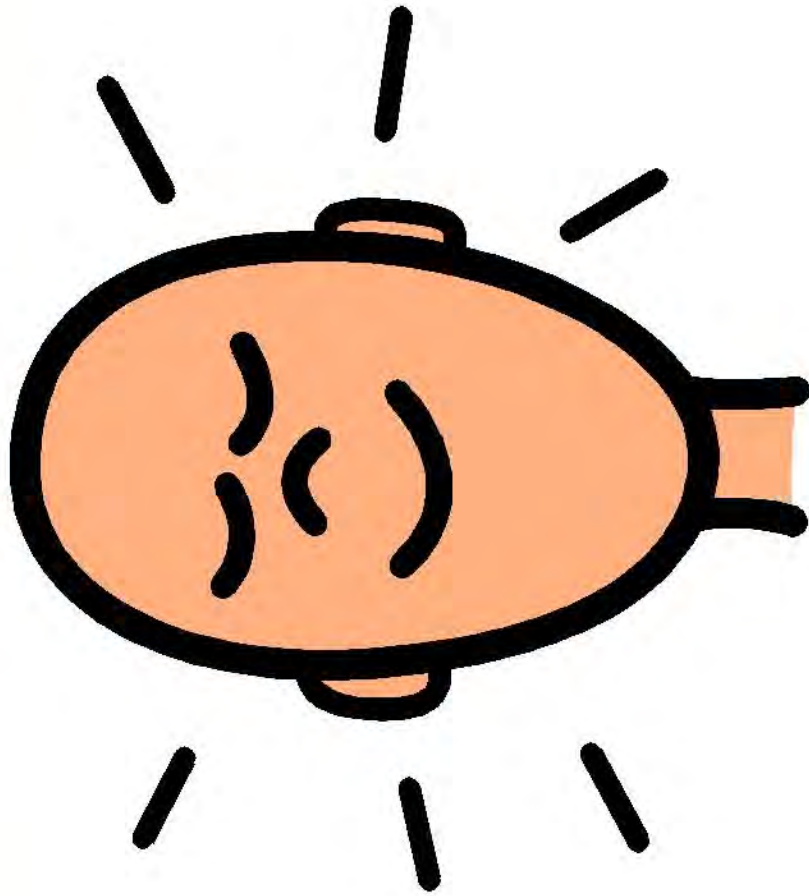
# Frustrated



# Confident



Proud



# Self-Reliance Worksheet

Check off the things that you do to take care of yourself.  
These are all important for building self-reliance.

## Physical Self-Care

- \_\_\_\_\_ Eat regularly
- \_\_\_\_\_ Eat healthy
- \_\_\_\_\_ Exercise regularly
- \_\_\_\_\_ Get regular medical care for prevention
- \_\_\_\_\_ Get medical care from a doctor when needed
- \_\_\_\_\_ Dance, swim, walk, play sports, sing, or do some other fun activity
- \_\_\_\_\_ Get enough sleep
- \_\_\_\_\_ Wear clean clothes
- \_\_\_\_\_ Wash, brush teeth, wear deodorant every day
- \_\_\_\_\_ Dress for the weather
- \_\_\_\_\_ Expand my mind by learning a new language, going to movies, concerts, and museums
- \_\_\_\_\_ Open to new ideas and activities

## Psychological Self-Care

- \_\_\_\_\_ Identify my skills
- \_\_\_\_\_ Be proud of my skills and accomplishments
- \_\_\_\_\_ Identify my interests
- \_\_\_\_\_ Find new interests
- \_\_\_\_\_ Try to find out everything I can about my new life
- \_\_\_\_\_ Talk to friends and family about my future
- \_\_\_\_\_ Talk to my MAC Coach, Case Manager, and counselors about my future
- \_\_\_\_\_ Choose carefully when getting involved in activities



- \_\_\_\_\_ Spend time with people who help me to feel good about myself
- \_\_\_\_\_ Praise myself
- \_\_\_\_\_ Go to places that are safe and relaxing
- \_\_\_\_\_ Cry when I need to
- \_\_\_\_\_ Find things that make me laugh
- \_\_\_\_\_ Take care of people, places, and things that need my attention
- \_\_\_\_\_ Identify what gives me hope
- \_\_\_\_\_ Stay away from people who are negative and make me feel bad about myself
- \_\_\_\_\_ Learn to calm down if I need to
- \_\_\_\_\_ Help other people when they need it

### **Spiritual Self-Care**

- \_\_\_\_\_ Maintain cultural and religious traditions that are meaningful to me
- \_\_\_\_\_ Learn about other religions and cultures
- \_\_\_\_\_ Tolerate other religions and cultures so that I can promote harmony
- \_\_\_\_\_ Identify people who give me faith and comfort
- \_\_\_\_\_ Find a group that provides support in a positive way
- \_\_\_\_\_ Identify strong, self-reliant people who can guide me

**Now go back and look at the items that you checked.  
Keep it up! Be proud of yourself!**

**If you did not check an item – what can you do to build your self-reliance?**

# Are You Self-Reliant?

	PLAN TO LEARN	NEED TO PRACTICE	CAN DO ALREADY	VERY GOOD!
<b>KITCHEN</b>				
Operate stove				
Operate microwave				
Operate toaster or toaster oven				
Wash dishes				
Use can opener, measuring cups				
Plan and prepare meals				
Follow a recipe				
Store leftovers safely				
Set and clear the table				
Keep kitchen clean				
Pay attention to ingredients				
Buy healthy foods				
Cook regular meals (not takeout meals)				
Keep up on food shopping				
Look for sales and discounts on food				
Invite guests for meals				
Clean up dirty dishes in home				
<b>LAUNDRY</b>				
Store dirty clothes in one place				
Wash clothes frequently				
Operate washing machine				
Operate dryer				
Wear clean clothes				
Repair clothes (sew buttons, clean spots)				
Fold and put away clothes				
Hang up clothes				
Iron clothes				
<b>HOUSEKEEPING</b>				
Clear up dirty dishes, loose papers, etc.				




	PLAN TO LEARN	NEED TO PRACTICE	CAN DO ALREADY	VERY GOOD!
<b>HOUSEKEEPING</b>				
Keep floors clean				
Keep kitchen table and counters clean				
Mop and vacuum				
Change sheets and make beds				
Decorate home				
Take out trash often				
Dust surfaces/straighten shelves				
Maintain lawn, flowers, garden				
<b>EMERGENCY AND SECURITY</b>				
Know how and when to call 911				
Keep home locked				
Keep track of keys/do not lend keys				
Clear emergency exits				
Smoke alarms				
Know fire exits in building				
Unclog toilet or sink				
Turn water off				
Fix fuse				
Check electrical plugs and cords				
Use a fire extinguisher				
Store flashlights				
Know how to contact friends & family				
List local numbers for assistance				
Check windows/doors for security				
Limit visitors to known persons				
Eliminate clutter/fire hazards				
Know location of nearest police station				
<b>HEALTH CARE</b>				
Establish doctors, dentist				
Monitor personal diet, exercise				
See professionals for medical concerns				
Know location of medical records				
Know height, weight, birth date, SS#				
Know health insurance information				



	PLAN TO LEARN	NEED TO PRACTICE	CAN DO ALREADY	VERY GOOD!
<b>HEALTH CARE</b>				
Read a thermometer				
Understand over-the-counter medications				
Keep a calendar of appointments				
Request interpreter at hospitals				
Take friend or relative to appointments				
Understand and take medications				
Get prescriptions refilled				
Know personal hygiene				
Understand women's health, sex education				
Understand men's health, sex education				
Know local health resources				
Know locations of local clinics				
<b>COMMUNITY</b>				
Take public transportation				
Obtain bus pass				
Know taxi fares and regulations				
Ask for directions				
Walk safely				
Ride a bicycle safely				
Locate rest rooms				
Understand building security requirements				
Get a library card				
Open a bank account				
Obtain a Social Security card				
Know about social services available				
Use the post office				
Avoid local check-cashing/loan businesses				
Use public telephones				
Obtain picture ID				
Obtain driver's license				
<b>SOCIAL LIFE</b>				
Invite friends/family to home				



	PLAN TO LEARN	NEED TO PRACTICE	CAN DO ALREADY	VERY GOOD!
<b>SOCIAL LIFE</b>				
Attend local events (festivals, street fairs)				
Visit library				
Go to movies, restaurants, etc.				
Arrange entertainment with friends				
Watch television shows with friends/family				
Help plan a party or celebration				
Get regular exercise				
Communicate safely on the Internet				
Responsible about alcohol				
Keep a calendar of social activities				
Volunteer				
<b>EDUCATION</b>				
Know local education options				
Research financial assistance				
Attend classes				
Be ready for employment				
Seek employment				



# Are You Self-Reliant?







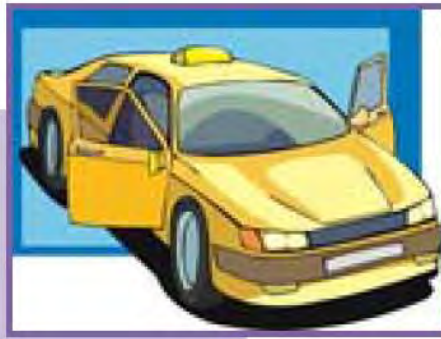


















## MODULE 3 - ACTIVITY #23

### *TIME MANAGEMENT*

In this activity, MAC participants will plan how to manage their time.



#### SUPPLIES AND HANDOUTS

Beach ball, basketball, or ball of equivalent size

2-3 medium size balls, such as a soccer or volleyballs

12 tennis balls

10 ping pong balls

Large box that can hold all of the balls

Pencils and erasers

*Optional:* Colored pencils

#### **Handout:**

CIRCLE CHART



#### VOCABULARY USED IN THIS ACTIVITY

circle chart

control of time

essential activities

full day

future

managing time

nonessential activities

spending time

time

well-being



## BACKGROUND INFORMATION

The concept of time is difficult for many refugees to grasp. They may have spent most of their lives in settings that did not require alarm clocks, watches, and time cards. Their culture may deemphasize the importance of time. In fact, their culture may stress the value of spending as much time as necessary on basic activities such as visiting, sharing a meal, and spending time with relatives.



Then refugees arrive in America, where keeping track of time is a strong element of the workplace. Employees are measured by whether they arrive on time, get work done on time, keep track of their time, and spend their time efficiently.

The purpose of this activity is to raise the awareness of MAC participants about the importance of looking at their use of time. The MAC Coach will need to stress the time-related requirements of most employers, and the challenges of managing time for work and after-work activities.

The activity includes an exercise where MAC participants consider how they would like to spend their time so that they can create a positive future for themselves. The MAC Coach will have to determine if this activity should be carried out completely with the large group since the concept of managing time may be new and overwhelming to some of the MAC participants.

This activity can be used in conjunction with Module 1 – Activities #1, #2, and #3 that focus on goal-setting.

## ACTIVITY STEPS

1. Place the large box on a table and hold up the beach ball. Explain that the box represents one full day.

Drop the beach ball into the box and explain that the beach ball represents how you (as the MAC Coach) spend most of your time. Examples could be:

- working
- studying for evening classes
- preparing for the MAC program.



*Ask:* How do *you* spend most of *your* time?

Encourage the MAC participants to be honest about their responses. They may spend a lot of time playing video games, hanging out with friends, talking on the phone, etc.

At this point suggest that the MAC participants start thinking about how they spend their time.

2. Drop two soccer balls into the box. Explain that they represent how you (as the MAC Coach) spend large portions of time. Examples can be:

- working a second job
- playing with your children
- participating in sports
- playing games on the computer
- commuting to work.

Discuss whether you are using your time productively.

*Ask:* How much control do I have over the use of my time? Is there anything I could change?

*Ask:* What takes up a lot of time during *your* day?

Discuss whether your use of time is necessary, or whether your time could be used for something more productive.

Point out that many people are not aware of how much time they spend on nonessential activities, leaving little time for important, satisfying activities. For example, spending hours watching television means that good hygiene, healthy eating, time with friends, or job hunting may not be getting accomplished.

3. Drop several tennis balls into the box and explain how they represent how you squeeze in additional activities during a typical day. Examples can be:

- shopping for food
- cooking
- laundry
- Facebook
- napping
- looking for employment



Discuss how everyone feels that there are not enough hours in the day. Time management means paying attention to how time is spent each day and determining how time can be used more efficiently.

*Ask:* What should I spend more time on?  
What could I eliminate or reduce?  
What habits could I change?  
What should I not give up?

4. Discuss how you would prefer to spend your time and whether you manage your time well.

For example, you may do your laundry at the last minute and it takes a lot longer than doing a few quick loads of laundry.

You may start looking something up on the computer and end up watching several videos and chatting online with friends.

5. *Ask:* What activities may take a long time, but are worth it for your well-being?

Examples:

- enjoying long dinners with family members
- attending religious events
- reading about current events in home countries
- searching for bargains when shopping



6. Empty the box. Ask MAC participants one at a time to drop the balls into the box and explain how they spend their time.

Note: This should be a volunteer activity, since some MAC participants may not want to share how they spend their time. Consult with those individuals privately to determine if they are spending their time on activities that are unproductive – even risky or illegal. Concentrate on discussing the steps it will take to safely and comfortably spend time doing positive activities.

7. Distribute the handout CIRCLE CHART.

Explain that the MAC participants are going to draw a picture of how they would like to spend their time. They can use the handout CIRCLE CHART or create their own circle chart.

They should use pencils and erasers in case they change their minds as they plan how to use their time.

The rules for completing the circle chart are:

- Be realistic about what is necessary and what you enjoy doing.
- Recognize how you might have to reduce the time you spend on some activities and increase the amount of time you spend on others.
- Keep your personal goals in mind.
- Gather opinions from others about how you should spend your time productively.

The MAC participants do not have to determine the specific amount of time for each activity, but create a general picture of how they could spend their time productively.

The MAC Coach can provide a personal circle chart as an example.

8. After the MAC participants complete their circle charts, post a blank circle chart in front of the group.

Fill in the largest section and label it EMPLOYMENT.

Explain that working, especially full-time, takes up the majority of time of the day. Therefore, it is important to be involved in work that is rewarding and satisfactory, and to manage time well during the rest of the day.

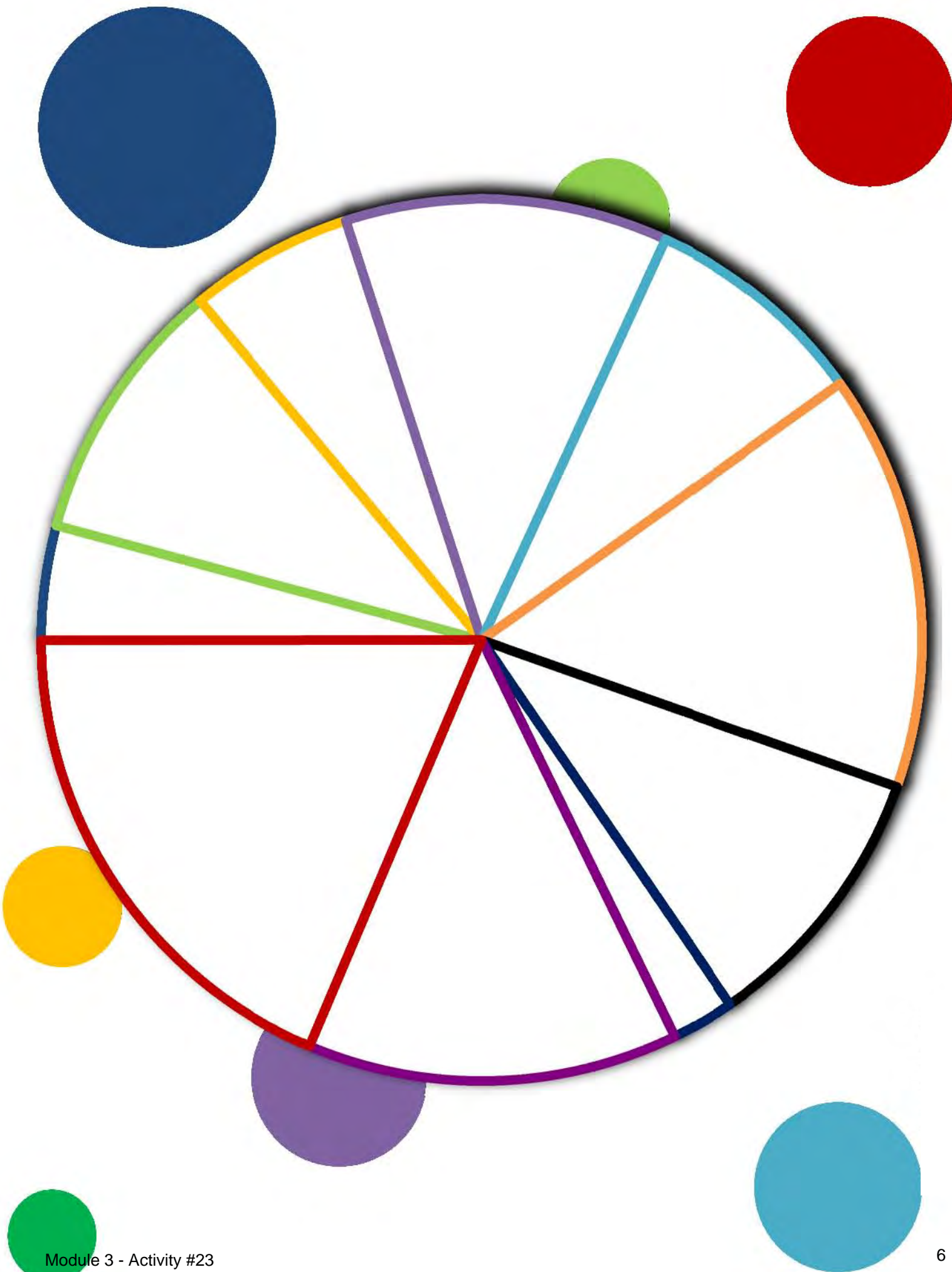


Most MAC participants will begin in employment that may not be immediately rewarding.

*Ask:* How can you make the most of the time you spend at work so that you are building your future?

Discuss how enjoyable activities should be built into time management.







# MODULE 3 - ACTIVITY #24

## PAYCHECKS AND CHECKING ACCOUNTS

In this activity, MAC participants become familiar with paychecks, checking accounts, and the importance of money management.



### SUPPLIES AND HANDOUTS

Items with price tags

Shoes with shoe size marked on the inside or bottom of the shoe

Recipes on the back of a box

Dollar bills, \$10 dollar bill

Combination lock

Calculators

*Optional:* time card, printout of numbers from a retail center, receipt from a recent purchase, lottery ticket, spreadsheets

#### Handouts:

SAMPLE PAYCHECK

SAMPLE CHECK

SAMPLE BLANK CHECK

SAMPLE DEPOSIT SLIP

PAYCHECK INDEPENDENCE



### VOCABULARY USED IN THIS ACTIVITY

401(k)  
accounts  
bank  
bonus  
calculator  
checking account  
computers  
counting  
deductions  
dental care expenses  
deposit slip  
earnings  
equipment fee  
federal taxes  
FICA  
gross pay  
health care expenses  
mathematics  
measurements  
net pay  
overtime (OT)  
pay rate  
pay stub  
paycheck  
price tag  
printout  
receipt  
retirement fund  
Social Security  
spreadsheet  
state taxes  
time cards  
uniform fee  
union dues  
year-to-date (YTD)





## BACKGROUND INFORMATION

MAC participants may not be familiar with how they are paid once they obtain employment. In this activity they learn about the many different components of a paycheck and how they can keep their money in a bank.



For most refugees, managing money is a constant challenge. Even though many refugees arrive in the United States with work experience and professional skills, they often have to start over in entry-level, low-wage jobs. Research has shown that refugees tend to be frugal and save money when they can, but it is a financial challenge to build a new life. Refugees may reside in neighborhoods with limited resources, such as check-cashing outlets instead of banks. They may assume the responsibility of sending money to relatives in their home countries. As they are learning English, they are trying to comprehend the language of checking accounts, loans, debit/ATM cards, and credit cards.

Gender roles and religious beliefs also play a role in determining how money is earned, saved, and spent. In some cultures, even if women become knowledgeable about managing money, cultural tradition may determine that the men in the household make the financial decisions. As the activities on money management are carried out with the MAC participants, it is important to consider how cultural background can impact how the information is applied.

The chance to finally earn personal spending money can be tempting for MAC participants. As they prepare to enter the workplace (or begin to earn a paycheck), they should be aware of the pitfalls of poor money management.

Before they analyze paychecks, it is important that they become aware of how to manage their money. For many people, whether they are newcomers or not, a paycheck is viewed as an opportunity to spend. Then when the paycheck money runs out, credit cards and loans begin to take the place of actual cash.

Of course, some credit card activity and loans are necessary, but the MAC participants should at least be aware of the consequences of borrowing and charging in order to sustain their lifestyles. They need to learn about standard financial management, and understand words of advice such as:

- Live within your means
- Pay yourself first
- Save for the future.

It is a common misconception among some refugees that money loses value once it is deposited into a bank. The belief is that wealth is represented by material goods, and that money should be stored at home. Not only do these beliefs make some refugees easy targets for theft and cause suspicion when they have large amounts of cash, it interferes with the process of building the kind of credit score that is necessary for large purchases such as a home or automobile.

It may be difficult for the MAC participants to talk openly about money. This activity, combined with activities #25 *Budgeting*, #26 *Credit Card Responsibility*, and #27 *Good Credit / Bad Debt* will give the MAC participants the chance to build financial literacy, and to figure out how they can manage their money.

Note that activities related to money management require basic understanding of arithmetic. The MAC Coach may have to identify math instructors or tutors who can help with the money management activities. The topic of money is an ideal way for MAC participants to learn and appreciate math.



## ACTIVITY STEPS

1. Give each MAC participant one of the following items:

- items with price tags
- shoes with sizes marked
- recipe on the back of a box
- combination lock
- calculators



*Ask:* What is the object that I gave you?

What are the numbers on the object used for?

Explain that MAC participants will encounter numbers in a variety of ways in their personal lives and at work. Sometimes the numbers are part of a math problem, but sometimes they exist to keep things organized and efficient.

2. *Ask:* When have you used numbers in the past week?

Examples are:

- bus number
- counting change
- buying groceries
- measuring for a recipe
- ordering food at a restaurant
- counting off in a game or counting points
- address (apartment number, house location)



3. Continue to discuss the importance of numbers and how MAC participants should work to become comfortable reading, adding, and subtracting numbers. (The MAC Coach should determine if participants will need assistance in building their math skills.)

4. *Ask:* How do you think people use numbers in their jobs?

Explain that computers and calculators are now used to keeping track of numbers, but that MAC participants should know what the numbers mean. Discuss the following:

- Keeping track of their time (time cards)
- Adding up accounts (spreadsheet)
- Counting the number of customers in a store (store checklist)
- Counting the number of items for sale (store printout)
- Receipts

5. Distribute the handout SAMPLE PAYCHECK.

Review each item on the paycheck stub. The MAC participants will undoubtedly be surprised at the amount of money that is deducted for expenses such as taxes, union dues, uniforms, and other required payments.



Review paycheck terminology:

- gross and net pay
- deductions
- YTD (year-to-date) earnings and deductions
- pay rate
- OT or overtime
- bonus
- federal and state taxes
- Social Security
- FICA
- union dues
- health care expenses
- dental care expenses
- 401(k) and other contributions, if relevant
- retirement fund contributions, if relevant
- uniform and equipment fees

Explain that many of the deductions are benefits offered by the employer. The employee usually pays for part of the benefit and the employer makes up the difference. (Review the list of benefits at the bottom of the handout SAMPLE PAYCHECK.)

6. Ask: How often do you think you get paid?

Explain that pay periods depend upon the employer, and that checks can be automatically deposited into a checking account.

7. Ask: How many of you have money saved in a bank?

Discuss the value of keeping money safely in a bank.

Distribute the handouts SAMPLE CHECK and SAMPLE DEPOSIT TICKET and discuss how to deposit and withdraw money from a checking account.

*Optional:* Provide several copies of the SAMPLE BLANK CHECK for MAC participants to practice writing a check. (Explain that they are not real checks, and that they will be torn up so that they are not misused. Describe the consequences of writing bad checks.)

8. *Optional:* Provide several copies of the SAMPLE DEPOSIT SLIP for MAC participants to practice depositing combinations of checks and cash.

9.

*Optional:* The MAC Coach may determine that participants can learn about online banking if they have ready access to computers. Online security should be addressed, and is discussed in more detail in Activity #29 *Online Security and Responsibility*.

In Activity #25 *Budgeting* the MAC participants practice balancing income and expenses.



9. Discuss the handout PAYCHECK INDEPENDENCE. Emphasize the importance of first paying for basic essentials and emergency funds.

Business Name:  
Business Address:

Check No: A00001  
Check Date: 02/07/xx  
Period Ending: 02/01/xx

John Doe  
123 Job Lane  
Greenville, NC 99999

Salary: 26,000.00  
SSN: 123-45-6789

HOURS AND EARNINGS					TAXES AND DEDUCTIONS			OTHER	
Current		YTD			Current		YTD		
Description	Hours	Earnings	Hours	Earnings	Description	Amount	Amount	Vac Balance	18.00
Regular	80.00	1000.00	240.00	3000.00				Sick Balance	23.00
					<b>PRE-TAX</b>				
					Retirement	100.00	300.00		
					Health Ins	45.00	135.00		
					FSA	20.00	60.00		
					<b>AFTER-TAX</b>				
					Social Sec.	62.00	186.00		
					Medicare	14.50	43.50		
					Fed	95.60	286.80		
					State	41.75	125.25		
					Insurance	5.00	15.00		
GROSS		OTHER	TAXABLE		LESS TAXES	LESS DEDUCTIONS		NET PAY	
Current	1000.00		835.00		213.85	170.00		616.15	
YTD	3000.00		2505.00		641.55	510.00		1848.45	

**POSSIBLE BENEFITS:**

Health Insurance  
Dental Insurance  
Life or Disability Insurance  
Retirement/401K  
Parking

**Chuck Ryder**  
 123 Mulberry Lane  
 Anytown, CA 95000

000000  
 1001

Date 01/31/03

1000.00

PAY TO THE ORDER OF UC Regents

One Thousand and no/100

DOLLARS

AnyBank, Inc.  
 1000 Bank Street  
 Bank City, CA 95111

FOR Chuck Ryder

1234567891011123456711

1001



1025

DATE \_\_\_\_\_

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_ DOLLARS

MEMO \_\_\_\_\_

1025

Security Features  
Ink on Back  
Details on Back

1025

AS



## Deposit

Date \_\_\_\_\_

Name \_\_\_\_\_

Account Number \_\_\_\_\_

**The Money Bank**  
Cashton, NC 22222

<b>CASH</b>		
<b>CHECKS</b>		
<b>Subtotal</b>		
<b>Less Cash</b>		
<b>TOTAL</b>		

# PAYCHECK INDEPENDENCE

*What will be different if YOU are in charge?*



FOOD

HOUSING

TRANSPORTATION



FAMILY LIFE

ENTERTAINMENT

CLOTHING

TRAVEL

SHOPPING

EDUCATION

INTERESTS AND HOBBIES

FUTURE PLANS





## MODULE 3 - ACTIVITY #25

### ***BUDGETING***

In this activity, MAC participants will become familiar with how to plan and balance a budget.



#### **SUPPLIES AND HANDOUTS**

Play money from a board game (or use the handout PLAY MONEY)

Large jar or see-through plastic container

The MAC Coach should research costs of local housing, utilities, and other expenses listed on the handout SAMPLE BUDGET FORM.

#### **Handouts**

PLAY MONEY

SAMPLE BUDGET FORM

MANAGING MONEY

MONEY AND DAILY LIVING



#### **VOCABULARY USED IN THIS ACTIVITY**

See the handout SAMPLE BUDGET for vocabulary words

budget

expenses

income

managing money

salary

saving money (savings)



## BACKGROUND INFORMATION

Note: This activity should be used in conjunction with Activity # 24 *Paychecks and Checking Accounts*, #26 *Good Credit / Bad Debt*, and #27 *Credit Card Responsibility*.

MAC participants may not be familiar with how to create and manage a personal budget. In this activity they learn about the variety of expenses they should prepare for, as well as how to plan so that they can achieve their goals.

But before they start budgeting, it is important that they become aware of how to manage their money. For many people, whether they are newcomers or not, a paycheck is viewed as an opportunity to spend. Then when the paycheck money runs out, credit cards and loans begin to take the place of actual cash.



The chance to finally earn personal spending money can be tempting for MAC participants. As they prepare to enter the workplace (or begin to earn a paycheck), they should be aware of the pitfalls of poor money management.

For most refugees, managing money is a constant challenge. Even though many refugees arrive in the United States with work experience and professional skills, they often have to start over in entry-level, low-wage jobs. Research has shown that refugees tend to be frugal and save money when they can, but it is a financial challenge to build a new life. Refugees may reside in neighborhoods with limited resources, such as check-cashing outlets instead of banks. They may assume the responsibility for sending money to relatives in their home countries. As they are learning English, they are trying to comprehend the language of checking accounts, loans, debit/ATM cards, and credit cards.

Gender roles and religious beliefs also play a role in determining how money is earned, saved, and spent. In some cultures, even if women become knowledgeable about managing money, cultural tradition may determine that the men in the household make the financial decisions. As the activities on money management are carried out with the MAC participants, it is important to consider how cultural background impacts how the information is applied.

All MAC participants need to learn about standard financial management, and understand words of advice such as:

- Live within your means
- Pay yourself first
- Save for the future.

It is a common misconception among some refugees that money loses value once it is deposited into a bank. The belief is that wealth is represented by material goods, and that money should be stored at home. Not only do these beliefs make some refugees easy targets for theft and cause suspicion when they have large amounts of cash, it interferes with the process of building the kind of solid credit score that is necessary for large purchases such as a home or automobile.

It may be difficult for the MAC participants to talk openly about money. This activity, combined with activities #26 *Good Credit / Bad Debt* and #27 *Credit Card Responsibility*, will give the MAC participants the opportunity to build financial literacy, and to figure out how they can manage their money.

Note that activities related to money management require basic understanding of arithmetic. The MAC Coach may have to identify math instructors or tutors who can help with the money management activities. The topic of money is an ideal way for MAC participants to learn and appreciate math.

The MAC Coach may need to research local costs for rent, utilities, public transportation, etc. to carry out this activity, as well as state and county resources such as HEAP, WIC, and food stamps.

## ACTIVITY STEPS

1. Ask one of the MAC participants to fill the jar or see-through plastic container with \$1666 dollars (play money provided in this activity). Explain that your full-time annual salary is \$20,000 and every month you earn \$1666.

Discuss how \$1666 seems like a lot of money for one month's expenses.



2. Remove \$333 dollars and explain that this is the money for state and federal taxes and automatically comes out of the paycheck. (In this case the tax amount is 15% but could be higher depending upon filing status and overall income.)

Remove \$65 for health insurance. Explain that the employer pays the rest of the cost of health insurance, and that costs will vary depending upon the insurance plan and the employer's contribution.

Remove \$15 for Medicare, \$10 for life insurance, \$15 for a uniform fee, and \$46 for Social Security. (These expenses are discussed in Activity #25 *Paychecks and Checking Accounts*).

3. Ask one of the MAC participants to remove \$400 because that is your part of the rent payment for the apartment that you share with other people. (This rate will vary depending upon the circumstances. Estimate the possible cost for the MAC participants.)

Discuss how there still seems to be plenty of money in the jar.

Ask: What else do you think I need to pay for?

4. Distribute the handout SAMPLE BUDGET form.

Ask MAC participants to take additional expenses out of the jar, based on local costs.

The MAC participants may have minimal understanding of local costs, so the MAC Coach should research this information in advance.

Although costs are on a monthly basis, not all will be spent every month. Estimate annual costs and divide by 12 months.

Begin recording expenses on the SAMPLE BUDGET form as a group. Continue to remove the money from the jar.



MAC participants may indicate that they will not be responsible for some of the expenses, such as vacation or internet. Discuss how important it is to save money, if possible, for additional expenditures that they may want in the future.

5. Discuss items on the SAMPLE BUDGET form that MAC participants may not understand, such as:

- Savings (or emergency fund)
- Charity
- Credit Card Payment (discussed more thoroughly in Activity #27 *Credit Card Responsibility*)

6. Discuss the status of the jar.

Depending upon the local expenses, the jar may be empty (or in need of replenishing for upcoming expenses) or may have some change left for saving, emergencies, or special expenditures.

7. Present the MAC participants with the problems described on the handout MONEY AND DAILY LIVING.

Discuss:

- ways to cut back on costs
- the importance of living within the budget to avoid debt and to achieve goals
- how to say no to temptations and pressures to spend
- state and county resources such as HEAP, WIC and food stamps
- how to “pay yourself first” if possible.

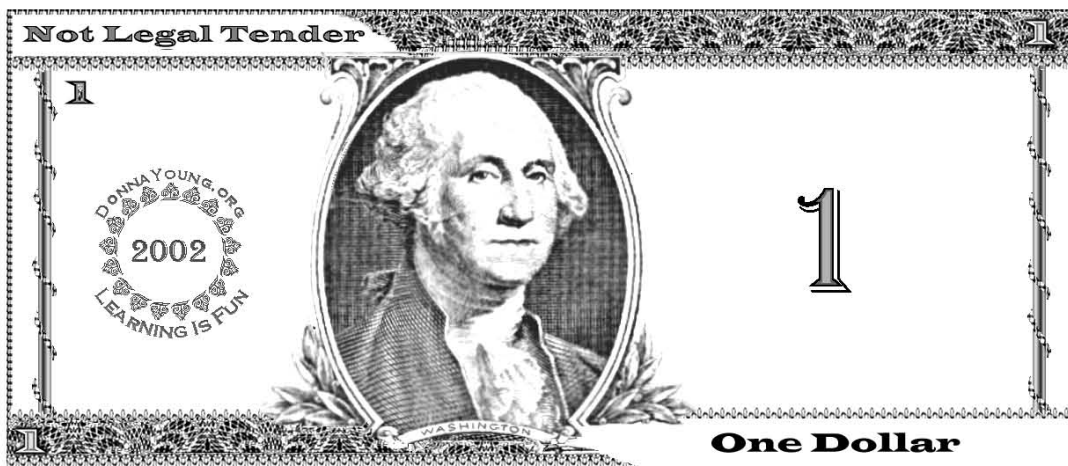
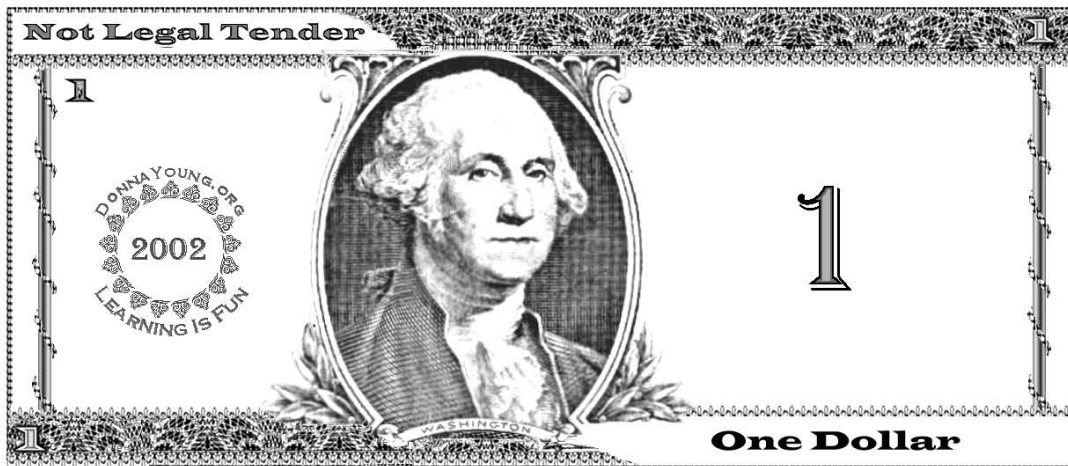
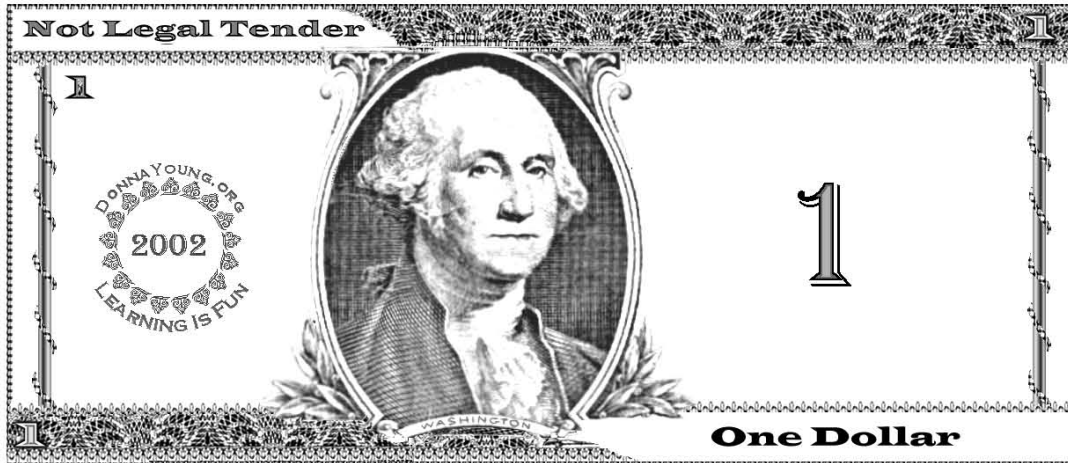
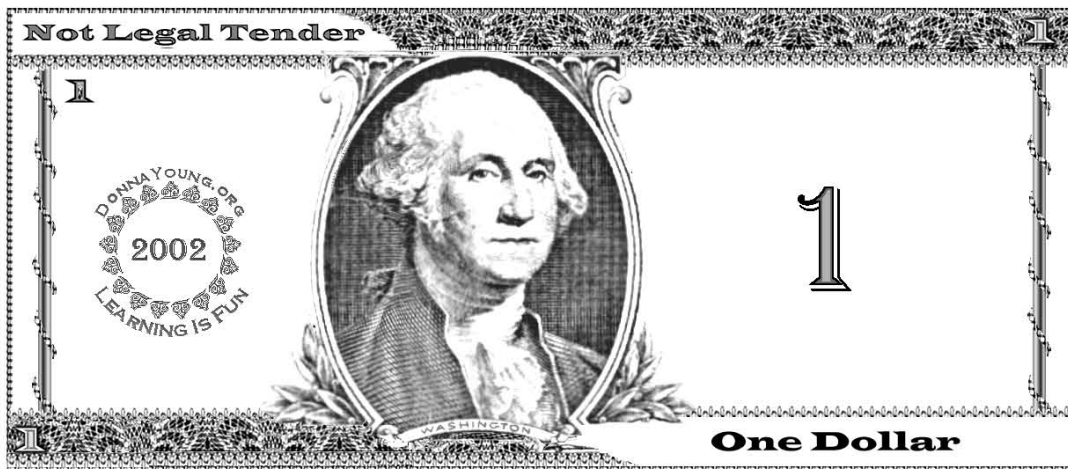


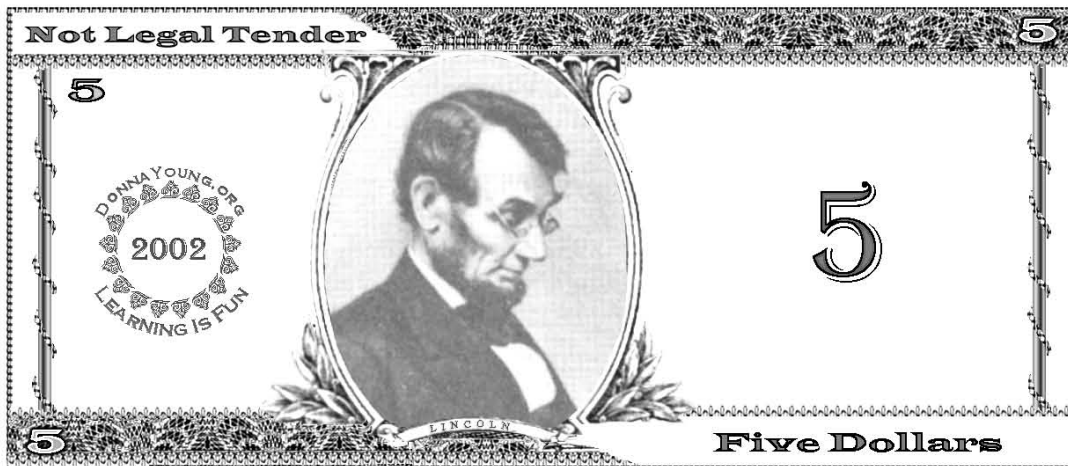
8. Distribute the handout MANAGING MONEY and discuss the three items on the handout.

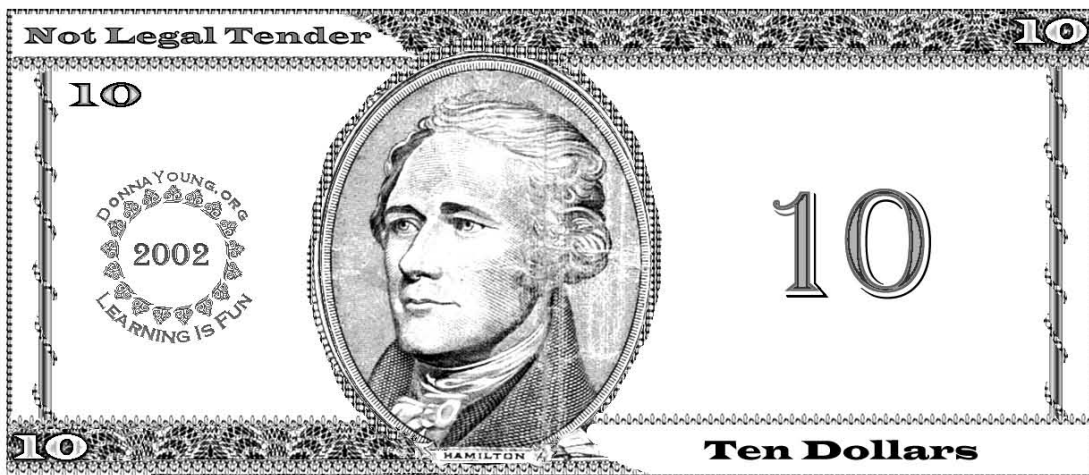
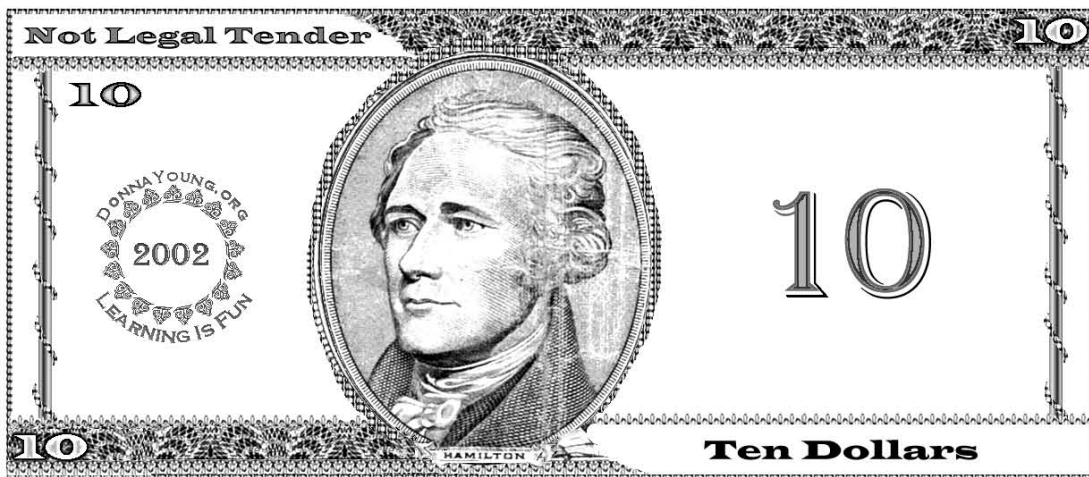
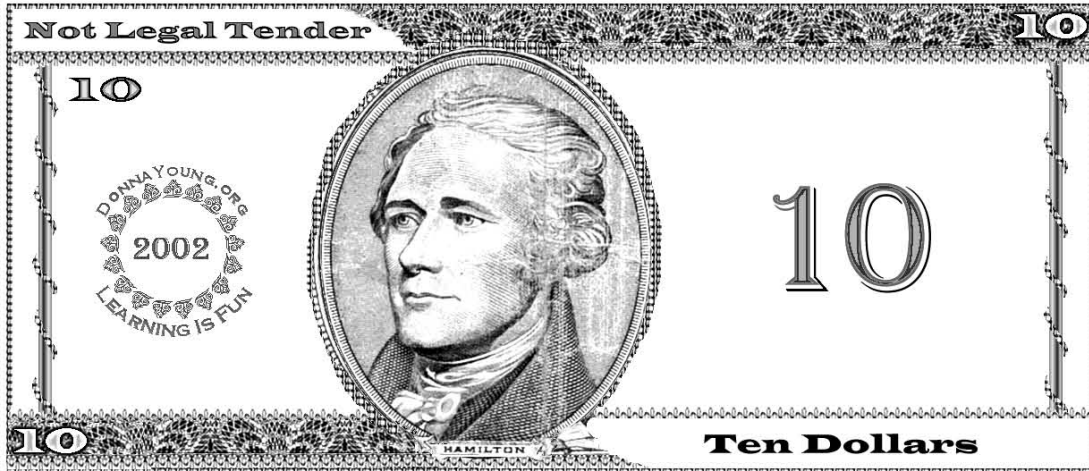
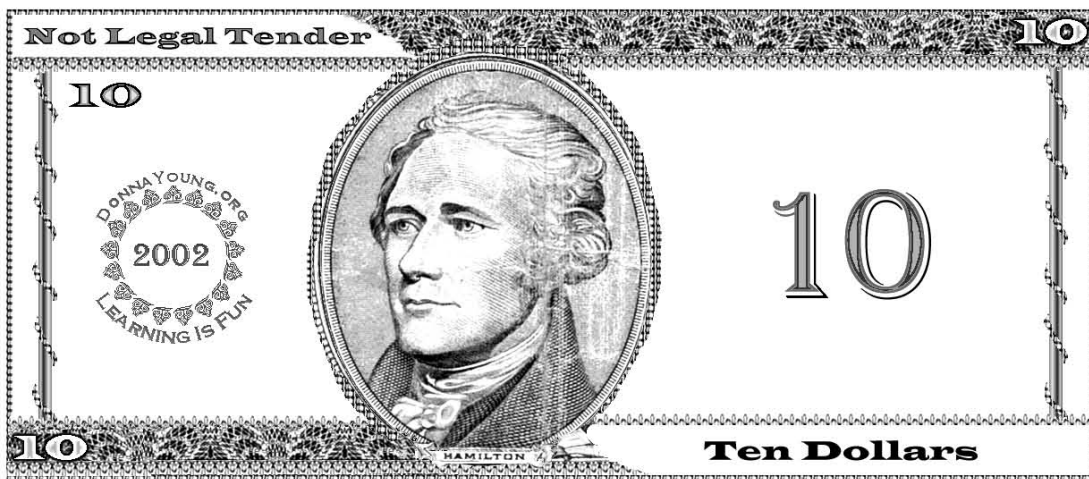
9. Discuss the situations on the handout MONEY AND DAILY LIVING. Some of the MAC participants may need to practice the solutions. Explain that managing money can also mean managing personal relationships and communication with community resources.

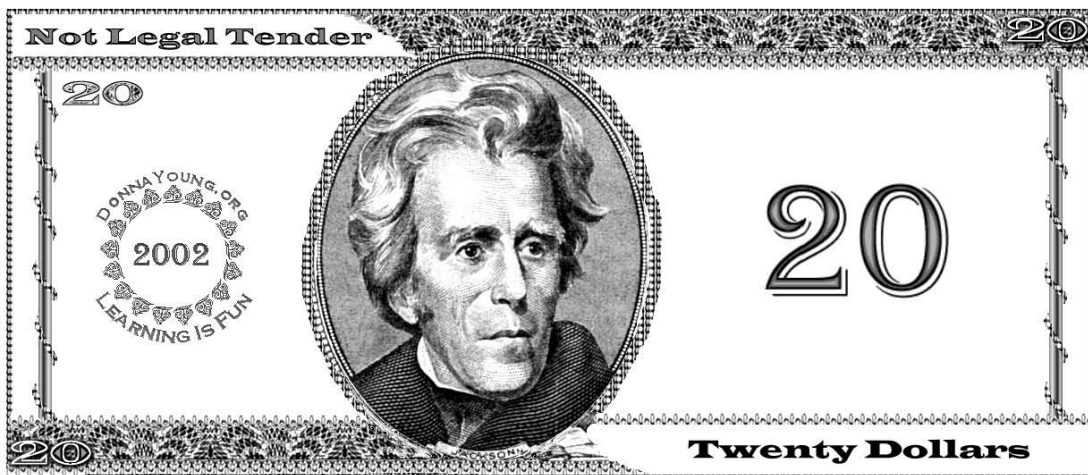
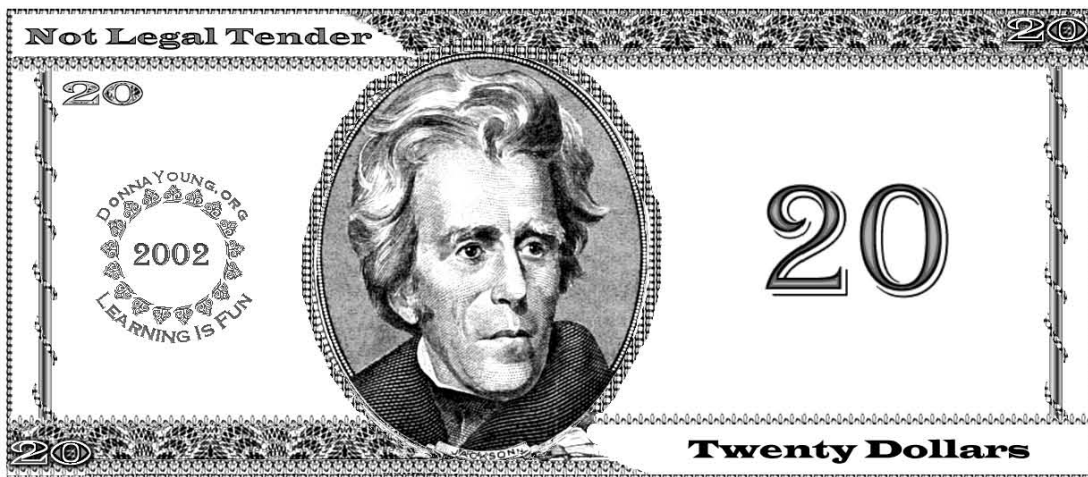
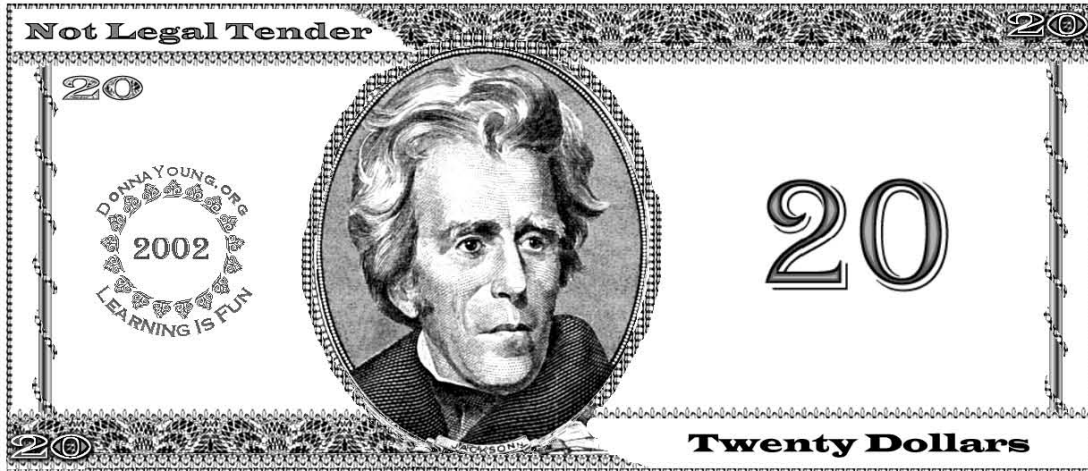
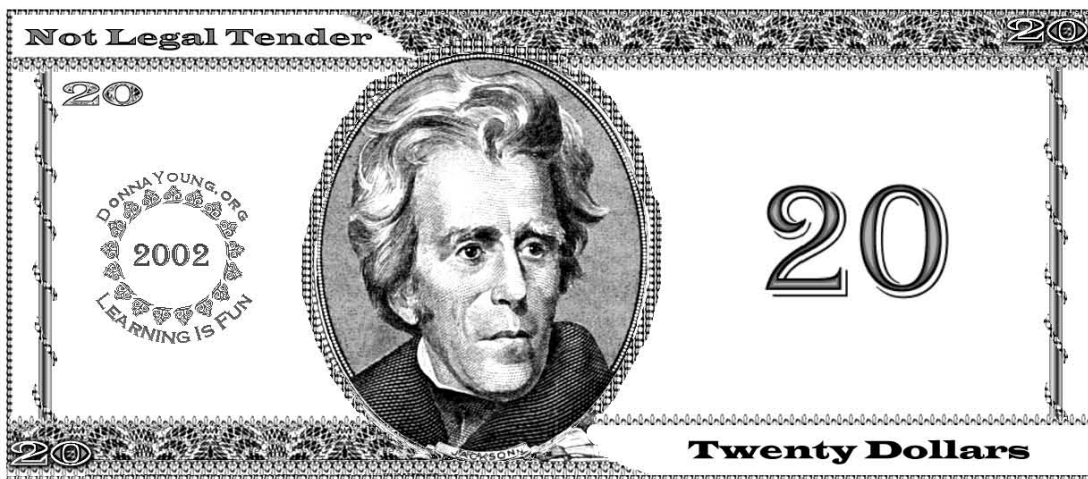
10. Meet with each MAC participant and complete the SAMPLE BUDGET form. This can be done before employment or after the participant has started working in a job.



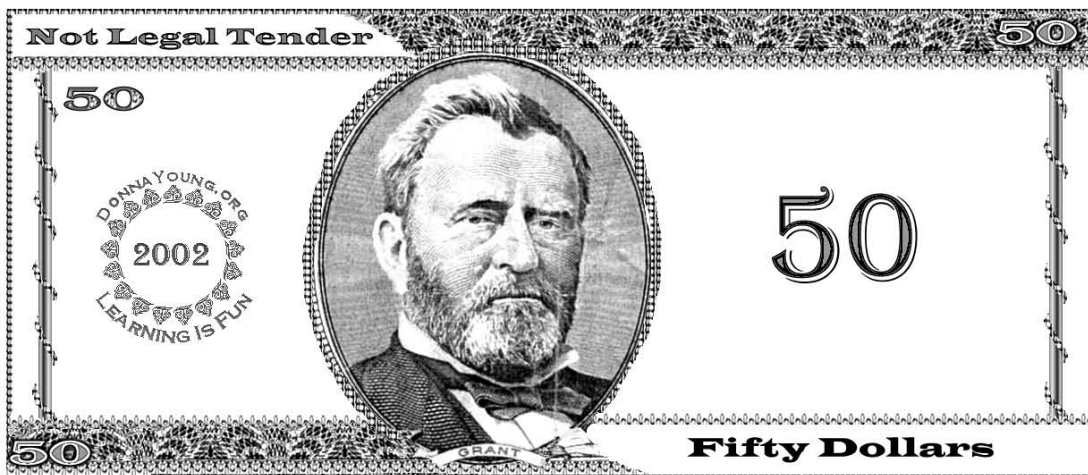
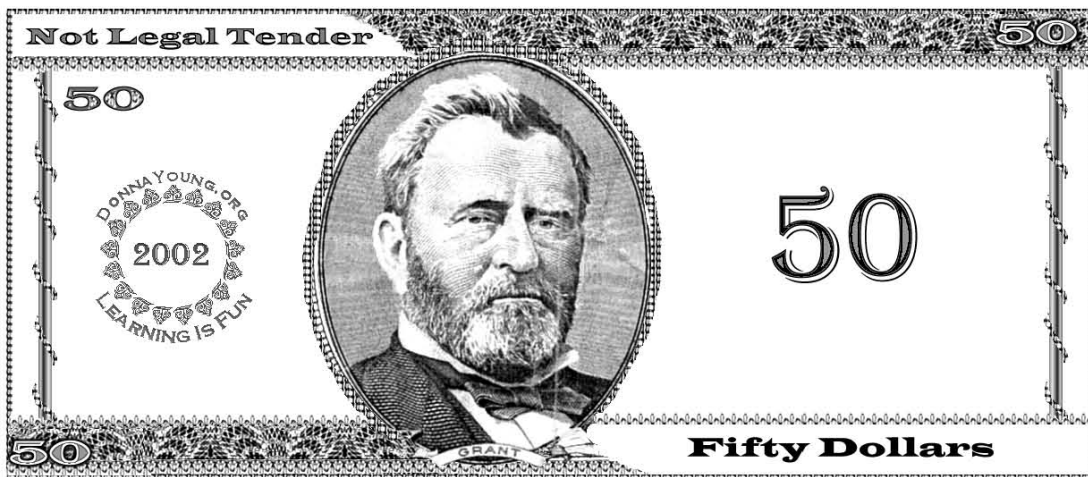
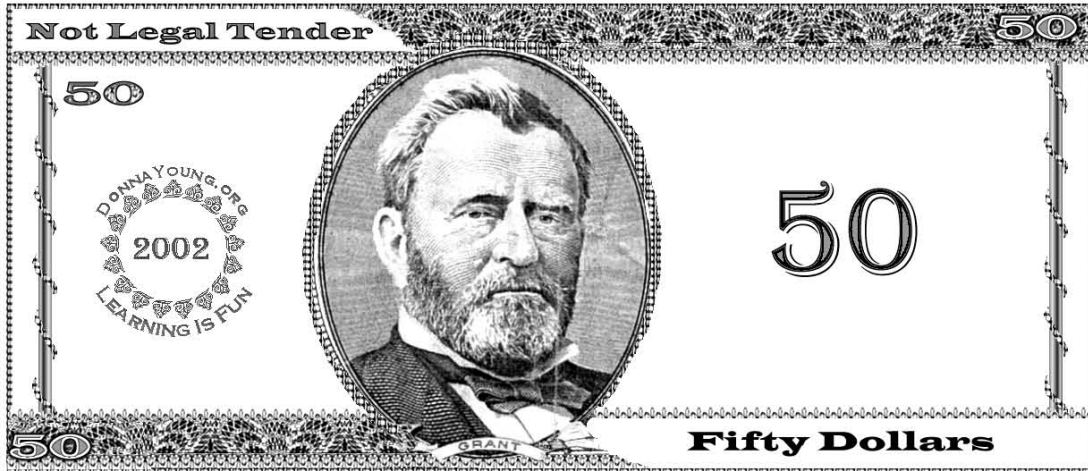
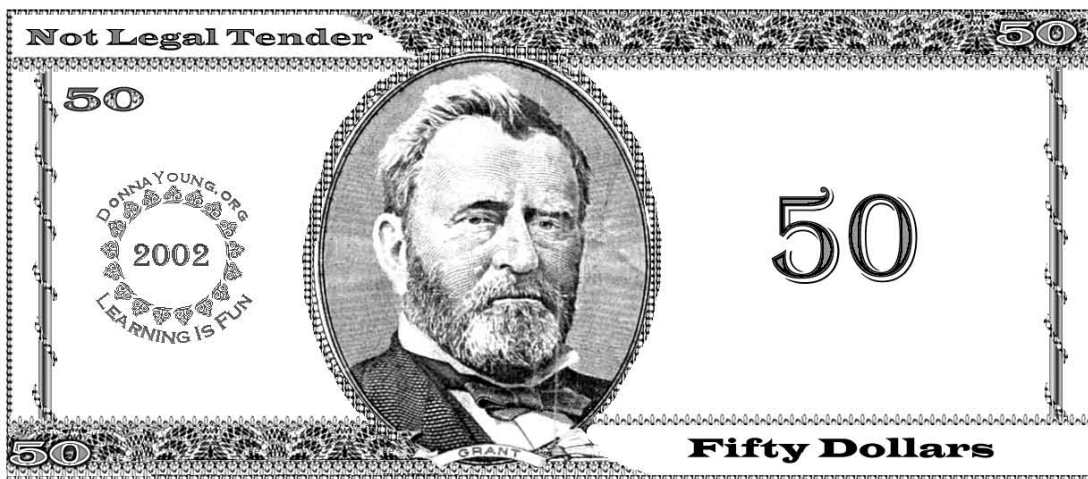


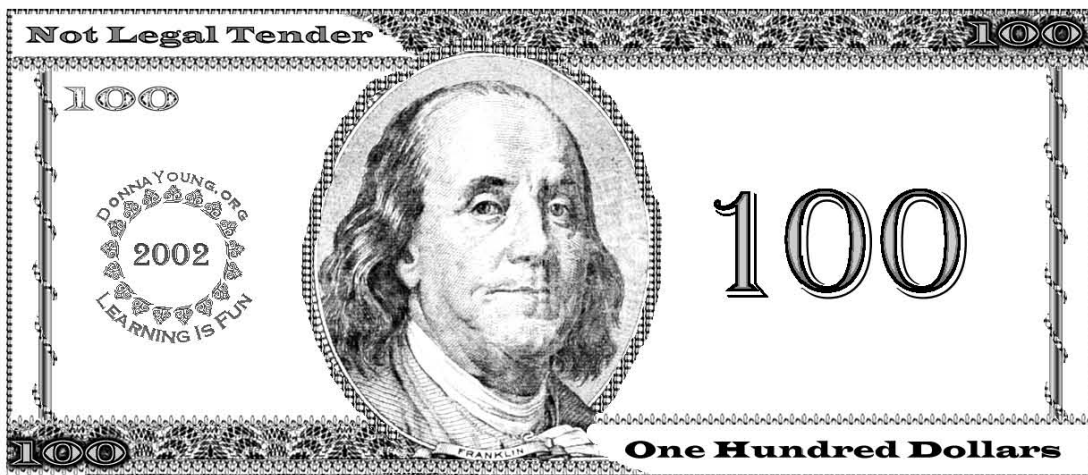
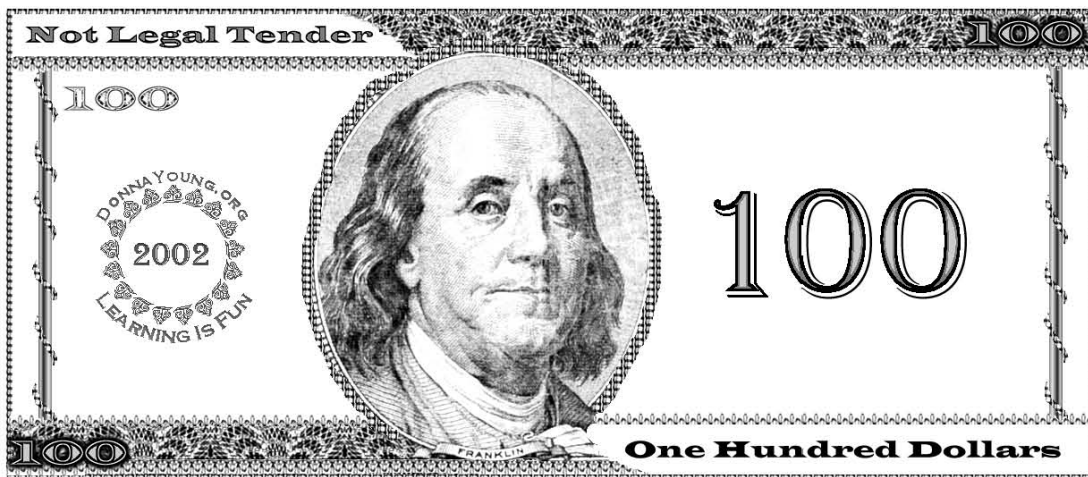
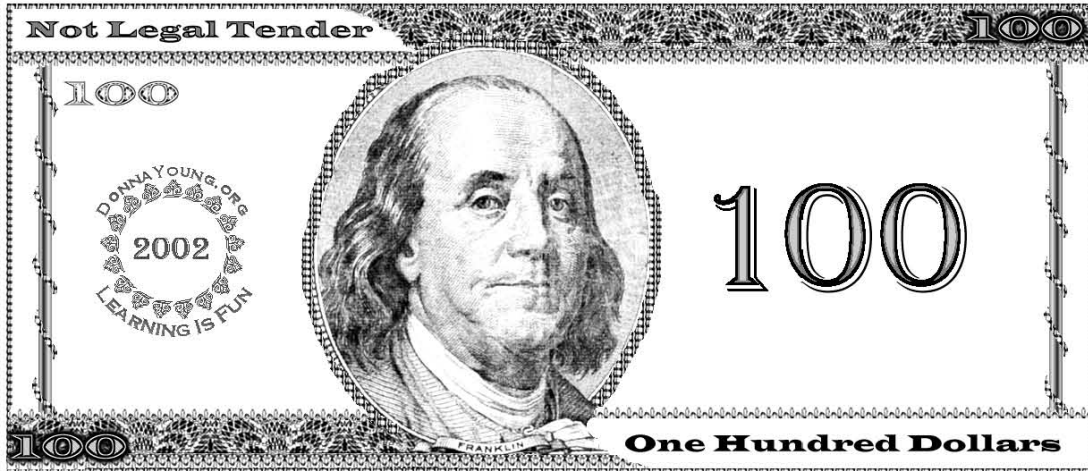
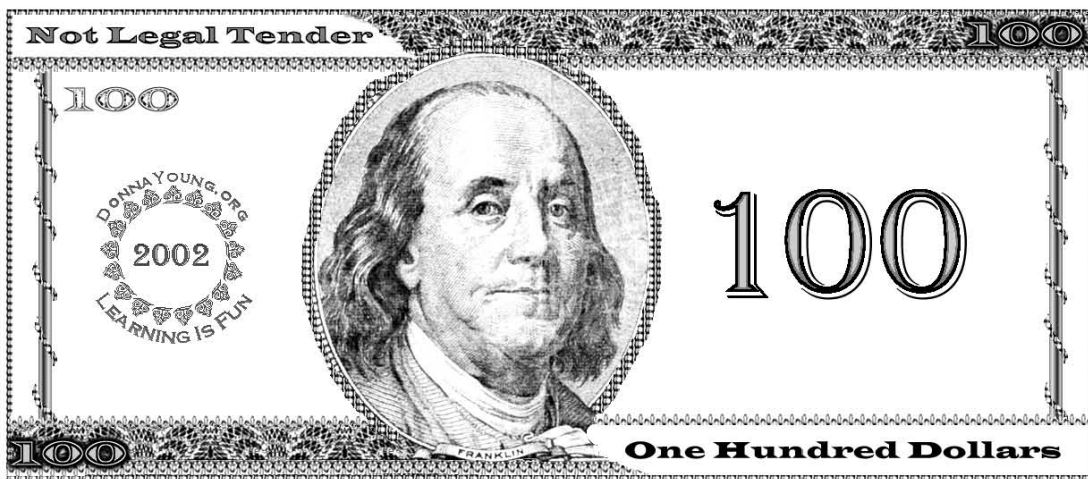












# Sample Budget



TOTAL SALARY: \$20,000		MONTHLY PAYCHECK TOTAL: \$1666	
<b>HOUSING</b>		<b>HEALTH</b>	
Rent/Mortgage		Doctor's Appointments	
Utilities (electric, gas, trash, water)		Dental Care	
		Prescriptions	
<b>TRANSPORTATION</b>		Drug Store Items	
Public Transportation		Recreation/Gym Expenses	
Car Payment		Health Insurance	
Car Repairs			
Parking		<b>FAMILY MEMBERS</b>	
		Pet Expenses	
<b>ENTERTAINMENT/COMMUNICATION</b>		Child Care	
Cable/Satellite TV		Assistance to Family Members	
Internet		Baby/Child Expenses	
Telephone Land-Line			
Cell Phone		<b>EDUCATION</b>	
Movies/Concerts		Tuition	
Books/Museums/Magazines/ Newspaper		Fees	
		Books	
Trips/Vacations			
Music		<b>TAXES</b>	
<b>FOOD AND CLOTHING</b>		<b>CREDIT CARD PAYMENT</b>	
Groceries			
Lunch and Snacks		<b>SAVINGS</b>	
Clothes and Shoes			
Laundry and Cleaners		<b>CHARITY</b>	



# Managing Money

**Balance your Budget!**



**Stay afloat!**



**Save!**





# Money and Daily Living

## WHAT WOULD YOU DO IF YOU ARE TRYING TO STICK TO YOUR BUDGET?

---

1) You rush to the grocery store to buy toothpaste and deodorant. You realize that you might as well get milk and bread while you are there. Then you see potato chips that you have been wanting to try, and there are some cookies that look delicious.

**Is there a better way to shop?**

2) Your best friend is always borrowing money from you. It's not much, but he always needs a few dollars.

**How do you handle this?**

3) You would like to paint your apartment if the landlord will pay for the paint.

**How would you approach the landlord about the idea?**

4) You would like to have a good cell phone.

**Can you afford it? How can you save money on a cell phone?**

5) You finally get paid!

**What will you do with the money first?**

6) At the end of the month you never seem to have any money left. You are very careful about spending, but things come up unexpectedly. You are beginning to realize that you may need some help.

**Where can you go to get some help in stretching your money?**

7) You would like to be able to give your friends and family some gifts for special occasions.

**How can you plan ahead so that you can do this?**



## MODULE 3 - ACTIVITY #26

### *CREDIT CARD RESPONSIBILITY*

In this activity, MAC participants will become familiar with the benefits and pitfalls of credit cards.



#### SUPPLIES AND HANDOUTS

1 sweatshirt and 1 pair of shoes (or any other items that the MAC participants may be interested in purchasing)

Blackboard, whiteboard, or large poster board

Play money (see handouts in Activity #25 *Budgeting*) or real bills

Trash can (labeled Credit Card Company)

*Optional:* Sample credit cards

*Optional:* Credit card practice online or in a store

#### **Handouts:**

CREDIT CARDS

CREDIT CARD CLOSE-UP

TOO MANY CREDIT CARDS!

SAMPLE CREDIT CARD STATEMENT



#### VOCABULARY USED IN THIS ACTIVITY

American Express  
bill  
borrow  
cash  
cost  
credit  
credit card  
credit report  
debt  
department stores  
Discover  
due date  
expiration date  
fee  
interest rate  
late payment  
loan  
MasterCard  
minimum due  
owe  
paid in full  
partial payment  
payment  
savings account  
security number  
VISA



## BACKGROUND INFORMATION

This activity will require basic knowledge of arithmetic so that the MAC participants can see how interest and fees on credit card balances can add up. The MAC Coach may want to review American money with the play money provided in Activity #25 *Budgeting*, or with real bills

It looks easy. Select something to purchase, hand the clerk a credit card, and it's paid for. Or swipe the card, enter the card numbers online, or recite the numbers over the phone, and the product is yours.



For someone who is exposed to credit cards for the first time, it may be hard to understand that credit cards can be useful financial tools, but they come with risks. While debt is the most obvious problem, there are a number of other pitfalls related to the use of credit cards.

In this activity, the MAC participants will learn about what credit cards look like and how they are used; how payments are made; the positive aspects of building a strong credit record; and the problems that can arise with the misuse of credit cards.

For most refugees, managing money is a constant challenge. Even though many refugees arrive in the United States with work experience and professional skills, they often have to start over in entry-level, low-wage jobs. Research has shown that refugees tend to be frugal and save money when they can, but it is a financial challenge to build a new life. Refugees may reside in neighborhoods with limited resources, such as check-cashing outlets instead of banks. They may assume the responsibility for sending money to relatives in their home countries. As they are learning English, they are trying to comprehend the language of checking accounts, loans, debit/ATM cards, and credit cards.

Gender roles and religious beliefs also play a role in determining how money is earned, saved, and spent. In some cultures, even if women become knowledgeable about managing money, cultural tradition may determine that the men in the household make the financial decisions. As the activities on money management are carried out with the MAC participants, it is important to consider how cultural background impacts the way information is applied.



## ACTIVITY STEPS

Note that calculating the cost of percentage rates for credit cards is complicated and should not be explored in depth in this activity. The costs described in the activity are estimates, designed to illustrate the extra costs of credit cards if they are not used wisely. The MAC Coach can also expand the discussion to cover ATM/debit cards, secured credit cards, and bank loans should those topics seem relevant to the participants in the group.

1. Hold up the sweatshirt and write \$40.00 on the board or poster board.

*Ask:* How much would this sweater cost if you paid for it in cash?

Show \$40 in cash with the play money.

Explain that if you buy an item with cash, you pay the cost of the item plus sales tax. In this case, the sweatshirt would be \$40.00 plus 5% sales tax (\$2.00), for a total of \$42.

Show \$42 in cash.



2. Hold up a credit card and distribute the handouts CREDIT CARDS and CREDIT CARD CLOSE-UP. (If available, show real credit cards.)

*Ask:* Have you ever used a credit card or seen anyone using one?

Explain the terms *charge*, *credit*, *balance*, and *due date*.

Discuss the different types of credit cards, noting that the handout CREDIT CARDS only shows only four of the major types of cards, but that individual stores and banks have credit cards, as well.

Discuss what the MAC participants think credit cards are for and how they should be used. (Their responses should indicate their level of knowledge about the advantages and pitfalls of credit cards.)

3. Discuss the handout CREDIT CARD CLOSE-UP, explaining what everything on the card means. Include information about the security number that is often on the back of the card.
4. *Ask:* How much do you think that the sweater will cost if you pay with a credit card?

Explain the that there are 3 possible answers:

►\$42.00 if the credit card bill is paid within 30 days of charging the sweater.

Explain that this means that the bill is paid *in full* by the due date. Due dates can change, so it is important that the bill be checked carefully.



►\$42.00 plus interest on the credit card if only a partial payment (*minimum due*) is made. In this case, the credit card interest rate is 19%. At that rate, the interest is \$8 when rounded, resulting in the sweater cost of \$50.

Ask: Who would like to throw money away?

Ask a MAC participant to pay \$42 for the sweater in cash, showing that no interest is required if items are paid for with cash.

Then ask another MAC participant to pretend to pay with a credit card. The \$42 is paid to the store for the sweater and the \$8 should be thrown into the trash can labeled Credit Card Company. Explain that the \$8 goes to the credit card company, not to the store – and does not stay in the wallet of the buyer.

Point out that if a minimum payment of \$10 is all that is paid, the interest on the remaining balance is still charged.

►\$50 plus a late fee and possible increase in interest rate if the bill is not paid on time.

Show with play money the cost of the sweater, sales tax, interest, late fee, and possible increase in costs if interest rates rise.

Ask: Would you rather pay in cash or with a credit card?

Discuss how a credit card could be convenient (especially when purchasing online) but can cost money if the bill is not paid *in full* within 30 days.



5. MAC participants will have seen people using credit cards (and ATM/Debit cards) routinely, and still may not understand the financial impact.

Discuss the importance of managing a paycheck so that credit cards do not have to fill in when cash is not available.

Explain that the MAC participants have the advantage of knowing how credit cards really work. Many people do not understand what they are paying for when they use a credit card – and many people are in *debt*.



Explain that a financial record called a credit report has all credit card information, including late payments. If the MAC participants want to rent an apartment on their own, purchase a car, or borrow money for college, they will have to produce their Credit Report. If they are in debt or have bad credit, their credit report may be reviewed and credit denied. (See Module 3 Activity #27 *Good Credit / Bad Debts*).

6. Ask: What if you see a new pair of shoes that you really want? They would go nicely with your new sweatshirt!

Hold up the pair of shoes and explain that they cost \$20 (\$21 with sales tax).

Ask: I had to have these shoes! I have not paid my credit card bill and the sweatshirt is still on my bill. What do I owe *now*?

Using play money, show the totals:

cost of the sweatshirt	\$40
sales tax on the sweatshirt	\$2
cost of the shoes	\$20
<u>sales tax on the shoes</u>	<u>\$1</u>
TOTAL IF PAID IN CASH:	\$63



Credit card interest on total of both items (\$12) if a partial payment is paid or payment is late. (There may be additional late fees.)

Even if the minimum due of \$10 is paid, there is still \$10 in interest owed on the balance, *and the next month it will be necessary to pay interest on the interest.*

Emphasize that if MAC participants keep charging and paying the minimum due, they will have difficulty catching up with payments.

They will also be paying their hard-earned cash to the credit card company instead of their savings account.

Ask: Who would like to throw money away?

Ask a MAC participant to pay \$63 for the sweatshirt and shoes in cash.

Then ask another MAC participant to pay:

\$63 for the sweatshirt and shoes
\$12 in interest (into the trash)
\$30 late fee for not paying the credit card bill on time (into the trash)
<u>\$3 in interest <i>on the interest</i> (into the trash)</u>
TOTAL: \$108



Point out that there is now \$45 in the trash because the credit card bill was not paid.

Plus there is a note on the credit report.

*Ask:* How would you feel if you knew that you had debt and you could not borrow any more money for future purchases?

- What if you needed money for health care or college?
- What if you wanted to move into your own place?

Take the \$45 out of the trash and ask what could be purchased with that money.

7. Discuss the importance of credit card security, including keeping track of the card and the credit card number. More details about credit card security are discussed in *Activity #29 Online Responsibility and Security*.
8. Since this activity requires knowledge of mathematics and complicated information about credit, it may be necessary to repeat the entire exercise with different MAC participants purchasing and "throwing away" money.
9. If possible, the MAC participants should try using a credit card online or in a local store.





Credit Card



4893 9401 2345 6789  
4893

VALID FROM ▶ 02/11 EXPIRES 02/14  
END ▶  
A CUSTOMER







# Credit Cards!

**Only one or two credit cards!**

**Pick a card with a low interest rate.**

**Pay in full by the due date - not the minimum amount!**

**Use credit cards only when cash cannot be used.**

**Build a strong credit rating by keeping the card but rarely charging!**

**NEVER miss a payment!**





**CREDIT CARD  
STATEMENT**

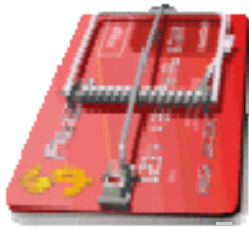
**SEND PAYMENT TO**  
Box 1244  
Anytown, USA

<b>ACCOUNT NUMBER</b> 4125-239-412	<b>NAME</b> John Doe	<b>STATEMENT DATE</b> 2/13/09	<b>PAYMENT DUE DATE</b> 3/09/09
<b>CREDIT LINE</b> \$1200.00	<b>CREDIT AVAILABLE</b> \$1074.76	<b>NEW BALANCE</b> \$125.24	<b>MINIMUM PAYMENT DUE</b> \$20.00

REFERENCE	SOLD	POSTED	ACTIVITY SINCE LAST STATEMENT	AMOUNT
483GE7382		1/25	PAYMENT THANK YOU	-168.80
32F349ER3	1/12	1/15	RECORD RECYCLER ANYTOWN, USA	14.83
89102DIS2	1/13	1/15	BEEFORAMA REST ANYTOWN, USA	30.55
NX34FJD32	1/18	1/18	GREAT ESCAPES BIG CITY, USA	27.50
84RT3293A	1/20	1/21	DINO-GEL GASOLINE ANYTOWN, USA	12.26
973DWS321	2/09	2/09	SHIRTS 'N SUCH TINYVILLE, USA	40.10

Previous Balance	(+)	168.80	Current Amount Due	125.24
Purchases	(+)	125.24	Amount Past Due	
Cash Advances	(+)		Amount Over Credit Line	
Payments	(-)	168.80	Minimum Payment Due	20.00
Credits	(-)			
FINANCE CHARGES	(+)			
Late Charges	(+)			
NEW BALANCE	(=)	125.24		

<b>FINANCE CHARGE SUMMARY</b>	<b>PURCHASES</b>	<b>ADVANCES</b>	<b>For Customer Service Call:</b>
Periodic Rate	1.65%	0.54%	1-800-xxx-xxxx
Annual Percentage Rate	19.80%	6.48%	For Lost or Stolen Card, Call:
			1-800-xxx-xxxx
			24-Hour Telephone Numbers



## MODULE 3 - ACTIVITY #27

### *GOOD CREDIT / BAD DEBT*

In this activity, MAC participants will become aware of the benefits of good credit and the impact of debt.



#### SUPPLIES AND HANDOUTS

##### Handouts:

BASICS OF INDEPENDENCE

SOME DAY

GOOD CREDIT / BAD DEBT

GET A GOOD CREDIT SCORE

CREDIT REPORTS AND CREDIT SCORES  
(reference for MAC Coach from the Board of  
Governors of the Federal Reserve System)



#### VOCABULARY USED IN THIS ACTIVITY

bad debt  
basics  
budget  
child care  
children  
credit  
credit card  
credit score  
expenses  
family  
good credit  
health care  
housing  
independence  
loan  
pay in full  
relatives  
transportation



## BACKGROUND INFORMATION

Good credit and bad debt are abstract concepts that are hard for anyone to understand, whether they are newcomers or not. It is not until an individual with a poor credit history gets denied a loan, rental agreement, or credit card, that they realize the impact of a negative financial track record. Or when an individual is able to obtain a loan quickly at a low interest rate because they have maintained a solid credit record, they realize the importance of good credit.



The MAC participants may have difficulty grasping the importance of establishing a good credit history when they are just beginning to develop financial literacy.

Some of the MAC participants may be witnessing families struggling financially. They may be seeking employment for the purpose of helping to support their families. As a result, it will be challenging to figure out how to plan for the future when they are currently trying to make ends meet. Borrowing money or obtaining credit may seem like something they will never have the chance to do. Or they may end up borrowing money from local sources such as check-cashing outlets and neighborhood lenders at exorbitant rates.

The MAC Coach should stress that financial decisions that are made now will affect future opportunities. After reviewing Activity #25 *Budgeting* and Activity #26 *Credit Card Responsibility*, they should have a better understanding of how it is necessary to pay for current expenses while planning for the future.

MAC participants should pay cash whenever possible, but they can build a strong credit history if they pay off credit cards and loans in full, on time. By establishing that they are a good credit risk, they will be more eligible for obtaining funds for major purchases, including rent, gym memberships, and college tuition.

In this activity, they will learn how to establish good credit and will have a chance to start the process of building a high credit score.

## ACTIVITY STEPS

1. Distribute the handout BASICS OF INDEPENDENCE and discuss each item on the handout.

*Ask:* Are you responsible for paying for any of these? If you were living independently, how would you pay for them?



- groceries and restaurants (including fast food)
- housing (including contributing to the rent of family members)
- clothing (including laundry)
- transportation (including car payments, insurance, bus passes)
- children (including child care, support of family members)
- health care (including over-the-counter and hygiene expenses)

2. *Ask:* If you could not afford to pay for all of these, what would you pay for first?

This will be a challenging question to answer. The MAC Coach should discuss alternatives if the MAC participant cannot afford everything on the handout.

For example:

- sharing rent with a roommate
- taking the bus instead of buying a car/walking
- shopping with coupons and sales
- exchanging babysitting time with another family

3. *Ask:* How can you make sure that you can afford these items in the future?

- manage
- cut
- pay
- save



4. Show the handout SOME DAY and ask if any of the MAC participants would like to have any of the items on the handout.

Discuss the difference between paying in cash, using a credit card, and borrowing money to pay for basic expenses and luxuries. It may be necessary to use credit to pay for major purchases, but only if payments can be paid in full and on time, and only if the purchase is essential (e.g., tuition, security deposit for apartment) to establish a safe and secure lifestyle.

5. Distribute the handout GOOD CREDIT / BAD DEBT and discuss how current financial decisions will affect the ability of MAC participants to make purchases in the future.
6. Meet with each MAC participant and review their financial goals and status. Review the importance of establishing good credit.
7. Some MAC participants may be in a position to start building a strong credit score right away. Review the handout CREDIT SCORES and discuss how they can establish credit and raise the score.



# BASICS OF INDEPENDENCE



Some Day





# **Good Credit**

# **Bad Debt**

**Pay rent or mortgage on time**

**Miss rent or mortgage payments**

**Pay bills by the due date**

**Skip bill payments or pay late**

**Pay credit cards by the due date**

**Pay credit card payments past due date**

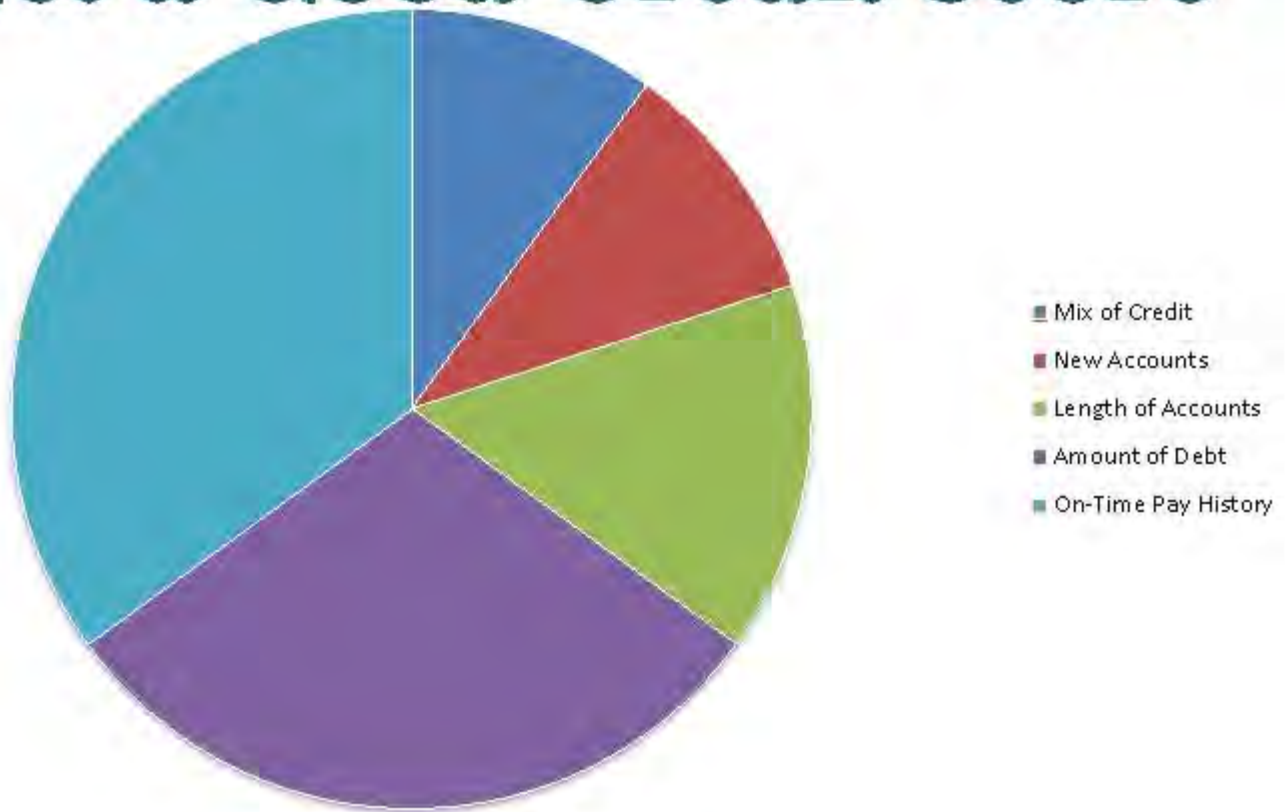
**Use credit card but pay off monthly**

**Go over credit limit on credit card**

**Borrow, but pay off on time or early**

**Default on loans**

# Get a Good Credit Score



- Show that you pay off debt.
- Never miss a payment.
- Don't go over half of the amount of the credit limit and pay it all off.
- Don't close old accounts. Keep them open, but paid off.
- Don't open several accounts. Stick with ones that are long-term and paid off.
- Mix loans and credit cards to show that you can manage payments.

## Credit Score Ratings Chart

Credit Score	Description
800+	Excellent
730-799	Great
680-729	Good
580-679	Average
500-579	Bad
below 499	Very Bad



# Credit Reports and Credit Scores

Your credit history is important to a lot of people: mortgage lenders, banks, utility companies, prospective employers, and more. So it's especially important that you understand your credit report, credit score, and the companies that compile that information, credit bureaus. This brochure provides answers to some of the most common, and most important, questions about credit.

## Your Credit Report

### Q: What is a credit report?

A: A credit report is a record of your credit history that includes information about:

- **Your identity.** Your name, address, full or partial Social Security number, date of birth, and possibly employment information.
- **Your existing credit.** Information about credit that you have, such as your credit card accounts, mortgages, car loans, and student loans. It may also include the terms of your credit, how much you owe your creditors, and your history of making payments.
- **Your public record.** Information about any court judgments against you, any tax liens against your property, or whether you have filed for bankruptcy.
- **Inquiries about you.** A list of companies or persons who recently requested a copy of your report.

### Q: Why is a credit report important?

A: Your credit report is important because lenders, insurers, employers, and others may obtain your credit report from credit bureaus to assess how you manage financial responsibilities. For example:

- Lenders may use your credit report information to decide whether you can get a loan and the terms you get for a loan (for example, the interest rate they will charge you).
- Insurance companies may use the information to decide whether you can get insurance and to set the rates you will pay.
- Employers may use your credit report, if you give them permission to do so, to decide whether to hire you.
- Telephone and utility companies may use information in your credit report to decide whether to provide services to you.
- Landlords may use the information to determine whether to rent an apartment to you.

### Q: Who collects and reports credit information about me?

A: There are three major credit bureaus—Equifax, Experian, and TransUnion—that gather and maintain the information about you that is included in your credit report. The credit bureaus then provide this information in the form of a credit report to companies or persons that request it, such as lenders from whom you are seeking credit.

### Q: Where do credit bureaus get their information?

A: Credit bureaus get information from your creditors, such as a bank, credit card issuer, or auto finance company. They also get information about you from public records, such as property or court records. Each credit bureau gets its information from different sources, so the information in one credit bureau's report may not be the same as the information in another credit bureau's report.



### Other resources...

- **Credit Cards**  
[www.federalreserve.gov/creditcard/](http://www.federalreserve.gov/creditcard/)
- **Credit Repair**  
[www.ftc.gov/bcp/edu/pubs/consumer/credit/cre13.shtm](http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre13.shtm)
- **Dealing with Debt**  
[www.ftc.gov/bcp/edu/pubs/consumer/credit/cre19.shtm](http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre19.shtm)
- **Employment Background Checks and Credit Reports**  
[www.ftc.gov/bcp/edu/pubs/consumer/credit/cre36.shtm](http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre36.shtm)
- **Federal Reserve Consumer Help**  
[www.federalreserveconsumerhelp.gov/](http://www.federalreserveconsumerhelp.gov/)
- **Identity Theft**  
[www.federalreserve.gov/consumerinfo/idtheft.htm](http://www.federalreserve.gov/consumerinfo/idtheft.htm)



Q: How can I get a free copy of my credit report?

A: You can get one free credit report every twelve months from each of the nationwide credit bureaus—Equifax, Experian, and TransUnion—by

- visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or
- calling (877) 322-8228.

You will need to provide certain information to access your report, such as your name, address, Social Security number, and date of birth.

You can order one, two, or all three reports at the same time, or you can request these reports at various times throughout the year. The option you choose will depend on the goal of your review. A report generated by one of the three major credit bureaus may not contain all of the information pertaining to your credit history. Therefore, if you want a complete view of your credit record at a particular moment, you should examine your report from each bureau at the same time. However, if you wish to detect any errors and monitor changes in your credit profile over time, you may wish to review a single credit report every four months.

Q: Who else is allowed to see my credit report?

A: Because credit reports contain sensitive personal information, access to them is limited. Credit bureaus can provide credit reports only to

- lenders from whom you are seeking credit;
- lenders that have granted you credit;
- telephone, cell phone, and utility companies that may provide services to you;
- your employer or prospective employer, but only if you agree;
- insurance companies that have issued or may issue an insurance policy for you;
- government agencies reviewing your financial status for government benefits; and
- anyone else with a legitimate business need for the information, such as a potential landlord or a bank at which you are opening a checking account.

Credit bureaus also furnish reports if required by court orders or federal grand jury subpoenas. Upon your written request, they will also issue your report to a third party.

Q: Does the credit bureau decide whether to grant me credit?

A: No, credit bureaus do not make credit decisions. They provide credit reports to lenders who decide whether to grant you credit.

Q: How long does negative information, such as late payments, stay on my credit report?

A: Generally, negative credit information stays on your credit report for seven years. If you have filed for personal bankruptcy, that fact stays on your report for ten years. Information about a lawsuit or an unpaid judgment against you can be reported for seven years or until the statute of limitations runs out, whichever is longer. Information about criminal convictions may stay on your credit report indefinitely.

Q: What can I do if I am denied credit, insurance, or employment because of something in my credit report? What can I do if I receive less favorable credit terms than other consumers because of something in my credit report?

A: If you are denied credit, insurance, or employment—or some other adverse action is taken against you, such as lowering your credit limit on credit card account—because of information in your credit report, the lender, insurance company, or employer must notify you and provide you with the name, address, and phone number of the credit bureau that provided the credit report used to make the decision. You can get a free credit report from this credit bureau if you request it within sixty days after receiving the notice. This free report is in addition to your annual free report.

In addition, lenders may use a credit report to set the terms of credit they offer you. If a lender offers you terms less favorable (for example, a higher rate) than the terms offered to consumers with better credit histories based on the information in your credit report, the lender may give you a notice with information about the credit bureau that provided the credit report used to make the decision. Again, you can get a free credit report (in addition to your annual free report) from this credit bureau if you request it within sixty days after receiving the notice.



If you receive one of these notices, it's a good idea to get your free credit report and review the information in it right away. If you think your credit report contains inaccurate or incomplete information, follow the steps in *Credit Report Errors* below, to try to resolve the issue. For tips on how to improve your chances of being granted credit, or to improve your chances of receiving credit on better terms, read the Federal Reserve's *5 Tips for Improving Your Credit Score* (available online at [www.federalreserve.gov/consumerinfo/fivetips\\_creditscore.htm](http://www.federalreserve.gov/consumerinfo/fivetips_creditscore.htm)).

**Q:** I've been receiving unsolicited credit offers. Why? Can I opt-out of receiving these offers?

**A:** Credit bureaus may sell the names and addresses of consumers who meet specific credit criteria to creditors or insurers, who must then offer them credit or insurance. For example, a creditor could request from a credit bureau the names and addresses of consumers who have a credit score of 680 or higher and then offer credit to those consumers.

You can have your name and address removed from these lists by opting-out of the listing. This will reduce the number of unsolicited offers you receive. To opt-out, call 888-5-OPTOUT (888-567-8688) or visit [www.optoutprescreen.com](http://www.optoutprescreen.com). You will need to provide certain information in order to opt-out, such as your name, address, Social Security number, and date of birth.

You have the ability to opt-out of receiving offers either for five years or permanently. If you want to opt-out permanently, you will need to fill-out, sign, and mail-in a form. The form is available by either calling the toll-free number or visiting the website.

You can reverse your opt-out decision at any time to start receiving offers of credit and insurance again by calling the toll-free phone number or visiting the website.

## Your Credit Score

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**Q:** What is a credit score? How is my credit score calculated?

**A:** A credit score is a number that reflects the information in your credit report. The score summarizes your credit history and helps lenders predict how likely it is that you will repay a loan and make payments when they are due. Lenders may use credit scores in deciding whether to grant you credit, what terms you are offered, or the rate you will pay on a loan.

Information used to calculate your credit score can include:

- the number and type of accounts you have (credit cards, auto loans, mortgages, etc.);
- whether you pay your bills on time;
- how much of your available credit you are currently using;
- whether you have any collection actions against you;
- the amount of your outstanding debt; and
- the age of your accounts.

**Q:** What can cause my credit score to change?

**A:** Because your credit score reflects the information in your credit report, changes to your credit report may cause your credit score to change. For instance, if you pay your bills late or incur more debt, your credit score may go down. However, if you pay down an outstanding balance on a credit card or mortgage or correct an error in your credit report, your credit score may go up.

**Q:** How can I get my credit score?

**A:** In some cases, a lender may tell you your credit score for free when you apply for credit. For example, if you apply for a mortgage, you will receive the credit score or scores that were used to determine whether the lender would extend credit to you and on what terms. You may also receive a free credit score or scores from lenders when you apply for other types of credit, such as an automobile loan or a credit card.

You may also purchase your credit score from any of the credit bureaus by calling them or visiting their websites.

- **Equifax:** Call 1-800-685-1111 or visit [www.equifax.com/compare-products](http://www.equifax.com/compare-products)
- **Experian:** Call 1-888-397-3742 or visit [www.experian.com/consumer-products/personal-credit.html](http://www.experian.com/consumer-products/personal-credit.html)



**Q: How can I improve my credit score?**

**A:** To find out steps you can take to improve your credit score, read the Federal Reserve's *5 Tips for Improving Your Credit Score* (available online at [www.federalreserve.gov/consumerinfo/fivetips\\_creditscore.htm](http://www.federalreserve.gov/consumerinfo/fivetips_creditscore.htm)).

## Credit Report Errors

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**Q: How can I correct errors found in my credit report?**

**A:** If you find errors in your credit report, you may dispute the information and request that the information be deleted or corrected. To do so, you should contact either the credit bureau that provided the report or the company or person that provided the incorrect information to the credit bureau.

To contact the credit bureau, call the toll-free number on your credit report or visit their website:

- Equifax [www.equifax.com/answers/correct-credit-report-errors/en\\_cp](http://www.equifax.com/answers/correct-credit-report-errors/en_cp)
- Experian [www.experian.com/disputes/](http://www.experian.com/disputes/)
- TransUnion [www.transunion.com/corporate/personal/creditDisputes.page](http://www.transunion.com/corporate/personal/creditDisputes.page)

To contact the company or person that provided the incorrect information to the credit bureau, look on your credit report, in an account statement, or on the company's website for contact information for handling such disputes.

When disputing information on your credit report, you should:

- Provide information about yourself, such as your name, address, date of birth, and Social Security number;
- Identify specific details about the information that is being disputed and explain the basis of your dispute;
- Have a copy of your credit report that contains the disputed information available; and
- Provide supporting documentation, such as a copy of the relevant portion of the consumer report, a police report, a fraud or identity theft affidavit, or account statements.

**Q: What happens once I send in information to correct information in my credit report?**

**A:** If you submit your dispute through a credit bureau or directly to the company or person that provided the incorrect information to the credit bureau, your dispute must be investigated, usually within thirty days. If you provide additional information during the thirty-day investigation, that investigation period may be extended an additional fifteen days in some circumstances. When the investigation is completed, either the credit bureau or the company or person that provided the incorrect information to the credit bureau must give you the written results of its investigation.

If the information provider finds the disputed information is inaccurate, it must notify all three nationwide credit bureaus so they can correct the information in your credit report. You can get a free copy of your report if the dispute results in a change. This free report is in addition to your annual free report. If an item is changed or deleted, a credit bureau cannot put the disputed information back in your credit report unless the company or person that provided the incorrect information to the credit bureau verifies that the information is, indeed, accurate and complete.

You can request that the credit bureau send notices of any correction to anyone who received your report in the past six months. A corrected copy of your report can be sent to anyone who received a copy during the past two years for employment purposes.

**Q: What if an investigation does not resolve my dispute?**

**A:** If an investigation does not resolve your dispute, you can ask that a statement of the dispute be included in your future credit reports. You also can ask the credit bureau to provide your statement to anyone who received a copy of your report in the recent past, but you may have to pay a fee for this service.





## MODULE 3 - ACTIVITY #28

### ***ONLINE RESPONSIBILITY AND SECURITY***

In this activity, MAC participants will become aware of the importance of cyber security.



#### **SUPPLIES AND HANDOUTS**

Computer available for demonstration

##### **Handouts:**

ONLINE SECURITY – WHAT WOULD YOU DO?  
(reference for the MAC Coach)

COMPUTER SECURITY



#### **VOCABULARY USED IN THIS ACTIVITY**

antivirus  
computer  
confidential information  
cybersecurity  
e-mail  
fraud  
Facebook  
identity theft  
online  
password  
personal computer  
public computer  
security  
social networks  
software  
Twitter  
user id



## BACKGROUND INFORMATION

Even though MAC participants will have increased access to computers, they may not be aware of cyber security issues. In this activity they will be presented with a number of situations that will review steps they should take to ensure that they are not a victim of Internet fraud or identity theft. Cyberbullying is also discussed in this activity, with further details in Module 5 – Activity #49 *Bullying*.



Some of the MAC participants will already have computer experience and will be able to enhance their skills with their personal computers and software – or by using public computers in a library or school. Other participants will be learning how to use a computer for the first time.

No matter what the level of experience might be, it is essential that the MAC participants become aware of basic cybersecurity strategies. They do not need to know the specific details about how computers may be compromised, but they should know the basic steps that they can take to protect themselves.

The MAC Coach should be familiar with the guidelines listed on the handout **COMPUTER SECURITY** and the following tips for staying safe on social networking:

Keep the system updated with antivirus, antispyware software, and a firewall.

Use strong passwords and don't share them with anyone or use them for other sites.

Be cautious when clicking on links, especially if they seem odd or too good to be true. If an unusual link is from a friend or co-worker, their account may have been hijacked or infected and is spreading malware.

Do not assume that communication on social networks such as Facebook is confidential, and that the people you are communicating with are who they say they are. Personal information should not be shared, especially if it is requested from a stranger.

Disregard requests for money or help from strangers – or even from a friend who would not normally communicate in the language or format of the site.

Do not open attachments unless you have specifically requested them.

Do not respond to requests to "verify information" with address, phone number, account numbers, Social Security number, user IDs and passwords, or financial information.

Be careful about installing games and apps from sites that are not well established. Remove any that you don't use.



The MAC Coach should also be aware of the impact of computer fraud and identity theft. For example:

- use of stolen identity to take out loans and obtain credit cards
- use of credit cards to make charges that are never paid – causing a drop in credit score, lawsuits, and difficulty in obtaining future credit (See Activity #26 *Credit Card Responsibility* for further discussion of this topic.)
- personal threats to safety and access to finances
- use of stolen identity to obtain illegal passports, driver's licenses, and other documents that can come to the attention of law enforcement and Homeland Security.



Since these results of a breach of security can be alarming to refugees, particularly if their legal status in their new country may be jeopardized, it is important for the MAC Coach to stress that there are steps that they can carry out to protect themselves. These steps are especially important if they are using a public computer and have no control over the antivirus and other security software on the computer.

The MAC Coach may wish to invite an online security expert to discuss specific software programs that will provide online security for MAC participants who own computers.

The Multi-State Information Sharing & Analysis Center provided the tips above and is a valuable resource for information about online security. [www.msisac.cisecurity.org](http://www.msisac.cisecurity.org).

## ACTIVITY STEPS



1. If you are not familiar with the level of computer knowledge of the MAC participants, take a few minutes to discuss:

- if they have personal computers
- if they use a library or school computer
- what they use computers for
- if they are learning (or would like to learn) computer skills
- if they are aware of the advantages of computers
- if they are aware of cybersecurity issues and how to protect themselves.

Use a computer to demonstrate the advantages of a computer, reminding the MAC participants that they can benefit from computer use if they keep cyber security in mind.

Since Facebook and Twitter are commonly used sites, demonstrate their use, stressing the importance of maintaining confidentiality.

Point out that the employers will often check Facebook pages of applicants.

2. Discuss the impact of computer fraud or identity theft.

Keep stressing that basic security steps should protect MAC participants.

3. If the MAC participants are not familiar with computers, demonstrate how computers can be used for research and communication, and arrange for interested participants to have access to computer training.

Review the necessary steps for staying safe on a computer, including the security strategies for social networking.

4. Present all MAC participants with the situations described on the handout ONLINE SECURITY – WHAT WOULD YOU DO?

Even if they are computer savvy, they should be alert for possible fraud or security issues.

Discuss each item and the steps they can take to protect themselves.

5. Distribute the handout COMPUTER SECURITY to reinforce the points made in the discussion.

# Online Security

## What Would You Do?

- You receive an email with the subject heading **PLEASE HELP - NEED CASH** and it looks like it's from someone who may be from your home country.
- A friend forwards an email that they think you might enjoy. You have to open an attachment.
- You receive an email that has a subject heading **YOU WON!!**
- You receive a serious email that says that someone has been using your credit card and they need to verify your account information. They provide a form to submit that includes your account number, address, and Social Security number.
- You are in the library using the computer and you need help with something so you leave the desk to look for a librarian.
- You finish using the computer at the library. You have been filling out forms for the community college. You turn the computer off and leave the library.
- You carry a list of passwords in your wallet because you know that you are supposed to use a lot of different passwords and you don't want to forget them.
- You use **PASSWORD 1234** for your password because it's just easier.
- You receive an email from a relative in your home country, asking if you will wire money to them. You know they could really use the money and you can afford to help them out.
- You receive an offer for a credit card at a very low interest rate. It is from a bank that is not in your town.
- You have a lot of friends on Facebook. You are contacted by someone who wants to be your friend. You don't know them, but the more friends the better!
- You have been contacted on Facebook by someone who says they know you from school. You don't want to be rude, so you communicate back and forth and are enjoying the conversation. They want to meet you personally.





# Computer Security

## PERSONAL COMPUTER

- ◆ Personal Firewall
- ◆ Up-to-Date Software
- ◆ Antivirus Software

## PUBLIC COMPUTER

- ◆ Don't click on "save user id and password on this computer"
- ◆ Sign out from websites
- ◆ No one is watching you

## WATCH OUT FOR:

- ◆ Alarming subject headings from unknown persons
- ◆ Offers of money, lottery winnings

## DON'T EVER:

- ◆ Open attachments that you did not request



## MODULE 3 - ACTIVITY #29

### *EMPLOYMENT AND DISABILITIES*

In this activity, MAC participants with disabilities will become aware of their capabilities and rights.



#### SUPPLIES AND HANDOUTS

##### **Handouts:**

JOB READINESS: QUESTIONS AND ANSWERS ABOUT THE ADA (reference for the MAC Coach)

YOU HAVE ABILITIES – WHAT DO YOU DO WELL?

MANAGING WORK, DISABILITY, AND EMOTIONS (reference for the MAC Coach)

PLANNING FOR DISCLOSURE

SELF-IDENTITY

EDUCATING YOUR CO-WORKERS ABOUT YOUR DISABILITY



#### VOCABULARY USED IN THIS ACTIVITY

accommodation

American with Disabilities Act (ADA)

disability

employment

New York State Human Rights Law

medical status

medications

mental health

nonvisible disability

physical disability

reasonable accommodation

self-identity

symptoms

visible disability





## BACKGROUND INFORMATION

Since there are a number of legal concerns regarding employment and disabilities, the MAC Coach should invite experts to discuss this topic with the group or with specific MAC participants who could benefit from guidance.

**Note: At no time should a MAC Coach expect a MAC participant to reveal a disability or provide details about a disability.**

The focus in this activity is on recognizing the personal abilities of MAC participants with disabilities, as they take on the challenge of managing employment.

Although this activity on employment and disabilities should be used with MAC participants who have disabilities, it is important to review the content with all participants because not all disabilities will have been diagnosed.



Some MAC participants may still be undergoing medical assessments and the extent of their disabilities may not have been determined prior to arrival in the United States. This is especially true of mental health concerns.

Some disabilities are not visible, including dyslexia, lead poisoning, attention deficit disorder, alcohol and drug abuse history, or post-traumatic stress disorder.

Some MAC participants may be experiencing physical or mental health issues, but do not realize that the symptoms or behaviors are unusual and should be evaluated. Their symptoms or medical status may have been common among their refugee peers. For example, women's health concerns, anger management problems, and chronic pain from injuries sustained in the home country may not be regarded as disabilities by the MAC participants.

Some of the MAC participants may not realize that full employment with a disability is manageable. They may not know that there are many individuals with disabilities, visible or not, who have figured out how to thrive in the workplace.

They should be aware of their legal rights as an employee with a disability. Federal and state laws, particularly the Americans with Disabilities Act (ADA) and the New York State Human Rights Law, are designed to facilitate employment for individuals with disabilities. Each MAC participant needs to determine, in conjunction with the MAC Coach and health care providers, what type of job they would like to pursue.

There are many employers who welcome all individuals as long as they can accomplish the work tasks. But the reality is that difficulties in finding work are widespread, encountered by more than half of adults with disabilities. The most frequent reasons for the difficulties are the lack of available jobs, low confidence, lack of transportation, and lack of information about opportunities and rights. Refugees, particularly those individuals with limited work experience and education, may feel that they will never be eligible for employment. If they are also learning a new language, the idea of attempting to obtain a job may be overwhelming.

MAC participants with disabilities may have been told by family and friends that they are not eligible for some jobs, or they may have heard about employers who are uneducated about the laws and openly discriminate. They may have been informed about public financial benefits for individuals with disabilities, believing that social services are their only possible means of support. Not only can this be discouraging for MAC participants with disabilities, it can cause them to hesitate to participate in MAC program activities that they do not believe are relevant to them.

In addition to the standard steps for seeking for employment, there are additional issues for individuals with disabilities to think about. This activity does not cover the specific details of these issues, but provides basic information for getting started in exploring employment with a disability. *The MAC Coach should invite experts on the topic of disabilities and employment (e.g., Vocational Rehabilitation Counselors, One- Stop Career Center representatives) to discuss the issues:*

- identifying capabilities and goals
- realistic self-assessment of capabilities
- disclosing a disability to an employer
- self-identity (identifying a disability to co-workers)
- revealing a nonvisible disability
- types of accommodations
- requesting reasonable accommodations
- communication with employers once hired.

In addition, MAC participants may need to discuss:

- strategies for handling the emotions of managing employment and a disability
- revealing sensitive accommodations in order to gain support and assistance
- managing mental illness at work
- managing medications at work
- informing and educating co-workers
- recognizing discrimination
- protecting personal health while employed.

The MAC Coach should review the handout JOB READINESS: QUESTIONS AND ANSWERS ABOUT THE ADA. The *Employees' Practical Guide to Requesting and Negotiating Reasonable Accommodations Under the American with Disabilities Act* from the Job Accommodation Network provides valuable information.

<http://askjan.org/EeGuide/>

Refer to the activities in Module 1 for assisting MAC participants in identifying their capabilities:

- Activity #1 *Setting Goals: Daily Living*
- Activity #2 *Setting Goals: Skill Development*
- Activity #3 *Setting Goals: Employment Possibilities.*

The MAC Coach may also want to review the contents of the Module 3 – Activity #22 *Building Self-Reliance*, and Module 5 Activities #39 *Building Self-Esteem* and #48 *Managing Stress*.

## ACTIVITY STEPS

1. With the entire group, discuss the possible answers to the questions on the handout **YOU HAVE ABILITIES - WHAT DO YOU DO WELL?**

Discuss how everyone has capabilities.

It may take time to identify those capabilities because most of the MAC participants have not had the opportunity to discover what they are capable of doing.



Discuss how MAC participants with disabilities may have to be realistic about the actual jobs that they might be able to carry out successfully. They do not have to rule out a job completely, but may have to look for employment that is related to their desired job. For example:

- If they desire to work outdoors in an environmental center, they may not physically be able to carry out the tasks required in the job. However, they may be able to provide environmental education or design outdoor settings.
- If they desire to work with people, but are easily stressed by too much activity and noise, they may not be able to work in a retail establishment. But they may be able to answer phones on a hotline or in a customer service position.

Continue to discuss possible alternatives to desired employment, stressing that there are employment opportunities for people with disabilities – in fact, there are laws to protect individuals with disabilities who pursue employment.



2. Present the MAC participants with the situations described on the handout **MANAGING WORK, DISABILITY, AND EMOTIONS**.

Explain that it may be frustrating to try to overcome the challenges of working with a disability.

Review the concept of building self-reliance, which includes asking for help if needed.

Emphasize the strengths of all of the MAC participants.



3. Discuss the basics of the American with Disabilities Act, using the handout JOB READINESS: QUESTIONS AND ANSWERS ABOUT THE ADA as a guide.
4. If MAC participants need assistance in determining whether they should disclose a disability, the handouts PLANNING FOR DISCLOSURE and DISCLOSING YOUR DISABILITY can be used as a discussion tool.

For individual MAC participants with disabilities who are considering disclosing their disability to co-workers, discuss the handouts SELF-IDENTITY and EDUCATING YOUR CO-WORKERS ABOUT YOUR DISABILITY to assist them in managing employment and disabilities.

## **Job Readiness:**

### **Questions and Answers About the ADA**

Employers must give qualified individuals access to employment, make reasonable accommodations for people with disabilities, and define essential functions of a job. They cannot set up eligibility requirements or screening requirements that keep people with disabilities from applying for jobs or taking tests for job. Here are answers to some commonly asked questions about the ADA.

***Q. Is an employer required to provide reasonable accommodation when I apply for a job?***

A. Yes. Applicants, as well as employees, are entitled to reasonable accommodation. For example, an employer may be required to provide a sign language interpreter during a job interview for an applicant who is deaf or hearing impaired, unless to do so would impose an undue hardship.

***Q. Should I tell my employer that I have a disability?***

A. If you think you will need a reasonable accommodation in order to participate in the application process or to perform essential job functions, you should inform the employer that an accommodation will be needed. Employers are required to provide reasonable accommodation only for the physical or mental limitation of a qualified individual with a disability of which they are aware. Generally, it is the responsibility of the employee to inform the employer that an accommodation is needed.

***Q. Do I have to pay for a needed reasonable accommodation?***

A. No. The ADA requires that the employer provide the accommodation unless to do so would impose an undue hardship on the operation of the employer's business. If the cost of providing the needed accommodation would be an undue hardship, the employee must be given the choice of providing the accommodation or paying for the portion of the accommodation that causes the undue hardship.

***Q. Can an employer lower my salary or pay me less than other employees doing the same job because I need a reasonable accommodation?***

A. No. An employer cannot make up the cost of providing a reasonable accommodation by lowering your salary or paying you less than other employees in similar positions.

***Q. Does an employer have to make non-work areas used by employees, such as cafeterias, lounges, or employer-provided transportation accessible to people with disabilities?***

A. Yes. The requirement to provide reasonable accommodation covers all services, programs, and non-work facilities provided by the employer. If making an existing facility accessible would be an undue hardship, the employer must provide a comparable facility that will enable a person with a disability to enjoy benefits and privileges of employment similar to those enjoyed by other employees, unless to do so would be an undue hardship.

***Q. If an employer has several qualified applicants for a job, is the employer required to select a qualified applicant with a disability over other applicants without a disability?***

A. No. The ADA does not require that an employer hire an applicant with a disability over other applicants because the person has a disability. The ADA only prohibits discrimination on the basis of disability. It makes it unlawful to refuse to hire a qualified applicant with a disability because he or she is disabled or because a reasonable accommodation is required to make it possible for this person to perform essential job functions.

***Q. Can an employer refuse to hire me because he believes that it would be unsafe, because of my disability, for me to work with certain machinery required to perform the essential function of the job?***

A. The ADA permits an employer to refuse to hire an individual if he or she poses a direct threat to the health or safety of himself or herself or others. A direct threat means a significant risk of substantial harm. The determination that there is a direct threat must be based on objective, factual evidence regarding an individual's present ability to perform essential functions of a job. An employer cannot refuse to hire you because of slightly increased risk or because of fears that there might be a significant risk sometime in the future. The employer must also consider whether a risk can be eliminated or reduced to an acceptable level with a reasonable accommodation.

# You Have Abilities!

## What Do You Do Well?

**I planned:** \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**I helped:** \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**I prepared:** \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**I am learning:** \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**I am getting better at:** \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**I learned a new skill:** \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_



## MANAGING WORK, DISABILITY, AND EMOTIONS



### SHOULD AMINA TELL HER NEW EMPLOYER?

Amina is very excited about her new job. She will be learning how to sell children's shoes in a store that is one bus stop away from her apartment. Her English is pretty good and she loves children – plus her family ran a small clothing stand in her home country. She is looking forward to being a very good employee.

Amina has a medical problem with her breathing once in awhile. She can control it with exercise, rest, and medication. But sometimes the problem will flare up when she doesn't expect it. When that happens, she has to stop working and get rest.

Amina is concerned that the problem will happen when she is working and she will need to leave work and take time off. If she's tired from her health problems, she may not do a good job. And she doesn't want to scare the children if she has difficulty breathing. But she knows that she can do this job! This is making her very nervous. Should Amina talk to her employer?

### SHOULD KHIN SAY ANYTHING?

Khin has been through physical therapy for an injury that happened before he came to the United States. His leg is much stronger now, but he still walks with a limp and it is hard for him to stand for long periods of time. He has been able to get a job that allows him to sit at a table, but sometimes he has to help other workers and stand next to them. After awhile, his leg starts to hurt. Khin does not want his supervisor to know he is in pain because he's afraid that he might lose his job.

Khin is getting very nervous about this problem. What should he do?

## **SHOULD ABDI ASK FOR HELP?**

**Abdi has medication that he is supposed to take when he first wakes up in the morning, and then again at 3:00 in the afternoon.**

**He normally works from 7:00 in the morning until 3:00 in the afternoon. He frequently forgets to take his medication at 3:00 when he is rushing to leave work and go home. When he finally remembers, he takes it before he goes to bed.**

**Since the second dose of the day can make him drowsy, he sometimes wakes up still sleepy. Sometimes he skips his medication all together, especially if he has to work extra hours. He does not want anyone at work to know that he takes the medication.**

**Abdi is beginning to feel nervous about the whole situation, and needs help in figuring out how to remember to take his medication when he is supposed to. What do you think he should do?**

## **WHAT SHOULD AABIRAH SAY IN HER INTERVIEW?**

**Aabirah has been through a few months of rehabilitation and counseling, after arriving in the United States, and she is much better now at focusing without getting distracted. She used to be easily upset and nervous, but her medication has helped a lot in calming her down. She is finally ready to look for a job, but she needs work that has a clear set of steps that don't change very often.**

**Aabirah knows that if she is in a setting where she can concentrate without distractions, she could be a valuable employee. She would get to work on time, be pleasant to everyone, and work hard. But she can't handle a lot of noise and needs structure.**

**Aabirah has an interview coming up and she's not sure about the job requirements. She is getting very nervous about what to say during the interview.**

**Should Aabirah talk about her needs as an employee?**

# ***PLANNING FOR DISCLOSURE***

## ***Check out the organizational culture***

- Are there other employees with disabilities?
- Have employers been respectful about your disability?

## ***Wait before you disclose***

- Decide when you want to disclose, usually during a second interview if accommodations may be necessary
- Determine who needs to know (for your health and safety and to protect the organization)
- Think about whether it will be stressful to **hide** your disability
- Start with someone you trust

## ***Know your rights***

- Make sure that you are familiar with the Americans with Disabilities Act

## ***Practice***

- Ask friends and family members if you can practice disclosing your disability

## ***Get Support***

- If you decide **not** to disclose, ask others outside of work for their support



# Self-Identity



**What are your strengths that you bring to the workplace?**

**What does your doctor or counselor say are your limitations in the workplace?**

**What assistance do you think you might need from co-workers?**

**What accommodations do you think you might need from the employer?**

**How do you plan on letting your employer know that you have a disability?**

**What new skills would you like to develop at work?**

**Will you need accommodations or assistance to develop those new skills?**



## ***Educating Co-Workers About Your Disability***

It is important to determine what you will tell your co-workers about your disability. You need to protect your health and safety and you want to make sure that they have accurate information.

Once you have started your new job you can figure out **who** to tell and **when** to tell them. In the meantime, think about what you might say.

- What if you need help getting some of your tasks done?
- What if you need a restroom break or a short rest?
- What is the most effective way to communicate with you?
- What if you are not feeling well or there is an emergency?
- How much information will you share about your medications?
- What are your concerns about building access?
- What should be done if there is a building evacuation?
- Do you need accommodations or assistive technology?



## MODULE 3 - ACTIVITY #30

### *MANAGING WORK AND FAMILY*

In this activity, MAC participants who are responsible for family members will become aware of strategies for managing work and family.



#### SUPPLIES AND HANDOUTS

*Optional:* Calendar, cell phone, and notebook to demonstrate items that can be used to stay organized

##### **Handouts:**

MANAGING WORK AND FAMILY (reference for the MAC Coach)

SAFETY INSPECTION CHECKLIST



#### VOCABULARY USED IN THIS ACTIVITY

appointments  
babysitter  
calendar  
cell phone  
child care  
family  
family time  
freezer  
healthy foods  
homework  
juggle  
lists  
managing  
notebook  
relatives  
responsibilities  
strategies  
translating



## BACKGROUND INFORMATION

There may be some MAC participants who are raising children or are responsible for family members who are also newcomers. They may play an integral role in managing family life, especially if their parents or extended family members need assistance in adjusting to American life.



In this activity the participants will have the chance to discuss strategies for managing employment and family life. It is important to note that there are multiple definitions of *family*, especially among refugees. Many MAC participants will be joining groups of people in the United States who are distant relatives or friends of families from their home countries. They may have a child of their own and be living with others who are raising children. They may want to establish their own household where they take care of their own children and perhaps elderly family members.

It is recognized that all families are different not only in values and expectations, but in schedules, child care demands, housing, community resources, and so forth. The suggestions in this activity are baseline strategies that can help MAC participants stay organized and establish priorities, regardless of the makeup of their families.

The MAC Coach can decide whether the entire group will benefit from the activity. If most of the MAC participants are responsible for family members, then the handout MANAGING WORK AND FAMILY can be discussed in the large group. Even if the MAC participants are still in the process of preparing for employment, the discussion will help them prepare them for when they have to juggle several responsibilities.

If some of the MAC participants are not involved in managing work and family, the handout discussion can alert them to strategies that they may employ in the future.

The handout can also be discussed individually, with MAC participants identifying strategies they would like to try, and writing those on their Action Plans. As a follow up, ask those participants to share their experiences in managing work and family.

This activity can be used in conjunction with Module 1 – Activity #5 *Understanding Independence*, and Module 3 – Activity #22 *Building Self-Reliance*, and #23 *Time Management*.

## ACTIVITY STEPS

### 1. Ask: What is a family?

Describe the many different configurations of families, including the households of the MAC participants. Discuss how families should support each other and be a positive influence. Explain how a “positive influence” would look in a healthy family.



### 2. Ask: Are you responsible for family members?

Discuss different levels of responsibility. If you, as the Coach, are managing work and family, share recent experiences in trying to juggle several responsibilities.

*Ask:* Are you responsible for helping any family members?

- Child care
- Accompanying family members to appointments
- Translating for family members

*Ask:* Imagine that you have to be at work all day, but you also have to do many things for your family. How will you manage everything?

### 3. Discuss the questions on the handout MANAGING WORK AND FAMILY. (Some of the participants may want a copy of the handout for future reference.) Suggest to the participants that they can implement the strategies by:

- identifying support networks
- identifying a notebook for making lists and notes
- purchasing a cell phone
- printing a calendar from a free online site
- meeting with family members to discuss delegation of responsibilities
- arranging for family time.



*Ask:* What is the hardest thing to *find* when you are managing work and family?

This may be a confusing question, but the answer is TIME. Discuss time management and how to share the workload.



4. Throughout the discussion, emphasize the importance of MAC participants taking care of themselves so they can fulfill their responsibilities. Discuss healthy eating, getting enough rest, and exercise.

They may not see the possibility of squeezing in time for these activities. Discuss alternatives such as walking to work, cooking meals in advance, taking lunch to work, and getting sleep instead of staying up late to do household chores.

5. When meeting with individual MAC participants, discuss their priorities and what they value the most when managing work and family. Identify steps they can take to fulfill those values. Record plans in their Action Plans.
6. Distribute the handout SAFETY INSPECTION CHECKLIST for those MAC participants who are either caring for a baby/toddler or inspecting a child care site. They can also share a copy with friends and family.

# Managing Work and Family



Do you keep a family calendar for everyone to see?

Do you mark special events, work schedules, and holidays?

Have you planned for family time?



Do you have support from family, friends, and neighbors?

Do you know who to call if you need help?

Do you have more than one backup for child care?



Do you know how to obtain a cell phone?

Can you be located in case of an emergency?

Do you know how to reach family and friends on your phone?



Do you make lists of what needs to be done?

Do you delegate some tasks that you really don't have to do yourself?

Do you try to keep paperwork in one place?



**Do you schedule a time to shop for food?**

**Do you buy healthy foods?**

**Are you eating healthy foods and taking care of yourself?**



**Do you cook extra food to serve later in the week?**

**Do you have help in preparing food and cleaning up?**

**Do you save money and time by freezing foods?**



**Have you checked your child care arrangements for safety and loving care?**

**Do you arrange to check on your child when possible?**

**Do you talk to your child about their child care experience?**



**Do you find time to focus just on your children?**

**Do you use every opportunity to help your children learn?**

**Do you make sure that you have time with your family?**







# Safety Inspection Checklist

## For Emergencies:

- 🔑 The emergency phone list has been filled out and is posted.
- 🔑 The first aid kit is properly stocked and stored away.
- 🔑 I know where the working flashlights, battery-operated radio and extra batteries are located.

## To Prevent Wounds:

- 🔑 Knives, hand tools, power tools, razor blades, scissors, guns, ammunition, and other objects that can cause injury are stored in locked cabinets or locked storage areas.

## To Prevent Falls:

- 🔑 Safety gates are installed at all open stairways when babysitting small children and infants.
- 🔑 Windows and balcony doors have childproof latches or window guards.
- 🔑 Balconies have protective barriers to prevent children from slipping through the bars.
- 🔑 The home is free of clutter on the floors, especially on or near stairways.

## To Prevent Poisoning:

- 🔑 Potential poisons, like detergents, polishes, pesticides, car-care fluids, lighter fluids and lamp oils, are stored in locked cabinets and are out of reach of children.
- 🔑 Houseplants are kept out of reach.
- 🔑 Medicine is kept in a locked storage place that children can't reach.
- 🔑 Child-resistant packaging is closed or reclosed securely.

## To Prevent Burns:

- 🔑 Safety covers are placed on all unused electrical outlets.
- 🔑 Loose cords are secured and out of the way. Multi-cord or octopus plugs are not used.
- 🔑 At least one approved smoke alarm is installed and operating on each level of the home.



- 👶 Space heaters are placed out of reach of children and away from curtains.
- 👶 Flammable liquids are securely stored in their original containers and away from heat.
- 👶 Matches and lighters are stored out of reach of children.
- 👶 Garbage and recycling materials are stored in covered containers.

### **To Prevent Drowning:**

- 👶 Swimming pools and hot tubs are completely enclosed with a barrier, such as a locked fence, gate and cover.
- 👶 Wading pools and bathtubs are emptied when not in use.
- 👶 Toilet seats and lids are kept down when not in use.
- 👶 Bathroom doors are kept closed at all times.
- 👶 Buckets or other containers with standing water are securely covered or emptied of water.

### **To Prevent Choking and Other Breathing Dangers:**

- 👶 Small objects are kept out of children's reach.
- 👶 The toy box has ventilation holes. If there is a lid, it is a lightweight removable lid, a sliding door or panel or a hinged lid with a support to hold it open.
- 👶 The crib mattress fits the side of the crib snugly and toys, blankets and pillows are removed from the crib.
- 👶 Drape and blind cords are wound up and not dangling.

Source: American Red Cross