

## **Topic: Money Management**

### **Activity: Using a Bank and Paying Your Bills: A Critical Incident for Refugees**

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<b>Objective</b>	<ul style="list-style-type: none"><li>✓ Participants will consider the benefits of using a bank</li><li>✓ Participants will consider how to pay bills in the U.S.</li></ul>
<b>Lesson Time</b>	30 minutes
<b>Materials</b>	<ul style="list-style-type: none"><li><input type="checkbox"/> Critical incident (included)</li><li><input type="checkbox"/> Optional: Flipchart paper, markers, tape</li></ul>
<b>Introduction</b>	Upon arrival in the United States, refugees may not know who to trust with their money. Some are unfamiliar with bill-paying and banking systems, preferring to use cash stored in their homes. However, depositing money into a bank account and using checks to pay bills can protect newcomers' money from being lost or stolen.
<b>Practice</b>	<p>(Note: Feel free to change names to reflect your participants.)</p> <ol style="list-style-type: none"><li>1. Put participants into small groups of 2-4 and ask each group to choose a spokesperson.</li><li>2. Read "Using a Bank and Paying Your Bills: A Critical Incident for Refugees" aloud, pausing after each set of reflection questions.</li><li>3. In small groups, participants discuss the reflection questions. Listen in on the discussions to check for understanding.</li><li>4. After the last set of reflection questions, bring the large group together and ask the spokesperson from each group to summarize the main ideas from their small group discussions. Discuss as necessary.</li></ol>
<b>Reflection Questions</b>	<ul style="list-style-type: none"><li>• What happened in this critical incident?</li><li>• Why did Dea's case manager suggest opening a bank account?</li><li>• Why was Dea nervous about using a bank?</li><li>• What could Dea have done differently?</li><li>• What would you have done?</li></ul>
<b>Variations</b>	<ul style="list-style-type: none"><li>• Give flipchart paper to each small group and have groups draw and present the highlights of their discussion.</li><li>• If literacy levels allow, prepare flipchart paper with reflection questions for each small group and have groups write and present their answers.</li></ul>

## Using a Bank and Paying Your Bills: A Critical Incident for Refugees

Dea\* is a man who arrived in the United States two months ago. After finding a job in a manufacturing plant, he receives his first paycheck. His resettlement agency case manager suggests opening a bank account so he can deposit his paycheck, pay bills with checks, and have a record of his payments. However, Dea is nervous about giving his money to a stranger at a bank. He never used a bank before and finds the process of opening an account confusing. Instead, he cashes his paycheck and keeps the cash in his apartment.

### Stop and reflect:

- Why did Dea's case manager suggest opening a bank account?
- Why was Dea nervous about using a bank?
- What did Dea do with his paycheck?

Later that week, a stranger comes to Dea's apartment and asks to collect rent money. The man assures Dea he is authorized to give Dea's rent money to his landlord. Dea is not sure if he should trust this man, but Dea knows some of his neighbors pay rent when their landlord comes to collect it. Dea decides to give him the rent money in cash.

### Stop and reflect:

- Who did Dea pay?
- What would you have done?

A few days later, Dea's landlord calls asking for Dea's rent money. When Dea explains that he already paid, his landlord says she knows nothing about the man and that Dea should only give rent money to her. Because Dea gave the unfamiliar man cash, he has no record of the transaction and cannot prove what happened. He must now pay his landlord a separate payment.

### Stop and reflect:

- What should Dea do now?
- What could Dea have done differently?



\* This critical incident is based on information provided by managers of apartment complexes housing refugees. All identifying information has been changed to protect privacy.

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