

LIFE SKILLS TRAINING

Texts: Your New Life in the United States
The Home Management Handbook and Guide to Life in the United States

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LIFE SKILLS TRAINING

Texts: Your New Life in the United States (YNL)
The Home Management Handbook and Guide to Life in the United States (HMH)

WEEK 1

Preliminaries

Welcome students to the Life Skills Training class.

Explain the role of the Indochinese Refugees Foundation (IRF) in helping refugees in Lowell.

Describe the services provided here: 1) Educational services (English as a Second Language, Life Skills Training, Pre-employment Orientation, and Job Search Training) and 2) Employment services (job counselling and referral).

Discuss the responsibilities of the students, especially regarding attendance: 1) Participation by welfare recipients is mandatory, (repeated unexcused absences could result in the termination of benefits) and 2) the reason(s) for all absences must be reported to the ESL (English) teacher, bi-lingual counselor, or case manager.

- I. Introduction to the United States (YNL Sec. 1, HMH Sec. 1 & 2)
(Please read through pages i-viii in YNL))

Read 'Background Notes' (YNL, 2).

- A. Resettlement in the United States

Discuss the resettlement process, and the role of the Volag (Voluntary Agency) and sponsor (YNL, 3).

- B. Your New life in the United States

There are many problems of adjusting to a new culture. This is called 'culture shock' (YNL, 5; HMH, 14).

1. Community relations

The U.S. is a nation of immigrants (YNL, 6) - particularly so Lowell. Conflicts and tensions between ethnic groups often occur. Refugees will occasionally experience prejudice. Discuss this experience.

2. Religious life

Religious freedom in the U.S. is important (YNL,7).

There is no official 'American Church'. A refugee is free to practice his religion in the U.S. Religious groups in the U.S. can help the refugee in the resettlement process. They may provide food, clothing and services.

3. American customs and behavior

Interacting with Americans will be difficult in the beginning (YNL, 9). Americans are friendly and outgoing. They prefer informality, and believe it to be a sign of friendliness. This can be seen in greetings and the use of first names.

a) greetings

Usually quite informal. Shake hands, never bow.

(See A New Start Unit 1, 'Saying Hello'.)

b) names

Many Americans use informal shorter names.

Example: Samuel Johnson will be called 'Sam' by his friends.

The family name (last name) comes second.

Example: John Smith's family name is Smith (He is Mr. Smith.)

(See A New Start Unit 4, 'Names'.)

c) time

American time is 'on the dot'. If something is supposed to happen at 8:00, it will begin at 8:00.) Americans value promptness and may become angry if a person is very late.

(See A New Start Unit 50, 'Time'.)

d) gestures

They are cultural. What is polite in one country may be rude in another.

e) leisure activities

Americans schedule leisure time as well as worktime. Discuss some popular American leisure activities.

C. American Families

The nuclear family - father, mother and children - is the basic unit of American family structure (YNL, 12).

D. The United States Government

American government has three levels: local, state, and federal (YNL, 13). Each level has specific functions and officials who are elected by American

citizens to terms of stated years. Any citizen in good standing over the age of 18 may vote.

1. Local governments

Local governments manage everyday matters, such as garbage collection, water and sewer service, maintenance of police and fire departments, and libraries.

2. State governments

State governments regulate sales and other taxes, and manage services that are essential to residents of the state: road maintenance, issuing of drivers' licenses, etc.

3. Federal government

The federal government in Washington, D.C. has three major divisions: the executive, the judicial and the legislative branches.

II. Law in the United States (YNL Sec. 9, HMH Sec. 1)

Read 'Background Notes' (YNL, 198).

Read through and discuss 'The Story of Mr. M' (YNL, 199).

In the United States, laws are intended to protect your rights (YNL, 201).

A. Refugee Status and Citizenship

As a refugee you are entitled to many of the same basic rights and fair treatment under the law as everyone else living in the U.S. (YNL, 202; HMH, 1).

1. When you entered this country you entered with refugee status. You were given a I-94 form.

You must keep this form with you at all times.

2. Every January, all non-citizens must report their addresses to the U.S. Attorney General. A form is available free of charge at your post office or INS (Immigration and Naturalization Service) office.

3. Every non-citizen of the U.S. must file a change of address form (AR-11) with the nearest INS office within 10 days of moving.

4. After you have lived here for one year, you may apply to change your status to that of permanent resident alien. You must do this before you can apply for citizenship (naturalization).

5. After you have lived here for five years, including six months in the state in which you apply, you may apply for citizenship (naturalization). (See HMH, 7.)

6. Your legal status affects your right to petition for your close relatives to join you in the U.S.

7. Men must register for the draft if they are 18 years or older and living in the U.S.

4. Permits are required if you want to hunt or fish. Slaughtering (killing for food) animals in the house is illegal unless you have a permit.
5. Picking fruit or flowers from other people's yards or public parks may be illegal.
6. Littering is illegal in most places. For example, if you are caught littering on certain roads or highways in the U.S., you may be fined \$50 to \$200.
7. Carrying firearms (guns), certain kinds of knives, or other dangerous weapons without a permit, is illegal in many places.
8. Prostitution is illegal. Both the prostitute and the customer can be arrested.
9. You might not be able to go into a store or a restaurant unless you are properly dressed. Shoes and shirts are required in most public places.
10. Urinating in public - outdoors - is against the law. You must use a restroom.
11. Exchanging money in card games or other games, even at home, may be against the law.
12. Giving false information on public forms is illegal. You should not give a false birth date, name, or name of family members to officials.

D. Family Laws

Marriage, divorce and adoption are legal matters in the U.S. (YNL, 207).

1. Before marriage you must register with the local government and get a license. You may have to have blood tests and to present your refugee or Permanent Resident Alien documentation.
2. There are laws which govern the age of marriage. In many states teenagers cannot marry without parental consent.
3. Legally, a person can only have one spouse (husband/wife) at a time.
4. Divorce can be complicated in this country. Consult a friend or sponsor who can direct you to appropriate legal services.
5. Parents are usually considered to be responsible for their children's behavior.

E. Police in the United States

In the U.S., the police enforce the law (YNL, 208).

Here are some things about the police you should remember.

1. In the U.S., police are here to help and protect you.
2. Police must not be bribed. Bribery (giving money) is illegal here.
3. If you are stopped by the police, it is considered unlawful to run away - you could be shot for not stopping for the police.

F. Legal Assistance

If you are accused of a crime in the U.S., you are considered innocent until you are proven guilty (YNL, 209).

If you have a legal problem and are not sure how to get the services of an attorney, contact the Legal Aid Society in your town or in a large city near you. (See HMH, 6.)

Read through and discuss 'Checklist' (YNL, 210). Note the 'Directory' (including National Hotlines - toll-free), which follows it.

WEEK 2

III. Community Services in the United States (YNL Sec. 6, HMH Sec. 1)

Read 'Background Notes' (YNL, 116).

Read through and discuss 'The Story of Mr. T' (YNL, 117).

The United States and your new community are ready to provide helpful services for you and your family, including public assistance, if you are eligible. They help people care for their families, find employment, and obtain more education so they can become self-sufficient. This kind of help is called social or community service.

The Indochinese Education and Employment Services is a community service for Indochinese refugees.

Temporary assistance is available to people who may not have enough money to pay for food, rent, or medical bills. It continues until they can pay for these expenses themselves. However, this assistance is designed to be a temporary measure to protect the family until they can support themselves. Refugees, like Americans, are expected to be self-sufficient (YNL, 119).

Most assistance comes from the federal, state, and local governments. It is paid for from taxes collected by the governments (YNL, 120).

A. Medical Programs

Basic services such as immunization shots or tests for tuberculosis or venereal disease are available to everyone at little or no cost. Medical assistance also helps the elderly or low-income families for certain costs such as doctors' fees, hospital bills, and medicine (YNL, 121).

Additional services may be available for particular groups of people (YNL, 121).

Things to know about medical services and assistance:

1. Bring all records or documents concerning your health history when applying for assistance.
2. Keep your doctor's or clinic's address and phone number with you at all times.
3. Keep records of vaccinations for children and family in a safe place. If lost, they must receive all shots again.
4. You will need your medical card each time you or your family goes to a clinic to receive medical services. Keep it with you at all times.
5. Show your medical card when obtaining prescription medicine. You may be able to buy it at a lower cost.

B. Food Programs

Food programs vary from state to state. They help provide better diet for low-income families until they can afford to buy it themselves. They give either food or food stamps for buying food (YNL, 123).

1. Food stamps
Food stamps are coupons used to buy food. If you qualify for this assistance, you will receive an identification card and the food stamp booklet. (See YNL, 124 and HMH, 66.)
2. Breakfast and lunch programs
Children whose parents have a limited income may receive free or low-cost meals at school.
3. Women, Infants and Children (WIC)
Women who are pregnant or who have recently had a baby may be eligible for food supplements. Children up to the age of five are also eligible for supplementary foods.
4. Elderly people
Some elderly people cannot prepare food for themselves. They can go to programs for at least one meal each day.

C. Cash Assistance (Welfare)

In American culture, being able to support yourself and your family without government help is important. People sometimes need financial help, however, until they become self-sufficient. These cash assistance programs are usually called welfare (YNL, 127).

Each state's welfare program has its own eligibility requirements. Most places require that the welfare applicant also register with the state employment office. Other programs allow people who are in certain job training programs to receive cash assistance (YNL, 127).

The Indochinese Education and Employment Services is this type of job training program. Participation in this program is required of all welfare recipients.

1. Types of assistance
 - a) General Assistance - for eligible single people and childless couples
 - b) Aid to Families with Dependent Children (AFDC)
2. Things to know about cash assistance
 - a) Interpreters are not always available at the welfare office.
 - b) The entire family usually is required to be at the interview.
 - c) Give truthful information about your family during the interview.
 - d) You should have as many of the following documents available as possible:
 - I-94 (the original, if possible)
 - Rent bill or lease
 - Social Security card
 - Any pay stubs
 - Bank account statement or savings passbook
 - Utility bills
 - Medical bills or proof of medical disability
 - Employment registration card
 - e) Take care of your welfare check. Sign it only in front of the cashier at the bank.
 - f) Proper ID (Identification) must be used when cashing a check.
 - g) Refugees receive the same amount as U.S. citizens.
 - h) While waiting for cash assistance to become available, continue your search for work and study programs. Even if you find employment, you may still qualify for some financial support.
 - i) You will have better chances for job improvement if you work and learn English at the same time.
 - j) After six months, the office will require an interview to review your case.

D. Education Programs

Different education programs may be available in your community. Much of this education may be free or cost only a small amount. However, there may be long lists of people waiting for certain classes (YNL, 130).

E. Employment Programs

Every state has state employment offices where people can apply for jobs. After a personal interview, the job counselor may evaluate the person's skills, refer the client to an agency, locate training possibilities, or arrange for employment (YNL, 131).

- F. Housing Programs
Many people need temporary assistance with housing and its expenses. Housing programs vary from state to state. Fuel assistance is one of the programs (YNL, 132).
- G. Legal Assistance
Legal advice is usually very expensive in the U.S. You can obtain free or low-cost legal advice for certain problems (consumer, housing, civil rights, etc.). (See YNL Sec. 8, 'Law in the United States'.)
- H. Additional Information (See YNL, 133.)
- I. Private Organizations and Services
Your community has many private organizations that provide services to help you and your family become self-sufficient (YNL, 134).
1. Voluntary Agencies (Volags)
The private group providing most of these services for you is your sponsor's agency. Services include finding a sponsor for a refugee family and providing food, a place to live and clothing upon the refugees' arrival. (YNL, 136)
 2. Mutual Assistance Associations (MAA's)
Mutual assistance associations were created by ethnic leaders to help refugees feel more at home in their new community. Some provide services such as translations/interpreting, counseling, or family reunification. (YNL, 136).
- J. Public Library
For more information about your community, ask at your local public library (YNL, 137).
- K. Police Department
Your local police department is comprised of several divisions to serve you and your family (YNL, 138).
- L. Courts
Your district or county circuit court serves civil, traffic, and criminal cases, and payment of traffic fines. People can obtain a marriage license at the court building (YNL, 138).
- M. Fire Department
Your local fire department responds to fire and rescue calls in the city and outlying areas (YNL, 138).
- N. Social Service Advice (See YNL, 139.)

Read through and discuss 'Checklist' (YNL, 140), Note the list of Voluntary Organizations (Volags) (YNL, 141), and 'Useful Numbers in Your Area' (YNL, 142), which might be done in class, time permitting.

WEEK 3

IV. Your Home in the United States (YNL Sec. 5, HMH Sec. 4)

Read 'Background Notes' (YNL, 90).

Read through and discuss 'The Story of Mr. H' (YNL, 91).

A. Your Home

In the United States people live in different types of housing depending on geographic region and their finances (YNL, 93). The main types of housing are apartments, attached or semi-attached houses called townhouses or rowhouses, and detached houses.

1. Apartment

In cities people usually live in apartments. It is customary in the U.S. for one family to live in one apartment. It may have one room with a kitchen and a bathroom or it may have as many as three or four rooms. The apartments in a building share the entrance way from outside. Each apartment is entered through its own door from the common entrance way or hall (YNL, 93).

2. Semi-attached house

A semi-attached house is a building that shares one or more walls with buildings built next to it. It has its own entrance from outside and is usually occupied by a single family (YNL, 94).

3. House

A house is usually a solitary building with a yard around it (YNL, 94).

B. In and Around the Home

Most homes, whether apartments or houses, have different rooms for different purposes. Most places will have at least a kitchen or cooking area and a bathroom (YNL, 95).

1. Kitchen

The kitchen is the room used for cooking. It usually contains a sink, a stove, a refrigerator, and storage areas (YNL, 95).

a) stove

Most stoves work on electricity or gas. You should know how to operate the stove properly and safely so as not to cause harm or accidents. Ask someone to show you the proper way to use a stove.

b) refrigerator

The refrigerator is used to keep foods cold and fresh. The door of the refrigerator must be shut. Otherwise the refrigerator may break down and the food will spoil.

c) sink

The sink has hot and cold running water. Be careful with the hot water - it can burn. Dishes and cooking utensils are washed in the sink. Dirty water is all that should go down the drain. Grease or food scraps will cause the sink to break down and it may be expensive to fix.

d) garbage disposal

Your sink may have a garbage disposal. This grinds up food scraps so that they don't have to be put into the trash. Be careful not to put metal objects or bones in the disposal. Never put your hand in the garbage disposal - ask how to use it properly.

e) dishwasher

Sometimes a kitchen may also have a dishwasher. This is a machine that washes pots, pans and utensils. If there is one in your home, ask how to use it.

2. Bathroom

The bathroom is where you use the toilet, wash and clean yourself. Bathrooms usually have a toilet, a sink and a bathtub or a shower (YNL, 97).

a) bathtub and sink

Ask someone to show you how to use the faucets in the sink, tub and shower. Showers usually have a door or curtain to keep water inside the tub or shower stall. These must be closed properly, otherwise water will spill on the floor.

b) toilet

American toilets are designed to be used in a seated position. Usually the seat is kept down; however, men lift up the seat and stand facing the toilet to urinate. Do not stand or squat on the toilet since it may break. Only human waste and toilet paper should be flushed down the toilet. Hair, sanitary napkins, disposable diapers, tampons, cigarettes or anything else should not be put in the toilet. These will clog the pipes, stopping up the toilet and flooding the room.

3. Living room

The living room is for family recreation and entertaining guests. Sometimes it may be used as a place to sleep.

4. Bedrooms

Your home may have one or more bedrooms. In American families, parents sleep in one bedroom, apart from the children (YNL, 98).

5. Furnishings

Basic furnishings found in an American home usually consist of:

- a) table and chairs for eating
- b) beds for sleeping
- c) closets, cabinets, dressers for storage
- d) sofa (couch) and chairs for relaxing
- e) rugs or carpets for covering the floor
- f) curtains or drapes or venetian blinds on the windows, for insulation and privacy

When you move into your new apartment or house, your sponsors or friends may give you some furniture or basic items (such as cooking utensils, dishes, etc.). If you need furniture you can save money by buying it secondhand (YNL, 99).

C. Outside the Home

If you live in a house, you may have a yard where it may be possible to plant a garden. Ask the landlord first. If you live in an apartment, there may be storage areas in another part of the building. There may also be a play area or other facilities. Sometimes these are indicated in the lease. Ask the landlord or resident manager to explain what is available and how the facilities can be used (YNL, 100).

D. Looking for a Home

(See HMH, 34.)

1. In some places, housing is more difficult to find than in others. There are various ways to look for a place to live:
 - a) talking to your sponsor or friends
 - b) checking classified ads in newspapers
 - c) walking around the neighborhood looking for signs indicating housing 'FOR RENT'
 - d) going to the office that manages an apartment building to see if any vacancies exist
2. As you are looking at apartments or houses, there are some things you should consider before you decide to rent:
 - a) How much can you afford to pay for housing?
 - b) Are there extra charges for utilities or are they included in the rental charge?
 - c) How much is the rent?
 - d) Is there a deposit? If, how much?
 - e) How many people are allowed to live in the apartment or house?
 - f) Are there stores, public transportation, nearby?
 - g) Where are the schools located?
3. While deciding whether or not to take a place LOOK AROUND INSIDE to see what kind of condition it's in (YNL, 101).

E. Lease

When you decide to rent, you may be asked to sign a lease. This is an agreement between you and the landlord (YNL, 102). Before signing the lease be certain to understand what it says and what it means. If necessary, ask your sponsor or a friend to explain it to you. When you sign a lease you are usually asked to pay the first month's rent in advance along with a deposit. This is sometimes called a security or a security deposit. This is an amount of money which the landlord holds in the event that there is damage to the house or apartment (YNL, 102).

(See A New Start Units 86-88, 'Complaining', 'Requesting', and 'Insisting'.)

F. Paying for Your Housing

Usually the rent must be paid once a month on the first day of the month. The lease will usually give you the date by which you must pay. If you fail to pay or if you often pay late, you would be breaking the lease and the landlord would have you evicted. When you sign the lease you should find out about other expenses you may need to pay that are not included in the rent payment. The lease will list utilities (for example, heating, hot water, electricity, gas) which are included in the rent payment and those which may have to be paid for separately. The one utility never included in the rent payment is the telephone (YNL, 102).

WEEK 4

G. Taking Care of Your Home

1. Cleaning inside the home

Your landlord will expect you to keep your home in clean condition and in good repair. Americans use a variety of tools to keep the home clean (YNL, 103).

- a) sponges and brushes
- b) mops

A mop is used to clean the floors, usually with soap or a detergent and water. In the U.S., floors are never washed by throwing buckets of water on them (YNL, 104).

- c) brooms
- d) detergents and cleansers
- e) vacuum cleaner
- f) washer and dryer

For washing clothes, towels, and linens, Americans use a washing machine. Sometimes a house or apartment will have a washing machine available.

For drying laundry, a machine called a dryer may be used, or the laundry may be hung from an appropriate place. Clothes should not be hung on the balcony of an apartment, on benches, trees or fences around the house or apartment building (YNL, 105). If there is no washer or dryer in your home you may have to take your dirty laundry to a laundromat to be washed. This is a business where you can find coin-operated washers and dryers for public use. If you do not know how to use a washer or dryer ask your sponsor or a friend to show you how (YNL, 105).

(See A New Start Unit 83, 'Using a Laundromat'.)

Not all clothes can be washed and dried in a machine. Some should be washed gently by hand; others should be professionally dry cleaned (YNL, 105).

2. **Disposing of garbage and trash**
In most apartment buildings, there is a room or place where trash can be placed where it will be removed by a trash or sanitation service. Any garbage or trash around the home should be placed in a bag or container which must be covered or closed to stop unpleasant odors, and keep insects, mice, rats or other animals from getting into it (YNL, 106).
3. **Temperature in the House**
Homes in the U.S. usually have the temperature inside controlled automatically by machines. It is necessary to know how to adjust the temperature. Sometimes the landlord controls the temperature from a central location. When a furnace, heater, or air conditioner are working, all doors and windows should be kept closed (YNL, 107).
4. **Using other utilities**
Most American homes have a variety of appliances and machines used in cooking, cleaning, leisure activities, etc. Most of these use electricity to operate. When you use something that runs on electricity be very careful to know how to use it properly (YNL, 108). Never use an electrical appliance near water. If an electrical appliance doesn't work don't try to fix it yourself (YNL, 108).

Some stoves, heaters and furnaces use natural gas or oil. You must be careful about lighting matches or using flame near an appliance which uses gas or oil. It may cause a fire or an explosion. Also, breathing the gas is dangerous - often fatal. Know how to use gas appliances safely and properly (YNL, 108).

H. Outside the Home

Neighborly considerations

There are some things you should keep in mind to get along well with your neighbors (YNL, 109). Many Americans do not like to be disturbed at night when they usually rest. Loud music, yelling or loud talking and other noisy activities can be disturbing at these times. There may be certain places around your home where children are not allowed to play.

(See A New Start Unit 100, 'Meeting a Neighbor'.)

I. Keeping Your Home Secure

(See HMH, 43.)

Check to see that the doors and windows in your home can be closed and locked. If you live in an area where many people are strangers, it is important to keep doors and windows secure since crimes do occur (YNL, 110).

When strangers come to your home, find out who they are and what they want before you open the door to let them in (YNL, 110).

If you leave your home, lock the doors and windows. Keep the keys to your home in a safe place. Always carry a set with you when you leave so that you can let yourself in and out. It is a good idea to give a set of keys to your sponsor, a friend or someone you trust - in case you lose your keys or accidentally lock them in the house (YNL, 110).

(See A New Start Unit 96, 'Coping with Salespeople'.)

J. Safety Around Your Home

Here are some reminders for safe living in and around your home:

1. Cleaning supplies

a) Store cleaning supplies in closed containers out of the reach of children. Most cleaning products are poisonous.

b) Never mix cleaning products since dangerous fumes can be released.

2. Electricity

a) Never use an electrical appliance that is not in good repair.

b) Never use electrical appliances near water.

c) Keep Appliances out of the reach of small children.

- d) Don't plug too many appliances into one socket.
3. Fire
- a) If you smoke, use an ashtray. Don't throw cigarettes or matches or cigarette ash on the floor or carpet. Be sure cigarettes and matches are cold before throwing them in a trash can.
 - b) Never smoke in bed or near flammable substances such as gasoline, natural gas, some cleaning fluids.
 - c) Never leave irons, toasters or heat-up appliances turned on if you leave the room.
 - d) If you go away from your home, turn off all appliances except for the refrigerator. The stove, if it runs by electricity, can be left plugged in, but all burners should be turned off.
 - e) Don't store gasoline or flammable substances inside your home.
 - f) Never have an open fire in the house.
 - g) Never burn charcoal sold for barbequeing inside the house. If your house or apartment does not have smoke alarms you should install one.
 - h) If a fire ever happens, use fire exits or a stairway to get out of a building. Never use an elevator.

(See A New Start Unit 19, 'Requesting Emergency Assistance')

Read through and discuss 'Checklist' (YNL, 113).

WEEK 5

V. Medical Care in the United States (YNL Sec. 7, HMH Sec. 6)

Read 'Background Notes' (YNL, 144).

Read through and discuss 'The Story of Mr. S.' (YNL, 145).

A. Medical Emergencies

(See HMH, 85.)

If you have a medical emergency, such as a broken leg, a heart attack, or unbearable physical pain, you should go to the Emergency Room of a hospital near you.

At the Emergency Room, doctors and nurses are available to provide immediate care for serious illnesses or injuries (YNL, 147).

If you, your family, or friend has such a medical emergency, you should contact your sponsor or a bilingual friend to go with you to the hospital to explain the problem to the hospital staff. If you are unable to drive or take public transportation to the hospital, then you can call an ambulance to take you to a hospital. In many places if you call the police or fire department, they will be able to send an ambulance to you.

In Lowell, the telephone number for the police and ambulance service is the same, 454-0425. The Fire Department is 459-2444. Keep these numbers near the telephone.

Lowell Emergency Numbers: 459-2444 or
454-0425

At the Emergency Room - When you go to the emergency room, you must check in at a desk or counter, explain your problem, and fill out some forms giving your name, address, place of employment, medical card and the like. Your sponsor or bilingual friend can help you do this. Then you will be treated and either released or required to stay in the hospital, depending on the severity of your problem (YNL, 148).

Note: In some hospital emergency rooms, you may be required to prove that you will be able to pay for the services given to you. Public hospitals are required to give you emergency treatment in any case.

B. What To Do If You Don't Feel Good
(See HMH, 73.)

When Americans have a medical problem that they don't understand, they call their doctor promptly. A doctor may be found in a private office or a clinic (YNL, 149).

If you go to a private doctor, you will have to make an appointment in advance. If an appointment is made, always be there on time. If you cannot, call the doctor's office as soon as you know. Otherwise, you will be charged for the visit, whether you receive treatment or not.

If you go to a clinic, you may or may not have to make an appointment. If you can't keep an appointment, let the clinic know in advance. Generally public health clinics are less expensive than private doctors (YNL, 149).

In Lowell, the Lowell General Hospital's Community Health Center is one of the best and least expensive clinics in this area. The telephone number is 454-2323.

1. Physical examinations

So that the doctor can diagnose your problem, you may have to submit to a physical examination. Certain parts of the exam may seem unfamiliar to you (YNL, 150), such as:

- a) blood pressure
- b) blood test
- c) pelvic exam
- d) temperature
- e) throat examination

2. Questions and forms

When you go to the clinic or to the doctor for the first time, you will be required to answer questions and fill out forms. Some of the information may seem personal to you, but your treatment can be more effective if you answer as truthfully and completely as possible. If the forms seem confusing to you, ask a friend or your sponsor for some help. Don't sign the forms until you are sure you understand them (YNL, 151).

3. Drugs and medicines

(See HMH, 76-86.)

After seeing you, the physician may prescribe special medication for you to take. This will be written on a prescription. Take this to a drugstore or pharmacy, where the pharmacist can give you the medication the doctor ordered. Be sure to follow the doctor's directions for taking the medication. For example, if the doctor tells you to take pills for ten days and after five days you begin to feel better, you should still take the pills for ten days (YNL, 152). Many people will go to the pharmacy or drugstore when they are sick and obtain nonprescription medication. If you are sick, it is better to go to the doctor or a clinic and get your problem taken care of immediately (YNL, 153). Overuse of any medication can be dangerous to your health. If you are seeing a doctor for a particular medical problem, be sure that he knows about the other medications you are taking. If medicines are prescribed for you by the doctor, never take any others without his permission.

Remember, for safety, keep all medication out of the reach of children.

(See A New Start Unit 75, 'Getting a Prescription Filled'.)

4. Hospitals

If the doctor thinks you are very sick or require further detailed examination, he may require you to go to the hospital for a set period of time. The doctors and medical staff expect patients to ask questions when there is something that they don't understand (YNL, 154).

Hospital rules and regulations - There are a number of rules and regulations you are expected to know about when you are in the hospital:

- a) In most hospitals, there are designated smoking areas. Smoking is not permitted in patients' rooms.
- b) In most hospitals, there are regular visiting hours when you can visit the patient (YNL, 154).
- c) Quiet is very important in hospitals (YNL, 155).
- d) Your doctor may require a specific diet for you when you are in the hospital. Food should not be brought in from the outside without the doctor's permission.
- e) Burning incense, lighting candles, or doing other such religious acts may not be permitted in patients' rooms. Ask permission first.
- f) Phone calls can often be made in your hospital room (YNL, 155).

If you are in the hospital, remember that many people - doctors, nurses, etc. - will ask you many questions. These can be about health history or that of your family, allergies, type of drugs that you currently use or have used in the past. If you are a patient, you should be as cooperative as possible and try your best to answer the questions asked (YNL, 155).

Remember, if you have any questions about medical procedures, equipment, medication, or treatments - ask.

5. Vaccinations

For children, immunizations or vaccinations to prevent certain diseases are required by law in the U.S. (YNL, 156). After vaccination, you will be given an Immunization record, which may be necessary for children to show when they first enter a school system (YNL, 156).

(See HMH, 87,)

6. Dental Care

Dental care is very important for Americans. Clean teeth and a pleasing smile are considered marks of beauty in the U.S. Americans take care of their teeth by brushing at least twice daily with a toothbrush and toothpaste (YNL, 157).

When Americans have medical problems with their teeth, mouth or gums, they go to the dentist or to a dental clinic. Dental care can be costly in the U.S. but proper care of teeth is essential for you all-around health. Many schools have programs for students called flouride treatment programs (YNL, 157). These treatments may prevent the need for expensive dental care in later years.

(See A New Start Units 66-68, 'Making Appointments', 'Indicating Preference', and 'Insisting'.)

7. **Payment for medical and dental services**
For most Americans, health care and medical care are not free. Each time a person visits the doctor or dentist, he/she must pay for the doctor's or dentist's services. Medical and dental care are expensive. Americans have medical insurance to help cover the high cost. However, insurance does not usually cover all medical costs (YNL, 158). To help people, the government has various assistance programs determined by the amount that a patient is able to pay (YNL, 158).
8. **Preventing illness**
It is very important to dress appropriately for American climates. In colder areas you must wear shoes, socks, and appropriate outerwear. Otherwise, you may become ill. Also to maintain good health, it is important to live in a clean environment. Especially, kitchens and bathrooms should be kept clean and free from stale food and garbage. Toilets should be kept clean, and water should not be left in the sink or tub after use. (YNL, 158).
9. **Health-related customs in the U.S.**
In the U.S. there are a number of practices which are considered impolite and unhealthy. You should know about these (YNL, 159):
 - a) Always use a handkerchief or a kleenex to blow your nose in public places or inside a public building.
 - b) Never urinate in the street. This creates a smell that is offensive to Americans. They also believe that it causes disease. Always use a public restroom or your bathroom inside your home.
 - c) Spitting in public is considered impolite and unhealthy. Use a kleenex or handkerchief.
 - d) Picking your nose or your ears in public is frowned upon in the U.S. If you must do these things, do so in private.

- e) Americans believe that children, no matter what age, should have their bottoms clothed when out in public - regardless of the temperature. Also, children should be shown how to use public restrooms. Diapers should be used while in public with younger children. If paper diapers are used, they should be thrown out (not flushed down the toilet) when soiled. Cloth diapers are washed and dried after being soiled.
- f) Americans feel that it is very healthy for mothers to breastfeed their babies. This is done in private, however.

(See A New Start Unit 11, 'Restroom Signs'.)

Read through and discuss 'Checklist' (YNL, 160).

WEEK 6

VI. Travel and Communication (YNL, Sec. 2, HMH Sec. 8 & 9)

Read 'Background Notes' (YNL, 16).

Read through and discuss 'The Story of Mrs. S' (YNL, 17).

The U.S. is a very large country with many types of climate and terrain, different time zones, and a variety of people and lifestyles. Most places have developed their own transportation systems. You need to learn the one in your area. Communication systems are usually the same throughout the U.S.

A. Travel (See HMH, 108.)

1. Local travel

People in the U.S. get around their communities by walking or bicycle, bus, car, or subway. First you should know exactly where you want to go and about how far it is. Then you can choose the best type of transportation (YNL, 19).

a) by walking

Walking is a good way to become familiar with your neighborhood. However, there are some important things you need to know about walking in your community (YNL, 20). Learn the meaning of 'WALK' and 'DON'T WALK' signs when crossing the street.

Do not accept rides with strangers.
Do not walk alone at night.

(See A New Start Unit 16, 'Simple Directions'.)

b) by bicycle

In the U.S. bicycle riding is usually for recreation and exercise. Some people ride their bicycles to school or work. In some areas, there are trails for bicycles only which are usually marked by a sign (YNL, 21). (See YNL, 21 for bicycle riding rules.)

c) by bus

Traveling by bus is the most common means of public transportation. When you take a bus you must know where to get on and off. Before you use your bus system, ask someone to help you get a schedule and learn to read it. Buses usually arrive at the stop at a specific time so be sure you are there at the correct time (YNL, 22). Boarding a bus - Make sure you get on the bus by following those in front of you. In some cities, you must have the exact fare. In Lowell the fare is 50 cents. Exiting from a bus - Just before your stop, pull the cord or push the button over your seat and the driver will know to stop for you. The exit door in the back usually has a light. When it is green, you can get off the bus. (Watch how other people do it.) Before trying to use the bus system by yourself, ask a friend or your sponsor to explain you local bus route and costs. (YNL, 22).

In Lowell, the bus system (Lowell Regional Transportation Authority) runs from Monday to Saturday, until 6:00 P.M. The fare is 50 cents, and you must have the exact change.

(See A New Start Unit 63, 'Describing Travel Routines'.)

d) by car and motorcycle

In places with little or no public transportation, the most common and convenient way to travel is often the automobile. However, it is very expensive to own a car. The

owner must have enough money to pay for gas, oil, maintenance, insurance, and sometimes monthly car payments. Many refugees have bought new cars and then found that they could not afford the payments or insurance. Consider buying a cheaper used car. Ask for help in choosing it. Some facts to know before owning or driving a car or motorcycle (YNL, 23):
Every driver must have a license to operate a vehicle.

The vehicle must be registered in the state where the owner lives.

It is illegal to drive if you have been drinking alcohol.

You must be 16 or older to get a license.

The laws for motorcycles are much the same as for cars. It is safer to wear a helmet while on a motorcycle.

Remember, always use seatbelts in the car.

(See HMH, 112.)

e) by taxi

Taxis are found in large cities and often in other areas. The fare is expensive and the taxi drivers usually expect a 10% tip after the trip. You can call a taxi from your home or anywhere at any time of the day or night (YNL, 24).

In Lowell, the names and telephone numbers of taxi services are located in the yellow pages of the phone book, under TAXICAB.

f) by subway or train

In some large cities, there is a fast train called the subway, which travels under and above ground. To use the subway, you must know where the stations are located, how to pay the fare, and where the trains go (YNL, 24).

2. Long distance travel

It is legal to travel on all public roads in the U.S. However, traveling between cities and states is different from traveling in your local area and can be more expensive. You can choose to travel by car, bus, train or plane (YNL, 25).

a) by car

(See YNL, 25.)

b) by bus

Tickets are bought at the bus station. Get to the station early to buy a ticket. Know the time the bus leaves for your destination. (Buses usually leave on time.)

Toilets are usually available at the back of the bus.

Observe rules about no smoking, eating, drinking, and playing music.

c) by train

It is more comfortable to travel by train than by bus, but it is also a little more expensive and trains do not go very many routes (YNL, 27).

(See YNL, 27.)

d) by plane

Traveling by plane is usually the most expensive means of transportation.

You can travel by plane to most cities and many large towns in and outside the U.S.

Discount tickets may be available if purchased in advance.

All passengers should report to the ticket counter at least 45 minutes before the flight leaves.

Airlines have rules about luggage and what they can allow.

Ask your friends or sponsor for information about plane travel (YNL, 28).

3. Outside safety

While you are usually safe in the United States, crime is a problem in some areas of this country.

However, there are precautions you can take to help prevent being the victim of a crime (YNL, 29).

a) Avoid dark places where you cannot be easily seen by others.

b) Beware of places where there is nobody else present. It is less likely that you will be bothered if there are others around.

c) Avoid walking alone at night.

d) Keep your children home at night. It is dangerous for them to be outside alone after dark.

e) It is a general rule that you should be wary of strangers. Warn your children not to accept rides or gifts from people they don't know. Women should be particularly careful of men they don't know, because there is always the danger of rape.

f) It is generally unsafe to carry cash or valuables with you. If you must, keep them in a pocket or purse, out of the sight of potential thieves.

g) Most important, do not hesitate to call the police if something happens to you or if you are suspicious of someone. It is better to call the police unnecessarily than to jeopardize your own safety. You are entitled to the protection and assistance available to all Americans.

If you are a victim of any crime, call the police immediately. In Lowell, the phone number for the Police Department is 454-0425, the same as the number for ambulance service. In most areas you can dial an emergency number - 911 - to reach the police. You can also dial '0' to reach the telephone operator who will help you.

WEEK 7

B. Communication

There are many easy ways to communicate with your friends, relatives, or anyone you want to contact. The most common ways are mail or telephone. If you have a very important message that must get there quickly, you can send a telegram but it is expensive (YNL, 31).

1. By mail

a) sending mail

When sending a letter, you should write the address in English clearly and completely. The address must have: (YNL, 31):

- 1) name of person
- 2) street address of person plus apartment number (or P.O. Box number)
- 3) city and state
- 4) zip code

Your name and address should be put on the envelope also. Put it on the upper lefthand corner or on the back of the envelope. If for some reason the letter cannot be delivered, it will be returned to you.

To send mail, you must use stamps.

Stamps for the correct amount of postage can be purchased at the post office.

Letters going outside the U.S. are more expensive to mail.

Aerograms are less expensive to send.

Post offices are usually closed on Sundays, holidays, and sometimes on Saturdays.

Mailboxes, usually red and blue, are outside near the street, and at the post office.

Packages and tapes can be mailed at the post office. Never send cash through the mail. (Send certified bank drafts.)

When moving to a new address, inform the postal service. (Forms are available at the post office.)

When sending important documents, ask the post office about registered mail.

b) receiving mail

Mail arrives at your home daily except on Sundays and holidays. In an apartment building, a box is assigned to you and usually is located near the main entrance. Some people receive their mail at the post office, where they rent a box. If you receive unfamiliar mail or mail with someone else's name on it, don't open it. Ask a friend to explain (YNL, 32).

(See A New Start Unit 93, 'In the Post Office'.)

2. By telephone

The telephone is the most useful and popular form of communication in the U.S. There are many places where you can find a phone to use. There are public or pay phones, or private phones in offices, stores, and people's homes (YNL, 33).

a) making a phone call

Each phone has a separate number. Every number has an area code (000) and seven digits (000-0000). For local calls in your area, use the last seven digits only. To call long distance, use other numbers plus the last seven digits. To use the phone (YNL, 33):

- 1) pick up the receiver
- 2) listen for the dial tone
- 3) dial each number separately
- 4) wait for the person to answer after it rings
- 5) speak

Busy signal indicates the person's phone is not free.

(See A New Start Unit 25, 'Requesting Information'.)

b) private phones

To have a phone installed in your house or apartment, contact the local phone company. Be careful not to buy services that you don't need (YNL, 34).

c) long distance

If you want to call someone in another town or state, you must use long distance calling. There is a monthly charge for local calls but each long distance call costs extra. You are charged by the minute so the longer you talk the more expensive it is. These charges come on your monthly phone bill. There are two basic types of long distance calls: direct dialed and operator assisted (YNL, 34).

- 1) direct dialed - You use a combination phone number (1 + area code + phone number). You call directly to the other person and don't talk to the operator (YNL, 34).
 - 2) operator assisted calls - Each phone has an '0' to indicate operator assistance. You must dial '0' to start this type of call and talk to the operator. You can call 'collect' or 'person-to-person' (YNL, 34).
- (See HMH, 120.)

(See A New Start Unit 31, 'Making an Apology' - wrong number.)

- d) your telephone book
The white pages have telephone numbers listed by people's last names, which are in alphabetical order. The yellow pages have the numbers of companies or services (YNL, 35).
- e) phone bill
(See HMH, 126.)
Phone bills come every month and must be paid on time. If not paid, the phone company may disconnect the phone (YNL, 35).

Caution: Long distance is expensive!

- f) public telephones
Public telephones can be found at gas stations, restaurants, shopping centers, at some street intersections, and at the airport, train, and bus stations (YNL, 36). In using public phones, keep the following information in mind (YNL, 36):
- 1) Insert change in the slot. The cost for a local call is 20 cents.
 - 2) A long distance call requires a large amount of change. An operator must assist you to make this call and tell you how much it costs.
 - 3) If the person is not at home or their line is busy, your money will be returned when you hang up.
- g) hot-line and toll-free numbers
Some long distance numbers can be called at no cost. For example, to call about orientation information, call ORC (Orientation Resource Center) at: (800) 424-3701

The 800 at the beginning means a free line!

(See A New Start Unit 83, 'Using a Public Phone'.)

3. Telegrams

If you need to send a telegram, call the telegraph office, tell them the message, and give them the address. You can also send money through the telegraph office. It is an expensive way to communicate and should be used only when necessary. Post offices do not provide telegram service (YNL, 36).

Read through and discuss 'Checklist' (YNL, 37).

WEEK 8

VII. Finances and Consumer Education (YNL Sec. 8, HMH Sec. 4, 5 & 7)

Read 'Background Notes' (YNL, 162).

Read through and discuss 'The Story of Mr. K' (YNL, 163).

A. Your Finances in the United States

Money and financial practices in the U.S. may be very different from those you are used to. Careful planning, caution and an understanding of the American economic system can help prevent problems in this area (YNL, 165).

1. The money system in the U.S.

American money can be either paper (bills) or metal (coins). Bills come in amounts of one, two, five, 10, 20, 50, and 100 dollars. All bills are the same size and color regardless of their value. You must look carefully at the number written on the bill to see how much it is worth (YNL, 165).

There are 100 cents in one dollar; coins represent amounts of one dollar or less. Coins can be confusing because their size does not indicate their value (YNL, 166).

- a) The one-cent piece is called a penny.
- b) The five-cent piece is called a nickel.
- c) A dime, while smaller than a nickel and a penny, is worth ten cents.
- d) The most widely used coin is the quarter, worth twenty-five cents.
- e) The half-dollar is also known as a fifty-cent piece.

The symbol ¢ means 'cent'. It only appears to denote amounts of less than one dollar. The symbol \$ means 'dollar'. Dollar amounts are always placed to the left of a decimal point, while

Dollar amounts are always placed to the left of the decimal point, while cent amounts are placed to the right.

For example, 50¢ can also be written \$.50.

Two dollars and forty-three cents is written \$2.43.

A comma is used to represent 'thousand': \$1,243.43.

2. Other ways to pay

Many Americans use other means than cash to pay for goods and services. Common means of payment include the check and the credit card. Two other useful methods of payment are the traveler's check and money order. They are used just like cash but can be easily replaced if stolen. You can buy them from a bank. If you need to send money by mail, to pay for such things as utilities, use a money order or check. Never send cash by mail (YNL, 167).

(See A New Start Unit 13, 'Requesting Change', and Unit 29, 'Adding Up and Counting Change'.)

3. Banks

(See HMH, 89.)

Most banks are open from 9 A.M. to 3 P.M. Monday through Friday. Some banks are also open Saturday morning. It is advisable to put your money in the bank rather than keep it in your home.

The government guarantees that you will not lose your money if something happens to the bank, such as fire or theft (YNL, 168).

If someone writes a check to you, you may cash it by signing your name on the back of the check.

This is called endorsing. Always endorse your check just before you cash it or deposit it. Never endorse your check ahead of time. If it were lost, someone else could use it.

Opening a bank account is so simple that it takes only a few minutes. When you go to the bank, take some sort of identification and your first deposit. This deposit can be in the form of cash, check or a money order (YNL, 169).

There are two types of bank accounts:

- a) savings account - You keep your money in the bank as savings. You can withdraw your money at any time, using your passbook, or bank book.
- b) checking account - You keep your money in the bank and use checks to pay for things.

If you have jewelry or valuable documents, do not keep them in your home. Go to a bank and rent a safe deposit box. Your possessions will be protected in the bank's vault, but you can get them out any time the bank is open (YNL, 172).

Many large purchases - such as a car or house - are financed or paid for by a loan. If you have a good job, you may be able to borrow money from your bank, then pay part of the money back to the bank every month for a period of years (YNL, 172).

B. Taxes

(See HMH, 146.)

A tax is money that every person must pay to the federal, state or local government so that these governments may operate and deliver services (such as social services, maintenance of roads, and law enforcement) (YNL, 173).

1. Kinds of taxes

The amount of money you pay in taxes depends on how much money you earn and the property you own. Usually the more a person earns, the more taxes a person pays; the less a person earns, the less taxes a person pays (YNL, 173). There are different kinds of taxes:

a) federal income tax

The federal income tax must be paid by everyone who lives in the U.S., even non-citizens. Most employers automatically deduct federal income tax payments from each paycheck. Every year around Jan. 31, each of your employers will send out a W-2 statement. This form shows the amount of money you earned during the year and the amount deducted for taxes. It is very important to keep the W-2 statement in a safe place. You will need it to complete your income tax return (YNL, 174).

Every year you must complete a form to send to the government. This shows how much money you earned and how much tax was paid through deductions. This form is called an income tax return. It must be completed and sent to the Internal Revenue Service (IRS) by April 15 (YNL, 174).

b) Social Security tax (F.I.C.A.)

Social Security tax is usually deducted from a person's paycheck in the same way as federal income tax. It will provide you with retirement benefits when you are old enough to retire or disability benefits if you are injured and can no longer work.

c) state income tax

State income tax is paid to the state government, and it is similar to the federal income tax.

- d) property tax
 - e) merchandise tax
2. Tax Services

The American tax system is complicated. Because of this, most government tax offices offer free help and advice to people with questions or problems (YNL, 176).

C. Insurance

Life is filled with many unforeseen events, such as accidents or serious illness. If things like these occur, they can be very expensive for people and their families. Many times people cannot afford to pay for costly medical bills or for replacing or repairing damaged property. Because of this, most Americans buy insurance, which helps them pay for unexpected large expenses (YNL, 177).

When you buy insurance, you pay a certain amount of money to an insurance company. In return, the insurance company guarantees to pay you a previously agreed upon amount of money if one of these unfortunate events occurs (YNL, 177).

1. Types of insurance

There are many kinds of insurance. The most common types of insurance that are important for newly-arrived refugees are health insurance and automobile insurance (YNL, 176):

a) health insurance

Health insurance can cover the costs of staying in the hospital, as well as some of the treatment you receive while you are in the hospital.

Health insurance is often paid for in part by your employer and may cover members of your family as well as yourself. When this is done, the employer pays for part of the costs of insurance, and the rest is deducted from your paycheck (YNL, 178).

If an employer provides insurance, the policy will be terminated if you leave your job (YNL, 179).

b) automobile insurance

Automobile insurance should be purchased when you buy a car. In some states it is against the law to drive a car that is uninsured. If you are in a car accident and do not have insurance, you would have to pay for all of the damages yourself.

Automobile insurance also pays for hospital and doctor bills for people who are injured in a car accident (YNL, 179).

c) Property insurance helps pay for possessions

- c) property insurance
Property insurance helps pay for possessions that are lost because of fire, theft or other accidents.
- d) life insurance
Life insurance provides financial security for the members of a family if the wage-earner for the family dies.
- 2. Buying insurance
If you need to buy insurance, ask your sponsor or a friend for help (YNL, 179).
- 3. Unemployment insurance
Another kind of insurance that may be important to you is unemployment insurance, which provides you with money if you lose your job. This insurance is run by the state government, and most employers pay taxes to the state to cover the cost of the program. The rules determining if you are able to get unemployment insurance are different in each state. If you qualify, the payments you receive will only be for a specified amount of time; they will not continue indefinitely (YNL, 180).

Read through and discuss 'Checklist' (YNL, 181).

Read through and discuss 'The Story of Mr. C.' (YNL, 183).

C. Consumer Education

America is a country of 'consumers'. Wherever you are, you will be encouraged to buy everything from cars to candy. Television, magazines and newspapers are filled with advertisements for all kinds of products. Do not be tempted by the availability and quantity of goods that you see. Plan your spending carefully and buy only things that you can afford (YNL, 185).

- 1. Budgeting
(See HMH, 105.)
A budget is a plan to spend your money wisely. Add up your income and then determine your expenses. Your income should be more than your expenses (YNL, 185).
- 2. Preparing for shopping
Before you do your shopping, decide which store will give you the best values. If you can, visit various stores and compare prices for similar items. The following list of suggestions may help you (YNL, 186):
 - a) lists
Write down the items you need to buy. At the store you should try to buy only what's on your list. This avoids overspending and saves time.

b) coupons

You can find these in the newspaper or in magazines. They look like small cards with the picture of the products and the amount of money you will save if you buy the product. For example, a coupon may save you 20c on a jar of coffee. Don't buy a product you don't need just because you have a 'money saving' coupon (YNL, 186).

c) sales

During a sale, the regular price of merchandise is lowered. By watching for sales and comparing prices, you can save a significant amount of money on things you need (YNL, 187).

d) You can ask sponsors, friends, and neighbors where to shop. Remember that most stores in the U.S. have fixed prices. This means the store has given an item one price, which cannot be changed. Never try to bargain for anything in a store unless you are sure sure than bargaining is acceptable (YNL, 187).

3. Places to shop

Most people in the U.S. do not shop every day. They make all their purchases during a once-a-week trip. If shopping areas near you cannot be reached by public transportation, ask friends with a car if you can shop with them (YNL, 187).

a) supermarkets

These are the most common places to buy food. They also sell cleaning products, cosmetics, magazines, some clothing items, some household items, and some 'over-the-counter' drugs.(YNL, 187).

b) farmers' markets

In some areas of the U.S., farmers come into town on certain days of the week to sell fresh fruit, vegetables and flowers. Bargaining may be permitted in some farmers' markets.(YNL, 187).

c) 'ethnic' grocery stores

Most big cities have stores that sell foods familiar to you. The prices are usually higher than supermarket prices.

d) department stores

These are mostly large chain stores that sell clothing, furniture, appliances, hardware, shoes, and some food items.

e) shopping centers and malls

In some areas, department stores, supermarkets, and smaller specialty shops are

b) coupons

You can find these in the newspaper or in magazines. They look like small cards with the picture of the products and the amount of money you will save if you buy the product. For example, a coupon may save you 20c on a jar of coffee. Don't buy a product you don't need just because you have a 'money saving' coupon (YNL, 186).

c) sales

During a sale, the regular price of merchandise is lowered. By watching for sales and comparing prices, you can save a significant amount of money on things you need (YNL, 187).

d) You can ask sponsors, friends, and neighbors where to shop. Remember that most stores in the U.S. have fixed prices. This means the store has given an item one price, which cannot be changed. Never try to bargain for anything in a store unless you are sure sure than bargaining is acceptable (YNL, 187).

3. Places to shop

Most people in the U.S. do not shop every day. They make all their purchases during a once-a-week trip. If shopping areas near you cannot be reached by public transportation, ask friends with a car if you can shop with them (YNL, 187).

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These are mostly large chain stores that sell clothing, furniture, appliances, hardware, shoes, and some food items.

e) shopping centers and malls

In some areas, department stores, supermarkets, and smaller specialty shops are

frequently located in a huge building called a mall or shopping center.

f) discount stores

Shopping in discount stores can save you a substantial amount of money.

g) thrift stores

Americans do not feel embarrassed about buying used clothing and furniture in thrift stores.

h) classified ads

People who want to sell things often put a classified ad in the newspaper. The ad might say 'Bedroom furniture, good shape, very cheap. Owner moving, must sell. Call 555-6677 after 5 pm.'

i) repair shops

Having repairs made on almost anything is expensive in the U.S. For major repairs such as on a car or house, ask your sponsor or friends where they have received good service in the past.

j) Other ways of shopping in the U.S. are by mail order, from door-to-door salesmen, and through telephone sales. Because of communication problems, it is best to avoid shopping through these methods.

(See A New Start Unit 38, 'Store Signs'.)

4. At the store

When you enter a store, you may be asked to 'check' the bags and parcels you are carrying. A clerk will take care of your belongings in the front of the store. You can pick them up when you leave. Why are you asked to do this? Shoplifting (stealing) is a serious crime in the U.S. Many people try to hide items in their bags or purses without paying for them. Do not put anything into your purse or pocket even if you intend to pay for it. Most stores have detectives and television cameras watching you as you shop. Also, smoking is not allowed in most stores. Put out your lighted cigarette before entering a store. (YNL, 190).

a) shopping for food

The food that Americans eat may seem strange to you at first. The American diet emphasizes protein (meat, milk, cheese, eggs) and may use less fish, rice, and fresh vegetables than you are used to. The frozen and canned vegetables in the supermarket taste different, but they are practical and economical (YNL, 191).

(See HMH, 55.)

(See A New Start Unit 14, 'Making Simple Requests' and Unit 21, 'Making a Precise Request';)

1) packages

Are you puzzled by the variety of packages on the shelves? Some may have pictures on the outside that identify the contents. If you are confused about package contents, ask your sponsor or a friend to identify them for you. Items in supermarkets are usually grouped by categories - for example, all the meats will be together. American food stores often package meat and produce to help keep it fresh. Be careful in selecting packaged items, since they may vary in cost. Do not open pre-wrapped food items. If you have a question about an item, ask a store clerk.

2) labels

Information on package labels can help you to know if you are getting good value for your money. A label will list the ingredients of the product. On perishable items, like milk, there will be an 'expiration date' (Exp. Jan 10). It is the last day the food should be bought.

Food in the U.S. is measured in both the English and the metric systems. It is often cheaper to buy large amounts.

3) convenience foods

Busy people buy these because they cook quickly. But they are costly. Anything that says 'instant', 'ready-to-eat' or 'heat and serve' is a convenience food.

Storing food - When you come home from the supermarket, store your food properly (YNL, 192). Meat, eggs, dairy products, and fresh produce must be refrigerated. Canned goods, rice, flour, sugar, oil, and jars of spices can be put in cupboards or on shelves. Once you have opened a bottle or a can, store what is left over in the refrigerator.

b) shopping for clothing

In the U.S., you can find clothing suitable for any climate and activity (YNL, 193).

(See HMH, 23.)

1) winter wear

In parts of the country where the climate becomes cold in the winter, you will need a heavy coat, sweaters, long-sleeved shirts, a hat, gloves, and boots.

2) buying clothing

You can find serviceable, reasonably priced clothing in department stores and discount stores. In the store, you will find racks and shelves of coats, dresses, pants, shirts, underwear, and socks arranged according to size. If you do not know your size, a clerk can advise you. Or you can select a few pieces of clothing that look like they might fit. Tell the clerk you want to 'try them on'.

The clerk will show you to a fitting room. There you will have the privacy to put on the clothing and see how it fits.

(See A New Start Unit 17, 'Colors and Clothing'.)

3) caring for clothes

Labels sewn inside the clothing will tell you how to take care of it. Some fabrics have to be 'dry cleaned' (cleaned by a professional). Blue jeans and cotton clothing may shrink when washed in hot water, and the colors may fade.

(See HMH, 24.)

4) returning merchandise

If you buy something that is defective or the wrong size, or that you do not want, return it to the store. Take it to the 'customer service' desk and explain the problem. You must take the item back within seven to ten days. It must be unused, and you must have the receipt or sales slip. The store may give a cash refund, replace the item, or tell you to select something else with an equal value.

Read through and discuss 'Checklist' (YNL, 196).

WEEK 9

VIII. Your Job in the United States (YNL Sec. 3, HMH Sec. 10)

Read 'Background Notes' (YNL, 40).

Read through and discuss 'The Story of Mr. L' (YNL, 41).

Work is very important to Americans. Both men and women, young and old, work. People work to earn money, but many also work because they enjoy it. Most Americans believe that people who are able should work and should not depend on others for support (YNL, 43).

You can see this attitude in the way American parents teach their children at a young age the value of work and self-reliance (YNL, 43).

Americans believe that people should work if they are able to. Many Americans reject the idea of retiring at 65 by continuing to work while they still enjoy good health (YNL, 44).

Most Americans also feel that some people need special help. These include people who are physically, mentally, or emotionally handicapped or who are too old to work and parents who need extra money to support their children. This special help is called welfare.

It is money and other aid that the government gives to people who need it. The money for welfare comes from taxes paid by the people who work.

Because of the way Americans feel about work and welfare, your sponsor, Voluntary Agency, and other Americans will encourage you to look for a job as soon as you can. They will also expect you to keep any job you have until you can find a better job. You will be viewed negatively if you constantly reject job offers or quit your job and rely on welfare (YNL, 44).

A. Types of Employment

(See HMH, 129.)

Generally speaking, there are three types of workers in the United States: unskilled workers, skilled workers, and professionals. In the United States, person may work full time or part time, depending on the type of job, family constraints, and other considerations (YNL, 45).

1. Unskilled workers

Examples of unskilled workers are janitors, dishwashers, waiters, and busboys. They are easy to find because they do not require a skill or a good knowledge of English. Many refugees work in these jobs and study English or a skill at the same time, hoping to find better employment (YNL, 45).

2. Skilled workers
Examples of skilled workers are auto mechanics, plumbers, hairdressers, typists. These jobs require some training and fairly good English, and salaries depend on the worker's experience (YNL, 46).
3. Professionals
Examples of professionals are teachers, engineers, pharmacists, doctors, lawyers. Most of these jobs require at least a college degree (YNL, 47).
4. Full-time employment
Usually, a full-time job requires 35 to 40 hours of work per week. Since most businesses in the U.S. operate from 9:00 a.m. to 5:00 p.m., Monday through Friday, these are also the most common hours of work for many occupations (YNL, 48).
5. Part-time employment
The hours of a part-time job will vary according to the job itself and the employer or place of work. Part-time jobs offer more flexibility, enabling you to work and participate in other activities at the same time (YNL, 48).

B. Looking for a Job

(See HMH, 136.)

Looking for a job takes time and patience. Even most Americans are not offered the first job for which they apply (YNL, 49).

1. Friends and sponsors
Refugees often find jobs through the advice or recommendation of a sponsor, friend, or acquaintance. Mutual Assistance Associations (MAAs) and the Voluntary Agencies (Volags) can be especially helpful. The Indochinese Refugees Foundation is designed to help you find a job more easily.
2. State employment agencies
Public employment offices help you find suitable jobs free of charge. When you register with one of these agencies, a job counselor will help you establish your file and advise you about jobs that are available in the area. You should contact the Department of Employment Security for information.
3. Signs on buildings
Information about job vacancies in a particular area is also available at public libraries, large private companies, and major government offices. Many restaurants advertise by putting up signs on the windows saying 'Help Wanted'. If a sign interests you, walk inside and ask to speak with the manager (YNL, 50).

4. The newspaper

In the employment section of a newspaper's Classified Ads, you will find a list of job openings arranged alphabetically, such as Auto Mechanic, Dishwasher, Typist.

Each advertisement usually contains a brief description of the job, its requirements, and the salary offered. It also will have a telephone number or an address to call or write to for job applications (YNL, 50).

5. Private employment agencies

These places can refer you to lots of jobs, but often charge you or your future employer a fee if you are hired.

C. Applying for a Job

1. The Social Security card and I-94

To work in the U.S. you must have a Social Security number (YNL, 51). You can apply for a Social Security number at the Social Security office. After your application for a number has been processed, you will receive a card with your Social Security number on it. This number will always remain the same. It doesn't matter whether you move, marry, change jobs, or change your name, you will always have the same Social Security number. When you go to apply for a job, you should bring your Social Security card and your I-94 with you. These two documents show that you have permission to work in the U.S. (YNL, 51).

2. The fact sheet (resume)

Before you begin your job hunt, you should prepare a fact sheet, usually called a resume. In this you give information about your background and experience. This will help you to more easily fill out the application form available at your prospective employer. The fact sheet will usually include the following (YNL, 52):

- a) your name, address, and current telephone number
- b) your Social Security number
- c) names and addresses of your current and/or previous employer
- d) your salary history, dates of employment, and a brief description of the duties and responsibilities of the positions you've had
- e) schools attended, including vocational training courses, dates attended, and degrees earned
- f) three references with names, addresses, and telephone numbers
- g) other relevant experience, including activities and volunteer work in, for example, the community, church, or camps

3. The interview

When seeking a job, the first thing you should do is to contact the employer or his representative. This is usually done by phone. Most jobs require an interview. An interview is a talk between you and the employer. During this talk the interviewer will ask you many questions to find out if you are qualified for the job or if you will be a reliable employee. The interviewer will probably ask you how long you have been in the U.S. and where you have worked and studied before (YNL, 53).

To prepare for your job interview, you should anticipate the questions that the employer may ask about your background, experience, and job interests. You can then have your answers ready. Before you go to an interview, remember to do the following things (YNL, 53):

a) Be on time.

Do not come too early or too late. You should get to the appointment place about five minutes before the interview. Americans value punctuality highly.

b) Be neatly dressed.

Dress appropriately for the type of work you are being interviewed for and be sure to have a neat appearance.

c) Bring an interpreter, if necessary.

d) Bring a fact sheet (resume).

Having a fact sheet in hand will enable you to fill out the application properly and accurately. On the fact sheet, include work experience in your native country and in the U.S.

e) Be confident and calm.

During the interview, you should give the employer the impression that you are capable of doing the job and will enjoy doing it. Look at the interviewer in the face when you answer his questions so that he will feel you are honest and self-confident.

f) Be tactful.

Since your job during the interview is to answer the questions asked by the employer, confine yourself to asking him only necessary things if you are invited to do so. Make him feel that you are very interested in the work. Only ask him about your salary and benefits at the end of the interview, if he does not bring up the subject.

- g) Follow-up the results of the interview.
Before the interview ends, you may ask the employer to tell you when you will hear from his. An interview does not mean that you will get the job. If the interview goes well and you are optimistic about it, it is a good idea to write the employer a short note when you return home, thanking him for taking the time to talk with you. It may take several days or weeks to know if the interview has been successful and if you will be offered the job. Be patient and continue to look at other jobs while you are waiting to hear.

WEEK 10

D. Job Responsibilities and Benefits

When you are offered a job, there are several things you need to find out from your employer(YNL, 55):

1. Work hours

Find out which days you are to work and what time you start and finish. Time is very important in the U.S. Employees are expected to be at work at the required time. If you are frequently late or absent from work without a good reason, you can lose your job.

2. Company rules

Many work places have rules for employees. These rules may include: how much time you get for lunch or other breaks, what kind of clothes you wear, whether you can smoke or eat on the job. There may also be safety rules and regulations which you need to know about.

3. Fringe benefits

(See HMH, 130.)

Depending on the type of company you work for and its policies, you also may be eligible for several other kinds of compensation besides your salary. These are called 'fringe benefits' and include health and life insurance, unemployment compensation, retirement benefits, and annual and sick leave.

E. On the job

Once you have started working, you may need to know about (YNL, 56):

1. Time clock

Some companies use a time clock. A time clock is a machine that records the amount of time each employee has worked. Employees use the

machine to record when they arrive at work and when they leave. They do this by placing a card into the machine which then records the time on it. This is called 'punching the time card'. Each employee has his or her own card.

2. Calling in

If you are going to be absent or late, always let your employer know ahead of time. If necessary, call your employer or supervisor to tell them you will be absent or late and to let them know the reason.

3. Probationary period

Many companies have what is called a 'probationary period'. This refers to the first several weeks or months that a person works for an employer. This is considered a 'trial' period. The employer evaluates you and your work to see if you are a good employee.

4. Getting paid

Find out from your employer when and how frequently you will receive your pay. Also ask if someone will be coming to give your pay to you or if you must go to some central point to pick it up.

5. The paycheck

You may be paid either every week, every two weeks, or once every month. A paycheck usually has two parts: one part, with your name and the amount of money you earned, is the check itself; the other part is called the 'stub' or receipt and lists deductions that have been made from your total pay.

Every employer makes certain deductions from employees' paychecks. There are usually three deductions (YNL, 57):

- a) Social Security tax (F.I.C.A.)
- b) state tax
- c) federal tax

Companies which offer fringe benefits (such as health insurance) to their employees usually deduct a part of the cost of these benefits from the employees' paychecks.

Be sure you save all of your check stubs.

6. Cashing your paycheck

After you have received your paycheck, put it in a safe place. As soon as possible, cash it or deposit it in a bank. Don't sign your name on the back until you are ready to cash it.

7. Union and guild dues

(See HMH, 130.)

In some companies, employees may belong to a union or guild. To belong to a union, you must pay a fee, called dues.

F. Advancing in a Job

Because many refugees come into the U.S. with little English and no job skills they can use right away, they usually begin as unskilled workers. However, it is possible to advance in a job or to move from an unskilled to a skilled job. This is usually done by acquiring additional skills through education or training. (YNL, 59).

1. Learning a skill

Most areas of the U.S. have training programs where you can learn a job skill. Some of these programs are supported by the government. Others charge tuition. Most of these programs require some knowledge of English.

a) adult education

Many communities have skills training classes for adults. These programs provide English classes and vocational training for people age 16 and over. The classes usually meet in high schools in the evening. There is a tuition, but it's quite low.

b) community colleges

The tuition is usually higher than in adult education classes. These courses usually require a good knowledge of English.

c) vocational-technical schools

These schools specifically teach vocational-technical skills. Tuition for these schools varies.

d) private schools

For more information about training programs, contact the state employment agency, Department of Employment Security.

2. CETA/JETPA

This is a federally funded program that gives skills training to students who are seriously interested in finding skilled jobs (YNL, 62).

3. Job Corps

This special vocational training program provides youths aged 16 to 21 from low-income families with opportunities to finish their high school or college education and to study a skill at the same time (YNL, 62).

G. Changing Jobs

When you are with a company, you may look for a better job elsewhere and change to your new job without making your employer angry. However, before you leave your job (YNL, 63);

1. Make sure that you are certain of another job.
2. Give your employer at least two weeks' notice, so he will have enough time to find someone to replace you.

Note the 'Sample Job Application' (YNL, 64).

Read through and discuss 'Checklist' (YNL, 65).

IX. Education in the United States (YNL Sec. 4)

Read 'Background Notes' (YNL, 68).

Read through and discuss 'The Story of Miss L' (YNL, 69).

A. Education for Children

Americans believe that everyone should be able to get an education. There are many different kinds of educational opportunities in the United States (YNL, 71).

1. Public schools

Every child in the U.S. can get twelve years (grades 1-12) of free public education. Education is compulsory. All children are required by law to attend school. Parents are responsible for seeing that their child goes to school (YNL, 71).

(See YNL, 72.)

2. Private schools

In addition to the public schools, there are many private schools in the U.S. These schools usually charge money, called tuition, to attend them. Many private schools are run by church or religious groups (YNL, 72).

3. Special education

Physically handicapped or mentally retarded children also have a right to free public education. Many schools have special classes or programs for these children (YNL, 73).

4. School for children under six

Most areas have schools for children who are younger than six, sometimes as young as two. These schools are usually called nursery schools or pre-schools.

Child care programs are sometimes available to take care of children while parents work. In these programs, sometimes referred to as 'day care', children are fed, taken care of, and given opportunities to play and learn. They are for children under the age of two and for other young children not enrolled in pre-school (YNL, 73).

5. Enrolling your child in school

It is important that you enroll your child in school as soon as possible. You must first find out which school your child should attend. Ask a friend, your sponsor, or your voluntary agency to help you locate the right school.

When you have found the right school, call the school to find out where and when you should come to enroll your child. Find out what documents to bring with you. Documents which you may be required to bring along with your child include (YNL, 74):

- a) I-94
- b) any record of your child's age, such as a birth certificate
- c) all of your child's available medical records, or, in some schools, a form completed by your doctor stating that the child has had a physical examination
- d) immunization records
- e) a document such as a driver's license or a letter that shows you reside in the area served by the school

If your English is not good, you should bring someone along to interpret for you and help in completing any enrollment forms.

6. Things to find out about your child's school
During your first visit to your child's school, you should find out about (YNL, 75):

- a) transportation
- b) months of attendance
- c) hours of attendance
- d) lunch
- e) books
- f) ESL and bilingual education

(See YNL, 75.)

7. Aspects of the American school system

- a) subjects

All public schools in the U.S. offer courses in certain basic areas of study. These usually include reading and writing, mathematics, history, science, and physical education (YNL, 77).

- b) teachers

At the elementary level, usually one teacher teaches all subjects to the class. At the secondary level, different teachers teach each subject.

- c) styles of learning

Americans believe in 'learning by doing'. Students are encouraged to acquire knowledge actively rather than receiving it passively from the teacher (YNL, 78).

- d) counselors and nurses

Some schools have counselors and nurses (YNL, 78).

- e) evaluation

Students are evaluated in a number of different ways. These evaluations are usually based on attendance, completion of assignments, tests, and participation in class (YNL, 79).

- f) physical education
Americans believe that an education should develop the body as well as the mind. For this reason, sports and physical activity in schools are popular for both boys and girls (YNL, 79).
 - g) sex education
Many schools offer a class that gives information on the human reproduction system. This class usually gives the students information on family planning as well.
 - h) extracurricular activities
In addition to regular school day activities, most schools offer a range of sports and clubs after school (YNL, 80).
 - i) vocational education
Many schools offer courses in vocational areas such as auto mechanics, shop and carpentry, home economics, agriculture, and clerical or secretarial skills (YNL, 81).
 - j) conduct in school
Students are expected to attend all classes in which they are enrolled. If a student is absent from school or arrives late, parents are usually required to send a written note to the school explaining the student's absence or lateness (YNL, 81). The discipline or punishment may vary, but physical punishment is not permitted in most public schools in the U.S. (YNL, 81). Students are expected to work, learn, and take tests independently. Sharing answers or looking at another student's paper is considered dishonesty and cheating (YNL, 81).
8. The role of parents
Americans believe that parents should play an active role in the formal education of their children. Parents are occasionally invited to observe their children in school and to discuss their children's progress with the teacher (YNL, 82). Schools usually send report cards home which tell parents how their children are doing in school. Most schools also have a Parent-Teacher Association (PTA) (YNL, 82).
9. Working and attending school
Many students also work while they are in school (YNL, 83).
10. General Equivalency Diplomas (GED)
Adults who have not finished high school can attend special classes, even while they work, and take a test to get their GED. This is generally accepted as the equivalent of a high school diploma.

11. Beyond high school
Free public education usually ends with high school. After completing high school, a student may decide to work or to attend a college or a vocational/technical school. Things to keep in mind about study after high school: (See YNL, 84).

B. Education for Adults

Most Americans believe that you are never too old to go to school. They respect adults who continue their education. Adults often go to school part-time at the same time they are working. Some people take a class that will help them get a better job. Others take a class only out of interest (YNL, 85).

1. Studying English

Now that you are in the U.S. you will probably want to study English. Most places in the U.S. have places where non-English speaking adults can learn English. Some are free; others charge tuition. You can study English even while you are working. The practice you get in using your English on the job will be very helpful (YNL, 85).

- a) Indochinese programs

The Indochinese Refugees Foundation offers you free English classes and employment services.

- b) Voluntary agencies

- c) churches

- d) Indochinese Mutual Assistance Associations

- e) adult education programs - high school

- f) community colleges

- g) commercial language schools

2. Job skills training

Many refugees have skills that may not be directly applicable to this country. Many places in the U.S. have training programs that teach usable job skills such as typing, auto mechanics, cooking, carpentry, and plumbing (YNL, 86).

Read through and discuss 'Checklist' (YNL, 87).