

**Topic:** Housing

**Activity:** Cutting Costs: A Lesson Plan for Use With African Refugees

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**Objectives**

- ✓ Participants will better understand that living expenses can be very high in the United States
- ✓ Participants will identify ways to lower their living expenses in the United States

**Lesson Time**

30 minutes

**Materials**

- Critical incident (included)
- Optional: Pictures demonstrating ways to keep costs lower (included)

**Introduction**

Living expenses in the United States can be very high. However, there are a number of ways to keep costs lower.

**Practice**

(Note: Change names to reflect your participants.)

1. Put participants into small groups of 3 to 4 and ask each group to choose a spokesperson.
2. Read “Cutting Costs: A Critical Incident for Use With African Refugees” aloud.
3. In small groups, participants brainstorm ways Tambo and Fatima\* could keep their costs lower. For example:
  - a. Turn off the lights when not in use
  - b. Keep windows well-sealed in winter and summer
  - c. Buy food in bulk
  - d. Keep food clean and fresh
  - e. Use only necessary amounts of water
  - f. Clip coupons and shop cheaply
  - g. Keep belongings clean so they last longer
4. Bring the large group together and ask the spokesperson from each group to summarize their small group discussions. Discuss further as necessary.
5. Address any of the following reflection questions that may not have been adequately addressed during the previous discussion.

**Reflection Questions**

- What challenges did Tambo and Fatima face?
- Why do they want to keep their costs lower?
- What are some ways you can keep your costs lower in the United States?
- What would you do if you were in this situation?

**Variations**

- Show pictures to demonstrate what participants could do to lower living expenses.

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## **Cutting Costs: A Critical Incident for Use With African Refugees**

Tambo and Fatima\* arrived in the United States with an elderly aunt and five school-age children. They were fortunate to both find full-time jobs and health benefits quickly, and their aunt received SSI which helped with the family income. However, with such a large family, their living expenses were very high and their monthly income was not covering all their expenses.

\* This critical incident is based on the real-life experience of resettled refugees. All identifying information has been changed to protect privacy.

## Sample Pictures Demonstrating Ways to Keep Living Expenses Low



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For more information about resources available from the Cultural Orientation Resource Center, visit [www.culturalorientation.net](http://www.culturalorientation.net).





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