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Cultural Orientation Glossary - English

Category	Term	Definition
<p>KEY INSTITUTIONS/ INSTITUTIONAL TERMS</p>	<p>Bureau of Population, Refugees, and Migration (PRM)</p>	<p>The Bureau of Population, Refugees, and Migration (PRM) promotes U.S. interests by providing protection, easing suffering, and resolving the plight of persecuted and forcibly displaced people around the world.</p>
	<p>Child Protective Service (CPS)</p>	<p>A governmental law enforcement agency in many states of the United States responsible for providing child protection, which includes responding to reports of child abuse or neglect.</p>
	<p>Community Partner</p>	<p>The term community partner refers to organizations or individuals outside of the local resettlement agency that support newcomers, including but not limited to public safety workers, public assistance workers, educators, and healthcare professionals.</p> <p>The term sponsor refers to community groups that provide direct resettlement services and financial support to newcomers as they resettle into their new communities. These groups may sponsor newcomers in collaboration with Resettlement Agencies, through the Sponsor Circle Program, or through private sponsorship groups, as a part of the Welcome Corps program.</p>

	Community sponsor	Community groups that provide direct resettlement services and financial support to newcomers as they resettle into their new communities. These groups may sponsor newcomers in collaboration with Resettlement Agencies, through the Sponsor Circle Program, or through private sponsorship groups, as a part of the Welcome Corps program.
	Department of Health and Human Services (HHS)	The United States Department of Health & Human Services (HHS), also known as the Health Department, is a cabinet-level executive branch department of the U.S. federal government with the goal of protecting the health of all Americans and providing essential human services.
	Department of Homeland Security (DHS)	The United States Department of Homeland Security is a cabinet department of the U.S. federal government with responsibilities in public security, roughly comparable to the interior or home ministries of other countries.
	Department of State (DOS)	The United States Department of State, commonly referred to as the State Department, is a federal executive department responsible for carrying out U.S. foreign policy and international relations.
	International Organization for Migration (IOM)	The International Organization for Migration is an intergovernmental organization that provides services and advice concerning migration to governments and migrants,

		including internally displaced persons, refugees, and migrant workers.
	Nonprofit organization	An organization that is established on community, national, and international levels to serve social or political goals such as humanitarian, health, education, human rights, or environmental causes.
	Office of Refugee Resettlement (ORR)	The mission and purpose of the ORR is to assist in the relocation process and provide needed services to individuals granted asylum within the United States.
	Reception and Placement (R&P) Program	The program of the Department of State that provides newly arrived refugees with the essential services and support needed to begin resettlement in a new community.
	Social Security Administration	The Social Security Administration administers retirement, disability, survivor, and family benefits, and enrolls individuals in Medicare. It also provides Social Security Numbers, which are unique identifiers needed to work, handle financial transactions, and determine eligibility for certain government services.
	The UN Refugee Agency (UNHCR)	The United Nations High Commissioner for Refugees (UNHCR) is a United Nations agency with the mandate to protect refugees, forcibly displaced communities and stateless people, and assist in their voluntary repatriation, local integration or resettlement to a third country.

	United States Citizenship and Immigration Services (USCIS)	U.S. Citizenship and Immigration Services is an agency of the United States Department of Homeland Security that administers the country's naturalization and immigration system.
	U.S. Customs and Border Protection (CBP)/U.S. Immigration Officials	The Agency is charged with regulating and facilitating international trade, collecting import duties, and enforcing U.S. regulations, including trade, customs, and immigration. CBP is one of the largest law enforcement agencies in the United States
	The United States Refugee Admissions Program (USRAP)	A consortium of federal agencies and nonprofit organizations collaborating overseas and domestically to identify and admit qualified refugees for resettlement into the United States.

PRE-DEPARTURE ASSISTANCE AND INTERNATIONAL TRAVEL	Arrival/departure gate	A gate at the airport where passengers can embark or disembark.
	Baggage Allowance	The number of bags a passenger may travel with.
	Baggage claim	The area in an airport where arriving passengers collect luggage
	Boarding pass	A document provided by an airline during check-in, giving a passenger permission to board a plane
	Border control	An inspection by Customs and Border Protection officers upon entering the U.S.

	Cabin pressure	Conditioned air is pumped into the cabin of an aircraft or spacecraft, in order to create a safe and comfortable environment for passengers and crew flying at high altitudes.
	Carry-on Bag	A bag a passenger chooses to take on the plane with them. This bag size and weight must adhere to airline regulations.
	Check in	The process whereby passengers are accepted by an airline at the airport prior to travel.
	Check-In Bag	The bag that is checked and sent to the cargo hold of the plane.
	Customs Declaration Form	A form that lists the goods that are being imported or exported when a citizen or visitor enters a country.
	Escalator	A moving staircase transferring people between the floors of a public building.
	Exit permit	A document giving authorization to leave a particular country.
	Flight Attendant/cabin crew	A flight attendant is a member of the aircrew aboard commercial flights. Collectively called 'cabin crew', flight attendants are responsible for passenger safety and comfort.
	Form I-94	Form I-94 is the U.S. Department of Homeland Security (DHS) arrival/departure record, which is electronically issued to travelers who are admitted to the United States, adjusting status

		<p>while in the United States, or extending their status.</p> <p>U.S. Customs and Border Protection (CBP) has automated the I-94 at all ports of entry and the paper form is no longer provided. If travelers need a copy of their I-94, one can be obtained here: https://i94.cbp.dhs.gov/i94/#/recent-search</p>
	Illegal drugs	Drugs which are controlled or restricted by law and which a person is not allowed to own or use.
	Immigration Officers	Customs and Border Protection (CBP) personnel who inspect and determine a person's admissibility based on the requirements of the U.S. immigration law.
	Immigration procedures	The procedures one undergoes when entering the U.S.
	Information Desk	A place in a public building where you can go to get information.
	International driver's license	Allows the holder to drive a private vehicle in any country or jurisdiction that recognizes the document.
	IOM Boarding letter	A letter confirming that the individuals mentioned in it will be transported to and

		within the United States without liabilities under section 273(b).
	IOM document Bag	A bag that holds the clients' immigration and resettlement documents. The bag is provided to the clients upon departure to their resettlement destination.
	IOM Escort	An IOM representative who welcomes the clients upon arrival to the resettlement destination.
	Jet lag	Extreme tiredness and other physical effects felt by a person after a long flight across several time zones.
	Layover	A period of waiting between separate flights – passengers disembark from one flight and wait in the terminal for the next flight to their destination.
	Luggage carousel/belt	A device at an airport that delivers luggage to the passengers at the baggage claim area.
	Meeting point	A designated place where people meet.
	Metal detector	An electronic device that gives a signal when it is close to metal. Metal detectors can be found at airports and are meant to assist in detecting weapons.
	Plane ticket	A document or electronic record that proves that a person is entitled to a seat on a flight.

	Port of Entry	An airport or border crossing where people may enter a country.
	Prescreening interview	The first step in the USRAP process is a prescreening interview with a Resettlement Support Center, or RSC.
	Promissory Note	A document in which one party promises to pay back a loan.
	Refugee Travel Document (form I-131)	A document issued by USCIS to refugees resettled in the U.S. The document allows refugees to travel abroad.
	Resettlement Support Center (RSC)	A center that helps refugees apply for resettlement to the United States. RSCs also manage pre-departure activities, such as Cultural Orientation.
	Security check	A verification of the identity of someone in order to maintain security.
	Security clearance	Official government permission for someone to proceed with the immigration process.
	Travel loan	A loan given to a refugee to enable them to travel to the U.S.

TRAVEL/TRANSPORTATION (DOMESTIC)	Booster seat/baby car seat	An extra seat or cushion is placed on an existing seat in a car for a small child to sit on. The seat is designed to protect children from injury or death. The seats should match the child's age and weight.
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	Bust stop/bus shelter	A designated location where a bus regularly stops along its route. The bus stop is usually marked by a sign and may sometimes have a bus shelter and a bench.
	Car insurance	A contract between you and the insurance company that protects you against financial loss in the event of an accident or theft.
	Carpooling	An arrangement among a group of car owners where each owner in turn drives the others to and from a designated place.
	Car registration	The registration of a motor vehicle with a local government authority to establish a link between a vehicle and an owner or user of the vehicle.
	Crosswalk/Zebra crossing	A marked part of a road where pedestrians have right of way to cross.
	Department of Motor Vehicles (DMV)	A government agency that administers vehicle registration and driver licensing.
	Driver's License	An official document in the form of a plastic card, which permits an individual to operate one or more types of motorized vehicles, such as a motorcycle, car, truck, or bus on a public road.
	Driver's Permit/Learner's Permit	A learner's permit allows a new driver to begin the learning process of operating a motor vehicle. Applicants must obtain a valid learner's permit before actual driver education training and driving on roads. Minimum age and other restrictions differ from state to state. A permit is not a driver's license, and learners must

		adhere to certain conditions to receive a full driver's license.
	Driving test	An official test of driving competence which must be passed in order to get a driver's license. This test includes the knowledge test.
	Driving Under the Influence (DUI) / Driving While Intoxicated (DWI)	The act or crime of driving a vehicle while affected by alcohol or drugs.
	High Occupancy Vehicle (HOV) lane/Carpool Lane	One or more lanes of a roadway that have restrictions on use to encourage ride-sharing. Rules for these lanes vary and they are usually open to vehicles carrying two or more people. The goal of HOV lanes is to provide an incentive to use ride-sharing and public transportation, remove congestion from normal lanes of travel, and improve overall traffic operations.
	Jaywalking	Crossing or walking in the street or road unlawfully or without regard for approaching traffic.
	Metro/Subway/Light Rail card	A card used to pay fares on subways and/or buses.
	Public transportation	Buses, trains, subways, and other forms of transportation that charge set fares, run on fixed routes, and are available to the public.
	Ride sharing	An arrangement in which passengers use a mobile phone app and pay a fare to obtain rides from drivers of privately owned vehicles.
	State ID	Wallet-sized, state-issued card to be routinely carried and used to verify the identity of holders who do not have drivers' licenses.

	Seat belts	A belt securing a person to prevent injury, especially in a vehicle or a plane.
	Texting while driving	The illegal act of using a mobile phone to send text messages (SMS) while driving a car.
	Vehicle registration	States use registrations to determine vehicle ownership and provide data when tracking criminal activity or assessing taxes. A registration certificate and license plates are issued after paying a fee. A vehicle's registration certificate is essential and must be on hand whenever the driver is operating the vehicle.

ROLE OF THE RESETTLEMENT AGENCY	Case manager/Case worker	An individual at a social service agency who helps refugees get the services they need.
	Cultural Orientation (CO)	The process of learning about life in the United States. The process begins overseas and continues in the United States.
	Employment Specialist	An employee of a resettlement agency assisting refugees in how to find suitable employment and access job training opportunities.
	Food stamps	A voucher issued by the government to those on low income, exchangeable for food.

	Home visits	A home visit is a meeting with the caseworker, which takes place in the client's home. The caseworker makes sure the client and their family's well-being and adjustment to life in the U.S. (accessing grocery stores, using home appliances, etc.)
	Housing orientation	A process of introducing a refugee to his/her apartment, its appliances, and the procedures of the apartment building.
	Intake	An intake meeting is the first meeting between a case manager and a refugee, where the case manager receives the relevant information about the refugee's history and status.
	Interpretation services	A service that provides interpreters for refugees.
	Job counseling	Assistance in looking for employment and job training opportunities.
	Medical check-up/health screening	A physical examination which includes a variety of tests depending on the age, sex, and health of the person.
	Money management	The process of expense tracking, investing, budgeting, banking and evaluating taxes.
	Non-governmental Agency	Organizations independent of governments that are active in humanitarian, educational, healthcare, human rights, and other areas to effect changes according to their objectives.

	Reception and placement money	A one-time sum per refugee to assist with meeting expenses during a refugee's first few months in the United States. R&P money is spent on behalf of clients and they may not get the full amount. The amount of pocket money may differ slightly based on the resettlement location.
	Resettlement	The process of settling permanently in a country.
	Resettlement Agency	An agency that delivers the basic Reception and Placement services that refugees receive. The agency may offer additional services.
	Rights and responsibilities	Refers to the set of freedoms and duties that apply to refugees admitted to the USRAP, as well as to the freedoms and duties that apply to every person living in the U.S.
	Self-sufficiency	Being able to supply one's own needs without external assistance.
	Transportation orientation	The process of becoming familiar with the public transportation services in your community with the help of the resettlement agency.
	Unaccompanied minor	A child who has been separated from both parents and other relatives and is not being cared for by an adult.
	Vocational training	Training that emphasizes skills and knowledge required for a particular job or a trade.
	Volunteers	RAs utilize individuals who freely give their time to support the resettlement process of refugees in the U.S.

COMMUNITY SERVICES/ YOUR NEW COMMUNITY	Assisted Living	Facilities that provide a group living environment and typically cater to the older adult population. Eligibility changes from state to state.
	Childcare assistance programs	Assistance to low-income families who need childcare due to work, work-related training and/or attending school.
	Community services	Community services are the services, assistance, goods, and resources available to people in their communities. These services may be provided free of charge or at a very low cost by the government, community-based organizations, or religious organizations.
	Daycare center/childcare center	An institution that provides supervision and care of infants and young children during the daytime, to allow their parents to go to work.
	Ethnic Community-Based Organizations (ECBOs)	Local organizations founded by former refugees and immigrants that provide services and assistance to newcomers from their countries of origin in their communities.
	Faith-based organizations	An organization whose values and mission are based on faith and/or beliefs.

	Foodbank	A foodbank is a non-profit that stores large amounts of food that are delivered to local food programs, such as food pantries. The food in the food bank is donated by local neighbors, retailers, grocery stores, and restaurants.
	Food Pantry	A food pantry is a distribution center where families in need can receive food.
	Grocery store	A store that sells food, cleaning supplies, and beverages. In the U.S. 'grocery store' is often used to mean 'supermarket'.
	Laundromat	A self-service laundry facility.
	Library	A building housing books and other resources available to its members sometimes offering services, such as English classes or childcare, and free computer access.

PUBLIC ASSISTANCE	Benefits	Financial help in time of sickness, old age, or unemployment.
	Matching Grant (MG) Program	The Matching Grant program helps refugees to quickly find jobs. The intent is for refugees to become economically self-sufficient through employment within 8 months and without accessing cash assistance programs. The program is a public/private partnership enabling communities to become directly involved in supporting refugees through donations, volunteer support, and mentorship.
	Refugee Cash Assistance (RCA)	A government program that provides temporary financial assistance for single and married refugees without dependent children.
	Refugee Medical Assistance (RMA)	Refugees in need, who meet the income and resource eligibility standards, are eligible to receive refugee medical assistance (RMA) through the refugee program during their first eight months in the US. The Office of Refugee Resettlement (ORR) provides funding for a broad range of social services to refugees, both through states and in some cases through direct service grants.
	Refugee Support Services (RSS)	Refugee Support Services funding helps refugees and other ORR populations gain economic independence by helping them find and maintain employment, preferably within a year of being enrolled in the program. https://www.acf.hhs.gov/orr/programs/refugees/refugee-support-services
	Social Security Disability Insurance (SSDI)	The SSDI program pays benefits if a person is “insured.” Meaning, if they worked long enough, and recently enough, and paid Social Security taxes on their earnings.

	Social Security number	A nine-digit number issued to U.S. citizens, permanent residents, and temporary (working) residents. The number is issued to an individual by the Social Security Administration. The Social Security number has become a de facto national identification number for taxation and other purposes. It is useful and important to memorize this number.
	Supplemental Nutrition Assistance Program (SNAP) (Formerly the Food Stamp Program)	A government program that helps low-income families pay for food.
	Supplemental Security Income (SSI)	A benefit to people with limited income and resources who are disabled, blind, or age 65 or older.
	Temporary Assistance to Needy Families (TANF)	A government program that provides temporary financial assistance for parents with dependent children.
	The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)	Federal grants to States for supplemental food, health care referrals, and nutrition education for low-income pregnant, breastfeeding, and non-breastfeeding, postpartum women, and to infants and children up to age five who are found to be at nutritional risk.

HOUSING	Appliances	A device or piece of equipment designed to perform a specific task, typically a domestic one. An example of an appliance is a fridge, a stove, or washing machine.
	Bills	Money owed for goods supplied or services rendered.

	Co-signer	A co-signer is a person who signs the lease along with another tenant to guarantee financial responsibility to the landlord.
	Housing Maintenance	Maintaining the apartment or home by cleaning and paying the bills.
	Landlord	The owner of a house, apartment, condominium, land or real estate which is rented or leased to an individual or business.
	Lease agreement	A contract outlining the terms under which one party agrees to rent property owned by another party.
	Leasing office	The office that a property manager works in and where you can find leases, maintenance requests, etc. The leasing office is also where a resident can go if they have any issues with rent or are in need of other services for their units.
	Maintenance request	A request for services in your apartment – plumbing, electricity, broken door or window, etc.
	Management company	A company that manages a property, such as an apartment building.
	Mortgage	A legal agreement by which a bank or other creditor lends money at interest in exchange for taking title of the debtor's property.

	Notice of eviction	An official note informing a tenant of their removal from rental property by the landlord.
	Property Manager	A property manager is an individual or a company that is hired to oversee the day-to-day operations of real estate properties.
	Rent	A tenant's regular payment to a landlord for the use of property or land.
	Renter's insurance	An insurance that protects against losses to the tenant's personal property within the rented property.
	Security Deposit	A sum of money paid by renters to cover any possible loss or damage to the property.
	Sublease/sublet	<p>A sublease is the re-renting of property by an existing tenant to a new third party for a portion of the tenant's existing lease contract. The sublease agreement may also be called a sublet.</p> <p>Subleasing may or may not be permitted under the terms of the original lease and may be subject to additional restrictions by jurisdiction. Even if a sublease is permitted, the original tenant is still liable for the obligations stated in the lease agreement, such as the payment of rent each month.</p>
	Tenant	A person who rents property from a landlord.
	Trespass	Entering land or property without permission.

	Utilities	A service such as electricity, gas, or water provided by a public utility company, for which one must pay a monthly bill.
	Zip code	A zip code is a postal code used by the United States Postal Service. It is added to a postal address to assist with the sorting of mail.

HEALTH/ HYGIENE	Anxiety	Anxiety is an emotion characterized by feelings of tension, worried thoughts, and physical changes like increased blood pressure.
	Booster shot	A booster shot is an additional dose of a vaccine that is given after the protection provided by the original shot has begun to decrease over time.
	Children's Health Insurance Program (CHIP)	This plan provides medical coverage for individuals under age 19 whose parents earn too much income to qualify for Medicaid, but not enough to pay for private coverage.
	Community clinics and health centers	Provide basic health services and health counseling. Some provide dental care and eye examinations.
	Confidentiality	The right of an individual to have personal, identifiable medical information kept private.
	Copay	A copay is a fixed amount you pay for a health care service, usually when you receive the service. The amount can vary by the type of service.

	COVID-19	COVID-19 is a respiratory disease caused by SARS-CoV-2. The virus spreads mainly from person to person through respiratory droplets and small particles produced when an infected person coughs, sneezes, or talks.
	Deductible	The amount you pay for covered health care services before your insurance plan starts to pay.
	Disability	A physical or mental condition that limits a person's movements, senses, or activities.
	Depression	Depression is a common and serious medical illness that negatively affects how you feel, the way you think and how you act. Fortunately, it is also treatable. Depression causes feelings of sadness and/or a loss of interest in activities you once enjoyed. It can lead to a variety of emotional and physical problems and can decrease your ability to function at work and at home.
	Emergency room	The department of a hospital that provides immediate treatment for acute illnesses and trauma.
	Family planning	Family planning allows people to attain their desired number of children and determine the spacing of pregnancies.
	Health Insurance	Insurance coverage that pays for medical and surgical expenses.
	Immunization/vaccination	The process whereby a person is made immune or resistant to an infectious disease, typically by the administration of a vaccine.

	Immunization records	A comprehensive timeline of all vaccinations a patient has received.
	Medicaid	A government program that provides health insurance coverage to low-income people who qualify.
	Medical Screening	<p>Medical Screenings can happen overseas and domestically and are intended to ensure that refugees meet the medical requirements for entering the United States, are fit to travel, receive appropriate medical assistance when required, and do not pose a hazard to other travelers. The Medical Screening includes:</p> <ul style="list-style-type: none"> • An assessment of conditions of public health significance • Identification of health conditions requiring additional arrangements at pre-departure, travel, and post-arrival phases of resettlement • Fitness-to-travel assessments, treatment, and medical escorts, when required.
	Medicare	A government program that provides health insurance coverage to people over the age of 65, and people under 65 with certain disabilities.
	Mental health care	Mental health is an important part of overall health and well-being. Mental health includes our emotional, psychological, and social well-being. It affects how we think, feel, and act. It also helps determine how we handle stress, relate to others, and make healthy choices. Mental health is important at every stage of life, from childhood and adolescence through adulthood.

	Over the counter (OTC) medication	Medication that is sold without a prescription.
	Personal hygiene	Maintaining cleanliness of one's body and clothing to preserve overall health and well-being.
	Pharmacy	A store where medical drugs are dispensed and stored.
	Premium	The cost an insurer pays for his or her insurance coverage.
	Prescription drugs	Drugs you can only get with a doctor's prescription.
	Preventive Care	The care you receive to prevent illnesses or diseases. Also includes counseling to prevent health problems.
	Primary Care Physician (PCP)	A primary care physician (PCP) is a physician who provides both the first contact for a person with an undiagnosed health concern as well as continuing care of varied medical conditions.
	PTSD	Post-traumatic stress disorder (PTSD) is a psychiatric disorder that may occur in people who have experienced or witnessed a traumatic event, series of events, or set of circumstances. An individual may experience this as emotionally or physically harmful or life-threatening and may affect mental, physical, social, and/or spiritual well-being.
	Public health department	A local, state, or federal government agency that provides immunizations against diseases and offers other preventive health services, including testing and treatment for tuberculosis and other communicable diseases, usually at a low cost or free of charge.
	Quarantine	Quarantine separates and restricts the movement of people who were exposed to a contagious disease to see if they become sick.

	Sexually transmitted disease (STD) / Sexually transmitted infection (STI)	Diseases or infections that can be transmitted by direct sexual contact.
	Specialist	A doctor or other health care professional who is trained and licensed in a special area of practice.
	Urgent care clinics	These clinics are for situations where you have an illness or injury that needs immediate care, but is not serious enough for a visit to the emergency room.

EDUCATION/ LEARNING ENGLISH	Community College	A post-secondary, higher education institution that provides workforce education and college transfer academic programs.
	Degree evaluation (Credential evaluation)	<p>A process by which academic and professional degrees earned in one country are compared to those earned in another. Universities, colleges, and employers around the world use degree evaluations to understand overseas education and to judge applicants for admission or employment.</p> <p>Newcomers can use credential evaluations to gain recognition for study completed outside the country they are immigrating to, and in doing so join the workforce as skilled immigrants. International students use credential evaluations to present their previous coursework and grades to universities anywhere for admission.</p>
	Elementary School	A school that provides the first part of a child's education, usually for children between five and eleven years old.

	English as a Second Language (ESL) Classes	Study of the English language by non-native speakers in an English-speaking environment.
	Extra-curricular activities/After-school programs	Optional, school-sponsored programs for students that occur outside of regular classroom learning including sports, clubs, and other social events.
	Financial Aid	Financial aid is money to help pay for college or career school. Grants, work-study, loans, and scholarships help make college or career school affordable.
	Free Application for Federal Student Aid (FAFSA)	The Free Application for Federal Student Aid is a form completed by current and prospective college students (both undergraduate and graduate) in the United States to determine their eligibility for student financial aid.
	General Educational Development (GED) Diploma	A group of four subject tests which certify that the test taker has United States high school-level academic skills. It serves as an alternative to the U.S. high school diploma.
	High School	A school that typically comprises grades 9-12, attended after elementary school or junior high.
	Junior High School (Middle School)	An educational stage between elementary school and high school. It spans varying combinations of grades 6–8, most commonly.
	Parent-Teacher meetings	A short meeting or conference between the parents and teachers of students to discuss a child's progress at school.
	Post-Secondary Education (Tertiary Education)	Post-Secondary Education refers to public and private universities, colleges, technical training institutes, and vocational schools.

	Preschool	A preschool (also known as nursery school, pre-primary school, or play school, or creche) is an educational establishment offering early childhood education to children before they begin compulsory education at primary school.
	Private Education	Any school for which the facilities and funding are not provided by the federal, state or local government.
	Public Education	A primary or secondary school that educates all students without charge. Such schools are funded in whole or in part by taxation.
	Recertification	The process of renewing a professional certification by taking classes or courses.
	Report card	A report card communicates a student's performance academically. A typical report card uses a grading scale to determine the quality of a student's schoolwork.
	Scholarship	A grant or payment made to support a student's education, awarded on the basis of academic or other achievement
	Scholastic Assessment Test (SAT)	An examination used by colleges and universities as part of their admissions decision-making process. The SAT tests a student's abilities in the areas of critical reading, writing and mathematics.
	School enrollment	The act of registering a student in school.
	Student Loan	A student loan is a type of loan designed to help students pay for post-secondary education and the associated fees, such as tuition, books and supplies, and living expenses.

	Technical School/Vocational School	A learning institution that provides specialized training in a specific career field, trade, or profession.
	Tuition	Tuition payments are fees charged by educational institutions for instruction or other services.
	University	An institution of higher education and research which awards academic degrees in various academic disciplines.

EMPLOYMENT	Application	A written or online form submitted to a potential employer providing the name, contact information, and employment history of the job seeker.
	Discrimination	Prejudicial treatment of different categories of people, especially on the grounds of race, age, gender, or sex.
	Employment Authorization Document (EAD) Card	A document issued by USCIS that allows foreign nationals to work in the U.S.
	Employee benefits	Employee benefits in the United States may include health insurance, vision, and dental plans, retirement benefit plans (pension, 401(k), 403(b)), life insurance, long-term care insurance plans, etc.
	Employment services/job readiness training	Support provided to job seekers to help them find and apply for jobs or to succeed at a new job.
	Entry-level/unskilled labor job	A job that does not require prior experience in the field.

	<p>Equal Employment Opportunity Commission (EEOC)</p>	<p>The U.S. Equal Employment Opportunity Commission (EEOC) is a federal agency that was established via the Civil Rights Act of 1964 to administer and enforce civil rights laws against workplace discrimination. The EEOC investigates discrimination complaints based on an individual's race, color, national origin, religion, sex (including sexual orientation, pregnancy, and gender identity), age, disability, genetic information, and retaliation for participating in a discrimination complaint proceeding and/or opposing a discriminatory practice. https://www.eeoc.gov/overview</p>
	<p>Full-time Job</p>	<p>Employment in which a person works a minimum number of hours as defined by the employer, usually about 40 hours per week. Full-time employment often comes with benefits, such as annual leave, sick leave, and health insurance.</p>
	<p>Help wanted</p>	<p>A sign posted by employers or phrase used in advertisements indicating an employment vacancy.</p>
	<p>Informal work</p>	<p>Work that is not performed for an official employer and which is usually untaxed and unregulated.</p>
	<p>Job interview</p>	<p>A conversation between a job applicant and an employer which assesses whether the applicant should be hired.</p>
	<p>Job offer</p>	<p>An offer of employment to an individual.</p>
	<p>Licensing</p>	<p>The government-issued credentials required by law to work in certain professions.</p>

	Minimum wage	The lowest wage that employers can legally pay their workers.
	Networking	The action or process of interacting with others to exchange information and develop professional or social contacts.
	Notice	Written or verbal communication from a departing employee to an employer indicating when he or she will quit, usually required two weeks prior to the last day of work.
	Paid Time Off (PTO)	An employer-provided benefit in which the employer compensates employees during their absence from work. Employees use PTO for a variety of reasons, such as sick time, vacations, and personal appointments.
	Part-time Job	A form of employment that carries fewer hours per week than a full-time job. Workers are usually considered to be part-time if they work fewer than 30 hours per week. Part-time employment may not come with the benefits of a full-time job such as annual leave, sick leave, and health insurance.
	Pay card	A pay card is similar to a debit card – it is a plastic card that has been loaded with an employee's wages on payday. A pay card can be used to pay an employee who does not have a bank account. The pay card can be used by the employee to obtain cash and/or pay monthly expenses up to the limit of their wages. A pay card is not a ubiquitous form of payment.
	Paycheck	A check for salary or wages made out to an employee.

	Pay Stub	A piece of paper or a digital record that is given to an employee with each paycheck and that shows the amount of money that the employee earned and the amount that was deducted for taxes, insurance costs, etc. It is important to keep pay stubs as a record.
	Punctuality	Being able arrive at an appointment or place of work, or being able to complete a required task or fulfill an obligation before or at a previously designated time.
	Résumé/Curriculum vitae (CV)	A document created and used by a person to present their background, skills, and accomplishments to secure new employment.
	Self-employment	Working for oneself as a freelancer or the owner of a business rather than for an employer.
	Skilled labor job	Any worker who has special skill, training, knowledge, and (usually acquired) ability in their work. A skilled worker may have attended a college, university, or technical school. Or a skilled worker may have learned their skills on the job.
	Upward mobility	Movement from one financial level to a higher one as by changing jobs.
	Workplace rights/employees' rights	Legal and human rights relating to labor relations between workers and employers, codified in national and international labor and employment law. In general, these rights influence working conditions in relations of employment.

NEWCOMER RIGHTS AND RESPONSIBILITIES	Address change form/Alien's Change of Address (AR-11)	A form non-citizens must fill out and submit to their when there's a change in their address.
	Family Reunification	A recognized reason for immigration in many countries because of the presence of one or more family members in a certain country, therefore, enabling the rest of the divided family or specific members of the family to immigrate to that country as well.
	Freedom of Assembly	The individual right to peacefully assemble, collectively express, and petition the government for redress of grievances guaranteed by the First Amendment to the US Constitution.
	Freedom of Religion	The right to practice whatever religion one chooses or to practice no religion
	Freedom of Speech	The right to express any opinions without censorship or restraint (excepting hate speech and slander)
	Recycling	Recycling is the process of converting waste materials into new materials and objects. Domestic recycling is slightly different from state to state, but you may recycle paper, plastic, and glass in dedicated bins provided by the county and located outside your home.

	Selective Service	An independent agency of the United States government that maintains information on those potentially subject to military conscription (i.e. the draft). All male U.S. citizens and male immigrant non-citizens, who are between the ages of 18 and 25 are required by law to have registered within 30 days of their 18th birthday.
	The right to a fair trial	A trial that is conducted fairly, justly, and with procedural regularity by an impartial judge and in which the defendant is afforded his or her rights under the U.S. Constitution or the appropriate state constitution or other law.
	Voting	The right to express one's political opinion by casting a ballot in favor of one candidate in an official election.

U.S. LAWS	Age of consent	The age at which a person is considered to be legally competent to consent to marriage, sexual acts, and other legally binding decisions.
	Animal cruelty	Causing harm or suffering to animals.
	Black market/working under the table	Terms for informal work which emphasize the secretive intention of avoiding taxes or government oversight.

	Bribery	Giving or receiving something of value in exchange for some kind of influence or action in return.
	Child support	Ongoing, periodic payment made by a parent for the financial benefit of a child (paid to another parent, caregiver, guardian, or state) following the end of a marriage or other relationship.
	Citizenship	The status of being a citizen of a particular country.
	Deportation	The removal of a person or group of people from a place or country.
	Domestic violence/Domestic abuse	<p>Domestic violence is illegal in the U.S. Assaulting or hurting a family member is called domestic violence or domestic abuse. The definition includes:</p> <ul style="list-style-type: none"> • Yelling at and ridiculing a person. • Withholding money for basic needs. • Forcing a person to engage in sexual relations. • Threatening to harm or hurt someone or their relatives. <p>Controlling what someone does, where they go, or whom they spend time with.</p>
	Federal Laws	The body of law consisting of the U.S. Constitution, federal statutes and regulations, U.S. treaties, and federal common law. The Federal law is the supreme law in US and overrides state law whenever there is a conflict.

	Felony	A crime that is punishable by more than one year in prison. In much of the United States, all or most felonies are placed into one of various classes according to their seriousness and their potential punishment upon conviction. The number of classifications and the corresponding crimes vary by state and are determined by the legislature.
	Fishing license	A regulatory or legal mechanism to control fishing. Licensing is one way of managing fisheries and may be required for commercial, recreational, or personal fishing.
	Green Card / Permanent Resident Card	A non-citizen who has been granted authorization to live and work in the United States on a permanent basis. As proof of that status, a person is granted a permanent resident card, commonly called a green card.
	Gun laws	Local, state, or federal laws aimed at restricting or regulating the sale, purchase, or possession of firearms through licensing, registration, or identification requirements.

	Humanitarian Parole	Parole allows an individual who may be ineligible for admission into the United States to be in the United States for a temporary period for urgent humanitarian reasons or significant public benefit.
	Hunting license	A hunting license is a regulatory or legal mechanism to control hunting.
	Immigrant	A person who comes to live permanently in a foreign country.
	Internal Revenue Service (IRS)	A bureau of the Department of Treasury that is tasked with the enforcement of income tax laws and oversees the collection of federal income taxes.
	Littering	Litter is trash improperly placed so as to be a nuisance or health concern.
	Local laws	Local laws refer to the laws which are unique to each city, county, or local government.
	Misdemeanor	A misdemeanor is typically a crime punishable by less than 12 months in jail. Community service, probation, fines, and imprisonment for less than a year are commonly issued punishments for misdemeanors.
	Naturalization	The legal act or process by which a non-citizen in a country may acquire citizenship or nationality of that country.
	Parole/parolee	USCIS uses its discretion to authorize parole. Parole allows an individual, who may be inadmissible or otherwise ineligible for admission into the United States, to be paroled into the United States for a temporary period. The Immigration and Nationality Act (INA) allows the secretary of homeland security

		to use their discretion to parole any noncitizen applying for admission into the United States temporarily for urgent humanitarian reasons or significant public benefit. For more information
	Physical abuse	Any intentional act causing injury or trauma to another person or animal by way of bodily contact.
	Polygamy	The practice or custom of having more than one wife or husband at the same time. Polygamy is illegal in all 50 states in the United States.
	Principal Applicant (PA)	The main applicant in an application process.
	Re-entry permit	A travel document similar to a certificate of identity, issued by the United States Citizenship and Immigration Services to lawful permanent residents in the U.S. to allow them to travel abroad and return to the U.S.

	Refugee	<p>A refugee as someone who "owing to well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of his nationality and is unable or, owing to such fear, is unwilling to avail himself of the protection of that country; or who, not having a nationality and being outside the country of his former habitual residence, is unable or, owing to such fear, is unwilling to return to it."</p> <p>https://emergency.unhcr.org/entry/55772/refugee-definition</p>
	Same-sex relationship	A committed relationship between two persons of the same sex.
	Sexual harassment	Unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature.
	Shoplifting	Theft of goods from an open retail establishment
	Social Security Card	A piece of paper containing unique nine-digit number assigned by the Social Security Administration and provided to every United States citizen, permanent resident, or temporary working resident.
	Special Immigrant Visa (SIV)	This Special Immigrant Visa program is available to persons who worked with the U.S. Armed Forces or under Chief of Mission authority as a translator or

		interpreter in Iraq or Afghanistan. For more information
	State Laws	State law refers to the law of each separate U.S. state.
	Tax fraud	Tax fraud occurs when an individual or business entity willfully and intentionally falsifies information on a tax return to limit the amount of tax liability.
	Taxes	A compulsory contribution to state or federal revenue, levied by the government on workers' income and business profits, or added to the cost of some goods, services, and transactions.
	Temporary Protected Status (TPS)	The Secretary of Homeland Security may designate a foreign country for TPS due to conditions in the country that temporarily prevent the country's nationals from returning safely, or in certain circumstances, where the country is unable to handle the return of its nationals adequately. USCIS may grant TPS to eligible nationals of certain countries (or parts of countries), who are already in the United States. Eligible individuals without nationality who last resided in the designated country may also be granted TPS.
	U.S. Constitution	A document that embodies the fundamental laws and principles by which the United States is governed. The supreme law of the United States of America.

	U.S. tie	During the USRAP process, refugees can identify friends or relatives in the United States with whom they have a desire to be reunited upon arrival. Once identified that individual is contacted by a Resettlement Agency to verify the relationship and confirm if they would like to have the refugee resettled near them. If they agree, the individual is considered a U.S. tie and will be contacted again by the Resettlement Agency closer to the arrival of their friend or relative to discuss the resettlement process. A U.S. tie is not financially or legally responsible for their friend or relative.
	Welfare fraud	The act of illegally using state welfare systems by knowingly withholding or giving information to obtain more funds than would otherwise be allocated.

CULTURAL ADJUSTMENT	Bullying	The use of force, coercion, or threat, to abuse, aggressively dominate or intimidate.
	Child abuse	Physical, sexual, and/or psychological maltreatment or neglect of a child or children, especially by a parent or a caregiver.

	Child neglect	Not meeting a child's basic needs, including the failure to provide adequate health care, supervision, clothing, nutrition, housing as well as their physical, emotional, social, educational and safety needs.
	Cultural adaptation	Cultural adaptation is the process and time it takes a person to integrate into a new culture and feel comfortable within it.
	Culture Shock	<p>Culture shock is an experience a person may have when immigrating to a different cultural environment. There are four phases of cultural adjustment. The length and intensity of each phase are different. Clients may experience the same phase more than once or skip a phase.</p> <p>Honeymoon phase – clients feel very excited and happy about their life in their new country of resettlement.</p> <p>Culture shock phase – clients feel worried and confused as they navigate a new and different community.</p> <p>Adjustment phase – clients feel more stable in their new community and are comfortable with everyday activities.</p> <p>Mastery phase – clients feel more comfortable with their new life and culture. They may still</p>

		have difficult periods, but they have a sense of belonging.
	Family dynamics	The interactions, communication patterns, and relationships between members of a family which may change as part of adjustment to a new culture.
	Gender equality	Equal ease of access to resources and opportunities regardless of gender, including economic participation and decision-making; and the state of valuing different behaviors, aspirations and needs equally, regardless of gender.
	Lesbian, Gay, Bisexual, Transgender, Queer, Intersex, Asexual, + (Plus) (LGBTQIA+)	<p>An abbreviation for lesbian, gay, bisexual, transgender, queer or questioning, intersex, asexual, and more. These terms are used to describe a person's sexual orientation or gender identity. For more information.</p> <p>Lesbian: A woman who experiences sexual and/or romantic attraction only or primarily to other women.</p> <p>Gay: A man who experiences sexual and/or romantic attraction only or primarily to other men.</p> <p>Bisexual: A person who experiences sexual and/or romantic attraction to persons of the same and a different sex or gender.</p>

		<p>Transgender: An umbrella term for people whose gender identity differs from societal expectations of the sex they were assigned at birth.</p> <p>Queer: A person whose sex, gender, sexual orientation, gender identity and/or gender expression diverges from societal expectations.</p> <p>Intersex: A person born with reproductive or sexual anatomy, physiology and/or chromosomal patterns that do not fit conventional definitions of male or female.</p> <p>Asexual: A person who does not experience sexual attraction.</p> <p>Plus (+): The 'plus' is used to signify all of the gender identities and sexual orientations that letters and words cannot yet fully describe</p>
	Nonverbal communication	<p>Communication without the use of spoken language. Nonverbal communication includes gestures, facial expressions, and body positions (known collectively as "body language"), as well as unspoken understandings and presuppositions, and cultural and environmental conditions that may affect any encounter between people.</p>
	Professional counselor/therapist	<p>A person trained in assisting others in understanding and coping with challenging psychological and emotional circumstances or trauma.</p>

	Racism	The belief in the natural superiority of one race over another. It manifests in prejudice, discrimination, or antagonism against others because they are of a different race or ethnicity.
	Safe space	A place or environment in which a person or category of people can feel confident that they will not be exposed to discrimination, criticism, harassment, or any other emotional or physical harm.
	Stress	A state of mental or emotional strain or tension resulting from adverse or demanding circumstances.
	Trauma	Trauma is often the result of an overwhelming amount of stress that exceeds one's ability to cope, or integrate the emotions involved with that experience
	Verbal communication	The use of sounds and words to express oneself.

SAFETY	911	A telephone number intended for use in emergency circumstances only to call for help from the police or the fire department.
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	Carbon monoxide detector	A device that detects the presence of carbon monoxide (CO) gas to prevent carbon monoxide poisoning.
	Emergency contact	A person such as a family member or friend who should be contacted in case of an emergency.
	Emergency services	Public organizations or government entities that respond to and deal with emergencies when they occur, especially those that provide police, ambulance, and firefighting services.
	Fire Department	An emergency service dedicated to responding to unintentional, destructive fires
	Fire extinguisher	A fire extinguisher is a handheld device usually filled with a dry or wet chemical used to extinguish or control small fires.
	Life insurance	A contract between an insurance policy holder and an insurer or assurer, where the insurer promises to pay a designated beneficiary a sum of money (the benefit) in exchange for a premium, upon the death of an insured person (often the policy holder).
	Paramedics / Emergency Medical Technicians (EMTs)	A paramedic is a healthcare professional who responds to emergency calls for medical help outside of a hospital. Paramedics mainly work as part of the emergency medical services (EMS), most often in ambulances.
	Police	An emergency service which handles crime and law enforcement.

	Poison Control	<p>A medical service that provides immediate, free, and expert treatment advice and assistance over the phone in case of exposure to poisonous or hazardous substances. Poison control centers answer questions about potential poisons in addition to providing treatment management advice about household products, medicines, pesticides, plants, bites and stings, food poisoning, and fumes.</p> <p>The American Association of Poison Control Centers manages a 24-hour hotline (1-800-222-1222), which is continuously staffed by pharmacists, physicians, nurses, and poison information specialists who have received dedicated training in the field of toxicology. Calls to the number are automatically routed to the poison control center that covers the territory from which the call is placed.</p>
	Smoke detector/alarm	<p>A fire-protection device that automatically detects and gives a warning of the presence of smoke.</p>

BUDGETING AND PERSONAL SAFETY	Automated Teller Machine (ATM)	An electronic banking outlet that allows customers to complete basic transactions without the aid of a branch representative or teller. Anyone with a credit card or debit card can access most ATMs.
	Bank	A financial institution licensed to receive deposits and make loans.
	Budget/Financial planning	A comprehensive evaluation of an individual's current pay and future financial state by using current known variables to predict future income, asset values and withdrawal plans.
	Check	A check is a document that orders a bank to pay a specific amount of money from a person's account to the person in whose name the check has been issued. A check may be used to pay expenses such as utilities, rent, etc.
	Checking Account	A checking account is a deposit account held at a financial institution that allows withdrawals and deposits. Also called demand accounts or transactional accounts, checking accounts are very liquid and can be accessed using checks, automated teller machines (ATMs), and electronic debits, among other methods. A checking account differs from other bank accounts in that it often allows for numerous withdrawals and unlimited deposits,

		whereas savings accounts sometimes limit both.
	Credit	A contractual agreement in which a borrower receives something of value now and agrees to repay the lender at a later date, generally with interest.
	Credit card	A payment card issued to users (cardholders) to enable the card-holder to pay a merchant for goods and services based on the card-holder's promise to the card issuer to pay them for the amounts plus the other agreed charges.
	Credit history	A record of a borrower's repayment of debts. Refugees typically will not have a credit history upon arrival, but timely repayment of the IOM travel loan can help build credit history.
	Debit card	A payment card that can be used in place of cash to make purchases. Unlike a credit card, when using a debit card, the money must be in the cardholder's bank account at the time of a purchase and is immediately transferred directly from that account to the merchant's account to pay for the purchase.
	Electronic payments / online payments	Electronic or online payments allow you pay expenses such as utilities online through the utility company's website.

	Expenses	Expenses are costs associated with things such purchasing food for your family, paying bills and utilities, paying rent, maintaining a car, etc.
	Income	Income refers to the money that a person or entity receives in exchange for their labor or products.
	PIN (Personal Identification Number)	A personal identification number (PIN) is a numeric passcode used in the process of authenticating a user accessing a system. Debit cards, for example, have PINs that you must input when using the card.
	Savings account	A savings account is an interest-bearing deposit account held at a bank or other financial institution. Though these accounts typically pay a modest interest rate, their safety and reliability make them a great option for parking cash you want available for short-term needs.
	Wire Transfer	A wire transfer is an electronic transfer of funds via a network that is administered by banks and transfer service agencies around the world. Wire transfers involve a sending and receiving institution and require information from the party initiating the transfer, such as the receiver's name and account number.

DIGITAL TECHNOLOGY AND LITERACY	Desktop computer	A desktop computer is a personal computer designed for regular use at a stationary location on a desk due to its size and power requirements.
	Download	Copying data from one computer system to another, typically over the internet.
	Email	A way to send and receive messages electronically between devices connected to the Internet.
	Laptop computer	A small, portable personal computer that can be used anywhere and does not require a desk or a workstation.
	Meeting ID	The meeting number that is associated with a Zoom meeting.
	Mobile application	A mobile application or app is a computer program or software application designed to run on a mobile device such as a phone or tablet.
	Mute/unmute	Mute – the act of disabling the sound on a computer or an application, such as Zoom, so that a person’s voice cannot be heard. Unmute – reversing the mute function.
	Password	A string of characters comprising letters and numbers known only to the user, that allows access to a computer system or service.

	Scam/Fraud	Scam or internet fraud is a type of deception which makes use of the Internet and provides incorrect information for the purpose of tricking victims to provide money.
	Security questions	Security questions are a common method of identity authentication. When creating an account or signing up for a service online, users will confidentially share the answers to secret questions such as “what city were you born in?”, or “what is your favorite sport?”
	Smartphone	A smartphone is a portable computer device that combines mobile telephone functions and computing functions into one unit.
	Tablet	A tablet computer, commonly shortened to tablet, is a mobile device with a touchscreen display. Tablets function mostly like personal computers and run mobile operating systems.
	Text message/SMS	The service allows users to send and receive messages between smartphones and other mobile devices.
	Username	An identification used by a person with access to a computer, network, or online service.

	Wi-Fi	A wireless networking technology that allows devices such as computers, smartphones, tablets, printers, etc., to connect to the Internet.
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