

UNIVERSITY *of* **INDIANAPOLIS**®

School of Occupational Therapy

Implementing Peer-Supported Financial Literacy Workshop Program for Refugees to Address Occupational Deprivation

Grace Cho

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A capstone project submitted in partial fulfillment for the requirements of the Doctor of Occupational Therapy degree from the University of Indianapolis, School of Occupational Therapy.

Under the direction of the faculty capstone advisor:

Lucinda Dale, EdD, OTR, CHT, FAOTA

Abstract

There are few studies on refugees receiving peer-support and even fewer on refugees in peer-supported programs that help address occupational deprivation (OD). The Doctoral Capstone (DC) project at Catholic Charities Indianapolis (CCI) implements a peer-supported program that provides financial literacy to refugees to gain practical knowledge, confidence, and social support in order to address OD. A peer mentor facilitated two workshop sessions at each small group of refugee clients. Pre- & post-workshop surveys and assessments were given to two groups of participants to measure their outcomes. All five participants in one group achieved an increase in financial knowledge, overall confidence, and perceived support. Two participants in the second group also showed improvement in financial knowledge and increase in perceived support. Occupational therapy (OT) in resettlement agencies like CCI must assume sociocultural roles by enabling refugees to participate in occupation-based programs supported by fellow peer mentors to address OD.

Introduction

Catholic Charities of Indianapolis (CCI) is one of the four supporting agencies in Indiana that provides refugee resettlement services (Indiana State Department of Health, n.d.). Currently, the Refugee and Immigrant Services of CCI is serving over 1,300 refugees (Catholic Charities of Indianapolis, 2021) with aid in housing, healthcare, social welfare, and legal assistance (Archdiocese of Indianapolis, 2022). To provide those services, CCI obtains funding from local grants such as the United Way of Central Indiana (CCI, 2021, p. 5), and federal grants such as the Match Grant program and the Targeted Assistance Grant (Archdiocese of Indianapolis, 2022). Among their main services, CCI uses the Match Grant program to aid their refugee clients by enrolling them within the first 30 days of arrival (Archdiocese of Indianapolis, 2022).

This program aims to help refugees achieve self-sufficiency through employment services, English Second Language (ESL) classes, and job readiness classes (Archdiocese of Indianapolis, 2022). However, like most resettlement agencies, CCI does not have sufficient support and staff to provide job readiness classes, which ultimately contributes to the ongoing barriers refugees face (Darawsheh et al., 2022). Furthermore, very few research is done on refugees receiving occupation-based interventions, which indicates that refugees may not be meeting occupational needs and there is a strong need to provide such interventions (Darawsheh, 2019; Hugelius et al., 2020; Trimboli & Halliwell, 2018).

To address those needs, my Doctoral Capstone (DC) project will provide refugee clients at CCI an occupation-based intervention centered on money management which will allow them to participate in a peer-mentored financial literacy workshop. As a group, these participants will not only gain social support from peer mentors, but also gain necessary skills that promote job readiness and self-sufficiency (Kisiara, 2021; Winlaw, 2017).

Background

Refugees are considered as people who are targeted or threatened due to political conflicts and flee to another country (U.S. Department of State, n.d.). According to the report of Fiscal Year of 2023, the U.S. admitted 6,750 refugees (Refugee Processing Center, 2023). Of those refugees, the State of Indiana resettled 199 refugees, the majority of which come from countries such as Afghanistan, Burma, and the Democratic Republic of the Congo (Bureau of Population, Refugees and Migration, 2023). As refugees undergo forced displacement and resettlement, all aspects of their lives drastically change: their environments, sociocultural norms, and occupations are impacted by external stressors such as trauma from political crisis and a loss of resources (Dubus, 2018; Utržan & Wieling, 2020)

Consequently, refugees struggle with occupational deprivation (OD), a state in which one is unable to participate in their usual occupations (Darawsheh, 2019, p. 2). Due to OD, refugees reported having low levels of self-efficacy, self-esteem, and well-being (Darawsheh, 2019, p. 6). Significant factors that contributed to the refugees' difficulty of integration and OD include language barrier, cultural differences and shock, social segregation, and social and occupational injustices (Darawsheh et al., 2022; Kisiara, 2021). Refugees also reported that lack of work and financial means is a significant factor (Hugelius et al., 2020); the loss of their livelihood causes them to experience feelings of "being dependent [and] in a limbo state" (p. 5).

Not only do refugees lack resources and support, but they also lack receiving resources and social support from American resettlement policies and agencies, which contribute to OD (Darawsheh et al., 2022). Resettlement policies that promote refugees' early employment and self-sufficiency often do not provide social support (Darawsheh et al., 2022, p. 10). This oversight exacerbates their experiences of social isolation which increases dependency on public

assistance and decreases their self-efficacy (Darawsheh et al., 2022; Paloma et al., 2020). To meet their sociocultural needs, refugees express the desire to be self-reliant (Skran & Easton-Calabria, 2020). This self-reliance is considered as “the social and economic ability [...] to meet essential needs in a sustainable manner” (Easton-Calabria & Omata, 2018, p. 1). Their efforts to receive social support is often found in seeking help from other fellow refugees and reflects their resilience (p. 9). However, very few studies examine refugee resilience, indicating that refugees continue to lack and need social support (Walther et al., 2021).

According to existing studies and findings, social support is a key factor to resilience and social networks “provide emotional as well as informational support and promote a sense of belonging” (Walther et al., 2021, p. 14). Additionally, refugees who had support from social networks and fellow refugee communities were able to have a more successful resettlement transition, more successful employment process, and higher levels of well-being (Badwi et al., 2018; Dubus, 2018). Therefore, it is imperative that resettlement agencies provide the necessary resources and social support by offering opportunities to gain knowledge and skills that helps address OD and enables occupational engagement (Darawsheh, 2022; Winlaw, 2017).

Within resettlement agencies and other organizations, occupational therapy (OT) can help address OD by developing programs that equip refugees with practical skills required for meaningful daily activities (Darawsheh et al., 2022). Moreover, OT can address refugees’ sociocultural needs by assuming the roles as cultural translator, social connector, and collaborative coach while providing the interventions (Blankvoort et al., 2018; Krishnakumaran, 2022). While OT is active within this population, research on refugees and OT are limited and still emerging (Blankvoort et al., 2018; Darawsheh, 2022; Krishnakumaran, 2022; Trimboli & Halliwell, 2018).

Within the Refugee and Immigration Services at CCI, my DC project will further contribute with an OT intervention that allows refugees to engage in money management activities and gain necessary skills and knowledge for money management in the States. According to Awidi & Quan-Baffour (2021), providing basic financial literacy improved the refugees' livelihood, empowered the refugees, and enhanced their sense of self-efficacy. Unlike this study however, my DC project will also incorporate peer mentorship and peer-supported groups that will help accommodate for the refugees' cultural and language barriers (Paloma et al., 2020).

Refugees in this project will attend a basic financial literacy program where they will not only receive educational resources but will also gain confidence and self-efficacy from the social support from peer mentors (Gower et al., 2022). Including peer support will help promote refugees' social integration and stability (Förster et al., 2022) and increase their levels of self-efficacy and empowerment as they participate in a meaningful activity (Mahon, 2022; Paloma, 2020). With this combination of the practice-based education and peer support in my project, refugees of CCI will be able to experience greater benefits from both of these components.

Theory & Frame of Reference

The theory that guided my DC project was the theory of Selection, Optimization, and Compensation (SOC) (Baltes, 1997). The SOC theory is a developmental theory that explains that due to the dynamic interactions between the person and environment and the limited resources at certain life stages, the process of selecting, optimizing, and compensating is a necessary strategy to adapt and achieve goals in life (Freund & Baltes, 2000). Because refugees experience complex environmental and social changes and barriers due to their displacement and lack of resources (Utržan & Wieling, 2020; Krishnakumaran, 2022), the SOC theory is appropriate to use in helping refugees restore their occupational balance and promote occupational engagement.

This theory helped develop and implement my DC project by selecting topics of money management that are essential for the refugees, optimizing on the practicality of the workshop through peer mentoring and interactive learning, and compensating for the limited time and availability of peer mentors and participants. During the workshop sessions, the SOC theory also helped inform my decisions on which content to focus on as each group demonstrated different needs and levels of financial literacy. The surveys and test questions that I created and administered also centered on this theory as the evaluations assessed and reflected the level of knowledge and confidence before and after the workshop.

Project Design & Implementation

Based on the needs assessment of CCI's Refugee and Immigration Services (RIS), there is a significant need and benefit in providing social support to the refugees as they are overwhelmed from adjusting new lives during their resettlement process (Darawsheh et al., 2022; Mahon, 2022). Staff at CCI also expressed that refugees lack opportunities to learn basic financial literacy due to limited staff and resources. Therefore, my DCE project was developed into a peer-supported workshop program that provided social support and financial literacy to small groups of refugee clients.

In each small group, I selected refugees from the Match Grant program at CCI, and peer mentors who were previous clients of CCI that shared the same culture and language as the participants. Peer mentors facilitated the program by translating and helping with the workshop sessions. Because of the groups' limited availability and lack of transportation, the program held two 90-minute workshop sessions at a refugee's home. To make efficient use of limited time, I developed surveys and assessment tests centered on six basic financial literacy topics: "Using banking services", "Keeping track of account activity", "Setting up online payment", "Writing checks", "Planning a budget", and "Finding ways to save money" (see Appendix B). I also created educational handouts and activity sheets based on resources I obtained online and from a financial literacy coach. I then translated these sheets using Google Translate into the refugees' languages and corrected any mistranslations (see Appendix C for all handouts). The first workshop session covered content on banking services, credit cards, pay stubs and checks. The second workshop session reviewed past content, then covered budgeting and saving goals. Before and after each session, I verbally administered a 5-point Likert survey and a 10-question

assessment with the peer mentor's translation to measure the participants' level of knowledge, perceived level of confidence, and perceived level of support from CCI and from outside of CCI.

The most challenging part of implementing this program was coordinating the session times with the peer-mentored group. I was able to start the program with three groups; however, one of them was unable to finish the program due the entire group being unavailable and busy with their work schedules. Another group had schedule conflicts involving appointments with CCI staff, and needed a new peer mentor because the previous one who became unavailable. The language barrier was also a challenge, and it required extra time to interpret the content to the participants through the peer mentor. However, the most successful part was finishing the program with two of the three groups, with a total of seven participants. All participants also gave positive feedback of the program and were able to read the educational info sheets that I translated in their languages.

Project Outcomes

For the project's outcomes, the surveys and assessments tallied the scores of each participant before and after the program. The assessment included 10 financial literacy questions that participants circled 'Yes' or 'No' to determine if they knew the answer and scored a point for every 'Yes'. The scores were calculated out of a total of 10 points. This simple and direct method allowed participants to answer without any confusion while the questions were translated by the peer mentor. The total maximum scores in the survey that measured the level of confidence in six financial literacy topics, overall level of confidence, and perceived levels of social support from CCI and from outside of CCI were 30, 10, and 5 respectively. Two groups completed the surveys and assessments: the Afghan group of two participants, and the Congolese group of five participants. At the end of the program, participants rated how helpful the workshop sessions were.

When comparing the pre- and post-surveys, there were improvements in the participants' level of confidence in all six financial literacy topics and in the overall confidence in their financial literacy (see Appendix A for Figures). As shown in Figure 1, the Afghan group's average confidence scores increased from 22.5 to 26.5 out of 30. The Congolese group increased their average confidence scores from 11.6 to 26.8. In the levels of overall confidence in financial literacy, both groups achieved a score of 8.0 out of 10 score (see Figure 2), with the Congolese participants improving the most from 6.2 to 8.0. Although the Afghan group showed a decrease from 9.0 to 8.0 in the overall confidence, this difference may reflect that they were still familiarizing with new content despite having high levels of overall confidence. Participants also increased in their perceived levels of social support both from CCI and from the community outside of CCI (see Figure 3 and Figure 4). The Afghan group increased their perceived support

from CCI from an initial score of four to a five, while their perceived level of support outside of CCI remained at 4.5. However, the Congolese group increased from 4.2 to 4.6 out of five in the level of perceived support from CCI, while their level of support outside of CCI increased from one to two out of five.

According to the assessment outcomes, all participants showed an increase of scores (see Figure 5). The Afghan group's initial average score of seven improved by three points to a final average score of 10, while the Congolese group's initial average score of 4.6 improved to an average score of 9.8. The Congolese group showed a greater improvement in their confidence and knowledge in financial literacy, as the participants started with a lower baseline than the Afghan group. All of the participants greatly benefited from the workshop, as shown from their feedback (see Figure 6) and the results reflecting an almost full scores in the assessment of confidence and financial knowledge.

Summary

Refugees experience OD due to multiple barriers and stressors that impact their ability to adapt and integrate into a new environment and society (Darawsheh et al., 2022; Hugelius et al., 2020; Utržan & Wieling, 2020). Studies also showed that resettlement agencies lack in social support, and that it is especially necessary to provide peer support for refugees (Darawsheh et al., 2022; Mahon, 2022). To address OD and the need for social support, my DC project at CCI implemented a basic financial literacy program to a group of refugees supported by a fellow peer mentor. The aspect of peer mentorship and peer-support groups help overcome the language barrier, enhance the refugees' learning process, and ultimately promote resilience and self-efficacy (Förster et al., 2022; Gower et al., 2022; Paloma, 2020).

During the development and implementation process, the SOC theory guided my project by selecting, optimizing, and compensating in areas of the refugees' needs, capabilities, and available resources. Despite the challenges I encountered in carrying out my workshop sessions, I succeeded in completing the program with two different refugee groups. Using the pre-& post-surveys and tests, I gathered each group's data in their knowledge of financial literacy, their confidence in money management, and perceived level of social support from CCI and outside community. Outcomes from the program showed an overall increase in all of the assessed areas for both groups, with the Congolese group showing the most significant improvement from their baselines. These results indicated that the program proved beneficial for the groups.

Conclusion

Despite the program's short period of two sessions and the refugees' limited availability, participants were able to engage in money management activities with fellow peer mentors and demonstrated effective learning and enhanced social support. The Congolese group who arrived recently in the U.S. showed a lower baseline than the Afghan group who had longer time to resettle and socialize. Although there were differences between both groups' outcomes, both groups gained knowledge and achieved confidence in their financial literacy, especially among the Congolese group. The outcomes and feedback from both groups indicated that any form of social support supplemented with educational resources can be beneficial for the refugees.

In the future, implementing this workshop program with newly arrived refugees such as the Congolese group may be more beneficial because of the greater availability of time new refugees have. To ensure implementation of this program, I created electronic folders and resource binders and stored the content such as worksheets and handouts for the staff at CCI. I also used Google Translate to translate the documents into Dari and Swahili as well as additional languages of other refugee groups such as Burmese and Pashto, which were then compiled into the resource folders for easy access and future opportunities with other incoming refugees.

In non-traditional settings such as CCI, it is imperative to pursue further research in expanding the understanding of refugee needs in the sociocultural context as refugees are heavily impacted by the social aspect of their resettlement experiences (Darawsheh, et al., 2022; Utržan & Wieling, 2020). Future implications also including in expanding OT roles as social connector and cultural translator (Blankvoort et al., 2018; Krishnakumaran, 2022) in order to provide effective interventions and programs that address OD in this population.

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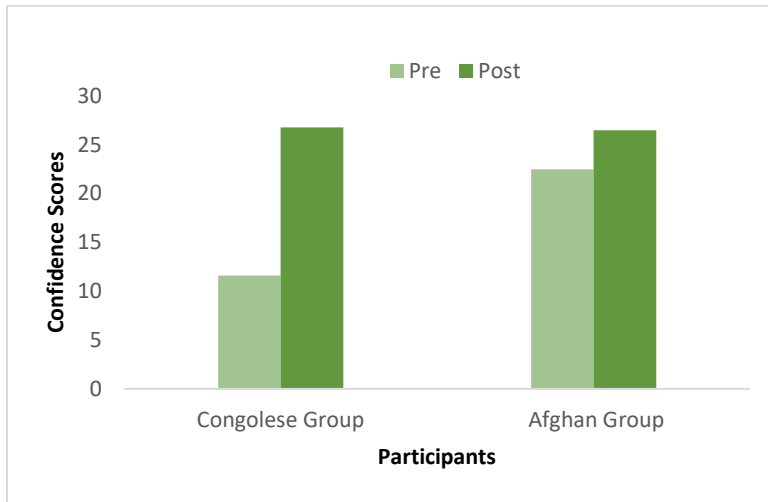
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Appendix A

Figure 1

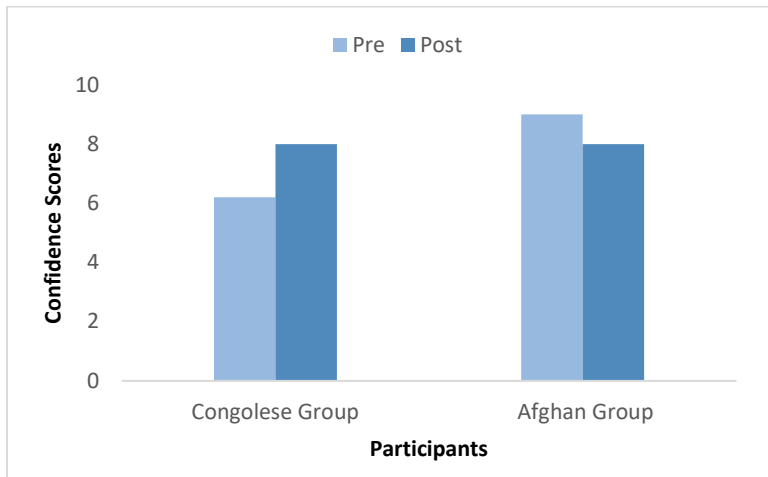
Average Level of Confidence in Six Financial Topics



Note. Scores in each topic were calculated in total.

Figure 2

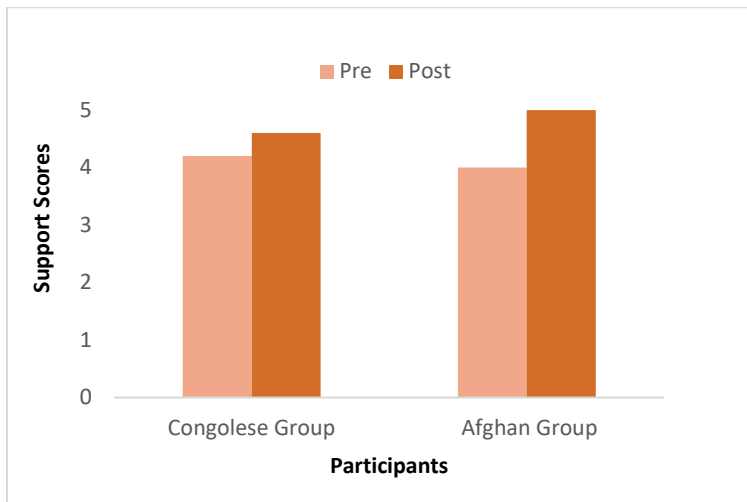
Average Level of Overall Confidence in Financial Literacy



Note. Total scores calculated in practice and knowledge of financial literacy.

Figure 3

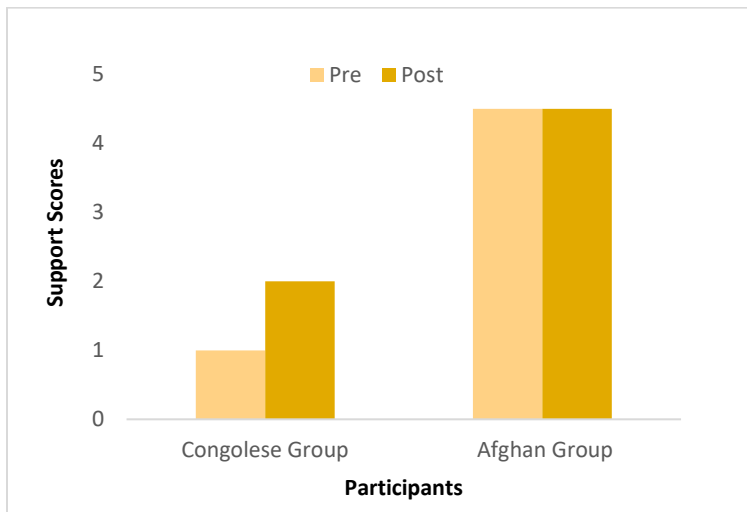
Average Level of Perceived Support from CCI



Note. Scores reflect social support from staff at CCI.

Figure 4

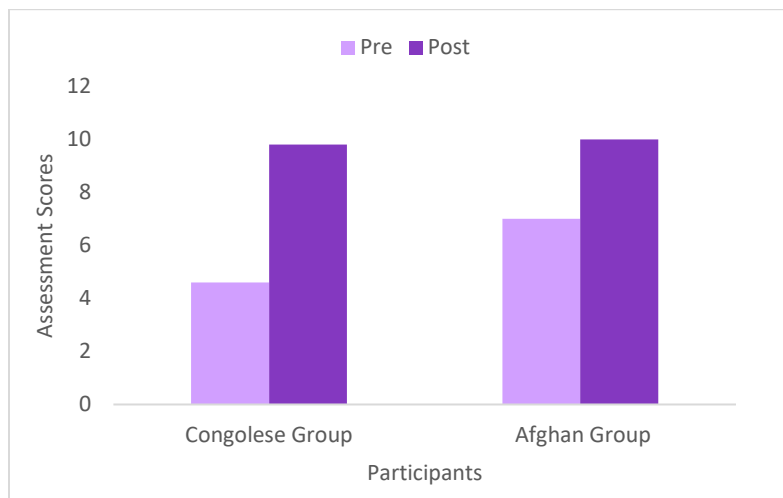
Average Level of Perceived Support from Outside of CCI



Note. Scores reflect social support from community.

Figure 5

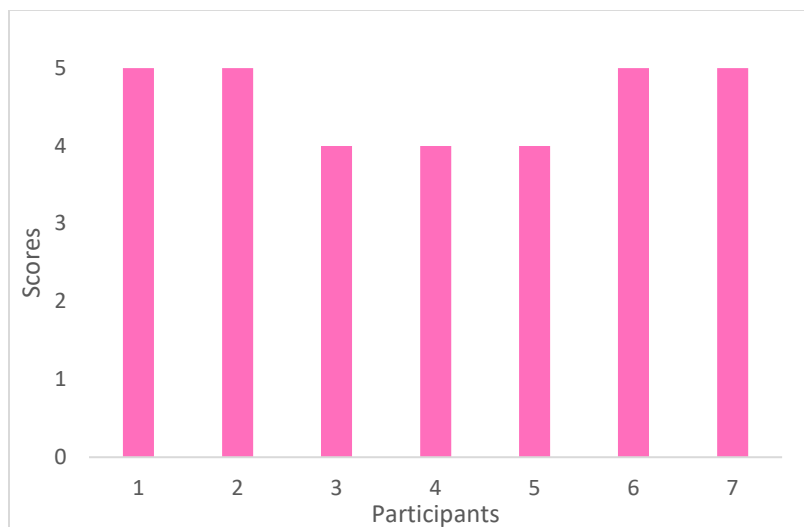
Average Assessment Scores in Financial Literacy



Note. Assessment scores calculated from total of 10 points.

Figure 6

Scores Reflecting the Helpfulness of the Workshop Program



Note. Each participant rated a score out of five.

Appendix B



Survey

First and Last Name: _____

Please rate your level of confidence for each topic from a scale of 1 to 5. (1 = least confident, 5 = most confident)

- 1) Using bank services (Taking out or putting money into the account, accessing bank account online).

1 2 3 4 5

- 2) Keeping track of the account activity (how much money is spent & earned, fees received, bills paid, etc).

1 2 3 4 5

- 3) Setting up online payment (adding card information to pay for bills & other expenses).

1 2 3 4 5

- 4) Writing checks.

1 2 3 4 5

- 5) Planning a budget for expenses (spending) and for saving.

1 2 3 4 5

- 6) Finding ways to save money.

1 2 3 4 5

Please rate the level of support you feel for the following from 1 to 5. (1= least supported, 5 = most supported)

- 1) Receiving support from staff at Catholic Charities (CCI).

1 2 3 4 5

- 2) Receiving support from people outside of Catholic Charities CCI (ex: fellow refugees/immigrant community, friends, other service agents)

1 2 3 4 5

Please rate your level of confidence from 1 to 5. (1 = least confident, 5 = most confident)

- 1) Having general financial knowledge

1 2 3 4 5

- 2) Practicing general financial knowledge

1 2 3 4 5

***Post: How helpful were these workshop sessions to you?** Please rate from 1 to 5. (1 = least helpful, 5 = most helpful)

1 2 3 4 5

Comments/Suggestions:



Assessment Questions

Name: _____

Answer 'yes' or 'no' for the following questions:

- | | | |
|--|---|---|
| 1. Do you know how to withdraw and deposit money? | Y | N |
| 2. Do you know what Direct Deposit is? | Y | N |
| 3. Do you know what is the difference between debit and credit card? | Y | N |
| 4. Do you know what is the difference between a paycheck and a pay stub? | Y | N |
| 5. Do you know what things are on your pay stub? | Y | N |
| 6. Do you know what things you need to know to make an online payment? | Y | N |
| 7. Do you know what a budget is? | Y | N |
| 8. Do you know what are expenses and what are incomes? | Y | N |
| 9. Do you know how to keep track of your money? | Y | N |
| 10. Do you know ways to save money? | Y | N |



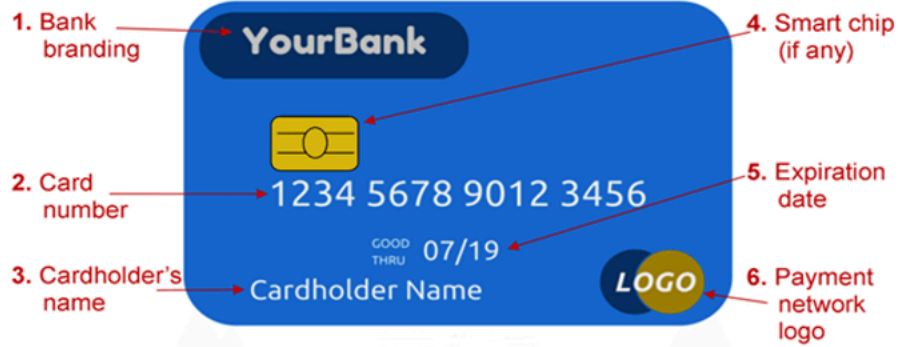
Review Questions

1. How do you withdraw and deposit money?
2. What is Direct Deposit?
3. What is the difference between debit and credit card?
4. What is the difference between a paycheck and a pay stub?
5. What information is written on your pay stub?
6. What information do you need to know to make an online payment?
7. What is a budget and how can it help you?
8. What are expenses and what are incomes?
9. How do you keep track of your money?
10. What are two ways to save money?

Appendix C

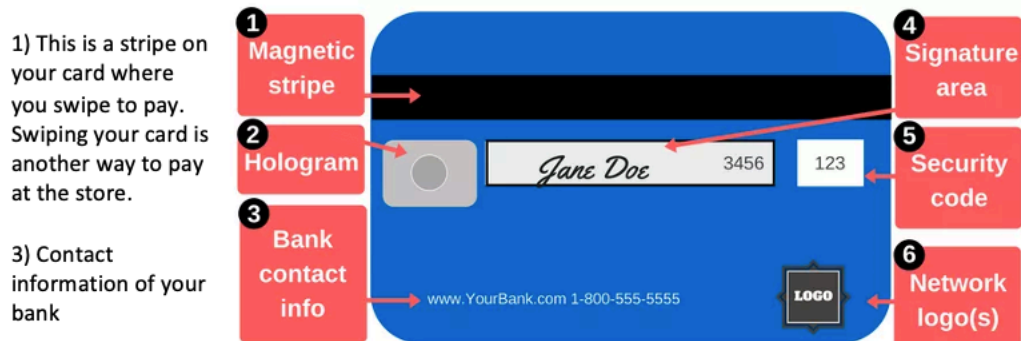
Information on your credit or debit card

Front



1. Name of your bank
2. This is the number on your card.
3. This is your name or the cardholder's name.
4. This is where you insert the card facing up when you pay at the store.
5. This is the date when the card expires. It includes the number of the month and the last two numbers of the year.
6. This is the logo of the card company.

Back

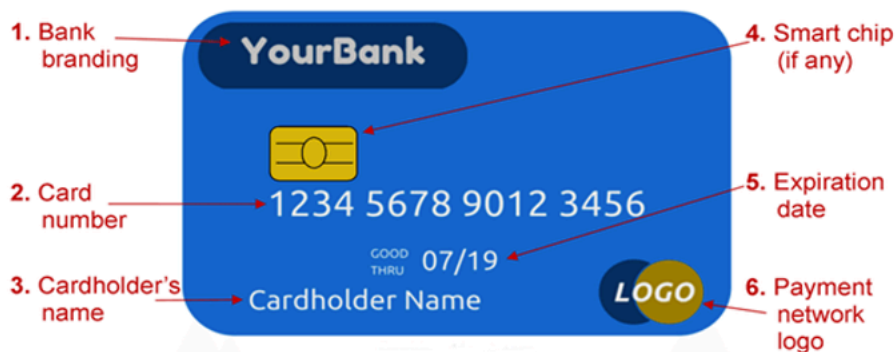


- 4) This is your signature to mark your card.
- 5) This is your security code. It is a very important information of your card.

اطلاعات کارت اعتباری یا نقدی شما

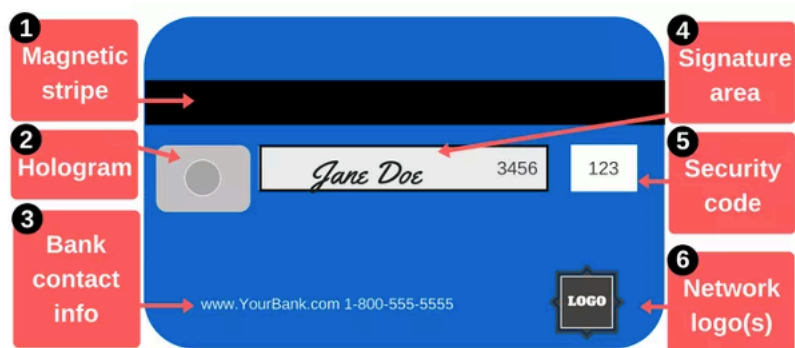
Dari

جلو



1. نام بانک شما
2. این شماره کارت شماست
3. نام شما یا نام دارنده کارت
4. این جای است که هنگام پرداخت در فروشگاه، کارت را رویه بالا قرار می‌دهید
5. این تاریخ انقضای کارت است. این شامل شماره ماه و دو عدد آخر سال است
6. این لوگوی شرکت کارت است

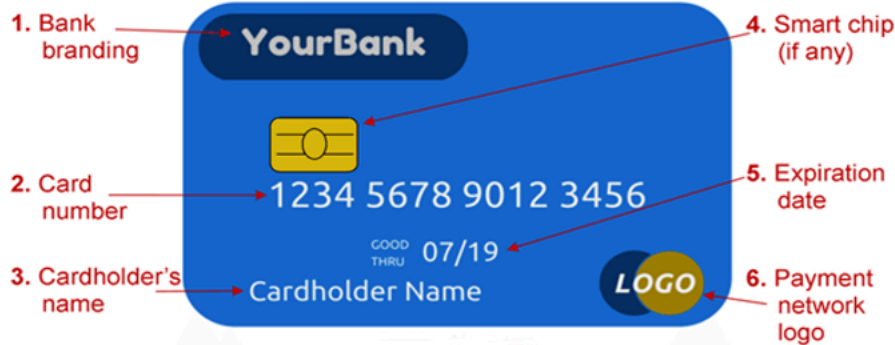
پشت کارت



- 1) این یک نوار روی کارت شما است که برای پرداخت آن را تندی بکشید. کشیدن با کارت خود روش دیگری برای پرداخت در فروشگاه است
- 3) اطلاعات تماس بانک شما
- 4) این امضای شما برای علامت گذاری کارت شما است
- 5) این کد امنیتی شماست. این یک اطلاعات بسیار مهم از کارت شما است

ستاسو د کريدیت يا ديبټ کارت په اړه معلومات

د کارت مخې ته



1. ستاسو د بانک نوم
2. دا ستاسو د کارت شمېره ده.
3. دا ستاسو نوم يا د کارت لرونکي نوم دی.
4. دا هغه ځای دی چې تاسو به پلورنځي کې تادیه کولو پرمهال کارت رېډر ته کارت دننه کوئ.
5. دا هغه نېټه ده کله چې کارت پای ته رسېږي. پدې کې د مېاشتي شمېره او د کال وروستی دوه شمېرې شاملې دي.
6. دا د کارت شرکت لوگو دی.

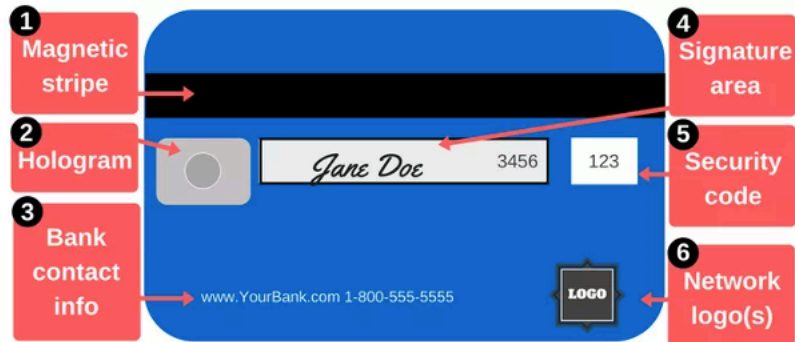
د کارت شاته

1) دا هغه ځای دی چې تاسو د پیسو ورکولو لپاره خپل کارت سوېب کړئ. د خپل کارت سوېب کول به پلورنځي کې د پیسو ورکولو بله لاره ده.

3) ستاسو د بانک سره د اړیکو معلومات

4) دا ستاسو د کارت نښه کولو لپاره ستاسو لاسلیک دی.

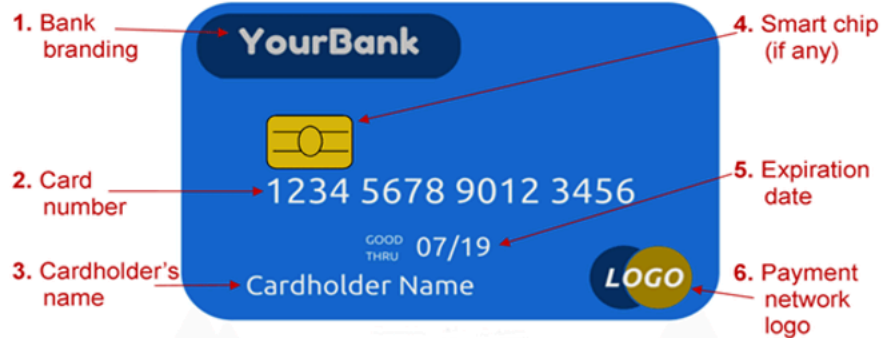
5) دا ستاسو د امنیت کوډ دی. دا ستاسو د کارت خورا مهم معلومات دي.



Taarifa kutoka kwa kadi yako ya mkopo au ya benki

Swahili

Kwa mbele



1. Jina la benki yako
2. Hii ndio nambari iliyo kwenye kadi yako.
3. Hapa ndipo jina lako lilipo.
4. Hapa ndipo unapoweka kadi kitazama juu unapolipa dukani.
5. Hii ndio tarehe wakati kadi itaisha. Inajumuisha nambari ya mwezi na nambari mbili za mwisho za mwaka.
6. Hii ni nembo ya kampuni ya kadi.

Mgongoni

1) Huu ni mstari kwenye kadi yako ambapo unatelezesha kidole ili ulipe. Kutelezesha kidole kwenye kadi ni njia nyingine ya kulipa kwenye duka.



- 3) Maelezo ya mawasiliano ya benki yako.
- 4) Sahihi yako ya kuashiria kadi yako.
- 5) Huu ndio msimbo wako wa usalama. Ni habari muhimu sana ya kadi yako.

Activity: Writing Down Card Payment Information

Billing Information ☐ Same as the above

First Name *

Last Name *

Address 1 *

Address 2

Country *

 ▼

State *

 ▼

City *

Postal / Zip Code *



VISA



Credit Card No. *

Card Verification No. *

[What's this?](#)

Expiration Date *

 ▼ ▼

How to read a pay stub

BIG BOX STORE				EARNINGS STATEMENT		
EMPLOYEE NAME		SOCIAL SEC. NO.	EMPLOYEE ID	CHECK NO.	1 PAY PERIOD	PAY DATE
Casey Smith		123-45-6789	101	123	8/01/16-8/15/16	8/22/16
INCOME	RATE	HOURS	CURRENT TOTAL	DEDUCTIONS	CURRENT TOTAL	YEAR TO DATE
2 GROSS INCOME			200.00	4 FEDERAL TAX	8.63	93.51
				5 FICA SS TAX	12.40	125.40
				6 FICA MEDICARE	2.90	31.90
				7 STATE TAX	0.74	8.21
3 YTD GROSS INCOME	YTD DEDUCTIONS	YTD NET INCOME		TOTAL	8 DEDUCTIONS	9 NET INCOME
2,800.00	479.02	2320.98		200.00	24.67	175.33

Activity: Identify on Your Pay Stub

1) Identify on Your Pay Stub:

- Pay Period
- Tax Deductions
- Gross Income
- Net Income

2) Mark and write the definition of the ones you are most unfamiliar with

What is the Difference Between Your Pay check and Pay stub?

Pay Check: A physical paper that is given to the employee for the amount paid based on the hours worked.

Pay Stub: The document that shows a summary of amounts from a paycheck. ***A record of your salary details and wage information. This is your proof of income.***

Info in Your Pay Stub

Pay Period	The calendar of days included in the paycheck. Your employer sets the pay schedule. Some people get paychecks weekly or monthly, but most get paid every two weeks.
Tax Deductions	The taxes, insurance premiums, and the cost of other programs that are subtracted from your gross income.
Gross Income	The total pay before taxes and other deductions are taken out.
Net Income	The amount of money you bring home in your paycheck after taxes and other deductions are taken out; also called take-home pay.

Dari

Paycheck	کاغذ فیزیکی که برای دریافت وجه نقد می کنید
Pay stub	سابقه ای از اطلاعات دستمزد و حقوق شما. این مدرک درآمد شماست

نمونه چک
این به عنوان کمک مالی برای اجاره یا هزینه های شخصی به شما داده می شود

Page 1 of 1

Catholic Charities Indianapolis, Inc.
1400 N. Meridian St.
Indianapolis, IN 46202-2367

Fifth Third - CCI Op Acct
75622
Date: 01/26/2023
71-859/749

Pay Two Hundred Thirty Dollars

Pay to the Order of

United States

\$230.00

CHARLES C. THOMPSON

075622 074908594 99990373

Catholic Charities Indianapolis, Inc.
25742-
Print As

QA-10030653

Fifth Third - CCI Op Acct
CCI Operating Acct 0373
Date: 01/26/2023

Date	Bill #	Reference Number	Location	Amount Entered	Amount Paid
Acct	Memo	Program ID			
01/25/2023	QA-10030653- MG Jan Cash	QA-10030653			
61000-Direct Assistance		1020	Catholic...is, Inc.	\$230.00	\$230.00
Net Amount:					\$230.00

اطلاعات مهم را شناسایی کنید

Pay Stub

BIG BOX STORE				EARNINGS STATEMENT		
EMPLOYEE NAME	SOCIAL SEC. NO.	EMPLOYEE ID	CHECK NO.	1 PAY PERIOD	PAY DATE	
Casey Smith	123-45-6789	101	123	8/01/16-8/15/16	8/22/16	
INCOME	RATE	HOURS	CURRENT TOTAL	DEDUCTIONS	CURRENT TOTAL	YEAR TO DATE
2 GROSS INCOME			200.00	4 FEDERAL TAX	8.63	93.51
				5 FICA SS TAX	12.40	125.40
				6 FICA MEDICARE	2.90	31.90
				7 STATE TAX	0.74	8.21
3 YTD GROSS INCOME	YTD DEDUCTIONS	YTD NET INCOME		TOTAL	8 DEDUCTIONS	9 NET INCOME
2,800.00	479.02	2320.98		200.00	24.67	175.33

1) Pay Period	تقویم روزهای درج شده در چک پول. کارفرمای شما برنامه پرداخت را تعیین می کند. برخی از افراد چک پول هفتگی یا ماهانه دریافت می کنند، اما بیشتر آنها هر دو هفته یکبار پول می گیرند
2) Gross Income	کل پرداختی قبل از مالیات و سایر کسورات گرفته می شود
8) Tax Deductions	مالیات ها و سایر هزینه های برنامه که از درآمد ناخالص شما کسر می شود
9) Net Income	مقدار پولی که پس از کسر مالیات و سایر کسرها در چک پولی خود به خانه می آورید

تعریفی را که بیشتر با آن ناآشنا هستید علامت بزنید و بنویسید *

ستاسو د تادي چک او تادي ستب ترمينځ څه توپير دی؟

Paycheck	فزیکي کاغذ چې تاسو به د پیسو ترلاسه کولو لپاره نغدي پیسې ترلاسه کړئ
Pay stub	ستاسو د معاش او معاش معلوماتو ریکارډ. دا ستاسو د عاید ثبوت دی

(Paycheck) د پیسو د چک بیلگه

Catholic Charities Indianapolis, Inc. QA-10030653 75622
 Fifth Third - CCI Op Acct
 CCI Operating Acct 0373
 Date: 01/26/2023

Date	Bill #	Reference Number	Amount Due	Amount Paid	Net Amount
01/25/2023	QA-10030653- MG Jan Cash	QA-10030653	\$230.00	\$230.00	\$230.00

Page 1 of 1

Catholic Charities Indianapolis, Inc.
 1400 N. Meridian St.
 Indianapolis, IN 46202-2367

Fifth Third - CCI Op Acct
 71-859/749

Date: 01/26/2023

Pay Two Hundred Thirty Dollars

Pay to the Order of

United States

\$230.00

Charles C. Thompson

075622 074908594 99990373

Catholic Charities Indianapolis, Inc. QA-10030653 75622
 Fifth Third - CCI Op Acct
 CCI Operating Acct 0373
 Date: 01/26/2023

Date	Bill #	Reference Number	Program ID	Location	Amount Entered	Amount Paid
01/25/2023	QA-10030653- MG Jan Cash	QA-10030653	1020	Catholic...is, Inc.	\$230.00	\$230.00

Net Amount: \$230.00

مهم معلومات وپښتنه

Pay stub

BIG BOX STORE				EARNINGS STATEMENT		
EMPLOYEE NAME	SOCIAL SEC. NO.	EMPLOYEE ID	CHECK NO.	1 PAY PERIOD	PAY DATE	
Casey Smith	123-45-6789	101	123	8/01/16-8/15/16	8/22/16	
INCOME	RATE	HOURS	CURRENT TOTAL	DEDUCTIONS	CURRENT TOTAL	YEAR TO DATE
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				5 FICA SS TAX	12.40	125.40
				6 FICA MEDICARE	2.90	31.90
				7 STATE TAX	0.74	8.21
3 YTD GROSS INCOME	YTD DEDUCTIONS	YTD NET INCOME		TOTAL	8 DEDUCTIONS	9 NET INCOME
2,800.00	479.02	2320.98		200.00	24.67	175.33

1) Pay Period	د ورځو کيلنډر په معاش کې شامل دي. ستاسو کارمند د هغه مهال ویش ترتیبوي کله چې تاسو تادیه کوئ. ځینې خلک په اونۍ کې یا میاشتنی معاشونه ترلاسه کوي، مگر ډیری یې دوه اونۍ دي، یا په هرو دوو اونیو کې.
2) Gross Income	د مالیاتو او نورو کسرونو دمخه ټول تادیات اخیستل کیږي
8) Tax Deductions	مالیات او د نورو پروګرامونو لګښت چې ستاسو د ناخالص عاید څخه کم شوي
9) Net Income	د پیسو مقدار چې تاسو د مالیاتو او نورو کسرونو له اخیستلو وروسته په خپل معاش کې کور ته راوړئ

د هغه تعریف په نښه کړئ او ولیکئ چې تاسو ورسره ډیر نا اشنا یاست *

Pay Check	Karatasi halisi ambayo hupewa mfanyakazi kwa kiasi kilicholipwa kulingana na saa zilizofanya kazi. Hii ni hundi ambayo unaweka kwenye benki yako.
Pay stub	Muhtasari wa mishahara yako. Hii pia inachukuliwa kuwa dhibitisho la mapato yako.

Mfano wa 'cheki' unayopokea kutoka kwa 'Misaada ya Kikatoliki'. Hii inatolewa kwako kama msaada wa kifedha kwa kodi yako au gharama za kibinafsi.

Catholic Charities Indianapolis, Inc.
1400 N. Meridian St.
Indianapolis, IN 46202-2367

Fifth Third - CCI Op Acct
75622
Date: 01/26/2023
71-859/749

Pay Two Hundred Thirty Dollars

Pay to the Order of

United States

QA-10030653

Fifth Third - CCI Op Acct
CCI Operating Acct 0373
Date: 01/26/2023

Print As

Date 01/25/2023

Ref # 01000-Direct Assistance

QA-10030653-MG Jan Cash

Reference Number: QA-10030653

Program ID 9220

Location Catholic, Inc.

Amount Entered \$230.00

Amount Paid \$230.00

BIG BOX STORE

EARNINGS STATEMENT

EMPLOYEE NAME		SOCIAL SEC. NO.		EMPLOYEE ID	CHECK NO.	1 PAY PERIOD	PAY DATE	
Casey Smith		123-45-6789		101	123	8/01/16-8/15/16	8/22/16	
INCOME		RATE	HOURS	CURRENT TOTAL	DEDUCTIONS		CURRENT TOTAL	YEAR TO DATE
2 GROSS INCOME				200.00	4 FEDERAL TAX		8.63	93.51
					5 FICA SS TAX		12.40	125.40
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					7 STATE TAX		0.74	8.21
3 YTD GROSS INCOME		YTD DEDUCTIONS		YTD NET INCOME	TOTAL		8 DEDUCTIONS	9 NET INCOME
2,800.00		479.02		2320.98	200.00		24.67	175.33

1) Pay Period	Siku za kalenda ambazo zimejumuishwa katika malipo. Mwajiri wako anaweka ratiba ya malipo. Watu wengine watalipwa kila wiki au kila mwezi, kwa kawaida utalipwa kila baada ya wiki mbili.
2) Gross Income	Jumla ya malipo kabla ya ushuru na makato mengine kutolewa.
9) Net Income	Kiasi cha pesa unacholeta nyumbani katika malipo yako baada ya ushuru na makato mengine kutolewa; pia huitwa malipo ya kuchukua nyumbani.
8) Tax Deductions	Ushuru, malipo ya bima na gharama ya programu zingine hukakwa kutoka kwa mapato yako ya jumla.

How to Write a Check

Three Numbers to Know

1025

DATE _____

PAY TO THE ORDER OF _____ \$ _____

_____ DOLLARS

MEMO _____

1 2 3

1025

1. Routing Number

Identification number of your bank. For any online banking transactions, you will need to locate this number.

2. Account Number

This is your individual number of your bank account.

3. Check Number

Each paper check is numbered, and the number appears in the upper right corner of the check and after the account number, as shown above.

When paying for rent, utility bills, or other expenses, you can write a check with the amount you owe.

1025

DATE _____ 1

PAY TO THE ORDER OF _____ 2 \$ _____ 3

_____ 4 DOLLARS

MEMO _____ 5 _____ 6

1025

- 1. Date** - In the upper right corner, enter the date the check was written (most likely today's date). This helps the person receiving the check know when it was written.
- 2. Payee** - Write the name of the person, company or organization you want to pay on the line that says "Pay to the Order of." If you're unsure of the person or organization's exact name, find out to ensure it's written correctly.
- 3. Check amount (number)** - Write the amount for the check in the box on the right-hand side of the check. Make sure you write the amount as close to the left-hand border as possible to prevent someone from committing fraud by writing additional digits to the left (for example, changing 100.00 to 2,100.00).
- 4. Check amount (written out)** - Below the "Pay to the Order of" line, write out the check amount in words. So, if you write a check for \$243.26, you will write it out as "Two hundred forty-three dollars and 26/100." Writing out the correct amount is essential because the words win out legally if there are inconsistencies between the two amounts.
- 5. Memo** - This isn't always necessary, but it's good practice to include it in case you need to track payments later.
- 6. Signature** - Sign the check. You'll do this on the line in the bottom right corner of the check. A check is not valid without the proper signature. Adding your signature is your way of agreeing that you are paying the payee the listed amount.

1. Routing Number

شماره شناسایی بانک شما برای هر تراکنش بانکی آنلاین، باید این شماره را پیدا کنید

2. Account Number

این شماره حساب بانکی خودتان است

3. Check Number

هر چک کاغذی شماره گذاری می شود و مطابق شکل بالا، شماره در گوشه سمت راست بالای چک و بعد از شماره حساب ظاهر می شود

هنگام پرداخت اجاره، قیوض، آب و برق یا سایر هزینه ها، می توانید چک یا مبلغ بدهی خود بنویسید

1) تاریخ در گوشه سمت راست بالا، تاریخی که چک نوشته شده است (به احتمال زیاد تاریخ امروز) را وارد کنید. این به شخص دریافت کننده چک کمک می کند تا بداند چه زمانی نوشته شده است. 11

2) گیرنده پرداخت: نام شخص، شرکت یا سازمانی را که می خواهید پرداخت کنید، روی خطی که می گوید «پرداخت به سفارش» بنویسید. اگر از نام دقیق شخص یا سازمان مطمئن نیستید، آن را پیدا کنید تا این را درست بنویسید.

3) مبلغ (تعداد) - مبلغ چک را در کنار سمت راست چک بنویسید. مطمئن شوید که مقدار را نزدیک به جاییه سمت چپ بنویسید تا از نوشتن ارقام اضافی توسط شخص دیگری در سمت چپ جلوگیری شود (مثلاً تغییر 100.00 به 2100.00)

4) مبلغ (به صورت کلمه) - در زیر خط «پرداخت به سفارش» مبلغ چک را به صورت کلمه بنویسید. بنابراین، اگر چکی به قیمت 243.26 دلار بنویسید، آن را به صورت «دویست و چهل و سه دلار و 26/100 می نویسید». نوشتن مقدار صحیح مهم است زیرا اگر بین این دو مقدار مغایرت وجود داشته باشد، کلمات قاطعاً برنده می شوند.

5) توجه - این همیشه ضروری نیست، اما اگر بعداً نیاز به پیگیری پرداخت دارید، تمرین خوبی است که آن را اضافه کنید.

6) امضا - چک را امضا کنید. این کار را روی خط در گوشه سمت راست پایین چک انجام خواهید داد. چک بدون امضای مناسب معتبر نیست. افزودن امضای خود را برای موافقت شما یا پرداخت مبلغ ذکر شده به گیرنده پرداخت است.

Jinsi ya Kuandika Hundi ya Benki

Nambari Tatu za Kujua

1025

DATE _____

PAY TO THE ORDER OF _____ \$ _____

_____ DOLLARS

MEMO _____

1 2 3

⑆000000000⑆ ⑆000000000⑆ 1025

1. Routing Number

Nambari ya utambulisho ya benki yako. Kwa miamala yoyote ya benki mtandaoni, utahitaji kutafuta nambari hii.

2. Account Number

Hii ni nambari yako ya akaunti ya benki ya kibinafsi.

3. Check Number

Kila hundi ya karatasi imehesabiwa, na nambari inaonekana kwenye kona ya juu ya kulia ya hundi na baada ya nambari ya akaunti, kama inavyoonyeshwa hapo juu.

Practice Writing a Check

Example: You need to pay the rent for the next month. You owe the apartment leasing office \$950 by April 1st. Write out the amount and information related to the rent check in the template below.

1025

DATE _____

PAY TO THE ORDER OF _____ \$ _____

_____ DOLLARS

MEMO _____

⑆000000000⑆ ⑆000000000⑆ 1025

Budgeting

Words and Definitions

Budgeting	The process of calculating how much money you must earn or save during a particular period of time, and of planning how you will spend it
Income	The amount of money you earn or receive
Expenses	The amount of money you spend to pay for rent, bills, and any other items or services

+ What is your Income?

Directions: List your source of income, the amount you receive, and how often you receive each amount	Source of Income	Weekly (x4)	Every 2 Weeks (x2)	Monthly (x1)	Total
	Wages				
	Food Stamps				
	Match Grant Cash Assistance				
	Match Grant Rent Assistance				
	Other Benefits/Additional:				
Total Income for the Month					

What are your regular monthly expenses?

Fixed Costs	Expense Category	Date of payment	The amount you owe	The amount of money you paid
	Housing			
	Heat/Gas			
	Electricity			
	Water/Sewage			
	Cell Phone			
	Internet			
	Credit Card			
	Travel Loans			
Total Amount				

What Expenses Can you Control?

Expenses that you can control	Expense Category	Weekly Amount You Planned	Monthly Amount You Planned	Amount You Actually Spent
	Food: Groceries, Restaurant, Snacks, Drinks			
	Transportation			
	Household			
	Clothing			
	Laundry			
	Medical			
	Education			
	Personal/Other			
Total Amount				

Budgeting

Words and Definitions

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	Match Grant Cash Assistance				
	Match Grant Rent Assistance				
	Other Benefits/Additional:				
Total Income for the Month					

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	Heat/Gas			
	Electricity			
	Water/Sewage			
	Cell Phone			
	Internet			
	Credit Card			
	Travel Loans			
	Savings			
Total Amount				

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Expenses that you can control	Expense Category	Weekly Amount You Planned	Monthly Amount You Planned	Amount You Actually Spent
	Food: Groceries, Restaurant, Snacks, Drinks			
	Transportation			
	Household			
	Clothing			
	Laundry			
	Medical			
	Education			
	Personal/Other			
Total Amount				

Name: _____

واژه ها و تعاریف

Budgeting	فرآیند محاسبه مقدار پولی که باید در یک دوره زمانی خاص به دست آورید یا پس انداز کنید و برنامه ریزی برای نحوه خرج کردن آن
Income	مقدار پولی که به دست می آورید یا دریافت می کنید
Expenses	مقدار پولی که برای پرداخت اجاره، قبوض و هر اقلام یا خدمات دیگری خرج می کنید

درآمد شما چقدر است؟

جمع	(x1) ماهانه	(x2) هر 2 هفته	(x4) هفتگی	منبع درآمد	دستورالعمل ها: منبع درآمد خود، مبلغی که دریافت می کنید و تعداد دفعات دریافت هر مبلغ را فهرست کنید
				دستمزد	
				Food Stamps	
				Match Grant Cash (نقد)	
				Match Grant Rent (اجاره دادن)	
				Other Benefits/Additional:	
کل درآمد ماهانه					

هزینه های منظم ماهیانه شما چیست؟

مقدار پولی که پرداخت کردید	مبلغی که مدیون هستید	تاریخ پرداخت	هزینه های ثابت
			اجاره
			گاز/گاز
			برق
			آب /فاضلاب
			تلفن همراه
			اینترنت
			کارت اعتباری
			وام مسافرتی
			پس انداز
مبلغ کل			

چه هزینه هایی را می توانید کنترل کنید؟

مبلغی که واقعا خرج کردید	مبلغ ماهانه ای که برنامه ریزی کرده اید	مبلغ هفتگی که شما برنامه ریزی کرده اید	دسته هزینه	هزینه هایی که می توانید کنترل کنید
			غذا: بازار، رستوران، تنقلات، نوشیدنی	
			حمل و نقل	
			لوازم منزل	
			تن پوش	
			خشکشویی	
			پزشکی	
			تحصیلات	
			شخصی/سایر	
مقدار کل				

Appendix D

Week	DCE Stage	Weekly Goal	Objectives	Tasks	Date complete
1	Orientation	-Introduce myself and my DCE project.	Meet with site mentor and other staff members.	Set up meetings to determine who to collaborate with for the DCE project.	1/13
2	Screening/Evaluation	-Complete Needs Assessment -Finalize and Submit MOU -Start search for peer mentors and participants	-Finalize Q&As for Needs Assessment -Update Goals & Objectives	-Meet with case managers for needs assessment -Meet with site mentor for MOU -Meet with MG coordinator on search & workshop plans	1/19
3	Screening/Evaluation	-Complete literature search for program development -Finalize workshop schedules -Develop workshop content	-Find & coordinate session times with peer mentors & clients -Contact potential peer mentors -Create outline of the sessions	-Discuss with MG coordinator to find times with clients -Contact Employment team supervisor for possible peer mentors -Create pre & post-workshop surveys & assessments	1/28
4	Screening/Evaluation	-Finalize coordinating workshop session 1 schedule -Complete workshop session 1 content -Finalize survey & assessment questions	-Confirm workshop schedules with Afghan group clients -Finish 1 st session ppt content & activity sheets -Continue search for peer mentors	-Contact Afghan group -Print survey & assessments and ask Sana to review/edit the translated ones -Email Burmese American Community Institute for peer mentors	2/3
5	Implementation	-Complete workshop session 2 content -Schedule workshop session 1 for two Afghan groups	-Schedule 2 nd session with Dari group & Pashto group	-Make edits on workshop content as needed -Confirm session 1 schedules	2/8

6	Implementation	-Complete 2 nd session content (ongoing)	-Complete outline of 2 nd session lesson plan	-Finalize outline of second session	2/18
7	Implementation	-Complete 2 nd session content -Complete workshop session 2 with groups	-Finalize activities and worksheets, assessments & surveys -Confirm schedules with clients and peer mentor	-Make edits & changes on activities/worksheets, assessment & surveys -Call and text clients to remind them of the session -Meet with academic advisor to discuss DCE project	2/27
8	Implementation	-Secure at least 1 new group of clients	-Confirm with peer mentor's schedule and availability -Schedule with new group	-Notify existing workshop group -Request for new peer mentors	03/02
9	Implementation	-Confirm Congolese group workshop schedule -Workshop session 1 with Congolese group	-Prepare for workshop session 1 with Congolese group	-Print resource material, worksheets, and content copies -Notify the group and Freddie	03/07
10	Implementation	-Prepare for Congolese group workshop session	-Contact peer mentor and Sana for workshop session schedule -Review relevant content for Congolese group	-Discuss workshop times with Sana for last workshop session -Contact peer mentor for session	03/17
11	Implementation	-Finish last workshop session with Congolese group	-Contact peer mentor and group to confirm schedule	-Send text reminders -Print any other worksheets as needed	03/22
12	Discontinuation	-Organize & analyze gathered data -Finish project outcomes	-Organize survey & assessment outcomes	-Input and calculate averages -Create graphs as needed	3/31
13	Dissemination	-Present to primary stakeholders	-Create resource binders & electronic folders	-Print out all financial literacy & other materials	4/10
14	Dissemination	-Present to primary stakeholders	-Create PowerPoint slides	-Organize & save files into Arch Indy network drive	4/13