

Providing a Global Education for Refugee Students: An Activity about Personal Budgeting

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It is a Thursday afternoon in “Ms. Carrie’s” sixth grade social studies class at the International Community School in DeKalb County, Georgia.¹ Students from eight countries (including the United States), with varied levels of English proficiency, are engaged in discussion at the conclusion of a lesson on creating a personal budget. Here are some of their comments:

- I liked picking out my own job. I liked how I got to choose how much I spent on an item. I liked that I had a lot of choices. I like that I imagined being an adult. (Boy, age 12, Liberia)
- I learned the value of a dollar. [Sometimes] you can just throw your money away. Parents do so much for their kids, and I never realized it. (Girl, 12, United States)
- My budget would be different if I lived in a different country because they will have different monthly incomes. They might have cheaper health insurance. The country might not spend [as much] money on food. (Boy, 12, Burma/Myanmar and Thailand)
- One expense that was not included in my budget was garden tools and things for my garden. I can save more money and grow fruits and vegetables in my garden. (Girl, 12, United States)
- When I lived in Thailand, we did not have a car to pay for. We would walk to the market, or take a taxi. (Boy, 13, Burma/Myanmar and Thailand, age 13)

In this article, we describe how a teacher (C.H.) can scaffold and connect social studies concepts to a variety of students’ experiences in meaningful ways. We draw on findings from my study (L.J.Q.) about social studies education for immigrant students who are also refugees.² Together, we discuss effective pedagogic tools that educators can use when working with refugee students, and offer examples of how to apply these tools while planning and teaching a lesson for the sixth grade on money management.

In a three-day unit of study, students interviewed parents

or other adults about their money management experiences, for example, asking about first jobs, budgeting, credit cards, saving strategies, etc. Students then created their own personal budget, listing income and expenses that might arise in their own futures as adults. Students used U.S. Department of Labor salary estimates for a variety of careers,³ as well as pricing guides for typical goods and services in the United States which we distributed as a handout.⁴ At the end of the lesson, students reflected on the differences between their parents’ responses and a “personal budget of the future” which the students create.

Refugee Students Come to the Classroom

In this era of increased global mobility, educators across the United States often welcome immigrants into their classrooms each September. A significant number of these newcomers are refugees, children whose families have fled civil war or persecution in their home country. As defined by the United Nations, a refugee is a person who, "owing to a 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 to, or owing to such fear, is unwilling to avail himself of the protection



Siblings obtain water from a village well near their home in Belize in 2001. Potable water can be a major expense for families if the local supply is not safe.

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Large animals earn their keep by providing a family with mechanical labor, transportation, and food. These oxen pull a cart in Cuba in 2002.

of that country.”⁵ Refugee populations, when compared with other immigrant groups, have often experienced more trauma, or emigrated from their home unwillingly, or both. Studies have found (even after controlling for educational achievement) that refugees in the United States generally have less earning power and lower occupational attainment than other immigrants.⁶

Best Practices for Teaching Refugee Students

Because of their diverse backgrounds, refugee students come to the classroom with widely differing social and ethnic histories. The social studies classroom can be a powerful place in which to teach students how to navigate such differences and, in fact, to use their own experiences to develop social studies learning. We offer a number of pedagogical practices that can help social studies educators foster a caring environment for refugee students and increase students’ understandings of social studies concepts. These practices are

1. Get informed
2. Create community and home connections
3. Teach interpersonal and intercultural communication
4. Support English language learning
5. Be aware of delicate subjects

Each section below includes examples from Carrie’s classroom showing how she implemented these practices with her particular students.

1. Get Informed

Although a small number of community initiatives, such as Welcoming Tennessee, promote the integration of refugees, many resettlement agencies could do more to reach out to schools and teachers to facilitate the integration of students into school.⁷ Talking with students can be a good source of information, but, due to the limited English proficiency of many young refugees, it’s critical for teachers to seek information on their own. The Center for Applied Linguistics and the Cultural Orientation Resource Center publish free guides describing the background and culture of most refugee groups who arrive in the United



Fresh food is an important item for a family budget. This night market is in Beijing, China, in 2008.

States.⁸ The website for “¡Colorín Colorado!” also provides a list of resources for teachers of refugee students.⁹

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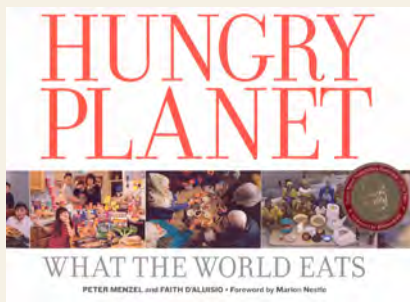
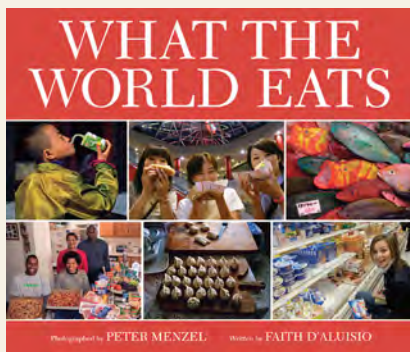
Over the course of the school year, I make an effort to gradually to learn about the regions and cultures of my students, both from some of the websites cited above and from interactions with students and their families. I draw on that knowledge in planning my budget lesson.

2. Create Community and Home Connections

Many teachers seek to create connections between students’ families and the social studies curriculum, as well as to foster family-school interactions generally. This, however, can be more difficult at schools where teachers must bridge cultural divides. Some schools that serve a substantial number of refugee students from one region of the world hire teaching assistants or recruit volunteers from the same background who can provide language support, act as cultural interpreters for teachers, and communicate student success or learning issues directly to the parents. In their lessons, teachers can also create opportunities (but not requirements) for students to bring in information about their homes or past experiences if they wish. In my (L.J.Q.’s) study, I found that most refugee students reported that they followed news broadcasts about their country of origin on television and read internet news sites, an important practice upon which social studies teachers can build.¹⁰ Refugee parents, like other immigrants now and in the past, often have to rely on their children to interpret for them or navigate new situations. Providing opportunities for students to ask their parents for information helps provide some balance, demonstrating that parents also have rich and important knowledge and experiences. However, it is important that these activities are not too time consuming, as families may have a number of competing priorities.

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People in any country need to be knowledgeable about how to handle money and how to plan their spending. When one of



Family Budgets Around the World

As they interview their parents and adult relatives, students will be gathering evidence that could show how family budgets vary in different countries.

Take the costs of higher education, for example. In some countries, if youth perform well on nationally administered exams, the national government will cover their college tuition. In the United States, parents often have to save money for years, or students take out significant loans, to be able to afford post-high-school education. Likewise, health care for young and old is covered by a universal plan in some countries. Such “social welfare” policies are a benefit to families, especially those with middle and lower incomes.

On the other hand, in some countries, parents must devote part of the family budget to obtain clean water for washing and cooking, while in the United States, the water bill can be trivial. In this country, going to a restaurant is a common occurrence, but in some communities overseas, “eating out” is a rare event. In an agricultural community (in this nation or another), the budget line item for food might be small if the family’s food comes mainly from its own fields. The price of fuel for travel, or even for cooking, can vary greatly from one part of the world to another.

Viewing the photographs in the book *What the World Eats* (New York: Tricycle Press, 2008) or *Hungry Planet* (New York: Material World, 2007) might get students talking about some of these interesting variations. These beautiful books, co-authored by Faith D’Aluisio and Peter Menzel, present a photojournalistic survey of 30 families from 24 countries and the food they eat during the course of one week. Your library may have a copy of these books. View a free online photo gallery by entering the phrase “What the World Eats, Part I” in the query box at www.time.com.

my students interviews family members, it allows parents and other adult relatives to have a meaningful and direct impact on the child’s learning. Family members brought new perspectives, showing how spending, saving, and budgeting can vary from country to country. One question was especially useful for drawing out some new perspectives: “Have you ever lived in or visited a foreign country? If yes, what was different about spending money there than spending money in the United States?”

Similar questions were repeated for reflection at the end of the lesson. At that point, students had heard about experiences in other families. “How might creating a budget be different if you lived in a different country? Give a specific example from your or your parent’s experience, or from examples you’ve hear from others.” (Sidebar: Family Budgets Around the World)

3. Teach Interpersonal and Intercultural Communication

Different cultures have varied ways of communicating and solving problems, and at times it can be helpful to make some of these variations explicit for students. When teachers provided opportunities for and encouraged refugee students from different backgrounds to work in collaborative groups, these same students continued to interact positively outside the classroom.¹¹

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Each student planned his or her own “personal budget of the

future.” At the outset of the lesson, however, I assigned partners to work closely together as they drafted, reviewed, and modified their budgets. Pairing up ELLs with native-English speakers helps the former with language learning. Also, mixing up students with potential new friends is a way to begin to break down social barriers and open up cliques. Students shared ideas and checked each other’s work. Students had many different ideas on how to spend their money on things like housing, utilities, food, clothing, fuel, insurance, transportation, health care, child care, adult education, cable/internet, and cell phones, etc. I monitored the pairs to make sure each partner was contributing, with no single student dominating the activity. Sometimes I had to pose a leading question to help pairs begin to think and work collaboratively.

4. Support English Language Learning

The majority of refugees are English Language Learners (ELLs). Keep in mind that a student’s literacy skills even in his or her own native language might be marginal. On the other hand, because some refugee students have lived outside their countries of origin for some period, they may be multilingual. In my study, I found that many teachers expressed a frustration that they were expected to teach social studies to students who could not speak English.¹² However, as shown in *Passport to Learning: Teaching Social Studies to ESL Students*,¹³ there are a number

of techniques for helping students to understand social studies concepts while also mastering English. “Sheltered instruction” methods offered by a number of researchers suggest that teachers should choose a language objective, as well as a content objective, for each lesson. These methods can work well in mixed classes with both native English speakers and ELLs, as some native English speakers may also be in need of literacy support. Some techniques that make social studies content more easily available to ELLs include explicitly modeling the language students will use, using images and role plays when possible, and utilizing multimedia and classroom technology such as a Netbook or Promethean Board to illustrate new concepts.

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For each question I posed to students, I established an individualized “sentence goal” for the written response. This prevented students with advanced writing abilities from creating an answer that was too short, but also challenged ELLs to develop more complex responses. Partners were encouraged to ask guiding questions to help support ELLs in speaking and then writing their answers.

Sometimes I asked students to write down what their partners were saying. Taking dictation is a learned skill. Students had to find ways to communicate clearly, listen attentively, and be responsible for conveying the other person’s ideas – an activity for which refugee students may need extra practice. Working one-on-one with a partner helped minimize the fear or shyness that some students felt when working in larger groups. Pairings also allowed native speakers to model rules of the English language for ELL students.

5. Be Aware of Delicate Topics

Many refugee students or their family members have witnessed or experienced violence. For a minority of students, this violence can even trigger symptoms of Post Traumatic Stress Disorder (PTSD), which can inhibit their ability to interact with other students. There is evidence that PTSD has inter-generational effects, with children potentially affected by a parent’s experience.¹⁴ Due to these issues, it is especially important that schools aim to be healing and caring environments. In social studies courses, many teachers cover issues of citizenship and war, which can be related to refugee students’ experiences. Whenever covering war in the classroom, we recommend not requiring students to discuss their own experiences; instead allow them to share their experiences if and when they initiate the discussion. For example, when studying the Cold War, a Burmese refugee student in Ms. Carrie’s class was confused about the use of the term “war” to indicate a difference of politics (such as headlines that read, “Democrats and Republicans at War in the House.”) He stated, “Ideas not war. War is blood. War is shooting.” This insight provided an opportunity to discuss the different meanings of the word “war” in English, allowing students to have a deeper understanding of the Cold War.

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Many recent refugee students have fewer material goods than their American peers, and refugee families often receive some state and federal government assistance. Following the budget activity, my students discussed how they viewed material goods and the ways society can sometimes place judgments on people, depending on their incomes or jobs. Students discussed the concept of the “social safety net,” a collection of services that local, state, and national governments can provide to help people during difficult times in their lives. Some refugee students had unique perspectives about what it means to live minimally and stretch money to survive. Simple guiding questions helped elicit student responses to this topic. I did not require students to participate in a discussion or share answers that might be too personal.

Conclusion

Refugee students are a unique population with rich experiences to draw upon in the social studies classroom. Although refugee students in the United States may experience multiple barriers to success in school, we hope teachers can use a variety of practices to capitalize on student backgrounds and create inclusive classrooms where all students can meaningfully engage in learning. 🌍

Notes

1. The International Community School is a K-5 charter and International Baccalaureate (IB) World School, advancing the promise of America by cultivating voice, courage, and hope in refugee, immigrant, and local children in DeKalb County, Georgia. The ICS focus is on the whole child. Visit icsgeorgia.org.
2. Laura J. Quaynor, “Refugee Students in Global Schools, Constructing Citizenship: A Comparative Case Study of Sixth Grade Classrooms in Two Public IB Schools” (Dissertation; Atlanta, GA: Emory University, 2012), etd.library.emory.edu/view/record/pid/emory:bs1bd.
3. Bureau of Labor Statistics. “Occupational Employment Statistics” (BLS, 2012), http://www.bls.gov/oes/current/oes_nat.htm#35-0000.
4. Please email the authors at lauraq@usca.edu for a copy of the handout used in this lesson.
5. Office of the United Nations High Commissioner for Refugees, “Refugees” (UNHCR, 2012), www.unhcr.org.
6. Phillip Connor, “Explaining the Refugee Gap: Economic Outcomes of Refugees Versus Other Immigrants,” *Journal of Refugee Studies* 23, no. 3 (2010): 377-397.
7. Tennessee Immigrant and Refugee Rights Coalition, “Welcoming Tennessee.” (TIRRC, 2012), www.welcomingtn.org.
8. Cultural Orientation Resource Center, “Cultural Orientation Highlights” (CORC, 2012), www.cal.org/co/index.html.
9. ¡Colorín Colorado!, “How to Support Refugee Students in the ELL Classroom.” (2008), www.colorincolorado.org/article/23379.
10. Quaynor, 100.
11. Quaynor, 104.
12. Quaynor, 96.
13. Bárbara C. Cruz, Joyce W. Nutta, Jason O’Brien, Carine M. Feyten, and Jane M. Govoni, *Passport to Learning: Teaching Social Studies to ESL Students* (Silver Spring, MD: NCSS, 2003).
14. Rachel Yehuda, Sarah L. Halligan, and Robert Grossman, “Childhood Trauma and Risk for PTSD: Relationship to intergenerational Effects of Trauma, Parental PTSD and Cortisol Excretion,” *Development and Psychopathology* vol. 13, no. 3 (2001): 733-753.

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