**Financial education for an Arabic-speaking audience (برامج التعليم المالي باللغة العربية)**

With an influx of Arabic-speaking refugees being relocated to Michigan, MSU Extension is providing free financial education in Arabic.

 by Khurram Imam, Michigan State University Extension

As pockets of Syrian refugees trickle in, relocating to dilapidated areas in Pontiac, Flint and Detroit, the process of resettlement begins. Fortunately, there is support to build a sustainable life in this new homeland. One particular organization, the Syrian American Rescue Network (SARN), located in Dearborn, Michigan provides English classes, resume workshops, job trainings and other simple life skills easily accessible for native speakers. However, one area that still needs urgent attention is financial education as the American system of credit, banking and insurance. Lack of education exposes new arrivals to scams, fraud and instability. In this effort, financial empowerment is integral to alleviate chronic poverty.

Currently, the highest number of refugees in the world are of Syrian nationality, according to the UN Refugee Agency. In 2016, the White House raised the cap to 110,000 accepted refugees per year effective Oct. 1., as stated in a USA Today article written by Alan Gomez. In response to this situation, University of Minnesota Extension (UM), Who is Hussain—Michigan (WIH), Syrian American Rescue Network (SARN) and Michigan State University Extension (MSUE) partnered to translate the basics of a financial education curriculum into Arabic— the main languages of the Syrian, Iraqi, Yemeni, Lebanese, and Middle Eastern populations.

In initial community meetings, the discussion revolved around developing manuals for instructors and students. WIH’s volunteer base worked solely on translation, while SARN conducted the final review and edit. The team translated an easy-to-teach curriculum covering money decisions, goal-setting, budgeting, understanding taxes, basics of paychecks and saving, credit, insurance and fraud—summaries of which can be found on MSUE’s Financial and Homeownership Education webpage. The entire process took nearly five months to complete.

Published in early 2017, the five-module manual encompasses:

SMART goals Decisions about money Budgeting Income, reading paychecks and understanding taxes

Savings Credit reports and FICO scores, credit cards, debit cards and types of loans

Insurance, consumer fraud and identity theft

Arabic organizations are urged to collaborate and partner with MSUE to offer free six-hour financial education classes in Arabic. Organizations may also choose to receive training to teach the curriculum independently, while retaining access to the translated materials. Additionally, a successful package developed by Sulaiman Mansour, an MSUE Program Instructor, offers certification programming in nutrition, entrepreneurship, ServSafe, mindfulness and gardening. Paired with job readiness and ESL classes these programs provide a pathway for the Arabic population to become self-sufficient.

For more information on scheduling train-the-trainer or financial education programming in Arabic, contact Khurram Imam at imamkhur@anr.msu.edu, (313) 494-4928 (work), or (248) 914-2495 (cell). For more information on the certification programs, contact Sulaiman Mansour at smansour@msu.edu, (586) 469-6103 (work), or (313) 575-7651 (cell).

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