



**Frequently Asked Questions and Experiences
Useful
To
Women on the Move
Displaced People, Migrants, Refugees, and Immigrants**

Compiled by

**The National Federation of Business and Professional Women's
Clubs**

NYC Affiliate Chapter

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Disclaimer

Information included in this guide was collected from women - recent migrants, refugees, immigrants, displaced persons, and asylum seekers. These are personally lived opinions, feelings, and thoughts that many have experienced and may not apply to everyone. The Rights and Responsibilities of newcomers to the United States are covered by official federal documents, which can be found [here](#), and for which each State ([New York State here](#)) and some cities ([New York City here](#)) may have its own resources.

Recommendations made are based on what interviewees wish they had known as they started out their lives in the United States, and what they are personally sharing, which is why the perspective of “I” is used throughout the document when personal stories are used

ACKNOWLEDGEMENTS

This Guidebook was drafted by business and professional women, many of whom were themselves immigrants to the United States. A living document, it is intended to provide a starting point for your journey towards success in your new lives, and a repository for your experiences as you balance yourself between your past and your future. As President of the National Federation of Business and Professional Women's Clubs in the United States, it has been invigorating to welcome displaced Afghan Business and Professional women and to share our advocacy, support, and training while you settle down all over this beautiful country. I view this guidebook as an opportunity for our organization to live our mission to develop the professional, business, and leadership potential of women at all levels in a direct and compassionate manner. We look forward to welcoming you into our organization, and we humbly hope that you will find our guidebook and our networks helpful as you begin your journey in the United States of America. Since 1919 NFBPWC has been a resource and its members have been Allies to women such as you.

Megan Shellman-Rickard
National Federation of Business and Professional Women's Clubs
President 2020-2022

We thank all those who contributed directly, and especially our student members, Emily VanVleck and Djenabou Bah for their diligent efforts. A big thank you to the National Federation of Business and Professional Women's Clubs, and especially the National President, Megan Shellman-Rickard. Not least, we thank the individuals who made up the National Special Committee for Afghan Women Refugees for their focused and coherent efforts on this guidebook, as well as on the other elements of our four-pronged project.

We give special thanks to the Buddha's Light International Association for their donation which facilitated publication and distribution of this document, and notably thanks to the Venerable Youwang for coordinating the collaboration.

This Guidebook is the product of volunteer work, women and men who leaned in because of the importance of the subject, and the need to better welcome and integrate business and professional women into these United States.

Thank you,

Nermin K. Ahmad and Voyka Soto
Co-chairs - Afghan Women Project NFBPWC

Welcome!

The NYC Affiliate Chapter of the National Federation of Business and Professional Women's Clubs (NFBPWC) welcomes women arriving from Afghanistan in NYC. We aim to assist you as you begin to participate in daily life in your new homes, and as business and professional women in the United States. We include information useful to young women who are starting or continuing their education here.

The National Federation of Business and Professional Women's Clubs is providing mentoring opportunities, partnerships with local business and professional women and entities, and allies to demystify some of the experiences that have confused or held many of us back as we engaged on similar journeys. Our goal is also to make resources accessible to you at the national level as well as at the local level that may support you in everyday life.

This handbook is based on a series of common reactions grouped as:

- **Positive Experiences** – this may help defuse misconceptions about life in America, and it may help ease the transition to making the US your home.
- **Learning Experiences** – we have all had “Ah Hah!” moments when we finally understood the local ways of doing things, local slang, habits, preferences, jokes and taboos.
- **Fundamental Differences** – there are some differences that cannot be bridged but can be embraced if understood.
- **Frustrations** – food is different, the language is not like you learned it, you do not know where to get or do something, you cannot communicate your need – we want to help.
- **Fears** – In the US people say there is nothing to fear but fear itself. Fear often is linked to insufficient communication or understanding, to assumptions being made by you and others.
- **Tears** – You left your world behind. This one is very different. We have all had tears – but have learned how to move forward.
- **Recommendations** – Many people want to help and many of them think they are helping, but do not understand what you are saying or asking. These recommendations are intended to smooth the path.

We believe that it is important to have a strong network within your own community. It is equally important to rapidly access or create networks with existing communities in your city, made up of people from different cultures, ethnicities, and backgrounds.

This handbook is oriented to be used anywhere, which is why we close it with a compendium of resources available locally, which we invite you to add to.

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Chapter 1: Approach

A group of student members in our organization drafted a list of the experiences they had when arriving in the US to go to university. Most of these students had never been here before, some spoke no English when they arrived. They interviewed immigrants of all backgrounds, including those who came here a long time ago and began families here as well as others who arrived recently. Many of these immigrants engaged in business activities or followed a profession. All of them were asked to share experiences based on the set of questions and emotions presented in Appendix A, Table 1.

Respondents were asked about their experience integrating into American life, with several types of reactions ranging from positives to fears. Then, thinking back – we asked what they would have liked to know as soon as they arrived, so that there would have been more joy and fewer tears. The questionnaire was then disseminated to a broader audience.

The answers were collected and reviewed, and the most common responses were tabulated - without being changed. As you begin your life here you may find many of the questions and the answers useful in better understanding your new home. Information is not comprehensive - it provides a starting point to develop understanding.

The document is loosely divided in the following sections:

Chapter 2: Translating Culture into Cultural Competency (a compendium of thoughts to clarify experiences)

Chapter 3: Education Resources (national and local)

Chapter 4: Positives (discussion of the Positives, which were most frequent, responses /stories)

Chapter 5: Learning and Fundamental Differences (discussion of the learning process, most frequent issues, responses/stories)

Chapter 6: Frustrations (discussion of frustrations experienced, most common, responses/stories)

Chapter 7: Upsets (discussion of fears and causes of tears, most frequent, responses /stories)

Chapter 8: Recommendations (specific recommendations to facilitate belonging)

Chapter 9: Charting your course.

Chapter 2: Translating Culture into Cultural Competency

Many people who arrive in the US for the first time have learned about the country through Americans they have met in their own country, through movies, books, and US-based news stations, and through the sentiments of others about the United States. Nothing is quite as expected when one begins to live here - there is good and bad as in every society. While it is one country, it has many flavors. Some obvious, others less visible. There are presently many differences dividing the population, because of politics, religion, gender, wealth and COVID. While we did not attempt to explain everything, we can give you some helpful words of advice to help you fit in faster.

2.1 Interactions with people you meet.

Generally:

Greeting: It is usual to say hello, good morning/afternoon/evening upon meeting someone, even people you have met previously. Likewise, on separating it is usual to say good-bye or if later, good night. Hugging or a kiss on the cheek is less common, especially with COVID.

Looking in the Eyes: Eye contact is very important to many people in America and should be maintained while you are speaking with them. During a conversation, men and women make full eye contact, and rightly or wrongly, there are many people who will not trust those who do not look them in the eye. Be aware of this, and know it is not fueled by disrespect, rudeness and usually not by forwardness. However, staring or too long a gaze is disturbing, and need not be maintained. Ideally you would not talk to someone while looking down or away all the time.

Shaking hands: Traditionally, most people shake hands when meeting (this is being done less and less, especially since COVID). Perfect strangers, friends, people being introduced may shake hands. Wait till someone offers their hand. Then the handshake should be firm (a sign of confidence), brief, and be a full handclasp. It is not usual to kiss the cheeks, unless you are meeting someone from a culture where this is normal (for example, such as the French). You can also do an elbow bump if you prefer.

Touch: I personally dislike being touched in any way by people I do not know. I had to get used to it here, partially because many people are taught that they should hold your arm or shoulder while talking with you to create a meaningful bond, especially if you are an outsider. Many people are trained to create a link by holding onto you physically (usually shoulder, arm, hand). It took me 20 years to overcome my need to free myself or shake off the hand. These days, especially women tend to give even a stranger a hug, especially if they have great sympathy for a person's condition, previous ordeals, etc. You can respond briefly but do not need to initiate such contact.

There is a difference of course between appropriate and inappropriate touch. Inappropriate (sexually charged) touch is never permissible, unless specifically invited.

You will often see people, especially those who have known one another for a long time, greet one another with a brief hug. Men often give a handshake with a shoulder bump. If someone sees you are in emotional stress, they may put their arm around your shoulder to comfort you.

Conversation: informal conversation in shops, with people you just met, with people in a transactional environment is often briefer and less formal than would be considered elsewhere. Remember – people in shops are paid to say: “Hello, how are you?” “Have a nice day.” These statements are meant to make you feel welcome but are intended to be answered with a short “thanks!” “You too.” British humorists say, “have a nice day” in the US really means: “move along, quickly.” I used to be courteous, asking a lot of questions, establishing connections and so on. Not everyone is interested. It also depends on where you are - city and country life will have different rhythms of conversation. If you are in a place where conversation is welcome, think about how much you really want to share about yourself, your life, and your journey with strangers. Less is more, and there is a lovely saying here: TMI (Too much information). I used to think people wanted a true or honest answer. Most people do not. Come up with a brief statement, and learn to open up, slowly, over time with the right people.

NOTE: Frustratingly if you say nothing, strangers may dismiss you as elitist, rude, shy, hiding something, arrogant, discourteous. I found it best to have something to answer, that made sense, was brief, and satisfied curiosity.

Avoid. People may make you feel very angry or upset through what seems like disrespect or bad manners. This is usually not personal, it happens when people are fearful for their lives as a result of COVID, where they may have lost jobs, loved ones, a sense of control over their own lives. Do not get into a confrontation if you can avoid it. They do not know you; they do not actually see you, the person. You do not know them, what they are experiencing. They may be lashing out. They may have a very different background. Avoid being alone with such people, avoid being cornered by them.

When faced by something like this, it is a good time to seek an Ally. This could be a neutral bystander, or people who have sympathy for you. Look for a way to move away, quietly, without showing fear, just as you might have done at home. The US is made up of many different people, with hugely different opinions, who co-exist. When you have been here a number of years, you will better know when to engage and when not to.

How to be an Ally

Allyship continues through your lifetime. It is the process of creating relationships built on trust, consistency, and accountability with marginalized individuals and or groups of people. Allyship is especially important when faced with bullies, or when you have a handicap (visible or not) - or an individual difference (language for example).

Key definitions:

- Ally (noun) someone who stands with or advocates for individuals and groups other than their own.
- Privilege (noun) a special benefit or advantage that may be earned or unearned. NOTE: A person may or may not be aware that they are benefiting from privilege!
- Identity (noun) the qualities, characteristics or beliefs that make a person who they are.
- There are more complex definitions concerning allies you can learn later.

It will take time and observation to become an effective ally. You will find this will require significant self-reflection and a strong sense of self-identity. With compassion and listening, allyship is open to everyone. However, this journey might look different depending on your identity, experience, and familiarity with issues of power and privilege.

To start, create your own identity map. List your identity group memberships, which may include gender, ethnicity, race, familial roles, professional roles, and religious affiliations. How do you see yourself as an ally? How would you like an ally to be comfortable in your company?

You might already be watching shows on TV; find an ally to help you with learning English. You can do this by looking into wherever you decide to live, a town or city. Read available books that are offered here on culture; getting involved where you will be living is encouraged; learn from your mistakes, discomfort is welcomed; teach your allies about the way you dress, and other things that you can share with them from your own culture.

When you meet or interact with people, ask yourself these questions:

- Do I have an open mind?
- They don't speak my language, so am I considering they are in the "disadvantaged" group when in the presence of others like me?
- Am I in the "privileged" group when I am with others like myself?
- Will I be willing to learn the action steps of those trying to be my ally?

Thinking about these things will help you to create your own identity map. People are unique and complex, so learn the little things from each experience as you make allies along the way. Try to be relaxed and teach your allies about your own identity so they can learn and connect with you.

Always remember that even experienced allies are not always sure what to do or say. If an ally has some wrong information, respectfully teach them the right information. Do not apologize for the actions of your identity group, again, relax and learn to partner and collaborate in your new experiences. This partnership can keep you on the path to being a source of support and empowerment to adjusting in your new environment and helping others in your identity group.

Social Interactions:

NO means no. In the US, many states, universities, schools, organizations, and workplaces support the concept that if you are pestered to be friendlier than you wish, or in a sexual manner, and say no, it does mean no and is not an invitation for further attention. If someone from outside your culture tries to go on a date with you, tries for a kiss, or wishes to touch you - be firm, say "No." Do not be polite - or the person may think your no is a yes, encouraging further effort. You have a right to complain to a trusted or a responsible 3rd party and are not to be punished for doing so. The punishment for the person being rude to you is not as harsh as it may be in some countries, notably those under strict Sharia rule. No one should make you uncomfortable by following you, writing or saying things that are not appropriate, or by pestering you, even touching you. You can go to a counselor, a trusted friend, an Ally to seek advice - they will not judge you. Speak to your counselor if at school, your Human Resources department at work, check if your organization has a hotline to report harassment. Always research to seek help and support in case of sexual harassment, or other unwanted attention. Do not be afraid to seek help. It is your right.

PEER Pressure: People will continuously seek to suggest activities and actions to you that make you feel uncomfortable. It is their way of inviting you to be like them, part of their immediate community. You do not need to do any of the things people try to suggest for you: dress differently, eat differently, do things you have never done. However, think also about the fact that at least for the foreseeable future this is your home, and that you may want to try different things that you are comfortable with. The lesson is that you must want to do the things you do, and you need not do them because you feel pressured or pushed into them. An extreme example is sex. There is often real or implied pressure to have sex. No does mean No, and no pressure should be applied.

Illegal Activities: Illegal drugs are a problem across the country, and whether you are a refugee, a green card holder or a citizen, engaging in any illegal drug activity can have severe consequences, including and up to being asked to leave the country. Understand the laws in your area - and do not compare local laws here to the laws in your former home. In some cities it is OK to use certain drugs outside, in others, only at home, and in others not at all. You are responsible for knowing the laws that are in force in your location.

- *Smoking:* Understand the smoking regulations and customs in your community. My grandmother had to remind a female American guest in Germany that women smoking on the street were still considered (by many men) to be prostitutes. This has since changed. Many buildings are smoke-free, including on the sidewalk in front of them, and public parks also are often smoke-free.
- *Corporal Punishment.* Depending on the laws of your city and state, you can be sent to prison if you engage in physical or corporal punishment. This could be a slap, a swipe to the head, or any physical means to interact with a child or another human. You **may not**

slap or physically punish your child, companion, or spouse. Doing so, even in the privacy of your home, can lead to jail time and possibly even mean that your child is taken by social services, with you losing custody of your child. Corporal punishment is never OK.

- NOTE: However, corporal punishment is still legal in schools in some states.
- NOTE: If you are being slapped or hurt, or battered in any way, you are able to seek help, and can be given refuge and protection. Check on the internet for groups that provide assistance and go to them. Do this for yourself, or for others, if needed. Read [here](#) about the Violence Against Women Act.
- *Ages of consent*: Federally, the legal age in which men and women can engage in sexual activity. This varies in each state, see [here](#). The age of consent varies between 16-18 years old according to different state laws. In some states, if the woman is under the age of consent, even if she were married to the male, their sexual relations would be categorized as statutory rape. Relationships where one person is older than 18 and one is younger are illegal and the older person can go to jail. Rights for women have evolved over time and place, since the suffragist movement began in the early 1900s, and these are parts of the rights of emancipation for women.
- Other: There are many more activities deemed illegal, and it is up to you to be aware of them so that you understand them and the consequences. Like this you avoid falling into the trap of doing something that was culturally OK at home but is against the law here. Just make sure you find out what you need to avoid doing. Use the internet.

For example, you may wish to start an informal business selling things you make to your friends. Most states require a sales tax to be paid to them for every sale made, and you are required to declare your income to the Federal Internal Revenue Services and to the State tax authorities, possibly also to the City you live in, each year. There are people who do not pay these taxes and are not caught, and they will suggest you do what they do. If you are caught, you could face major fines, jail time, and/or be asked to leave the US depending on your naturalization status. The IRS gives a reward to people who identify others breaking tax laws. Is it worth the risk?

- Drug addiction: this also is a big issue in the United States. Prescription drugs from doctors (opioids) are prescribed for pain from injuries but are highly addictive. Many people also suffer addiction from alcohol, heroin, chemical concoctions, and other drugs. Sadly, many of these people will be seen on our sidewalks as we walk our cities and towns, they often live in poverty, and may be homeless. The unseen ones may live in wealthy homes and neighborhoods, be in hospitals, or even in prison.

Invasive Curiosity: To you it may appear like invasive curiosity – near strangers asking very personal questions. It took me a while to understand that there seem to be none of the cultural filters I was used to growing up. People want to know all about you – not necessarily to become your best friend, but as a way of communicating, making conversation. Of course, there is the

real curiosity about all you have been through, and about what kind of person this has made you. There is also curiosity because you are different and grew up differently. In many parts of the US, people may find you stand-offish and odd if you do not answer. I learned to answer openly, about things that mattered less, and not at all about things that mattered deeply, as I did not wish to isolate myself, but also did not want to give food for gossip about me. Do not be offended but manage the information you share.

Invitations: This can be tricky. Most invitations are well meant and honest. But make sure you understand what the invitation is about. As you get to know the people you interact with it will be easier. Examples:

- *Invited to a meal in a restaurant*, but everyone is to pay an equal portion of the total bill. Alcohol can be a significant part of the bill, and if you do not drink alcohol, why should you pay for the alcohol drunk by others? Make sure you know if you are just paying for what you consume, if you will be asked to share equally in the bill, or if you are being invited, without you having to pay. You can say: I have very little disposable income at present, so I am not sure I can afford to go to a restaurant. If you do not like to say that you can always use a previous engagement as the reason for not going. If you are being invited, without being asked to pay, be sure you know if there is an expectation of some kind of return, at a future time - and if yes, what it is.

- *Invited for drinks* – many people prefer to get to know one another over drinks. While here it is ok for you to not drink alcohol, you can be clear that you prefer to meet for tea or coffee and not in a bar. People forget that others may have genuine religious or social choices they have made, and that a bar may be an uncomfortable setting.

- *Invited by a male colleague/friend for a meal/drink/coffee*. Men do invite women colleagues and friends for a coffee, to talk. But you need to be clear on what their intentions are, and what your thoughts are. It is permissible for people to have a coffee together, with no concern, in a public area, but you have to feel comfortable with this. You may feel more comfortable if you pay for yourself. You may be interested in getting married and are curious to meet men for that reason. You must understand that marriage may be the last thing on the man's mind, and there is no social obligation in most communities in the US for him to translate interest in you to marriage. Your family and his family may not know each other, and so there is no compelling reason for any commitment.

- *Invitation to your child and you to a children's party*. This is a very normal type of invitation. However, you may wish to make any dietary considerations clear up front – no pork, no alcohol. A favorite food here is sausage (hotdogs) – some are Hallal, many are Kosher, but just as many are not. Also, remember to bring an inexpensive gift for the child, even if you are told there is no need to bring anything. Make sure that it is age-appropriate and safe.

- *Barbeque*: in Summer, a BBQ is a favorite way to get a group of people together. Again – beer, hot dogs, pork ribs and mixed meat (including pork) hamburgers are often on the menu.

Make sure you communicate your dietary restrictions – never assume people know them. In today’s world, people are increasingly concerned about what they eat, and it is ok to be clear.

- *Office Party:* You should go, but again – be aware of what you consume, and also that office parties are notorious for being boozy (too much alcohol) with lowered inhibitions. I tend to say in advance – how fun! I can only stop by, stay a short time, but look forward to it!

Dating: This is very complex. Men and women in the US go on dates without any thought of getting married. Forget all the romance novels you have read. It is rare that people get married to one another after having a few unchaperoned dates. In the US people do go on dates without a chaperone. Not all dates end up in the bedroom or in a wedding. Many books have been written on: Do you kiss on the first date? When is it acceptable to kiss? If you go to bed with him, will he lose his respect for you? Will you see him again? Do not use what you learned at home or what you read in books as your guide. There are as many ways of doing things in the US as there are people. Ask. Be sure you know what kind of person you are dealing with. Know yourself and your own preferences. And be wary, don’t believe everything you are told in answer to your questions either. Understand about equality in the US (look [here](#)). Remember, the rule of thumb back home might be not to spend time with someone you have not been introduced to by a family member - there is good reasoning behind that. If you are unsure, remain demure.

2.2 Domestic violence/Gender-based violence

In the United States, one in four women experience domestic violence in their lifetime. This is why we have a separate section to cover this. The World Health Organization (WHO) and UN Women have many studies indicating that internationally, three out of five women are abused in their lifetimes at least once. Domestic violence is a crime, and there are laws that protect victims, survivors, and their families. Domestic violence is not only used to refer to physical violence, but other forms of abuse such as verbal, sexual, emotional, financial, and psychological. Abusers may also resort to fear tactics such as threats and stalking to engender fear in their victims. In some cases, victims may need to relocate to leave their abuser, but there are organizations that provide temporary housing to domestic violence survivors if needed. Recognizing domestic violence, look [here](#).

Resources:

- National <https://www.safehorizon.org>
- The Nation's Leading Grassroots Voice on Domestic Violence (ncadv.org)
- NYC Region About ENDGBV - ENDGBV (nyc.gov)
- Turning Point for Women and Families - New York (tpny.org) (serves Muslim women & families)

2.3 Shopping.

It is rumored that the concept of shopping originated in the US, where people will go shopping without a shopping list, or any idea of what they might buy. It can be a state of mind, and when I first came here, I was astonished that Americans would invite me to go shopping as a weekend outing. Which also invariably involved eating. It fortunately did not always involve buying. Some things to consider are differences in pricing, in quality, and your rights as a consumer (the person buying the item or service) to return items within 24-hours. Maybe the items do not fit, you felt pressured into buying them, or you later realized you did not want or need them (see returns below).

Niceties: When purchasing something people will often greet you and ask you how you are. This is often not a true inquiry, but is more of a custom. This will vary by location and store, but generally this is a quick greeting and not meant as an invitation to a conversation.

Pricing: This can be confusing as almost everything has a different set of prices, obliging us to shop around for good deals. Access to the internet is helpful in comparing prices. It is a myth that buying online will get you the lowest price – once taxes and shipping & handling charges are included, you may be paying a great deal more. Compare, compare, compare! As anywhere, it is important to keep your eye on prices, on seeking a bargain, and on not being overwhelmed by choice.

In the US, it is not customary to negotiate prices. You may find different prices from store to store, and you may simply purchase from the store with the lowest price. The internet is your friend here, as many stores will meet the internet price you show them on the spot. It is annoying, but a bottle of water might be cheaper this week in supermarket 1, but next week it is cheaper in supermarket 2. The difference can be sufficient to be worth checking (online).

An example – a can of baked beans can cost from 0.95c to over \$3. Working in food safety I was shocked to see that the same mix of baked beans went into each can, though the make/paper sleeve on the outside would be different. I was told that there was a flavor differential, but that essentially the product was the same. Buying the less expensive can is not necessarily buying an inferior product. However, it may have more sugar or salt in it.

READ THE LABEL. When buying food, look for the product with the least additives. Using an earlier example, baked beans, check for an ingredient you might not expect to find in beans - namely pork. Check the label text for pork. Also check for salt and sugar – many prepared dishes have higher contents of both than you might expect. As you check for these, also look at the quantity estimated for that amount – as this might be per serving, per ounce, per 100 grams – and each version of the same product may use a different metric. If a lot of ingredients sound like chemicals - they probably are and may not be so good for you.

Buyer Beware/There is a sucker born every minute. This seems to be the favorite saying of marketing people as they try to sell you things. A sucker in American slang is someone who falls for a story, or believes what someone says, without thinking it through.

My father when he came to the US (a highly educated man) would call me and say shyly: I think I have won \$1 million. I would have to ask him to read the wording of the letter aloud to me. Usually it would say: Congratulations (his first name), you have won (something). In the small print it read: you are eligible to be among several million people who seek to win and will only win if you send in the documentation. NOTE: If you do so, you will be entered on a lot of marketing lists, and you are unlikely to win anything other than a million emails or paper letters.

When I first arrived, I was offered a Genuine Diamond necklace for \$19.95. I personally do not like diamonds, because of the many who are killed in mining them, but was curious about the pricing. It sounded too good to be true. Reading the small print I realized that the word Genuine was a trademarked name for the diamonds, which were man-made. Not a good deal at all.

The craziest is supermarket pricing. Yesterday I was shopping and saw that 3 bottles of water were just \$5. A sale! But I saw that a single same sized bottle of water cost \$1.35. Three bottles bought individually would cost \$4.05. This is one among many tricks used in packaging. Now supermarkets are supposed to include in small print on the label the cost per ounce so you can compare prices more easily. It is worth doing so.

If you prefer not being a sucker: Read the small print – on everything. Never sign or pay for something without doing so. If you are making a major purchase - reach out to your mentor and talk it through.

Returns: In most cases, a purchaser is protected by law, and can return anything bought in a transaction within 24 hours, if unopened, unused (for example an airline ticket). There may be store policies that are more generous. The US Federal Trade Commission has a Cooling Off Rule of 3 days for many specific situations detailed ([here](#)). States have their own rules (NY State has no such law - see [here](#)). Read these attachments and know your rights before you do anything.

Better Business Bureau: Sometimes you may feel that you were somehow cheated because your English was not so good, or because you are a conservative member of your religion, and dress accordingly. You do not need to grin and bear it. You can seek to have the situation fixed in ways that may be effective, that may make you personally feel better and that may stop others from falling into the same trap.

The Better Business Bureau ([here](#)) is a good place to start. They rate companies, track and identify scams and scam artists trying to steal from your good nature, and allow you to make complaints that they will investigate. They try to protect us, the purchaser (consumer). Anytime you propose to make a large purchase, check the seller out on your local ([NYC](#)) or the national BBB site (link above). If you have been swindled/scammed/cheated/badly treated make a

formal complaint. NOTE: “BBB complaint process is to help two parties resolve a dispute. ... The BBB Dispute Resolution Counselor (who handles the complaint) works with both parties to try and help them come to their own mutually acceptable resolution. BBB acts as a neutral third party and does not make a decision to resolve the matter.”

Buying a Home: Even if you work with a realtor this is a process during which you must be very aware, make your own decisions, and ask for experienced help. While most Realtors are helpful, experienced individuals, some are more recently licensed or may be less committed. They need the money, need to make the sale to get their commission (their income is a percentage of the sale price).

- Realtor status
 - o Find out whether they only represent you as the buyer or if they also represent the seller.
 - o Make sure they are qualified, with a reputable company, and licensed.
 - o Do not rely on the services of a fellow Afghan or a friend, without checking these things.
- When was the home built?
 - o If new, is there a warranty? What is the finishing? If you are in an earthquake zone, what is the earthquake rating it is built to manage. If in a flood zone, why?
 - o If old, when was the roof last replaced? The hot water heater? HVAC? Boiler? Are major repairs needed?
 - o Is the engineering sound (having a professional engineer that you find is good).
 - o What is the finishing like? If sloppy, what else is sloppy that you cannot see?
 - o Check for pest infestation, termites, mold, radon.
- What is the neighborhood like?
 - o Will you feel safe? Are you very different from the neighbors? Can you control your security?
 - o Are schools, shops, doctors within manageable distances (driving, bus/public transport, walking).

Buying a New Vehicle: Undertake diligent research. What kind of vehicle do you want to purchase - a sedan, SUV, or crossover? Shop around for prices in person and online. Check the ratings and reviews, safety features, and maintenance costs. More safety features such as anti-theft systems or rearview cameras usually equate to lower insurance premiums. If you plan to finance a new vehicle, be prepared for a credit check. Your credit score will impact the interest rates paid for the life of a car loan (sometimes referred to as a car note). Shop around for car insurance, comparing rates can save you hundreds and sometimes thousands of dollars annually. I don't suggest using an insurance broker for auto insurance. Once you decide what vehicle you want, find a dealer, and schedule a test drive. You're not required to purchase the vehicle because you test drive it. When purchasing a new vehicle. The best deals are usually offered September - December, after the newest models are released. Don't be afraid to negotiate. Check the dealer warranty and what coverage is offered. Most car manufacturers

offer factory coverage for the first 3 years/36,000 miles, but some offer coverage up to 5 years/60,000 miles with the option to purchase an extended warranty.

Remember that in the United States, once you buy the car and drive it off the sales lot, the value (amount paid) drops - some say by 50%. Plenty of articles are available online (worth checking) about which cars best hold their value, are easiest to maintain, and so on. When you do go to the showroom, the salesperson may try to sell you a number of “add-ons”. Two questions: do you need them? Can you afford them? These are where the salesperson makes their best commission - so they have a real interest in having you purchase additional options and services.

Purchasing a pre-certified owned vehicle is similar to purchasing a new vehicle, but the vehicle is used and usually has a lower mileage count. The dealer also provides a factory warranty, which usually provides coverage at least a 1 year/12,000 miles.

Helpful links to establish value when purchasing a car: www.kbb.com, www.carfax.com, www.autotrader.com, Kelley Reports, Consumer Reports.

Secondhand (Used) Cars: There is a danger that you will buy a lemon – something that turns sour on you or is a bad purchase. When I first came to the US, I bought a secondhand car from two nice-seeming young people. It cost me quite a bit of money. The next morning, after some rain, I found that the coloring of the car had washed off in places, showing nasty rust and scars on the body. I called the sellers and they told me I had paid them, and the problem was not theirs but mine. I did not know about my rights. I kept the car and spent a lot of money repairing it till I gave it away. I learned a sharp lesson, however.

In the US, the term “used car salesman” is often used as a negative - a person able to sell anything to anyone at a high price. I looked up the term and the following reasons were given:

1. The public generally mistrusts and dislikes people who work in industries that lack transparency.
2. The public generally dislikes anyone in a position of authority - even if that "authority" is limited to being the person that's *perceived* to set the price on a vehicle.
3. Car sales often attract people with a weak moral compass. Lies and deception are commonplace in the industry.

Make sure you receive the Title Deed to prove ownership of the car, and that you obtain all the necessary papers for registration, insurance and ownership. If you are stopped by the police for a traffic infraction they will ask for your driver’s license and registration, and should you have an accident, you will be asked for proof of insurance. Your car will need up-to-date inspection stickers.

Insurance: In addition to car insurance, and home renter or homeowner insurance, you are required to have health insurance. Most communities have a health marketplace under Obamacare, which allows you to estimate your income for the year and evaluate what kind

of discount you could have on your insurance. In general, young healthy people will take the least expensive insurance with a high deductible (what you need to pay before the insurance kicks in), gambling on the fact they will not need to see a doctor during the year. Older people, or those with on-going medical issues, may want to consider a lower deductible with a higher premium. If you are insured through your place of work, there are usually a few selections for you to review. If you are insured through your college or university, make sure you understand what is covered, and where.

Taking ownership of your life and responsibilities:

This is quite a general section – but an important one. My life in the United States changed dramatically when I began to carry a pen and notebook everywhere. I was faced with so much new information, so many people with sometimes conflicting advice, and especially so many people trying to sell me things – that sometimes it was hard to remember everything. This despite my having a very good memory.

1. Telephone calls: any time you make a phone call about a service, a product, assistance, information, or anything that involves money you spent, earned, received – make a note of the time and date of the call, ask the person to repeat or give you their name so you can write it down, and note the end-time of the call. This allows you to:
 - a. Let the person you are serious about getting a real answer.
 - b. If you need to call again, you can provide the reference information.
 - c. If (when) they make a mistake, you can reference the one or several calls they made and ask them to check the recording they (may) have.

Why is this important? Often calls are outsourced (handled by people in different countries) who know little about the US, have a script they were coached on using, and are paid by the number of calls they can handle in an hour. It is true that many calls may be simple, and easily handled like this. Others are not. If your call is more difficult – then you need to document everything. If you do not obtain the answer you seek, call back. If you need to, ask for a supervisor or more senior person. Keep asking for more senior people if needed, and always write down the name, the time, and notes on what was asked/answered. This has been a lifesaver. Even if the person is in America – some people in prison are allowed to earn an income answering service calls; other people just do not care whether they serve your need – you are just a number. And then there are the amazing people who really try to help – be sure to thank them, and if you can review them, do so!

2. Social Security Card: Often you will be asked to enter your social security number. Most of the time, it is not appropriate for a person to ask for that, and it is never ok to enter it on a paper that someone else could find. Identity theft is a real issue. A good rule – never give out your address, your mother's maiden name, and your social security number without there being a [legitimate](#) legal reason to do so. As the linked page states – you can always ask for them to not write it down, or for them to use something else.
3. Keep track of the things you buy or do.

- a. I keep notes on people I meet for non-social reasons. If it is someone I will be meeting again, for business for example, they appreciate my remembering our last conversation, whether they mentioned children, family, a pet...
- b. I keep an excel sheet to record my major purchases, the cost, where I bought them, and whether there is a warranty to cover repairs. This allows me to check if I can get a free repair when it breaks down, and it allows me to place specific against my taxes (as items age, their value changes, and you can recover some of this – as depreciation).
- c. Money you spent looking for a job can be taken off your taxes. For some jobs, this may include buying uniforms. For others it may include printing your resume, taking transport to get to the interviews, and so on. You should try to record all your costs, so that at the end of the year, when you do your taxes, it is easy for you to get all of your deductions from your income (and pay less in taxes).
- d. If you make donations to an American entity or a person in America – this also can be deducted.
- e. When you are pressured to buy an insurance service or a household service – check, you may not need it, you may already have bought it. People are shameless about trying to get you to buy the same thing again and again.

NOTE: Always read the fine print!

2.4 Discrimination

Discrimination by a Business: you are protected as well. NOTE: Those who are members of a protected class (e.g., race, age, gender, religion, or disability) are protected by anti-discrimination laws. If you believe a business establishment or “public space” has discriminated against you because of your membership in a protected class, you can file a complaint with The Office for Civil Rights ([OCR](#)) at the Federal Level, and there may be local resources in your area - such as the link for [NYC](#).

Discrimination in the Workplace: This is covered by another group and has separate rules for [youths](#). NOTE: The laws enforced by the Equal Employment Opportunity Commission ([EEOC](#)) provide five basic rights for job applicants and employees who work in the United States. The laws apply to applicants, employees, and former employees, regardless of their citizenship or work authorization status. Full-time, part-time, seasonal, and temporary employees are protected if they work for a covered employer. All federal government agencies and most other employers with at least 15 employees are covered by our laws. Most unions and employment agencies also are covered. In NYC, see [here](#).

If you believe there is discrimination in your workplace, you also have several ways to obtain assistance. Research them, ask your mentor. Do not suffer in silence, but also consider what you want to achieve through your complaint, and if the cost outweighs the benefit if you report the discrimination without preparing your case. While you should not be fired for reporting discrimination, it is something that will make people uncomfortable - which is why you do need

to be very sure of your facts, and who you should go to. Just a feeling may be accurate, but may not be enough to report.

2.5 Work

Many websites exist to help you find jobs. Some are indeed.com, ziprecruiter.com, experteer.com, glassdoor.com, idealist.org, monster.com. There are others. It is smart to have a LinkedIn account - and there is also a job market on LinkedIn. Most larger city and state websites also have links to job opportunities, and if you are interested in a specific industry, you can go to the larger organizations from that industry's webpage. *Health industry?* Look for the larger hospital systems, for example Kaiser Permanente, and check for jobs, *Banking:* Look at Wells Fargo, Bank of America, Citibank... for job postings. Your community may have employment offices with job listings in the community buildings.

Applying for work:

Eligibility: you will need to confirm your eligibility to work legally in the US, and this depends on the kind of permit/visa you have been issued to stay here. A citizen can apply for any job. A resident alien, or green card holder, can apply for most jobs - there are a few, usually sensitive government positions that cannot be applied for. If you are not a citizen or resident alien, and one of your documents has the title of Work Permit, then you are set to find a job. The other important piece of information on your Work Permit will be whether or not you are allowed to find Full Time employment or Part Time employment. Full time is 40 hours per week or more. Part time is less than 40, but usually it means not having more than 36 hours of work per week.

Resume/CV: You should update any resume/cv you have. A resume usually is a one, at most two-page document providing information about your education, your work experience, and other relevant information requested in the application. In the US it is usually not necessary to provide information about your age, your gender, or other personal details.

You can find help on the internet, or you can ask for assistance in writing it – there are specific styles that are more effective, especially given how many resumes are initially reviewed by a computer algorithm. Using words in your resume or letter that you write to go with it, that are also found in the job advertisement or notice, will help your application be picked up above the others.

NOTE: Never assume that your curriculum vitae (longer than a resume, with chronology of your experience) is acceptable for applications to a school or to a job. It is there for you to tailor into a job-specific resume, that should not be more than 1 - 2 pages in length, and that is re-written specifically for an employer and their job posting.

Qualifications: It is important to confirm that any qualifications you may hold are recognized in the United States, and specifically in the State where you live. As an example, lawyers need to be Board Certified where they work. A non-American legal degree may not be useful for many US-based legal jobs. A medical degree may not be transferable to the US. Teaching licenses may

also not be transferable. Find out whether your degrees, licenses, training is recognized at the Federal through local level. If it is, without restrictions, great. If there are restrictions, find out what these are, and see if you can do anything to lift them. If they are not recognized, find out what you can do to achieve the necessary licenses. In some situations, you may need to find work, outside your professional field, until you can become re-qualified in the US for your profession. There are organizations who can help you obtain recognition for your degrees and experience.

NOTE: You may not need the same level of education for a position in the US as you would at home. For example - to become a nurse, you can get a 15-month or two-year certification. Many jobs provide on the job training. Never think you know the answer based on your previous experience but spend time researching or ask a mentor.

Social Media: If you use social media, whether Facebook or Instagram, Twitter, or Snapchat or TikTok or more – understand that your prospective or current employer may check on these to make decisions about hiring, promoting, or entrusting you with specific work. Always be aware of your web presence and profile. The most useful profile to have is on [LinkedIn.com](https://www.linkedin.com) - this tends to be used more for business connections, and increasingly to help find/promote jobs. It offers the opportunity for you to have a resume on social media, so people can find you. I had a group of employees reporting to me, who invited me to be friends on various social media. Unfortunately, this meant I generally knew what they were doing outside work, which was not always ideal. For example, when they made excuses for arriving late that did not match the photos of them partying the night before.

Unregistered work: If you have a work permit, or papers allowing you to work in the US, you are better protected by taking on a position that has been advertised or where you have met with a human resources (HR) department, or at least are required to fill out a W-2, a W-9 or other work documents. If there is no HR department and no one has you fill out the forms, it is not advisable to just accept the work without checking its legitimacy, whether the pay is fair for the position, and whether the employer has a good reputation. You can use the Better Business Bureau mentioned earlier to check that out.

NOTE: While you have been received in the United States as an honored guest, now that you are in the system, you need to understand the rules around work, pay, taxes and so on. Everyone who works in the US must have the right permits to do so and should confirm that their employer is properly licensed as an employer.

Paying to apply for a job: There is presently a series of scams (ways to steal money from individuals) through which attractive jobs promising huge salaries or good salaries are advertised. The catch - you just need to send in \$19.95, Or\$39 ... or another sum ... with the application as a processing fee. They make money off the fee they receive, and never look at the resume. Again, check if a scam is being reported on the Better Business Bureau website.

NOTE: College applications do require a fee, but this can be waived by the College because of financial need.

What to research/ask: Does your employer take out taxes from your paycheck? Disability? Social Security? Health? Anything else? Is this done before taxes? Is there a public transportation benefit/refund? How much time do you get in terms of holidays, vacation days, sick leave? What are the work hours – is it 40 hours a week, or paid by the hour, with each week different? Who do you report to? Do you work in an [at will work](#) state (like NYC), where you can quit or be let go with at most two weeks' notice?.

It is good to think beforehand what information you would volunteer about yourself – and base it on your research of the position. It should bring them something they are interested in. The employer needs to feel you can fit into their [organizational] culture and help them succeed. It is also good to ask about corporate culture, especially for people in your area of work/age group. For example, if several people tell you that: the best part of the week is Wednesday evening when the whole team goes to a local bar, you may want to think how a person who does not drink alcohol will get to know the others, and whether this is a major issue for teamwork. Is the job a union position? Are there dues? Think about how you feel about this and the cost. If you are not familiar with unions, research them. Do you need to wear a uniform, and can you modify it, according to your preferences? There may be a state or federal rule that protects your right to modify the uniform, but this may not help advance you with the employer.

What not to discuss: Employment laws and best practices differ widely by jurisdiction and by industry. In general, age, religion, marital and family status are among the questions you should **NOT** be asked in a job interview. It is becoming increasingly difficult for employers to ask about previous pay levels. In some industries, you are not asked about where you went to university, just what you studied. This is part of the effort to increase diversity in the workplace. For example, in a job interview, I would not recommend that you ask for a space to pray in. This can be sorted out when you have the job, with your immediate supervisor or with HR.

Commute: Finding a job is sometimes so critical that considering your commute seems the least important element. It is a good idea to check out the cost of your commute, the time spent in commuting and evaluate this against your paycheck, and the quality of your life. Not every location in the US has the same level of public transport. In some places you will need a car – which means a driver's license, insurance, registration and parking fees, risk associated with leaving a car parked outside, and more. Bicycles are great, but very often stolen. If you plan to take a bus – how often does it run, does the line keep to its schedule, can you get a weekly or monthly pass? Is there light rail? Are there trains? Underground trains (subway/metro)? I have had experience with employing people who did not think their commute through, and who left my employment within a year. Either the cost of commuting was too steep, or the time spent commuting too long for them to earn sufficient money to establish a good life, with time to enjoy it.

Monday to Friday Work Culture: This is rapidly evolving thanks to COVID. More people are able to work, at least part of the time, from home. Many jobs are from 9-5 (representing an 8-hour workday, with time for lunch being added). A professional week is usually 40 hours of work, with paychecks every other week. However, your job may require different hours, different times of day, and you need to understand what is expected of you. This includes rules around absences, especially unplanned. If you need to have Friday morning free, this is something you can discuss with HR, and find a way to make up for any missed hours.

Accepting a Job:

Paperwork: When you accept a job, be prepared to fill out paperwork – a [W2](#) and more. You will need your bank information to facilitate direct deposit of your paycheck. You should have your passport, green card or work permit available in case information needs to be included. You should know your social security number.

Culture: How you are introduced to colleagues, and how you spend your first day will depend on the culture of the company. Respect this culture – even if you cannot agree with all of its components. Your work happiness, your ability to excel and succeed, your day-to-day life depends on being aware of, and supporting any corporate culture.

Getting Situated: I recommend that new employees find out what they are supposed to do and spend the first week learning how to do it well. If you have a desk job – ask for any procedure manuals, research the work using the internet, read all you can find about it and how it is done. Your goal should be to understand and do well. Excelling would be a goal, in certain organizations. In many organizations people resent a person who keeps apart, keeps quiet and excels (it makes them look bad, and puts their jobs at risk). If you aim to excel, do so over time. Again, this is true everywhere in the working world. I strongly encourage you to Look, Listen, Learn. Understand where you are comfortable adapting, and where you cannot do so, whatever your reasons.

Remember: An employer **may not** ask you to disclose age, marital status, number of children, health conditions or pregnancies.

At work:

Working with men: Men and women work in the same space (open-plan space, offices, shared space), often at adjacent desks. It is not improper to ask your employer to move you if you are uncomfortable, however this is not always possible. If being in a women-only environment is critical to you, it is wise to look for such a job, or to ask about this before accepting the position.

Men and women are usually in the designated space to work. This means being able to share ideas, discuss options and actions to be taken, and can often involve friendly banter or stressful interactions. It is important that you present your own ideas, and that you do not rely on others to do so. If you [consistently rely upon others in that respect], your employer may not know the idea was yours, or [acknowledge] the contributions you are making.

If a man makes you feel uncomfortable you can let him know directly, let someone else know to speak with him, or ask HR what to do. However, understand that in the United States men and women routinely work together, and there is always some friction - tension or friendly rivalry - in the workplace - between colleagues, coworkers, and others. Understand that this is a new situation for you, watch others and learn from them.

Talk to your mentor if you feel you are being taken advantage of - someone else routinely getting credit for your work. Someone touching you when they pass you, while talking to you, or staring at you is another good thing to discuss with your mentor.

Dressing for success: Your place of work may have a dress code. If so, understand it and as noted before, find out if you can adapt it to wearing a hijab or to wearing clothes that are less fitted. If there is no dress code per se, develop a business style with which you feel comfortable. Most places of work do not permit you to wear flip flops or flat sandals. Some places, for safety reasons will not allow you to wear open toed shoes. Nicely cut slacks are usually an acceptable alternative to skirts, and can be worn with a suit jacket, or a cardigan. Again, depending on your position, role and job, you may privilege sober colors over bright ones.

This is something you can discuss with your HR department or your supervisor if you have questions or concerns. You should also observe your colleagues for ideas on colors and cuts that are most commonly worn.

Singing your own praise: It does not come naturally to everyone to talk about the good work they do. It is easy to assume that others know what you have done. This is often not the case. Once you understand the organizational culture you may want to see how you can make management aware of the quality of your work. For example, I have seen people brief their boss on a weekly basis, when the boss is more relaxed and not in a rush (everyone has a different time for that). Other people use weekly meetings to report factually on what they have achieved. A good practice is to find an Ally (see earlier definition), who tells others that you have been working on something and encourages you to talk about it. Of course, you do the same for them. Whatever approach you use, do not underestimate how important this is. If all you seek is a paycheck, without gaining in position, it is simpler. You need to do what is required of you. No less, no more. If you want to do more, then you need to understand the culture, how to move ahead and your rights.

Discussing new Options with your Boss: Depending on your job, it is often up to you to raise the issue of a promotion or a raise with your boss, or a shift in the focus of your activities. This is seen as you showing readiness for the change. S/he may not see you as ready but should use this as a chance to explain what you need to do/how you need to proceed. Normally there is a review after 3 months in a job, and then annually. Often these are the best times to initiate such a discussion. As with everything, exceptions may exist. Talk it over with your mentor.

Understanding your Rights: There are many variables here. It is important to understand what you need to do to succeed, and what that means in the context set by your team, the group it belongs to, and the organization as a whole. Are you required to be a union worker or not? Who is your union leader? Do you need to attend a minimum number of meetings? Are there city regulations that give you rights in terms of commuting discounts? Are there applicable local, county, state and/or federal regulations that govern your work that mandate licenses, health screening, drug tests, certifications, etc.?

Changing jobs:

Depending on the career path, changing jobs very often is of concern for employers. As a rule of thumb, it takes two years in many industries for an individual to adapt to the corporate culture and become a team player. This is when they become productive and begin to show a real return on the employer's investment in them. Few employers want to waste effort on people who will quickly leave. At the same time, all too often, a promotion only comes if you change jobs – and then either you are promoted because your current employer wishes to keep you, or your employer-to-be wishes to attract you. For either scenario, you do need to be a valued employee, who fits into the company's culture and is respected for work ethic and productivity. Of course, there may be a good reason for you to leave the current job, and if asked why you left so soon, you can provide that reason during your interviews for a new position.

Corporate vs Clique Culture: This is the same everywhere. Do not confuse one with the other. Adhering to clique culture may mean that no one has your back at a critical work moment. If your clique or group has a bad reputation, you also carry that bad reputation with you.

2.6 Starting a Company

It is very easy to start a company in the US. Look it up and understand not only what you need to do so, but what you will need to report while running it, and how you will need to dissolve it.

You can either use a lawyer or start one yourself. The main thing is to follow the federal, state and local tax rules, and to ensure you complete each step of the registration to obtain an [EIN](#) or singular tax id for the business. Once you have a company you become eligible for a range of opportunities - such as those provided by the Federal Small Business Administration ([here](#)) or in NYC, through Small Business Services ([here](#)).

Booking-keeping, tracking what you have paid, and what you have received, and accounting for taxes is required - and there are many programs available to help you, or chartered accountants who can work with you. If you have partners, you will need to register a contract showing how you will operate the business, and what the roles and responsibilities are of each founding member. Look [here](#) for starting a business.

When you search for information online - look at sites that have .gov as the final letters. There are many .net, .com, .org sites with similar names - but these are businesses who will charge

you for the information. The Government may charge a fee for filling or for registering - but that is clearly stated on the .gov site.

If you grow, have employees, and need to pay people as staff - you will need to get help with understanding payroll, and how to withhold various required amounts from each paycheck issued. Many companies exist that will take over your payroll functions for a fee.

One mistake many newcomers to the US make is to think they can import inexpensive goods from home to resell them in the US. Postage, export duty, import duty, and other costs can be very high, especially on small quantities.

Another mistake new business owners make is to not account properly for their work and the hidden costs associated with their products. Their focus is on bringing in money - and the real cost of goods being sold (from making, through marketing, to shipping, to time spent on running the business, leasing property, electricity, heat, water, equipment and so on) is not always included in the final price. Start by considering the price for a similar good in the open market and calculate whether you will make a loss or a profit if you sell it at the same price, or less. It is often impossible to compete against goods imported by huge conglomerates.

2.7 US Holidays, Traditions and days to mark in your calendar.

The United States celebrates a variety of official and less official holidays and traditions. Many of these days are based on religious, mainly Christian, observations. Usually, companies give you a floating holiday, a single day you can use for a festival that is more important to you. It is up to you to know which days are observed by your company (you have the day off) and which are observed by banks, schools, and other public organizations, but not your company. If you have children, and you are expected to be at work while your children have the day off from school, you will need to plan for childcare.

How these holidays and traditions are celebrated varies. While there are numerous celebrations that are less official, we have listed major celebrations. Special days such as the EIDs and Ramadan change according to moon cycles and are more likely to be celebrated where there are larger Muslim populations. Major Hindu, Sikh, Jewish and other celebrations are also more likely to be celebrated in communities with major population groupings.

Several holidays exist where the date changes each year in accordance with the Uniform Monday Holiday Act. They include Martin Luther King Day, Presidents Day, Memorial Day, Columbus Day, Juneteenth, Labor Day and Veterans

January 1st - New Year's Day

This federal holiday celebrates the New Year. Many people stay up on December 31st to countdown to midnight to "ring in the new year". There is a custom of kissing someone (even a stranger!) at midnight, however this seems to have become less prevalent. Many people drink

alcohol heavily on this day, and it can be dangerous to drive after midnight because of icy conditions and drunk drivers.

Third Monday of January - Martin Luther King Jr. Day

This federal holiday celebrates the life and achievements of the civil rights leader Martin Luther King Jr. who was assassinated in 1968. In 1994, Congress designated the holiday as a National Day of Service - a "Day On, Not a Day Off." It was established to encourage all Americans to volunteer to improve their communities. Many businesses, government buildings and schools are closed on this day, but you should confirm whether your employer observes this day.

Second Sunday in February - Superbowl Sunday (tradition)

This game marks the culmination of the National American Football League season which runs from September to February. While not an official holiday, the Super Bowl is the most watched sporting event in the United States and many people treat it as a national holiday. It is as important as gathering to watch the World Soccer Cup in other countries. Many people have Super Bowl parties with their families and friends to watch the game either at home or at a bar or restaurant. Food and drinks are a focus of Super Bowl parties with lots of beer and salty foods. Many people get overly enthusiastic about both football and the Super Bowl. Commercials during the game are popular and halfway through the game (half time) there is an elaborate show featuring well known entertainers.

February 14 - Valentine's Day

Today this is a celebration of love and affection, marked by the exchange of cards and gifts. It is often referred to as a 'Hallmark event' (Hallmark is a major US greeting card company), or a day for people to share cards, give roses to people they admire, gift roses to women (in restaurants and some offices). It is a major sales event, incidentally, celebrating love with gifts of flowers, chocolate and candy. Children will often exchange Valentine's Day cards and candy in school.

February 21, 2022 - President's Day

This holiday now falls on a Monday between the 15th and 22nd of February. In 2022 it was celebrated on February 21. This day is intended to honor US presidents. While there are no official celebrations it is a national holiday, and many businesses such as banks will be closed.

March 14 - Daylight Saving Time

The US participates in daylight saving time, although some states like Arizona do not. The change always occurs on a Saturday (moveable date) so that one has Sunday to get used to the change. A good mnemonic to remember what change takes place is "Spring forward" (clock is put one hour forward in spring)" and "Fall back" (clock is put one hour back in fall). In Spring, for example, nine o'clock becomes ten o'clock. In the autumn the clock goes back one hour. This system was created to conserve the amount of energy used by households.

March 17 - Saint Patrick's Day

St. Patrick's Day is an example of how the US often adopts festivities from other cultures. It is an Irish holiday, but has become a favorite celebration in the US, when many people mark it by wearing green, eating green food, and drinking a lot of green beer. Major cities will have parades, reflecting the many Irish who settled in this country. Be aware that there is a tradition of pinching people who do not wear green on this day, and it is not the right day to wear Orange, which signals northern, or Protestant Ireland (there was a long north/south war).

Sunday in March/April - Easter Sunday

This is a Christian celebration of the resurrection of Jesus Christ. Easter is the Sunday after the first full moon after March 21 and can be as early as March 23 (thus not always in April). While not a national holiday, some businesses may be closed, and it is an especially holy time for those of the Christian faith. It is common to "celebrate new life" (Springtime), decorate eggs, engage in easter egg hunts, eat chocolate eggs and special breads. Group events are often organized by businesses, churches or even the city. Easter also marks one or two weeks of Spring break for schools and universities. This will vary by school district.

Second Sunday in May - Mother's Day

Another 'Hallmark Holiday', this day is meant to honor mothers. People may wish you a 'happy Mother's Day'. There are now many such days, including "Boss" day, "Secretary" day, "Father's" day and more.

Last Monday in May - Memorial Day

This day is meant to honor men and women who have died in military service for the US. Many businesses are closed on this day, which is often seen as the beginning of summer activities (many outdoor swimming pools open on Memorial Day and close after Labor Day, which is the final day of the season). It is a time of reflection and gathering with family, who enjoy barbecues and engage in many other family and local traditions.

June 19 - Juneteenth National Independence Day

Juneteenth is America's newest federal holiday but has been celebrated in the Black community for over 150 years. It commemorates the emancipation of African American slaves in the United States. It originates from Galveston, Texas, on June 19, 1865, when Black slaves were informed, they were free, two and a half years after President Abraham Lincoln signed the Emancipation Proclamation.

July 4 - Independence Day

This day celebrates US Independence from England and marks the start of the country's existence as an independent nation. Barbecues are very common, as are public firework displays, especially at the National Mall in Washington, DC. Many individuals guard themselves

emotionally and prepare mentally as the sustained sound of fireworks and smell of explosives can bring back a flood of memories and feelings associated with experiences of war.

First Monday of September - Labor Day

This national holiday was originally meant to celebrate labor unions. It is a national holiday in which schools and most businesses will be closed. This is the last break before school starts in the fall. Many people have barbecues or go on trips for the long weekend. It is usually the day on which public outdoor swimming pools are closed.

Second Monday of October - Columbus Day/Indigenous People's Day

This national holiday has become increasingly controversial. Originally designated Columbus Day to memorialize the arrival of the European explorer to the Americas, this day has been changed in some states to [Indigenous People's Day](#). The US has recently acknowledged some celebrated historic figures as problematic, who should no longer be celebrated as before. Columbus was notorious for murdering and exploiting the native population of the American continents and many people now believe he should not be celebrated with a holiday.

October 31 - Halloween

Not a national holiday, but Halloween is another adopted tradition in the US, brought by Irish and Scottish immigrants. It is adapted from All Hallows eve, or the evening before All Saints Day or Day of the Dead, when families visit the graves of their ancestors. Halloween is the night on which to scare evil spirits and keep them away. You may notice 'spooky' decorations around, including skeletons, bats, black cats, and carved pumpkins called 'jack-o-lanterns'. In the US people young and old dress up in costumes, carve pumpkins, and watch scary movies. Kids will often go 'trick-or-treating' from door to door in their local neighborhood wearing costumes and knocking on doors for the treat of candy. If no candy is forthcoming - be warned - they may play a trick on you.

NOTE: If your children participate in trick-or-treating it is important to go with them to keep them from trouble, and check their candy before it is consumed, in case it is unsafe.

November 11 - Veterans Day

This day is the anniversary of the end of World War I and celebrates military veterans. This is a national holiday in which most schools, banks and some businesses will be closed. You may see lots of American flags on this day.

Last Thursday of November - Thanksgiving

In the United States, Thanksgiving holiday was recognized from the dominant cultural and historical story of celebration of giving thanks from the arrival of colonists who landed near Plymouth Rock in Massachusetts in 1620. This national holiday is a day where families reflect and give thanks. Native Americans or Indigenous people are hardly mentioned although now

November is also Indigenous Peoples month. This festival of giving thanks is non-denominational and is shared by many Americans. Schools and most businesses will be closed on this day as families come together to enjoy large feasts. Communities may also have Thanksgiving parades. Visitors flock to NYC to see a famous parade here.

Friday after Thanksgiving - Black Friday

The Friday after Thanksgiving used to be a day off for digestion, but presently shows the ugly side of US consumerism. Black Friday is a day many businesses have massive sales, often starting at midnight or even late Thursday evening. It is considered the start of the Christmas shopping season. People will stand in lines and resort to violence to buy discounted products. Several people have apparently been injured, even died during Black Friday [shopping](#). If you decide to go shopping on this day, be alert. With the advent of online shopping, cyber-Monday is a day to find online discounts from the comfort and safety of your computer.

December 24 - Christmas Eve

The day before the Christian celebration of the birth of Jesus Christ, Christmas. Schools will close for a winter break, generally for several weeks. Businesses will often close early on this day. It is another crazy shopping day, when folk throng to stores to buy last minute gifts and food.

December 25 - Christmas

The Roman Catholic Church (and Protestant churches) celebrates December 25 (Gregorian calendar) as the day of Jesus's birth. The celebration lasts twelve days and ends on January 6, Three Kings or Epiphany. The Orthodox Church (using the Julian Calendar) celebrates Christmas, the birth of Jesus, on January 6. It is a major US holiday, although for some the religious aspect of Christmas isn't celebrated. Businesses will be closed on this day and families get together to have feasts and exchange Christmas gifts. Christmas trees dressed in colorful lights and ornaments are a symbol of this day, many cities will have a Christmas tree in their town squares. There is a belief that Santa Claus brings good children presents and leaves them under the tree. Offices may have Christmas parties or exchange gifts as well.

December 31 - New Year's Eve

The last day of the year in the US. Many schools and businesses will be closed, if not on the 31st, then on the 1st as many people are recovering from over-indulging and being up late. There are typically parties to say goodbye to the current year and welcome the new year at midnight. New York City has a crystal ball in Times Square that slowly slides down a pole during the last minute of the current year and reaches the bottom exactly at midnight. Many people tune in on radio or television, or online to 'watch the ball drop'. It is nearly impossible to get to Times Square in person.

Chapter 3: Education

The National Federation of Business and Professional Women's Clubs are here to mentor you through the process of furthering your education in the United States. Do not hesitate to reach out and request a mentor to guide you. We have university-based student members ready to personally assist you. You will also find that colleges and universities also provide free general guidance and counseling.

There are too many stories of doctors, lawyers and professors coming to America, who became discouraged by the complex process of transferring their experience and certifications, and who settled for any other job just to be able to provide for their families.

If you are someone whose accreditations are foreign, and whose work experience was outside the US, you may have to actively work to obtain recognition and validation of your experience here. There are companies who can help you, and you can find Universities who will work with you, by testing you and helping you transfer your knowledge to an American degree program.

The process is not rapid. It is frustrating. It is not directed at you. The United States is a massive land, with many different criteria for education ranging from homeschooling to elite private Universities.

There is no single standard to measure the type of education offered in the country, let alone understand the level of education offered in other countries. This remains the case despite different types of standardized testing. Bottom line: You may need to go back to school to be certified in your field, or you may need to pass conversion exams for your degree.

To add to the complexity - the information provided here will need to be validated for your community, city, or state. It does provide an excellent starting point. The two expressions I live by:

'It is never too late'
and
'Where there is a will, there is a way'

Education in the United States of America is extremely sought after from students and professionals all over the world. The most important thing to understand is that in America you are NOT bound to one job or one career. Nor do you need to have been a super star at academics to be successful here. You only need the desire to achieve and know that where there is a will to do something, there is a way to get it done. All that stops you are the confines of the box your mind sits in. There is nothing to stop you from improving on your skills, adding new skills to your toolbox or even changing to a completely different set of skills and knowledge.

Therefore, my first bit of advice is to set your mind free and don't put it back in a box.

Other quick things to note:

Make the decision that is right for you. Do not blindly follow what someone told you or suggested to you. Do as much personal research as you can and never be afraid to ask questions, they are expected parts of conversation in education. Schools, trade schools, colleges and universities here have admissions counselors and educational departments - as the possible client (consumer) you can make an appointment to talk with them and ask all your questions.

All adult schools are flexible with class schedules. This means that in many instances you can choose part time or full-time status and the days and times that you want to attend. This includes options for morning, afternoon, evening, and night classes or a combination of all of them. Nowadays, with online and distance learning, even more flexibility is possible.

Flexibility is the norm, not the exception. In New York we understand that adults are balancing family and work life while going to school. Understand what your needs are in order to create the balance you need. Do not hesitate to work around your needs - no one will think less of you if you are not a full-time student, but rather they will see you as deeply serious about your education. Many on-line education opportunities exist but check out the reputation of the schools offering such courses.

Considerations: travel time, study time, project work time, exams

You may find that there are items that you need for school but don't have and may not have the money for. Don't let this discourage you and definitely don't be ashamed! Instead, let people know (school counselor, your mentor, any group established for foreign students, the financial aid office). Someone will know where or how to get you what you need. Philanthropy, the art of giving, is a normal part of life here. There may well be a grant or a gift to cover your need. A cousin of mine was given winter coats, not needed in his home country, thanks to a grant from someone who suffered from the cold as a student, made a lot of money, and wished to make a gift to future students.

Think about how you learn best. Some people need to be in class while others can watch a video and immediately repeat a process or skill. Online classes and online schools are an option.

Dialogue is critical, whether you are an in-person or virtual student. Ask questions of the school administration and engage in discussions with the instructors. In the US, students are encouraged to question and examine learning, not passively receive it.

Non-University Learning - Some things don't have to be learned at a university. Many corporations offer free courses and many experts in various fields offer free tutorials on YouTube. There is also on-the-job training available. Certificate courses are sufficient to start in

many professions, such as banking, nursing, insurance sales, home sales, where the real learning is acquired through on-the-job training.

Example:

1. Harvard University's free online courses - <https://pll.harvard.edu/catalog/free> AND <https://www.edx.org/school/harvardx>
2. UDEMY free or low cost online courses - www.udemy.com
3. Math Institute of Technology (MIT) free open course material - <https://ocw.mit.edu/index.htm>
4. Yale University free online courses - <https://oyc.yale.edu/>
5. There are 3613 free courses available on Jan 6, 2022 from Universities around the world at edX - <https://www.edx.org/search?tab=course>. These represent a non-judgmental way of learning English in your chosen field, and of following some introductory classes.

NOTE: Some universities offer credit for life experience thereby allowing you to skip over some courses. Occasionally, you can take an exam instead of a class to show competency in a subject. Talk to your school counselor or your NFBPWC mentor to get help with this.

All Universities have student services to provide help with social and emotional concerns. If you are feeling overwhelmed, frustrated, depressed, anxious, or similar, reach out to someone for help. Get out of your comfort zone and engage with new people.

Do not think small. Many of the top universities enroll students based on merit, and automatically waive tuition fees for accepted students who have financial needs. This is because of the large endowments - gifts of land, real estate and money - that they manage, and because of the requirements of their Charter.

3.1 Adult Education

Every State has different resources for adult education which you will need to turn to the internet to research.

The New York State and New York City choices for adult education are endless and wide reaching. We have available everything from continuing professional development certifications to technical schools to Ivy League (elite, high academic achievement) Universities.

There is something for everyone. At the university level, the City University of New York (CUNY) is relatively inexpensive. In Addition, the State University of New York (SUNY) is implementing a plan to assist with your continuing education. This may include tuition assistance.

3.2 Converting your credentials

One of the things that often happens when immigrant business and professional people arrive in the US is they end up giving up their careers and taking up work that is purely for survival. That's ok if that's what you want to do. If not though, there is a path to help you.

Schools that perform 'prior learning assessments' take your prior experience and allow you to demonstrate your knowledge in exchange for college credits. You can use it for work experience, military experience, and college degrees. This is not likely to exempt you from taking classes at 100% or to automatically award you a degree but will help you reduce the time you need to spend on obtaining a degree.

Many colleges also accept CLEP exams in exchange for college credit. CLEP exams are tests in specific areas of knowledge that show you have the same knowledge that would be taught to you in a specific class. Universities can help you identify equivalent CLEP exams to take. Universities also may have faculty members create a special exam based on a course or ask that you put together a portfolio that they can use to evaluate your knowledge. If you don't see this type of option in your own research, start asking for it. The response will either be YES or NO. If Yes - great. If No - keep looking.

3.3 Paying for College

Money matters - In the US, we generally pay to attend university. Normally the cost is calculated according to the number of credits you need. Year-long classes are generally two credits while semester long classes are 1 credit. Most of the time a 4-year liberal arts bachelor's consists of 32 credits, 16 in your field and the rest in electives that allow you to be well-rounded in your education. One can reduce the number of credits required through testing. I was offered to do my degree in 3 years based on the test results, but I felt I would be too young when I graduated, and as I had a full scholarship, I elected to stay for 4 years. There are trade schools, certificate courses, and other educational opportunities that lead to jobs that require less time, and there are plenty of two-year programs available.

There are an abundance of grants and scholarships that can be applied for that will cover a majority of the tuition, books and maybe more. In addition, there may be special City or State grants, or subsidies provided for resettling families. If you are a resident in a state, state discounts may be available - you need to ask.

Campus: In many countries people go every day to their colleges or universities to attend classes. In the US the campus experience is something very special, and widely experienced. When accepted to the university of your choice, you are also invited to live on campus, especially if you are a college student. Scholarships, grants, and loans exist to cover the cost of your room and your food. This means that while you are living today in say Ohio, you can go to

College in Florida, and live on campus. Graduate students may be provided housing in exchange for living in a dormitory with college students, to keep an eye on them, or in exchange for research work. Ask. There are also married quarters available - so if you are married, both of you can live on campus or in campus subsidized housing. Ask.

Working while a student: Many universities have jobs available for students to get paid while studying, and there is an office to help students find work during the school year, during the holidays, and after graduation.

Resources:

Book: Never Too Late, The Adult Student's Guide to College by Rebecca Klein-Collins.

NASFAA'S Tip Sheet for Refugee and Asylee Students (National Association of Student Financial Aid Administrators)

3.4 Learning English

English is one of the easier languages to learn, at least this is what so many learners tell me. The one thing that is definitely easier is that you don't have to remember different word endings or word versions for males versus female words - these do not exist. There is also little differentiation between the formal and informal versions of: "you".

The fun thing, especially about American English is learning all of the wise sayings and the way we play with words to create our hip and trendy expressions. There are many ways to speak English, and for example words in England, South Africa, Canada, Kenya, Hong Kong, and the US may be used differently. A torch in England would be a flashlight in the US, and if you use "torch" Americans will think you are talking about a flaming light. I have had many people laugh at words I used, learned from British people, but realized it was up to me to not be embarrassed and to continue learning.

NYC: This is an immigrant city and there are many ways to learn English. Classes may be free, subsidized by various private or government organizations, and held in a range of spaces. To find them, look for classes designated as:

- English for Speakers of Other Languages (ESOL)
- English as a Second Language (ESL)
- English as a New Language (ENL)
- English as a Foreign Language (EFL/TOEFL)

Some general options for free classes and fee-based classes in NYC (you should look for similar classes in your community):

The New York Public Library (Adult and Teenager)

<https://www.nypl.org/events/classes/english>

2. **ESOL Classes:** for non-native speakers to improve listening, speaking, reading, and writing.
3. **Adult Basic Education Classes:** for students who already speak English but want to improve their reading and writing.
4. **English for Work Classes:** for Intermediate and Advanced speakers looking for work or already employed and want a better job.

The City University of New York (CUNY)

"The CUNY Adult Literacy (HSE / ESL) Program has been a cornerstone of CUNY's Division of Adult and Continuing Education for more than thirty years. Through the Program, [which operates on 14 campuses of the University in all five boroughs](#), tens of thousands of New York City adults and out-of-school youth have learned to speak English...."

<https://www.cuny.edu/academics/academic-programs/model-programs/cuny-college-transition-programs/adult-literacy/>

City Tutors of New York

[The City Tutors: A Volunteer Tutoring and Mentoring Community](#). NFBPWC currently has an agreement with them where they are providing Afghan women free classes through us.

New York Schools and Program Directory: <https://www.esldirectory.com/esl-program-search/usa/new-york/>

The list of private companies below can be very useful. Before paying for any courses, remember to ask many clarifying questions about what you can expect in return for what you pay. Make sure it is both what you want and what you need. You may be talking to a salesperson interested in having you sign up. If they push too hard, say you will think about it, research the company, look at comments from others, check its reputation with the Better Business Bureau. Then make up your mind.

New York Language Center: 2710 Broadway 2nd Floor · (212) 678-5800

ELS Language Centers: 17 Battery Pl #934 · (212) 431-9330

Global ESL Academy: 254 W 29th St Floor 4 · (212) 643-1410

3.5 Parents

As a parent, you are going to be faced with making decisions about your child's schooling. This will range from choices as to what kind of school your child will attend through what kind of transportation exists to get your child to school. You may want to find programs that will allow your child to have Islamiat studies, or to learn one of your family languages. There are many considerations to weigh. In the US the focus is on having each child succeed, and so if your child's English is at a lower level than others in the same age group, special English classes may be provided. Likewise for other subjects where your child may have had a different education. You can buy age-appropriate books in a bookstore or online to help your child learn about American history, literature, and civics.

First what type of school, then which grade level. Traditionally, regardless of your child's previous level of education, schools here will put them in a grade with students of their own age. It will be up to you to advocate for what is best for your child. Do not assume that every school is equally good or that every person and program is focused on helping your child achieve. You need to be personally engaged, take the time to stop and ask exactly how they plan to help your child. Questions should revolve around academics, emotional support, bullying, and religious considerations.

All children are required to be enrolled in and regularly attend a school, whether public or private, from age 6 through the age of 16 in New York State. Other states may have different requirements. It is up to you to check.

How Schools Are Structured

There is some uniformity among schools across America. There are also extreme differences. There is a Federal Department of Education, but each of the 50 States has autonomy over some laws, established at the State level, and these include education. In fact, within each state you may find that different school districts have different curriculums, assessment tools, and academic requirements. Within the districts, especially in large ones and in big cities, you may also find a variety of schools that range from public through public with specialized programs, public charter schools to private schools and religious schools. The majority of religious schools are Catholic/Christian followed by Jewish and then Muslim.

Levels

Children from birth to three years old, for parents who want or need to, can be placed in a small family daycare with five to 15 children in someone's home or a larger school style daycare that has multiple 'classrooms'. Either way your child will be exposed to a variety of structured play activities that help with brain and language development. Depending on your income, you may be able to receive assistance for the fees. If not, you will have to pay for the service. There

is no set price, and these daycares can cost thousands of dollars in New York City. It is really important for you to visit them and ask a range of questions in order to be sure you understand what you are paying for.

Your child's date of birth determines when they can enter school. In New York, for your child to enter public school in September, the child must have reached school age before December 31 of the previous year. Private schools may have different or additional requirements, so make sure you check and do not assume you know.

Pre-Kindergarten (Pre-K) - In New York City children can begin at 3 years old. We call this Three-K. In the rest of New York State children begin at 4 years old. Private Pre-K programs also enroll students at four years old. However, in this case each facility is a business and can set its own age requirements for admission.

Kindergartens are generally considered for five-year-olds. Again, birthdates matter so be sure to check well in advance with your local school system to establish when the next school year begins.

Cultural differences

Children in America are loud. In fact, they are expected to run screaming with joy through the park, playground, and even the house. Indoors we, of course, try to keep their child's play noises to a level that respects our neighbors right to enjoy their own homes.

You will often see children, particularly small ones, singing and dancing as they walk around the streets. There are several reasons for this - in school we teach many concepts in literacy, math and science through rhymes and song since both help with retaining information. This concept is similar to how for centuries the Quran has been recited with a singsong.

Another reason to encourage singing and dancing is to promote creativity and critical thinking for science. In many states, and especially in NYC, educators discourage memorization and encourage deep analysis. This is different in different states.

While it used to be common in schools to punish naughty students with a paddle, and some states still have not officially ended this custom, it is not allowed to hit children. If a member of school staff were to hit or paddle a child in New York City, the person would be removed from the school and face criminal prosecution. It is also frowned upon for parents to hit their children.

NOTE - This is extremely important: Many professionals licensed by the state are considered to have a mandate to report suspected or visible child abuse, like bruises or broken bones. Such a report is taken very seriously and leads to an investigation. The results could result in your child being removed from your home and your care. Other disciplinary strategies are recommended.

NOTE: Americans are very strict about not letting anyone other than themselves, members of their immediate family or properly constituted authorities (teachers, law enforcement, professional social workers or psychologists) intervene in disciplinary matters concerning their children. In some societies it is considered the duty of elders in the society to correct children's behavior and even discipline them if they see children misbehaving, regardless of whether the children are strangers or members of their own family. In America this is frowned on. At most you can tell the parents about such misbehavior and hope they 1) don't get angry with you, and 2) discipline the child themselves. Even the authority of teachers, social workers and psychologists can be severely restricted, and physical force is never condoned.

Special Needs

All children are different, and your children may have experienced some events that have changed how they view the world during their move to the United States. In most places you can ask the local school to evaluate your child and design an Individual Education Plan (IEP) for your child's education. This can be useful regardless of whether your child has emotional, physical, mental, or situational differences from others in the same age group.

Your child may need special assistance at school, and in most school systems this is provided. It is important to discuss your child's needs with the school counselor and administrators' so these needs may be met.

Chapter 4: Positives

Everything in Chapters 4 through 8 has been collected from women who have immigrated to the US just like you. We asked them what positive experiences they had when arriving here, things they loved, were excited about and pleased with. These were the common responses our many volunteers shared with us.

Opportunities

This was the most common answer received by our volunteers. There is a concept of ‘the American Dream.’

“I was hopeful about my new life here. I could express myself in a way I wanted to show the world.”

“I was hopeful for my future. I was aware of the possibilities of life, going to college, getting a career I loved.”

“To immigrate to the United States became a dream for me. In the beginning, it was hard, I did not have friends, jobs, and I struggled to start learning English. But the opportunity and accessibility that this country has for immigrants opens the door and makes my journey easy to pursue my higher education and adapt to the system quickly.”

“Now I am loving this country because it has many opportunities for everyone and many grateful jobs and places to work in. Also, the education system is really great, and it gives equal education to everyone no matter where you come from or what is your gender”

“I loved seeing opportunities in abundance.”

Freedom

It is no cliché that the US is called the land of the free. Many women realized when they immigrated here that there was a new sense of freedom to do whatever they wanted.

“I loved the freedom. I was born during a dictatorship and was 29 when he was overthrown. It was repressive and being in America there was a lot more freedom.”

“I loved the anonymity, I felt free. Not everyone knew one another so I didn’t have to adhere to a strict culture.”

“I could wear whatever I wanted, and no one batted an eye.”

“As a young female teen immigrant coming from a society where women are second class citizens, I was enthralled by what I saw as possibilities for women in the US. I saw women

leading in various industries and in various roles, and they were celebrated for it. They had the freedom and berth to pursue their interests passionately.”

“The multitude of choices and voices that are given freedom to co-exist make for an often confusing, noisy situation. And all the noise and dissenting voices are somehow held together by a common goal and a common belief that affords a life of freedom.”

Diversity

As has been mentioned previously, the US is a vastly diverse country. This has led to the analogy of it being a ‘melting pot’ where all the different cultures melt together to form one America. This diversity of cultures can be shocking at first, but many of the women we interviewed found it exciting.

“There was a blending of cultures. Everyone can find a community here.”

“I liked that people were interacting from different cultures.”

“I loved experiencing the diversity NYC offers.”

“Coming to America was very exciting because coming in a different country, with different culture, different languages, and a lot of opportunities - with that comes also the challenges, the English language and getting used to the environment.”

“Arriving in America I was amazed not to have to bribe anyone for anything I needed. This was truly a liberation.

Chapter 5: Learning Experiences and Fundamental Differences

Moving to a new place, especially a new country, comes with many learning experiences and many times there are notable differences between the new culture you are adjusting to and the one you are used to back home. The women who have come here before you noted these learning experiences and differences were most significant for them.

The Good

“Coming from a socially conservative society, my preconceptions of right and wrong, of a good and a bad person, were fairly one dimensional. In the US, I found that there are many different types of parameters for good and bad, and the multitude of choices at times confused me, but very often inspired me to discover new things.”

“I was shocked that greeting were so different here. Shaking hands is the common greeting in the US. Where I am from people hug and kiss on the cheeks. Men hugging and kissing is viewed as weird here.”

“I was inspired by all the powerful women around me and female role models within the US.”

“I was interested in things I didn’t grow up with like other cultures and experiences.”

“I discovered my own independence. I could do so much on my own and enjoyed challenging myself. Also, that there was safety being a woman here, I was free to walk to school and back alone.”

“I was interested in learning about US traditions, different holidays and histories and what they mean. You need to know the history of a country to understand it.”

“My integration experience was different and initially challenged different cultures, and people’s behavior was different from my homeland. I started to make friends with similar goals as mine and know different cultures, allowing me to connect with different perspectives. Today, I still make a connection with people with different cultures, religions, and I feel more confident in this country.”

The Bad

“How difficult assimilation would be. My advice is to pick whatever feels best for you. Take it step by step and enjoy the experience.”

“I was disappointed to learn how arrogant Americans were. There is a “Learn this/ do it this way or leave” attitude.”

“Although you may look similar to people here and speak the same language, things are different.”

“It was shocking to me that Americans are often not exposed to foreign cultures. Some reject them and are scared no matter what the culture is while others embrace it to a fault and can be overbearing. It all depends on where you are. You may shock people. People may

underestimate you. “I am a foreigner, but I am not stupid.” It can be isolating because you are different - these things happen more in the countryside than in cities.”

“I was shocked by American ignorance. I am from Bangladesh and many people didn’t know I was Asian.”

“Family dynamics are different here. The treatment of old people here was strange to me. It is not customary for them to live with the family, instead they go to a nursing home. This was similar to my peers who couldn’t wait to get their kids out of the house as soon as they turned 18.”

“I was startled that there seemed to be no family allegiance - my family was my core, first and foremost - and that respect and centralized love just was not demonstrated.”

“It was weird to me that second generation Americans never seem to invite you to their homes yet are very nosy when they come to your home.”

Realizations

“My life was going to be very different from people back home. I had to build my own path.”

“I realized I needed therapy and that there should be no shame in that.”

“I really wanted to learn English as soon as I got here so I could be free on my own and fight for what I believe in. Language was my first goal.”

“Americans are sensitive. Bluntness is often confused for rudeness. Where I am from people will say ‘you look so (fat, skinny, etc.)’ I had no clue people would get so offended by that here.”

“There was an unspoken rule in Bangladesh to dress modestly. I took time to realize that no one here will yell at you in the street if you weren’t covered up.”

“Opportunities weren’t available for everyone; group stigmas could impede opportunities.”

“I came from a culture where people spend a lot more time being polite to each other. Americans are abrupt and much shorter and to the point in their interactions, and at first I felt intimidated by this mannerism. Eventually, I embraced and now prefer this method of communication as I feel that it is open, direct, and honest.”

“The thing that struck me the most was having to remind myself that I am “black” when attempting to or pursue something. Constantly having to see my own being targeted because they are “black” was and still is strange to me. There are many challenges I faced and overcame, and I am happy I was able to experience those challenges. They prepared me for the life we all want, “the American life”.”

Chapter 6: Frustrations

Moving and adjusting to a new home comes with frustrations. Adjusting to a new culture only adds to those frustrations. We asked migrant women to share some of their frustrations with us so you may know the types of challenges you may face.

Assumptions

“People underestimated me because I was an immigrant and ‘different’. Believe in yourself and your abilities.”

“I assumed I didn’t fit in.”

“I assumed everybody in the US liked everybody else. That is not always the case.”

“I thought it would be easy to express to people my views and people would be more receptive.”

“People's assumptions of Africans or Muslims.”

“People could not label me, so they limited their interaction with me.”

Disconnects

“I thought I was going to have more information about back home. America has more communication and media is all over, but other countries are not really in the news. There is a lack of international culture and knowledge. When you cannot find things out about your country it can feel isolating because you still want to know what's going on.”

“When there is a lack of community around and you cannot connect with your culture it is isolating.”

“I was clueless about pop culture.”

“I was clueless about the college entrance process. School counselors weren’t very helpful, and I had to scramble on my own to find other resources. “

“I felt like an outsider - you try to make people see you are just like them - a human being.”

“There were many times that I felt misunderstood, not welcomed, alienated. But perhaps due to my faith, I never minded being looked down upon because I felt that all those experiences would somehow help me become stronger.”

“The difficulty is that you meet people that don’t have the same lifestyle or same culture that was challenging understanding that.”

Challenges

“Starting school has been one of the toughest and most challenging times of my entire life. I left Bangladesh in the fourth grade and was placed into seventh grade in New York City; I was

placed into the eighth grade after two months. Everything was new to me: the place, the language, the teachers, the types of students, the education system, the school itself and the different cultures all coming together in several noisy hallways, where no-one spoke a word that I understood, which is Bengali.”

“One of my biggest frustrations was to adapt to the American culture in the part socialization. It was difficult to see everybody busy, many friends with two jobs, schools, and family, in some point I feel frustrated. A lot of my friends didn't have time to socialize with me, at the beginning it was difficult to understand but later, I adapted.”

“People treated me like an outsider, but I found my people and community by focusing on my own interests.”

Chapter 7: Upsets

Leaving behind the life and home you knew can be extremely upsetting. We want you to know that you are not alone.

“I felt anxious a lot trying to balance two competing cultures.”

“I convinced myself a lot of negative things about myself like I wasn’t cool or popular enough to fit in.”

“I was discouraged from making friends because I didn’t think I was going to fit in.”

“I was changing but felt resistance to change from myself and my environment. I started doing better when I focused on what I wanted instead of what people were telling me to do or want.”

“I was scared of male attention and the gender dynamic here after coming from a culture where men and women were mostly segregated.”

“I was sad about losing my home and friends and family.”

“I missed not sticking out. I didn’t have the safety of my community and neighborhood here, just strangers.”

“I was disappointed by my expectations and the realities. In Pakistan my family lived in a whole two-story house with a backyard. When we got to New York we had to live in a tiny apartment.”

“The biggest fear is not being around family you may not see again and thinking a goodbye may be forever.”

“When you leave home, you die a little bit. The people you left will replace you. You still have a place in their hearts, but it isn’t the same place you had before.”

“Racism and discrimination is a reality, you need to practice your street smarts and keep yourself safe.”

“When I returned to my birthplace a few years after emigrating, I found that I had adapted to the US very well, but had 'lost' the ability to connect to my hometown. I felt like a stranger there. I wondered how a mere few years could replace over a decade of life, but I realized that the freedom afforded to me in the US felt more natural than anything else.”

“When I first came to New York I wasn’t feeling comfortable enough to stay. Naturally, I was crying to go back to my country. I missed my family who took care of me after my mom died. I had to leave them behind to come here to be successful in my career and my life goals. There were times I wanted to give up but I always remember my uncle saying that “Learn to respect and never give up” which I learned from my uncle before I immigrated to NY. This quote gives me the courage to be a success in my life after I came to NY. My life has changed since I began living in NY due to the fact that I was able to confront unknown experiences by applying the idea to respect and never give up.”

“Staying in a country where you have to learn the language, work and help your family back home can be very hard. Because at a certain point it comes for you to give up, but knowing the chance and opportunity you have, gives you more strength to work hard.”

Chapter 8: Words of Wisdom

After answering our questions about adjusting to life in the US we asked the women if they had any words of advice for you as you make the adjustment yourself. These are the words of wisdom they wanted to share with you.

“Things will get better, don’t get discouraged!”

“If someone treats you badly, remember it’s just one person, not the whole country. There are more good people than bad. It’s like the apple tree, there may be one bad apple but 99% are good.”

“You are a hybrid now - not the same as what you used to be but not a product of your environment.”

“This is a great opportunity to reinvent yourself. You may not have asked for this opportunity but it’s a chance to do something different.”

“Try to make American friends. They have differences you will need.”

“Just because someone speaks your language or is in the same community, they may not have the best answer. Don’t be afraid to ask outside your community.”

“You will not reap the sweet fruits at first, it is a seed you must plant. Think about what seed it is you want to plant.”

“Invest in your education! Job and growth opportunities don’t really exist in migrant communities without education. Look up what opportunities are available to you and don’t hesitate to reach out to people in career fields you are interested in.”

“Don’t let your fears stop you from engaging! You’ll get to know people and they’ll get to know you - it will help with the unknown. We have a fear of the unknown, assimilate, learn about the community, get to know people and the mechanics of things.”

“Be observant. Don't be afraid to ask questions. Have faith. Be strong. Be vigilant, but also be open to new people and new experiences. Try very hard to venture outside your own community but reach out to people outside this community as well. (For example, have a goal: start a conversation with a new stranger every day, even if it is just to say, 'good morning.')

“Coming to a new country is challenging but if you give your best and never give up, you will succeed and be able to adjust to new rules, new community, new language, and new lifestyles. Believe in yourself that you can do it, remember the word impossible said I am possible which means anything is possible if you try and give your best to it.”

“Enjoy the process of learning another culture, also don't be afraid to make mistakes in the process of learning. Last recommendation is to connect with other people, in the community, school or public places. I think peers can help to make easy the process of adaptation to the American culture.”

“Take your time. You will not adapt to this lifestyle in 3 weeks. It will take you some time. Also be open to learning and adapting. That’s the only way to survive here.”

“Believe in your dreams, and don't let someone tell you that you can't be what you want to be.”

“Be patient with yourself, everything is going to be alright.”

Chapter 9: Charting your course

Now it is your turn to become an author. Keep track of your experiences, things you wished you had known, the things that surprised you much, and the best parts of your life here. Research the internet for things that interest you. Discover all of the many things you can become in America – that may not be possible in any other country.

- You make the best sweets from Afghanistan – maybe you want to start a mail order business and have a shop eventually. Search for women who became millionaires with their cookies.
- You would like to have a combined degree on women studies and Islamic architecture – I am sure you will find a university to support you in studying that.
- You would like to be the top Tango dancer in your state – well, that too is possible (ask Sher Singh about it) – but you can go to classes, enter competitions.
- You want to be a security guard? A truck driving woman? Fly an airplane? All these things are feasible, some need money.
- You would like to join local government? If you can get the votes, why not?
- You wish to start a small business? The small business administration has people waiting to help you.

I was surprised that the only limiting factors here in the US were my imagination, time and of course money. With hard work, curiosity, and energy – I have already been able to do oh so many things I never even knew existed as a child!

Write down your dreams. Research the requirements. Develop an approach (it may not be direct). Then chart your course – and follow it (otherwise you may go through so many detours!). Your life is your own to live.

Appendix A: Project Elements

Table 1: Areas Covered in this document		
Emotions	Reaction	Comment
Positive	Loved	Thing's people loved about being here
	Won	Moments when people felt they achieved
	Pleased	Moments of clarity and understanding
	Engaged by	Times when people felt they were a part of life
	Joined	When people felt part of a community
	Hopeful	That life would become manageable again
	Passionate	Newly awakened interest and a sense of belonging
	I could	The sense of freedom with becoming able
Learning	Confused	
	Shocked	
	Intrigued	
	Interested	
	Excited	
	Inspired	
	Began looking for	
	Wondering	
	Determined	
	Understood	
Fundamental Differences	Did my best	
	Did not know	
	Discovered	
	Worked on	
	First Challenge	
	Grew up in a community that	
	Needed	
Frustrations	Always Imagined	
	Wondering	
	I know/didn't know	
	Couldn't	
	Wanted/didn't want	
	Assumed	
	Tried	
	Thought	
	I am not/I am	
	Felt like	

	Clueless	
Fears	I was able/I wasn't able	
	I convinced myself	
	Discouraged	
	Intimidated	
	Fear of punishment	
	This is a dream	
	Change was dangerous	
Tears	Hated	
	Scared of	
	Missed	
	Sad About	
	Tried	
	Disappointed	
	Lack of respect	
	No one listened to me	

Appendix B: Local Compendium of Afghan Resources

This appendix was developed to cover NYC. Similar resources may exist elsewhere - and the internet can help you identify them.

NYC

- [New York Community Center - Women For Afghan Women](#)
- <https://nypersiancenter.org/>
- [\(5\) Afghan Americans of New York | Facebook](#) Non-profit founded in January by Wazma Hassan (immigrated during Soviet invasion) afghanamericansofny@gmail.com Hosted clothing drive Aug 27th - Donated 30,000 lbs of goods to Ft. Dix in NJ
- [Programs | Refugee Services | OTDA \(ny.gov\)](#)
- [State of New York - Programs and Services by City | The Administration for Children and Families \(hhs.gov\)](#)
- [Program Refugee Resettlement Program: \(ny.gov\)](#)
- [Resources to Help Afghan Refugees - Google Docs](#)
- **Keeping Our Promise, Inc.** is the most comprehensive resettlement program for Afghan, Iraqi and Kurdish interpreters and support personnel in the United States today. <https://www.keepingourpromise.org/> Based in Rochester, NY, we assist with initial visa applications under the Special Immigrant Visa Program. Once visas are granted, we will find and furnish our allies' first apartments, and help with finding employment. We help with a modest vehicle to get to work. Caring Circles help fully integrating families into their new lives so they can quickly become contributing members of the Rochester, NY community.

Rochester is now home to Pashtuns, Uzbeks, Tajiks, Hazara, Turkmen and Nuristanis from Afghanistan, Sunni and Shia Iraqis, as well as Kurdish allies, who served the U.S. and came to Rochester under the Special Immigrant Visa program for their faithful and honorable service to the United States in a warzone.

Would you like your organization, school, or college to learn more about our Afghan, Iraqi and Kurdish wartime allies? Program Director Ellen Smith will come to your organization with a prepared program. Ellen is precise, comfortable with audiences, and can tailor an educational program to fit your time and needs. PowerPoint presentations are available, along with guest SIV speakers who can join Ellen.

- <https://www.citizensnyc.org/>
- [New Women New Yorkers \(nywomenimmigrants.org\)](#) We provide workforce development and other programs to empower immigrant women to obtain meaningful

employment or pursue higher education in NYC. We offer a safe, inclusive space where immigrant women can build community and share their stories.

LEAD is a free workforce development program for immigrant women. Key goals are to support and prepare our participants for entry into the NYC workforce or to pursue higher education.

- 1st pillar of LEAD: A series of job readiness workshops that provide participants with critical knowledge and skills about the US job search process and workplace culture.
- 2nd pillar of LEAD: Group practice & networking sessions hosted by NYC-based companies in a wide range of industries – including mock interview sessions, career advice chats, and panel discussions with experts. Current partner companies include Google, Guardian Life, Forbes, LinkedIn, QBE North America, Socure, The Rockefeller Foundation, and ZS.
- 3rd pillar of LEAD: Individual, tailored support in the form of resume building, interview prep, and career counseling.

Grants

[New York free grants and loans for minority and women owned businesses - Women and Minority Business](#)

Afghan neighborhoods

The largest concentration is in the Kew Gardens Hills area of Queens between Main Street and Kissena Boulevard. Just north of this area in Flushing, Afghans are concentrated south of downtown, as well as in the area of their main mosque, which is east of Union Street and north of Northern Boulevard. The Hindu-Sikh population also has a large concentration in Hicksville, Long Island, and Afghan Jews are concentrated in the Jamaica neighborhood of Queens.

NYC Afghan Restaurants

Ariana Afghan Kebab Restaurant
787 9th Ave (Hell's Kitchen)
212-262-2323

[Welcome To Ariana Afghan Kebab New York City \(ariananewyorkcity.com\)](#)

Sami's Kabab House
35-57 Crescent St (Astoria)
917-832-7165

[Sami's Kabab House - Authentic Afghan Cuisine in New York \(samiskababhouse.com\)](#)

Afghan Kabab and Grill House

1015 Manhattan Ave (Greenpoint)

718-389-2211

Afghan Kebab House II

1345 2nd Ave (UES)

718-813-9556

[Afghan Kebab House II | Afghan Food | New York, NY](#)

afghankebabhousesny.com

Kabul Kabab House

42-51 Main St (Flushing)

718-461-1919

[Kabul Kabab \(kabulkababhouse.com\)](http://kabulkababhouse.com)

Afghan Kebab House

764 9th Ave (Hell's Kitchen)

212-307-1612

AFGHANON9.COM

Lasani Afghani Restaurant

580 Montgomery St (Jersey City)

201-333-7400

Balkh Shish Kabab House

2310 31st St (Astoria)

718-721-5020

Main Bakhtar

72-24 Broadway (Jackson Heights)

917-378-4743

Main Bakhtar Halal Kabab

67-29 Main St (Flushing)

718-793-4535

Nansense

231 W 39th St (Midtown West)

646-993-1655

[Nansense: Afghan comfort food – The Deco \(thedeconewyork.com\)](http://thedeconewyork.com)

Samia Grill

680 Route 440 (Jersey City)

201-200-9599

Bahar Masala

984 Coney Island Ave (Flatbush)

718-434-8088

Potential government allies

Gov. Kathy Hochul
Senator Andrew Gounardes
Assemblywoman Catalina Cruz
Senate Minority Leader Robert Ort
Senator Sean Ryan
Senator Tim Kennedy
Senator Jeremy Cooney
Senator John Mannion
Senator Neil Breslin
Senator Rachel May
Senator Samra Brouk
Senator Sarah Clark

<https://www.nysenate.gov/newsroom/press-releases/sean-m-ryan/new-york-legislators-and-refugee-resettlement-agencies-urge#:~:text=As%20New%20York%E2%80%99s%20leading%20refugee%20resettlement%20regi on%2C%20the,and%20to%20the%20economy%20throughout%20Upstate%20New%20York.>

Examples of Individuals Assisting:

New Yorkers seeking to support Afghans arriving in New York State can contact the Office for New Americans Hotline at 1-800-566-7636 for information on local providers and how they can assist.

[Afghan New Yorkers Spring Into Action as Humanitarian Crisis Grows - THE CITY](#)

- Matt Pelak, an Army veteran living in Bushwick, Brooklyn, said he has barely been sleeping. He works at Amazon by day and with a coalition of veterans at night calling anyone they can find in Afghanistan or elsewhere who can help bring their former interpreter colleagues safely to U.S. soil.
- Just last week, Wazma Wardak Hassan, the head of Afghan Americans of New York, met with the Afghan consul general to plan celebrations for the Afghan Aug. 19 Independence Day.
- Zakaria Kazmi, 19, the lead organizer for next week's protest at Bryant Park, has never set foot in Afghanistan. He said he's maintained his connection with the country through his family and their memories, especially of their homeland's beauty.