
Building Awareness of **Culture & Resources**

Video Guide



UNIVERSITY OF MINNESOTA
Extension
SERVICE

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Table of Contents

Introduction.....4

- Purpose
- Target Audience
- Themes
- Overview of the Videos and Guide

Abbreviated Transcripts of the Videos.....6

- Video 1: Panel Introduction
- Video 2: Questions for the Panel
- Video 3: Latina Perspective (Liliana Padilla)
- Video 4: Hmong Perspective (Seng Tchaa)
- Video 5: Somali Perspective (Hussein Samatar)
- Video 6: Money and Homelands (Liliana Padilla)
- Video 7: Islam and Interest Aversion
- Video 8: Elder Care and Currency (Seng Tchaa)
- Video 9: Working with Somalis (Hussein Samatar)
- Video 10: Country of Origin (Liliana Padilla)
- Video 11: Working with the Hmong (Seng Tchaa)

How to be Successful.....13

- Decide Which Videos to Use
- Combine with Other Resources as Needed
- Prepare to Present the Videos

Introduction

Purpose

This guide is designed as a companion to the videos found on the Building Awareness of Culture and Resources: Instructor Materials CD. This manual will give people (hereafter referred to as the “instructors”) an overview of the videos as well as an abbreviated transcript of the videos. Lastly, this manual will help instructors incorporate the videos into a Building Awareness of Culture and Resources program.

The video and guide are part of the Building Awareness of Culture and Resources program, sponsored by the University of Minnesota Extension Service and partners at the Department of Family Social Science and the University of Minnesota. More information about this project can be found in the Instructor’s Manual also found on the Instructor Materials CD. For more information on combining this guide and videos with other components of the Building Awareness of Culture and Resource program, instructors should refer to the “How to be Successful” section at the end of this guide (as well as the Instructor’s Manual).

Target Audience

This manual is designed to be used by Extension educators and community and/or agency staff who will be using the Building Awareness of Culture and Resources videos.

The Building Awareness of Culture and Resources videos are suitable to be used with any group that will focus on personal, financial, and/or community resource use. This includes anyone who conducts trainings and/or interacts with co-workers and clients on resource management or other family-related issues where cultural sensitivity is essential for work success. The actual audience will vary but may include service providers, educators, community business leaders, and/or volunteers. Ideally these videos would be presented in conjunction with a Building Awareness of Culture and Resources presentation.

Themes

Similarities and differences exist not only between people of different cultures but between people of the same culture as well. When it comes to using resources such as money, some influences of the culture will make a bigger difference than others. It is often difficult to know how a particular cultural belief, attitude, or tradition will influence the way in which people within that culture will handle resources. People’s culture is only a part of the context in which they live and act, however. The experience of emigrating from another country, for instance, can have a powerful effect on the way people use resources. Past experiences of the place they came from, the age they left, their reason for leaving, and the likelihood they will return could all be critical factors in the way immigrants use resources.

There may be certain things that people from different cultures have in common. The three panelists in the videos described the importance of trust in being able to work with people, especially when it comes to explaining options and helping them with their resources. Similarly the concern for resource safety seemed to underlie many different cultural practices. There are some values (like caring for the elderly) that people of different cultures have in common but the ways in which the values are culturally expressed often vary.

Most of the time, when service providers cannot understand why people from another culture believe or act differently, it is because an important piece of information is missing, misunderstood, or taken out of context. Assumptions are made without really being aware of them. By carefully listening, thinking, and asking the right questions, providers can help unveil important information.

Overview of the Videos and Guide

The Building Awareness of Culture and Resources videos were filmed at a studio in Peters Hall (University of Minnesota- Twin Cities) to provide a panel discussion component for the Building Awareness of Culture and Resources curriculum. They were based on similar panel discussions that took place during training sessions held across the state in the previous months. This particular panel discussion was delivered to Minnesota Extension educators during a statewide staff development in fall 2005. The featured panelists for this discussion were Liliana Padilla (representing a Latina perspective), Seng Tchaa (representing a Hmong perspective), and Hussein Samatar (representing a Somali perspective). The purpose of this panel discussion was to inspire persons in serving agencies to gain a better understanding of the cultural or situational influences that affect the choices people make in the use of resources. The panelists were asked to answer specific questions aimed at building awareness of diverse approaches to obtaining, managing, and using resources.

Although the panelists came from particular cultures and had a service background among the groups they represented, they spoke primarily from their own experience and their own way of seeing things. Two of the panelists were quick to note that they could not speak for everyone within the groups they were there to represent. All the panelists emphasized the broad range of ideas, attitudes, and practices that exists within each of these cultural groups.

While the video was initially filmed as a single film, it was later broken into 11 smaller video segments. These 11 segments are essentially tied to each change of speaker (and therefore, for the most part, represent one particular perspective for the topic at hand). Instructors should refer to the last section of this manual (“How to be Successful”) for hints on using the various video segments. The videos have been edited to exclude non-substantive material. The length of the videos is as follows:

Video 1: Panel Introduction— 2:08 minutes

Video 2: Questions for the Panel— 1:22 minutes

Video 3: Latina Perspective (Liliana Padilla)— 7:48 minutes

Video 4: Hmong Perspective (Seng Tchaa)— 6:56 minutes

Video 5: Somali Perspective (Hussein Samatar)— 10:35 minutes

Video 6: Money and Homelands (Liliana Padilla)— 5:06 minutes

Video 7: Islam and Interest Aversion— 4:58 minutes

Video 8: Elder Care and Currency (Seng Tchaa)— 4:14 minutes

Video 9: Working with Somalis (Hussein Samatar)— 1:42 minutes

Video 10: Country of Origin (Liliana Padilla)— 2:17 minutes

Video 11: Working with the Hmong (Seng Tchaa)— 0:54 minutes

Beyond these introductory pages of this guide, the following pages contain an abbreviated transcript of each of the videos. The transcripts contain direct quotes as well as summaries of some of the more personal comments and stories told by the panelists. This information can be valuable, even essential, for those who wish to be of service to others.

Abbreviated Transcripts of the Videos

Video 1: Panel Introduction

Patricia Olson: Well I am absolutely so honored to have this panel with us today. Some I know better than others or at least I know their family members. And (I would like to have you also welcome with me) we have Liliana Padilla. She works in the Twin cities with the WomenVenture, which does work with encouraging women in entrepreneurship. Then we have Seng Tchaa. He is a Minnesotan, in a way. He had a lot of years in Alexandria, Minnesota, and he is a mortgage broker. Our third panelist is Hussein Samatar. Hussein is the director for the African Development Center, which does economic development with the Somali community and others.

Video 2: Questions for the Panel

Patricia Olson: Okay I am going to share the questions that we posed to them. And the questions are. . . Because the idea is getting an understanding as we work with immigrants and refugees here in Minnesota. They have a history. Folks come to us with a history but we do not always know what that history is, and where they have come from, and what was it like back in another country. . . So the questions are:

- 1) How are money decisions made in the household?
- 2) Who manages the finances?
- 3) Where is money kept?
- 4) How was money managed prior to arrival in the U.S.?
- 5) Describe some typical experiences with financial institutions (or if there were no experiences).
- 6) And how could we in the audience and those who work in the helping agencies help?
- 7) What do we need to know to better work with the community that you are here to represent?

So, without further ado...

Video 3: Latina Perspective (Liliana Padilla)

How are money decisions made in the Latino community?

They are made very simply: as a need basis. I need food—that is what we take care of.

And for the most part people do (when they are at home). . . they do own their homes so they don't really have to worry about the rent. There are some that do but for the most part (if they are in a small town) they will not have to; they will own their home. If they are in a big city then there are more apartments and rental institutions or places.

We continuously refer to first generation and second generation and kind of distinguish that a little bit because, although they are part of the same family, they are very different. Their environment has shaped them differently. I'll be speaking to you a little bit more about the first generation, which is the recent immigrants. Those are the ones that will have a little bit more of the history that they are carrying and some experiences with their country.

Who manages the finances?

Men think they do but it's really [the] women. The man is particularly the one in charge of bringing home the majority of the money for the household, but it is the woman that is kind of in charge of the budget.

Where is money kept?

Money is kept wherever they feel is safest. And, in the majority of instances, it will be at home. They will have a little stash somewhere. That is very predominant, particularly with the first generation of immigrants.

There are also different characteristics between immigrants that are emigrating from a large city and a small population. In a small population, banks are less accessible. They are kind of an emporium in themselves; there will be just one bank. Therefore, there is a lot of mistrust because, of course, when you have just one institution that is covering a vast area they tend to take advantage of the situation. So there might be a little bit more hesitancy to do any banking because they have learned that the banks are there to make money for themselves, not to help them make money.

There are largely cash transactions.

How is money managed prior to arrival in the U.S.?

It depends on where they are coming from. If they are coming from a large city it is very much like it is here.

[Discussion about debit card use in Mexico and the United States]

What should helping agencies know?

I wanted to get across a point. . . that is that yes, we are a community, we are very similar, but the Hispanic or Latino community is more like a beef stew—or like a stew where every ingredient is vying for the place of honor.

[Discussion about Latino diversity—especially physical appearance]

We strongly identify; we are very proud of our history.

Video 4: Hmong Perspective (Seng Tchaa)

How are money decisions made in the Hmong community?

Money decisions are made primarily by the head of household which is typically the man. The Hmong community, it is a patrilineal community so the man tends to make all the decisions regarding finance, but it is not without consulting the wife.

Everything is handled on a cash basis. There is not really a structured system.

[Discussion about the Hmong currency in Laos]

Where is money kept?

Back in Laos, they had paper currency also, but typically they keep that on the person. Whereas, [for] the silver bars and the coins, their system of saving was in a wooden box or in jars inside the ground somewhere where they feel it is safe.

[Anecdote about hidden money]

Back in Laos there wasn't a set system for real estate control, for ownership of real estate. If you see a piece of land that has not been cultivated and you want to cultivate it, then it is your land—it is there for you to use. And then, once you use it up, you leave; you go to a different plot of land. The nutrients in the land come back, someone else wants to use it. . . that is how you take ownership of the land—it is just for usage. There is not really any formal paper entitling you to the use of the land.

Describe some typical experiences with financial institutions.

In regards to financial institutions, there is not a strong regulatory [system]. The government cannot really control the banks back in Laos so there is very little trust in the banking systems. And not only that, the Hmong people typically live farther away from the big towns so it is harder for them to get to the financial institutions. They devised their own way of saving money. I guess the easiest way to put it is they do not trust the banks. They hear stories of people putting money in the bank and then they cannot get it back. So, on the person is where it is safest.

Real similar to the Latino community, there is a big difference between first generation Hmong immigrants and the second generation.

[Discusses different generational views of money using personal anecdotes]

What should helping agencies know?

The Hmong people, they live in clans. The extended family is very strong. In Hmong, my first, my second, my third cousins—we do not have first, second, and third cousins—we have brothers.... I would call my dad's brother my brother. So, we have a very strong extended family.

Typically, to raise money people would pool money together (from month to month) and then each month it would pass to a different family member. So, if you had ten family members and everybody would put in a hundred bucks; that is a thousand dollars extra at the end of the month that everybody would benefit [from]. Each month it would go to the next person. So, typically, there is a lot of trust within the family.

Video 5: Somali Perspective (Hussein Samatar)

How are money decisions made in the household?

The Somali community has been here since the end of 1991-1992, in terms of the bulk of them. So, we are still in the survival mode. You will see a lot of families that really do not hold much of a long-term plan. For them, really, it is about getting employment, earning an income, and spending it; spending on the basics—the rent, owning a car, going to work, sending children to school—just the basics of survival. I think that is really where the community is at. So, you will not be seeing a lot of financial planning over the long term, like 401Ks, IRAs, or participating in Wall Street or the market place. It is happening in the second generation.

Who manages the finances?

It is really more [the] women in the Somali community than men, simply because of the civil war. As you know, there are a lot of women [who] came here, [more] than men, and they are the head of household. So, they do not really have, for the most part, a lot of men that they can depend on. Therefore, they have to make the decisions themselves and live with the decisions that they make.

You will also see another phenomenon, that there are a lot of huge public markets in the city of Minneapolis and Saint Paul. Most of the shops are run by women.

Although we have the tradition as well which men think that they have to dominate everything and, of course, that is part of the picture. But really, in terms of management, you will see that happen. Now, if the couple lives together (husband and wife for the most part), consultation happens. But the man would tend to make the decision or the man would make the decision for the most part, in terms of how the money is going to be managed. Having said that, within the Somali community (because of the civil war experience) women are really (more and more) making the decisions about their finances.

How was money managed prior to arrival in the U.S.?

In Somalia, as you really know (down in Africa), we don't really have a lot of big financial institutions. Some of you know that. So, it is a cash-based society; everything being based on cash. And sometimes, to the extent that you go back, it was more of barter. You barter with someone, in terms of "I need to have some staple (like rice, pasta, or whatever); I can give something else." So that has been common. And animals have really been something that has been used (like cows, chickens, goats, and camels). You will see that used to happen a lot in the Somali context. However, there has been a lot of Western influence. There has been a lot of people moving to the big cities. And then there was some banking institutions, but not as sophisticated as the United States. So therefore, most of the folks that came over, they are coming with little understanding of how the financial institutions work in the United States—therefore they do not trust. And the trust [issue], it is just because they are not familiar with it.

They do not really know, they have never been exposed to how the system works. So, it takes time for them to trust.

Another factor within the Somali community (that you will see) is that predominantly they are Muslims. And Islam has an issue with interest, as you know, in terms of giving and in terms with taking. And you will really see a lot of folks really trying to avoid or shying away to deal with a bank, just precisely because of the interest issue—giving and taking interest. However, this country has been really ingenious (in terms of creativity), coming up with products. There are a lot of products out there now that accommodate the Islamic faith. But still, they are not aware of [them] and you will see people shying away from dealing with a bank. But, it is getting better and better as we will stay here.

Describe some typical experiences with financial institutions.

Predominantly, they are entrepreneurs. They will love to start a small business/run small businesses. You will see that in all the cities that they go. They somehow come up with some sort of shop or something they can do for themselves instead of relying on a job someone else can provide to them or for them. In any case, there are many reasons why. But one of the biggest reasons is that the belief for them, to access wealth is to own a business. It is not to own a house so you can build your equity. It is not to get higher education so somebody can pay you big bucks. It is about you providing for yourself and your family.

Although, it is changing as you can really see the people get education. You know that the more you are educated, the more you work for someone else.

What should helping agencies know?

First of all, as you will really see this. . . the majority of it, not all, of the African or Somali community (particularly Somali community), they are here to stay. They really want to make this state of Minnesota their home. Therefore you will really see them striving very hard in terms of having [an] effective business, or buying a house, or some work related to some sort of finances.

But there is a gap in terms of what they know and how the system works. So you will be helping them, for the most part, guiding them, to really make good decisions for themselves and their family. Therefore, they will be better off [in the] next 10-20 years; that you will see a lot.

Women are very, very strong and they will make decisions. It may be subtle. Sometimes it may not be obvious to you. But that is really where the powerhouse is. And, if you dig a little bit deeper, you will find that to be the case.

Money is just an object. And what do I mean by object? It is just a medium of exchange; it is really nothing else. Therefore, you will see really that when Somalis came over to this state there was a lot of money wiring services that were brought up all over the Twin Cities. It used to be only the Latinos but now a huge amount of money is going to Africa. Because families are earning money and they want to really take care of people that they left behind. They are not only saving for all those things that I said (a business, home ownership, or what have you) but also they are sending money back to Africa, to make really sure that people that they left behind are comfortable enough.

Money is a family matter—it is a social event. It is really not “I have it, you do not have it, and you are not going to get anything from me”; that is not how it works. It is “I have it; you will get something. Whether you like it or not, I am going to give it to you”.

Video 6: Money and Homelands (Liliana Padilla)

Would you touch on sending money home and home ownership?

Sending money home (like Hussein was saying) just is a big deal. What you will find is that a lot of the first generation Hispanics are coming here for the opportunities, not to stay. That is going to be your biggest difference here. Latinos or Hispanics are coming to the United States to make a better living at home. This is not their home. Their home is where they came from. So that is where the bulk of their money is going to. So if you are talking to them about saving for their future, about social security, about retirement, they are going to be very hesitant because they do not want to tie their money up in a country that they are not going to be living in when they are older. And that can be a misconception because those checks can be mailed to them.

[Discussion about investment decisions when away from homeland]

Do they live in homes or apartments?

[Description of immigration patterns]

Like the other two panelists here: we have a sense of community and that’s what we do: we help each other. Our families, our extended [families]—you would call it extended families—are really close family.

[Follow-up on immigration patterns]

Is the money sent home going into some sort of savings account?

We owe our parents, sacrificing themselves to give us an opportunity or to make the best opportunity they could for us, so we are going to see for them. . . always! It does not matter, we will always see for them. And if I have children. . . and you know if you have children, they are the ones that are going to see for you; therefore, you are also investing in your future by investing in your children. At the same time, you also want to leave patrimony to those children because they are the ones that are going to see for you; you want to leave them well off—as well off as you can.

And, what you trust is what you know. Which is (if you are first generation) you know home and that is where you are going to invest.

Video 7: Islam and Interest Aversion

How do Islamic people borrow money?

(Hussein Samatar)

[Mentions banking products for Islamic people]

Because Africa is very far from here... For the most part, it is just refugee experience. When you are here, you left. In this case Minnesota is where the home is. And (most of the people we work with) we are finding that when they are stopping to visit they really have in mind to make [it] here and make it big. Sometimes we will joke in our small office; we say that (all of them) they want to be Bill Gates.

Remember, that really we are talking about a spectrum of people. Some of them will just face the conventional banking the way it is. They will borrow money. They would go and get a mortgage. They would go to a bank and get a car loan, whatever they need. But some of them really would try to avoid touch[ing] the whole interest [practice], whether it is getting or taking. Therefore, for them it is an issue because (well you all know this) without access of capital—some sort of it—you are not going to make it. You are not going to really be wealthy or leverage your resources.

[Follow-up on banking products for Islamic people]

(Liliana Padilla)

I would like to expand a little bit on that. In working with micro-enterprise we have had a lot of interest adverse people come and that is kind of what it is; it is not just a religion. Because what is in the religion, there are some people that are more tolerant than others to expose themselves to interest.

[Discussion about credit and lending for “interest averse” people]

Video 8: Elder Care and Currency (Seng Tchaa)

Is there a tendency for the Hmong to send money back to Laos?

Yes, actually there is.

What about taking care of the elderly Hmong?

When my grandparents came over and they saw a neighbor—an elderly neighbor—and they were by themselves, they asked them, “What happened? Where are their kids? How come their kids are not with them?” Because their expectations were in the Hmong family you take care of your grandparents or your parents. You have four or five families living in the same household. Within my father’s family there was my father, his older brother, his two younger brothers; and they all live within the same household with their wives, with their children, with my grandparents—so they have this different expectation. So, like I said, it was culture shock when you come here and see elderly people by themselves and nobody is taking care of them.

The Hmong people are here and they are here to stay. This is their home. And as a result the east side is probably mostly owned by Hmong people now.

How do you send money home—what system do you use?

Typically it is a cashier’s check, through the bank.

Would you explain the money belt and the significance of it?

This sash is ornamental decorative clothing, typically worn during the New Year. And typically, it is only the people who have money that can afford to hang money on their sashes. It is worn this way. Normally, it does not have all this fancy stuff but when you come to America, everybody has the opportunity to do this and a lot of people are doing it.

[Discusses abandoned money left behind in Laos due to the war.]

Video 9: Working with Somalis (Hussein Samatar)

My concluding remarks...It is really about the culture. And we, in terms of money, we value because it can buy us stuff. But the bottom line really [is] that to work with someone else, it is about learning about their culture—respecting their way of doing it. Whether they want to stay here, or (as Liliana was suggesting) they are going to go back, it does not really matter.

And also learning the language is in to this factor; it is not easy (of course) to learn a new language in any age. But the bottom line is really that when you learn the language and understand the culture and you can relate to the person better, they will respect that. So they know you really care and you are reaching out, and then everything else will be really easy to get together and solve it.

At the end of the day, money is just an object and we are after something else; it is not about money.

Video 10: Country of Origin (Liliana Padilla)

Are you able to speak at all about differences among countries of Hispanic culture?

For the most part you will find that we are all very similar. We all have the same influences with a little bit different degrees as far as governments and the political situation. Mexico has been in peace for a very long time. There are other countries that have not been in peace so their motivation to get out of the country might be a little bit different. Whereas [in] their situation, they are looking to permanently establishing themselves here until the political situation in their country changes. You have Cubans—they are coming here as refugees (where they will relate more to the other cultures that are here).

[Comments on working with people]

My parting words are. . . At least take into consideration what it is that they are going to do. So, I think one of the very first questions you can ask them is “How long are you planning to be here? What are your plans to be here?” and work with that. Help them work with that.

If they are coming (of course) from Colombia [or] if they are coming from Cuba, their situation is very different than if they are coming from Mexico because of political uprising and different political issues.

Video 11: Working with the Hmong (Seng Tchaa)

Like I said, the Hmong people are here to stay. So, they are here to make Minnesota (or California. . . wherever they are at) their home. They are very involved in the system. We are very similar to the Somalis; a lot of us are entrepreneurs so we want to work for ourselves, we want to make ourselves self-sufficient, and that has always been ingrained in our upbringing.

How to be Successful

Decide Which Videos to Use

After reviewing this video guide and previewing the videos, instructors should be able to determine if they are interested in presenting one or more Building Awareness of Culture and Resources videos to a group. If instructors were to present all video segments back-to-back, it would take about 45 minutes. Showing all of the videos may not be feasible, however, due to time restraints and/or the particular audience which the videos will be presented to. In some situations, it may be more effective for instructors to just show the videos that relate to a particular cultural perspective. This is the advantage to having the videos divided into 11 segments; instructors can skip between segments as needed. It is suggested that instructors combine the following videos in order to provide their audience with a particular cultural perspective:

Latina— Combine videos 1 and 2 (for an introduction), 3, 6, and 10 (18:41 minutes)

Hmong— Combine videos 1 and 2 (for an introduction), 4, 8, and 11 (15:34 minutes)

Somali— Combine videos 1 and 2 (for an introduction), 5, 7, and 9 (19:45 minutes)

Islamic— Video 7 (4:58 minutes)

Combine with Other Resources as Needed

In some situations, the videos contained on the Instructor Materials CD may be used as “stand-alones.” For example, an agency staff member may want to show one or more videos to a particular community organization that he/she works with to 1) get the other organization to understand another cultural perspective and/or 2) open up dialogue for how organizations can be more accommodating to others from a particular culture.

In other situations, these videos will be used as part of a larger program. The videos were originally intended to be used along with the other components of the Building Awareness of Culture and Resources program. The other components of the program (all featured on the Instructor Materials CD) can be mixed and matched to use with one or more of these videos. The Instructor Manual (also located on the Instructor Materials CD) gives instructors more information about the various components of the program as well as offers guidance for combining them for particular audiences.

These videos may also be used with other resource management and/or life skills programs. When used with some of these other programs, such as *Dollar Works* or *RentWise* (produced by University of Minnesota Extension Service), they can help reinforce the variations that exist between different cultures and their perceptions and use of resources. It is for instructors to decide if the videos are appropriate to be combined with other programs.

Lastly, there are some situations in which other types of resources are needed to add to the instructor’s and/or audience’s understanding. There is a wide variety of resources (from demographics information, journal articles, books, etc.) that may add to the understanding of cultural differences and/or similarities of instructors and audiences alike. Instructors may wish to start with the reference list for the Building Awareness of Culture and Resources program (located under “Info Sheets and Handouts” on the Instructor Materials CD). They may also be interested in reviewing the “Learning the Language of Money” handbook that is located under “Supplemental Materials” on the CD. This handbook was developed and coordinated by the Minnesota Department of Employment and Economic Development and provides a deeper understanding of the economic systems in other cultures. (It is particularly useful for frontline workers, allowing them be better equipped to help their clients successfully navigate the complex U.S. economic system.)

Prepare to Present the Videos

Once instructors decide which videos to use and what other programs/resources are needed for their presentation, they should be ready to move ahead with their presentation. Instructors should check the capabilities of the room in which they will be presenting and secure the necessary equipment (power cord, laptop, digital projector, etc.). If they are using resources from the Building Awareness of Culture and Resources or another program, they should print copies as needed.

Instructors should review the transcripts of the video(s) in this manual and assure that they are prepared to actually facilitate the presentation and the group discussions that may arise during and/or after the presentation. These videos can help others develop a personal approach for better learning and understanding about the individuals they work with. The videos themselves offer instructors some guidance for the ways group discussions can start when confronted with these particular topics. For example, in one video an audience member took what she learned about Islamic beliefs from one panelist and turned it into a question that helped her discover an important lesson. In another video, an audience member inquired about sending money to an immigrant's homeland and gained insight about another culture's form of "social security." Instructors should be prepared to lead similar group discussions should questions arise. They may even choose to be intentional and lead discussions on specific video-related topics. (Some of the materials found in the "Info Sheets and Handouts" section of the CD may be useful for further engaging groups.)