

LIVING IN THE UNITED STATES

LIFE SKILLS FOR BURUNDIAN REFUGEES

VOLUME 2



U.S. COMMITTEE FOR REFUGEES AND IMMIGRANTS
SUPPORTING THE SUCCESSFUL INTEGRATION OF BURUNDIAN REFUGEES

INTRODUCTION

The U.S. Committee for Refugees and Immigrants (USCRI) provides support and resources to Burundian refugees and resettlement communities through its Supporting the Successful Integration of Burundian Refugees program. The program assists refugees and their communities in overcoming barriers to integration and self-sufficiency, and is funded by the U.S. Department of Health and Human Services' Office of Refugee Resettlement.

Through this program, USCRI works with Burundians in the United States and their service providers to produce useful orientation materials that support the adjustment and integration of Burundian refugees to their new homes and communities. USCRI released the first volume, *Living in the United States: Life Skills for Burundian Refugees, Volume 1* in 2008. The first publication addressed the following eight topics: the role of the resettlement agency, personal care, nutrition, health, adjusting to a new home, safety and emergencies, housing, and employment. The current edition, *Living in the United States: Life Skills for Burundian Refugees, Volume 2*, provides helpful information about issues the Burundian community may face after the initial resettlement period when they've become independent of the resettlement agencies that worked with them upon arrival. USCRI will release a third and final volume in 2010.

These materials are available for download in print format in both English and Kirundi on USCRI's website at www.refugees.org. They are also available in Kirundi in flash video format online. USCRI recommends that service providers using these resources also download a copy of *A Guide for Facilitators, Volume 2* to help facilitate discussions and workshops.

Please note, USCRI has adapted some of the information in Topic 5 "Parenting in the United States" from Bridging Refugee Youth & Children's Services' (BRYCS) book, *Raising Children in a New Country: An Illustrated Handbook*, available at www.brycs.org. The U.S. Conference of Catholic Bishops (USCCB) does not endorse any other topics in this series.

Funded by the United States Department of Health and Human Services, Administration for Children and Families, Office of Refugee Resettlement

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Special thanks to USCRI Raleigh, Vermont Refugee Resettlement Program, and Memphis's Refugee Empowerment Program. Also, thanks to BRYCS and USCCB for their information and support on the parenting topic. In addition, the production managers are grateful to USCRI Refugee Resettlement and Employment division, especially Aislynn Raymond for her tireless work on the program and the Life Skills materials. Thanks also to Mukiza Noel, Ruth Lomo, Franco Samuel Gaparata, Samuel Ndikumana, Aline Niyonzima, and all of the Burundian refugees that contributed to the development of these materials.

Visit www.refugees.org for additional information on Burundian refugees and resources. Please contact Jessica P. Hansen, USCRI Program Officer, with questions, comments, and suggestions for future *Life Skills* topics at jhansen@uscrdc.org.

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*Living in the United States:
Life Skills for Burundian Refugees
Volume 2*

A Guide for Facilitators

U.S. Committee for Refugees and Immigrants
Supporting the Successful Integration of Burundian Refugees
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Introduction

Welcome to *Living in the United States: Life Skills for Burundian Refugees, Volume 2, A Guide for Facilitators*. The U.S. Committee for Refugees and Immigrants (USCRI) created the life skills materials for Burundian refugees to use as they adjust to their resettlement communities in the United States. USCRI designed these materials for individual or group use with or without a facilitator. Using the materials in groups with a facilitator, however, enhances the learning experience for participants and encourages further discussion, questions, and participatory activities. The purpose of *A Guide for Facilitators* is to assist you, the facilitator, to use the life skills materials as effectively as possible whether you are a refugee resettlement agency employee, another service provider, or a volunteer. Thank you for taking the time to use the life skills materials and helping Burundian refugees in their adjustment to living in the United States.

How to Use this Guide

This guide will assist you in explaining and expanding upon the eight life skills topics in Volume 2. The materials are flexible and we encourage you to modify the lesson plans, as well as add your own questions and activities, to fit the needs of the participants. In this guide, each topic has a set of objectives, discussion questions, suggestions for further review, and evaluation questions. These are further explained below.

Objectives are listed at the beginning of each chapter outlining ideas participants should be familiar with after completing the topic. To best achieve these objectives, we suggest using the *Life Skills* video, in combination with the corresponding print materials, group discussion, and other activities.

Further Review helps to explain issues in the life skills topics in greater detail and/or cover areas that were not addressed. Facilitators may want to cover these points after watching the video.

Discussion Questions are suggested for each topic to encourage critical thinking and problem-solving, and to help clients relate and apply the topic to their personal lives. Some questions are more useful to ask before watching the video, while some are better suited for discussions during or after the video.

Activities encourage participants to apply or further explore the topic. Many activities bring lessons into practice through role-play, site visits, or guest speakers. Furthermore, they help participants practice skills that are important to living in the United States. Activities will be most effective when carried out after watching the *Life Skills* video. This is your chance to be creative!

Evaluation Questions check participants' understanding of the topic, as well as serve as a checklist for facilitators to rate the effectiveness of the lesson plan. After facilitating some or all of the topics, please fill out the Life Skills evaluation form included on the following page to help USCRI evaluate the materials' effectiveness and improve on future resources.

Life Skills for Burundian Refugees, Volume 2 Evaluation
Questionnaire for Facilitators

Please answer the following questions after facilitating Life Skills workshops. Your responses will assist us in developing future Life Skills topics to support the successful integration of Burundian refugees. The completed questionnaire can be emailed to Jessica P. Hansen at jhansen@uscrdc.org, or mailed to USCRI, 2231 Crystal Drive, Suite 350, Arlington, VA 22202-3711. Evaluation forms can also be downloaded at www.refugees.org. Thank you!

1. Overall, how effective do you find the Life Skills materials?

Not at all Somewhat Very

Comments: _____

2. Did you find the facilitator’s guide useful? Why or why not?

3. How would you improve these materials?

4. Additional comments or suggestions for future topics:

TOPIC 1 - LAWS AND RIGHTS

Objectives

- Understand the basics about the legal system in the United States.
- Identify key rights and responsibilities of living in the United States.
- Learn about basic driving laws, criminal offenses, and the punishments that could result from breaking the law.
- Know when to use emergency and non-emergency phone numbers.



Further Review

- Share local non-emergency numbers for the police and medical transportation, and explain when to use these and when to use 911.
- Describe what information is important and useful to the police when a crime is committed (for example: physical descriptions or license plate numbers).
- Go over local laws, such as drinking in public, and noise violations.
- Explain where and how to fill out an AR-11 form.
- Locate the nearest police station, fire department, hospital, and Department of Motor Vehicles.
- Give information about how to access study materials for the driving test.
- Discuss what car insurance the state requires, or any alternatives to insurance.
- Explain what to do if someone fails a driving test or has a license revoked.
- Share what to do if someone receives a ticket from a police officer or a court summons.
- Review the rights individuals have and how to act if confronted or arrested by police.
- Describe how to request an interpreter when talking to the police.
- Explain how to file a complaint if someone is mistreated by a police officer.
- Explain how disregarding the law could lead to deportation.

Discussion Topics

- Why is knowing, understanding, and following the law so important?
- Which rights do you feel are most important and why?
- Why is it important to learn local driving laws and receive a driver's license before you begin to drive?
- What concerns do you have about the laws or the legal system in the United States?
- Are there any situations you can imagine in which you are not sure if you should call 911 or a non-emergency number for the police?

Activities

- Driving test: Go over study materials and basic driving laws and give a practice written test.
- Mock pull-over: Set up chairs like seats in a car. Have participants simulate being pulled over by a police officer and demonstrate the proper steps to take, including how to request an interpreter, if needed.
- Imaginary accident: Have two sets of people pretend they've gotten into a minor accident. Have them demonstrate how to notify the police, what information to exchange, etc.
- Emergency vs. non-emergency: Give a list of examples and have the group respond with whether they should call 911 or the non-emergency number.

Evaluation Questions

- What are two examples of rights and two examples of responsibilities you have while living in the U.S.?
- What are two things you must have before you begin driving a car?
- What are some of the consequences for breaking the law?
- What are some instances for which you would call 911? What about some instances for which you would not call 911, but the non-emergency number?

TOPIC 2 – MANAGING YOUR MONEY

Objectives

- Learn how to create and use a budget to help manage finances.
- Identify the differences between “wants” and “needs.”
- Understand how to apply for and use a credit card.
- Learn what credit is, and how to build and maintain good credit.

Further Review

- Further explain credit, loans, interest rates, and other financial terms.
- Explain IOM loan repayments and their relationship to building credit.
- Share information on identity theft and the importance of protecting personal and financial information. Outline what steps to take if someone loses their wallet or thinks he/she might be the victim of identity theft.
- Identify local resources that provide help with and information about finances.
- Describe the process of wiring money overseas and list local stores/agencies where this can be done.



Discussion Topics

- Why is budgeting important?
- What are the benefits and consequences of using a credit card? A loan?
- What are some ways to cut back on expenses? (For example: use coupons, shop at thrift stores or dollar stores, and conserve water and electricity)
- Why is it important to maintain good credit and to have savings?

Activities

- Budgeting practice: Have everyone create a sample budget.
- Getting credit: Go over a credit card application. Explain how to fill it out, but also spend time explaining annual percentage rates, interest, and fees.
- Review a credit card statement as a group, explaining phrases such as previous balance, new balance, statement closing date, payment due date, finances charges, etc. Also explain why it is important to review each item on the statement in order to prevent or stop identity theft.
- Guest speaker: Have someone familiar with finance (for example: a local professor or credit counselor) speak to the group and answer questions.
- Wants vs. needs: Make a list of possible expenses and have the group label them as “wants” and “needs.”

Evaluation Questions

- How do you decide what your priorities are when creating and using a budget?
- What is the main difference between a “want” and a “need”?
- What do you need to have to open a credit account?
- What are some ways to build and maintain good credit?

TOPIC 3 – USING A BANK

Objectives

- Identify the benefits of using a bank.
- Understand the difference between a checking and savings account.
- Learn how to open a bank account and write a check.
- Define debit card, direct deposit, and Automated Teller Machine (ATM).



Further Review

- Identify local banks and how to find the right bank to fit certain needs.
- List ways to monitor a bank account and how to balance a checkbook.
- Define additional banking terms (for example: minimum balance, overdraft, electronic funds transfer, and online banking)
- Detail good safety precautions for ATM transactions. Also explain what to do when being contacted via the phone, mail, or email for personal information such as social security number, bank account number, and credit card number.
- Outline the average cost of ATM transactions and the benefits of using an ATM owned by the same bank that provided the ATM card for use.
- Explain the benefits of direct deposit.

Discussion Topics

- What should you consider when deciding whether to use a credit card or a debit card for a purchase?
- What concerns do you have about getting and using a credit card?
- Why is it important to try to open a savings account and to add money to it as often as possible?
- What are some ways you can avoid fees to your accounts?
- Why could happen if you share your personal information with the wrong person/people?

Activities

- How to pay: Make a list of potential expenses (for example: groceries, telephone service, rent, a car, gasoline, and school supplies) and have the group decide if you would use a check, credit card, or loan to pay for it.
- Check writing practice: Have participants fill out a sample check.
- Mock bank transactions: Role play activities such as opening an account and depositing or withdrawing funds.

Evaluation Questions

- What are the benefits of using a bank?
- How do you open a bank account?
- What are the main types of accounts and the differences between them?
- What are the steps you must take to fill out a check properly?
- What is a debit card and how does it work?
- What is direct deposit and why is it useful?
- What is an ATM?

TOPIC 4 - EDUCATION

Objectives

- Understand the school system in the United States.
- Outline ways that parents can be involved in children's education.
- Identify options for adults interested in continuing their education.

Further Review

- Review local schooling options (for example: public, private, charter, or magnet).
- Identify local schools and which school(s) children will attend.
- Explain how school buses work, how to find out where/when bus pick-ups are, how far you must live from school to get picked up by bus, and what to do if there is no nearby bus service.
- Review sample academic calendar and classroom rules.
- Go over when it is appropriate to keep children home from school (for example: illnesses, family death, or other emergencies).
- Explain attendance rules and review appropriate ways of notifying the school about absences.
- Describe how to help children with their homework, but ensure that the children are doing and understanding the work.
- Provide information about English as a Second Language (ESL) classes and the Test of English as a Foreign Language (TOEFL).
- Share some reasons adults may want to consider pursuing continuing education.
- Discuss local colleges, community colleges, vocational schools, and universities.



Discussion Topics

- What are some things parents can do to help their children do well at school?
- What are some ways that parents can be more involved in the education of their children?
- What are some challenges your children might encounter in school?
- What concerns do you have, if any, about schools in the United States?
- What jobs are you interested in pursuing and what degrees, if any, might those jobs require?
- What are the benefits of continuing adult education?
- What are potential sources of financial aid?

Activities

- Go on a tour: Visit a local school and meet with members of the staff and administration.
- Understanding the grading scale: Post a sample report card for a grade school, high school, and college, and go over the various grading scales and what they mean.
- Map it: Locate bus stops each family needs to know about and show how to reach them.
- Guest speakers: Bring in local teachers or administrators to provide information and answer questions.

Evaluation Questions

- What are the different grades and types of schools in your community?
- When does the school year typically begin and end?
- Around what age do children begin school and around what age do they graduate?
- What are a few basic classroom rules?
- What should you do if your child is ill and needs to stay home from school?
- What options are available for people who want to continue their education after graduating from high school or obtaining a GED?

TOPIC 5 – PARENTING

Objectives

- Identify and practice good parenting techniques to meet U.S. expectations of parenting standards.
- Learn about what constitutes child abuse and neglect.



Further Review

- Go over local, state, and national laws pertaining to child abuse and neglect.
- Identify childcare options within the community.
- Identify support and resources for parents in the community.
- Talk about the age a minor legally becomes an adult in the United States and what rights, privileges, obligations, and consequences come with this (for example: right to vote, register for Selective Service, being tried as an adult for a crime, etc.)
- Examine how to talk to children about difficult issues, including drug abuse and sex.
- Discuss ways to ‘childproof’ the home to ensure child safety.
- Review childhood illnesses and how to prevent them.

Discussion Topics

- What are some important aspects of parenting in your culture?
- What are some examples of parenting techniques from your culture that may not match what is expected in American culture? (This could be an opportunity to bring up physical disciplining and how it’s viewed in the United States.)
- How are your children adjusting to life in the United States? (This may be an opportunity to discuss parental frustrations with children’s behavior and discuss how to help children adjust and deal with stress.)
- Why is it important to set clear rules and be consistent about enforcing them?
- What are some examples of child abuse? Neglect?
- Why is it important to ensure that children do not experience abuse or neglect?
- How do you currently reprimand your children for misbehavior? What are some other ways to handle misbehavior?
- What sort of information do you need about a babysitter or daycare provider to know if they are the right person to care for your children?

Activities

- Discipline chart: Map childhood behavioral issues and discuss appropriate parenting techniques to use.
- Guest speaker: Have a childcare expert, child home safety instructor, or a representative from Child Protective Services as a guest speaker.
- Parenting practice: Role-play and try using techniques, such as time-outs or providing acceptable choices for children to choose from.

Evaluation Questions

- What are some good parenting practices?
- What is the difference between child abuse and neglect?

TOPIC 6 – FAMILY COMMUNICATION SKILLS

Objectives

- Build good and healthy communication skills with which to interact with the family.
- Learn to discuss difficult topics, such as money, with partners or family.
- Learn some good techniques to use when communicating with children.
- Set goals as individuals and as a family, and learn how to support each other in achieving those goals.



Further Review

- Talk about family communication norms in the United States.
- Describe effective goal setting strategies.

Discussion Topics

- How do you feel about how your family currently communicates? Does everyone communicate well, listen, and understand one another?
- What are some topics that have been difficult to discuss with your family?
- What activities do you do together as a family?
- What are ways to show someone that you are giving them your undivided attention and trying to understand things from their point of view?
- Why is it important to make time to do things together as a family?
- How can you ensure that your children will learn about their culture, while they are adjusting to U.S. culture?
- Why is it important to set goals?

Activities

- Meeting practice: Demonstrate how to conduct a good and productive family meeting.
- Role play: Take turns communicating and actively listening.
- Goal setting: Practice setting goals and discuss ways of supporting one another in achieving these goals.
- Finding support: List the current challenges each person is facing and discuss ways of helping one another.
- Guest speaker: Host a family guidance counselor or family communication professional.

Evaluation Questions

- What are some good communication skills you can use with your family?
- What are some steps you can take to make discussing difficult topics easier?
- How is communicating with children different from communicating with adults?
- What are some of your goals as an individual and a family? What are ways in which the support of others will help you reach your goals and what support can you provide to your family?

TOPIC 7 – DOMESTIC VIOLENCE*

**Note: Before facilitating workshops on domestic violence, consult a professional family/marriage therapist or counselor, or other social worker specializing in domestic violence. If possible, invite a professional to facilitate any discussion or activities. They will often do so free of charge.*

Objectives

- Recognize what qualifies as domestic violence and abuse.
- Learn relevant rights and what to do if they are violated.
- Understand ways to get help if domestic violence occurs.



Further Review

- Go over relevant local laws about domestic violence issues.
- Share contact information for domestic abuse hotlines, shelters, and other local resources.
- Show the locations of local shelters and how to reach them.
- Describe examples of less recognized forms of abuse, such as economic or emotional abuse, including: preventing a partner or family member from contacting friends or family; withholding funds; name-calling, threats, and intimidation; and preventing a partner from getting or keeping a job.

Discussion Topics

- Is it ever appropriate or necessary to abuse someone, whether physically, emotionally, mentally, or economically? How are these behaviors viewed in your country versus in the United States?
- Why is domestic abuse considered a serious problem?
- Why is it important for someone who is being abused to seek help?
- What are the indirect consequences of domestic violence? (For example: arrest, deportation, restraining/protection order that does not allow partners to be near one another.)

Activities

- **Group Activity:** Have participants stand in a circle. Have them walk to the right for a minute then stop, keeping the circle formation. Give each person two post-it notes. They should write down two problems in their life, one on each post-it. Everyone can then fold the post-its and put one under their left foot. Have them walk in a circle without losing the post-it note. Stop to discuss how it is different from walking without a problem underfoot. Have them place the other post-it under their right foot and walk while keeping both post-its under their feet. Stop and discuss how this compares to walking with one and no post-its. The exercise is meant to have participants think about the impact that problems have on their lives and families. (You could explain how different shoes affect the exercise – some shoes help you deal with problems better, shoes are analogous to resources, etc.) This exercise should be followed with a discussion of problems and stress that can escalate into fights. “Good fights” are natural conflicts within relationships that can often be resolved with good communication skills. “Bad fights” involve verbal, emotional, or physical abuse. The outcomes/consequences of both types of fights can also be discussed.
- **Guest speaker:** Host a speaker, such as a counselor for domestic violence or a law enforcement official, who works with cases of domestic violence.

Evaluation Questions

- What is domestic violence?
- What are some different types of abuse? What are some signs that someone you know is being abused?
- How can you protect your right to safety and security in the United States?
- Who can you go to and what are some things you can do if you or someone you know is a victim of domestic violence?

Topic 8 – ALCOHOLISM

Objectives

- Learn appropriate alcohol consumption amounts.
- Understand some of the causes and consequences of excessive alcohol consumption.
- Identify ways to get help for yourself or someone you know who exhibits signs of alcoholism.



Further Review

- Identify local resources for people who may need support in managing their alcohol consumption.
- List some alternatives to drinking.
- Provide tips to curb, monitor, and manage alcohol consumption.
- Go over the serious consequences of drunk driving.
- Share important drinking laws (for example: drinking in public, drinking and driving, etc.).
- Describe regional, cultural, or religious norms in the United States in relation to alcohol.
- Explain the connections between alcohol abuse and domestic violence.

Discussion Topics

- Is it ever alright to drink alcohol?
- When can it be inappropriate or dangerous?
- Why is it against the law for people under 21 years old to drink alcohol in the United States?
- What are some things you can do to be a responsible drinker? (For example: appointing a designated driver, taking a taxi or bus instead of driving, or setting appropriate limits for yourself.)

Activities

- Alcoholic content: Examine different types of alcohol, their alcoholic content, and what this means in terms of how much is appropriate to drink.
- Know the signs: Review a chart (many are available online) that describes levels of intoxication.
- Role-play: Read scenarios in which someone is faced with difficult decisions when drinking alcohol, and practice making responsible choices.
- Guest speaker: Host the leader of local alcoholic support group or a health professional.

Evaluation Questions

- What is the difference between appropriate and excessive alcohol consumption?
- What are some of the reasons people drink alcohol?
- What are some of the negative consequences of drinking excessively? How could these consequences affect your new life in the United States?
- What are ways to get help for alcoholism?

TOPIC 1 — LAWS AND RIGHTS

Amategeko Akurikizwa

Ng'ibi ibintu bihambaye vyerekeye amategeko akurikizwa muri Leta Zunze Ubumwe za Amerika:

- Amateka n'amategeko umuntu wese ategetswe gukurikiza. Hariho amategeko y'igihugu cose, y'intara yose, hamwe n'amategeko y'aho umuntu yegereye aba.
- Urwego rujewe gukingira umutekano rurakingira kandi rugafasha abantu rukongera rukubahiriza amategeko.
- Sentare nizo zisigura amategeko zigashinga ko umuntu yera canke yayarenze. Hari za sentare z'ubwoko bwinshi, harimwo n'izijejwe ivy'abasohoka n'abinjira mu gihugu n'ivy'amategeko agenga gutwara imodokari.

Gutegera neza ingene ivy'amategeko bitunganijwe bizogufasha wewe n'umuryango wawe kubaho mu mutekano kandi wirinde ingorane.

Legal System

Here are a few important facts about the legal system in the United States:

- Laws are rules everyone must follow. There are federal (national), state, and local laws.
- Police protect and help people and enforce laws.
- Courts interpret laws and decide if people are innocent or guilty. There are different types of courts, including immigration court and traffic court.

Understanding the legal system will help keep you and your family safe and out of trouble.



TOPIC 1 — LAWS AND RIGHTS

Menya Uburenganzira Bwawe

Kubera ufise uruhusha rwemejwe n'amategeko rwo kubaho bimwe vya ntayegayezwa muri Leta Zunze Ubumwe za Amerika (legal resident), urafise uburenganzira bwo:

- Kuvuga icushatse
- Gufatwa neza nk'abandi ukagirirwa ibigirirwa abandi
- Kwanka ko umuntu asaka ibintu vyawe atazanye urukaratasi rutegetswe n'amategeko rumuha uruhusha rwo kugusaka
- Kwanka kwishura ibibazo ubajije n'abategetsu bajewe umutekano canke abajewe gusohoka no kwinjira mu gihugu

Know Your Rights

As a legal resident in the United States, you have the right to:

- Speak freely
- Be treated equally
- Refuse to allow someone to search through your belongings without a warrant
- Remain silent when questioned by police or immigration authorities



TOPIC 1 — LAWS AND RIGHTS

Menya Uburenganzira Bwawe

Ubundi burenganzira ufise ni:

- Kuba no gukora ahariho hose mu gihugu
- Kuja kwiga mu mashure ya Leta canke za kaminuza za mbere za Leta [colleges]
- Kuhatungira amatungo yawe
- Gusaba ikarata iguha uburenganzira bwo kuba ntayegayezwa mu gihugu igihe cose ushakiye [green card] canke kuronka ubwenegihugu iyo ukwije ivyangombwa vyo kubironka

Know Your Rights

Other rights you have are to:

- Live and work anywhere in the country
- Attend public schools and colleges
- Own property
- Apply for permanent residency [green card] and citizenship when you are eligible



TOPIC 1 — LAWS AND RIGHTS

Ivyo Ujejwe

Urafise n'ivyo ujejwe, hakaba harimwo ibi:

- Kwubaha amategeko yose.
- Kuriha ikori ryo mu gihugu cose, ryo mu ntara hamwe n'aho uba.
- Kwuzuzura urupapuro AR-11 mu minsi icumi igihe cose wimutse.
- Kwiyandikisha Gukorera Igihugu (Selective Service) ni waba uri umwana umuhungu afise imyaka iri hagati ya 18 na 26 y'amavuko. Ushobora kubi-girira kw'iposita.



Responsibilities

You also have responsibilities to do certain things, including:

- Obey all laws.
- Pay federal, state, and local taxes.
- Fill out an AR-11 form within 10 days every time you move to a new address.
- Register for Selective Service if you are a male between 18 and 26 years old. You can do this at the post office.

TOPIC 1 — LAWS AND RIGHTS

Amakosa Ahambaye

N'ikosa rihambaye gukubita umuntu, naho yoba ari uwo mwubakanye, abana, abagenzi canke umuntu utazi. Kurwana bishobora kwadukamwo gufungwa.

Violent Crime

It is a crime to physically hurt someone, including a spouse, children, friends, or strangers. Acts of violence may result in arrest and imprisonment.



TOPIC 1 — LAWS AND RIGHTS

Amategeko Yerekeye Ivyo Guhuza Ibitsina

Amategeko arabuza mu ntara nka zose guha amahera umuntu kugira ngo musambane; ku bantu bakuze kirazira gusambana n'umuntu atarashikana imyaka cumi n'umunani, naho uyo mwana yoba yavyemeye. Ku kazi, amategeko arabuza guterana amajambo, gutongoza canke gukora ibikorwa biriranye n'ubusambanyi. Ivyo vyitwa gusagiriza umuntu ushaka ko musambana, kandi bishobora kukubera inkwezi y'ugukurwa mu kazi.



Laws Related to Sex

It is illegal in most states to pay someone for sex and for adults to have sex with someone under eighteen years old, even if the child agrees. In the work place, it is illegal to make offensive comments, requests, or actions relating to sex. This is called sexual harassment and you could lose your job.

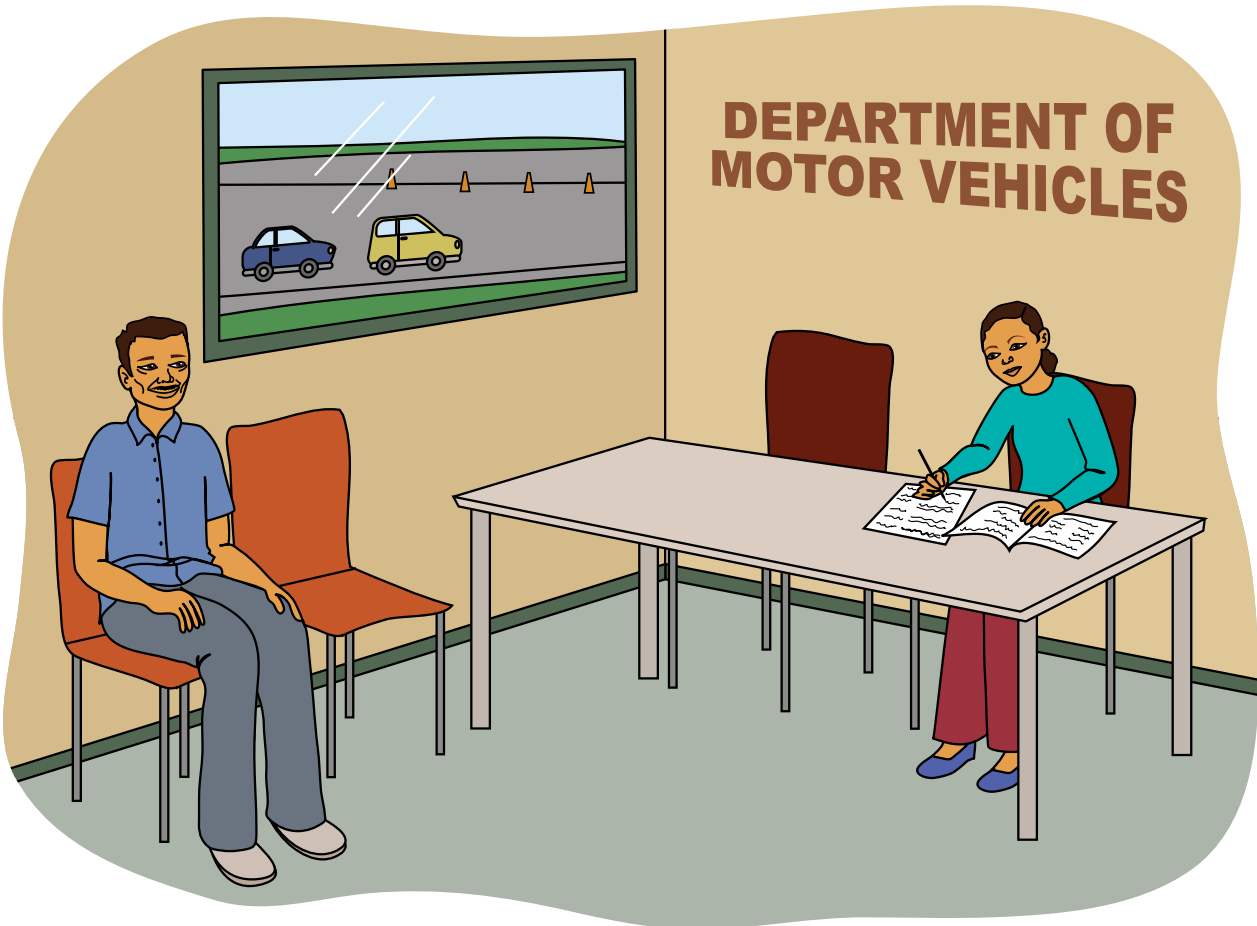
TOPIC 1 — LAWS AND RIGHTS

Amategeko Agenga Kugendesha Imodokari

Ushatse kugendesha umuduga, genda mu biro bijejwe gutanga uruhusha rwo kugendesha imiduga mu ntara ubamwo, usabe ikarata iguha uruhusha rwo kugendesha uriko uriga, hanyuma uze usabe ikarata nyakuri iguha uruhusha rwo kugendesha umuduga. Bashobora kugupima ko ubona neza canke bakakubaza amategeko agenga utwara imiduga mu ntara ubamwo. Hinduza ikarata iguha uruhusha rwo gutwara umuduga uko imyaka itanu iheze kandi ubigire imbere yuko igihe kirengana.

Driving Laws

If you want to drive a car, you must go to your state's Department of Motor Vehicles and apply for a learner's permit and then a driver's license. You may have to pass a vision test and a test about your state's driving laws. Renew your driver's license every few years before the expiration date.



TOPIC 1 — LAWS AND RIGHTS

Amategeko Agenga Kugendesha Imodokari

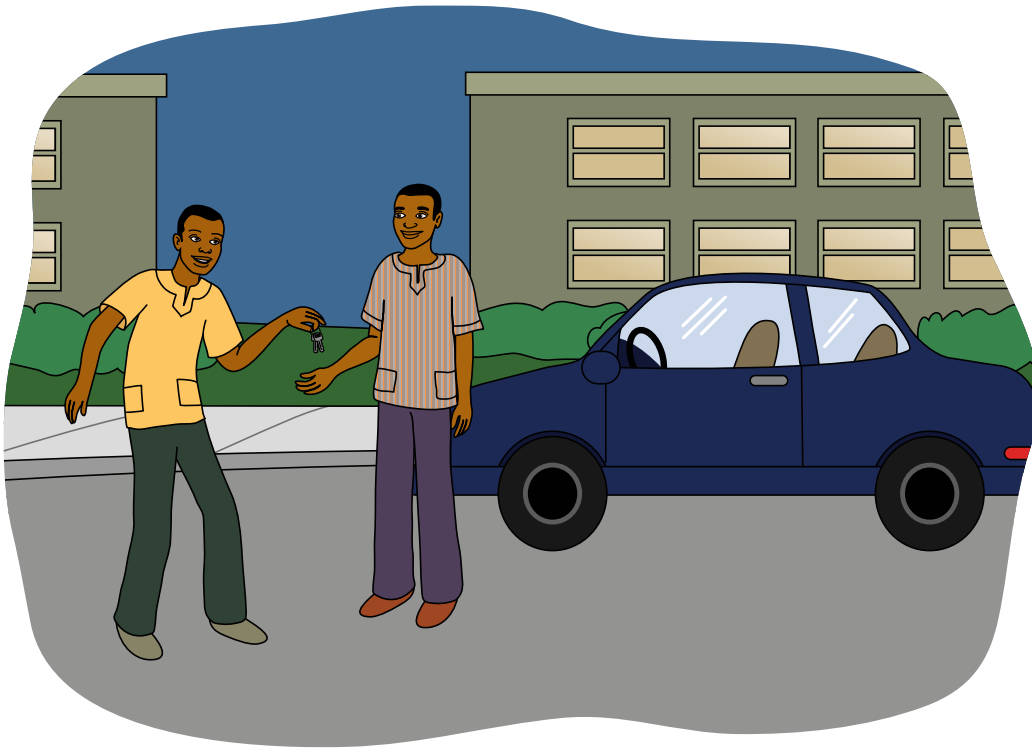
Amategeko agenga kugendesha imodokari aratandukanye uvuye mu ntara uja mu yindi. Utegerezwa kumenya amategeko y'intara iyariyo yose imbere yuko utwara umuduga muri iyo ntara. Mu ntara nyinshi, umushoferi hamwe n'abo atwaye bategerezwa kwambara umusipi wo kwibohera ku ntebe bicayeko. Abana bategerezwa kuba bicaye mu nyegamo yagenewe abana (car seat) iyo babatwaye mu modokari.



Driving Laws

Driving laws can differ in each state. You should know each state's driving laws before you drive there. In most states, the driver and passengers must wear seat belts. Young children must be in a car seat while riding in a car.

TOPIC 1 — LAWS AND RIGHTS



Amategeko Agenga Kugendesha Imodokari

Amategeko arabuza kugendesha imodokari utagira ikarata iguha uruhusha rwo kugendesha umuduga canke kunywa ibiboreza canke ibiyayura mutwe imbere canke igihe uriko uragendesha imodokari. Mu ntara nyinshi, amategeko arahana kuvugira canke kwandikirana kuri telefoni uriko uragendesha imodokari. Kurenga amategeko yo kugendesha umuduga bituma utanga ihadabu, uja mu munyororo, canke wikomeretsa canke ugakomeretsa abandi bantu.

Driving Laws

It is illegal to drive without a driver's license or to drink alcohol or take drugs before or while you are driving. In many states, it is illegal to talk or text on a phone while driving. Breaking driving laws could result in paying a fine, going to jail, or causing injury to yourself or others.

TOPIC 1 — LAWS AND RIGHTS

Kugendesha Imodokari hamwe n'Urwego Rujejwe Umutekano (Igipolisi)

Ubonye imodokari y'abajejwe umutekano iri inyuma yawe iguma yatsa izimya am-atara (flashing lights), hagararika imodokari yawe ku ruhande rw'ibarabara. Imodokari y'abajejwe umutekano ihagaraye inyuma yawe, zimya imodokari ugume muriyo. Umukuru w'abajejwe umutekano ni yegera hafi y'imodokari yawe, manura idirisha ugumize amaboko ku cuma c'umuzingi co gutumbereza aho imodokari igana ija (Volant). Igihe uwujejwe umutekano abigusavye, utegererezwa kwerekana uruhusha rwo gutwara imodokari hamwe n'ikarata y'imodokari. Abajejwe umutekano wo kw'ibarabara bashobora kuguhagarika kuko warenze amategeko, nko kwiruka ukarenza umuvuduko wemewe n'itegeko. Umukuru w'abajejwe umutekano asavye gusaka imodokari yawe, urafise uburenganzira bwo kumwankira.

Driving and the Police

If you see a police car behind you with flashing lights, stop your car on the side of the road in a safe place. If the police car stops behind you, turn off your car and stay inside. When the police officer approaches your car, roll down your window and then keep your hands on the steering wheel. You must show your driver's license and registration if the officer asks for them. The police may stop you for breaking laws, like driving faster than the speed limit. If a police officer asks to search your car, you have the right to say no.



TOPIC 1 — LAWS AND RIGHTS

Urwego Rujejwe Umutekano (Igipolisi)

Mu bihugu bimwe bimwe, abantu bam-baye impuzu zibaranga barashobora guhungabanya umutekano. Ino, abajejwe umutekano canke abandi bategetsu barakingira bakongera bagafasha abantu. Hamagara 911 ni wabona abariko bakora ububisha, ni waba usagirijwe canke ni waba ufise ubwoba bw'uko umutekano wawe wogeramirwa. Gamburukira abajejwe umutekano. Bashatse kukuvugisha, ntiwiruke. Ni wame uvugana urufasoni. Ntukore canke ngo ukankamire abajejwe umutekano.

The Police

In some countries, people in uniform may be dangerous. Here, the police and other authorities protect and help people. Call 911 if you see a crime, if you have been threatened, or if you are worried about your safety. Obey the police. If they want to talk to you, do not run away. Always be polite. Do not touch or shout at the police.



TOPIC 1 — LAWS AND RIGHTS

Kurenga Amategeko no Kwirukanwa mu Gihugu

Menya ko naho woba ufise uruhusha ntayegayezwa rwo kuba mu gihugu, ukoze ububisha bumwe bumwe ushobora gufungwa, kutaronka ubwenegihugu, canke gutabwa inyuma y'igihugu. Mur'ubwo bubisha hari:

- Gutera ubwoba canke kugirira nabi uwo mwubakanye, uwo mubana canke abana
- Gufasha umuntu kwinjira muri Amerika bidaciye mu mategeko
- Kudafasha umuryango wawe mu gutanga amahera yo kubatunga
- Kunywa canke gucuruza ibiyayura umutwe
- Gukora ububisha bubangamiye ubuzima, nko gusambanya umuntu ku nguvu canke kwica
- Gukora ivy'iterabwoba

Amategeko arabuza kandi gutanga amakuru y'ikinyoma igihe uriko urasaba ibintu muri Leta, gutanga agashimwe canke guha igiturire umukozi wa Leta, gusaba kugira canke kugirirwa ivyamfurambi ku mahera canke kuco yogufasha.

Crime and Deportation

Even if you are a legal permanent resident, certain crimes may send you to jail, stop you from becoming a citizen, or get you deported.

These include:

- Threatening or abusing your spouse, partner, or children
- Helping someone enter the United States illegally
- Not supporting your family financially
- Using or selling illegal drugs
- Committing violent crimes, such as rape or murder
- Committing acts of terrorism

It is also illegal to provide false information on public benefits applications, to tip or bribe public officials, or to exchange sexual favors for money or help.



TOPIC 1 — LAWS AND RIGHTS

Ufashwe Ugafungwa

Ufashwe ugafungwa, uzojanwa ku biro vy'abajejwe umutekano. Ntiwanke ngo udadaze canke ngo urwane. Urafise uburengane bwo kuronka umushingwamanza. Musa be buno nyene. Ntutegerezwa kwishura ibibazo bakubajije umushingwamanza wawe atarashika. Ntubeshe. Guhora ntihagire ico uvuga bisumba kubesha. Ushobora kuja imbere y'ubutangane kugira bemeze yuko warenze amategeko. Urafise uburenganzira bwo kuba uri kumwe n'umushingwamanza canke uwuhindura ururimi uvuga. Udashobora kubirihira, urwego rw'ubutungane rushobora kubaguha.

If You Are Arrested

If you are arrested, you will go to a police station. Do not argue or fight. You have the right to a lawyer. Ask for one immediately. You do not have to answer questions until your lawyer is there. Do not lie. It is better to say nothing than to lie. You may go to court to decide if you are guilty of the crime. It is your right to have a lawyer and an interpreter help you. If you cannot afford them, the court will provide them.



TOPIC 1 — LAWS AND RIGHTS

Mu Ncamake

Kuba muri Leta Zunze Ubumwe za Amerika biguha uburenganzira bwinshi. Ni waba wibaza ko uburenganzira bwawe bugeramiwe canke niwaba utumva ingene worangura ivyo utegerezwa kurangura, vugana n'uwujewe gukurikirana ibikwerekeye canke umukuru w'abajejwe umutekano.

Summary

Living in the United States gives you many rights. If you think your rights are being violated or you do not understand how to fulfill your responsibilities, talk to a case worker or police officer.



TOPIC 2 — MANAGING YOUR MONEY

Gushinga urutonde rw'amahera utegekanya gukoresha ku kwezi

Ukoresha iki amahera yawe? Ukoresha angahe ukaziganya ayangana iki? Umaze kwiga ingene ukoresha amahera ukongera ugakurikirana ingene uyasohora, kuziganya bizokworoha gusumbiriza. Urutonde rw'ingene utegekanya gukoresha amahera n'umugambi wo gusohora no kuziganya amahera ukurikije ivyo wifuza gushikako mu buzima. Kuba ufise urutonde rw'amahera uzokoresha ku kwezi bizokworohereza kubona ingene gukoresha amahera ku kwezi ku kwezi.



Creating A Budget

What do you do with your money? How much do you spend and save? Once you learn how to manage money and track spending, saving money will be easier. A budget is a plan for spending and saving money based on your goals. Creating a monthly budget will help you see how you spend your money each month.

TOPIC 2 — MANAGING YOUR MONEY

Gushinga urutonde rw'amahera utegekanya gukoresha ku kwezi

Koresha urupapuro ruriko ingene urwo rutonde rumera kugira ngo bigufashe gushinga urutonde rw'amahera utegekanya gukoresha. Andika amahera winjiza, canke 'amahera ukorera' ushizemwo n'imfashanyo uronka. Andika amahera ugura ibintu canke "amahera ukoresha" canke utanga k'ubuntu. Amahera usohora ategerezwa kuba ari ayo kugura ibintu NKENERWA, s'ayo kugura ivyo WIPFUJE vyose. Umaze kuriha ibintu vyose vya nkenerwa, urashobora kugura ico cose umutima wawe wipfuza.



Creating A Budget

Use the budget page to help you create your budget. Write in your income, or 'money you gain,' including money from public assistance. List your expenses, or 'money you spend' or give away. Expenses should be things you NEED, not things you WANT. After paying for things you need, you might buy something you want.





Budget

Creating a Budget/Gushinga urutonda rw'amahera utegekanva gukoresha ku kwezi

Income: Money you gain/Amahera winjiza

Job/Akazi

Other

Total Income/Amahera vose winiiza

Expenses: Money you spend/Amahera ugura ibintu

Rent/Amahera vo gukotesha inzu

Food/Ibiofungurwa

IOM Loan/Ingurane rv'Ishirahamwe ryo kw'Isi Yose Riraba

Kwimukira mu

Kindi Gihugu (IOM)

Other

Total Expenses/Icegeranyo c'Amahera Yose Ushora

Total Money/Icegeranvo c'Amahera Yose

TOPIC 2 — MANAGING YOUR MONEY

Ukoresheje integuro y'urutonde rw'amahera uteganya gukoresha

Ukoresheje integuro y'urutonde rw'amahera uteganya gukoresha, urashobora kubona icyo cose kigutwara amahera ku kwezi ku kwezi. Iyumvire ingene woshobora guhindura akamenyero ufise ko gusohora amahera mu kurondera aho ibintu bigurwa make canke, nk'akarorero, mu gukoresha umuyagankuba muke. Baza uwushinzwe gukurikirana ibikwerekeye aguterere ivyiyumviro. Gerageza kuziganya amahera makeya ku kwezi ku kwezi kugira ngo utegekanirize kazoza mu vy'amahera. Koresha amahera waziganiye mu kuriha ivy'amashuri, mu kugura umuduga canke inzu, canke igihe hagize ibigushikira giturumbuka. Abantu barakoresha kandi amahera baziganiye kugira ngo baronke ikizobafasha kubaho neza bageze mu zabukuru batakibasha gukora. Mu gutangura kuziganya, shira amahera ku numero yawe y'ububiko ntegabizozo mw'ibanki uko ukwezi gutashe.



Using Your Budget

Using your budget, you can see what you spend money on every month. Think about how you might change your spending habits by shopping at cheaper stores or using less electricity, for example. Ask your case manager for ideas. Try to set aside some money every month for your financial goals. Use these savings to pay for school, to buy a car or house, or in an emergency. People also use savings to live comfortably when they are too old to work. To start saving, put money in a savings account at the bank every month.

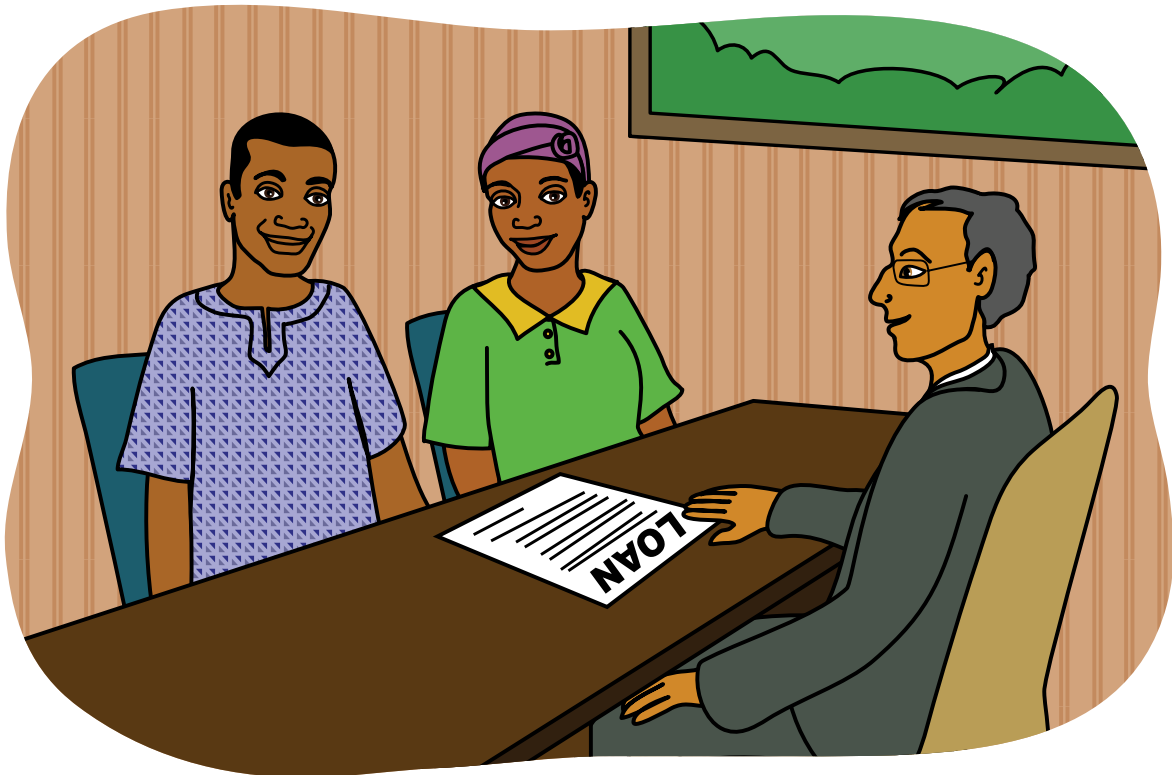
TOPIC 2 — MANAGING YOUR MONEY

Kuba Umunywanyi

Ushatse kugura ikintu kizimvye, nk'imodakari, ushobora gusanga ukeneye gusaba ingurane y'amahera kugira ngo ushobore kuyiraha. Ibanki izoguha ingurane ni waba usanzwe uri umunywanyi mwiza. Kuba umunywanyi mwiza n'ukuvuga ko amabanki aba abona ko uzashobora kuriha amahera uguranye, nayo kuba umunywanyi mubi bivuga ko bibaza ko utazashobora kwishura. Mu kugereranya ingene ushobora kuriha baharura amanota meza ufise. Mu kugwiza ayo manota ubigira mu kwama uriha ivyo utegerezwa kuriha ku gihe, kuriha amahera make utegerejwe mu kwishura ingurane ya IOM canke ingurane iyariyo yose woba uheranye.

Credit

To buy something expensive, like a car, you might need to borrow money through a loan to pay for it. A bank will give you a loan if you have good credit. Good credit means that banks think you will pay back money you borrow, and bad credit means they think you might not. Your credit score is a number that shows how good your credit is. Build good credit by paying, on time, at least the minimum amount due on your IOM loan and any other loan payments.



TOPIC 2 — MANAGING YOUR MONEY

Icegeranyo C'Amanota

Icegeranyo c'amanota ufise cerekana urutonde rw'ingene wamye ukurikiranya kuriha ivyo utegerezwa kuriha. Amabanki, bene inzu ukotesheje, abakoresha n'abandi, bashobora kugenzura ico cegeranyo c'amanota igihe cose boba bashaka gukorana nawe. Urashobora kuronka ico cegeranyo c'amanota ufise, utarishe, ubisavye Equifax, Experian na TransUnion. Suzuma uko umwaka utashe ico cegeranyo c'amanota ufise kugira ngo urabe ko batihenze. Ni haba harimwo amahinyu, andikira ishirahamwe rijejwe gutohoza ivy'ayo manota.



Credit Report

Your credit report describes your credit history. Banks, landlords, employers, and others may check your report to determine if they want to work with you. You can get a free credit report each year from Equifax, Experian, and TransUnion. Check your report every year to make sure it is correct. If there is a mistake, write to the credit reporting agency.

TOPIC 2 — MANAGING YOUR MONEY

Amakarata Yo Gufata Ibintu Kw'Ideni

Amakarata yo gufata ibintu kw'ideni atanga uburenganzira bwo gufata ikintu ukazokiriha mu mayinga makeyi akurikira. Kugira ngo uronke iyo karata, ukeneye kugira ibi bikurikira:

- Gutanga ibikuranga, nk'italiki y'amavuko hamwe n'aho uba
- Kwerekana ko ufise amahera yinjira k'urukurikarane rwiza [akarorero nk'urupapuro usigarana ufatirako umushahara]
- Kuba ufise icegeranyo ciza c'amanota

Credit Cards

Credit cards let you buy something then pay for it in a few weeks. To get one, you will need to:

- Give information such as birth date and home address
- Show proof of regular income [for example, your paycheck stubs]
- Have good credit



TOPIC 2 — MANAGING YOUR MONEY

Amakarata Yo Gufata Ibintu Kw’Ideni

Soma ivyerekeye vyose ikarata itanga uburenganzira bwo gufata ibintu kw’ideni imbere yo gufata intumbero yo kuyisaba. Amakarata menshi ajana n’urugero rw’amahera menshi bagutwara kuko uyikoresheje. Ntiwishure amakete yose uronka mw’isandugu ry’amakete, agusaba kuba umunywanyi w’ikarata iyi canke iyindi. Kuba ufise amakarata menshi bituma uronka amanota mabi mu vy’ingurane canke bikagutuma usanga uheranye imyenda myinshi udashobora kuriha. Suzuma imbere yo guta ivyo bikaratasi bakuringikira bakuresha nawe utabishaka.

Credit Cards

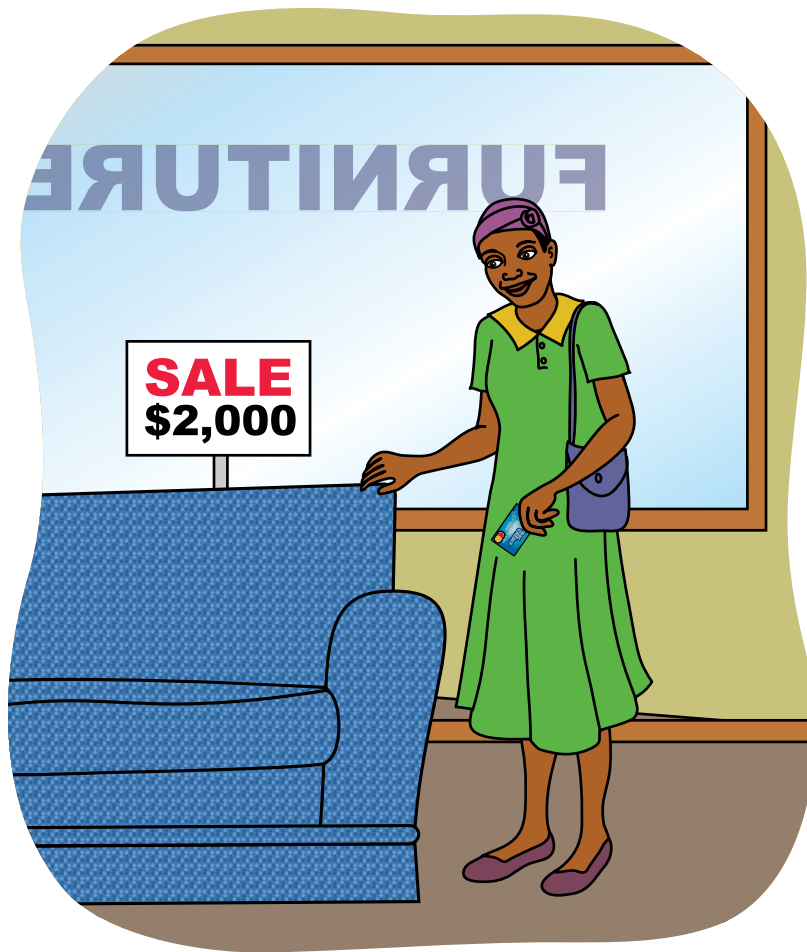
Read all the information about a credit card before you decide to get one. Some cards have many fees. Do not fill out all the offers you get in the mail. Having too many credit cards will give you bad credit and may cause you to owe a lot of money. You should tear up offers that you do not want before you throw them away.



TOPIC 2 — MANAGING YOUR MONEY

Amakarata Yo Gufata Ibintu Kw'Ideni

Ikarata itanga uburenganzira bwo kugura ibintu kw'ideni irafise igitigiri c'amahera utarenza canke igitigiri c'amahera ushobora gusohora uyikoresheje. Ni yaba igitigiri c'amahera utarenza ari \$1000, n'ukuvuga ko udashobora gukoresha iyo karata mu kugura ikintu giciye \$2000. Iga kumenya rero igitigiri c'amahera ikarata yawe irekuriwe gukoresha mu guhamagara inomero yanditse ku ruhande rw'inyuma rw'iyi karata.



Credit Cards

A credit card has a credit limit, or the maximum amount of money you can spend with it. If the credit limit is \$1,000, you cannot use that card to buy something that costs \$2,000. Learn the credit limit by calling the number on the back of the card.

TOPIC 2 — MANAGING YOUR MONEY

Amakarata Yo Gufata Ibintu Kw'Ideni

Ni waba wiyubara mu gukoresha iyo karata yo kugura ibintu kw'ideni, uzoba uriko uritegurira icegeranyo ciza c'amanota.

- Iminsi yose, koresha amahera ari muni y'ayarekuwe n'iyi karata.
- Iminsi yose, niwame uriha ivyo utegerezwa kuriha imbere y'igihe.
- Ntuhore amahera arengeye ayo ufise. Ni wame ufise amahera akwiye yo kuriha ivyo uguze canke ivyo uheranye.

Credit Cards

If you are careful with your credit card, you will build good credit.

- Always use less than your credit limit.
- Pay your bill before the due date.
- Don't spend more money than you have. Always have enough money to pay your bill.



TOPIC 2 — MANAGING YOUR MONEY

Mu Ncamake

Gutunganya ivy'amahera bishobora gusa n'ibigoye ariko n'ikintu gihambaye.

- Kora icegeranyo c'urutonde rw'amahera. Shiramwo amahera winjiza n'ayo usohora ku kwezi ku kwezi.
- Gerageza gushira amahera makeya mu bubiko bwo kuziganiriza k zoza. Bizogufasha ushikiwe n'ivyo utegerezwa kuriha giturumbuka, akarorero kuvuza uwufashwe n'indwara canke igihe wova mu kazi.
- Gerageza kugira icegeranyo ciza mu kwishura amadeni hamwe no mu kwitonda mu gukoresha ayo makarata aguha uburenganzira bwo kugura ibintu kw'ideni.

Summary

Managing money might seem hard but it is very important.

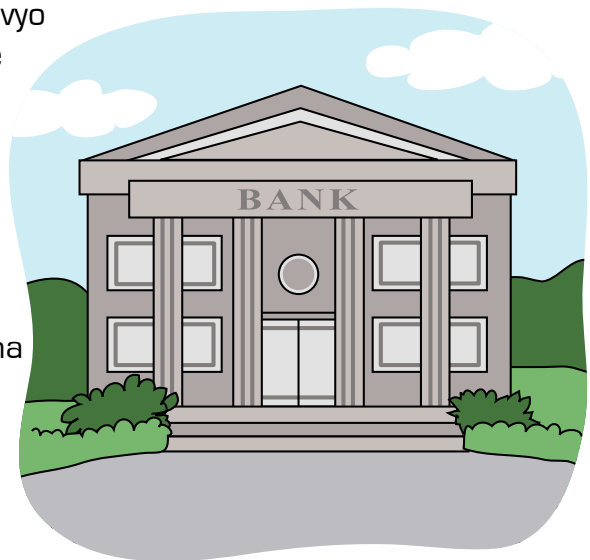
- Create a budget. Include your income and expenses for each month.
- Try to put some money in savings. This will help with unexpected expenses, like if someone gets sick or if you lose your job.
- Build good credit by paying off loans and using credit cards carefully.



TOPIC 3 — BANKING

Ni Kuki Umuntu Yokorana N'ibanki?

- Kwirinda impanuka: amahera aba akingiwe guhitanwa n'umuriro, amasanganya canke ubusuma. Amahera yawe atakaye, Leta irayasubiza (gushika kuri \$250,000).
- Iryo uriha: Gufata amahera ari ku rukaratasi ngendanwa rutanga uburenganzira bwo gutora amahera muri banki (checks), kuriha ivyo umuntu yaguze no kurungika amahera ntibizimvye nko mu bindi bigo vy'ubucuruzi.
- Iryo uriha: Gufata amahera ari ku rukaratasi ngendanwa rutanga uburenganzira bwo gutora amahera muri banki (checks), kuriha ivyo umuntu yaguze no kurungika amahera ntibizimvye nko mu bindi bigo vy'ubucuruzi.
- Kworoherezwa: Biroroshe kuriha ivyo uguze, gufata amahera ukor sheje urupapuro ngendanwa rukoreshwa mu gutora amahera mw'ibanki, gukurikirana itunga ryawe ry'amahera.
- Kazoza k'ubutunzi bw'amahera: amabanki arafasha kuziganya i tegabizozo kandi akongera akaguha uburyo bwo kumenya urukurik rane rw'ikoreshwa ry'amahera yawe.



Why Use a Bank?

- Safety: Money is safe from fire, accidents, and theft. If a bank is responsible for losing your money, the government will refund it (up to \$250,000).
- Cost: Cashing checks, paying bills, and sending money through a bank is usually less expensive than at other businesses.
- Convenience: It is easy to pay bills, cash checks, and track your money.
- Financial Future: Banks help you save for the future and provide useful financial records.

TOPIC 3 — BANKING

Bw'inomero Z'ububiko Mw'ibanki

Ufise inomero y'ububiko mw'ibanki, amahera yawe aba akingiwe kandi bikaguma vyoroshe kuyikorako. Hari ubwoko bubiri bw'inomero z'ububiko mw'ibanki: gukoresha urupapuro ngenganwa rwo gusohora amahera (check) hamwe n'igitabo co kuziganya. Ushobora kuronka inomero ya kimwe kimwe ukwaco mur'ivyo bibiri.

Bank Accounts

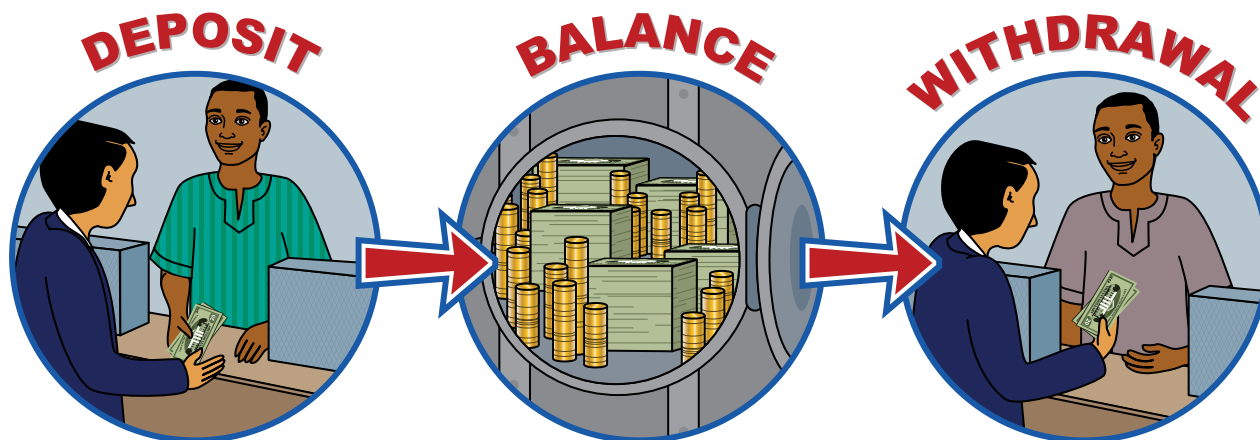
With a bank account, your money is protected and still easy to use. There are two main types of bank accounts: checking and savings. You can have a separate account for each.



TOPIC 3 — BANKING

Inomero Y'ububiko Mw'ibanki

Inomero y'ububiko mw'ibanki ikoreshwa cane cane mu kuriha ivyo uguze canke uheranye kuko ubwo buryo buzimbutse gusumba gukoresha ubundi buryo bwose bundi bubaho bwo kuriha ibintu. Kubika (deposits) n'ukujana amahera ku nomero yawe y'ububiko mw'ibanki. Kubikura (withdrawals) ni ukubikura amahera mw'ibanki. Hakaba n'igitigiri c'amahera asigaye ku nomero y'ububiko mw'ibanki (balance). Mu kubikura canke kuriha ivyo uguze, andika urupapuro ngendanwa rutanga uburenganzira bwo gukura amahera ku nomero yawe y'ububiko mw'ibanki kugira ngo ibanki ishobore gukura amahera ku nomero yawe irihe uwo wahaye urwo rupapuro. Itwaririke wame uzi ko ufise amahera akwiye yo kuriha urupapuro watanze ku nomero yawe mw'ibanki.



Checking Account

A checking account is mainly used to pay bills because it is cheaper than using other check cashing businesses. Deposits are money put into your account. The money you take out is a withdrawal. The total amount in the account is the balance. To withdraw money or pay bills, write a check so your bank will pay money from your account. Make sure there is enough money in your account to pay the check amount.

TOPIC 3 — BANKING

Urupapuro ngendanwa rutanga uburenganzira bwo gukura amahera ku nomero yawe mw'ibanki rwandikwa gute?

Uzuza urwo rupapuro ushireko ibikenewe ata makosa arimwo:

- Italiki – utangiyeko urwo rupapuro
- Riha naka – izina ry'umuntu canke ishirahamwe ritegerezwa guha wa ayo mahera
- Igitigiri c'amahera mu biharuro
- Idolari (dollars) – igitigiri mu majambo, akarorero: mirongo ine n'atanu
- Urwibutso - Ni waba uriha ukurikije urukaratasi bakurungikiye rwerekana amahera uheranye, andika inomero y'ibanki y'uwo urishe; urashobora kwandika amajambo akwibutsa imvo itumye utanga urwo rupapuro ngendanwa rutanga uburenganzira bwo gukura amahera ku nomero yawe mw'ibanki, akarorero: umuyaga nkuba.

Shirako umukono wawe ku murongo ku ruhande rw'epfo rw'iburyo, ahandi ho, urwo rupapuro utanze ntiruzokwemerwa.

How to Write a Check

Fill in your check with the correct information:

- Date – date that you are writing the check
- Pay To The Order Of – name of the person or company to receive the money
- Amount of money in numbers
- Dollars – amount in words, for example: forty-five
- Memo - If you are paying a bill, write the account number here; you can also write a note to remind yourself what the check was for, for example: electricity.

Sign your name on the line at the bottom-right or the check will not work.



TOPIC 3 — BANKING

Ku Numero Yo Kuziganiriza Kazoza

Inomero yo kuziganiriza kazoza ntisa n'inomero isanzwe y'ububiko mw'ibanki. Amahera agiye ku nomero yo kuziganiriza kazoza arunguka inyungu. Inyungu n'amahera ibanki iguha kuko wayibikije amahera yawe. Akarorero, ushize \$100 ku nomero yawe yo kuziganiriza kazoza, haheze umwaka ushobora kuronka inyungu \$3. Gerageza ushire amahera ko nomero yawe yo kuziganiriza kazoza uko ukwezi gutashe, bizogufasha gutegura kazoza kawe no kuba ufise amahera wikorako igihe ushikiwe n'igiturumbuka.

| Factory Workers Local 888 2210 Central Street Cityville, VA 21521 | | | PASSBOOK SAVINGS ACCOUNT # 2733910 NATIONAL CITY BANK | |
|---|------------|-----------|---|------------|
| DATE | WITHDRAWAL | DEPOSIT | INTEREST | BALANCE |
| 11/25/08 | | \$ 100.00 | | \$ 720.83 |
| 12/02/08 | | \$ 100.00 | \$ 17.39 | \$ 820.83 |
| 12/09/08 | | \$ 100.00 | | \$ 920.83 |
| 12/18/08 | | \$ 100.00 | | \$ 938.22 |
| 01/09/09 | | \$ 100.00 | | \$ 1038.22 |
| 01/14/09 | | \$ 100.00 | \$ 17.53 | \$ 1138.22 |
| 01/19/09 | | \$ 100.00 | | \$ 1238.32 |
| 01/28/09 | | \$ 100.00 | | \$ 1255.75 |
| 02/02/09 | | \$ 100.00 | | \$ 1355.75 |
| 02/08/09 | | \$ 100.00 | | \$ 1455.75 |
| | | | | \$ 1555.75 |

Savings Accounts

A savings account is different than a checking account. Money in savings accounts earns interest. Interest is money the bank pays you for keeping your money there. For example, if you put \$100 in a savings account, after a year you might earn \$3 in interest. Try to put some money in a savings account each month so you can invest in your future and have money saved for emergencies.

TOPIC 3 — BANKING

Kwuguruza Inomero y'Ububiko mw'ibanki

Mu kwuguruza inomero y'ububiko mw'ibanki, hitamwo neza ibanki ubona ko ishobora kugufasha gutunganya ivyo ukeneye. Ng'ibi ibibazo wobanza kubaza:

- Boba bafise inomero y'ububiko iguha urupapuro ngendanwa rutanga uburenganzira bwo gukura amahera ku nomero yawe mw'ibanki canke inomero yo kuziganiriza kazoza?
- Hoba hariho amabanki na ATM ziri hafi yaho uba canke ukorera?
- Hari igitigiri c'amahera ntegerezwa gushikana kugira ngo n'uguruzwe inomero y'ububiko mw'ibanki?
- Hari igitigiri c'amahera ntegerezwa kwama mfise ku nomero yanje mw'ibanki?
- Nshobora kwandika impapuro ngendanwa zingaha ku kwezi zitanga uburenganzira bwo gukura amahera mw'ibanki?
- Nshobora gukura amahera kangahe ku kwezi ku nomero y'ububiko mw'ibanki?



Opening a Bank Account

To open a bank account, pick the bank that best meets your needs. Here are some questions to ask:

- Are there free checking and savings accounts?
- Are there banks and ATMs close to where I live or work?
- Do I need a minimum deposit to open an account?
- Is there a minimum balance?
- How many checks can I write each month?
- How many withdrawals can I make each month?

TOPIC 3 — BANKING

Kwuguruza Inomero y'Ububiko mw'Ibanki

Genda mw'ibanki wahisemwo ubwire umukozi w'iyi banki ubwoko bw'inomero ushaka. Uwo mukozi azokenera kubona ibi bikurikira:

- Ikarata y'Ishirahamwe ry'Intenga Bizoza ry'Abakozi (Social Security card)
- Ikarata karangamuntu (canke ikarata y'uruhusha rwo gutwara imod kari)
- Ibicuranga, harimwo italiki y'amavuko, aho uba, inomero ya telephone yawe
- Amahera yo kubika

Zana amahera atari munsu y'igitigiri gitegetswe mu kwuguruza inomero y'ububiko mw'ibanki.

Opening a Bank Account

Go to the bank you choose and tell a bank worker what kind of account you want. The worker will need to see your:

- Social Security card
- Identification card (like a driver's license)
- Personal information, including date of birth, home address, and telephone number
- Money to deposit

Bring at least the minimum amount of money needed to open the account.



TOPIC 3 — BANKING

Amahera Ibanki Igutwara kuko Ikubikiye

Ibanki yawe irashobora kugutwara amahera y'impembo yo kuriha ivyo vyose igukorerera. Baza umukozi w'ibanki ni haba hari amahera bagutwara utazi igituma. Ibanki ishobora kugutwara amahera yo kukubikira ku kwezi kuko uhafitiye inomero y'ububiko. Koresha rero ibanki igutwara amahera make. Hashobora kuba hariho igitigiri ntarengwa c'ukubikura ku kwezi ku nomero yo kuziganiriza kazoza.

Uzotegerezwa gutanga amahera y'indishi niwamenze incuro zitegekanijwe. Urariha amahera y'indishi kuko

watanze urupapuro ngendanwa rutanga uburenganzira bwo gukura amahera ku nomero yawe mw'ibanki rugasubizwa inyuma rutarishwe canke kuko wabikuye amahera udafise ku nomero yawe y'ububiko. Akarorero n'igihe wokwandika urupapuro ngendanwa rutanga uburenganzira bwo gukura amahera ku nomero yawe mw'ibanki rwa \$100 ariko ukaba usigaranye \$75 ku nomero yawe y'ububiko, baraheza bakaguca amahera y'ihadabu.



Bank Account Fees

Your bank might charge you money (fees) for different services or issues. Ask a bank worker if you do not understand any fees. A bank might charge you a monthly service charge for having an account. Use a bank with a low service charge. There may be a limit to the number of withdrawals you can make each month from a savings account. You will have to pay a fee if you take out money more times than allowed. Bounced or overdraft check fees are fees charged for taking out more money than you have in your account. For example, if you write a check for \$100, but you only have \$75 in your account, you will be charged a large fee.

TOPIC 3 — BANKING

Ubuhinga Bugezweho

Ibanki zirakoresha ubuhinga bugezweho bugufasha gukoresha canke kuronka amahera yawe mu buryo bworoshe utiriwe urashika mw'ibanki. Nta bikaratasi wuzuza kandi bishobora guhubisha umuntu kuko ntiwama ubona ingene amahera ava ku numero yawe y'ububiko mw'ibanki aja ku yindi. Kubika wewe nyene, ikarata zo kubikura hamwe na za ATM, n'uburyo bugezweho bw'iterambere bukoreshwa mu bihe vya none.



Electronic Transactions

Banks use electronic transactions so you can use and get your money easily without going to the bank. There are no forms and it can be confusing because you do not always see the money moving from one account to another. Direct deposit, debit cards, and ATMs are common electronic transaction tools.



TOPIC 3 — BANKING

Ubuvinga Bugezweho

Kubika wewe nyene n'ugushira amahera ku numero y'ububiko bwawe atawe uy-acishijeko ngo ayakire. Ushobora kubikura amahera yawe ningoga utiriwe uraja mw'ibanki gufata canke gutanga rwa rupapuro ngendanwa rutanga uburenganzira bwo gukura amahera ku numero yawe mw'ibanki. Ushobora gukoresha ikarata yo kubikura (debit card) aho gukoresha urupapuro ngendanwa rwo gusohora amahera, canke gutora amahera abona mw'ibanki mu kugura ibintu canke mu kwakira amahera abona muri ATM. Amahera utanze ukoresheje ikarata yo kubikura ava ku numero y'ububiko bwawe mw'ibanki. Irinde gukoresha amahera arengeye ayo ufise ku numero yawe y'ububiko mw'ibanki.

Electronic Transactions

Direct deposit puts money directly into your account. You can get your money quickly without cashing or depositing your paychecks. You can use a bank debit card, instead of checks or cash, to buy things or to get cash from an ATM. Money you spend with your debit card is automatically taken out of your checking account. Do not spend more money than you have in your account.



TOPIC 3 — BANKING

Ubuginga Bugezweho

Ukoresheje uburyo ATM ushobora kubikura amahera abona ku numero yawe y'ububiko mw'ibanki. Ama ATM amw'amwe aratanga uburenganzira bwo kubika amahera hamwe no kugenzura ayo usigaranye mw'ibanki. Hari aho usanga gukoresha ATM bigutwara amahera, ariko iyifise izina ry'ibanki yawe irazimbutse gusumba izindi. Mu gukoresha ATM, shira ikarata yawe yo kubikura aho bayinjiza wandike inomero yawe yo kwidondora (PIN). Ni haba hari uwundi muntu azi inomero yawe yo kwidondora, arashobora kubikura amahera ku numero yawe y'ububiko mw'ibanki.



Electronic Transactions

Using an ATM, you can withdraw cash from your checking account. Some ATMs allow you to deposit money and check your balance. It can cost money to use an ATM, but one with your bank's name on it is usually cheaper to use than others. To use an ATM, put your debit card in the card slot and type your personal identification number (PIN). If someone else knows your PIN, they may be able to get your money.

TOPIC 3 — BANKING

Ingurane

Amabanki aratanga kandi ingurane zo kugura ibintu bihambaye. Mu gusaba ingurane, usaba ideni uzoriha haheze igihe. Utegerezwa kwishura uyo mwenda hamwe n'inyungu zawo. Kora uko ushoboye umenye neza ingene uzokwishura iyo ngurane, igihe n'amahera utegerezwa kuza urariha, inyungu bazokwaka kur'iryo deni, n'ayandi mategeko yose imbere yuko ubishirako umukono wawe. Baza umukozi w'ibanki canke uwujeje gukurikirana ibikuraba mur'iryo banki niwaba ufise ivyo ukeneye kubaza.

Loans

Banks also give loans for big purchases. With a loan, you borrow an amount of money for a certain period of time. You must pay back the money and interest for borrowing it. Make sure you understand how to repay the loan, when payments are due, the amount of interest you will pay, and any other rules before you sign. Ask a bank employee or case worker if you have questions.



TOPIC 3 — BANKING

Kurungika Amahera

Baza ibanki yawe ivyerekeye kurungikira amahera umugenzi canke umuryango. Gukoresha ibanki bishobora kuba bizimbutse gusumba gukoresha ayandi mashirahamwe.

Sending Money

Ask your bank about sending money to friends and family. Using a bank might cost less than using other companies.

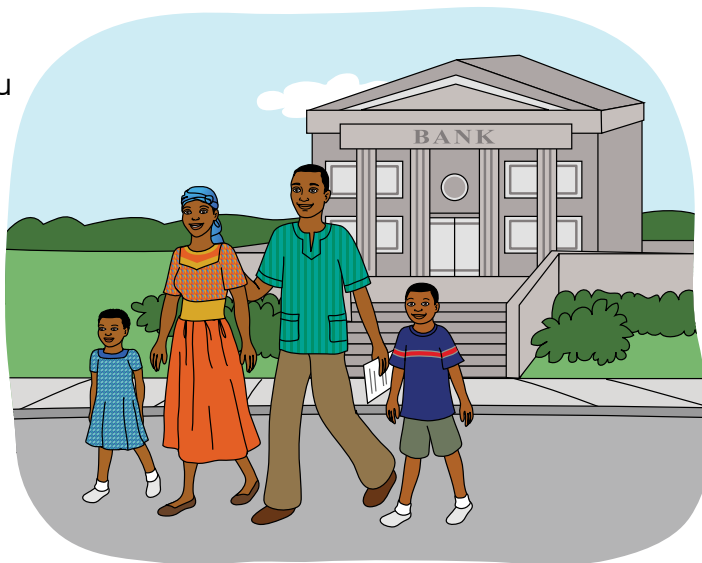


TOPIC 3 — BANKING

Mu Ncamake

Amabanki n'ibibanza vyiza bitekanye vyo gushinguramwo amahera. Amahera yawe ntazokwibwa, ntazotakara, canke ngo aturirwe n'urubeya rw'umuriro w'icaduka. Ushobora gukoresha ibanki mu:

- Kwuguruza inomeru y'ububiko mw'ibanki iguha impapuro ngendanwa zitanga uburenganzira bwo gukura amahera ku nomero yawe mw'ibanki no kwandika izo mpapuro mu kuriha ivyo uguze canke uheranye
- Kwuguruza inomeru yo kuziganiriza kazoza ukongera ukaronka inyungu
- Gufatira urupapuro rw'umushara wawe ku nomero yawe y'ububiko mw'ibanki
- Gukoresha ATM mu kubikura vyihutirwa
- Gukoresha amakarata yo kubikura utiriwe urandika urupapuro ngendanwa rutanga uburenganzira bwo gukura amahera ku nomero yawe mw'ibanki canke ukariha ukoreshaje amahera abona.



Summary

Banks are safe places to keep money. Your money will not be stolen, lost, or destroyed in a fire. You can use a bank to:

- Open a checking account and write checks to pay bills
- Open a savings account and earn interest
- Have your paycheck deposited directly into your account
- Use ATMs to quickly withdraw money
- Use debit cards to buy things without writing checks or using cash

TOPIC 4 — EDUCATION

Indero

Indero n'ikintu gihambaye cane muri Leta Zunze Ubumwe za Amerika ku vyerekeye abana n'abakuze. Ibimenyeshejwe muri iki kiganiro bizobafasha kumenya ingene ivy'indero bitegekanijwe muri Leta Zunze Ubumwe za Amerika hamwe n'ubuzima bwo kw'ishule. Kizobasigurira kandi uruhara ruhambaye rw'abavyeyi mu ndero y'abana babo vyongere kibamenyeshe ivyerekeye kwigisha abakuze.

Education

Education is very important in the United States for both children and adults. The information in this topic will help you understand the educational system in the United States and the school environment for children. It will also explain the important role parents play in their children's education and provide information on adult education.



TOPIC 4 — EDUCATION

Indero y'Abana

Leta Zunze Ubumwe za Amerika zibwiriza abana bose kuja mw'ishule kwiga. Leta imwe imwe uko iri niyo itegekanya imyaka abana boba bashikanye mu gutangura ishule canke imyaka batarenza bakiri mu mashule yisumbuye. Ama Leta nka menshi ategeka kw'abana bafise imyaka iri hagati y'itanu na cumi n'ndwi bategerezwa kuja kw'ishule bakiga.

Child Education

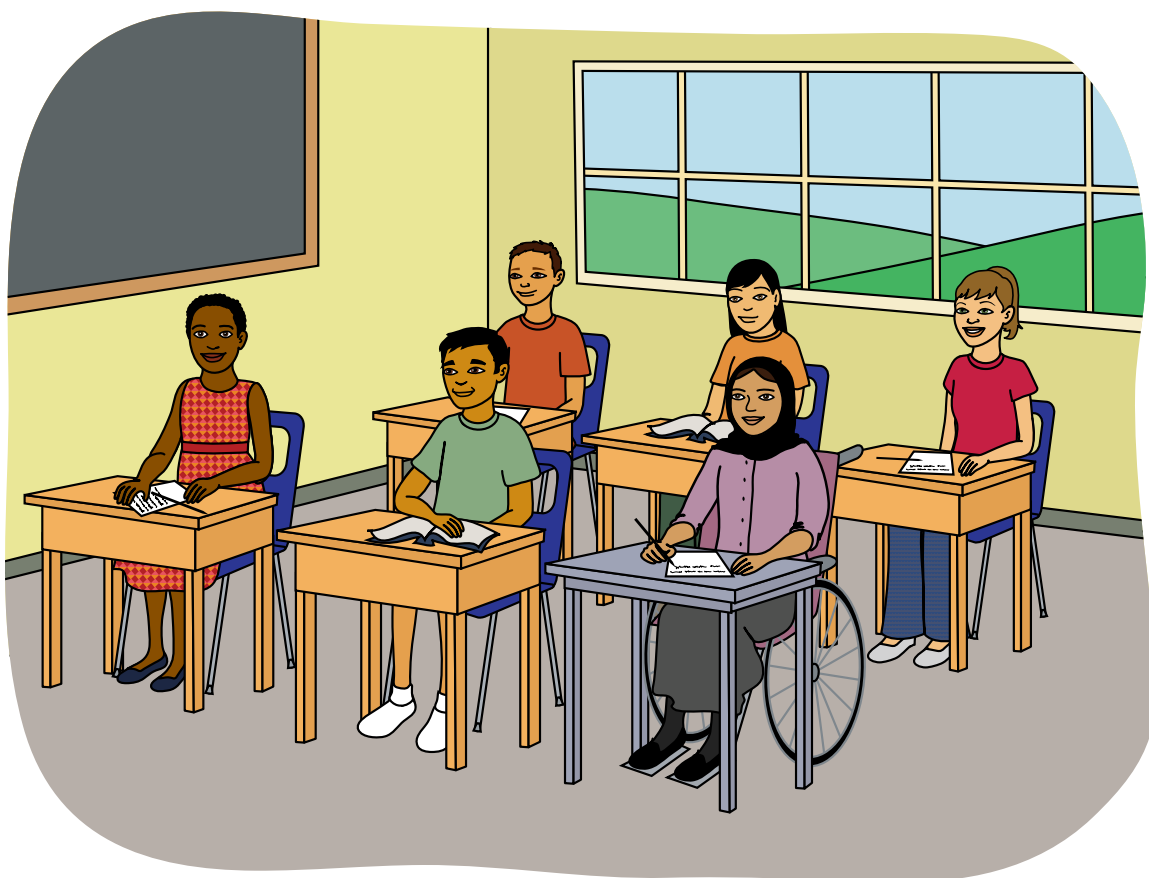
The United States government requires that all children go to school. Each state decides how old children must be to start school and when they are too old to be in high school. Most states require children between the ages of five and seventeen to attend school.



TOPIC 4 — EDUCATION

Indero y'Abana

Murashobora kwitorera ubwoko bw'ishule mwifuza ko umwana wanyu yokwigamwo. Amashuri ya leta ntaco asaba ariko amashuri y'abigenga ararishya amahera. Amashuri amwe amwe yabigenga akukira amadini. Abana bafise ingorane zo kwiga canke b'ibimuga bategerezwa nabo nyene kuja mw'ishuri. Amashuri yaho muba azokorana namwe mu kubafasha gushika kuco abana banyu bakeneye.



Child Education

You can choose what kind of school you want your child to attend. Public schools are free and private schools cost money. Some private schools are religious. Children with learning or physical disabilities should still go to school. The local school will work with you to address your child's needs.

TOPIC 4 — EDUCATION

Urukurikirane rw'Amashule

Mu gushira abana mu mwaka uyu canke uwundi biva ku myaka yabo bikongera bikava kuvyo bari baramaze kwiga. Mu bisanzwe, imyaka y'amashule bajamwo ijana n'imyaka bafise, bigakurikirana gutya:

- Ishule ryo kwimenyereza ku bana bataragera gutangura amashule (si ngombwa biva kugushaka) – abana bafise imyaka 3 gushika kuri 4
- Ishule ryo kwimenyereza ry'abana bari hafi yo gutangura amashule y'intango – abana bafise imyaka 5 y'amavuko
- Amashule y'intango – Kuva ku myaka 6 gushika imyaka 11 y'amavuko
- Ishule Yisumbuye yo Hagati – Kuva ku myaka 12 gushika ku myaka 13 y'amavuko
- Ishule Yisumbuye Nkuru – Kuva ku myaka 14 gushika ku myaka 17 y'amavuko

Ibi bishobora guhinduka biturutse ku ntara y'amashule muherereyemwo.



School Structure

Children are placed in a certain grade level depending on their age and how much education they have received. Usually, the different grade levels and ages are:

- Pre-school (optional) – 3 to 4 years old
- Kindergarten – 5 years old
- Elementary School – 6 to 11 years old
- Middle School – 12 to 13 years old
- High School – 14 to 17 years old

These may be different depending on your school district.

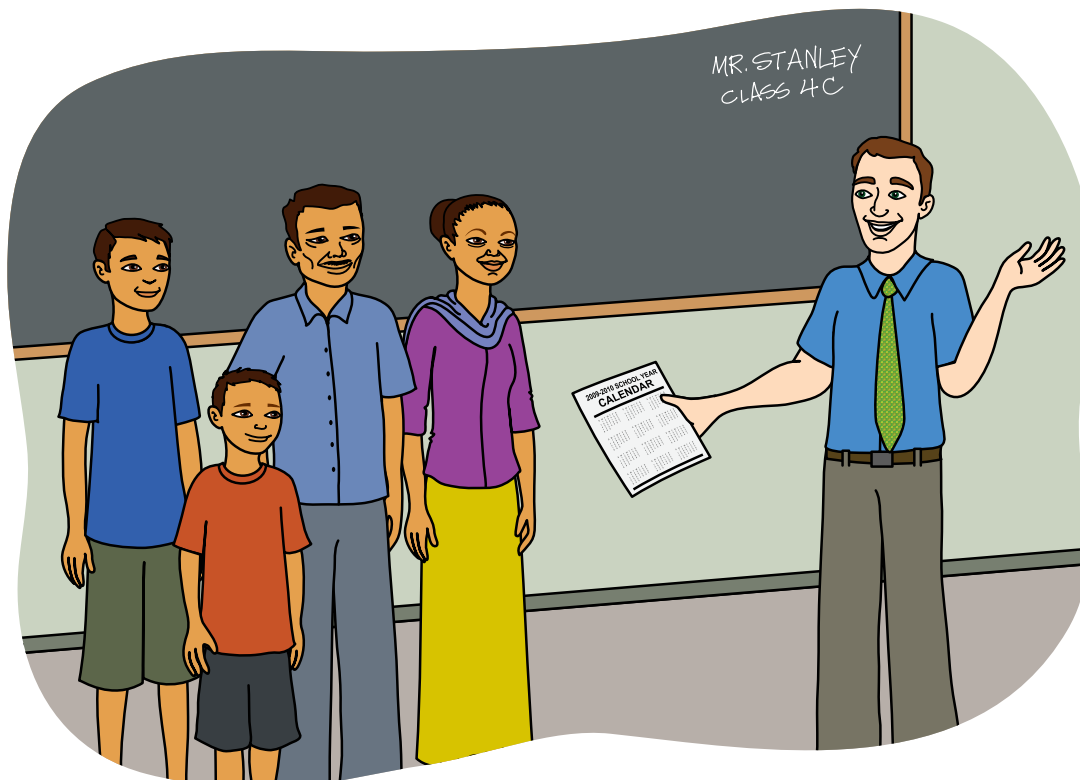
TOPIC 4 — EDUCATION

Umwaka w'ishule

Mubisanzwe, umwaka w'ishule utangura mu mpera z'ukwezi kwa Myandagaro canke mu ntango za Nyakanga ughera mu mpera z'ukwezi kwa Ruheshi. Abana baja kw'ishule kuva ku munsu wa mbere gushika ku munsu wa gatanu. Umunsu w'ishule umara hagati y'amasaha atanu n'insu n'amasaha indwi bivuye ku kigo c'ishule umwana yigako. Abanyeshule ntibajya kw'ishule ku misi mikuru ya leta, mu gihe c'uburuhuko bwo ku Mpeshi no mu Rushana canke ku munsu y'inama z'abigisha. Abavyeyi bategerezwa kubaza umwigisha canke ishule ikiranga munsu c'umwaka w'ishule.

School Year

School years typically begin in late August or early September and end in June. Children are in school Monday to Friday. The school day is between five and a half to seven hours long, depending on what school the child attends. Students do not attend school on national holidays, during spring and winter breaks, and on school in-service days. Parents should ask the teacher or school for a school calendar.



TOPIC 4 — EDUCATION

Umusi w'Ishule

Mw'ishule, abanyeshule biga icongereza, ibiharuro, ivyerekeye ubumenyi, ivyerekeye kahise, kandi bashobora kwiga ivyerekeye utugenegene, kuririmba no gucuraranga, canke kwiga indimi. Abana bo mu mashule y'intango bararonka umwanya wo kuruhuka canke wo gukina ku minsi y'ishule. Abana bafatira akavunamusase kw'ishule. Abana bashobora kuzana ivyo kurya vy'akavunamusase bakuye muhira abavyeyi babateguriye, canke bakagura ivyokurya kw'ishule. Abavyeyi bashobora kusaba, babicishije kw'ishule, yuko bobagaburira ataco barishe canke ko bofungura ku giciro gito, ivyo bikagirwa bagereraniye itunga ry'urugo. Abavyeyi bokwegera ishule abana babo bigako kugira ngo basabe insiguro y'ukugene boshobora kubisaba.



School Year

In school, students learn English, math, science, and history, and they may take art, music, or language classes. Children in elementary school also have recess or playtime during the day. Children eat lunch at school. Children can bring a lunch from home that parents prepare for them, or buy lunch at school. Parents can apply through the school for children to receive free or reduced price lunches, depending on the household income. Parents should contact their child's school for information on how to apply.

TOPIC 4 — EDUCATION

Gutonda kw'ishule n'Uburyo bwo Kwiyunguruza

Abanyeshuli bategerezwa gushika kw'ishule kw'isaha itegekanijwe. Hamagara na telephone kw'ishule usigure yuko umwana wawe aja gucererwa canke asiba. Ishule ni ryaba riri hafi yaho muba, abana bashobora kugenda kw'ishule n'amaguru. Ishule ni ryaba riri kure, bazofata imodokari zunguruza abantu, bus. Mu mashule ya Leta, bus zifatwa kwa gusa, zizohitana umwana wawe zongere zimugarukane hafi yaho muba. Abavyeyi b'abana bari mu mashule y'intango bategerezwa gushikana no gutora abana babo ku gituro ca bus.

Attendance and Transportation

Students must arrive to school on time. Call the school to explain if your child is going to be late or absent. If the school is near to where you live, children can walk to school. If the school is far away, they will ride a bus. At public schools, buses are provided for free and will pick your child up and drop them off near your home. Parents of elementary school children should drop off and pick up children at the bus stop.



TOPIC 4 — EDUCATION

Inyifato

Kw'ishule, umwana wanyu ategerezwa gusonera abo bigana no kugamburukira umwigisha hamwe n'umuyobozi w'ishule. Umuyobozi w'ishule niwe mutegetsi mukuru kw'ishule. Amashule arafise amategeko ahambaye abana bategerezwa gukurikiza kugira ngo nti bagire ingorane kandi bakore neza kw'ishule.

Behavior

At school, your child should be respectful to his classmates and obey his teacher and principal. The principal is the head of the school. Schools have important rules that children need to obey to stay out of trouble and do well in class.



TOPIC 4 — EDUCATION

Inyifato

Amabwirizwa amwe amwe agenga abanyeshule n'aya:

- Gushika kwishule kw'isaha
- Gutarika ukuboko hejuru imbere yo kugira ico bavuga mw'ishule
- Gusaba uruhusha imbere yo kuva mw'ishule
- Gutanga ku gihe imyimenyerezo ikorerwa muhira
- Kutagwana

Abana banyu barenze amategeko bashobora gusigazwa kw'ishule abandi batashe. Iyo bigenyeje nabi cane, bashobora kwirukanwa mw'ishule mu gihe gitoyi canke ntibasubire kwemererwa kwiga kur'iryo shule namba.

Behavior

Some classroom rules for students are:

- Arrive to class on time
- Raise your hand before you speak in class
- Ask permission to leave the classroom
- Complete homework on time
- Don't fight

If your children break a rule, they may have to stay after school. If they behave very badly, they may be sent home from school for a period of time or not be allowed to attend that school anymore.



TOPIC 4 — EDUCATION

Imyimenyerezo Ikorerwa Muhira

Kenshi na kenshi, abarimu baratanga imyimenyerezo abana bategerezwa guherahereza i muhira iwabo. Ugukora iyo “imyimenyerezo” bifasha abana banyu gutahura neza ivyo biga mw’ishule. Mushobora gufasha abana banyu kwumva ico bategerezwa kwishura, ariko ntimubakorere iyo myimenyerezo mwebwe nyene.

Homework

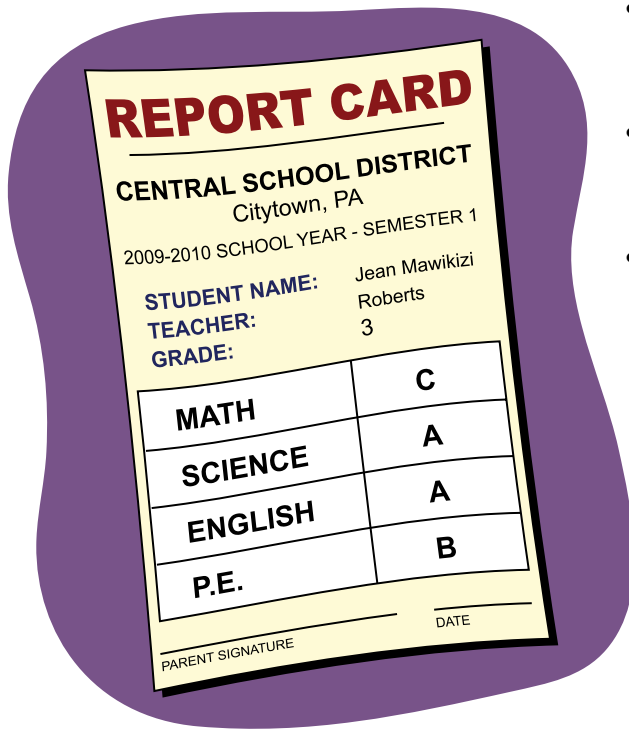
Teachers often assign school work to be completed at home. Doing “homework” helps your children understand what they are learning in school. You can help your children understand the assignment, but you should never do their homework for them.



TOPIC 4 — EDUCATION

Amakarata ya Raporo

Amakarata ya raporo n'udukaratasi tubabwira ingene umwana wanyu akora mw'ishule. Ikarata ya raporo y'umwana wawe iriko indome. Izo ndome zivuga ngo:



- A – Umwana akora neza cane
- B – Umwana yiga neza
- C – Umwana yize bisanzwe; umwana ashobora gukenera uwumufasha mu vyigwa
- D – Umwana nti yize neza; umwana akeneye ko bamufasha gusumba ahandi ho azoyoberwa
- F – Umwana yayobewe; atagerezwa kusubiramwo umwaka ukundi gusha

Homework

Report cards are pieces of paper that tell you how well your child is doing in school. Your child's report card may have letters on it. The letters mean:

- A – Excellent work
- B – Good work
- C – Average work; child may need help with studies
- D – Poor work; child needs extra help or will fail
- F – Fail; child will have to take the class again

TOPIC 4 — EDUCATION

Ivyo Abavyeyi Bajejwe

Ni mwaba mufise amazinda ku manota y'umwana, mwogerageza gusaba umubonano mukavugana n'umwigisha wiwe. Abavyeyi bashobora kandi gukora ibintu vyishi mu kugira neza aho baba kugira ngo abana bashobore kugira neza; akarolero ni nko guteganya umwanya mwiza utekanye bamaze kuva kw'ishule kugira ngo abana bakore imyimenyerezo batahanye gukorera muhira canke kubaronderera umwigisha abakoresha imyimenyerezo.

Parent's Responsibilities

If you are concerned about your child's grades, you should schedule a meeting with the teacher. Parents can also do several things to make the home a better place for children to study, such as create a regular, quiet time after school for children to do homework or find them a tutor.



TOPIC 4 — EDUCATION

Ivyo Abavyeyi Bajejwe

Imbere yuko abana banyu baja kw'ishule, raba mugendereze ko:

- Baryama igihe gikwiye
- Boze umubiri wose
- Bafunguye mu gitondo
- Bambaye impuzu zijanye n'igihe kiriho
- Bakoze imyimenyerezo batahanye gukorera muhira



Parent's Responsibilities

Before your children go to school, make sure they:

- Get enough sleep
- Shower
- Eat breakfast
- Wear appropriate clothing for the weather
- Have their homework done

TOPIC 4 — EDUCATION

Uruhara rw'Abavyeyi

Abavyeyi barashigikiwe ko bogira uruhara mu ndero y'abana babo. Abana biga neza gusumba igihe abavyeyi babo bafise uruhara mu vyerekeye ishule ryabo.

Abavyeyi bashobora kugira uruhara mu:

- Kuvugana n'abana ivyerekeye amashule yabo
- Kugendura ko abana babo bakoze imyimenyerezo batahanye gukorera muhira
- Kuja mu misi mikuru y'ishule
- Kubonana n'abigisha b'abana mu mahuriro y'abavyeyi-n'abigisha n'igihe amashuri yakira abantu bo hanze abaribo bose
- Kuja kufasha ku gushaka mu bikorwa kw'ishule
- Kuja mw'ishirahamwe ry'Abavyeyi n'Abigisha (PTA)

Bonana kenshi n'ibiro vy'ishule kugira mumenye ivyo mwogiramwo uruhara.



Parent Involvement

Parents are encouraged to be involved in their children's education.

Children are better students

when their parents are involved in their school. Parents can be involved by:

- Asking their children about their classes
- Making sure children do their homework
- Attending school events
- Meeting with their children's teachers at parent-teacher conferences and school open houses
- Volunteering at school activities
- Joining the Parent Teacher Association (PTA)

Contact the school office for more information on how to be involved.

TOPIC 4 — EDUCATION

Inyigisho z'Abakuze

Naho ishule rikenewe ku bana, n'abakuze bashobora kwiga ariko bibavako. Ariko, hariho uburyo bwinshi bwo kwiga ku bantu bakuze. Bashobora kwiga mu mashule yigisha ku mugoroba, mu mashule y'imyuga, muri Kaminuza y'Intango canke muri Kaminuza Nkuru. Kwongereza ubwenge bishobora kuba-fasha kuronka akazi keza gusumba ako mufise, kandi umushahara ukiyongera.

Adult Education

While school is required for children, it is optional for adults. However, there are many educational opportunities for adults. Adults can attend evening classes, vocational school, colleges, and universities. Getting more education can often help you get a better job and make more money.



TOPIC 4 — EDUCATION

Inyigisho z'Abakuze

Abantu batahejeje ishule ryisumbuye rikuru (high school) barashobora gukora ikibazo kugira ngo berekane ko bafise ubumenyi bungana n'ubarangije amashule yisumbuye makuru. Ico kibazo citwa General Educational Development Test canke GED. Ikibazo ca GED n'ico kuraba aho mugeza mu kumenya gusoma, kwandika, kumenya akahise, ivy'ubumenyi, n'ibiharuro.



Adult Education

People who did not finish high school can take a test to show that they have the same knowledge as someone who graduated from high school. This test is called the General Educational Development Test or GED. The GED tests your understanding of reading, writing, history, science, and math.

TOPIC 4 — EDUCATION

GED

Ububiko bw'ibitabo bubegereye bushobora kuba bwigisha kwitegurira ico kibazo GED. Gerageza kumenya ikiguzi c'ivyigwa vyo gutegura GED n'ikiguzi co gukora ico kibazo GED, urabe yuko uri mu bashobora kwemererwa kugabani-rizwa igiciro. Kumenya ikibazo ca GED bishobora kugufasha kuronka akazi keza. GED canke urupapuro rw'umutsindo rw'amashure yisumbuye makuru birakenewe kugira ngo wemererwe kuja muri Kaminuza y'Intango (college) y'imyaka ine canke muri Kaminuza nkuru.

GED

Your local library might provide GED classes to help you prepare for the test. Make sure you find out how much the classes and the GED test cost, and see if you are eligible for reduced prices. Passing the GED can help you get a bet-ter job. The GED or a high school diploma is also required to attend a four-year college or university.



TOPIC 4 — EDUCATION

Ishule Y'Imwuga

Abakuze bashobora kuronka urupapuro rw'umutsindo rwerekana yuko bize umwuga uronderwa. Ushobora kuronka urupapuro mu vyigwa vy'imyuga itandukanye, nko kuzibura imiringoti y'amazi (plomberie), kubâza, gukora imiduga, imashini z'ubuhinga bwa none mu kwandika n'ugutumatumana (computers), n'iyindi. Mu kuronka ubuzi bumwe bumwe utegerezwa kwereka umukoresha ururupapuro rwerekana ko wize ukamenya ubuhinga buyerekeye. Amashule yigisha umwuga uwariwo wose yitwa amashule y'imyuga, amashule y'ubucuruza, kaminuza y'imyuga, canke kaminuza y'intango.



Vocational Training

Adults can earn certificates to show they are trained in a particular area. You can earn a certificate in different subjects, such as plumbing, carpentry, mechanics, computers, and other trades. For some jobs you need a certificate to show your employer that you are trained in a specific skill. Schools that provide training in a specific skill are vocational schools, trade schools, technical colleges, or community colleges.

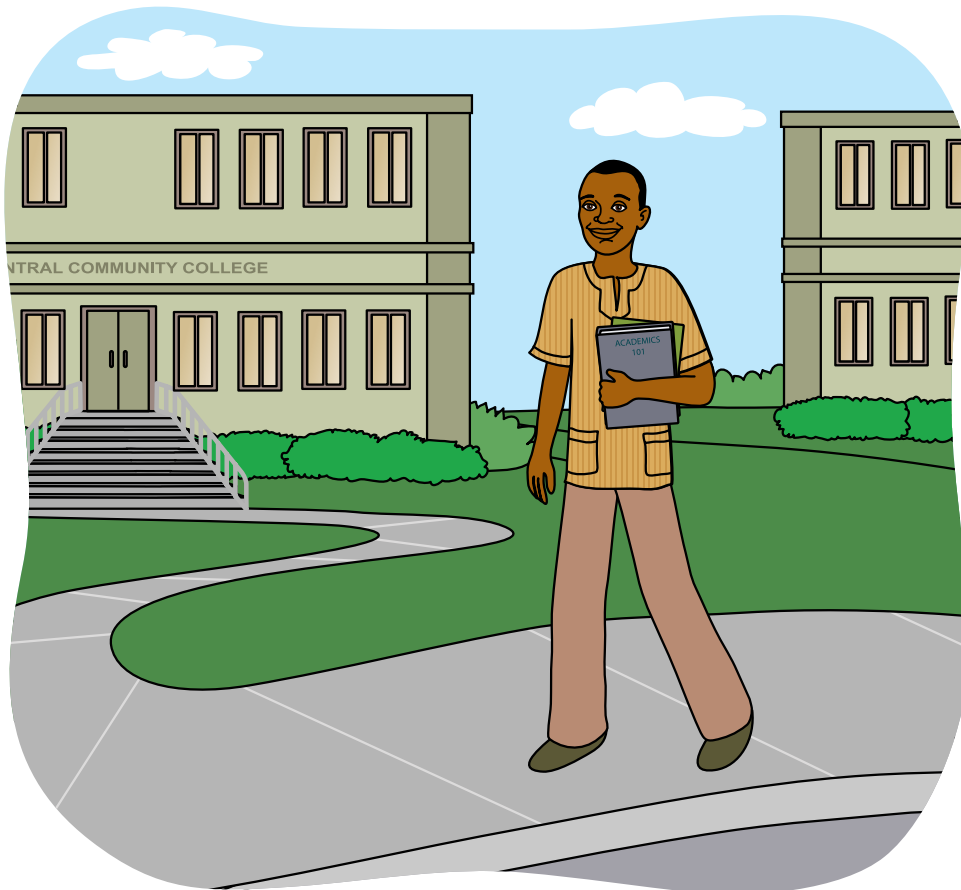
TOPIC 4 — EDUCATION

Amashule Kaminuza y'Intango (Community Colleges)

Amashule Kaminuza y'Intango nayo nyene n'amashule ushobora kuronkeramwo umutsindo w'amashule kaminuza y'imyuga (Associate's degree). Mu bisanzwe umuntu ayamaramwo imyaka ibiri kugira ngo aronke urupapuro rw'umutsindo wayo. Urwo rupapuro rw'umutsindo (Associate's degree) rushobora kugufasha gufata amahera menshi mu kazi kawe. Ushobora no kwunguruzwa ukaja muri kaminuza y'imyaka ine umaze kuronka urwo rupapuro rwa Associate's degree.

Community Colleges

Community colleges are also schools where you can earn an Associate's degree. It usually takes two years to earn this type of degree. An Associate's degree can help you earn more money in your job. You can also transfer to a four-year university after earning your Associate's degree.



TOPIC 4 — EDUCATION

Kaminuza Nkuru

Muri Kaminuza y'Intango (college) canke muri Kaminuza Nkuru ushobora kureronka urupapuro rw'umutsindo rwa kaminuza mu myaka ine. Urwo rupapuro rw'umutsindo rushobora gutuma wongerwa umushahara ukongera ukitegura gukora ubuzi bwinshi. Abakuzi bashobora kuja muri Kaminuza y'Intango (college) bataravye imyaka bashikanye. Bamwe binjira muri za Kaminuza z'Intango bakirangiza amashuri yisumbuye makuru, abandi bakajayo bamaze kwisunura mu myaka.

Universities

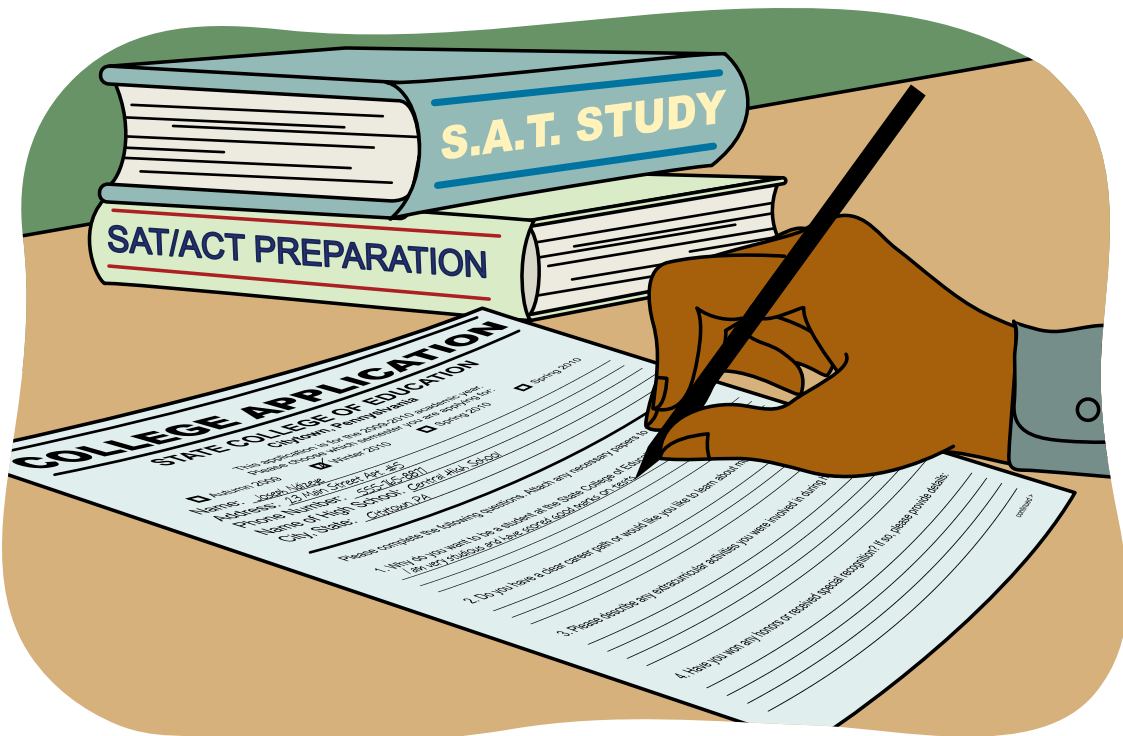
At a college or university, you can earn a Bachelor's degree in four years. This degree can increase your salary and prepare you for many jobs. Adults of any age can go to college. Some people go to college right after they graduate from high school and other people go when they are older.



TOPIC 4 — EDUCATION

Gusaba Kwiga muri Kaminuza y’Intango

Gusaba kwiga muri Kaminuza y’Intango y’imyaka ine canke muri Kaminuza Nkuru utegerezwa kuba ufise urupapuro rw’umutsindo rw’amashure yisumbuye makuru canke GED. Ico gihe utegerezwa kubisaba ukongera ugakora ikibazo co kwinjira. Ibibazo co kwinjira muri Kaminuza y’Intango vyitwa “SAT” canke ibibazo “ACT”. Iyo bibazo biraba ivyo uzi mu bintu vyishi. Ushobora kwiyandikisha mw’ishule kugira ngo witegurire ivyo bibazo.



Applying to College

To apply to a four-year college or university you need to have a high school diploma or GED. Then you need to fill out an application and take a test. The college admission tests are called “SAT” or “ACT” tests. The tests evaluate your knowledge in several different subjects. You can take a class to help you prepare for these tests.

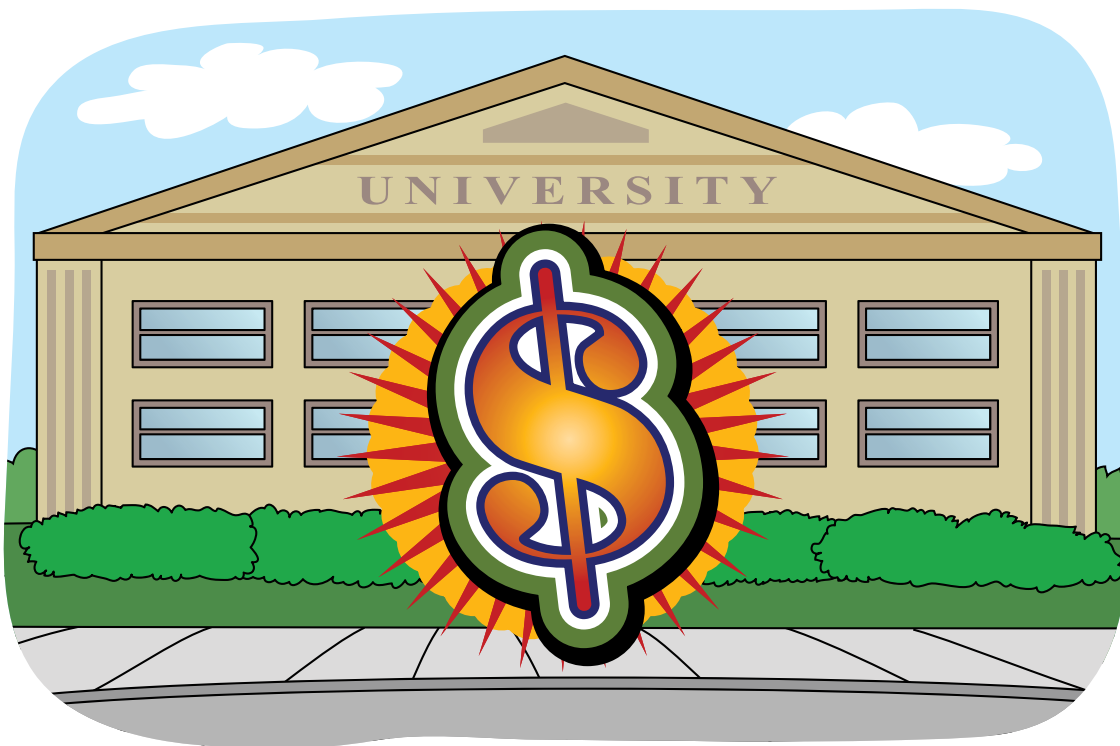
TOPIC 4 — EDUCATION

Ikiguzi co Kwigira muri Kaminuza y'Intango

Utegerezwa gutanga amahera y'ishule kugira ngo ushobore kwiga muri Kaminuza y'Intango canke muri Kaminuza Nkuru. Amahera yo kwinjira mw'ishule yitwa amahera y'ishule. Utegerezwa kandi kuriha amahera y'ibitabo hamwe n'ibindi bisabwa n'ishule. Ishule ry'imyuga canke Kaminuza y'Intango zirihisha amahera make gusumba Kaminuza Nkuru y'imyaka ine. Kaminuza Nkuru za leta zitangisha make gusumba Kaminuza Nkuru z'abikorera utwabo. Iyo wize muri Kaminuza Nkuru ya leta mu ntara yawe, uriha amahera make gusumba, si nk'iyi woja muri kaminuza y'iyindi ntara.

The Cost for College

You must pay a fee to attend a college or university. The attendance fee is called tuition. You also have to pay for books and other school fees. Vocational training or community colleges cost less than four-year universities. Public universities cost less than private universities. If you attend a public university in your own state, you pay less than if you went to a university in a different state.



TOPIC 4 — EDUCATION

Kuriha Amahera ya Kaminuza y'Intango (College)

Rimwe na rimwe urashobora kuronka imfashanyo yo kuriha amahera y'ishule muri Kaminuza z'Intango [college]. Ushobora gusaba imfashanyo ya gusa, agasaho ko kwiga, canke imfashanyo y'amahera. Ushobora kandi gusaba ingurane y'amahera yo kwiga. Ingurane yo kwiga n'amahera ugurana kugira ngo wirihire amashule ukazoheza ukazotangura kuyariha umaze kuronka urupapuro rw'umutsindo. Ushobora kuvugana n'abajajwe ikigega kur'iryo shule kugira ngo umenye uburyo buriho bushobora kugufasha kuriha amahera y'ishule.



Paying for College

You can sometimes find assistance to help pay for college. You can apply for a grant, scholarship, or financial aid. You can also apply for a student loan. A student loan is money that you borrow to pay for school and then start repaying after you graduate. You can talk to the financial office at the school to find out what options you have to help pay tuition.

TOPIC 4 — EDUCATION

Amashule Kaminuza y'Abakuze

Ibikurikira vyerekana mu ncamake amashule atandukanye abakuze bashobora kwiga n'ikiringo amara:

- Iseretifika: Kaminuza y'Intango, ishule ry'imyuga canke ry'ubutunzi – kuva ku mezi atandatu gushika ku myaka ibiri
- Urupapuro r'Umutsindo (Associate's degree): Kaminuza y'Intango – imyaka ibiri
- Urupapuro rw'Umutsindo rwa Kaminuza Nkuru (Bachelor's degree): Imyaka ine ya Kaminuza y'Intango canke ya Kaminuza Nkuru
- Urupapuro rw'Umutsindo rwa Kaminuza ya Kaminuza ya Mbere (Master's degree): Kaminuza Nkuru ya Mbere – imyaka ibiri ya Kaminuza
- Urupapuro rw'Umutsindo rwa Kaminuza ya Kaminuza Nkuru (Doctorate): Kuva ku myaka ibiri gushika imyaka umunani



Adult Higher Education

Below is a summary of the different levels of adult education you can receive:

- Certificate: Community college, trade or vocational school - six months to two years
- Associate's degree: Community college - two years
- Bachelor's degree: Four year college or university - four years
- Master's degree: University - two years
- Doctorate: University - two to eight years

TOPIC 4 — EDUCATION

Mu Ncamake

Muri Leta Zunze Ubumwe za Amerika, indero irahambaye cane. Abana bate-gerezwa kuja kw'ishule kwiga ivyigwa vyinshi bitandukanye kandi bakiga ubuhin-ga bwobafasha mu buzima. Birakenewe ko abavyeyi bagira uruhara mu ndero y'abana babo kugira ngo bashobore gufasha abana babo kwiga neza gusumba. Abakuze bashobora kubandanya kwiga mu mashure bitegurira urupapuro rw'umutsindo rwa GED, kugira ngo baronke urupapuro rwerekana ko bazi umwuga, canke bakiga muri za Kaminuza z'Intango canke Kaminuza Nkuru. Kwiga bishobora kugufasha kuronka akazi wifuza no kwongereza umushahara uhembwa. Hari uburyo bwinshi bwo gushobora kwiga ku muntu uwariwe wese muri Leta Zunze Ubumwe za Amerika.

Summary

In the United States, education is very important. Children are required to go to school to learn about different subjects and develop useful skills. It is important for parents to be involved in their children's education so they can help their children be better students. Adults can continue learning by taking GED classes, earning a vocational certificate, and attending a college or university. Education can help you get the job you want and increase the money you can earn. There are many educational opportunities for everyone in the United States.



TOPIC 5 — PARENTING

Gukomeza Imibano Myiza

Abavyeyi bajejwe vyinshi mu vyerekeye abana babo, harimwo kubabungabunga no kubakunda, mu gukurikirana mu gukura kwabo ku mubiri no mu mico, no kubakingira mu kuraba ko batunganiwe mu buzima bwabo. Abana bumva kandi bamererwa neza gusumba iyo bafitaniye imigenderanire myiza n'abavyeyi babo, nico gituma gukomeza ukwo gufatana mu nda ari igikorwa gihambaye, mukabigira mu gusoma ibitabo hamwe, mu gukina nabo canke mu kuyaga nabo ivyerekeye ivy'ishule. Shira mu bana banyu umutima wo gukora batajujudikanya.

Building Good Relationships

Parents have many responsibilities to their children, including nurturing and loving them, supporting their physical and emotional development, and making sure they are safe. Children feel and do better when they have a strong relationship with their parents, so it is important to develop this bond by reading together, playing games, or talking about school. Encourage your children to feel good and confident.



TOPIC 5 — PARENTING

Injira Muvyo Bakora

Ubundi buryo mwokoresha mu kwereka abana banyu inzira y'iterambere ryabo ni nk'ubu:

- Kugenzura amasanamu abana banyu baraba kuri televiziyo canke ivyo bakora kuri internet
- Kubagerera umwanya wo kuraba televiziyo
- Gufasha kw'ishule k'ubuntu mu kabonana n'abigisha babo
- Kumenya ivyo bakora inyuma y'ishule canke mu buruhuko buheza indwi
- Gushinga isaha bakeneye kuba baryamye
- Kubaha ibikorwa vyo muhira bama barangura, nko gukubura mu vyumba vy'uburyamo canke kwoza ibikoresho vyo ku meza
- Gufungura hamwe nabo kenshi mu ndwi



Be Involved

Some other ways you can guide your child's development include:

- Monitoring what your children watch on television and do on the internet
- Limiting how much time they can watch television
- Volunteering in their schools and meeting with their teachers
- Knowing what they do after school and on the weekends
- Setting a time at which they need to go to sleep
- Assigning regular chores, like cleaning bedrooms or doing dishes
- Eating meals together several times a week

TOPIC 5 — PARENTING

Shinga Amategeko Abagenga

Mu bikorwa bihambaye cane abavyeyi bashinzwe hari kwigisha abana gutandukanya iciza n'ikibi (icatsi n'ururo), imigenzo yemewe n'iyitarekuriwe. Bera akarolero abana mu kwigenza neza. Abana banyu bazokwiga kumenya iciza n'ikibi barabiye kuvyo mukora n'ingene mwigenza. Abavyeyi babwirizwa gushinga amategeko atomoye kandi abereye. Ayo mategeko ategerezwa kuba meza kandi akaba ajanye n'imyaka umwana wawe ashikanye. Amategeko atomore abana ivyo bemerewe gukora n'ivyo babujijwe gukora, ariko ntiyobuza abana gutera imbere mu migenzo yabo.



Set Rules

One of the most important responsibilities you have as a parent is to teach your children right from wrong, which behaviors are acceptable, and which behaviors are not. Be an example of good behavior. Your children will learn what is right and wrong from your own actions and attitude. Parents must also establish clear and consistent rules. Rules must be fair and appropriate for each child's age and development. Rules tell children what they can and cannot do, but they should not prevent children's emotional growth.

TOPIC 5 — PARENTING

Ivy'abana Bahisemwo N'Inkurikizi Yavyo

Kurera urwaruka n'igikorwa kitoroshe namba. Urwaruka rukenera kwishira rukizana, ariko abavyeyi bategerezwa kurwerekana aho ubwo bwigenge bugarukira. Gushinga lero urugero rubereye abana banyu mukurikije imyaka bafise, aho bashitse mu bwenge no mu vyo bajejwe. Kwumva ivy'abana bahisemwo n'inkurikizi yavyo birafasha abana n'urwaruka kwirimbura no gufata ingingo nziza zibereye. Bwira abana banyu inkurikizi mbi zijana no kurenga amategeko mwongere mubahe agashimwe iyo bigenjeje neza.



Choices and Consequences

Parenting teenagers can be challenging. Teenagers need some freedom, but parents should limit the freedoms given to them. Set limits that are appropriate to your children's age and level of maturity and responsibility. Understanding choices and consequences help children and teenagers learn self-control and make good decisions. Tell your children what the consequences are for breaking your rules and provide rewards for good behavior.

TOPIC 5 — PARENTING

Umwana Wanyu Niyigenza Nabi

Abana benshi bigenza nabi kubera kuko abavyeyi babitwaririka gusumba iyo bameze nabi gusa. Kwitwaririka abana iyo bakoze ibintu vyiza bituma bagira ishaka ryo kubandanya muri iyo nzira nziza. Amategeko arabuza gukubita, guhenura umwana ukamubabaza gushika aho bisiga inkovu canke bikomeretsa umwana. Hariho ubundi buryo bubereye bwo kugorora ingendo mbi y'abana.



If Your Child Misbehaves

Many children behave badly because their parents will give them more attention when they are bad. Paying attention to children when they do good things will encourage them to continue. It is illegal to strike, beat, or shake a child hard enough to leave a mark or to injure the child. There are better ways to correct children's behavior.

TOPIC 5 — PARENTING

Umwana Wanyu Niyigenza Nabi

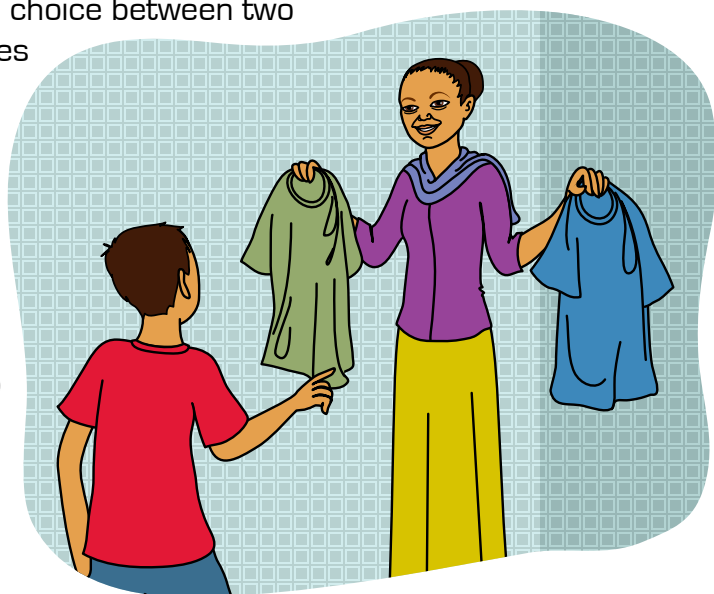
Umwana wanyu niyigenza nabi, mukarire ariko mugume mutekereje. Bizotuma abana bagamburuka gusumba aho mwokoresha amajambo yo kumutuka canke y'ishavu. Hitamwo ingene mwotorera inyishu ivyo bibazo mufatiye kuri ibi bikurikira:

- Gufasha abana kwumva ico botegerezwa gukora, aho kubihaniza mubabwira ivyo babujijwe gukora. Akarorero: babwire gukina umupira bawutembagaza hasi aho kubabwira ngo, “Ntimuterere umupira hejuru”.
- Kuha abana banyu ibintu bibiri bakihitiramwo ico bemera kandi mukemera aho bashize. Ivyo bibafasha gucagura ico babona ko mwokwemera. Akarorero: Aho guharura ico umwana wanyu yo wambara aja kw'ishule, bwira uwo mwana ko ashobora kwambara ishata itukura canke ishata y'ubururu.

If Your Child Misbehaves

If your child misbehaves, be firm but calm. This will cause your children to cooperate more than if you use harsh or angry words. Try to solve the problem by:

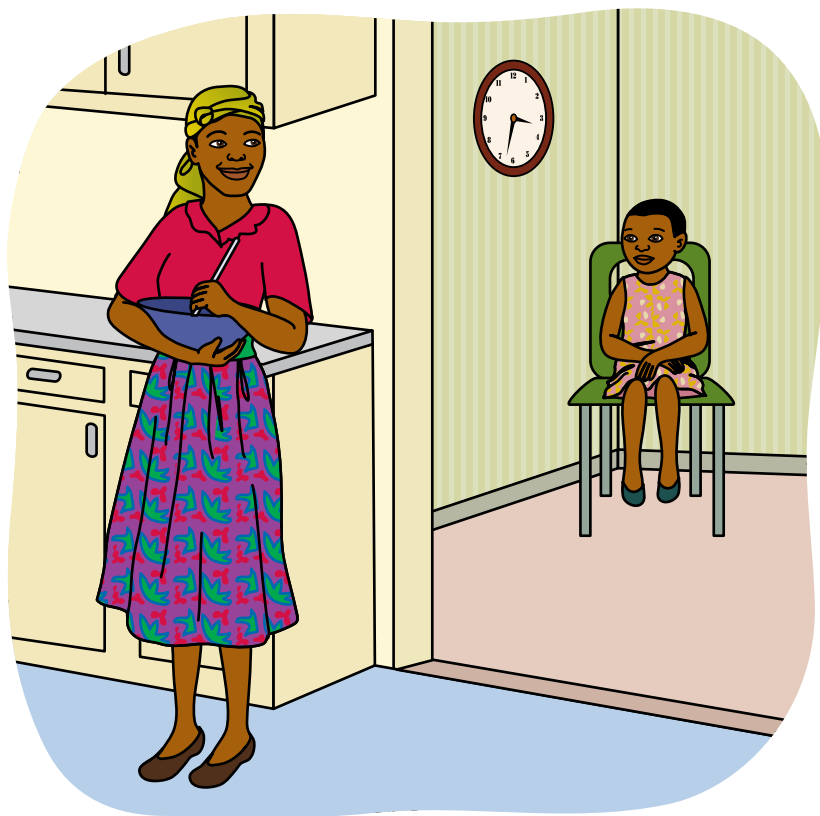
- Helping children understand what they should do, instead of what they should not do. Example: Tell them to roll the ball on the floor instead of saying, “Do not throw the ball.”
- Giving your children a choice between two acceptable alternatives and accepting their decision. This lets them choose an option that you approve of. Example: Instead of arguing about what your child will wear to school, tell your child he or she can wear the red shirt or blue shirt.



TOPIC 5 — PARENTING

Gukumira Abana

Umwana abandanije kwigenza nabi, abavyeyi benshi bamubwira bati “ja mu gihano”. Abavyeyi babwira abana yuko igihe cose barenze amategeko bazoca baja mu gihano co “gukumirwa”, n’ukuvuga ko bategerezwa kuja mu kibanza co mu nzu cikumiriye bakicara batekereje gushika barekuriwe kugaruka mu bandi. Fatira ku myaka y’umwana mu kumenya igihe ukwo gukumirwa kwomara. Ni baba bafise imyaka 2 y’amavuko, ni bicare ukwa bonyene iminota 2, canke ni baba bafise imyaka 3 y’amavuko, bakumire mu bandi iminota 3.



Time-Outs

If a child continues to misbehave, many parents use “time out”. Parents tell children that each time they break certain rules they will take a “time out,” meaning they must go to a quiet place in the house and sit quietly until they are allowed to return. Use the child’s age as a guide for how long the “time out” should be. If they are two years old, have them sit alone for two minutes, or if they are three years old, for three minutes.

TOPIC 5 — PARENTING

Guhagarikira Umwana

Irindi banga ryega abavyeyi n'ukugenzura ko abana babo bari mu mutekano. Kirazira gusiga abana batarashikana imyaka 12 y'amavuko muhira bonyene. Ata muntu wo mu muryango canke ababanyi bashobora kubasigaranira abana igihe atariho muri, rondera uwurera abana (adafise imyaka y'amavuko iri muni ya 15) kugira ngo ababarabire. Mu vyo mutegerezwa kuraba imbere yuko mufata ingingo yo gusiga abana bonyene muhira hari ibi:

- Imyaka yabo y'amavuko n'uko bigenza nk'abakuze
- Kuraba ko bamaze kwerekana ubushingantahe mu vy'iyumviro vyabo no mu gukurikiza neza amategeko
- Kuraba ko bazi ingene bagushikira, bitura ku bandi bantu bakuze canke ababanyi no kubategets, igihe hoba impanuka
- Ivyerekeye umutekano mu rugo canke mu babanyi
- Igihe muja kumara hanze



Child Supervision

It is also the parent's responsibility to make sure their children are safe. Children under 12 years old should not be at home alone. If no family members or neighbors can watch your children when you are away, find a babysitter (usually at least 15 years old) to watch them. Some things to consider when deciding if your children are ready to be left home alone include:

- How old and how mature they are
- If they have shown good judgment and followed rules well
- If they know how to reach you, other adults or neighbors, and the authorities in case of an emergency
- Safety concerns in the house and the neighborhood
- How long you will be away

TOPIC 5 — PARENTING

Gukorera Ikibi Abana Canke Kutabitwaririka

Rimwe na rimwe abavyeyi ntibitwaririka bikwiye abana babo. Gukorera ikibi abana canke kutabitwaririka n'amakosa akomeye mu vyerekeye uburyo abana bakwiye kubungabungwa. Kutitwaririka umwana ni ukutamuha ivyankenerwa vya minsi yose. Ubuholero bw'ukutitwaririka umwana ni nko kutamukurikirana, kutamugaburira indya vy'ingirakamaro canke kutamuvuza, no kureka umwana akanywa inzoga.



Child Abuse and Child Neglect

Sometimes parents do not take appropriate care of their children. Child abuse and child neglect are serious failures to properly care for a child. Neglect is not providing for a child's basic needs. Examples of neglect are not supervising a child, not providing needed nutrition or medical care, or allowing a child to drink alcohol.

TOPIC 5 — PARENTING

Gukorera Ikibi Umwana

Gukorera ikibi umwana ni ukumukorera ibishobora kumubabaza canke kutamurinda impanuka. Gukorera ikibi umwana bishobora kugirwa mu kumusin-sikariza amagara, mu kumukubagura, canke mu kumutuntuza umutima. Uturolero two gukorera ikibi umwana ku mubiri ni nko kumukubita, kumutera umugere, canke kumubabariza amagara mu bundi buryo. Gukubagura umwana ni ukumusambanya agahuza ibitsina n’umuntu akuze, hakabamwo nko kumukorakora canke kwereka umwana abariko barahuza ibitsina canke amasamu avyerekana. Gutuntuza umwana ku mutima n’umugenzo ubuza umwana gutera imbere mu vyiyumviro ukamubuza kwiyumvamwo ubuntu bikashika cane cane mu kumukankamira, mu kumutera ubwoba canke mu kumutuka ibitutsi bibi.

Child Abuse

Child abuse is doing something that harms a child or puts the child at risk of harm. Child abuse can be physical, sexual, or emotional. Examples of physical abuse are striking, kicking, shaking, or otherwise harming a child. Child sexual abuse is any sexual activity between a child and an adult, and includes inappropriate touching and showing a child sexual activity or images. Emotional abuse is a pattern of behavior that hurts a child’s development or sense of self-worth and can occur through constant screaming, threats, or name calling.



TOPIC 5 — PARENTING

Ibiro Bijejwe Gukingira Abana

Ibiro Bijejwe Gukingira Abana (CPS) n'ibiro vya Leta bijejwe guseruka gutabara aho hose hadutse gukorera ikibi abana canke kutabitwaririka. Intara yose irasigura ingene yumva ayo majambo. Igihe habaye icegeranyo kivuga ko mu muryango kanaka hoba hariho umwana akorerwa ikibi canke atagira uwumwitwaririka, umukozi w'ivyo biro ashobora kuza, akishikira kuraba ko ubuzima bw'umwana ata kintu kibubangamiye. Imiryango myinshi ntigenderwa n'uyo mukozi wa CPS, ariko baje iwawe, igihambaye n'uko ubabwiza ukuri ukongera ukaborohereza witonze. Raba ko ufise uwusigura ivyo uvuga niwaba utavuga icongereza. Ntusabe abana bawe ngo babe aribo basigura ivy'uvuga.

Child Protective Services

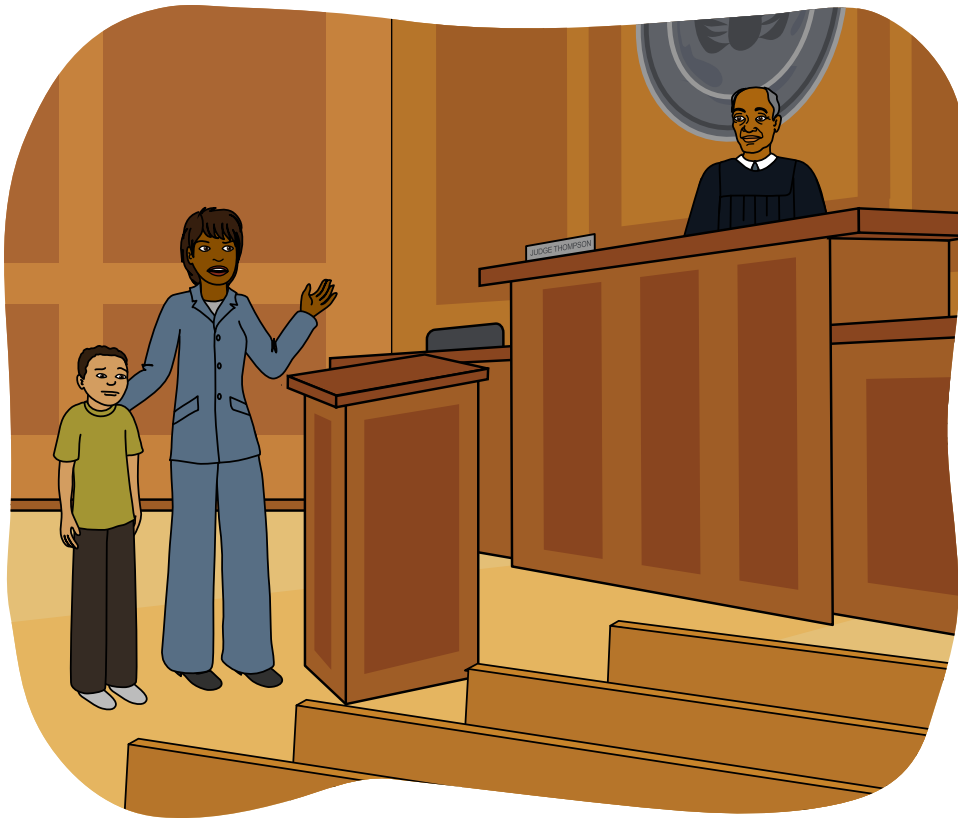
Child Protective Services (CPS) is the governmental agency that responds to reports of child abuse or neglect. Each state sets its own definition of these terms. If a family is reported for possible child abuse or neglect, a caseworker may visit to make sure the child is safe. Most families are not visited by a CPS worker, but if they visit you, it is important that you are honest and cooperate calmly. Make sure there is an interpreter if you do not speak English. Do not use your children as interpreters.



TOPIC 5 — PARENTING

Ibiro Bijewe Gukingira Abana

CPS irashobora gufasha no gushigikira imiryango mu kubigisha uburyo bundi bwo gutorera inyishu ibishitse, ikongera ikabereka aho bokwitura canke bosa-ba imfashanyo zoshobora kubafasha. CPS ishobora gucungisha abana incuti zabo, abavyeyi bemeye kubakira, canke mu bigo igihe babonye ko aho abo bana baba badatunganiwe, bakongera bakagerageza gufasha abo bana kugira ngo bamererwe neza gusumba. Igihe ivyo bishitse, ingingo yerekeye kazoza k'umwana ishobora gufatwa n'ubucamanza.



Child Protective Services

CPS can provide help and support to families by teaching them alternative methods to handle situations and connecting families with services or resources that may help them. CPS will place children with relatives, foster parents, or in shelters if it is determined that the home is not safe for the child and then work with the family to improve conditions. If this happens, the decision about the child's future may be up to a judge.

TOPIC 5 — PARENTING

Imfashanyo yo mu Kibano

Abavyeyi, abana, n'imiryango barakenera rimwe na rimwe ababashigikira bo hanze. Hari uburyo bwinshi aho muba mushobora kwikorako. Ariko, guhamagara inomeru ya telefoni 911 vyashobora kugirwa gusa igihe hari isanganya canke igihe mwoba mukeneyeko inyamiramabi zibatabara. Sigurira umuryango wawe wose yuko guhamagara 911 atari ivyo gufynisha kuko inkurikizi zavyo zishobora kuba mbi igihe basanze imvo yo guhamagara atari iy'ukuri canke atacihutirwa cariho. Kuba umuvyeyi n'iteka rihambaye ariko n'ibanga rikomeye cane cane igihe mwe n'abana banyu muriko muragerageza kumenyera kuba mu gihugu gishasha, kwiga ururimi rushasha n'imico mishasha. Saba umuryango n'abagenzi babifashemwo igihe mwibaza ko mwarengewe. Ni baba abana banyu bakeneye ababashigikira canke bakeneye abo bokwitura ngo bashikirize ikibazo bafise mu muryango, botegerezwa gushikira umuhanuzi w'ishule bakamubwira canke bakitura uwundi muntu akuze bizigiye.



Community Support

Parents, children, and families sometimes need outside support. There are many resources in your community that can help. However, 911 should only be called if there is an emergency or if a police officer is needed. Explain to your entire family that there will be a lot of trouble if a 911 report is not true or not an emergency. Being a parent is very rewarding, but it can be especially challenging when you and your children are adjusting to living in a new country and learning a new language and culture. Ask for support from family and friends when you feel overwhelmed. If your children need support or want to talk about a family problem, they should speak with their school counselor or another adult they trust.

TOPIC 5 — PARENTING

Kurera Neza Abana

Wewe muvyezi, ushobora kwigisha abana bawe imigenzo yo mu gihugu iwanyu ukabafasha kubana neza n'ababanyi baho baba. Abavyeyi bategerezwa gutanga akarorero keza, bagakurikirana rwose abana babo, bagashinga amategeko atomoye kandi bakerekana inkurikizi zayo. Gorora ingendo mbi mu guhezagira ibikorwa vyiza abana banyu bakora, kubahitishamwo mukongera mukabahana mukubakumira mu bandi iyo bikenewe. Igihambaye kindi nuko mwokwerekana abana banyu urukundo n'umwitwaririko mubafitiye.



Good Parenting

As a parent, you can teach your children about their culture and help them become good community members. Parents should act as role models, be firm with children, and set clear rules and consequences. Correct bad behavior by praising good things that your children do, offer choices, and use time-outs when needed. Most importantly, give your children the love and attention they need.

TOPIC 6 — FAMILY

Baravugana

Gushika muri Leta Zunze Ubumwe za Amerika ukahaba biraryoha ariko biragora. Kuvugana no gufashanya n'abandi bizofasha umuryango wawe kurengera amananiza yose, no kubana n'abandi mu munezero mutunganiwe. Kugwiza no gukomeza imibano myiza n'ikintu gihambaye, ariko ukongera ukaguma ushimikira ku bintu bikomeye vyo kuri kahise n'imico kama vy'iwanyu.



Communication

Resettling in the United States can be exciting and challenging. Communicating, or sharing thoughts and ideas with one another, and supporting one another will help your family overcome obstacles and live together in a happy and healthy way. It is important to build and maintain strong relationships, while holding onto important parts of your history and culture.

TOPIC 6 — FAMILY

Baravugana

Ikintu gihambaye abantu bakora mu gukomeza imigenderanire myiza n'ukuvugana n'abandi badafobeka, batabeshana, kandi bakabigira kenshi. Guhana inkuru itomoye ku vyerekeye ingene ibintu n'ibindi bigenda nko kumenya uwutora abana kw'ishule canke kumenya ko hageze kuriha ibitegekanijwe. Rondera uburyo bubangukiye umuryango wawe, nko gusiga urwandiko ku cuma co gukanyisha ibintu canke kugirisha inama y'umuryango yihutirwa mu gatondo. Abagize urugo rumwe botegerezwa kumenya ikibanza n'ingene bahana amakuru umwe wese afise.



Communication

One of the most important things people do to build good relationships is to communicate with each other openly, honestly, and often. Clearly communicate important information such as who will pick up children after school or when bills are due. Find a way that works for your family, like leaving notes on the refrigerator or having a quick family meeting in the morning. All family members should know where and how to share important information.

TOPIC 6 — FAMILY

Baravugana

Abasangiye umuryango baravugana kandi bagashika kuco batumvikanako canke ikibabangamiye ku mutima, canke kugira ngo berekane urukundo n'ukwizigiranirana bafitaniye. Imiryango yose yamana ibibazo, nico gituma bikenewe ko mwokwiga ingene mwobivugana neza kandi mushaka ko havamwo ibintu vy'ingirakamaro. Vugana n'abandi atawe mubicishijeko, mutomora, kandi musonera abandi. Iyo uwundi muntu ariko aravuga, umviriza utadehukirwa amajambo asohoka n'ico ashimikiyeko, wongere umwereke icubahiro no kwumva ivyavuga.



Communication

Families also use communication to express their differences and concerns and to show love and appreciation. All families face problems, so it is important to learn how to communicate about them in a healthy and productive way. Speak directly, clearly, and respectfully to others. When someone is speaking, actively listen, pay attention to his or her words and body language, and show that you want to understand.

TOPIC 6 — FAMILY

Kwumva Neza Abandi

Iyo abandi bantu bariko baravuga, ntubacire mw'ijambo. Koresha amaso yawe n'umutumba wawe mu kwerekana ko wipfuzwa kwumva ivyo bashakaga gushikiriza. Itonde wumvirize, wishire mu kibanza cabo iyo bariko barakubwira ivyashitse. Ishura ubabwire ivyo wumvise muvuye bavuze. Bahe umwanya wo gukemura ibitoba bisobanutse neza.

Understanding

When others speak, do not interrupt. Show with your face and body that you want to hear what they have to say. Listen carefully, and think about how you would feel in their place, experiencing what they describe to you. Communicate back to them what you understood from what they said. Give them a chance to correct any misunderstandings.



TOPIC 6 — FAMILY

Ukwubaha

Shinga igihe umuryango wogira akanama ko kuyaga kenshi, ico gihe bose bakazimya television ntibishure n'amatefoni. Koresha uwo mwanya muvugane ibishikira umw'umwe wese mu buzima canke ikibazo icarico cose gikenewe gutorerwa inyishu mu muryango. Nta n'umwe yotegerezwa kwibona ko ahambaye canke adahambaye gusumba abandi. Umwe wese yotegerezwa kwerekana urufasoni, guha uburyo abandi ngo bashobore gushikiriza ijamba atawubaciriyemwo, gutega neza amatwi abandi, no kuvugana ukuri n'ubwitonzi.



Family Time

Choose a time for the family to talk regularly, when everyone will turn off the TV and will not answer the phone. Use this time to discuss what is going on in everyone's lives and any issues you need to address as a family. Everyone in the family is important. Everyone should be kind, give others a chance to speak without interruption, listen attentively, and speak honestly and kindly.

TOPIC 6 — FAMILY

Shigikirana

Abakuze bashobora kuba bafise ibintu vyinshi bakeneye gushigikiranamwo, harimwo guca amafaranga, kugaburira no kuronderera uburaro imiryango yabo, kuriha ivyo baheranye canke kwuzuzura ibikaratasi bitegekanije n'ubutegetsu. N'abana barakeneye gushigikirwa mu kumenyera amashure canke ingorane zigeramira abakiriko barakura. Shigikirana mu gufashanya kurangura ibikorwa, mushike ku migambi mwishinze, no mu kurinda ibitera kwamana umutima uhagaze.

Support

Adults have many things they may need support with, including earning money, providing food and a home for their families, and managing bills and official paperwork. Children also need support as they adjust to school and deal with the pressures of getting older. Support one another by helping each other accomplish tasks, reach goals, and cope with stress.



TOPIC 6 — FAMILY

Shigikirana

Imiryango irashigikirana n'igihe hoba hari ingorane. Ibuka ivyiza biranga abandi imbere yuko ubegera ngo ubature ingorane ziguhanze. Iyumvire ico ushima kuribo, igituma ubakunda, n'ibihe mwagiraniye ivyiza. Kandi, menya ko kenshi abantu bavuga ibintu igihe hari ikitagenze neza. Ni ngombwa lero ngo umwe wese ashime uwundi igihe ibintu bigenda neza kandi abantu bakora ivyiza.



Support

Families care about one another, even when there are problems. Remember good things about other people before you approach them about a problem. Think about what you admire about them, why you love them, and times when you have been good to each other. Also, people often talk about things more when something is wrong. It is important to appreciate one another when things are going well and people do good things.

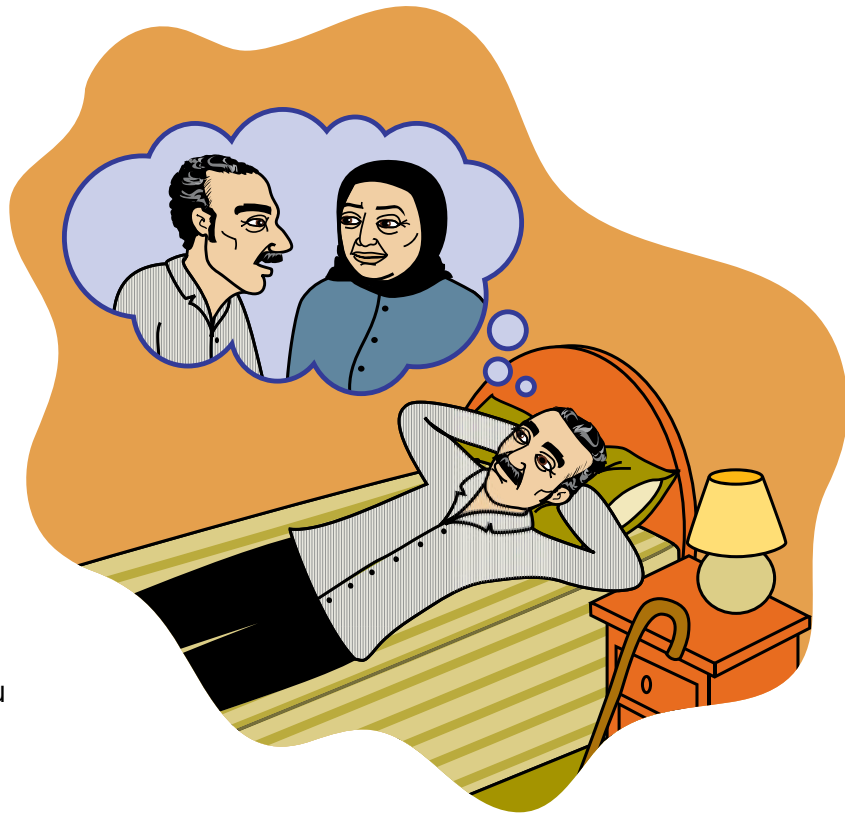
TOPIC 6 — FAMILY

Igihe Uriko Urashikiriza Ijambo

Igihe uriko urashikiriza ijambo, iyumvire ico ushaka ko abantu bumva imbere yuko uvuga. Erekanako uzi ico uriko uravugaga, ko uvugaga ico wewe nyene wiyumvira utariko urashima canke uragaya ivyo abandi biyumvira canke bemera. Shikiriza ijambo ritomoye utadidinganya, usigura ingene ubona ibintu wongera utanga n'uturolero. Sigura ico wifuzaga ko coshika canke cohinduka, udasuzugurana canke ngo utukane. Umviriza ivyo abandi bavugaga ugerageze kubona ibintu wisunze ivyashikirijwe n'ivyashitsweko n'abandi.

Expressing Yourself

When expressing yourself, think about what you want others to understand before you speak. Show that you know that you are speaking from your perspective and not making judgments about what others think or believe. Communicate clearly and directly, explaining how something makes you feel and using examples. Explain what you would like to happen or change, without being disrespectful or unkind. Listen to what others have to say, and try to see things from their point of view.



TOPIC 6 — FAMILY

Kuvuga Ivyerekeye Amahera

Kuvuga ivy'amahera bishobora kuba ikiganiro kigoye. Ng'ibi ivyo ushobora gukora kugira ngo ibiganiro vyanyu vyorohe kuri ico kibazo:

- Genzura ivyerekeye umutungo w'amahera. Menya ico umuryango wawe winjiza nico usohora mu bintu 'vyangombwa' no muvyo umuntu 'yipfuzza'. Ivyo bizogufasha igihe hoba hari ikibazo kiri mu nzira.
- Ni muvugane ivyerekeye amahera imbere yuko haduka ingorane. Shinga ivyo mutegerezwa gushikako n'ingene muzobikurik rana, hagize uwutirigana, mubivugane ningoga imbere yuko ingorane ziba umurengera.
- Uguruka uvuge ico wiyumvamwo kandi wemere kubivugana n'abandi kugira ngo mushike ku ngingo muhwaniyeko.
- Mudashoboye gutorera inyishu ibibazo vyanyu, iture abashobora kubafasha nk'abahanuzi mu vyerekeye amahera, ivy'ingo, canke ab kozi bashinzwe ivy'imibano.

Talking About Money

Money can be a very difficult topic to discuss. Here are a few things you can do to make the discussion easier:

- Pay attention to your finances. Know what your family earns and what it spends on both 'needs' and 'wants'. This will help you know when there is a potential problem.
- Talk about finances before there is a problem. Set goals and guidelines, and if anyone is struggling, talk about it before it becomes a big problem.
- Be open about how you feel and be willing to negotiate.
- If you cannot resolve your issues, seek help from a financial counsellor, family therapist, or social worker.



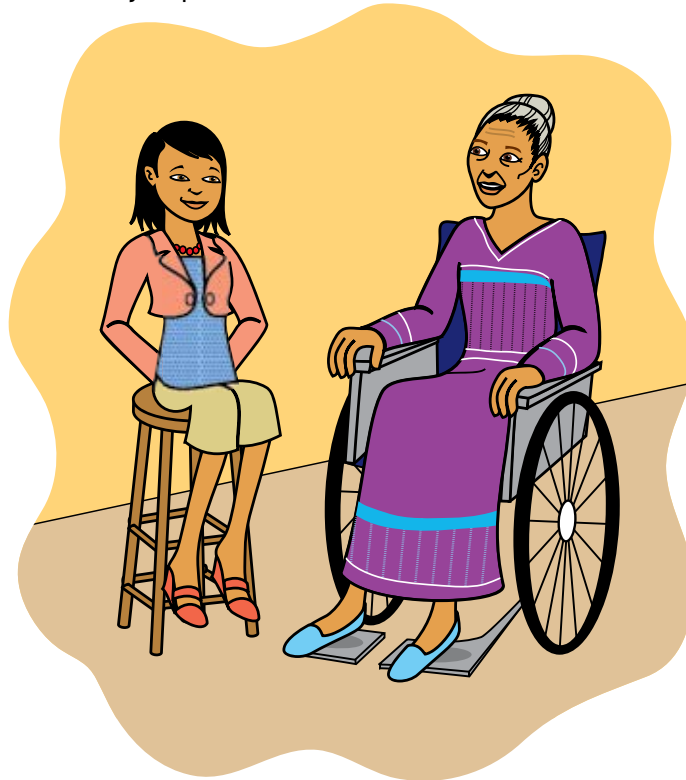
TOPIC 6 — FAMILY

Kuvugisha Abana

Vugisha abana ukoresha uburyo bwobafasha kwumva no kwiga ingene bayaga neza n’abandi. Orosha ibintu, tomora wongere utumbere ijambo. Umwana wawe yotegerezwa gushobora kugusubiriramwo ivyo uhejeje kumubwira. Bahe uburyo bwo guhitamwo ibiboroheye kandi wongere usonere ico bahisemwo mu vyari bitegekaniywe. Bikenewe, sigura bimwe bitomoye igituma bimwe mu vyo bahisemwo hari ibidashoboka. Abana ni bavuga bagaruka, fata umwanya uvuge witonze kugira ngo basubize hasi. Birabagora kwumviriza igihe bagifise agashavu kenshi mu mutima.

Talking to Children

Communicate with children in a way that will help them understand and learn how to communicate well with others. Be simple, clear, and direct. Your child should be able to repeat what you said back to you. Give them choices that you are comfortable with and accept their decisions from those options. If needed, explain clearly why some choices are unacceptable. If children become upset, speak patiently and quietly to calm them down. It is difficult for them to listen when they experience intense emotion.



TOPIC 6 — FAMILY

Imigambi y'Umuryango

Vuga imigambi yawe ikwerekeye wewe wenyene canke yerekeye umuryango. Imigambi y'abakuzi ishobora kuba irimwo kwiga icongereza, kurondera akazi, gutezwa imbere mu kazi, kuziganya amahera yo kwiga muri kaminuza canke yo gukukuruka, canke yo kugura inzu canke imodokari. Imigambi y'abana ishobora kubamwo kwiga icongereza, kuronka amanota meza mw'ishule, canke kuronka abagenzi. Imigambi y'umuryango ishobora kuba irimwo gusangira mu gufungura, kumarana umwanya munini hamwe mwese, gumenyana no gukorana n'ababanyi, canke gufata urugendo rwo kuramutsa incuti ku kiranga minsi gitegekanijwe.



Family Goals

Talk about your goals as individuals and as a family. Goals for adults might include learning English, finding a job, being promoted, saving money for college or retirement, or buying a home or car. Goals for children might include learning English, getting good grades at school, or making friends. Goals for the family might include eating dinner together, spending more time together, engaging with the community, or visiting family or friends regularly.

TOPIC 6 — FAMILY

Ibikorwa vy'Umuryango

Imiryango itegerezwa gufata umwanya wo gukorera ibintu hamwe, turetse uwo kuyaga. Ibikorwa bimwe bimwe imiryango ishobora gukorera hamwe ni nko gukina inkino zo muhira, gukora k'ubuntu, kurangura umugambi (nko kwubaka inzu canke guteka ikintu), kugira imyimenyerezo yo kwononora canke kwigira hamwe ibintu (nk'icongereza canke ivyerekeye ubumenyi). Bishobotse, murashobora gutegura urubanza rw'umuryango, nko gufata urugendo rwo kuja kuraba ibintu bishasha canke kuramutsa incuti.

Family Activities

Families should spend time doing things together, in addition to communicating with one another. Some activities families can do together include playing board games, volunteering, working on a project (like building or cooking something), exercising, or learning something (like English or science). If possible, you can also plan a family event, like a trip to see something new or visit family.



TOPIC 6 — FAMILY

Gukomeza Ubuhinga Kama

Leta Zunze Ubumwe za Amerika n'igihugu kigizwe n'amoko menshi, ubuhinga bwinshi, n'imigenzo myinshi ya kera itandukanye. Kahise canke ubuhinga kama bwanyu bisigaye ari igisata c'igihugu, mwotegerezwa lero kuryoherwa no kumenyesha imigenzo y'iwanyu abana banyu hamwe n'ababanyi banyu. Ca imigani canke mwigishe kahise ko mu gihugu c'amavuko, himbaza imisi mikuru y'uburuhuko hamwe n'imigenzo yaco, mwongere mumarane umwanya n'umuryango wanyu hamwe n'abagenzi muyaga ivyerekeye iyo muturuka.

Keeping Culture Alive

The United States is a country made up of many different races, cultures, and traditions. Your history and culture are now a part of it, and you should feel comfortable sharing your traditions with your children and your community. Share stories and history from your native land, celebrate holidays and traditions, and spend time with your family and friends during which you can talk about where you are from.



TOPIC 6 — FAMILY

Mu Ncamake

Kumenyera kuba muri Leta Zunze Ubumwe za Amerika birimwo umwitwaririko, ariko kumenya kuvugana n'abandi neza, kwicarana n'umuryango wawe, mugasoneranira mukongera mugafashanya bizobafasha gukomeza umuryango wanyu. Tegekanya lero umwanya wo kuyaga, uvuga utomoye ikiri ku mutima, wongere wumvirize kandi wumve ivyo abandi bavuga. Tegekanya imigambi ikwerekeye wewe wenyene hamwe niyerekeye umuryango, icarana n'umuryango muyage mutwenge, komeza iragi rya basogokuru mu migenzo no mu buhinga kama mu rugo rwanyu rushasha.



Summary

Resettling to the United States can be stressful, but communicating well, spending time with your family, and giving each other respect and support will help strengthen your family. Make time to talk, express yourself clearly, and show understanding to others. Set goals as individuals and as a family, spend time together doing fun things, and keep your traditions and culture alive in your new home.

TOPIC 7 — DOMESTIC VIOLENCE

Indwano Yo Mu Nzu

Indwano zo mu nzu ziragwiriye kandi n'ikibazo gihambaye kiraza ishingira abantu, imiryango n'ababanyi. Urwo ruhagarara rushobora kwaduka hagati y'abavyeyi n'abana, y'umugabo n'umugore, yabigeze kubana, y'abandi bantu mu muryango no mu bagenzi. Iki kiganiro cibanda gutorera inyishu uruhagarara rwo mu rugo. Ububisha bukorerwa abana tuzobuvuga mu gisata cavyo ciharijwe.

Violence in the Home

Violence in the home is a common and serious problem that affects individuals, families, and communities. Abuse can occur between parents and children, spouses, ex-partners, other family members, and acquaintances. This topic will address domestic violence. Child abuse will be discussed in a separate topic.



TOPIC 7 — DOMESTIC VIOLENCE

Uruhagarara Rwo Mu Rugo

Uruhagarara mu rugo n'ingendo yo kurenganya iba hagati y'umugabo n'umugore babana canke bahukanye canke hagati y'abagenzi mpfa mpfe. Akarorero ni hagati y'umugabo n'umugore bubakanye, y'umuhungu n'umukobwa bakundana, canke hagati y'abasangiye igitsina. Uruhagarara mu rugo n'ingendo yo kurenganya ku nguvu mu gushaka kwiganza canke kwiha ububasha bwo kuganza uwundi ukamugenderako. Uruhagara rwo mu rugo rushobora kwibonekeza mu gukoresha igikenye, mu kumukubagura, mu kumuyimvya umutima, canke mu kumurenganya mu matungo.

Domestic Violence

Domestic violence is abusive behavior between a current or former spouse or intimate partner. For example, a husband and wife, boyfriend and girlfriend, or same gender partners. Domestic violence is abusive behavior by one person to control and have power over another person. Domestic violence can be physical, sexual, emotional, or economic abuse.



TOPIC 7 — DOMESTIC VIOLENCE

Ubwoko Bw'ikibi Gikorwa

Uturolero two gukoresha igikenye ni nko gusunagiza umuntu, ku mufata mu kanigo, kumukubita, k'umutera umugere, kumuturira. Gukubagura uwundi n'ukumufata ku nguvu n'agahato kugira ngo murangure amabanga y'ababiranye.

Types of Abuse

Examples of physical abuse are pushing, grabbing, hitting, slapping, kicking, and burning someone. Sexual abuse is forcing sexual activity against someone's will.



TOPIC 7 — DOMESTIC VIOLENCE

Ubwoko Bw'ikibi Gikorwa

Uturolero two kuvyimvya uwundi umutima n'ukumuhogoza umuryagumba, gukoresha amajambo n'imvugo bibabaza, kumutuka, gusagiriza umuntu, kubuza umuntu kubonana n'abaryango canke abagenzi, gutera ubwoba, kubuza mugenzawe kwiga icongereza, kugendereza abo bavugana mw'itelefone canke abo bandikiranira bakoresheje uburyo bushasha bwo gutumatumanako amakuru (e-mail).



Types of Abuse

Examples of emotional abuse are name-calling, insulting, obsessively contacting or following someone, keeping someone from their family or friends, making threats, intimidating another person, not allowing someone to take English classes, and monitoring phone calls or mail.

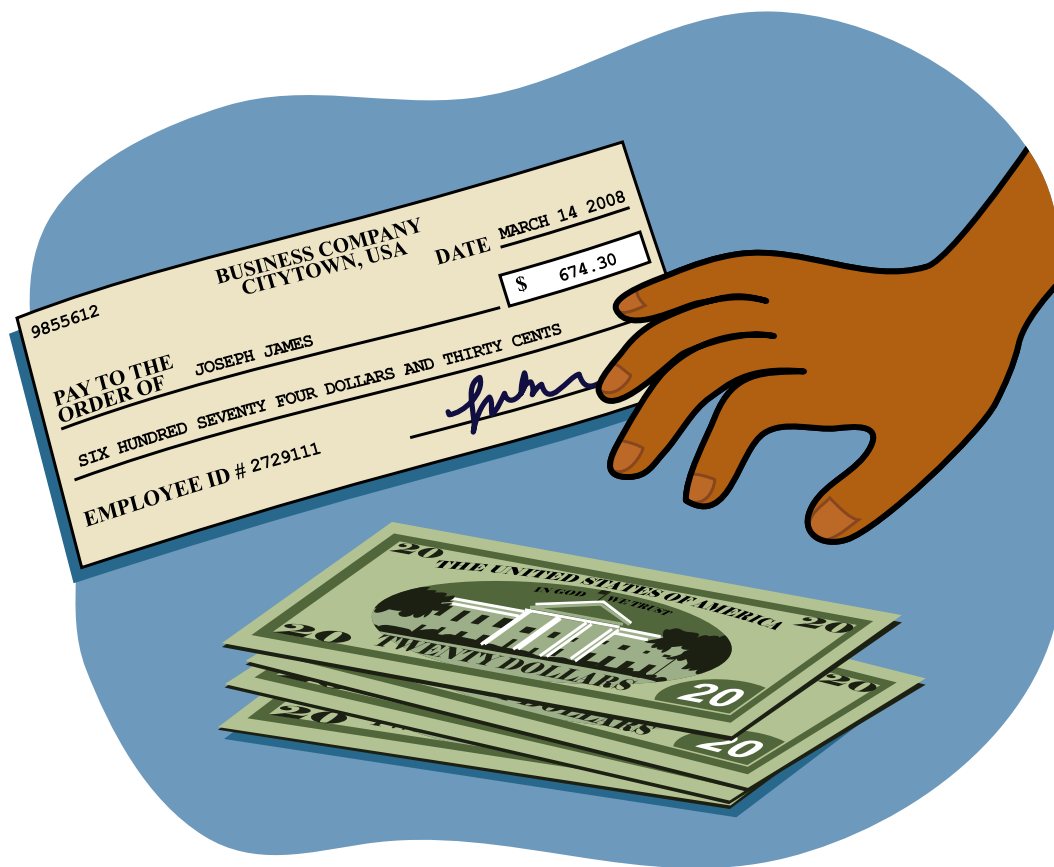
TOPIC 7 — DOMESTIC VIOLENCE

Ubwoko Bw'ikibi Gikorwa

Uturolero two kurenganya mu matungo ni nko kubuza uwo mubana kuronka akazi canke kukamuzakamwo, gucungera uru-tavanako amahera aronka, kumu-nyegeza amahera uronka, kumut-wara cheque y'umushahara wiwe.

Types of Abuse

Examples of economic abuse are not allowing someone to get or keep a job, maintaining control over financial resources, hiding money, and taking a partner or spouse's paycheck.



TOPIC 7 — DOMESTIC VIOLENCE

Uruhagarara Rwo Mu Rugo Rwibonekeza Hehe?

Birababaje, ariko uruhagarara rwo mu rugo rwibonekeza mu bihugu no mu micokama kw'isi yose. Ibihugu n'imicokama vyinshi bifise uburyo bwinshi bwo kurwanya uruhagarara rwo mu ngo. Umuntu uwariwe wese arafise uburenganzira bwo kugira ubuzima buzira akarenganyo n'agahoto akariko kose. Muri Leta Zunz'Ubumwe za Amerika, uguhohotera uwo mwubakanye birahamwe n'amategeko.



Where Does Domestic Violence Happen?

Unfortunately, domestic violence happens in countries and cultures around the world. Different countries and cultures have different ways of addressing domestic violence. Everyone has the right to live a life free of violence. In the United States, domestic violence is a crime.

TOPIC 7 — DOMESTIC VIOLENCE

Amateka n'Amategeko Akwubahiriza

Muri Leta Zunz'Ubumwe za Amerika, ntibaraba urukoba, imyaka, igitsina, amatungo, canke kuba impunzi, umuntu uwariwe wese arafise uburenganzira bwo:

- Kubaho mu mutekano no mu bwigenge
- Gufata ingingo zerekeye ubuzima bwiwe
- Kubaho ata bwoba canke uruhagarara mu rugo rwiwe
- Kuvavanura n'umuntu amusinzirakiza amagara, amuhuhika, canke amufata ku gahato ngo barangure amabanga y'ababiranye.
- Gutabaza abajewe umutekano na sentare

Your Rights

In the United States, it does not matter what your race, age, gender, income, or refugee status is, you have the right to:

- Be safe and independent
- Make your own decisions about your life
- Live without fear and violence in your home
- Leave anyone who is hurting you physically, emotionally, or sexually
- Seek protection from the police and court



TOPIC 7 — DOMESTIC VIOLENCE

Ninde Ashikirwa N'uruhagarara Rwo Mu Rugo?

Umuntu wese ashobora gushikirwa n'ukurenganwa – abakuze, abana n'abatama. Naho umugabo n'umugore bashobora guhohoterwa mu rugo, mirongo umunani n'abatanu kw'ijana vy'abahohoterwa mu rugo n'abakenyezi.

Who Experiences Domestic Violence?

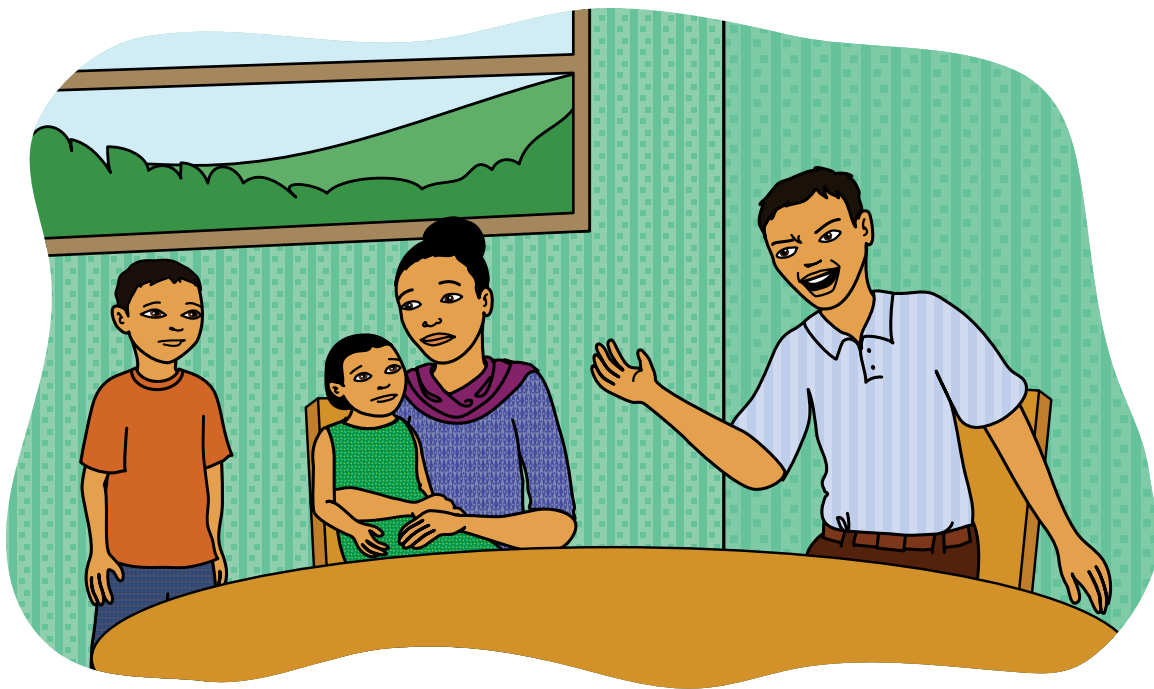
Anyone can be vulnerable to abuse - adults, children, and the elderly. While both men and women can be victims of domestic violence, eighty-five percent of domestic violence victims are women.



TOPIC 7 — DOMESTIC VIOLENCE

Abana & Uruhagarara

Abana babona ububisha bw'uruhagarara iwabo baterwa n'ubwoba bakama bijiriwe. N'ubuzima bubi ku bana kubona baba mu rugo ruramutswa uruhagarara. Abana babona uruhagarara iwabo ntibakurikira neza mu mashule, baca batangura kunywa ibiyayura umutwe n'inzoga. Abana bamwe bamwe barateba bakandura ingeso yo kurwana kw'ishule, canke iyo bamaze gukura bakubaka canke bakavyara. Uruhagarara rwo mu nzu rushobora kugira inkurikize ndende mbi mu buzima bw'umwana.



Children & Violence

Children who see violence at home feel scared and sad. It is unhealthy for children to live in a violent home. Children who see violence in their homes often have trouble at school, and start using drugs and alcohol. Some children may become violent themselves in school or when they are older and they are parents or spouses. Domestic violence can have long-term effects on a child's life.

TOPIC 7 — DOMESTIC VIOLENCE

Ingene Uruhagarara Ruja Rukurikirana

Uruhagarara rwo mu rugo rushobora kwibonekeza mu biringo vyinshi.

Hari ukubandanya uvyimba umutima

Ingendo y'uruhagarara isigaye yibonekeza kenshi gusumba kera. Uwuren-ganywa aragerageza gusigura, kurwanirira, canke guhakana ingendo y'uwumukorera ikibi.

Ubukozi Bw'ikibi

Gukubitwa, guhuhikwa, kuvyimvya umutima canke kwabirwa ku nguvu, ivyo vyose n'amabi akorwa.

Kurekurirwa, Gusaba Imbabazi

Uwateye uruhagarara ashobora gusaba ikigongwe, gusigura icatumwe akora ivyabaye, canke akagerageza kwerekana urukundo rurushirije mu vy'akora. Iyo nkozi y'ikibi ishobora gusaba ishimitse ko uwarenganijwe yoguma mu rugo ntiyahukane.

Uko iminsi ishira, niko uruhagarara rwo mu rugo rukomera, rukibonekeza kenshi.

The Cycle of Violence

Domestic violence can go through different stages.

Tension builds

Abusive behavior happens more often. Victim sometimes tries to explain, defend, or deny abuser's behavior.

Abuse

Physical, emotional, psychological, and/or sexual abuse happens.

Excuses, Apologies

Abuser may apologize, give excuses, or act more loving. The abuser may encourage the victim to stay in the relationship.

Violence in the home usually gets worse and happens more frequently over time.



TOPIC 7 — DOMESTIC VIOLENCE

Ibibazo Umuntu Yobaza

Ibibazo wokwibaza canke wobaza uwo wicura ko akorerwa amabi mu rugo: Uwo mubana mu rugo yoba akwagiriza yuko uruhagarara ruva kuri wewe? Imigenzo yiwe yo gusinda ayitirira inzoga canke ibiyayura umutwe yoba anywa? Ni waba ukorerwa amabi,menya ko atari ikosa ryawe. Umuntu akugirira nabi aba ashaka kukuganza agutware agucuritse.

Questions to Ask

Questions to ask yourself or someone you suspect is being abused:

Does your partner tell you the violence is your fault? Does he or she blame violent behavior on alcohol or drugs?

If you are being abused, it is not your fault. A person who abuses you wants to have control over you.



TOPIC 7 — DOMESTIC VIOLENCE

Ivyerekana Ko Umuntu Akorerwa Amabi Mu Rugo N'uko Bubakanye

Umugenzi wawe canke incuti niyaba akorerwa amabi mu rugo, ubibonera kur'ibi bikurikira:

- Kuba atakija kuraba abagenzi canke incuti
- Asa n'uwutinya uwo babana canke akama yitwaririka gukora ibimun zereza
- Avuga ko umugenzi wiwe afuha canke ashaka kumwiguganya
- Avuga ko umugenzi wiwe atamuha uburenganzira bwo gufata ifa anga mu minwe
- Afise ibifufuri canke ibiguma ku mubiri

Signs of Partner Abuse

If your friend or family member is experiencing domestic violence, he or she may:

- Stop seeing friends or family
- Seem afraid of a partner or always anxious to please him or her
- Say a partner is jealous or possessive
- Say a partner gives him or her no access to money
- Have bruises or cuts on his or her body



TOPIC 7 — DOMESTIC VIOLENCE

Ingene Yoronka Ikimutabara

Yoba wewe canke uwo wumenya akorerwa amabi, ushobora gutabaza abagenzi canke umuryango, abashinzwe ivy'imibano, abajejwe umutekano, canke ukitura ubucamanza. Ushobora gutabaza ababahaye indaro, amashirahamwe arwanya amabi akorerwa mu ngo, ibiro vy'umuganga, canke ku bitalo.



Ways to Get Help

If you or someone you know is being abused, you can ask for help from friends and family, community services, police, and the court system. You can ask for help at your resettlement agency, local domestic violence organizations, the doctor's office, or the hospital.

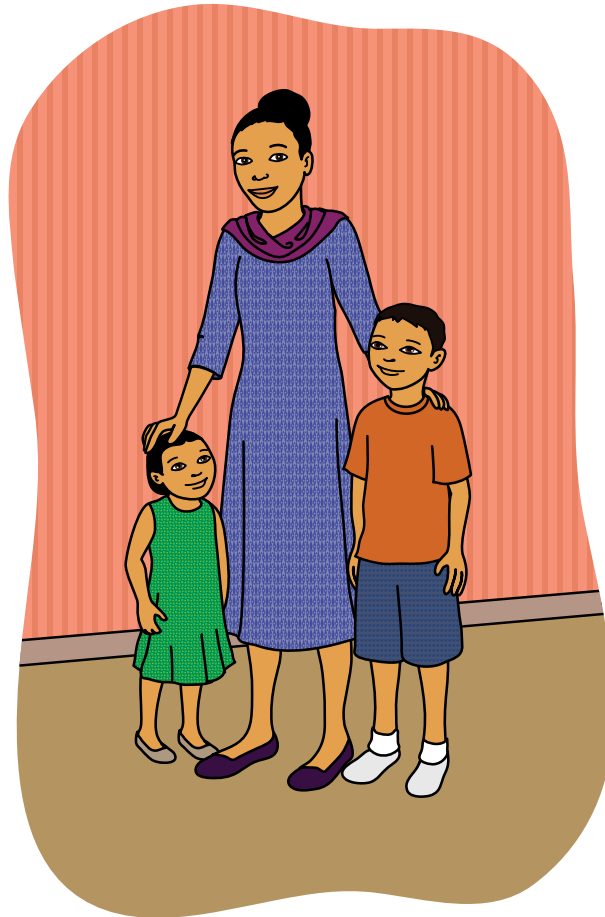
TOPIC 7 — DOMESTIC VIOLENCE

Ingene Yoronka Ikimutabara

Hariho ahantu bakira abagirirwa amabi mu ngo, bashobora kuguha ubuhungiro, bashobora gutanga amazu y'indaro z'imfata kibanza ku bagore no ku bana kugira ngo babahungishe ababakorera amabi. Abantu baja gusaba gutabarwa mu buhingirowe bw'abagirirwa amabi mu ngo birabujijwe yuko bavuga aho haherereye, kugira ngo baronke umutekano wabo n'abo bahasanze. Mur'ubwo buhingirowe, abagore n'abana bararonka impanuro n'izindi mfashanyo bakeneye.

Ways to Get Help

There are domestic violence shelters that can provide safe, temporary housing for women and children to keep them safe from the abuser. People who go to a domestic violence shelter for help should not reveal its location in order to keep themselves and everyone there safe. At shelters, women and their children can also receive counseling and other support to help them.



TOPIC 7 — DOMESTIC VIOLENCE

Ingene Yoronka Ikimutabara

Ni yaba umugenzi wawe mubana agukorerera amabi, aba ariko ararenga amatageko ya Leta Zunz'Ubumwe za Amerika kandi ashobora gufatwa agafungwa. Uhamagaye abajewe umutekano bakaza imuhira iwawe kandi ukaba utavuga icongereza, rondera uwoshobora gusimura ivyo uvuga – ariko ntabe umwe mubana canke umwana wawe. Abashinzwe umutekano bashobora gukoresha umuhinga mu ndimi avuga ururimi rwawe bakoresheje telephone yitwa Umurongo w'Indimi.

Ways to Get Help

If your partner is abusing you, he or she is committing a crime in the United States and can be arrested. If you call the police and they come to your home and you do not speak English, find someone who can interpret for you - other than your partner or your child. The police can also use an interpreter who speaks your language through a phone service called Language Line.



TOPIC 7 — DOMESTIC VIOLENCE

Ingene Yoronka Ikimutabara

Abajejwe umutekano nibaba bemera ko umugenzi wawe yarenze amategeko, barashobora kumufata bakamufunga. Igihe ivyo bishitse, saba abajejwe umutekano kwandika icegeranyo c'ingene ibintu vyagenze wongere ufate inumero y'ico cegeranyo. Fata kandi izina n'numero y'umupolisi yanditse ico cegeranyo. Ivyo bizogufasha gukurikirana aho urubanza ruzeze.

Ways to Get Help

If the police believe your partner has committed a crime, they can arrest him. If this happens, ask the police to complete an incident report and get the report number. Also, get the name and badge number of the police officer making the report. This information will help you follow up on the status of the case.



TOPIC 7 — DOMESTIC VIOLENCE

Ingene Yoronka Ikimutabara

'Ingigo yo gukingirwa' ifatwa na sentare n'ubundi buryo bwo gukingira umutekano wawe n'abana bawe mu kubatandukanya n'uwubakorera ibibi. Akoresheje 'ingingo yo gukingirwa', umucamanza ashobora gutegeka uwukora amabi mu rugo kuruvamwo akaja kuba kure y'uwo bubakanye n'abana.



Ways to Get Help

A “protection order” issued by the court is another way to keep you and your kids safe from an abusive partner. With a “protection order” a judge can order an abusive person to leave his home and stay away from his spouse or partner, and children.

TOPIC 7 — DOMESTIC VIOLENCE

Ingene Yoronka Ikimutabara

Uwukorerwa amabi yo mu rugo arashobora kuronka imfashanyo ahawe n'imigambi irwanya amabi yo mu ngo hafi yahaba mu kuronka ingingo ya sentare imukingira uwo amukorera amabi. Rimwe na rimwe urashobora kuronka umushingwamanza akuburanira kuri gusa uciye mu migambi yo gufasha abantu imbere y'ubutungane; uwo araheza akagufasha kuronka itegeko rigukingira, uruhusha rwo kugumya abana ukabarera, canke kwahukana.



Ways to Get Help

A person experiencing domestic violence may receive help from local domestic violence programs in getting a protection order against the abuser. Sometimes you can also receive a free attorney through legal assistance programs to help with protection orders, child custody, or divorce.

TOPIC 7 — DOMESTIC VIOLENCE

Ingene Ushobora Gufasha

Ni waba wibaza ko umugenzi canke incuti ikorerwa amabi yo mu rugo, ushobora gufasha mugukora ibi bikurikira:

- Kumuyagisha atawundi barikumwe canke igihe ashobora kuvuga adatinya
- Kumuyagisha werekana ko umufitiye impuhwe
- Gusonera ingigo yiwe niyaba adashaka ko amabi amushikira yom nyakana
- Kwemera ivyo akubariye

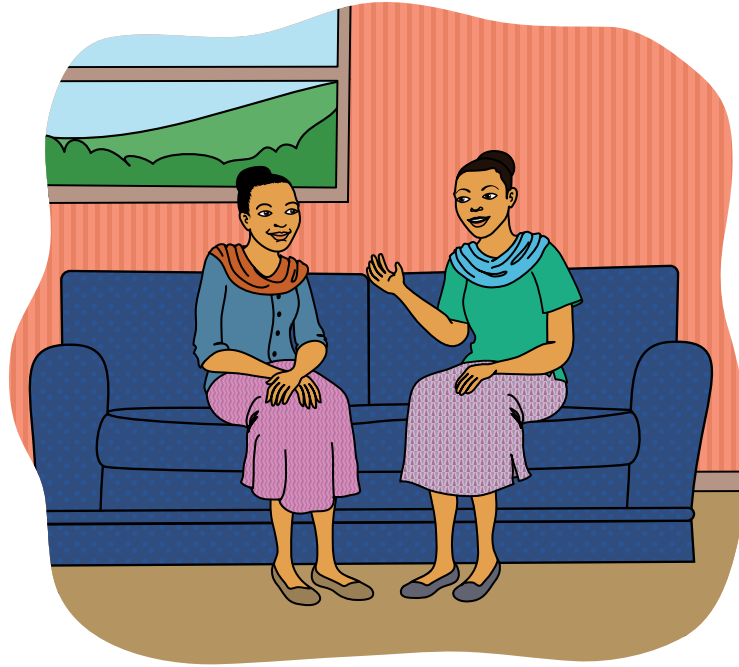
How You Can Help

If you think a friend or family member is experiencing domestic violence, you can help by:

- Talking to him or her when you are alone and it is safe to speak
- Talking in a sensitive way
- Respecting his or her decision if he or she does not want to talk about the abuse
- Believing what he or she tells you



TOPIC 7 — DOMESTIC VIOLENCE



Ingene Ushobora Gufasha

- Mumenyeshye ko bitava kuri we. Ntumutonganye ngo umuteko am kosa.
- Shishikara wibanda k'umutekano wiwe n'uw'abana biwe.
- Reka kumubwira ico yokora.
- N'uje inama nawe murabe imigambi y'ukubaho mu mutekano.
- Shigikira ingingo yiwe yo gutabaza abamufasha.

Ibuka na wewe kwikingira mu gushigikira umuntu ahanzwe n'amabi yo mu rugo.

How You Can Help

- Let him or her know they are not at fault. Do not blame him or her.
- Focus on the person's safety and any children's safety.
- Avoid telling the person what to do.
- Explore options to help plan ways to stay safe.
- Support the decision to seek help.

Remember to also think about your own safety when providing support to someone in a domestic violence situation.

TOPIC 7 — DOMESTIC VIOLENCE

Mu Ncamake

Nta numwe yandikiwe guhangwa n'amabi yo mu rugo. Urugo rwawe rute-gerezwa kuba ikibanza kirimwo umutekano uzira gukubitwa, guhuhikwa, gu-fatwa ku nguvu, canke kurenganywa muvy'ubutunzi. Gira urugo rwawe urugo rw'amahoro ku mubiri no ku mutima, rw'urukundo, rurimwo umutekano kuri wewe no k'umuryango wawe wose. Ni waba wewe nyene canke uwundi muntu akeneye kumenya canke kuronka imfashanyo mu vyerekeye amabi yo mu ngo, ushobora guhamagara umurongo wa telephone mu gihugu ku vyerekeye amabi akorerwa mu ngo ku numero zikurikira 1-800-799-7233.

Summary

No one deserves to be a victim of domestic violence. Your home should be a place you feel safe and where you are free from physical, emotional, sexual, or economic abuse. Make your home one that is healthy, loving, and secure for you and all of your family. If you or someone you know needs information or support related to domestic violence, you can call the National Domestic Violence Hotline at 1-800-799-7233.



TOPIC 8 — ALCOHOL ABUSE

Kurenza Urugero Mu Kunywa

Kunywa inzoga ukarenza urugero bishobora kugirira nabi amagara y'umuntu hamwe n'umubano mu muryango. Ibi bikurikira birashobora kugufasha wewe nyene, umugenzi canke incuti, kumenya ko murenza urugero mu kunywa inzoga. Muzoheza mwigie ingene mwokwifasha canke mwofasha umuntu mwoba muzi.

Excessive Drinking

Excessive drinking of alcohol can be very harmful to a person's health and family relations. The following information can help identify if you, a friend, or a family member may be abusing alcohol. You will learn how you can help yourself or someone you know.



TOPIC 8 — ALCOHOL ABUSE

Inzoga No Kuba Mu Buhungiro

Kuba mw'ikambi y'impunzi igihe kirekire n'ibintu bishobora gutera umutima mubi. Mu makambi y'impunzi, abantu bamwe baranywa babitumwe n'imvo zitandukanye: kuba kure yo muhira n'abawe, kutagira ico ukora mw'ikambi kugira umwanya uhere, kwibaza ko kunywa biryoshe, canke guhunga kwiyumvira ingorane barimwo.

Alcohol and the Refugee Experience

Living in a refugee camp for a long period of time can be a frustrating experience. In refugee camps, some people decide to drink alcohol for a variety of reasons: they miss their homes and families, they have little to do in the camp to pass time, they think drinking is fun, or they want to avoid thinking about their problems.



TOPIC 8 — ALCOHOL ABUSE

Inzoga No Kuba Mu Buhungiro

Abantu bari baramenyereye kunywa inzoga mw'ikambi bashobora kubandanya kuzinywa bashitse muri Leta Zunz'Ubumwe za Amerika. Bashobora guhwana n'amadidane n'ibibazo bishasha. Ariko, kunywa inzoga ntaco bifasha mu gutorera inyishu ibibazo bafise. Inzoga zishobora gutuma ibibazo bigora gu-sumba canke bikavyura bishasha.



Alcohol and the Refugee Experience

People who are used to drinking alcohol in the camp may continue to drink when they get to the United States. They may face new challenges and problems. However, drinking alcohol does not help problems. Alcohol can make problems worse and cause new ones.

TOPIC 8 — ALCOHOL ABUSE

Ububi Bw'Inzoga?

Muri Leta Zunze Ubumwe za Amerika, naho amategeko arekurira abashikanye imyaka mirongo ibiri n'umwe y'amavuko canke bayirenta kunywa inzoga, izo nzoga zirashobora kwonona amagara yawe uzinyoye ukutariko. Kunywa inzoga z'umurengera ku bantu bakuze bishobora kwongereza gukomereka canke bikonona amagara mu bundi buryo.

How is Alcohol Harmful?

In the United States, even though it is legal for people who are 21 years and older to drink alcohol, it can still harm your health if used improperly. Excessive drinking by adults can increase injury and other health risks.



TOPIC 8 — ALCOHOL ABUSE

Guseserezwa N'inzoga

Inzoga zisesereza amagara y'umuntu igihe zononye amagara ku mubiri no mu bwenge bwiwe. Ibimenyetso vyerekana ko umuntu yaseserejwe n'inzoga n'ibi: kutaba ugishobora gufata ingingo, kwama ushwana uharira, kurwana, kutaba ucibuka ivyabaye, kuba utagishobora guhagarara canke gutambuka neza, canke kutaba ukivuga ivyumvikana.

Alcohol Intoxication

Alcohol intoxication is when a person's mental and physical abilities are affected by alcohol. Signs of alcohol intoxication are: changes in your ability to make decisions, getting into arguments, making physical attacks or assaults, not remembering things, having difficulty standing or walking, or slurred speech.



TOPIC 8 — ALCOHOL ABUSE

Kunywa Ukarenza Urugero

Iyerekana ko umuntu asigaye ari imborerwa:

- Ntaba agishobora kurangura neza amabanga ahambaye mu kazi, kw'ishule canke mu rugo.

Akarorero, kutaba ugishobora gukora akazi kubera akaborerwe.

- Kunywa inzoga kandi bikumerera nabi ku magara yawe.

Akarorero, kunywa inzoga hanyuma ugatwara imodokari.



Alcohol Abuse

Signs someone is abusing alcohol:

- They are not able to fulfill important responsibilities at work, school, or home.

For example, being late to work because of being drunk.

- They drink alcohol when it is physically dangerous.

For example, drinking and then driving a car.

TOPIC 8 — ALCOHOL ABUSE

Kunywa Ukarenza Urugero

Iyerekana ko umuntu asigaye ari imborerwa:

- Kubandanya kunywa kandi ufise ingorane z'umwumvikano mu rugo canke mu bagenzi, ivyo bikaba biterwa n'izo nzoga
- Ingorane z'intavanako mu vyerekeye ubutungane canke umutekano kubera akaborerwe

Akarorero, gufungwa kubera ko wononye ibintu vy'abandi bivuye ku kaborerwe.

Alcohol Abuse

Signs someone is abusing alcohol:

- Continued drinking in spite of ongoing relationship problems with family or friends that are the result of drinking
- Repeated problems with the law or police due to drinking alcohol

For example, getting arrested for damaging someone's property while drunk.



TOPIC 8 — ALCOHOL ABUSE



Kuba Umuja W'inzoga

Umuntu arashobora gucika umuja w'inzoga gushika aho atagishobora kugira icakora atazironse. Ibimenyetso vyo kuba umuja w'inzoga: kutihangana kunywa inzoga; kutaba ugishobora kwipimira; gushika ku rugero rwo guseserezwa n'inzoga bikarangwa nuko uwo muntu iyo abuze izo nzoga aca yumva arunguriwe, akadahwa, akagugumizwa; kutaba ucihangana. Kutihangana, ukwo iminsi ihera ukaguma usaba inzoga zirengeye izahora ziguhaza ugitangura kuzinywa.

Alcohol Dependence

A person can be so dependent on alcohol that they are unable to function without it. Signs of alcohol dependence are: a strong need to drink alcohol; loss of control; withdrawal symptoms, such as nausea, vomiting, and shakiness; and tolerance. Tolerance is when over time a person requires increasing amounts of alcohol to experience the same effect alcohol initially had in smaller doses.

TOPIC 8 — ALCOHOL ABUSE

Inkurikizi Z'inzoga Ku Muryango

Ukunywa inzoga nyishi kw'abavyeyi gutuma abana bagira ubwoba, batumva neza, canke bashavura. Birashobora kandi kuba intambamyi ku mashure y'abana ugasanga ntibagikora neza. Kunywa umurengerera bijana kenshi n'ukwahukana, n'ukwama wijiriwe, n'amahane mu rugo, canke n'ukutaguma mu kazi.

Effects of Alcohol on Family

Parents' excessive drinking can make children feel frightened, confused, and angry. It can also cause children not to do well in school. Alcohol abuse is often associated with divorce, depressive feelings, violence in the home, and difficulty maintaining employment.



TOPIC 8 — ALCOHOL ABUSE

Inkurikizi Z'inzoga Ku Magara Y'umuntu

Kunywa ukarenza urugero bironona umubiri bigatera n'indwara zihambaye nk'izi:

- Umurindi w'amaraso
- Cancer
- Kurwara igitigu
- Guta ubwenge
- Urupfu

Effects of Alcohol on Health

Excessive alcohol use can harm the body and may lead to serious health problems, such as:

- High blood pressure
- Cancer
- Liver disease
- Coma
- Death



TOPIC 8 — ALCOHOL ABUSE

Inzoga N'Imiti

Kunywa inzoga mu gihe unywa imiti imw'imwe bishobora kuba intambanyi ku magara yawe. Iminti myinshi nticanganywa n'inzoga kandi bishobora kugira ingaruka mbi. Kunywa inzoga ukabifatanya n'ibiyayura umutwe bitarekuwe n'amategeko bishobora kugira ingaruka mbi z'umurengera bimwe umuntu adashobora kumenya.



Alcohol and Medications

Drinking alcohol while taking some medications can be harmful. Many medications do not mix with alcohol and may cause dangerous side effects. Combining alcohol with illegal drugs can be even more dangerous and unpredictable.

TOPIC 8 — ALCOHOL ABUSE

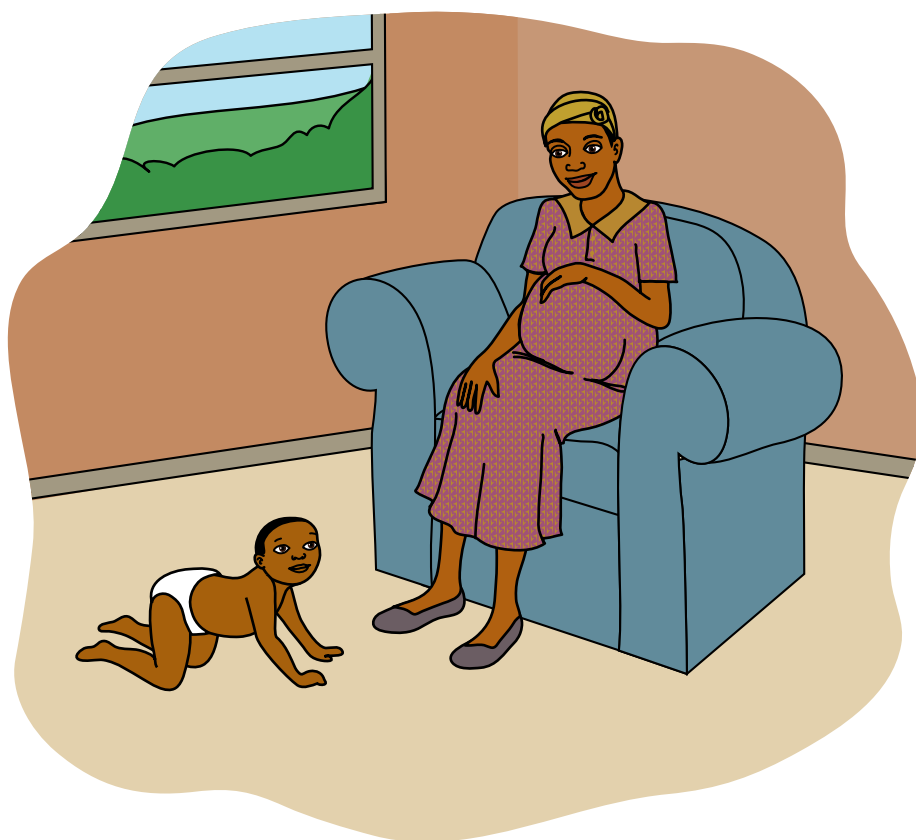
Inzoga Ku Muvyeyi Yibungenze

Kunywa inzoga wibungenze bishobora kumerera nabi umuyeyi n'umwana.

Bishobora gutuma:

- Abana bavuka badakwije ibilo
- Umwana avuka atari bwagere
- Umwana avuka yafuye

Abagore bibungenze botegerezwa kutanywa inzoga.



Alcohol and Pregnancy

Drinking alcohol during pregnancy can cause health problems for both the mother and the baby. It can cause:

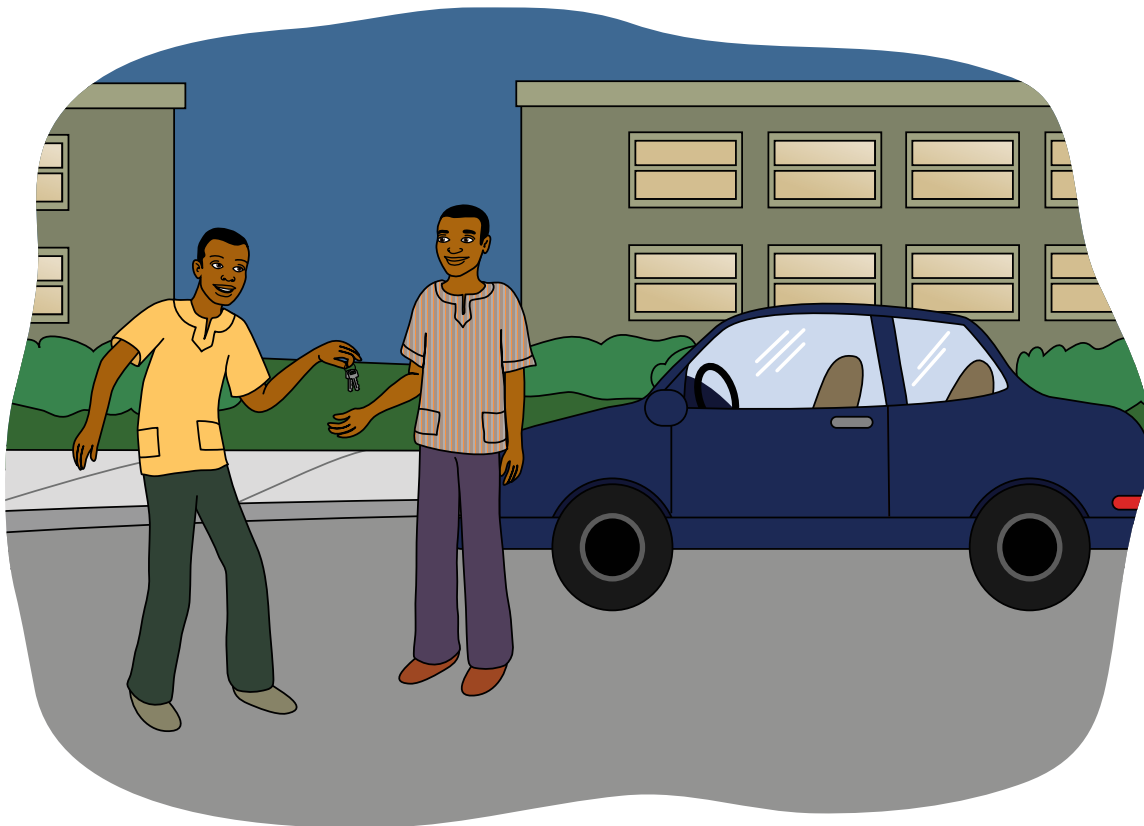
- Low birth weights in babies
- A baby to be born too early
- A baby to be born dead

Women should not drink any alcohol when pregnant.

TOPIC 8 — ALCOHOL ABUSE

Kunywa Inzoga No Gutwara Imodokari

Inzoga zituma abantu batabona neza kandi batamenya kwipimira ko bashobora gutwara imodokari neza. Umuntu yamye aranywa kirazira ko atwara imodokari. Kunywa inzoga ukongera ugatwara umuduga bishobora kugukomeretsa canke bigakomeretsa abandi bantu. Mu mwaka wa 2006, muri Leta Zunze Ubumwe za Amerika, abantu barenga ibihumbi cumi n'indwi nibo bahitanywe n'isanganya ry'imiduga bivuye ku kaborerwe.



Alcohol and Driving

Alcohol affects people's judgment and their ability to decide if they are okay to drive. A person who has been drinking should not drive. Drinking and driving can hurt you and other people. In 2006, over 17,000 people died in alcohol-related traffic accidents in the United States.

TOPIC 8 — ALCOHOL ABUSE

Menya Amategeko

- Muri Leta Zunze Ubumwe za Amerika, kirazira kunywa inzoga ukongera ugatwara imodokari.
- Kirazira ko abantu badashikana imyaka mirongo ibiri n'umwe y'amavuko banywa canke bakagura inzoga.
- Kirazira kugurira inzoga abantu batarashikana imyaka mirong'ibiri n'umwe y'amavuko.



Know the Law

- In the United States, it is against the law to drink alcohol and drive.
- It is illegal for people under 21 years old to drink or buy alcohol.
- It is illegal to buy alcohol for people who are under 21 years old.

TOPIC 8 — ALCOHOL ABUSE

Menya Amategeko

Kurenga aya amategeko bishobora kugutuma uva mu kazi, ubura uruhusha rwo kuguma mu gihugu, kwakwa uruhusha rwo gutwara imodokari. Kurenga aya amategeko bishobora gutuma umuntu ataronka ubwenegihugu muri Amerika canke bigatuma wirukanwa muri Leta Zunze Ubumwe za Amerika.

Know the Law

Breaking these laws could result in losing a job, immigration status, and driver's license. Breaking these laws could also prevent a person from becoming a U.S. citizen and even result in deportation.



TOPIC 8 — ALCOHOL ABUSE

Ni kuki Abantu Bamwe Bamwe Banywa Inzoga?

- Ntibagishobora kwiyumanganya.
- Bibaza ko biryoshe.
- Baba bashaka kwibagira ibibahanze.
- Barababaye canke barataye umutwe.
- Bazinywa ngo biruhire mu mutwe.

Why Do Some People Drink?

- They are addicted.
- They think it is fun.
- They use it to escape reality.
- They are sad or troubled.
- They use it to relax.



TOPIC 8 — ALCOHOL ABUSE

Umuntu Yonywa Inzoga Zingana Gute?

Birarutana ku muntu n'uwundi bikava ku magara y'umuntu, ku myaka yiwe no ku bunini bwiwe. Ku bantu bamwe, kunywa ikirahuri kimwe gusa ku munsu bishobora kwerekana ko baganzwa n'inzoga. Kunywa nyinshi iminsi myinshi (kurenza ibipimo bitatu ku bagore n'ibipimo bine ku bagabo) bishobora kwerekana ko uyo muntu ari mu banywi b'inzoga zishobora kugirira nabi.



How Much is Okay to Drink?

This is different for everyone depending on someone's health, age, and body. For some people, even having more than one drink a day may be suggestive of an alcohol problem. Heavy drinking days (more than 3 drinks for a woman and more than 4 drinks for a man) may mean that a person is an "at-risk" drinker.

TOPIC 8 — ALCOHOL ABUSE

Ivyiza vyo Kunywa Inzoga Nkeyi

Kutanywa inzoga bishobora gufasha abantu:

- Kutihebura
- Kugira amagara meza
- Kuziganya amahera
- Kumarana umwanya munini n'umuryango
- Gukora neza gusumba mu kazi

Benefits of Drinking Less Alcohol

Not drinking alcohol can help people:

- Feel less depressed
- Be healthier
- Save money
- Spend more time with family
- Perform better at work



TOPIC 8 — ALCOHOL ABUSE

Ibishobora Gusubirira Kunywa Inzoga Vy'Ingirakamaro ku Magara y'umuntu

Umuntu ashobora gukoresha ubundi buryo mu gutorera inyishu ingorane aho guhungira mu nzoga. Abantu bashobora:

- Kuyaga n'umuntu bizigiye, nk'umugenzi, incuti, umuganga, uwuguk rikirana mu vyerekeye umubano mu kazi
- Kugira imyimenyerezo
- Kuja gusenga mw'ikereziya, muri moske, mu ngoro y'imana
- Gutora ico umuntu akunda gukora hakuja mu nzoga



Healthy Alternatives to Drinking

There are other ways to deal with problems instead of drinking alcohol. People can:

- Talk with someone he or she trusts, such as a friend, family member, doctor, or caseworker
- Exercise
- Go to church, mosque, or temple
- Find things he or she enjoys doing that do not involve alcohol

TOPIC 8 — ALCOHOL ABUSE

Imfashanyo Yova Hehey'umuntu

Yoba wewe canke umuntu woba uzi afise ikibazo co kurenza urugero mu kunywa, utegerezwa kurondera abobigufashamwo ukaziheba. Ibibanza bimwe bimwe ushobora kwitura ni nko kwa muganga, ku bitalo, kubashinzwe kubacumbikira, mu mashengero, canke mu murwi w'abanywi b'inzoga batime-nyekanisha. Ntutinye gubaza abobigufashamwo.

How to Get Help

If you or someone you know has a drinking problem, it is important to get help to stop. Some places where you can ask for help are a doctor's office, hospital, resettlement agency, church, mosque, temple, or an Alcoholics Anonymous group. Do not be afraid to ask for help.



