

## Table of Contents

KEY INSTITUTIONS/ .....	2
INSTITUTIONAL TERMS .....	2
PRE-DEPARTURE ASSISTANCE AND INTERNATIONAL TRAVEL .....	4
TRAVEL/TRANSPORTATION (DOMESTIC) .....	8
ROLE OF THE RESETTLEMENT AGENCY .....	10
COMMUNITY SERVICES/YOUR NEW COMMUNITY.....	15
PUBLIC ASSISTANCE .....	17
HOUSING.....	18
HEALTH/HYGIENE.....	21
EDUCATION/LEARNING ENGLISH.....	25
EMPLOYMENT .....	27
RIGHTS AND RESPONSIBILITIES.....	32
U.S. LAWS.....	33
CULTURAL ADJUSTMENT .....	43
SAFETY.....	46
BUDGETING AND PERSONAL FINANCE .....	48

## Cultural Orientation Glossary - English

Category	Term	Definition
<b>KEY INSTITUTIONS/ INSTITUTIONAL TERMS</b>	Bureau of Population, Refugees, and Migration (PRM)	The Bureau of Population, Refugees, and Migration (PRM) promotes U.S. interests by providing protection, easing suffering, and resolving the plight of persecuted and forcibly displaced people around the world.
	Child Protective Service (CPS)	A governmental law enforcement agency in many states of the United States responsible for providing child protection, which includes responding to reports of child abuse or neglect.
	Department of Health and Human Services (HHS)	The United States Department of Health & Human Services (HHS), also known as the Health Department, is a cabinet-level executive branch department of the U.S. federal government with the goal of protecting the health of all Americans and providing essential human services.
	Department of Homeland Security (DHS)	The United States Department of Homeland Security is a cabinet department of the U.S. federal government with responsibilities in public security, roughly comparable to the interior or home ministries of other countries.
	Department of State (DOS)	The United States Department of State, commonly referred to as the State Department, is a federal executive department responsible for carrying out U.S. foreign policy and international relations.

	International Organization for Migration (IOM)	The International Organization for Migration is an intergovernmental organization that provides services and advice concerning migration to governments and migrants, including internally displaced persons, refugees, and migrant workers.
	Office of Refugee Resettlement (ORR)	The mission and purpose of the ORR is to assist in the relocation process and provide needed services to individuals granted asylum within the United States.
	Reception and Placement (R&P) Program	The program of the Department of State that provides newly arrived refugees with the essential services and support needed to begin resettlement in a new community.
	The UN Refugee Agency (UNHCR)	The United Nations High Commissioner for Refugees (UNHCR) is a United Nations agency with the mandate to protect refugees, forcibly displaced communities and stateless people, and assist in their voluntary repatriation, local integration or resettlement to a third country.
	United States Citizenship and Immigration Services (USCIS)	U.S. Citizenship and Immigration Services is an agency of the United States Department of Homeland Security that administers the country's naturalization and immigration system.
	U.S. Customs and Border Protection (CBP)/U.S. Immigration Officials	The Agency is charged with regulating and facilitating international trade, collecting import duties, and enforcing U.S. regulations, including trade, customs, and immigration. CBP is one of the largest law enforcement agencies in the United States

	The United States Refugee Admissions Program (USRAP)	A consortium of federal agencies and nonprofit organizations collaborating overseas and domestically to identify and admit qualified refugees for resettlement into the United States.
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<b>PRE-DEPARTURE ASSISTANCE AND INTERNATIONAL TRAVEL</b>	Arrival/departure gate	A gate at the airport where passengers can embark or disembark.
	Baggage claim	The area in an airport where arriving passengers collect luggage
	Boarding pass	A document provided by an airline during check-in, giving a passenger permission to board a plane
	Border control	An inspection by Customs and Border Protection officers upon entering the U.S.
	Cabin pressure	Conditioned air is pumped into the cabin of an aircraft or spacecraft, in order to create a safe and comfortable environment for passengers and crew flying at high altitudes.

	Check in	The process whereby passengers are accepted by an airline at the airport prior to travel.
	Customs Declaration Form	A form that lists the goods that are being imported or exported when a citizen or visitor enters a country.
	Driving Under the Influence (DUI) / Driving While Intoxicated (DWI)	The act or crime of driving a vehicle while affected by alcohol or drugs.
	Escalator	A moving staircase transferring people between the floors of a public building.
	Exit permit	A document giving authorization to leave a particular country.
	Form I-94	A form issued by a Customs and Border Protection Officer to visitors entering the United States.

	Illegal drugs	Drugs which are controlled or restricted by law and which a person is not allowed to own or use.
	Immigration procedures	The procedures one undergoes when entering the U.S.
	Information Desk	A place in a public building where you can go to get information.
	International driver's license	Allows the holder to drive a private vehicle in any country or jurisdiction that recognizes the document.
	Jet lag	Extreme tiredness and other physical effects felt by a person after a long flight across several time zones.
	Luggage carousel/belt	A device at an airport that delivers luggage to the passengers at the baggage claim area.
	Meeting point	A designated place where people meet.

	Port of Entry	An airport or border crossing where people may enter a country.
	Prescreening interview	The first step in the USRAP process is a prescreening interview with a Resettlement Support Center, or RSC.
	Promissory Note	A document in which one party promises to pay back a loan.
	Refugee Travel Document (form I-131)	A document issued by USCIS to refugees resettled in the U.S. The document allows refugees to travel abroad.
	Resettlement Support Center (RSC)	A center that helps refugees apply for resettlement to the United States. RSCs also manage pre-departure activities, such as Cultural Orientation.

	Security check	A verification of the identity of someone in order to maintain security.
	Security clearance	Official government permission for someone to proceed with the immigration process.
	Travel loan	A loan given to a refugee to enable them to travel to the U.S.

<b>TRAVEL/TRANSPORTATION (DOMESTIC)</b>	Booster seat	An extra seat or cushion placed on an existing seat for a small child to sit on
	Car insurance	A contract between you and the insurance company that protects you against financial loss in the event of an accident or theft.
	Carpooling	An arrangement among a group of car owners where each owner in turn drives the others to and from a designated place.
	Car registration	The registration of a motor vehicle with a local government authority to establish a link between a vehicle and an owner or user of the vehicle.
	Crosswalk/Zebra crossing	A marked part of a road where pedestrians have right of way to cross.
	Department of Motor Vehicles (DMV)	A government agency that administers vehicle registration and driver licensing.



	Driver's License	An official document, often plastic and the size of a credit card, permitting a specific individual to operate one or more types of motorized vehicles, such as a motorcycle, car, truck, or bus on a public road.
	Driving test	An official test of driving competence which must be passed in order to get a driver's license. This test includes the knowledge test.
	Driving Under the Influence (DUI) / Driving While Intoxicated (DWI)	The act or crime of driving a vehicle while affected by alcohol or drugs.
	Jaywalking	Crossing or walking in the street or road unlawfully or without regard for approaching traffic.
	Metro/Subway/Light Rail card	A card used to pay fares on subways and/or buses.
	Public transportation	Buses, trains, subways, and other forms of transportation that charge set fares, run on fixed routes, and are available to the public.
	State ID	Wallet-sized, state-issued card to be routinely carried and used to verify the identity of holders who do not have drivers' licenses.
	Ride sharing	An arrangement in which a passenger travels in a private vehicle driven by its owner, for a fee by means of a mobile phone app.
	Seat belts	A belt securing a person to prevent injury, especially in a vehicle or a plane.
	Texting while driving	The illegal act of using a mobile phone to send text messages (SMS) while driving a car.

<b>ROLE OF THE RESETTLEMENT AGENCY</b>	Case manager/Case worker	An individual at a social service agency who helps refugees get the services they need.
	Cultural Orientation (CO)	The process of learning about life in the United States. The process begins overseas and continues in the United States.
	Employment Specialist	An employee of a resettlement agency assisting refugees in how to find suitable employment and access job training opportunities.
	Food stamps	A voucher issued by the government to those on low income, exchangeable for food.
	Housing orientation	A process of introducing a refugee to his/her apartment, its appliances, and the procedures of the apartment building.

	Interpretation services	A service that provides interpreters for refugees.
	Job counseling	Assistance in looking for employment and job training opportunities.
	Medical check-up/health screening	A physical examination which includes a variety of tests depending on the age, sex, and health of the person.
	Money management	The process of expense tracking, investing, budgeting, banking and evaluating taxes.
	Non-governmental Agency	Organizations independent of governments that are active in humanitarian, educational, healthcare, human rights, and other areas to effect changes according to their objectives.

	Reception and placement money	A one-time sum per refugee to assist with meeting expenses during a refugee's first few months in the United States.
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	Refugee	<p>A refugee as someone who "owing to well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of his nationality and is unable or, owing to such fear, is unwilling to avail himself of the protection of that country; or who, not having a nationality and being outside the country of his former habitual residence, is unable or, owing to such fear, is unwilling to return to it.</p> <p><a href="https://emergency.unhcr.org/entry/55772/refugee-definition">https://emergency.unhcr.org/entry/55772/refugee-definition</a></p>
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	Refugee Cash Assistance (RCA)	A government program that provides temporary financial assistance for single and married refugees without dependent children.
	Resettlement	The process of settling permanently in a country.
	Resettlement Agency	An agency that delivers the basic Reception and Placement services that refugees receive. The agency may offer additional services.
	Rights and responsibilities	Refers to the set of freedoms and duties that apply to refugees admitted to the USRAP, as well as to the freedoms and duties that apply to every person living in the U.S.
	Self-sufficiency	Being able to supply one's own needs without external assistance.

	Transportation orientation	The process of becoming familiar with the public transportation services in your community with the help of the resettlement agency.
	Unaccompanied minor	A child who has been separated from both parents and other relatives and is not being cared for by an adult.
	Vocational training	Training that emphasizes skills and knowledge required for a particular job or a trade.

<b>COMMUNITY SERVICES/ YOUR NEW COMMUNITY</b>	Childcare assistance programs	Assistance to low-income families who need child care due to work, work-related training and/or attending school.
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	Community services	Community services are the services, assistance, goods, and resources available to people in their communities. These services may be provided free of charge or at a very low cost by the government, community-based organizations, or religious organizations.
	Ethnic Community-Based Organizations (ECBOs)	Local organizations founded by former refugees and immigrants that provide services and assistance to newcomers from their countries of origin in their communities.
	Faith-based organizations	An organization whose values and mission are based on faith and/or beliefs.
	Laundromat	A self-service laundry facility.



	Library	A building housing books and other resources available to its members sometimes offering services, such as English classes or childcare, and free computer access.
<b>PUBLIC ASSISTANCE</b>	Benefits	Financial help in time of sickness, old age, or unemployment.
	Supplemental Nutrition Assistance Program (SNAP) ( <i>Formerly the Food Stamp Program</i> )	A government program that helps low-income families pay for food.
	Supplemental Security Income (SSI)	A benefit to people with limited income and resources who are disabled, blind, or age 65 or older.
	Temporary Assistance to Needy Families (TANF)	A government program that provides temporary financial assistance for parents with dependent children.

	<p>The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)</p>	<p>Federal grants to States for supplemental food, health care referrals, and nutrition education for low-income pregnant, breastfeeding, and non-breastfeeding, postpartum women, and to infants and children up to age five who are found to be at nutritional risk.</p>
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<p><b>HOUSING</b></p>	<p>Bills</p>	<p>Money owed for goods supplied or services rendered.</p>
	<p>Housing Maintenance</p>	<p>Maintaining the apartment or home by cleaning and paying the bills.</p>

	Landlord	The owner of a house, apartment, condominium, land or real estate which is rented or leased to an individual or business.
	Lease agreement	A contract outlining the terms under which one party agrees to rent property owned by another party.
	Management company	A company that manages a property, such as an apartment building.
	Mortgage	A legal agreement by which a bank or other creditor lends money at interest in exchange for taking title of the debtor's property.
	Notice of eviction	An official note informing a tenant of their removal from rental property by the landlord.

	Rent	A tenant's regular payment to a landlord for the use of property or land.
	Renter's insurance	An insurance that protects against losses to the tenant's personal property within the rented property.
	Subletting	When a renter leases or rents all or part of their apartment to another renter.
	Tenant	A person who rents property from a landlord.
	Trespass	Entering land or property without permission.
	Utilities	A service such as electricity, gas, or water provided by a public utility company, for which one must pay a monthly bill.

<b>HEALTH/ HYGIENE</b>	Children's Health Insurance Program (CHIP)	This plan provides medical coverage for individuals under age 19 whose parents earn too much income to qualify for Medicaid, but not enough to pay for private coverage.
	Community clinics and health centers	Provide basic health services and health counseling. Some provide dental care and eye examinations.
	Confidentiality	The right of an individual to have personal, identifiable medical information kept private.
	Emergency room	The department of a hospital that provides immediate treatment for acute illnesses and trauma.

	Family planning	Family planning allows people to attain their desired number of children and determine the spacing of pregnancies.
	Health Insurance	Insurance coverage that pays for medical and surgical expenses.
	Immunization	The process whereby a person is made immune or resistant to an infectious disease, typically by the administration of a vaccine.
	Immunization records	A comprehensive timeline of all vaccinations a patient has received.
	Initial health/medical screening	The first medical appointment a refugee receives after arrival in the United States, usually within the first month, which establishes a connection to health services in case of further need.

	Medicaid	A government program that provides health insurance coverage to low-income people who qualify.
	Medicare	A government program that provides health insurance coverage to people over the age of 65, and people under 65 with certain disabilities.
	Mental health care	Mental health care addresses emotional, psychological, and social well-being.
	Over the counter (OTC) medication	Medication that is sold without a prescription.
	Personal hygiene	Maintaining cleanliness of one's body and clothing to preserve overall health and well-being.
	Premium	The cost an insurer pays for his or her insurance coverage.

	Prescription drugs	Drugs you can only get with a doctor's prescription.
	Preventive Care	The care you receive to prevent illnesses or diseases. Also includes counseling to prevent health problems.
	Public health department	A local, state, or federal government agency that provides immunizations against diseases and offers other preventive health services, including testing and treatment for tuberculosis and other communicable diseases, usually at a low cost or free of charge.
	Sexually transmitted disease (STD) / Sexually transmitted infection (STI)	Diseases or infections that can be transmitted by direct sexual contact.
	Urgent care clinics	These clinics are for situations where you have an illness or injury that needs immediate care, but is not serious enough for a visit to the emergency room.



<b>EDUCATION/ LEARNING ENGLISH</b>	Community College	A post-secondary, higher education institution that provides workforce education and college transfer academic programs.
	English as a Second Language (ESL) Classes	Study of the English language by non-native speakers in an English-speaking environment.
	Extra-curricular activities	Optional, school-sponsored programs for students that occur outside of regular classroom learning including sports, clubs, and other social events.
	General Educational Development (GED) Diploma	A group of four subject tests which certify that the test taker has United States high school-level academic skills. It serves as an alternative to the U.S. high school diploma.

	Parent-Teacher meetings	A short meeting or conference between the parents and teachers of students to discuss a child's progress at school.
	Recertification	The process of renewing a professional certification by taking classes or courses.
	Scholarship	A grant or payment made to support a student's education, awarded on the basis of academic or other achievement
	Scholastic Assessment Test (SAT)	An examination used by colleges and universities as part of their admissions decision-making process. The SAT tests a student's abilities in the areas of critical reading, writing and mathematics.

	School enrollment	The act of registering a student in school.
	Technical School/Vocational School	A learning institution that provides specialized training in a specific career field, trade, or profession.
	University	An institution of higher education and research which awards academic degrees in various academic disciplines.

<b>EMPLOYMENT</b>	Application	A written or online form submitted to a potential employer providing the name, contact information, and employment history of the job seeker.
	Discrimination	Prejudicial treatment of different categories of people, especially on the grounds of race, age, gender, or sex.
	Employment Authorization Document (EAD) Card	A document issued by USCIS that allows foreign nationals to work in the U.S.

	Employment services/job readiness training	Support provided to job seekers to help them find and apply for jobs or to succeed at a new job.
	Entry-level/unskilled labor job	A job that does not require prior experience in the field.
	Full-time Job	Employment in which a person works a minimum number of hours as defined by the employer, usually about 40 hours per week. Full-time employment often comes with benefits, such as annual leave, sick leave, and health insurance.
	Help wanted	A sign posted by employers or phrase used in advertisements indicating an employment vacancy.
	Informal work	Work that is not performed for an official employer and which is usually untaxed and unregulated.

	Job interview	A conversation between a job applicant and an employer which assesses whether the applicant should be hired.
	Licensing	The government-issued credentials required by law to work in certain professions.
	Minimum wage	The lowest wage that employers can legally pay their workers.
	Networking	The action or process of interacting with others to exchange information and develop professional or social contacts.
	Notice	Written or verbal communication from a departing employee to an employer indicating when he or she will quit, usually required two weeks prior to the last day of work.

	Part-time Job	A form of employment that carries fewer hours per week than a full-time job. Workers are usually considered to be part-time if they work fewer than 30 hours per week.
	Paycheck	A check for salary or wages made out to an employee.
	Punctuality	Being able arrive at an appointment or place of work, or being able to complete a required task or fulfill an obligation before or at a previously designated time.
	Résumé/Curriculum vitae (CV)	A document created and used by a person to present their background, skills, and accomplishments to secure new employment.
	Self-employment	Working for oneself as a freelancer or the owner of a business rather than for an employer.

	Skilled labor job	Any worker who has special skill, training, knowledge, and (usually acquired) ability in their work. A skilled worker may have attended a college, university, or technical school. Or a skilled worker may have learned their skills on the job.
	Upward mobility	Movement from one financial level to a higher one as by changing jobs.
	Workplace rights/employees' rights	Legal and human rights relating to labor relations between workers and employers, codified in national and international labor and employment law. In general, these rights influence working conditions in relations of employment.

<b>RIGHTS AND RESPONSIBILITIES</b>	Family Reunification	A recognized reason for immigration in many countries because of the presence of one or more family members in a certain country, therefore, enabling the rest of the divided family or specific members of the family to immigrate to that country as well.
	Freedom of Assembly	The individual right to peacefully assemble, collectively express, and petition the government for redress of grievances guaranteed by the First Amendment to the US Constitution.
	Freedom of Religion	The right to practice whatever religion one chooses or to practice no religion



	Freedom of Speech	The right to express any opinions without censorship or restraint (excepting hate speech and slander)
	The right to a fair trial	A trial that is conducted fairly, justly, and with procedural regularity by an impartial judge and in which the defendant is afforded his or her rights under the U.S. Constitution or the appropriate state constitution or other law.
	Voting	The right to express one's political opinion by casting a ballot in favor of one candidate in an official election.

<b>U.S. LAWS</b>	Address change form/Alien's Change of Address (AR-11)	A form non-citizens must fill out and submit to their when there's a change in their address.
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	Age of consent	The age at which a person is considered to be legally competent to consent to marriage, sexual acts, and other legally binding decisions.
	Animal cruelty	Causing harm or suffering to animals.
	Black market/working under the table	Terms for informal work which emphasize the secretive intention of avoiding taxes or government oversight.
	Bribery	Giving or receiving something of value in exchange for some kind of influence or action in return.
	Child abuse	Physical, sexual, and/or psychological maltreatment or neglect of a child or children, especially by a parent or a caregiver.

	Child neglect	Not meeting a child's basic needs, including the failure to provide adequate health care, supervision, clothing, nutrition, housing as well as their physical, emotional, social, educational and safety needs.
	Child support	Ongoing, periodic payment made by a parent for the financial benefit of a child (paid to another parent, caregiver, guardian, or state) following the end of a marriage or other relationship.
	Citizenship	The status of being a citizen of a particular country.
	Deportation	The removal of a person or group of people from a place or country.

	Domestic violence / spousal abuse	Violence or other abuse by one person against another in a domestic setting, such as in marriage or cohabitation.
	Federal Laws	The body of law consisting of the U.S. Constitution, federal statutes and regulations, U.S. treaties, and federal common law. The Federal law is the supreme law in US and overrides state law whenever there is a conflict.
	Fishing license	A regulatory or legal mechanism to control fishing. Licensing is one way of managing fisheries and may be required for commercial, recreational, or personal fishing.

	Green Card / Permanent Resident Card	The permit allowing immigrants to permanently live and work in the United States of America.
	Gun laws	Local, state, or federal laws aimed at restricting or regulating the sale, purchase, or possession of firearms through licensing, registration, or identification requirements.
	Hunting license	A hunting license is a regulatory or legal mechanism to control hunting.
	Immigrant	A person who comes to live permanently in a foreign country.

	Internal Revenue Service (IRS)	A bureau of the Department of Treasury that is tasked with the enforcement of income tax laws and oversees the collection of federal income taxes.
	Lawful Permanent Resident	A non-citizen who has been granted authorization to live and work in the United States on a permanent basis. As proof of that status, a person is granted a permanent resident card, commonly called a green card.
	Littering	Litter is trash improperly placed so as to be a nuisance or health concern.
	Local laws	Local laws refer to the laws which are unique to each city, county, or local government.

	Naturalization	The legal act or process by which a non-citizen in a country may acquire citizenship or nationality of that country.
	Physical abuse	Any intentional act causing injury or trauma to another person or animal by way of bodily contact.
	Polygamy	The practice or custom of having more than one wife or husband at the same time.
	Principal Applicant (PA)	The main applicant in an application process.

	Re-entry permit	A travel document similar to a certificate of identity, issued by the United States Citizenship and Immigration Services to lawful permanent residents in the U.S. to allow them to travel abroad and return to the U.S.
	Same-sex relationship	A committed relationship between two persons of the same sex.
	Selective Service	An independent agency of the United States government that maintains information on those potentially subject to military conscription (i.e. the draft). All male U.S. citizens and male immigrant non-citizens, who are between the ages of 18 and 25 are required by law to have registered within 30 days of their 18th birthday.



	Sexual harassment	Unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature.
	Shoplifting	Theft of goods from an open retail establishment
	Social Security Card	A piece of paper containing unique nine-digit number assigned by the Social Security Administration and provided to every United States citizen, permanent resident, or temporary working resident.
	State Laws	State law refers to the law of each separate U.S. state.
	Tax fraud	Tax fraud occurs when an individual or business entity willfully and intentionally falsifies information on a tax return to limit the amount of tax liability.

	Taxes	A compulsory contribution to state or federal revenue, levied by the government on workers' income and business profits, or added to the cost of some goods, services, and transactions.
	U.S. Constitution	A document that embodies the fundamental laws and principles by which the United States is governed. The supreme law of the United States of America.
	U.S. tie	During the USRAP process, refugees can identify friends or relatives in the United States with whom they have a desire to be reunited upon arrival. Once identified that individual is contacted by a Resettlement Agency to verify the relationship and confirm if they would like to have the refugee resettled near them. If they agree, the individual is considered a U.S. tie and will be contacted again by the Resettlement Agency closer to the arrival of their friend or relative to discuss the

		resettlement process. A U.S. tie is not financially or legally responsible for their friend or relative.
	Welfare fraud	The act of illegally using state welfare systems by knowingly withholding or giving information to obtain more funds than would otherwise be allocated.

<b>CULTURAL ADJUSTMENT</b>	Bullying	The use of force, coercion, or threat, to abuse, aggressively dominate or intimidate.
	Cultural adaptation	Cultural adaptation is the process and time it takes a person to integrate into a new culture and feel comfortable within it.
	Culture shock	An experience a person may have when one moves to a cultural environment which is different from one's own.

	Family dynamics	The interactions, communication patterns, and relationships between members of a family which may change as part of adjustment to a new culture.
	Gender equality	Equal ease of access to resources and opportunities regardless of gender, including economic participation and decision-making; and the state of valuing different behaviors, aspirations and needs equally, regardless of gender.
	Lesbian, Gay, Bisexual, Transgender, Queer, and Intersex (LGBTQI)	

	Nonverbal communication	Communication without the use of spoken language. Nonverbal communication includes gestures, facial expressions, and body positions (known collectively as “body language”), as well as unspoken understandings and presuppositions, and cultural and environmental conditions that may affect any encounter between people.
	Professional counselor/therapist	A person trained in assisting others in understanding and coping with challenging psychological and emotional circumstances or trauma.
	Safe space	A place or environment in which a person or category of people can feel confident that they will not be exposed to discrimination, criticism, harassment, or any other emotional or physical harm.

	Stress	A state of mental or emotional strain or tension resulting from adverse or demanding circumstances.
	Trauma	Trauma is often the result of an overwhelming amount of stress that exceeds one's ability to cope, or integrate the emotions involved with that experience
	Verbal communication	The use of sounds and words to express oneself.

<b>SAFETY</b>	Emergency services	Public organizations or government entities that respond to and deal with emergencies when they occur, especially those that provide police, ambulance, and firefighting services.
	Fire Department	An emergency service dedicated to responding to unintentional, destructive fires

	Life insurance	A contract between an insurance policy holder and an insurer or assurer, where the insurer promises to pay a designated beneficiary a sum of money (the benefit) in exchange for a premium, upon the death of an insured person (often the policy holder).
	Police	An emergency service which handles crime and law enforcement.
	Smoke detector/alarm	A fire-protection device that automatically detects and gives a warning of the presence of smoke.

<b>BUDGETING AND PERSONAL FINANCE</b>	Automated Teller Machine (ATM)	An electronic banking outlet that allows customers to complete basic transactions without the aid of a branch representative or teller. Anyone with a credit card or debit card can access most ATMs.
	Bank	A financial institution licensed to receive deposits and make loans.
	Budget/Financial planning	A comprehensive evaluation of an individual's current pay and future financial state by using current known variables to predict future income, asset values and withdrawal plans.
	Credit	A contractual agreement in which a borrower receives something of value now and agrees to repay the lender at a later date, generally with interest.



	Credit card	A payment card issued to users (card-holders) to enable the card-holder to pay a merchant for goods and services based on the card-holder's promise to the card issuer to pay them for the amounts plus the other agreed charges.
	Credit history	A record of a borrower's repayment of debts.