

**Topic: Pre-Departure Processing
(International Organization for Migration, Overseas Processing Entity, Bangkok)**

Activity: Calculating Your IOM Loan Repayment

Introduction	Participants are often not yet aware that they will be responsible for paying back the cost of their flight to the United States, or may be aware, but are worried that the cost will be too much for them to pay.
Lesson Time	5-10 minutes
Materials	<ul style="list-style-type: none">• Sample IOM promissory note
Practice	<ol style="list-style-type: none">1. Ask the participants how much they have had to pay for their medical exams and CO class (answer: nothing!). Then ask how much they have to pay for their airfare to America (lots of joking here, "Free!").2. Tell them that the airfare is considered a loan, which they will be expected to pay back after they get to America.3. Show a sample of the IOM promissory note, and explain that before each family goes to America, they will be expected to sign the note, as a legal contract, that they promise to repay the loan.4. Calculate the loan amount based on the latest figures from Ops for adults and children. Calculate the cost total for a family, and for a single person.5. Explain that they will be expected to start paying off their loan 4-6 months after arriving in America, and that they will be given approximately 36 months, 3 years, to pay off the loan. Divide the loan totals by 36 to get an approximate amount. Explain that the minimum payment is usually no less than about \$35, so a single may well pay off their loan before 3 years' time.6. Explain that paying the loan on time is important, and is one of the first steps they will take towards getting a good credit rating in America, which will be useful for getting loans in the future for houses, cars, education, etc.7. Explain that their yellow copy of the promissory note contains contact information about their resettlement agency, such as address and telephone number; this tells them what city and state they will be going to, if they do not already know, as well as gives them a telephone number to call for help when they need it.

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