

How to protect yourself and your family from financial scams when settling into the UK (and be helped in case you are in debt)

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~~Foreign residents (http://en.wikipedia.org/wiki/Foreign_residents)~~ lack of awareness and cultural differences. Here we suggest 3 things you can do if you want to avoid bogus financial schemes when settling abroad.

One of the first challenge for foreigners to the UK is getting used to new coins, notes and get a sense of what's the average value of daily things; like a sandwich, a lunch, a phone plan, etc. It may feel like playing Monopoly with funny money in your hands. While you don't know what things are worth, the likelihood is that you will pay what you have been asked for, even if you think "My gosh, this is expensive". You really have no benchmark. You can compare to your country of origin but it seems a bit useless and helpless. Hopefully, that's just last the first few day.

Unfortunately some dishonest people will take advantage of your lack of knowledge. So here we suggest 3 things you should look at:

1. Big Mac Benchmark

Try quickly to get a sense of the average price for things. A common tip is to look for a McDonald's and their price for a Big Mac, (this was used by The Economist as [their purchasing power index](#) (http://upload.wikimedia.org/wikipedia/commons/9/9b/Big_Mac_index_50USD_2columns.png)). You can try with Starbucks if you prefer; or Ikea furniture – though I don't know how useful the average price of a bed mattress is to your daily life spending habits. After a few weeks, keep average prices in mind and practice the benchmarking; you'll start to get a feel of what is expensive and not; what is a 'rip-off' to what's a bargain.

But when it comes to being in front of an estate agent to judge whether the flat you are looking at is a bargain, (when it may not be); or to be with a mobile phone company trying to understand the financial commitments you are signing up to, – you really need more than just an idea of what is right; you need a friend.

2. Help I need somebody!

Get help by someone who has been around for a while that knows how to handle situations when financial matters are discussed. For example negotiating a salary or renting a flat, or opening a bank account and the related services they offer etc.

Unfortunately, this requires time, informed friends and some basic financial skills that some migrants lack. For poor migrants, it is often too late before they realise that far from being the land of opportunity, London has just ripped them off. They have run out of money before finishing their first Monopoly round, and are tempted (if not pushed) to try to get cash as fast as

possible, even if it means risking the 'Go to Jail' card by working illegally. (Monopoly speak).

3. Ask for help from reliable organisations or projects

A good place to start is local associations or government bodies such as the [Citizens Advice Bureau](http://www.citizensadvice.org.uk/) (<http://www.citizensadvice.org.uk/>) or the [National Debt Helpline](http://www.nationaldebtline.co.uk/) (<http://www.nationaldebtline.co.uk/>). One project I recommend, which has run for two years now, is called the 'Integra Project'. They use Drama to teach migrants how to deal with financial situations. It's been tested within Somali and Afghan communities in London, as part of the UK pilot. Migrants were taught how to handle pushy door-to-door or telephone salespeople as well as standard financial situations such as opening a bank account or negotiating payments for renting a flat.



(http://blog.sharehoods.com/2012/11/23/httpwww-youtube-comwatchfeatureplayer_embeddedvcros_r-vijm/ubah-explaining-ice-breaker/#main)

Members of the Somali and Afghan communities rehearsing an INTEGRA drama icebreaker

The project offers a great insight into what moving to a new country and integrating into a different society can mean: it is not just a language issue, nor just knowing the rules. It is also about body language and behavioural attitudes which need to be modified. These are some of the soft skills you learn; that makes any foreigner different from the person they were before; a little bit more British than they were. Being an immigrant is a daily experience of difference and practice; not a simple official status on the passport.

More info and links:

The Citizens Advice service helps people resolve their legal, money and other problems by providing free, independent and confidential advice, and by influencing policymakers. <http://www.citizensadvice.org.uk/> (<http://www.citizensadvice.org.uk/>)

The helpline that provides FREE CONFIDENTIAL and INDEPENDENT ADVICE on how to deal with debt problems: <http://www.nationaldebtline.co.uk/> (<http://www.nationaldebtline.co.uk/>)

You can find more information about the INTEGRA project here www.integra-project.eu (<http://www.integra-project.eu>) and you can get support in running your own INTEGRA workshops from DHE Solutions. www.dhesolutions.co.uk/integra.asp (<http://www.dhesolutions.co.uk/integra.asp>)



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