

NAPIESV CAMPAIGN STRATEGIZING SESSION
Saturday August 30, 2014

The Issue: Refugees that come to the United States must repay their airplane fares. This creates a cycle of debt and poverty, as individuals and families may owe upwards of thousands of dollars from the moment they arrive to the US.

“A refugee, as defined by Section 101(a)42 of the Immigration and Nationality Act (INA) (based on the United Nations 1951 Convention and 1967 Protocols relating to the Status of Refugees) is a *person who is unable or unwilling to return to the home country because of a “well-founded fear of persecution” due to race, membership in a particular social group, political opinion, religion, or national origin.*” (Immigration Policy Center)

Initial Data from Social investigation with service provider and online search:

1. **Who is affected by purchasing of plane tickets/debt? REFUGEES**
2. **Are there some refugees from specific countries more impacted than others? I THINK ALL OF REFUGEES ARRIVING IN THE U.S. ARE PAYING FOR THEIR OWN AIRFARE. THEY ARE IN DEBT ALREADY UPON ARRIVAL**
3. **Do you have an idea of how many people this affects each year? 69,930 refugees were admitted to the US in 2013. (US State Department)**
4. **How many refugees does Monsoon Women of Iowa see annually that need to repay their plane ticket debts? ALL OF THE REFUGEES WE SERVED NEEDED TO REPAY FOR THEIR TICKETS**
5. **How does this affect refugees in their jobs in the US (for example, does this usually lead to direct labor trafficking and debt bondage)? NOT SURE**
6. **Do you know of any active campaigns currently underway to change this law or requirement? If yes, whom? THERE ARE NO CAMPAIGNS...**

Additional Information:

Which government agency requires refugees to repay their plane fares? “The United States government issues interest-free loans to cover the cost of airfare to refugees migrating to the United States through the U.S. Refugee Resettlement Program. After resettlement, refugees *must* repay these loans. These loans help newcomers to our country establish credit and familiarize themselves with American financial systems.” (Information from <http://www.refugees.org/about-us/faqs.html>)

Additional information from <http://www.refugees.org/about-us/faqs.html>:

Refugee IOM Travel Loans FAQs

What is a Travel Loan?

The United States government issues interest-free loans to cover the cost of airfare to refugees migrating to the United States through the U.S. Refugee Resettlement Program. After resettlement, refugees *must* repay these loans. These loans help newcomers to our country establish credit and familiarize themselves with American financial systems.

How can I reach IOM?

You can reach USCRI's IOM ([International Organization for Migration](http://www.refugees.org)) Department at [1-866-316-6555](tel:1-866-316-6555), or via email: Masady Mani at mmani@uscrdc.org or Judith Hudgens at jhudgens@uscrdc.org.

How can I pay my travel loan?

You must pay your travel loan by mail with a check or money order made out to: USCRI, P.O. BOX 64155, Baltimore MD 21264-4155. You can also sign up to pay through your bank's Online Bill Payer Program. USCRI does NOT accept credit card, debit card, or phone payments.

When are my payments due?

Payments are due on the 10th of each month. Your first statement will be sent six months after you arrive in the United States.

What happens if I cannot pay?

If you cannot pay your IOM bill, please call or write to us *immediately*. There are several assistance options available, but we must first be made aware of your situation.

What happens when I move?

If you move while you are still repaying your IOM loan, be sure to inform our office in writing or by phone. Please be prepared to provide us with your name, loan ID number, and new address.

You can reach us by phone at [1-866-316-6555](tel:1-866-316-6555), or via email: Masady Mani at mmani@uscrdc.org or Judith Hudgens at jhudgens@uscrdc.org. *Please note that payments are due on the 10th of each month with or without your statement!*

I'm now over 18 and want to pay for my portion of the loan. How do I do that?

If you're over 18 and are prepared to pay for your portion of the loan, contact us in writing or by phone and we will advise. To reach us by phone, call [1-866-316-6555](tel:1-866-316-6555), or send an email to Masady Mani, mmani@uscrdc.org, or Judith Hudgens, jhudgens@uscrdc.org.

What happens if I don't repay my loan?

If you do not repay your loan, you run the risk of impairing your credit history. This can cause you to be denied credit in the future. What's more, the money from your repayment is used to give another refugee the opportunity to resettle in the United States.

MORE INFORMATION: <http://www.state.gov/j/prm/ra/index.htm>