



Supporting the Economic Integration of Adult Learners with Emerging Literacy Skills

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Many immigrants, including those with emerging literacy skills, are already working and contributing to the U.S. economy and their own households. Others need support building the relevant skills to help them obtain employment and navigate economic systems. Adult education programming funded under the Adult Education and Family Literacy Act can utilize Integrated English Literacy and Civics Education (IELCE) and Integrated Education and Training (IET) activities to support immigrants' broader economic integration.

The **Enhancing Access for Refugees and New Americans** project aims to support adult educators in developing and delivering high-quality IELCE/IET programming in alignment with an immigrant integration approach.

Enhancing Access Spotlights describe and provide examples of specific aspects of IELCE/IET implementation.

Economic integration is one of three pillars of immigrant integration and inclusion, as shown in the IELCE Immigrant Integration Framework (Exhibit 1), which illustrates how IELCE/IET efforts align with services and activities that further the linguistic, civic, and economic integration of immigrants.

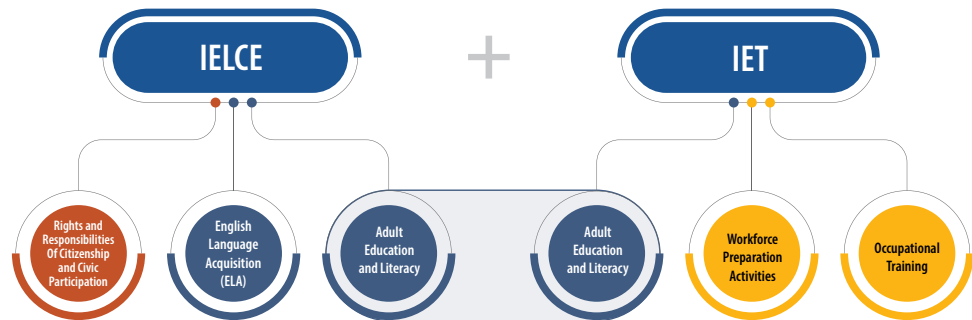
Exhibit 1. IELCE Immigrant Integration Framework

Target Population

Adults who are learning English, including professionals with degrees and credentials in their native countries.

Services are delivered by a network of partners, which may include the adult education provider, a training provider, citizenship liaisons, refugee resettlement agencies, and other service providers.

IELCE Programs may be funded under Section 231 of Title II of the Workforce Innovation and Opportunity Act (WIOA). IELCE programs run in combination with IET programs may be funded under Section 243 of Title II of WIOA.



Pillars of Immigrant Integration and Inclusion

Civic Integration

- Foreign Credential Verification
- Government Documentation Attainment
- Citizenship Preparation Instruction
- Community Services Navigation
- Digital Equity Strategies

Linguistic Integration

- Technology-Enabled Instruction
- Contextualized ELA Instruction
- Multilingual Strategies

Economic Integration

- Worker's Rights and Responsibilities
- Workplace Digital Competencies
- Career Exploration

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Economic integration can include specific job training, understanding workers' rights and responsibilities, learning digital competencies that can be used on the job, and exploring career options. It can also include gaining financial literacy skills, participating in the workforce, and navigating social and community systems. IELCE activities can purposefully prepare learners for IET and other economic integration experiences by building learners' skills and understanding of how to navigate community and economic systems. For example, by supporting emerging English learners to gain the numeracy and financial literacy skills they need to navigate online banking, bill paying, and tax filing, IELCE activities can help increase their economic well-being.


Adult English learners who are also developing academic literacy skills in a second language require specific approaches to support them. These learners may have limited or interrupted formal schooling in their native countries. Research shows that adult learners with emerging literacy skills may take longer to achieve English proficiency than English learners with literacy skills in their home language(s).¹ Therefore, dedicated and focused instruction, including multilingual supports,² can help them reach their immediate life and language goals, and successfully navigate the economic, civic, literacy, and linguistic aspects of their new communities. This spotlight explores instructional approaches and resources to support the economic integration of learners with emerging literacy.

Economic Integration Activities for Learners with Emerging Literacy Skills

Learners with emerging literacy, including financial and digital literacy, may need help navigating routine communications that can impact their economic well-being. Instructors can encourage opportunities for economic integration activities to arise organically in the classroom as learners share their experiences navigating the U.S. financial and workforce systems. In these instances, instructors respond in the moment to address learners' immediate economic integration needs. Instructors can also plan for intentional

economic integration activities by developing contextualized lessons on key integration topics, such as the following:

- Math and numeracy skills
- Preparing for and obtaining a job
- Financial literacy
- Digital literacy
- Community services navigation
- Workplace culture

¹ Martha Young-Scholten and Nancy Strom, "First-Time L2 Readers: Is There a Critical Period?" in *Low Educated Adult Second Language and Literacy Acquisition: Proceedings of the Inaugural Conference*, eds. Jeanne Kurvers, Ineke van de Craats, and Martha Young-Scholten (Utrecht: LOT, 2006), 6:45-68, <https://dspace.library.uu.nl/handle/1874/296560>. 

² Explore the Enhancing Access Spotlight, *Using Multilingual Approaches to Support English Language Acquisition*, developed by the Enhancing Access for Refugees and New Americans project, for more information about using multilingual approaches in adult education: <https://iincs.ed.gov/sites/default/files/EARNMultilingualSpotlight.pdf>.

Examples of instructional activities and potential resources for designing contextualized lessons on each of these topics are provided below.

Math and Numeracy Skills

Learners with emerging literacy skills can benefit from contextualized activities that build math and numeracy skills alongside language development. An improved understanding of math and numeracy can support learners' economic integration goals such as working, successfully navigating U.S. economic systems, and taking the next steps in their career pathways. Instructional activities can include the following:

- Engage in ritual/routine numeracy activities as part of the class (e.g., write the date, count the number of students, and record on an attendance chart).
- Integrate basic math skills into instruction (e.g., add the number of students attending across the week, estimate the cost of groceries, check a receipt).
- Use a calculator (e.g., add receipts, calculate prices).



Preparing for and Obtaining a Job

Many learners with emerging literacy skills are working or need to work in order to support themselves and/or their families in the United States. Career exploration activities can help learners improve their understanding of and preparation for work. Instructional activities can include the following:

- Share about different jobs and careers in the United States (e.g., early career exploration).
- Practice interview skills (e.g., job-specific vocabulary; formal introductions; responses to common interview questions, such as describing work experience or career goals).
- Practice completing sample employment forms with common information (e.g., name, address, birth date, identification number).
- Provide employment readiness workshop with interpreter.
- Schedule work site tours to learn more about specific jobs.
- Create activities to practice on-the-job activities (e.g., a manager who leads activities, a controller who ensures all materials are returned and stored as needed).

Instructional activities can also help learners understand workplace culture in the United States and can include the following:

- Practice role-plays for handling on-the-job problems (e.g., filing a complaint, working with co-workers).
- Explore common workers' rights, such as expectations for safe working conditions (e.g., working reasonable hours, appropriate pay, and workplace safety).

Financial Literacy

Incorporating financial literacy activities or content into the curriculum can help adult learners learn how to navigate financial institutions and transactions that they face in their daily lives. Instructional activities can include the following:

- Teach financial literacy vocabulary (e.g., credit card, banking).
- Incorporate practice using U.S. currency, budgeting, and reading receipts.
- Explore U.S. financial systems and tools (e.g., credit cards, banking apps, payment apps such as PayPal and Venmo, checks).
- Provide field trips to banks or stores to practice using ATMs, credit, cash, or other payment processes.
- Provide multilingual financial literacy workshops.
- Develop lessons on reading a paycheck (e.g., understanding how to read a paycheck, what to do if you find a discrepancy).
- Discuss avoiding common scams, including immigration, phishing, and financial scams.

Digital Literacy

Digital literacy skills are essential for conducting many daily economic activities, such as mobile banking, using mobile payment apps, and paying online bills.

Even in-person economic activities, such as visiting a bank, require digital skills to use automated teller machines. Instructional activities can include the following:

- Practice financial digital literacy skills (e.g., cashing a check digitally).
- Practice building literacy skills on a mobile device (e.g., viewing videos that relate to classroom instruction topics or vocabulary, entering personal information).
- Teach principles and practices of safe internet use.

Community Services Navigation

Economic integration also means being able to navigate housing and other community services, especially those that require filling out forms. Instructional activities can include the following:

- Housing
 - Explore renters' rights and responsibilities.
 - Develop lessons to practice communicating with landlords.
 - Understand lease agreements.
- Forms
 - Practice filling out application forms for local services.
 - Provide workshops on completing online applications that use multilingual approaches.
 - Pay and train students to help onboard new students, including filling out invoices.

Example: The Pathway to Literacy Program

The Immigrant Welcome Center in Indianapolis has collaborated with adult educators in central Indiana to create the Pathway to Literacy program, which is designed for adult English language learners with limited or interrupted formal schooling. Participants generally have 6 years or less of formal schooling and may have limited decoding skills in their first language. The goal of the program is to prepare them to enter state-funded English language instructional programs. The program also supports participants' economic integration by including instruction on financial literacy.

The Pathway to Literacy program created new financial literacy materials and adapted existing resources to meet participants' literacy levels. For instance, the program used materials from the Bow Valley College School of Global Access [Financial Literacy Toolkit](#), including printable worksheets for practicing

price recognition and money. Content from the toolkit materials was also used to create slides for in-person and virtual classes. To complement the toolkit, program staff developed financial literacy stories to allow students to practice reading and phonics in the context of the theme. Reading instruction is delivered using the scaffolded reading approach and whole-part-whole method.³

In addition to building financial literacy skills into the general curriculum, Pathway to Literacy also offers targeted instruction on the topic. Over 5 to 8 weeks, Pathway to Literacy staff deliver a Financial Literacy unit for 4 to 6 hours per week (in person or virtually). Classroom activities include small-group discussions using the new vocabulary, along with reading, phonics, and numeracy instruction. Learners use practice videos with the vocabulary, phonics, stories, and a reading quiz to supplement classroom activities.

Reflection/Conclusion

Oftentimes, programs that serve learners with emerging literacy skills focus on developing basic literacy skills, such as writing letters and numbers. These activities are typically contextualized to functional English or daily life to help learners meet their immediate integration needs. However, by incorporating economic integration activities or content into the curriculum, programs can also help learners with emergent literacy skills navigate economic systems and participate in the workforce.



³ These stories, including *Maria Goes Shopping*, *A Lot of Shoes*, *Samuel Saves*, *Ben Pays Bills*, *Uma Goes to the Bank*, *Luna Buys Insurance*, and *A Bike for Sara*, are available on the Pathway to Literacy website: <https://www.pathwaytoliteracy.org/theme-based-stories>. [↗](#)

Resources

Math and Numeracy

Literacy Minnesota: Adult Ed Math Courses

These courses support adult learners building beginning-level numeracy skills.

- <https://www.literacymn.org/adult-ed-math-courses> ↗

Preparing for and Obtaining a Job

HIAS and HIAS Pennsylvania: Work Readiness and Job Applications and Using Online Workspace to Apply for Jobs

These videos follow a student as they explore applying for jobs. Videos are available in seven languages.

- Work Readiness and Job Applications
 - <https://youtu.be/JB876P5zdw0> ↗
- Using Online Workspace to Apply for Jobs
 - <https://youtu.be/q2d32f62paU> ↗

Pathway to Literacy: Employment Photo Bank and Employment Stories

This theme-based photo bank and employment stories can be used in instruction. Videos demonstrating their use are also available.

- Photo Bank
 - https://docs.google.com/presentation/d/1CFVmbOH_X72iS6KGdfdKepL1QLE3kCbRJqwwDbjjZBk/edit#slide=id.g243428ac4cb_0_5 ↗
- Stories
 - <https://www.pathwaytoliteracy.org/theme-based-stories> ↗

Pathway to Literacy: Adult ELL Pathway to Literacy YouTube Channel

This YouTube channel hosts videos to practice oral language.

- <https://www.youtube.com/@adultellpathwaytoliteracy9758/videos> ↗

abc English: Book One

This book includes sample forms and applications for practice.

- <https://view.publitas.com/teach-abc-english/abc-english-book-1/page/1> ↗

Financial Literacy

Bow Valley College, School of Global Access: Financial ESL Literacy Toolkit

This toolkit contains guiding principles for instruction, assessment tools, and themed units and instructional materials.

- <https://globalaccess.bowvalleycollege.ca/our-resources/publications-resources/financial-esl-literacy-toolkit> ↗








English Teacher Joy

This instructor has shared instructional videos on different aspects of U.S. money, including Bills, Coins, Counting Coins, Shopping and Prices, Buy Things on Sale, and Write a Check.

- <https://youtu.be/skexKkbZHJw> ↗

KQED: Financial Literacy Resources

This site includes high-level financial literacy lesson plans that could be adapted and simplified for learners with emerging literacy.

- <https://www.kqed.org/education/financial-literacy-resources/> 
 - Financial Literacy: <https://cdn.kqed.org/wp-content/uploads/sites/38/2013/09/finlit-financial-literacy-unit.pdf> 
 - Understanding Checks and Checking Accounts: <https://cdn.kqed.org/wp-content/uploads/sites/38/2013/09/finlit-understanding-checks.pdf> 
 - Paying with Plastic: An Introduction to Credit Cards: <https://cdn.kqed.org/wp-content/uploads/sites/38/2013/09/finlit-paying-with-plastic.pdf> 
 - Budgeting Made Simple: Money Management 101: <https://cdn.kqed.org/wp-content/uploads/sites/38/2013/09/finlit-budgeting-made-simple.pdf> 
 - Becoming a Homeowner: <https://cdn.kqed.org/wp-content/uploads/sites/38/2013/09/finlit-becoming-a-homeowner.pdf> 
 - What to Spend and How to Save: <https://cdn.kqed.org/wp-content/uploads/sites/38/2013/09/finlit-what-to-spend-how-to-save.pdf> 



HIAS and HIAS Pennsylvania: Financial Capabilities and Online Banking

This video shows a conversation between a student and instructor about understanding financial capabilities and online banking.

- <https://youtu.be/KQVNIJ6cXsw> 

Pathway to Literacy: Financial Literacy Photo Bank and Stories

This website hosts a photo bank and stories for use in financial literacy instruction.

- Photo Bank
 - <https://docs.google.com/presentation/d/1M4sOfavFiosEMgcvRnhrJXNJLFhklmx1UHLkkiEQGSY/edit?usp=sharing> 
- Stories
 - <https://www.pathwaytoliteracy.org/theme-based-stories> 

Federal Trade Commission (FTC): *How Miriam and Pedro Learned About Notario Scams*

This fotonovela shows the warning signs of a notario scam, where to find help with the immigration process, and how to report scams to the FTC. The fotonovela is available in English, Spanish, Arabic, Chinese, Creole, Korean, Russian, and Vietnamese.

- English: <https://www.consumer.ftc.gov/sites/www.consumer.ftc.gov/files/articles/pdf/pdf-0203-fotonovela-notario-scams.pdf>
- Other languages: <https://consumer.ftc.gov/features/scams-against-immigrants>

Consumer.gov: Scams Against Immigrants

This website provides information, in English and Spanish, about scams targeting immigrants, as well as a toolbox with resources such as videos.

- English: <https://consumer.gov/>
- Spanish: <https://consumidor.gov/>

Economic Integration (including Digital Literacy and Community Services Navigation)

International Rescue Committee (IRC): IRC-RAI Economic Empowerment

This YouTube channel hosts videos in multiple languages about topics affecting integration, including digital literacy, digital inclusion, and using email, as well as accessing public benefits and workplace health and safety.

- <https://www.youtube.com/channel/UCwYe3PjSSXfhttWWPs2r5dg/featured>

HIAS and HIAS Pennsylvania: Digital Literacy & Managing Data, Secure Wi-Fi Networks, and Digital Safety and Scams

These videos follow a student as they navigate digital literacy.

- Digital Literacy and Managing Data: <https://youtu.be/bF8zUZ2LdYs>
- Secure Wi-Fi Networks: <https://youtu.be/9t2i-Ldj1xQ>
- Digital Safety and Scams: <https://youtu.be/ghVQNfD12xk>

Pathway to Literacy: Housing Photo Bank and Stories

This website hosts a photo bank and student stories related to housing and navigating housing in the United States.

- Photo Bank
 - https://docs.google.com/presentation/d/1nkYeBpKCgLI9t_78sVhBs_C3z_ap9y5ACYHvdYEKKgo/edit#slide=id.g2435ae04602_0_60
- Stories
 - <https://www.pathwaytoliteracy.org/theme-based-stories>

Classroom Practice

MN Adult Education Professional Development: Literacy Level Adult ESL Instruction – Opening Routines

This video shows three opening routines for beginning-level adult English as a second language (ESL) classes, including one on using a calendar.

- <https://www.youtube.com/watch?v=bbBkw6rpuUs>