FREE SAMPLE

Before You Pay

The Study and Work Abroad Safety Workbook for African Families

Try the red-flag check on one offer right now.
The full workbook has 21 pages to check everything.

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Open this file in Adobe Acrobat Reader (free) so you can tick and see your score.

START HERE

A word from Rachel

Read this first, together

I left Kenya in 2006 and have lived in six countries. I studied migration so I could understand what I went through.

I made this workbook because too many families pay first and check later. Some have sold land for offers that were not what they seemed.

You do not need to be an expert to protect your family. You only need to check before you pay.

The one rule: we sell nothing and pay nobody until every page of this workbook is done.

How to use this workbook

→ Use one copy for one offer. Save a fresh copy for each new offer.
→ Fill it in together: the student or job seeker and a parent or trusted adult.
→ Give yourselves one evening. Do not rush, even if someone is rushing you.
→ If you cannot answer a question, that is a warning sign. Find the answer before you pay.
→ Keep this file. It becomes your record of what you were promised.

What's inside

- Part 1: Our offer
- Part 2: Study offer check
- Part 3: Job offer check
- Part 4: Red-flag score
- Part 5: Verify it yourself
- Part 6: Questions to ask, word for word
- Part 7: The real cost
- Part 8: Documents tracker
- Part 9: Our family decision
- Part 10: If something goes wrong
- Bonus: Compare offers, and We said yes: what next?

PART 4

Red-flag score

Tick every statement that is true for this offer. The score adds itself up.

- [ ] They asked us to pay a personal mobile money number (such as M-Pesa), not an official business account — SERIOUS
- [ ] They are pushing us to pay quickly ("only a few places left", "deadline is tomorrow")
- [ ] We have no written contract or official admission letter
- [ ] The letter did not come from the school's or employer's own email
- [ ] They call it a "full scholarship", but we are paying the fees
- [ ] We could not find the agency on the official government list
- [ ] The offer came from a stranger on social media or WhatsApp
- [ ] They say we can travel on a tourist or visitor visa — SERIOUS
- [ ] They want to keep our passport "for processing" — SERIOUS
- [ ] The salary or benefits sound much better than normal
- [ ] They will not let us speak to the school or employer directly
- [ ] We were told to keep it secret or not to ask too many questions

Our score **0** out of 12

Tick the boxes above to see your result.

What your score means

0	Looks safe so far
1–2	Check more first
3+	Stop. Do not pay.

Red also shows straight away if you tick a SERIOUS sign: paying into a personal account, a visitor visa for a job, or someone keeping your passport. One of these is enough to stop.

FULL WORKBOOK

Your score is only the start

The full workbook checks everything else, step by step

This sample shows one page. The full Before You Pay workbook takes your family through the whole offer, so nothing is missed before you pay.

What you get in the full workbook

- → Our offer: write down exactly what you were promised
- → Study offer check: is it really a scholarship, or are you paying?
- → Job offer check: the agency, the contract and the visa
- → Verify it yourself: official links, never the agent's
- → Questions to ask the agent, the school and the employer, word for word
- → The real cost: every cost added up for you, and the gap you still need
- → Documents tracker, and what to do if something goes wrong
- → Our family decision: a page the student and parent sign together
- → Bonus: compare up to 3 offers, and your next steps once you say yes

Available now in English. Kiswahili edition for Kenyan families coming soon.

A small cost to check. A lifetime of regret for not checking.

Get the full workbook at migration-lens.com

Pay with M-Pesa, mobile money or card

This sample and the workbook do not guarantee admission, a job or a visa. They help your family check an offer before you pay.