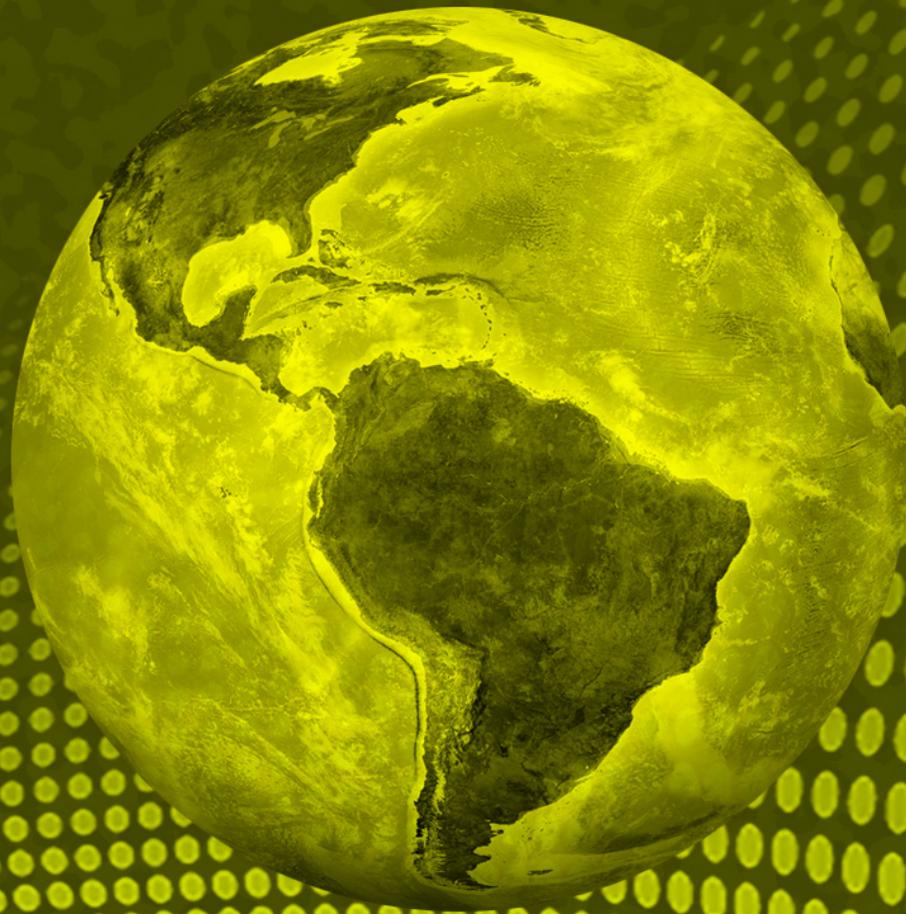


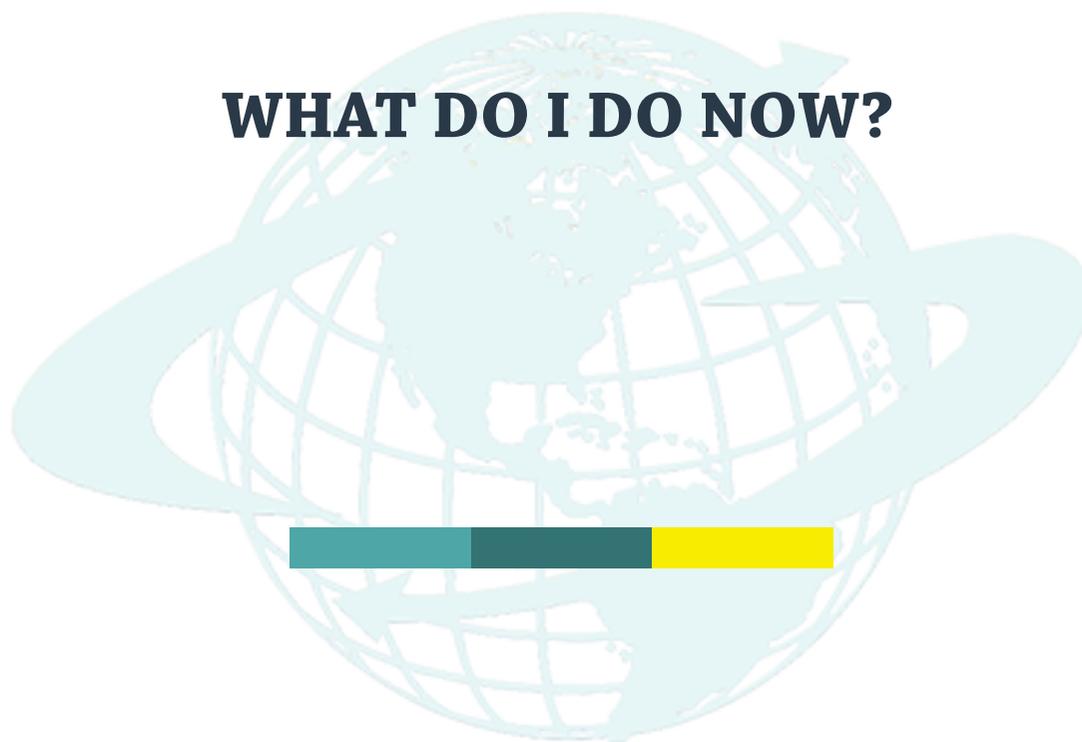


NOTICE BOOK

family member employment
 finances **post research** resilience
 education **Foreign Service** pets bidding
ASSIGNMENT resources **post support** allowances
 medical mail preparation
 unaccompanied assignments **transition** spouses **logistics** security eldercare
 packing children



FOREIGN SERVICE ASSIGNMENT NOTEBOOK: WHAT DO I DO NOW?



Foreign Service Institute
Transition Center
George P. Shultz National Foreign Affairs Training Center
United States Department of State
Washington, D.C.

2016

Foreign Service Institute Mission Statement

“The Foreign Service Institute develops the men and women our nation requires to fulfill our leadership role in world affairs and to defend U.S. interests.”

Transition Center Mission Statement

“The Transition Center serves U.S. Government employees and family members of all Foreign Affairs agencies preparing for or returning from overseas assignments by providing outstanding training, resources, and insight for personal and professional effectiveness throughout all phases of their career cycles.”

About FSI

Established in 1947, the Foreign Service Institute is the United States Government’s primary training institution for employees of the U.S. foreign affairs community, preparing American diplomats and other professionals to advance U.S. foreign affairs interests overseas and in Washington. FSI provides more than 600 courses – to include training in some 70 foreign languages, as well as in leadership, management, professional tradecraft, area studies, and applied information technology skills – to some 100,000 students a year, drawn from the Department of State and more than 40 other government agencies and military service branches. FSI provides support to all U.S. Government employees involved in foreign affairs, from State Department entry-level specialists and generalists to newly-assigned Ambassadors, and to our Foreign Service National colleagues who assist U.S. efforts at some 270 posts abroad.

TABLE OF CONTENTS

PREFACE	vii
ACKNOWLEDGMENTS	viii
SECTION 1: Introduction to the Foreign Affairs Lifestyle	
Chapter 1	
OVERVIEW OF A U.S. MISSION	2
Chapter 2	
SPOUSES, SAME-SEX DOMESTIC PARTNERS, AND MEMBERS OF HOUSEHOLD	5
Chapter 3	
CHILDREN IN THE FOREIGN SERVICE	12
Chapter 4	
ELDERCARE ISSUES	23
Chapter 5	
RESILIENCE FOR THE FOREIGN AFFAIRS COMMUNITY	29
Chapter 6	
MEDICAL INFORMATION	39
Chapter 7	
PRIVILEGES AND IMMUNITIES	52
Chapter 8	
TRANSITION CENTER RESOURCES	61
SECTION 2: Bidding Considerations	
Chapter 9	
BIDDING AND POST RESEARCH	69
Chapter 10	
FAMILY MEMBER EMPLOYMENT	83
Chapter 11	
EDUCATION FOR FOREIGN SERVICE CHILDREN	91

SECTION 3: Preparing for Your Post**Chapter 12**

PREPARATION CHECKLIST 101

Chapter 13

TRAVELING WITH PETS 111

Chapter 14

ELECTRICITY, COMMUNICATIONS, TV AND INTERNET 118

Chapter 15

AUTOMOBILES 142

Chapter 16

CONTINGENCY PLANNING 150

Chapter 17

PACKING TO GO 169

Chapter 18

UNACCOMPANIED ASSIGNMENTS 194

SECTION 4: After You Arrive**Chapter 19**

CLO AND POST SUPPORT 206

Chapter 20

MAIL AND DIPLOMATIC POUCH SERVICES 210

Chapter 21

HOUSEHOLD EMPLOYEES 222

Chapter 22

SAFETY AND SECURITY 229

Chapter 23

LEAVING YOUR POST 238

SECTION 5: Finances, Legal, and Administrative**Chapter 24**

FINANCES 248

Chapter 25

INCOME TAXES 265

Chapter 26

ALLOWANCES AND BENEFITS 277

Chapter 27

TRAVEL AND LEAVE 293

Chapter 28

LEGAL ISSUES 306

Chapter 29

INSURANCE 318

Chapter 30

REFERENCES AND RESOURCES 323

Chapter 31

GLOSSARY OF TERMS AND ACRONYMS 337

PREFACE

The Foreign Service Assignment Notebook (FSAN) offers an overview of preparations for an official overseas move. It guides U.S. Government foreign affairs employees and their family members through an process that, while often exciting, can be confusing.

The FSAN is organized temporally, beginning with an introduction to the foreign affairs lifestyle, then moving into bidding considerations, preparing for your post, and life at post, and concludes with logistical and administrative topics that apply throughout. The FSAN draws on expertise from a variety of Department of State offices and provides many additional references and resources for further information.

This publication provides an overview of the moving process and foreign affairs lifestyle. It should not be construed as legal, tax, or investment advice; consult a professional when needed. Some chapters contain information that changes rapidly and could be time sensitive. Always double check regulations before taking actions that could have legal or financial consequences.

The U.S. Government does not endorse any commercial products or services. Any listings found in this publication are for informational or reference purposes only.

ACKNOWLEDGMENTS

The Transition Center's Overseas Briefing Center wishes to express its appreciation to everyone who reviewed, researched, updated, and cleared relevant sections of this publication.

The Foreign Service Assignment Notebook owes much of its content to the collaboration between many offices in the Department of State as well as outside partner organizations, including:

- The Transition Center at the Foreign Service Institute (FSI/TC)
- The Family Liaison Office
- The American Foreign Service Association
- The Association of the American Foreign Service Worldwide
- Bureau of Medical Services
- Career Development Resource Center
- The Child and Family Program
- Employee Consultation Services
- Fire Protection Division
- Foreign Service Youth Foundation
- Human Resources Office of Retirement
- Office of Allowances
- Office of Casualty Assistance
- Office of Diplomatic Law and Legal Litigation
- Office of Fire Protection
- Office of Logistics Management
- Office of Mail and Diplomatic Pouch Services
- Office of Mental Health Services
- Office of Overseas Schools
- Transportation
- Independent Consultants

SECTION 1

Introduction to the Foreign Affairs Lifestyle





SECTION 1



01 - OVERVIEW OF A U.S. MISSION

THE ORGANIZATION

A U.S. mission exists to manage American diplomatic and consular activities within a country. A mission may consist of an embassy, consulate general, consulates, and other offices. Where the U.S. does not have full diplomatic relations with a nation, the U.S. may be represented by a liaison office or interests section. More than one U.S. mission may exist in a country if the U.S. has a multilateral mission, which is a delegation to an international organization such as the United Nations. Since ambassadors also head multilateral missions, two or more U.S. ambassadors might work in the same country but in different missions. The U.S. maintains more than 270 embassies, consulates general, consulates, and special missions in over 190 countries.

The U.S. embassy is the basic unit for conducting U.S. diplomacy overseas. The chief of mission (usually an ambassador) personally represents the President of the United States, while reporting to and receiving instructions through the Secretary of State. The chief of mission directs all U.S. programs and personnel, except for those under the command of a U.S. area military commander, under the authority of another U.S. diplomatic post, or detailed to an international organization. The chief of mission thus carries ultimate responsibility for executing U.S. foreign policy goals and coordinating and managing all U.S. Government functions in the host country.

THE STAFF

At an embassy or special mission, if the ambassador leaves post even temporarily, the person acting in the ambassador's place is called the chargé or chargé d'affaires. At consulates and consulates general, the consul or consul general is in charge but reports to the ambassador at the embassy. All of these are also known as principal officers.

The deputy chief of mission (DCM) is the second most senior person in the mission. The DCM has primary responsibility for the day-to-day operations of the mission and coordination between the various agencies at post.

Ambassadors manage the work of a mission through the country team, which is made up of the heads of each State Department section and all other agencies. The country team meets regularly to discuss local conditions and mission activities, review management and security issues, coordinate programs, and plan and evaluate progress on meeting the mission goals.

The number of people assigned to an embassy usually depends on the size of the foreign country and depth and breadth of U.S. bilateral relations with that country. Besides the head(s) of the mission, staff includes employees from the four foreign affairs agencies—the Department of State, Agency for International Development, Department of Commerce, and Department of Agriculture—and other U.S. Government agencies. The largest group of employees by far consists of Locally Employed Staff (LES), also often known as Foreign Service nationals (FSNs). U.S. embassies also employ other U.S. citizens on a regular and part-time basis (including family members of foreign affairs agency employees) or citizens of another country, known as third country nationals.

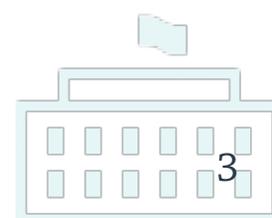
THE STATE DEPARTMENT AT A U.S. MISSION

The State Department is the lead institution for the conduct of U.S. diplomacy and is comparable to the Ministry of Foreign Affairs in many other countries. Every mission includes at least one American from the State Department.

Management Section

The management section provides the support that allows the other sections and agencies to do their jobs. Management handles areas such as:

- human resources
- financial management
- information management, including radio, mail, telephone, computer, and pouches
- general services (buildings, maintenance, purchasing, supply, customs and shipping, and transportation)



- health and medical provisions
- community issues, often through the Community Liaison Office (CLO) Coordinator

Consular Section

The consular section provides services and assistance to American citizens living in or visiting the country. It also issues visas to citizens of other countries who seek entry to the United States for work, travel, business, or immigration purposes. Consular duties include issuing and renewing passports, reporting births, deaths, and marriages of U.S. citizens, registering Americans who are in the country, visiting U.S. citizens who have been arrested, assisting in emergencies such as deaths or natural disasters, and providing U.S. voting and tax information.

Political and Economic Sections

The political and economic sections analyze political, social, and economic developments within the host country and region. Employees working in these sections meet with political parties and non-governmental organizations, make recommendations on foreign policy, and work with foreign government officials to promote U.S. interests.

Public Affairs Section

The public affairs section administers cultural and educational exchange programs, manages information research centers, and serves as the official media contact point, handling all inquiries from the local news media.

Security Section

The security section develops and maintains systems to provide a safe, secure workplace for everyone at the mission and safe, secure homes for American staff and family members. This section provides access controls such as guards, security for visiting dignitaries, and security information to American businesses situated in the country. A Marine security guard detachment plays an important role in protecting many U.S. missions

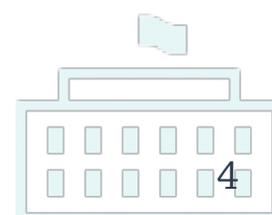
RESOURCES AND REFERENCES

Click resource below for contact information and to learn more.

Inside a U.S. Embassy: How the Foreign Service Works for America. Dorman, Shawn, ed. 2003.

<http://careers.state.gov> describes the work of the State Department, including the various roles at an embassy.

<http://usembassy.state.gov> provides an online U.S. embassies.



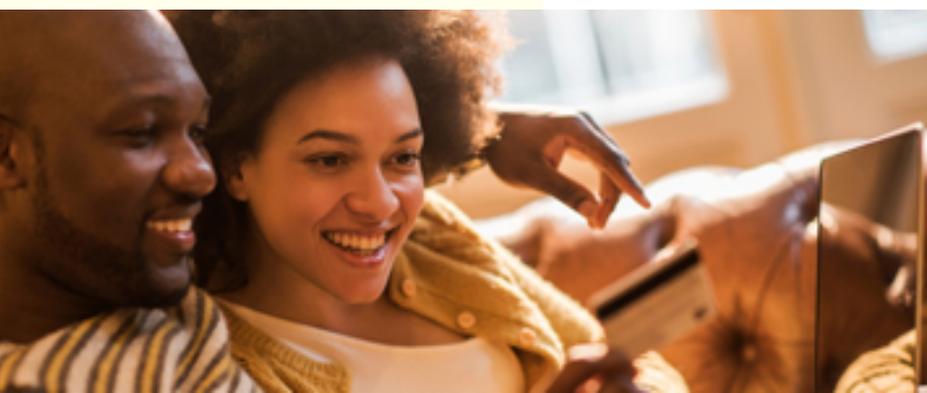


02 - SPOUSES, SAME-SEX DOMESTIC PARTNERS, AND MEMBERS OF HOUSEHOLD

MARRIAGE

When a Foreign Service employee marries, the following documents must be submitted within 30 days of the marriage:

- 1) Residence and dependency report (OF-126 or AID 490-2). The appropriate agency HR official will advise the employee of the opportunity to enroll or change enrollment in the health benefit and life insurance programs. Employees from other agencies should check with their HR for the appropriate form.
- 2) SF-86 Questionnaire for Sensitive Positions (or other personnel security questionnaire used by participating federal agencies).
- 3) A certified copy of the divorce decree or other evidence of the termination of any former marriage of either the employee or the spouse.



Within 90 days of the marriage, a medical examination must be completed for the spouse and any newly acquired dependents.

Employees who intend to marry a foreign national must inform their employing agency at least 90 days prior to the expected date of the marriage. The reporting procedures are listed in [12 FAM 275, Appendix B-3](#). The employee must submit through his or her Human Resources Officer at post the forms listed above as well as:

- 1) Memorandum of intent
- 2) Counseling memorandum
- 3) OF-174 (the FSN employment application used by Diplomatic Security) or the SF-86 (Questionnaire for Sensitive Positions)
- 4) Biographical sketch on intended and family

Foreign Service or Civil Service employees who marry foreign nationals without providing the required advance notification are liable for consideration of disciplinary action against them.

Expeditious Naturalization

Foreign-born spouses wishing to become naturalized U.S. citizens may take advantage of expeditious naturalization according to #319 (b) of the Immigration and Nationality Act (INA). The foreign-born spouse must be a legal permanent resident of the U.S. and accompany and reside with the Foreign Service employee at post. To qualify, the Foreign Service employee's overseas assignment must exceed one year and have a minimum of one full year left at post at the time the N400 is submitted to USCIS. The average processing time is three to five months. Spouses of employees with less than one year of their overseas assignment remaining, those returning to the United States, and spouses of employees on unaccompanied tours are not eligible for expeditious naturalization. Foreign-born spouses are not required to naturalize.

SPOUSAL RIGHTS AND RESPONSIBILITIES

All official members of a Foreign Service family enjoy privileges, such as payment for official travel, housing while overseas, and so on. As with any official situation, however, certain rules and regulations apply.

In 1972, the Department of State issued a "Policy on Wives of Foreign Service Employees." The policy now applies to male spouses and other eligible family members (EFMs), as well as to wives. Key points include the following:

- EFMs are private individuals, not U.S. Government employees, so they cannot be required to perform official duties.



- Likewise, the U.S. Government cannot insist that family members carry out representational responsibilities (hold or attend social events on behalf of the government).
- Family member participation in charitable activities, clubs, and social gatherings is strictly voluntary.
- No EFM has authority over members of other families based on the employees' respective position
- Family members cannot be evaluated as part of employees' official performance reports.
- Family members are required to behave in a manner "which will not reflect discredit on the United States."

In other words, Foreign Service family members do not have to participate in embassy activities overseas, although many family members find such participation to be both enjoyable and worthwhile. However, family members do have to follow certain ethical guidelines.

In brief, family members overseas should not do the following:

- Accept items of monetary value (gifts, favors, entertainment) from people seeking official action by or trying to do business with the Department of State.
- Make local investments while at post (including real estate, except for personal occupancy; stocks, bonds, or shares of companies headquartered in the country; and so on).
- Participate in partisan political activities of the host country.

The [Office of Government Ethics](#) provides more guidance.

Other policies and regulations apply to family members, including host country regulations related to employment outside the U.S. embassy (see [Chapter 10, "Family Member Employment"](#)). Consult post's Management or Human Resources Office for further guidance on working on the local economy.



SAME-SEX DOMESTIC PARTNERS

In 2009, as part of the Foreign Service Act, the Department of State implemented the same-sex domestic partner program and deemed same-sex domestic partners of State Department employees to be Eligible Family Members (EFMs), able to receive the same benefits and recognition as any other EFM. This policy was implemented because many same-sex couples could not marry at the time, and even married same-sex couples were ineligible to receive federal benefits under the Defense of Marriage Act (DOMA).

However, two Supreme Court rulings in 2013 and 2015 ended the Defense of Marriage Act and legalized same-sex marriage throughout the United States. As a result, same-sex couples are now free to marry in the United States and eligible to receive the same federal benefits previously only offered to opposite-sex couples. Because of this, the Department of State is beginning to phase out the same-sex domestic partner program, and same-sex couples who wish to receive federal benefits must marry. As of December 2015, new enrollments in the program are no longer being accepted with an exception for new hires, and current enrollees of the same-sex domestic partner program will be phased out by September 2018. Exceptions may be requested through the office of the Director General of the Foreign Service.

Employees serving overseas without the legal ability to marry overseas may request up to ten days of administrative leave for travel to the United States or a third country where they may legally marry. This leave is not restricted to same-sex couples.

Additional information for LGBT personnel can be found on [HR's intranet site](#).

MEMBERS OF HOUSEHOLD

A member of household (MOH) is an individual who resides with a Foreign Service employee at post, but is not on the employee's official travel orders; this individual falls outside of the Department of State's current legal and statutory definition of an eligible family member.

Employees are required to notify and get approval from post management that a member of household will reside with them during their tour of duty at post. MOHs may include elderly family members, other relatives of the employee, domestic partners, and adult dependents over the age of 21 who do not have any special needs. There is no limit on the number of people an employee may declare as members of household. Visit the Family Liaison Office's (FLO) website [for more information on MOHs](#) including eligibility, overseas work permits, education, travel expenses, access to embassy services, and more.



Foreign Service children become adults at age 18 in the United States. It is important, as the parent of a child in the Foreign Service, to know at what age some of the regulations change. Keep in touch with your Career Development Officer (CDO) regarding the status of your child on your orders. Also please note that at age 21 there may be some age restrictions for your child. Visit FLO's [When a Child Becomes an Adult](#) webpage for more information.

Accommodations

Any member of household who has been declared to the Chief of Mission may receive limited support and assistance from post. Without conferring any special status, [3 FAM 4180](#) provides guidance to Chiefs of Mission on how to best facilitate member of household integration into the post community. Where appropriate and practicable and subject to local law, post may:

- Assist MOHs with obtaining residency permits and travel visas in accordance with local laws.
- Include all U.S. citizen MOHs in the mission warden system.
- Encourage employees to complete emergency locator cards for their MOHs.
- Allow MOHs access to CLO and FLO-sponsored activities and programming (except those events precluded by current regulation or policy).
- Include MOHs in post telephone and address listings at the employee's request.
- Permit MOHs to apply and compete for local-hire positions within the mission. (See "Limitations," below.)
- Allow MOHs to participate in all events officially sanctioned by post.
- Grant MOHs access to the Department of State's intranet (see [5 FAM 780](#)).

Limitations

There are limitations on what the government can provide MOHs. Limits apply to the following:

- The U.S. Government will not pay for official travel for MOHs, including travel to post, home leave, R&R, transfers, or vacations.
- The post health unit is restricted from providing medical care to MOHs.
- Only children adopted by the employee qualify for an education allowance.
- MOHs may not work within the mission under a Family Member Appointment.



- MOHs do not have diplomatic status and therefore do not fall under bilateral work agreements or de facto work arrangements. MOHs are subject to host country employment regulations and must secure a valid work permit to work at post.
- In the event of an official evacuation from post, U.S. citizen MOHs are eligible for evacuation services provided through post's American Citizen Services, but must reimburse the U.S. Government for transportation costs. MOHs are not entitled to evacuation Subsistence Expense Allowance (SEA) benefits.

Notwithstanding these limitations, MOHs are to be considered an integral part of the U.S. mission community.

RESOURCES AND REFERENCES

Click an office or organization below for contact information and to learn more.

[The Transition Center at FSI](#)

[Transition Center's Overseas Briefing Center](#)

[Transition Center's Training Division – Foreign Service Life Skills](#)

Related Transition Center Courses:

[Spouse/Partner Orientation \(MQ120\)](#)

[LGBT+ in the Foreign Service \(MQ130\)](#)

[Realities of Foreign Service Life \(MQ803\)](#)

[Resilience Strategies for Success Overseas \(MQ502\)](#)

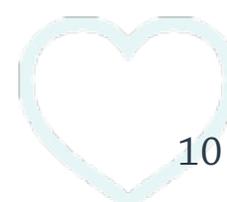
[Associates of the American Foreign Service Worldwide \(AAFSW\)](#)

[Bureau of Consular Affairs](#)

[Family Liaison Office \(M/DGHR/FLO\)](#)

[Gays and Lesbians in Foreign Affairs Agencies \(GLIFAA\)](#)

[Office of Government Ethics](#)



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The Accidental Diplomat: Dilemmas of the Trailing Spouse. Hughes, Katherine L. Putnam Valley, NY: Aletheia Publications, 1999.

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A Portable Identity: A Woman's Guide to Maintaining a Sense of Self While Moving Overseas. Bryson, Debra R. and Charise M. Hoge. Georgetown, TX: Park Publications, 2003.

Realities of Foreign Service Life. Linderman, Patricia and Melissa Brayer Hess, eds. Lincoln, NE: iUniverse, 2002.

Spouse and Partner Guide for Those New to the Foreign Service. Family Liaison Office. <http://www.state.gov/documents/organization/101170.pdf>.





03 - CHILDREN IN THE FOREIGN SERVICE

ADVANCE PREPARATION

Children can react in many different ways to moving. Considering the best interests of your children when bidding and planning for future assignments can be complicated. If your child has special needs, be sure to find out if a post can accommodate those particular concerns before bidding on it. Many will agree that the older a child gets, the harder it is to move. Try to plan your assignments so that at least the crucial last two years of high school will not be interrupted.

Include older children in the bidding process. Have them help do the preliminary research on different posts, listing pros and cons. Be sure to let them know how much they realistically can influence the process; do not pretend to offer them choices that they really cannot make. Younger children may also enjoy looking at pictures or videos of places where they might live. Much of this information is available at the Transition Center's Overseas Briefing Center, with increasing amounts of material online.



Wait until you actually have been offered an assignment before making definite statements about your destination—and try not to over-emphasize future plans. You may want to wait to introduce the idea of a new post if your children have faced frequent moves and need more time to feel settled.

Introduce both younger and older children to others their age who have moved or will be moving overseas. The [Foreign Service Youth Foundation \(FSYF\)](#) sponsors activities for school-age children. [The Associates of the American Foreign Service Worldwide \(AAFSW\)](#) offers playgroups in the Washington area. In addition, AAFSW sponsors Yahoo groups and Facebook pages in a variety of special interest categories so that parents can connect with others before heading to post or when transitioning back to the U.S. For more information contact AAFSW.

Realizing that other children also move can help even preschoolers begin to accept relocation as a “normal” part of life. Staying in touch with distant friends via e-mail, social media, and other methods can help reassure them that life does not stop when you move away. There are also a number of good children’s books about moving and living as a “third culture kid” (see [“Resources and References,”](#) below).

ONCE YOU HAVE YOUR ASSIGNMENT

Learn as much about your new country as possible, using books, videos, websites, and other resources. Ask the Community Liaison Office (CLO) Coordinator to put you in contact with others at post with children of similar ages so you can begin corresponding. If possible, obtain photos of your new house and school. Children feel more comfortable if they can visualize where they will be going.

Give your children the benefit of training. In a study of what Foreign Service youth liked least about overseas life, 35 percent mentioned moving, 28 percent leaving behind friends, and 28 percent language barriers. The first two of these are inevitable in Foreign Service life, but you can help your children avoid the third. Arrange for age-appropriate language training, whether via videos, books, phone apps, computers, tutors, or formal classes. Try to interest them in family classes at the Transition Center so they learn what to expect of embassy and overseas life.

Let your children help prepare for the move as the time approaches. Try to give them a sense of control by letting them make decisions such as which toys to send with household effects or carry with them. Let them come up with a few ideas about how to decorate their new rooms or find other ways to give them something to look forward to in their new home. Visual aids such as checklists or charts of things to be done can be helpful; draw pictures and use stickers for the youngest children.

As appropriate, communicate with your children about what is happening and what it means for them. Try to be positive, but explain any difficult aspects of the move clearly and simply. They will pick up your attitude, and not knowing the reason for your tension could cause unnecessary worry.



For younger children, you may want to read stories about moving, create your own “book” telling what will happen, or help them act out the process with stuffed animals or dolls. You can also complete the children’s workbook *“Where In the World Are You Going?”* produced by the Transition Center. No matter what their age, do not try to tell children how they should feel; instead listen carefully to them. It is normal to be sad about leaving friends, excited about going to a new place, worried about a new school, angry at parents for causing all this upheaval, and more. Taking time to listen is essential to finding out if children have developed inaccurate ideas about the post. If you can gently dispel these notions, adjustment to post realities should be easier.

Do not let the long list of things to do keep children from seeing friends or participating in special events. Leaving is hard enough without making preparations seem like punishment. Try to maintain the daily routine; this can help children feel more secure. You may want to start new rituals or traditions that can be continued wherever you are.

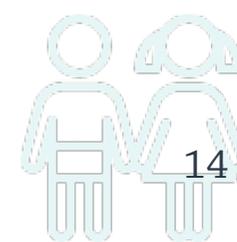
During the rush of pre-departure preparations, take time to help your children say goodbye to the people and places they love most. Suggestions from Foreign Service families include giving each child an address book to collect contact information, creating a scrapbook or website together to reflect the important people and places in your present life, and/or having a goodbye party for each child and his or her friends. Create and distribute cards with the child’s name, new address, and e-mail address to help friends remember to keep in touch.

If you have young children, be sure to arrange for plenty of help. Trying to accomplish everything you must do with toddlers in tow can lead to frustration and stress. Most parents suggest hiring a babysitter for pack-out; if this is not possible, you may want to have one parent take the child out so the other parent can concentrate on supervising the movers.

PACKING TIPS

Here are some suggested items for inclusion in your air freight (unaccompanied air baggage or UAB) or carry-on bags:

- children’s books—especially large story collections, which give lots of mileage.
- An iPad, iPod or MP3 player, laptop computer, and/or e-book reader.
- recorded books—very comforting in a new environment.
- a few videos or DVDs (do not forget the DVD player and television if your post cannot supply them temporarily).
- LEGO®-type bricks—they are small, light, and enjoyable for a range of ages.
- clothes for the next season in case your household effects are delayed.
- shoes one size larger than children presently wear.
- board games—travel sizes are even better.
- crayons, markers, and colored pencils.



- sketchbooks, coloring books, sticker books, or workbooks
- modeling clay (studies show that playing with this can reduce stress)
- stuffed animals for company in a new bed
- Frisbee, lightweight sports equipment, pail and shovel, other small outdoor toys
- larger items that will make a substantial difference (bicycle, scooter—since weight is limited choose carefully).
- decorations that make the new house feel like “home” (posters, pictures, a clock with a familiar sound, etc.)
- baby supplies (diapers, formula, etc., if these cannot be obtained at post). If household help is readily available, you may want to purchase cloth diapers to avoid having to ship huge quantities of disposables.

If your household effects are delayed—and it is wise to assume that this may happen—find out if you can mail additional packages to yourself. Since storage space at post’s mail room is typically limited, check with someone at post and arrange for boxes arriving early to be picked up.

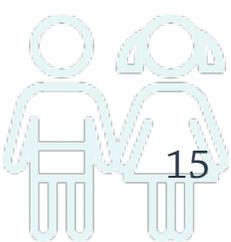
TRAVEL WITH CHILDREN

Take your children’s needs into account when scheduling travel. Some families prefer to arrive shortly before school starts so children will have the chance to make friends and get into their new routine almost immediately. If arriving during a holiday period, try to make arrangements in advance for your children to meet others their age. Single parents may want to make prior arrangements for time off upon arrival to locate good child care options and help children adjust—or schedule travel for a time when a trusted friend or family member can come along and help out for a week or two.

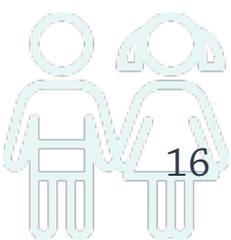
Make sure that you know the regulations concerning rest stops, upgrades, and so forth so that you can choose the best option for your family. Some families prefer to travel directly to post, feeling that they are all too exhausted to enjoy a vacation. Other families plan travel breaks to enjoy time for family togetherness and relaxation after the rush of getting everything ready. Allow plenty of time between flights in case of delays. If you expect a long wait at an airport, research the facilities in advance. Make note of observation decks, play areas, hotels that allow you to use the facilities (many now offer “day passes”), or other kid-friendly features. If you anticipate a difficult trip, you may want to plan for an overnight stop, even if you have to pay for it yourself.

Advance planning can make long journeys easier. Following are tips from veteran Foreign Service travelers:

- 1) **Explain your travel plans in advance at each child’s level**, including length of flights, stops, what you will do, people you will see, and so on. It may help to write plans on a calendar, so that they can visualize the trip. Agree upon and review an easy-to-remember contingency plan in case your family gets separated at any point.



- 2) **Lower your expectations.** Do not expect your children to sleep, stay in their seats, or behave well—then you will be pleasantly surprised if they do. Realize you will need to focus your attention on them and that sleeping, reading, or civilized adult conversation are unlikely.
- 3) **Get as much help from the airline as possible.** If you have a stroller or infant carrier, ask to gate check it so you can use it right up until boarding the plane. Request help if you need to change planes, particularly if you are traveling alone with children. The airline may be able to transport your family in a motorized airport vehicle.
- 4) **Some families make a point of requesting seats in the bulkhead.** These seats offer advantages such as more leg room and a place for smaller children to lie down and sleep (or play). There is no one in front of these seats to be annoyed by talking or kicking. There are, however, downsides to bulkhead seats that may negate the advantages: inaccessible carry-on bags during take-off and landing; arm rests that cannot be raised; meal trays (folded up in the arm rests) that are flimsier than regular seat-back trays; video screens too close to be visible; the fact that other passengers may cut through the space and step over your child; and the policies of some airlines that require the floor to be clear at all times. Weigh the advantages against the disadvantages and determine what will work best for your family.
- 5) **Pack at least one change of clothes for each person (including adults) in accessible carry-on luggage.** Increase this to two or more outfits for longer trips. Consider putting your children in “disposable clothes,” old t-shirts and leggings that you can throw away at the end—or in the middle—of the trip. Pack sweaters or sweatshirts for cold planes and over-air-conditioned airports.
- 6) **Order children’s meals from the airline when you confirm your flights, but bring enough food for mealtimes anyway.** Meals may not arrive when your children are hungry, and they may not like airline food.
- 7) **Bring cups with lids or sports bottles for each person (including adults). Immediately transfer any airline beverages into these containers to avoid spills.** Bring plenty of water, especially if you are traveling to or through countries without potable water. Keep in mind that airport security rules may dictate that your containers must be empty at the check points, and then can be filled afterwards.
- 8) **Let your children choose some items for the carry-on bags, then finish packing them yourself.** Adapt the following suggested items to the most recent security constraints, your child’s interests, and your tolerance for cleaning up:
 - snacks, drinks, candy, and gum (something for your children to eat, drink, or chew during takeoff and landing to help relieve ear pressure)
 - wipes
 - thick paper towels or whatever you prefer to clean up spills and messes
 - resealable plastic bags (for wet or dirty clothes, trash, wet towels used to clean up spills, etc.)



Toys or activities that have worked for other families include:

- hand puppets
- books (new or anthologies with lots of stories)
- books of finger games
- pipe cleaners (chenille stems)
- travel-sized magnetic drawing boards
- tablet or laptop computer with games or movies (remember that the battery will only last a few hours; you may want to buy a second battery for traveling. Be sure to leave enough power so you can turn on the laptop if asked to do so during an airport security check.)
- other electronic handheld games, with extra batteries
- sewing cards
- craft projects (such as looms for making potholders)
- tablet, iPod, MP3 player, e-book readers and headphones
- paper, coloring books, or sticker books
- crayons, markers, colored pencils, or small packs of other favorite art materials
- small containers of modeling clay
- travel-sized board games
- Inflatable toys

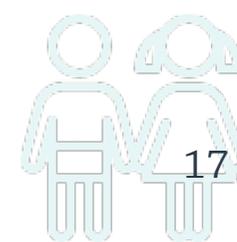
If you need to save money, shop at a consignment or thrift store, trade with a friend, or put toys away a few weeks before travel so that they will seem “new.”

ARRIVAL AT POST

During the first few days, politely decline social events that will require you to leave your children with a complete stranger. Ideally, you have already explained your circumstances to your sponsors or new colleagues before arriving, and they have thoughtfully scheduled events accordingly.

Try not to get so caught up in the new list of things to do that you do not have time to explore your surroundings with your children. As soon as you can, find something new and fun to do as a family. It will help turn your minds away from what you left behind and toward the new adventures ahead.

Schedule in some quiet family time together to do the same sorts of activities you have done in the past. Keep up the rituals. Something as simple as reading a chapter each night from a long book that you started in the United States can give a sense of continuity and sameness during the upheaval of moving. Expect the adjustment process to take at least six months, although every child reacts differently. Be aware that each age group faces specific challenges.



AGE-RELATED ISSUES

Infants and Preschoolers

The logistics are difficult and the messes are likely to be large, but this age group is the easiest to move in terms of their adjustment to a new country. Young children take their cues from their parents. If you are comfortable with the move, they usually will be, too. Take care of yourself, and you will take care of your baby.

Children may regress for a time during a move. Do not be surprised or upset if toddlers behave badly, wet the bed, want bottles, cling to your legs, or become weepy and cranky. This is not a good time to toilet train, wean, or get rid of a favorite blanket or toy.

Routines and familiar objects and food will help ease the transition to the new, unfamiliar setting. Try to provide a consistent environment for your young children. Give them extra loving care and attention, impossible as it may seem with all that you need to get done.

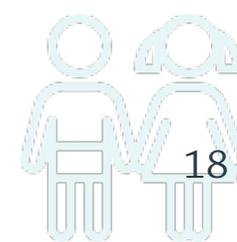
Do not be unrealistic in your expectations of yourself. Moving is stressful and you may find it difficult to be patient. Give yourself a break, too.

Elementary School Children

Children in this age group may have difficulty leaving a familiar house or packing up their things. They are beginning to develop real, lasting friendships, making separations more difficult. Their self-esteem is partially based on the skills they develop. Since there will be many things they do not know how to do in a new country, parents should focus on helping them acquire abilities that will transfer to the new environment. Elementary school students overseas may miss learning about certain topics, including U.S. history and geography, the use of U.S. currency, and more. Be aware of these gaps and try to fill them in by teaching children at home, finding a tutor, getting books on the topics, or utilizing relevant software. From this age on up, schools play an important part in choosing assignments. For more information on education options, see [Chapter 11, “Education for Foreign Service Children.”](#)

Pre-teens

Pre-teens are in the process of developing a cultural identity, which will become a big part of who they are. If your family lives primarily overseas during these years, consider frequent trips so pre-teens can reconnect with their “home” culture. Keeping in touch with peers may also help.



Older Teens

Moving is usually most difficult for older teens, who resent having to leave their friends. Teens may lash out in frustration against parents. Be prepared for this possibility. If your teen will complete high school overseas, be sure to check on potential colleges well in advance. It may be difficult to make decisions based on university catalogues, virtual tours and websites. If your teen plans to graduate in the United States, make sure that all credits will transfer and all requirements will be met for graduation.

Getting a driver's license, having a part-time job, and participating in organized sports are all "normal" teenage activities in the United States. Plan ahead and do what you can if your child resents the lack of these opportunities. For example, you may be able to arrange a driving course during home leave. See the Family Liaison Office publication "[Guide to Obtaining a Driver's License](#)" about obtaining a driver's license in the Washington, DC, area. Make sure that you choose a post with a large enough group of potential friends and activities. Mobility is important for this age group, so try to find places where your teen can get around safely alone, whether walking, bicycling, or using public transportation.

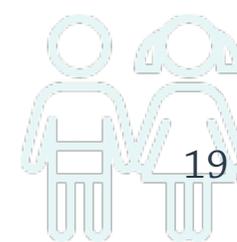
YOUR "HOME" CULTURE

If it is important to you that your children consider the United States "home," then you will have to make an extra effort to provide the opportunity for them to experience U.S. life. Plan to make extensive trips back to the United States and help them keep in touch with U.S. relatives and friends. Make a point of celebrating U.S. holidays in traditional ways. You may also want to ensure that they experience everyday life in the United States, not just a series of vacations and shopping trips. Remember that your children do not have a lifetime of experience in the U.S. They only have what you provide them.

LEAVING POST

When your assignment nears its conclusion, make time to follow the same leaving and preparation procedures as before. Your children may face particular difficulties in returning to the United States, primarily if you fail to realize that, after years away, the United States is another foreign country to them. They are not returning home in the same way that you are. Prepare them as thoroughly as you would for any other post. The Family Liaison Office's publication [Bouncing Back](#) offers perspectives on the difficulties and adjustments older children face upon returning to the U.S. from overseas.

Also see [Chapter 23 of this publication, "Leaving Your Post"](#).



OUTCOMES FOR FOREIGN SERVICE KIDS

Children who grow up overseas may feel “rootless” and have trouble with questions about where they are from. They may feel that they do not belong anywhere. They may find it difficult to live in the present, always focusing on where they have been and where they will be going next. They may fail to develop a broad range of skills for resolving interpersonal conflicts, since these often can be “fixed” with a move. Their education may suffer from inconsistent school systems and interrupted studies. As adults, Foreign Service kids may have trouble settling down or forming long-term attachments. They are very likely to choose international occupations.

On the other hand, children can benefit tremendously from their overseas experiences. They learn other languages and experience other cultures first-hand, enjoying many opportunities that they would never have in the United States. They tend to become more resourceful, open-minded, and flexible than other children. They are adaptable and usually deal well with adults. They often have a greater understanding and tolerance of differences than their peers in the United States, as well as a more developed social conscience. On the whole, they enjoy closer family ties than members of geographically rooted families do. They may benefit from outstanding educational opportunities. They may gain strong feelings of self-confidence from their abilities to adapt to new situations. Their international experience and expertise may provide a competitive advantage in an increasingly global economy.

RESOURCES AND REFERENCES

Click an office or organization below for contact information and to learn more.

[The Transition Center at FSI](#)

[Transition Center’s Overseas Briefing Center](#)

[Transition Center’s Training Division](#)

[Related Transition Center Training](#)

[Encouraging Resilience in the Foreign Service Child \(MQ 500\)](#)

[Going Overseas for Families and Couples with Children \(MQ 210\)](#)

[Going Overseas: Logistics for Children \(MQ 230\)](#)

[Raising Bilingual Children \(MQ 851\)](#)

[Special Education Needs Overseas Seminar \(MQ118\)](#)

[Young Diplomats Overseas Preparation \(MQ 250\)](#)

[Associates of the American Foreign Service Worldwide \(AAFSW\)](#)

[Child and Family Program](#)

[Family Liaison Office](#)

[Foreign Service Youth Foundation \(FSYF\)](#)

[Office of Overseas Schools](#)

[WorkLife4You](#)



Books and Publications

Belonging Everywhere and Nowhere: Insights into Counseling the Globally Mobile. Bushong, Lois. 2013.

Between Worlds: Essays on Culture and Belonging. Gardner, Marilyn R. 2014.

The BuddhaPest (Third Culture Kid Chronicles Book 1). Chen, Trudy. (2012)

Emotional Resilience and the Expat Child: Practical Storytelling Techniques that will Strengthen the Global Family. Simens, Julia. 2012

The Expert Expatriate. Hess, Melissa Brayer and Linderman, Patricia. 2002.

Here Today There Tomorrow: A Training Manual for Working with Internationally Mobile Youth. Parker, Elizabeth and Katherine Rumrill-Teece. 2001.

Hidden in My Heart: A TCKs Journey through Cultural Transition. Murray, Taylor. 2013.

Moving Your Family Overseas. Kalb, Rosalind and Penelope Welch. 1992.

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Of Many Lands: Journal of a Travelling Childhood. Taber, Sara Mansfield. 1997.

Parenting Abroad. Jehle-Caitcheon, Ngaire. 2003.

Raising Resilient MKs: Resources for Caregivers, Parents and Teachers. Bowers, Joyce M. 1998.

Riding the Crosswinds. Stepanek, Vanessa. 2000.

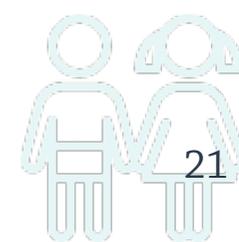
Strangers at Home: Essays on the Effects of Living Overseas and Coming "Home" to a Strange Land. Smith, Carolyn. 1996.

The Third Culture Kid Experience. Pollack, David C. and Ruth Van Reken. 1999.

Understanding American Schools: The Answers to Newcomer's Most Frequently Asked Questions. Copeland, Anne (Ph.D.) and Georgia Bennett. 2001.

Up, Up, and Away!!!! Maxfield, B. 2000.

Where in the World Are You Going? The Transition Center. <http://go.usa.gov/3JFe5>.



Who Moved My Cheese?, Who Moved My Cheese? for Teens, and Who Moved My Cheese? for Kids. Johnson, Spencer. 1998, 2002.

Writing Out of Limbo: International Childhoods, Global Nomads and Third-Culture Kids. Bell-Villada, Gene H. and Nina Sichel. 2013.

Websites

<http://www.tckworld.com> Bibliographies, links, and resources for third culture kids

<http://www.travelwithyourkids.com> Information on traveling and moving with children.





04 - ELDERCARE

GENERAL INFORMATION

Deciding how to best meet the needs of elderly loved ones can be one of the most difficult aspects of Foreign Service life. The Family Liaison Office (FLO) offers [useful information for anyone concerned with eldercare issues](#). Even if you are not currently facing these issues, it is wise to begin to learn about the topic before a crisis strikes.

Family members no longer need to shoulder the majority of the burden of eldercare. An increasing number of local services provide meals, transportation, and so on, allowing older adults to stay in their homes, even without family to care for them. A variety of retirement communities offer living situations ranging from independent living to skilled nursing care.

Nevertheless, the elderly relative may not always be able to make decisions about these services. Family members may need to coordinate care, help make transitions (including sorting and disposing of possessions), provide extra assistance and transportation, supervise home care services, offer companionship, and/or monitor medications.

Begin the discussion about eldercare before it becomes a crisis, e.g. during relaxed times together. Find out the aging person's preferences and discuss options hypothetically. Knowing this information will help if the time comes when an elderly relative becomes unable to perform everyday tasks independently.

FEDERAL LONG-TERM CARE INSURANCE PROGRAM

The U.S. Government now offers the Federal Long Term Care Insurance Program (FLTCIP) to help defray costs that employees may incur when caring for an elderly relative or other eligible family members. The program encompasses several attractive features. For example, a family member may get reimbursement for care for an insured aging parent whose incapacity triggers the insurance benefit. In addition, an employee with the insurance can use the Care Coordination service to research support services/providers for a parent even if the parent is not insured. Moreover, FLTCIP can cover costs of services provided in a variety of settings, including the person's home, an assisted living facility, or a nursing home. It also pays for services/facilities overseas.

Many people think that Medicare will cover a long stay in a nursing home. It will not, but long-term care insurance can help pay for this kind of custodial care, as well as for home health care aides and other services that are not strictly medical.

Individuals eligible to apply for the Federal Long-Term Care Insurance Program include employees, annuitants, spouses of employees and annuitants, adult children (at least 18 years old), parents, parent-in-laws, and stepparents of employees. This program can help increase your care options and protect your estate should you ever need extended health care services.

Note that under FLTCIP the cost of the premium is paid entirely by the employee and there is no government subsidy as is the case with the Federal Health Benefits program. FLTCIP offers an opportunity to all federal employees to buy an insurance product at group costs. This program is medically underwritten, which means that you will have to answer questions about your health on your application. Certain medical conditions, or combinations, or combinations of conditions, will prevent some individuals from being approved.

Visit the [Federal Long-Term Care Insurance Program online](#) for more information.

DEPARTMENT OF STATE ELDERCARE PROGRAM

The Department of State Eldercare Program provides support services and programs for employees caring for elderly relatives. For personnel working abroad, the Department seeks additional ways within budget constraints to defray some of the increased eldercare costs that are due to the employees' serving overseas. Employees in the DC metro area are encouraged to attend the monthly Eldercare Support Group meetings coordinated by the Office of Employee Assistance Program (ECS/EAP). Domestic or Overseas employees can access eldercare information and services through WorkLife4You (formerly known as IQ).



WorkLife4You (WL4Y)

WorkLife4You (WL4Y), a comprehensive and confidential resource and referral service that assists employees who are searching for ways to balance the demands of their professional and personal lives. Through WL4Y, our employees have access to a range of resources to take care of their aging parents and older loved ones. Employees can arrange care options and living arrangements, caregiver issues and concerns, meal delivery and in-home services, transportation services, hospice services, Medicare, Medicaid, and social security, respite care, and funeral planning.

One of the other services provided by WL4Y is Professional Care Management Program (PCM), an employer-paid benefit that offers in-person assessments for caregivers and their loved ones. The following services are included:

- In-Person Assessment
 - ▶ In-home assessments – provides a thorough assessment of the elder’s home and Activities of Daily Living (ADL)
 - ▶ Facility reviews – visits selected facilities to evaluate environment, care, staffing, etc.
 - ▶ Post-hospitalization assessments – visits the hospital prior to discharge to evaluate needs.
 - ▶ Ongoing care coordination – provides support including coordination of medical services, bill paying, appointment coordination, etc.
- Detailed Care Plan and Ongoing Support

WL4Y also offers Geriatric Care Management. This service will arrange for highly qualified geriatric care managers (GCMs) to conduct in-person evaluations and services for employee’s caregivers and their loved ones. GCM Program includes a variety of in-home "Flexible Care Hours". This service entitles employees up to 3 hours that can be applied to the following services:

- In-home assessments - A GCM provides a thorough assessment of the loved one in their home including a review of fall risks and the loved one's functionality - and delivers a detailed care plan.
- Facility reviews - A GCM visits and tours selected care facilities to evaluate and report on the environment, care, staffing, and overall level of quality.
- Post-hospitalization assessments - A GCM visits the hospital prior to the loved one's discharge to evaluate her/his condition and needs. The GCM can also evaluate the home or facility where the care recipient will be going.
- Ongoing care coordination - The GCM provides a variety of services and assistance including coordination of medical services, bill paying, appointment coordination, setting up community services, etc.



For additional information and/or to request access to the services please contact the Overseas Briefing Center at FSIOBCInfoCenter@state.gov.

“Five Wishes”

The Department of State has long provided health and life insurance and retirement planning to employees. As part of its Eldercare Program, the Department has made available Five Wishes – an easy-to-use legal document that helps you and your family plan for serious illness. This document is available upon request, one copy per direct-hire foreign and civil service employee. To receive the customized and free State Department version of Five Wishes, please contact the Overseas Briefing Center to request the access key.

Five Wishes can be used in all 50 states. If a user's state has any unique requirements, Five Wishes Online automatically includes these documents at no additional charge. Employers and benefits providers can share Five Wishes with employees and members instantly - saving time and distribution costs. Five Wishes is a supplement to a complete final will and testament. For a professional legal advice or referral service, please refer to WorkLife4You.

ELDERCARE EMERGENCY VISITATION TRAVEL

Eldercare Emergency Visitation Travel (EVT) allows eligible overseas employees and spouses to visit parents in declining health. Unlike other categories of EVT that permit travel at government expense when a parent is dying or to attend a funeral (see [Chapter 6, “Medical Information”](#)), Eldercare EVT is considered a “life benefit.” It is used to help a parent whose health has changed significantly and who needs assistance in making new care or living arrangements.

Definition of “Parent”

Eldercare EVT allows an employee two trips over a career to visit his or her parents and an eligible spouse two trips to visit his or her parents. Under [3 FAM 3740](#) “parent” is defined as a mother or a father, but also includes biological, step, and adoptive parents, or individuals who have stood in the place of a parent. Typically the traveler designates two “birth” parents for EVT purposes but may instead designate stepparents or other individuals who stood in place of parents. Please note that under no circumstances may an individual be deemed to have more than two parents, i.e., once an employee or spouse has made the designation of two parents for EVT purposes, he or she cannot designate different individuals as “parents” for a subsequent EVT. For example, after an employee designates his birth mother and father as “parents” by means of requesting Eldercare EVT for each, but he cannot request MED or Death EVT in a subsequent EVT request for his stepmother or stepfather even if those stepparents served in place of his birth parents.



Designated Traveler

For Eldercare EVT only, an employee may designate a spouse to travel in his or her place, which is unlike the requirement in other EVT categories that requires that the traveler be directly related to the immediate family member to be visited. In this situation, an employee who designates the spouse to travel in his or her place would be using one of the employee's Eldercare EVTs or vice versa. An employee or eligible spouse may use the two visits to assist the same parent, however, a couple may not pool their four total eldercare visits to assist the parent(s) of only one member of the married couple.

Family and Medical Leave Act

The 1993 Family and Medical Leave Act (FMLA) includes provisions for employees to take leave without pay for a number of purposes described in [3 FAM 3530 Unpaid Leave - Family and Medical Leave Act of 1993](#) and in Department Notice: New Provisions in the Family and Medical Leave Act (FMLA) Related to Military Service. Caring for a family member with a serious medical condition is one of the reasons for invoking the FMLA. For expert guidance on using FMLA, contact the leave specialists in the Office of Employee Relations, Work/Life Division (see "Resources," below) or a bureau HR specialist.

FAMILY MEMBERS AT POST

Establishing Dependency

Another option is that you may decide to bring your elderly relative to live with you, something that is complicated by Foreign Service life. An employee who wishes to establish an elderly relative as an eligible family member, which means he or she is included on travel orders, must first officially declare the relative as a dependent. To establish the family member as a dependent you need to do the following:

- 1) Fill out form OF-126 (available from your Human Resources Officer or State Department e-Forms)
- 2) Write a statement regarding the circumstances. The intention must be that your elderly relative will reside with you full time, travel with you, and become a member of your household.
- 3) The Office of Career Development and Assignments (HR/CDA/ASD) will need a written statement that demonstrates the elder is at least 51% financially dependent upon you. This must be quantified in dollar amounts. You must provide your relative's annual income from all sources (e.g., pension, stocks/ real estate, other relatives) and an itemized list of your expenses (monthly or annually) in support of your relative.



- 4) Send the form and the statements to the employee's Personnel Technician at HR/CDA/ ASD, Room 2419, Harry S Truman building (Main State).

There are advantages to establishing family members as dependents. Relatives that are considered dependents travel on diplomatic passports, enjoy diplomatic immunity, and are placed on travel orders. However, they are not covered by the Foreign Service medical program and may only use the post medical facilities at the discretion of the ambassador and post medical officer.

Relatives who are not considered dependents may come to post as tourists, but they are not taken into consideration when housing is assigned, do not have diplomatic passports or immunity, and travel at their own expense. (See [Chapter 2, "Spouses, Same-Sex Domestic Partners, and Members of Household."](#))

In either case, it is essential to investigate medical insurance before having an older relative travel to post, whether the senior is an eligible family member or not. Medicare does not cover expenses outside of the United States, except in limited instances in Mexico and Canada. If proper care for an unexpected medical condition is not available, a medical evacuation can be extremely expensive.

For a list of insurance companies providing a variety of coverage, see the [Bureau of Consular Affairs' website](#) or contact the Overseas Briefing Center at FSIOBCInfoCenter@state.gov. Inclusion on these lists does not imply endorsement by the U.S. Department of State.

RESOURCES AND REFERENCES

Click an office or organization below for contact information and to learn more.

[The Transition Center at FSI](#)

[Transition Center's Overseas Briefing Center](#)

[Transition Center's Training Division](#)

[Related Transition Center Training](#)

[Regulations, Allowances and Finances in the Foreign Service Context \(MQ 104\)](#)

[Associates of the American Foreign Service Worldwide \(AAFSW\)](#)

[Family Liaison Office](#)

[Federal Long-Term Care Insurance](#)

["Five Wishes"](#)

[Office of Employee Relations \(HR/ER\)](#)

[U.S. Administration on Aging](#)

[WorkLife4You](#)





05 - RESILIENCE FOR THE FOREIGN AFFAIRS COMMUNITY

Resilience is a very important aspect of life for anyone in the foreign affairs community. The ability to adapt, find creative solutions to problems, and positively manage stress are skill sets that benefit individuals, families, work units, missions and the Department of State at large. This chapter will address the many questions you may have about what resilience is and how you can develop various types of resilience to help you, your family and even your colleagues lead a more successful and meaningful life as you maneuver the endless barrage of changes and transitions associated with the foreign affairs lifestyle.

Conscious awareness of your personal resilience will help you develop healthy coping skills for a successful life in the Foreign Service. Members of the foreign affairs community will regularly experience change, times of high stress, and even traumatic events and it is normal such events will impact the resilience of an individual, family, and community.

How does fostering resilience influence my life in the foreign affairs?

When family members and employees in the foreign affairs community members actively foster their resilience and that of their families and communities they are more prepared for the unknown, have stronger relationships, demonstrate high levels of innovation, and consistently collaborate. Resilient individuals and families are more likely to achieve their personal and professional goals.

Can I increase my resilience?

Luckily we can improve our resilience with intention and practice. Resilience is both a trait and a state. In other words, it is a characteristic or trait with which we are born, albeit in varying degrees. However, resilience is also a state, like happiness or sadness. Resilience ebbs and flows based on an individual's resilience trait, environment, past experiences and relationships. Because resilience is partly a state it is something that we can choose to foster and grow or abuse and lose.

Resilience is not a cure all. It can't make moving easy, worry free or without hassle. It can't stop hurricanes or earthquakes. Unfortunately, it can't fix a fundamental lack of leadership or offer reasonable answers with regards to bureaucracy and red tape. However, it can help us positively cope and even grow from the adversity of the numerous and inevitable stressors of an internationally mobile lifestyle.

Read on to learn more about three different areas of resilience essential to the foreign affairs community...

[Personal Resilience](#)

[Familial Resilience](#)

[Community Resilience](#)

... and tools and techniques for fostering each.

PERSONAL RESILIENCE

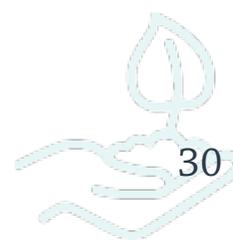
Improving or maintaining your individual capacity to adapt successfully in the presence of risk and adversity and to bounce back from setbacks, trauma and high stress will prove invaluable as you travel the world and navigate the Department of State culture. Many people depend on you, first and foremost yourself, so finding time to improve your overall health, identify your purpose, set personal goals, and nurture interpersonal relationships will better enable you to cope with the added stressors of foreign affairs life.

“But how do I manage my endless to-do lists and build my resilience?”

Great question! You are likely already building your resilience – adding just a few things will make a huge difference. Consider our five part personal resilience model.

Five Aspects of Personal Resilience

This resilience model draws from leading resilience research from the fields of organizational development, psychology, neurology, and disaster relief. The five aspects defined below are leading indicators of a person's resilience. In other words, intentionally enhancing these aspects of one's life will increase personal resilience, in turn bolstering their capacity to handle challenges.



1) **Take care of yourself**

Daily physical activity, healthy eating, sufficient sleep and continued learning, referred to as brain training, are essential for both short term and long term resilience. As you work to improve your resilience think about your routine and consider what you can do to maintain or improve your health in each of the four components.

2) **Active Problem Solving**

Your level of resilience directly correlates to your ability to maintain a sense of control, even over the smallest thing. Establish goals for yourself and work toward these goals with intention. The control you have over crossing off tasks on your “to do” list can be very empowering and builds resilience!

3) **Maintain a positive outlook**

Often easier said than done, maintaining a positive outlook is essential to personal resilience. Consciously focus on what is going well in your life and, as necessary, positively reframe the parts that aren’t going so well. Positive reframing might require you to zoom your perspective in or out on what is bothering you. But finding the “silver lining” will bolster your personal resilience.

4) **Meaning and Purpose**

Research indicates that a person’s sense of meaning and purpose directly links to their personal resilience. Find ways to routinely insert purpose into your life. For some meaning and purpose comes from religion or family, while others engage in service projects. Such activities help a person find perspective and learn from others during difficult times.

5) **Social Support**

Social interactions and meaningful relationships are essential to your wellbeing and therefore personal resilience. Remember that the depth of individual relationships outweighs the number of relationships one has. Seek to build new friendships and actively maintain those you already have.

Consider the below check list.

What are you currently doing to building your resilience? Which of the five aspects are you neglecting? What could you do to improve that aspect of your personal resilience?

Take Care of Yourself

- ✓ Drink plenty of water
- ✓ Get adequate fruits, vegetables, and lean protein
- ✓ Get an adequate amount of sleep
- ✓ Limit caffeine, especially late in the day



- ✓ Create an environment that is conducive to restorative sleep (dark, quiet, etc.)
- ✓ Walk/Jog/ Run
- ✓ Yoga
- ✓ Dance
- ✓ Cross fit, kick-boxing, martial arts, etc.
- ✓ Strive to learn something new every day
- ✓ Write or brush your teeth with your non-dominant hand
- ✓ Experience the unexpected to engage all of your senses
- ✓ Surround yourself with people who stimulate your personal growth

Active Problem Solving

- ✓ Develop a logical way to work through problems
- ✓ Write down personal goals
- ✓ Write “To Do” lists
- ✓ Set priorities, big and small
- ✓ View change as an opportunity
- ✓ Anticipate change
- ✓ Give yourself adequate time to process change (every time)
- ✓ View fear as an opportunity to build courage, self-esteem, and a sense of mastery
- ✓ Acquire information about what is feared
- ✓ Learn and practice the skills necessary to face fears
- ✓ Get a friend or organization to push you
- ✓ Practice cognitive flexibility by focusing on the following traits: humor, acceptance, reappraisal, and learning from failure

Maintain a Positive Outlook

- ✓ Record 3 positives every day
- ✓ Visualize yourself being successful and happy
- ✓ Don't deny your problems, ignore them, or let them linger and weigh on your mind



- ✓ Be responsible for personal emotional wellbeing
- ✓ Set time aside for yourself each day
- ✓ Take vacation days or personal days from work
- ✓ Limit negative and self-defeating thoughts
- ✓ Focus on the part of your life that is going well
- ✓ Diversify your activities so if one thing goes wrong, you still are successful in other spheres of your life
- ✓ Look back to how you successfully handled previous challenges and setbacks
- ✓ Give your experience context by viewing it as part of a larger story

Meaning and Purpose

- ✓ Organize a park clean-up
- ✓ Become a mentor for someone else
- ✓ Compliment someone else every day
- ✓ Prayer
- ✓ Journal
- ✓ Practice quiet reflection and contemplation
- ✓ Join a religious community
- ✓ Practice meditation and mindfulness
- ✓ Ask yourself fundamental questions about career and priorities, how you spend your time, and how your life could feel better, richer, or more meaningful
- ✓ Evaluate your reasons for choosing this lifestyle and find a way to resolve any feelings of doubt, resentment, and/or guilt
- ✓ Discuss your ethical questions with someone you admire
- ✓ Practice your moral values by upholding them in challenging everyday situations
- ✓ Understand that difficult circumstances can lead to personal growth
- ✓ Use your story of overcoming adversity to inspire others
- ✓ Learn from and about others
- ✓ Be a good listener
- ✓ Practice asking others for help



Social Support

- ✓ Seek out resilient mentors and role models
- ✓ Subdivide the behavior you want to model into simple segments
- ✓ Observe your role models in a variety of settings
- ✓ Practice the desired behaviors through visualization and by actually enacting them in your own life
- ✓ Obtain feedback when you practice the desired behaviors
- ✓ Prioritize relationships that are important to you
- ✓ Stay in touch with family and friends from home
- ✓ Reach out to those you are close to when you need support
- ✓ Join a club/team
- ✓ Host a dinner party/sports party
- ✓ Organize an interest group
- ✓ Commit to regular social interaction

Can I measure how resilient I am?

The Foreign Service Institute has adopted a resilience measurement instrument, CD-RISC designed by researchers Connor and Davidson. This instrument has been used since 2001 and has been validated using a wide variety of multinational audiences.

The CD-RISC is meant to be a reflective tool. We like the Connor-Davidson scale because it is measuring your current state of resilience, not your resilience trait. Your score is for your own personal reference and awareness. Whether your score is high or low, remember your state of resilience is ever in flux. To complete the instrument, go to [FSI's resilience site](#) on the intranet.

Personal Resilience Resources and Additional Reading

- [Bouncing Back: Staying Resilient Through the Challenges of Life](#)
- [How We Bounce Back: The New Science of Human Resilience](#) (World Science Festival Panel)
- [Shawn Achor: The Happy Secret to Better Work](#) (TED Talk)
- [All About Resilience](#) (Psychology Today)
- [Resilience: Build Skills to Endure Hardship](#)



- [Promoting Resilience: Department Programs Help FS Staff Bounce Back](#) (State Magazine)
- [The Road to Resilience: 10 Ways to Build Resilience](#)
- [Depression, Resilience, and Overseas Life](#) *Dr. Samuel B. Thielman*
- [Thriving Overseas](#) *Foreign Service Journal, Douglas E. Morris.*
- [The Spirituality of Living Abroad](#) *Foreign Service Journal, Douglas E. Morris.*
- Seligman, Martin. *Flourish: A Visionary New Understanding of Happiness and Well-Being.* Atria Books, 2012.
- Southwick, Steven M., and Dennis S. Charney. *Resilience.* 2013 ed. New York, NY: Cambridge University Press, 2012. Print.
- Van Der Kolk, Bessel. *The Body Keeps the Score.* New York, NY: Penguin Group, 2014. Print.
- Medina, John J. *Brain Rules.* 2nd ed. Seattle, WA: Pear Press, 2014. Print.

FAMILIAL RESILIENCE

Individual resilience isn't enough for foreign affairs families. Each must intentionally foster their familial resilience as a proactive measure in countering the seemingly never ending challenges to an internationally mobile lifestyle. Familial resilience is the ability of a family unit to bounce back and adapt together. A wide variety of Transition Center courses help students better understand the opportunities and challenges of the Foreign Service lifestyle and strive to raise issues and provide tools families can use to maintain their resilience.

Familial Resilience Resources and Additional Reading

- [The Love Letter Every International Couple Needs to Read](#) By Sundae Schneider- Bean.
- [Raising Resilient Children in the Foreign Service](#)
- [Resilience Guide for Parents](#) (American Psychological Association)
- www.FishfulThinking.com
- [Raising Children Overseas \(video\)](#) - Dr. Elmore Rigamer
- [Raising Resilient Children in the Foreign Service](#)
- [Transition, Training and Foreign Service Child \(FLO\)](#)



- **Bouncing Back: Transition and Re-Entry Planning for the Parents of Foreign Service Youth:** FLO's newest online publication) offers parents practical guidance for FS parents on re-entry planning for their Third Culture Kids. FLO's Education and Youth Team created Bouncing Back as an updated and revised edition of their original transition and re-entry publication, *According to My Passport I'm Coming Home*.
- **"Promoting Your Child's Emotional Health"** by Rebecca Grappo. *The Foreign Service Journal*, June 2011.
- Seligman, Martin. *The Optimistic Child: A Proven Program to Safeguard Children Against Depression and Build Lifelong Resilience*. Mariner Books, 2007.
- Ginsburg, Kenneth R with Jablow, Marth M. *Building Resilience in Children and Teens: Giving Kids Roots and Wings*. 2nd Ed. American Academy of Pediatrics, 2011.
- Pollock, David. *Third Culture Kids: Growing Up Among Worlds*. Nicholas Brealey Publishing, 2009.

COMMUNITY RESILIENCE

A group of highly resilient individuals will not necessarily form a resilient community, which is the capacity of an organizational system to respond to change and disruption in a flexible, effective, and innovative manner.

Just like personal and familial resilience, building community resilience is possible with intention and commitment. Read on to learn about the Seven Cs of Community Resilience.

Community Resilience Model - Seven Cs

After much research, the following model of community resilience has been adopted for the U.S. Department of State and is being actively promoted throughout the foreign affairs community.

Consider the below Seven Cs of community resilience and how you might contribute to your many communities in each of these areas.

Community: Community refers to linkages of affection, voluntary affiliation, and a sense of common purpose that can bind a group of people together. A sense of community is a reflection of the success of other components of the 7 Cs such as commitment, communication and coordination. "Community is the answer to the question: who are we together." (Horne and Orr)

Competence: This is the capacity of individuals and work groups to use their knowledge and experience to deal adequately with organizational stresses. Competence answers "How do we meet the demands of constantly changing conditions?"



(Horne and Orr) Furthermore consider, “The only irreplaceable capital an organization possesses is the knowledge and ability of its people. The productivity of that capital depends on how effectively people share their competence with those who can use it.” (Andrew Carnegie, 1835-1919)

Connections: Relationships between persons, groups, and systems allow the organization as a whole to respond to pressures and crises. Connections create the ability to form and maintain linkages during a time of crisis or stress in a way that supports the organizational mission and facilitates its return to functioning at full capacity.

Commitment: This is a collective belief in the value and importance of the work done by the organization that is evidenced by persons, groups, and teams. Commitment must be inspired by organizational leadership and requires that the organization conveys a sustained, clear vision of its mission that inspires its employees.

Communication: Communication serves as a major linchpin in the connectedness of the system. Information conveyed to all who need to know is the element that energizes work, goals, direction, schedules, sharing of results and identifying areas for needed improvement. Communication helps the community know where the organization is headed.

Coordination: Strategic timing of both large and small change efforts throughout the entire organization is essential in achieving a system wide alignment so that employees can share the organization’s perspective. Coordination is the linking of our efforts together to achieve effective results.

Consideration: Considerate leadership understands the impact of organizational goals and organizational change on individuals. Consideration is one of the ways an organization can acknowledge that it is made up of human beings with sensitivities and personal needs.

Based on: *John F Horne III and John E Orr, “Assessing Behaviors that Create Resilient Organizations,” Employment Relations Today, Winter 1998, pp. 29-36.*

Community Resilience Resources and Additional Reading

- Horne and Orr’s article: <http://onlinelibrary.wiley.com/doi/10.1002/ert.3910240405/abstract>.
- Energy Project: (<https://theenergyproject.com/>)
- DHS Building a Resilient Workforce: (<http://www.ncbi.nlm.nih.gov/pubmed/24851287>).



Interested in Customized Resilience Training for your office or mission?

Resilience Training is designed to help individuals, family members, and teams overcome adversity and perform at their best even when faced with high stress, threats or difficulty. It cannot, however, serve as a remedy for all issues affecting productivity, compensate for ineffective leadership and management, or solve all family conflicts. The Resilience Project team will work with you to assess whether your challenges may be addressed through resilience training or through other types of training available at the Foreign Service Institute.

For more information or to explore whether resilience training would benefit you and your team, email FSITCResilience@state.gov.





06 - MEDICAL INFORMATION

STATE DEPARTMENT MEDICAL PROGRAM

The Foreign Service family needs to understand the scope of the Department of State Medical Program. Eligibility for the Department's program is not automatic. Each employee and family member must take a physical examination and receive a medical clearance before going overseas. Any family member who travels to post without proper medical clearance may be denied benefits, including medical evacuation coverage, hospitalization coverage, and health unit access at post.

The Department of State acts as secondary payer (provided that the personal health insurance acts as a primary payer and the individual has met their annual insurance deductible.) for treatment of an illness, injury, or medical condition incurred while abroad that requires hospitalization or similar care. If the hospitalization occurs in a local hospital overseas and the individual is admitted to the hospital for over 24 hours, the State Department will pay the bill but the employee is expected to submit a claim to his/her insurance carrier and reimburse the Department for the amount recouped. The Department of State does not pay for illness, injury, or medical condition incurred while the employee or family is in the United States for any reason (assignment, home leave, personal travel, or education). If an individual is not covered by insurance, he or she must reimburse the U.S. Government for the entire amount of all medical expenses. For questions, email MEDCLAIMS@state.gov.

Where there is an embassy health unit, or where Department medical personnel serve the post, certain limited in-house services are available at no cost.

If a medical problem arises for which adequate resources (including those of the host country) do not exist and the medical condition requires immediate attention as determined by the medical practitioner at post, the Department of State will pay for travel from the post to the nearest adequate care for either hospitalization or out-patient care.

Certain family members living overseas with the employee may not be eligible for benefits under the Department's medical program. Coverage for an eligible child ceases on his or her 21st birthday, unless the child is physically or mentally incapable of self-support. The child of a legally separated or divorced employee is eligible only if the employee has legal custody and the child receives a medical clearance before going overseas. An employee's (or spouse's) parents, whether residing at post or visiting, are not eligible for benefits. A child whose adoption has not been legalized is also ineligible, as are Members of Household of any kind. (See [Chapter 2, "Spouses, Same-Sex Domestic Partners, and Members of Household."](#))

Neither Medicare nor Medicaid provides coverage for people overseas. If the employee's personal health insurance policy does not cover such family members, other health insurance should be acquired. Short term policies that provide coverage similar to that of the Department of State's program, including emergency medical evacuation, are available. For informational purposes, the Overseas Briefing Center maintains a list of supplemental insurance providers, [available on the intranet](#) or via e-mail (FSIOBCInfoCenter@state.gov).

PRE-DEPARTURE MEDICAL INFORMATION

Medical Clearance

The employee and all eligible family members traveling on the employee's orders must receive medical clearance prior to proceeding to post. Medical clearance examinations for adults and children over six are given in the Office of Medical Services and require the morning of day one and several hours on day three for completion. The first day is for laboratory testing, with the actual examination two days later, allowing time for completion of laboratory tests. Appointments are required and should be made as far in advance as possible. Email MedASEC@state.gov.

Adults and children age six or older may be examined at the Columbia Plaza Health Unit, but travel to the Department for this purpose will not be reimbursed. Alternatively, a private physician may perform the examination and the employee can collect reimbursement for charges from the Department. Children under six cannot be examined at the Department and must be examined by a private physician.

A first time medical clearance is valid for five years or until the end of your first tour. Subsequent clearances are good for two years or a tour of duty, whichever is shorter. A new clearance is based on a physical examination (DS 1843 for over 12 years old and DS 1622 under 12 years old). Afterwards a medical clearance update form (DS3057) may be submitted. Every employee and eligible family member must have a valid medical clearance before each overseas assignment and before returning to post following home leave.



Since the physical examination is a point of reference for post-employment benefits, it is also required for the employee and family members upon the employee's separation from service, for the eligible child when he or she turns 21, or for family members as soon as possible after the death of an employee.

When a family expands overseas (through birth, adoption, or marriage), the results of a physical examination of the new family member must be submitted to the Office of Medical Services within 90 days. In addition, a Residence and Dependency Report (Form JF 20) must be filed. Without these, the new family member will not be covered by the Department's medical program.

Please ensure you have medical clearances for yourself and your family members prior to travel. Please call (703)875-5411 or e-mail MED Clearances at MEDClearances@state.gov.

Immunizations

Required and recommended immunizations for overseas travel can be obtained at the health units listed [below](#). Be sure to allow time for spacing the immunizations, as a complete initial immunization series may require about six to eight weeks.

When necessary, because of geographic considerations, adults residing more than 50 miles away may obtain immunizations from private providers. If authorized, the Department of State will reimburse the full cost of recommended immunizations performed by private providers for adults and children. Note: These payments are made only for immunizations recommended for overseas service, such as yellow fever, and NOT for routine immunizations such as polio, MMR, etc.

Children should be current on routine immunizations from their private health care providers.

Country-specific recommendations on immunization and prophylaxis may be obtained online [through the intranet](#) or through Travax [on the Internet](#). To access Travax, email FSIOBCInfoCenter@state.gov to receive the username and password for employees.

Travel and Immunization

Columbia Plaza (SA-1)

Suite L201
2401 E Street, NW Washington, DC
Tel: (202) 663-1779
Fax: (202) 663-1717

Harry S. Truman (Main State)

2201 C. Street NW, Room B846
Washington, DC
Tel: (202) 647-2546

George P. Shultz National Foreign Affairs

Training Center (SA-42)
Room E1111
4000 Arlington Boulevard
Arlington, VA
Tel: (703) 302-7450



Note: Medical advice and counseling services specific to your new post are available at each of these clinics. If you have one, please remember to bring the World Health Organization International Immunization Card (the yellow card) with you.

General Cautions and Considerations Regarding Immunizations

- 1) **Regulations.** Immunizations are regulated by the U.S. Food and Drug Administration with recommendations for their use issued by the Centers for Disease Control and Prevention (CDC). The recommendations of the Office of Medical Services of the Department of State for particular posts are considered best for the particular needs of each person.

Foreign Service employees and family members' immunizations are based on recommendations by Regional Medical Officers and other sources. Check with the health unit at your post shortly after arrival and always keep your "yellow shot card" current and with you. Also, when obtaining your immunizations, consider not only your destination post, but also the countries through which you may be traveling.

- 2) **Timing.** Certain vaccines require strict adherence to a timing schedule. Some series are completed in three to four weeks (rabies pre-exposure vaccine), while others require six months to complete (hepatitis B vaccine). Consult with the Immunization Clinic early to assure you have enough time to complete the necessary vaccinations.
- 3) **Pregnancy.** Immunizations, like most other medications, are generally avoided in pregnant women. However, the relative risks of getting the disease and its effect on the pregnancy must also be weighed. These considerations must be carefully discussed and weighed before initiating immunization therapy. In general, inactivated vaccines, such as hepatitis A vaccine, are safe in pregnancy. Certain live bacterial or viral vaccines, such as measles, mumps, or rubella vaccine, should be avoided, and others, such as yellow fever, should only be given if indicated. Some vaccines such as influenza vaccine are specifically recommended for pregnant women because the risk of serious disease from influenza is high. Breast feeding is generally not a contraindication to immunizations.



- 4) **Allergy to vaccines.** Vaccine components can cause allergic reactions in some recipients. Persons who have had a significant reaction to a vaccine should tell the medical professional administering their immunizations. The most common animal protein allergen is egg protein in vaccines produced in chicken eggs (influenza and yellow fever vaccines). People who can eat eggs or egg products safely can take these vaccines.

If you are in doubt about the immunizations you need or have other questions about their administration, please check with professional staff in the Health Units at post or one of the [Travel and Immunization](#) clinics here in the DC area.

Medical Insurance

Make sure you have adequate medical insurance for you and your family. The Federal Employees Health Benefits Program (FEHB) provides you and your family with protection against the cost of illness or accident at reduced costs; you and the government share the cost. Each year an open season is held for FEHB program enrollees to change health plans and/or the type of enrollment they have. Open season runs from Monday of the second full workweek in November through the Monday of the second full workweek in December. Moving overseas also allows you to change your plan. For informational purposes, the Overseas Briefing Center maintains a list of supplemental insurance providers, available on the intranet or via e-mail (FSIOBCInfoCenter@state.gov). For more information, see [Chapter 29, "Insurance."](#)

Prescription Medications

The State Department does not provide or pay for medications for long-term chronic medical conditions, such as hypertension, elevated cholesterol, DM, or birth control. Arrange for mail-order delivery of your medications. Depending on the plan that you choose, your health insurance plan may provide for a mail order pharmacy benefit.

Be sure to take enough prescription medications with you to last three to four months. Mail delivery may be subject to delays.

If you or members of your family are undergoing desensitization injections, discuss re-supply with your private provider. Depending on a variety of specific factors this program may need to be modified based, for example, on the potential allergens at your new post.

Injectable drugs, eyeglasses, or other medically prescribed devices may be sent to you via the State Department's diplomatic pouch. Packages should be labeled clearly with your pouch address and the following statement:

MEDICATION (or MEDICAL EQUIPMENT)
URGENTLY NEEDED
AIR POUCH



Medical Records

Take copies of all important medical information with you overseas. For example, in addition to prescriptions, include insurance policies and claim forms, immunization records, and eyeglass and contact lens prescriptions. Carry these with you. Do not send them in your luggage or effects.

Dental Care

It often is difficult to obtain quality dental care overseas. All family members should have a preventive dental checkup and cleaning before departure, and yearly during R&R or while on home leave.

Medical Travel Kit

Small carry-along first-aid kits often come in handy as you travel. Suggested contents might include:

- ace bandage
- acetaminophen (e.g., Tylenol)
- adhesive tape
- antacids (e.g., Maalox, TUMS)
- antibacterial ointment – useful for minor skin infections and burns
- antifungal ointment
- aspirin
- bandages
- eye dropper
- first aid manual
- foot powder
- insect repellent (e.g., DEET-containing) lotion, and a spray containing pyrethrum
- laxative(s)
- malaria prophylactic medication, if needed
- motion sickness medication
- nonprescription cold and cough medication
- Pepto Bismol or similar preparation
- scissors and tweezers
- sunscreen
- thermometer

MEDICAL ISSUES OVERSEAS

Plan to visit the embassy health unit shortly after arrival to introduce yourself and tell health unit personnel about your medical history. They will offer advice and explain local medical services, including how to obtain medical care after regular working hours.

All posts should publish a Health and Medical Information booklet, updated annually. These are available through MED [on the intranet](#). For information on immunizations and additional health information, visit [Travax on the Internet](#). Email FSIOBCInfoCenter@state.gov to obtain the username and password for Travax or to request an electronic copy of the health handbook from your post if you do not have intranet access.

Take a look as soon as you have a firm assignment, so that you can adequately prepare for life at post. Topics covered might include:

- safe drinking water
- foods to avoid or special preparations needed
- local restaurant precautions
- recommended training or pre-employment screening for domestic help
- laundry procedures
- health recommendations related to climate (measures to deal with extreme heat or cold, if needed)
- information on dangerous animals or insects
- precautions related to swimming and pools
- malaria
- HIV
- tuberculosis
- common complaints and remedies
- other post-specific information

Read and review your post's handbook so that you can enjoy a safe and healthy assignment overseas.

MENTAL HEALTH SERVICES

The Office of Mental Health Services encompasses the Alcohol and Drug Program, Employee Consultation Services, Mental Health Medical Clearances, and coordination with Regional Psychiatrists. Regional psychiatrists provide consultations at their home embassies, as well as at missions within the geographic region.



Preventive mental health services are emphasized through seminars and discussion groups on topics such as raising children abroad, coping with cultural issues/differences abroad, alcohol and drug abuse, parenting skills, resolving marital conflicts in the overseas setting, coping with problems related to aging parents, stress management, terrorism, and so on. Regional Psychiatrists are actively involved in crisis intervention activities when disasters, natural and otherwise, occur overseas.

Alcohol and Drug Awareness Program

The Alcohol and Drug Awareness Program (ADAP) provides services to all Department of State and USAID employees and family members, both Civil and Foreign Service, and all U. S. Government employees and their eligible family members served by the DOS Office of Medical Services.

ADAP is primarily a prevention education and substance abuse/addiction identification program. ADAP staff evaluates relevant information to determine if a substance abuse problem exists. If it does, treatment recommendations are made. ADAP does not provide any formal inpatient or outpatient treatment. Family members or co-workers who are dealing with the substance use problems of others can also receive services. For more information [view ADAP on the intranet](#).

Employee Consultation Service

Employee Consultation Service (ECS) is a free, confidential counseling and referral service for employees and family members of the Department of State, USAID, and other agencies who contract with Medical Services. ECS has a staff of licensed clinical social workers with domestic and international experience who provide crisis intervention, problem assessment, grief counseling, referral to community resources, information and follow-up services, consultation to supervisors, workshops on selected topics, and support groups.

Employees and family members consult with ECS about a variety of issues and concerns. Some examples include job stress, marital/relationship issues, parent-child problems, single parent/blended family concerns, school adjustment, elderly parent concerns, separation, loss and grief, acute and chronic medical illness, depression, anxiety, and other emotional problems, financial concerns, life transitions, and pre-post departure and reentry issues.

Child and Family Program

The Child and Family Program (MED/CFP) provides consultations for children's mental health, can make referrals, and assists in arranging the necessary assessments for children with special needs. These may include psychoeducational, speech/language, occupational therapy, neurological, and psychiatric assessments. CFP also authorizes the Special Needs Education Allowance ([DSSR 276.8](#)) for children of Foreign Service families posted overseas. Families are encouraged to contact CFP if their children have developmental delays or special educational needs.

Children with Developmental Disabilities

Evaluation of Developmental Problems

Children with developmental problems (i.e., speech, language, or learning) will receive educational evaluations as part of the medical clearance process. Parents must describe any developmental problem on the medical history form as soon as it is suspected so that evaluation and treatment plans can be formulated early in the child's life. Learning disabilities are the most frequently encountered developmental problem among Foreign Service children. A current school report should be submitted with the physical exam form or clearance update form to assist in the clearance determination.

Because developmental problems affect various areas of the child's physical and psychological health, the evaluations are often extensive. An evaluation of a child who is having trouble in school might include not only an educational assessment but also speech, hearing and neurological examinations, and a series of psychiatric interviews.

Procedure When a Developmental Problem Is Suspected While at Post

If a family is abroad and a developmental problem is suspected, the parents should have the child seen by the Regional Medical Officer (RMO), the Regional Psychiatrist (RMO/P), or the Foreign Service Health Practitioner (FSHP). Written reports from the school should be obtained so that the problem can be fully understood.

It is unlikely that a full evaluation will be completed at post. The complexity of the issues requires the multispecialty approach described above. For this reason, the assessments are done in CONUS (Continental United States) or in centers of excellence overseas that have been previously vetted and approved by the Health Unit Medical Staff. MEDEVAC is usually not required.

MED strongly encourages parents to schedule these evaluations when the family is on home leave or R&R. If the school at post requests that the child be tested on a more urgent basis and the RMO, RMO/P, or FSHP concurs, the child and one parent may use the Special Needs Education Allowance (SNEA) for travel to and from a diagnostic testing site.

The Child and Family Program will assist parents in making arrangements to have a child evaluated. (See information below.)

Clearance Requirements for a Child with a Developmental Problem

The Child and Family Program as part of MED will review the medical evaluations of children and clear the child for posts where the child's developmental needs can be met. If the evaluation is completed as part of the child's medical clearance examination (during the bidding process), parents are required to obtain written confirmation that a school at the proposed post of assignment can meet the child's needs. The child will not be cleared for a specific post until that information is provided to CFP.



If the evaluation is completed while the employee is in mid-tour, the child will be cleared to return to post. The school at post will then have the benefit of specific educational recommendations for attempting to develop a program for the child. Before the child is cleared for an onward post, however, a letter from the proposed new school will be required. The appropriateness of boarding school placement or home study options for a child with special needs will be considered by the evaluators in making clearance decision for the child.

Parents with a child suspected of having a specific learning disability (SLD) may request an assessment in connection with the medical clearance process.

The Department of State will fund an assessment provided that the parent (and child, if possible) meets with a Mental Health Services staff member to determine if criteria for authorizing testing are met, and that a written report of the testing is submitted to the Office of Medical Services (for the purpose of making a medical clearance determination). The assessment must be performed by a qualified center approved by MED, and must be required as part of a medical examination relevant to upcoming or future medical clearance action. The costs of medical or psychiatric treatment for the child's condition are not covered.

The Separate Maintenance Allowance (SMA) may be recommended when a family member is unable to secure the necessary medical clearance for overseas assignment. Travel to post is paid when the family member regains sufficient health to receive the medical clearance. (The SMA granted under such circumstances is not considered an employee election. The employee would still be able to apply for SMA if the family member were to leave the post at some future time.) (See [Chapter 26, "Allowances and Benefits."](#))

MEDICAL EVACUATIONS

A medical evacuation occurs when it is determined that adequate medical facilities do not exist at post to treat an individual's medical problem. Evacuation to a regional center is based on the recommendation of the Regional Medical Officer (RMO) or Medical Practitioner. If evacuation to a regional center is authorized, the patient may travel to the United States for treatment on a cost constructive basis. (For information on Emergency Visitation Travel, see [Chapter 16, "Contingency Planning."](#))

A family member may be authorized as a non-medical attendant under some circumstances (for instance, when an attendant is required but need not be a medical professional, or when the seriousness of the problem warrants the family member's presence). Children may be authorized to accompany a parent if the evacuation would otherwise disrupt their care. Authorized attendants travel in the same class as the patient. Employees evacuated for medical treatment are placed on either sick or annual leave status until returning to post.

A patient evacuated to the United States must have his or her medical clearance reinstated before returning to post. This can usually be accomplished over the telephone between the patient's doctor and the Office of Medical Services, (202) 663-1662. Per diem continues for the patient until the final clearance decision has been made, except for days when the patient is hospitalized.



The patient on a medical evacuation should have in hand medical travel orders, a completed Authorization for Medical Services (form DS3067) or a letter of authorization from the post, and a travel advance (as appropriate). The patient should be sure to have his or her Social Security number and that of the employee (if the patient is a family member).

Medical travel is authorized for dental treatment that cannot be postponed until home leave and that, if delayed, can reasonably be expected to result in a need for emergency care. Authorized travel is limited to one round trip per year between post and nearest suitable care. The patient receives one day's per diem, but is responsible for payment of all treatment expenses.

MEDICAL EMERGENCY VISITATION TRAVEL

Emergency Visitation Travel (EVT) can be authorized when a parent, child, or sibling has died; when a parent or child is in a life threatening, critical condition; or when a parent's health has significantly changed and the parent needs assistance. EVT may be authorized for a member of the Foreign Service when "stationed" abroad or for an eligible dependent "located abroad." A Foreign Service member or eligible dependent is limited to one round trip for each serious illness or injury of an immediate family member who is in an imminent death state. Separate travel for death/interment, however, can be authorized. There is no medical EVT for the illness of siblings.

Although the health unit may be able to answer general medical questions, it is the responsibility of the post's Human Resources Office to contact Foreign Programs (MED/FP) for authorization when a parent or child has a life threatening medical condition. In the event of the death of a parent, sibling, or child, authorization for EVT is authorized by post and not MED.

A repayment acknowledgement may be signed if the traveler wishes to begin travel prior to receipt of the authorization (the employee needs to be fully aware that if the criterion of imminent death is not met, he/ she is responsible for reimbursement of the travel).

It is helpful to ask a family member in the United States to give a release of medical information to the attending physician/nurse/clinic/ hospital and alert the attending physician/nurse/clinic/hospital that a medical professional from the State Department Medical Division may be contacting them.

MED will require the following contact information in order to authorize the EVT:

- 1) name and Social Security number of employee
- 2) name of post
- 3) name of traveler
- 4) name of ill relative and approximate age or date of birth
- 5) relationship to traveler



- 6) name, phone number, and location of hospital
- 7) name and phone number of attending physician
- 8) name and phone number of an alternate contact person in the States
- 9) confirmation that a release of medical information has been requested from the treating facility and the treating health care provider

If you need additional assistance call during working hours, from 8:15 a.m. to 5:00 p.m.: (202) 663-1662, MED/Foreign Programs. After working hours, weekends, and holidays: (202) 647-1512, Operations Center.

Other types of Emergency Visitation Travel are as follows:

Interment or Death EVT. This is travel for the funeral of an immediate family member (parent, child, or sibling). This type of EVT is post funded and does not require MED authorization; HR/ER only needs notification that the travel has occurred (See [3 FAM 3746.2](#)).

Incapacitated Parent EVT. This is travel for a parent that has a life-changing event and requires family participation to assist in placement and/or arrangements for long-term care. The family member is authorized travel back to the parent's residence—one trip per parent per career. Please check with the post Human Resources office or Employee Relations (HR/ER) in Washington on limitations and exceptions. This kind of EVT is funded centrally and is authorized under HR/ER ([3 FAM 3746.3](#)). (See also Eldercare EVT in [Chapter 4, "Eldercare."](#))

Personal Hardship EVT. This is travel for a catastrophic event, such as a residence in the U.S. is destroyed by fire or tornado. All personal hardship travel must be approved by HR/ER; this is post-funded travel ([3 FAM 3746.4](#)).

For more information on Medical Emergency Visitation Travel, please view [MED's intranet site](#).

INFORMATION AND RECORDS

MED CHANNEL is a special channel for telegraphic communication of medical information. Cables received via MED CHANNEL are medically confidential and are distributed to medical personnel only. An employee or family member who wants to initiate communication from a post where there are no Department of State medical personnel may telephone the RMO, RMO/P, or the Office of Medical Services in Washington if confidentiality is important.

Anyone for whom there are medical records in the Department of State may obtain a copy of his or her records in full or in part, or may have the information forwarded to a third party. An individual's full medical file will include any records from Mental Health Services (even though these records are stored separately from other medical records).



However, it will not include records from the Employee Consultation Service (ECS). These must be requested separately. In special instances material may be withheld with deletions noted and described. A decision to withhold information is made by the Office of Medical Services and is subject to appeal.

Requests for records should be sent to the Office of Medical Services, or the Information and Privacy Coordinator (contact information below). To initiate a request, submit a letter stating full name, place and date of birth, and employee's name if request is from family member. The request is valid only if signed by the person whose records are sought, unless the records pertain to a child less than 18 years of age, in which case a parent may sign. Also, the designated legal guardian (who presents proof of the guardianship) may request records for an adult who has been deemed incompetent to manage his or her own affairs. Processing takes a minimum of two months.

Every family should keep complete and well documented medical records (including English translations if necessary). Documentation may be needed to file claims with the Department's medical program or the employee's health insurance plan. Personal medical records are also important for the light they shed on medical conditions that develop later on. For these reasons, they should be retained for as long as possible.

It is particularly important that employees and family members keep documentation pertaining to treatment at overseas posts. Pursuant to the Department's records disposition schedules, medical records that originated in overseas embassies may be destroyed six years after the employee has left the post.

Records of medical expenses may be required for income tax purposes. Medical and dental expenses (including insurance premium payments, prescription drugs, and transportation) in excess of 7.5 percent of adjusted gross income are deductible from federal income tax. See [IRS publication 502, "Medical and Dental Expenses"](#).

RESOURCES AND REFERENCES

Click an office or organization below for contact information and to learn more.

[The Transition Center at FSI](#)

[Transition Center's Overseas Briefing Center](#)

[Transition Center's Training Division](#)

[Alcohol and Drug Awareness Program](#)

[Child and Family Program](#)

[Employee Consultation Services](#)

[Mental Health Services Office of Medical Services](#)

[Office of Medical Services](#)





07 - PRIVILEGES AND IMMUNITIES

INTRODUCTION

Foreign Service employees and family members serving abroad need to understand the scope and limitations of the privileges and immunities that flow from their diplomatic or consular status and the duties associated with their status.

Privileges and immunities are provided by host states in international agreements. Two multilateral treaties, the Vienna Convention on Diplomatic Relations of 1961 (VCDR) and the Vienna Convention on Consular Relations of 1963 (VCCR), are the bases for privileges and immunities of personnel accredited to embassies and consulates, respectively. Additional privileges and immunities may be contained provided in bilateral agreements, such as consular agreements or friendship, commerce, and navigation treaties. These bilateral agreements may contain provisions that pertain to the immunities of consular and diplomatic personnel and to the embassy and consular premises. Frequently, international organizations have treaties or arrangements with host states that provide for privileges and immunities for their own staff, members of missions to that organization, or experts or other representatives on a mission for that organization (e.g., peacekeeping, humanitarian assistance). Finally, some agencies, such as USAID or Peace Corps, may have specific arrangements with a host state that provide privileges and immunities.

The discussion below can provide only a general framework. When seeking information about a specific situation, guidance should come from the Office of Diplomatic Law and Litigation in the Office of the Legal Adviser (L/DL). L/DL is the resource for legal advice on these matters.

The discussion below addresses the situation of U.S. Government employees of the foreign affairs agencies and employees of other U.S. agencies who are posted abroad and notified to a receiving state as diplomatic agents or members of the administrative and technical staff for embassy personnel, or as consular officers or members of the consular staff for those assigned to consulates outside the capital. It also applies to some family members who are notified as part of the employee's household. Family members who are nationals of the receiving state generally will not enjoy any privileges and immunities.

This discussion of privileges and immunities does not, however, address the situation of U.S. personnel assigned to U.S. missions to international organizations. Note also that USAID employees generally receive their privileges and immunities pursuant to the bilateral assistance agreements between the United States and the particular country to which the employee is assigned. USAID employees can determine their status at a particular post by talking with the USAID Regional Legal Advisor or the Executive Officer.

BACKGROUND

Centuries ago, sovereign states discovered that it was not possible to maintain useful diplomatic relations with other nations if their respective diplomatic envoys feared being thrown into jail for carrying unfavorable opinions to the host government or for other real or imagined offenses to the host state. When early diplomats began to reside in host states, states realized that diplomats needed security in their persons, homes, and official papers in order to accomplish the work that both the sending and receiving states agreed that they should accomplish. Over time, a body of customary international law developed to provide a broad range of privileges and immunities for diplomats, eventually including some degree of similar protection for members of their staffs and families. The VCCR reflects customary international law, as it developed over the centuries, regarding diplomats and diplomatic premises. The vast majority of countries are parties to this treaty.

Consular representatives were traditionally considered quite apart from diplomats. Historically, consular functions consisted of helping to resolve problems involving citizens from the consul's home country and issuing travel documents. These were held to be matters not warranting special privileges and immunities. Over time, however, consular functions became more sophisticated. States came to realize that at least a limited degree of protection was necessary for their consuls. Many nations, including the United States, entered into bilateral agreements with their principal allies and trading partners to provide for certain consular privileges and immunities.

The VCCR incorporates rules that were developed by customary practice and found in bilateral consular agreements and has obtained broad adherence. However, these consular privileges and immunities are generally markedly less than those afforded diplomats.

Nonetheless, some states have, on a bilateral basis, concluded agreements with the United States that provide additional privileges and immunities for consular personnel. It is thus critical, when reviewing privileges and immunities for consular personnel, to determine whether there is an applicable bilateral agreement.

Privileges and immunities for a U.S. Government employee may vary considerably from one post to another because privileges and immunities are based on the status accorded a particular individual when he or she is formally accepted in a specific capacity at a specific post by the receiving state. Status is not determined, in this context, by any professional designation, rank, or title that the sending state may assign.

Possession of a diplomatic passport alone affords its holder no privileges or immunities of any kind. The advantages that the diplomatic passport does afford are only courtesies that are without significance under international law and should not be relied upon.

Similarly, a person accredited to a particular country is entitled to the privileges and immunities that correspond to his or her specific status only in that particular country (and, to a limited extent, when in transit to or from that country); not in third countries when on personal leave or even on official TDY. The receiving state accepts the posting of an individual and has the power to end privileges and immunities at any time by declaring that individual *persona non grata*, giving the individual a reasonable time to depart before privileges and immunities cease. The receiving state has no obligation to explain why the individual has been declared *persona non grata*.

DIPLOMATIC IMMUNITY (EMBASSY ASSIGNMENTS)

While all official U.S. employees accredited to embassies abroad share certain protection (e.g., criminal immunity, personal inviolability, and inviolability of property), there is a functional distinction between diplomatic agents (engaged primarily in diplomatic exchange between the two states) and members of the administrative and technical staff (engaged primarily in the support of the former category). Both categories of personnel enjoy total immunity from the criminal jurisdiction of the receiving state. However, diplomatic agents enjoy more extensive immunity from the civil and administrative jurisdiction of the receiving state than do members of the administrative and technical staff. Administrative and technical staff (and family members of diplomatic agents and administrative and technical staff) enjoy immunity only if they are not nationals of the receiving state. And service staff enjoy immunity only if they are not nationals of the receiving state. They enjoy no criminal or general civil and administrative immunity; their immunity extends to acts performed in the course of their official duties. Those on TDY who have not been notified to the host state likely have no privileges or immunities; nor do American citizens locally hired (e.g., Rockefeller appointments or personal service contractors). Eligible family members who are not nationals of the receiving state derive their privileges and immunities because of their connection to the accredited employee.

It is the duty of all accredited personnel to respect the laws and regulations of the receiving state. U.S. Government employees are all expected to pay their just debts and other obligations and may not rely on their privileges and immunities to avoid them.

Criminal Immunity

Complete immunity from criminal jurisdiction means that a person may not be detained or arrested or subject to a body search and may not be prosecuted or required to give evidence as a witness. This immunity can only be waived by the U.S. Government. Any waiver must be written and stated explicitly. Diplomatic immunity cannot be waived by the individual or the post.

To avoid a common complication, individuals who drive vehicles in the host state are advised to carry local liability insurance and may wish, in light of several cases where U.S. Government employees are being sued in the United States, to carry the same liability insurance limits overseas as they do at home.

Immunity from criminal jurisdiction does not mean that the receiving state authorities are precluded from interrupting certain dangerous criminal actions that present an immediate threat to public safety (e.g., stopping a diplomat who is driving dangerously). However, Foreign Service employees serving abroad need not perform duties under the threat of being treated as a common criminal by the law enforcement and judicial authorities of the receiving state.

Civil and Administrative Immunity

Civil and administrative actions are those in which a person or business (or a government) files a complaint (often seeking monetary damages) against another person before the civil or administrative authorities of the receiving state. Diplomatic agents enjoy comprehensive immunity in this respect, with three exceptions: actions connected with real property in the receiving state; actions where the diplomat is an executor or beneficiary of an estate in the receiving state; and actions relating to professional or commercial endeavors engaged in by the diplomat outside the scope of official functions. In general, members of the administrative and technical staff of embassies are only afforded civil and administrative immunity with respect to actions related to the performance of their official functions. (Special bilateral agreements with some countries grant more extensive immunities, which are sometimes identical to those of diplomatic agents, to members of the administrative and technical staff. Check with your post management officer for the status of a specific country.)

For example, a member of the administrative and technical staff would probably be personally immune from a suit for breach of contract in connection with a contract that the employee negotiated with a local vendor for services to be provided to the embassy (although the U.S. Government might be a defendant). On the other hand, a member of the administrative and technical staff would ordinarily have no immunity from a private lawsuit for failure to pay personal debts or for compensation for damage to the property of a local citizen alleged to have occurred while the individual was off duty.

DIPLOMATIC IMMUNITY AND FAMILY MEMBERS

The preceding paragraphs refer to the immunities of the employee. The fundamental notion of privileges and immunities is to protect the interests of the sending state in having its employees be able to perform their official functions. Sovereign states discovered some time ago, however, that the employee could not be effectively protected without extending certain protections to the members of the employee's immediate family who reside with him or her. Today, family members forming part of the household of most diplomatic personnel who have been notified to the receiving state are also accorded extensive immunities. However, cohabiting partners of Foreign Service personnel or other members of household are not accorded any of the privileges described below. Further, adult children are not typically afforded immunities unless special circumstances (e.g., substantial disabilities) warrant.

U.S. citizen spouses and other household family members have the same immunities as the sponsoring accredited diplomat. However, under the VCDR, family members who are nationals of the host country (when the sponsor/employee is a diplomatic agent) or nationals or permanent residents (when the sponsor/employee is a member of the administrative and technical staff) do not have privileges and immunities in the receiving state. For example, a spouse of French nationality would not have privileges and immunities in France but, when posted to any other country, would receive precisely the same privileges and immunities as a spouse of U.S. nationality.

The criminal immunities of family members of diplomatic personnel are the same as those which the sponsoring employee enjoys, including total criminal immunity for the families of both diplomatic agents and members of the administrative and technical staff who have been notified to the receiving state.

The civil and administrative immunities of families also correspond to those accorded both categories of sponsors. However, members of the administrative and technical staff (the sponsors/employees) enjoy civil and administrative immunity only for their official functions. Thus, family members of administrative and technical staff employees enjoy no civil or administrative immunity (except in specific countries where a bilateral agreement might provide otherwise).

Waiver of Diplomatic Immunity

The right to waive immunities for any of its diplomats, employees, or family members resides in the government of the sending state and in our case only with the Department of State. The individual who ultimately benefits from the immunity has no power to waive such immunity, even in cases where he or she believes that it would be in his or her interest to do so. Rather, the sending state may waive immunity when it judges that to do so is in the national interest. An individual whose immunity is waived has no standing under international law to protest this determination.

The Department of State requests waivers of immunity from criminal jurisdiction in almost all cases involving foreign personnel accredited to the United States to ensure that the proper course of justice proceeds. On this basis, the U.S. Government may seriously consider waiving the criminal immunity of its employees, especially in cases where it believes the employee would receive a fair trial and the interests of the United States would not be harmed.

The only instance in which the action of an individual can directly cause the partial loss of immunity is when an employee entitled to civil and administrative immunity initiates a civil suit in the local courts. In that case, the VCDR bars the individual from asserting immunity from counterclaims with respect to the same subject matter.

Even in a case in which all would believe it to be in the interest of the U.S. Government for a certain immunity to be waived (e.g., an embassy employee is the sole, disinterested witness to a crime and, as a “good citizen,” wishes to testify as a witness at the trial), authorization for a limited waiver of immunity must be sought from the Department of State by the embassy. If granted, it must be expressly communicated to the foreign ministry of the receiving state before the employee takes any action. (A limited waiver might, for example, be devised to permit a diplomat to testify regarding an automobile accident that he or she witnessed, but leave completely protected the diplomat’s immunity from the jurisdiction of the receiving state in all other respects.)

Family Member Employment

Under the VCDR, a receiving state may permit local employment by diplomatic family members.

The Family Liaison Office in the Department of State coordinates the negotiation of bilateral work agreements with other states to increase the opportunities for family members of official U.S. Government employees to obtain employment in the state to which their sponsor has been assigned. As of 2015, 122 bilateral work agreements and 32 de facto work arrangements have been concluded, and negotiations with additional countries continue.

These agreements acknowledge the limitations on civil and administrative (but not criminal) immunity for family members who enjoy diplomatic immunity and take up employment in the receiving state, but only to the extent that such civil or administrative actions are related to the employment.

In other words, there is no civil or administrative immunity for acts by the employed family member that is connected to his or her employment. For instance, immunity would probably not exist in the case of a suit against a family member by the employer based on allegations of fiscal improprieties. Likewise, a family member who took a position as an attorney, for example, would be subject to the administrative of the receiving state, including licensing requirements.

LIMITS ON IMMUNITY

Persons enjoying diplomatic privileges and immunities are, at least in a figurative sense, “above the law” of the receiving state. All states that enter into diplomatic relations with other states accept this encroachment on their sovereignty as a necessary cost of being a member of the world community. However, the immunity concept would never have endured if its application left the receiving state helpless to react to the commission of serious crimes in its territory or without recourse when foreign diplomats abuse the civil law rights of its citizens. In order to understand that some control must be retained, one need only recall the sense of outrage expressed by U.S. citizens whenever diplomatic immunity thwarts prosecution of a serious crime by a diplomat assigned to the United States. For this reason, the principle developed that all persons enjoying privileges and immunities also have a duty to respect the laws and regulations of the receiving state. This principle is expressly stated in both the VCDR and the VCCR.

In addition, the receiving state has the right to declare any accredited person to be *persona non grata* (PNG) at any time and without stating a reason. When declared PNG, a person has a certain period of time to depart the country before being divested of all privileges and immunities. Failing such departure, the person faces any pending legal actions (civil or criminal) with only the defenses available to an ordinary citizen. In extreme cases, the receiving state will designate a very short time within which departure must take place or even formally expel the person.

The PNG procedure is sometimes employed for purely political purposes. It is also used by the host state to require the departure of diplomatic personnel who have committed serious crimes or who have shown themselves to be generally disrespectful of local law. Family members may not be declared PNG since their privileges and immunities are derivative, stemming from their status as family members. However, if the departure of a family member is desired, it is common practice to declare the sponsor PNG, thereby divesting the entire family of protected status. The PNG procedure is harsh and abrupt, but receiving states do not hesitate to use it in addressing unacceptable behavior.

Furthermore, immunity from the criminal jurisdiction of the receiving state is not a pardon of criminal behavior; it simply creates a bar to the exercise of jurisdiction over the individual for the behavior by the receiving state for the period during which the individual has diplomatic status. Diplomatic immunity continues after the termination of diplomatic status only in respect to actions relating to the official acts of the employee. A person with diplomatic privileges and immunities who commits a crime may, after the completion of that tour, have to be concerned with extradition attempts by the country where the crime was committed or with the existence of an outstanding warrant for arrest that effectively bars return to the country in question.

The assertion of diplomatic immunity by U.S. diplomats, consular officials, and family members abroad, even in routine cases, does not occur without visibility in the embassy and the Department of State. To illustrate, a teenage diplomatic dependent is apprehended in an act of vandalism, identifies him or herself as a person who enjoys diplomatic immunity, and is thus released.

Within a short time, the local authorities will bring the incident to the attention of the host country foreign ministry that will in turn send a note to (or, in extreme cases, call in) the U.S. ambassador to remind him or her in pointed terms of the duty of all diplomatic personnel to respect the law of the host state and to ask that all necessary steps be taken to prevent such occurrences in the future. Sometimes the host country will ask for a waiver of immunity. The ambassador may feel obliged to apologize personally to the victims of such activity. Involvement of the embassy's front office will almost certainly prove embarrassing to the employee and the family involved.

The Department of State, as a matter of policy, directs that personnel at posts abroad pay their traffic fines promptly, regardless of whatever privileges and immunities they enjoy. The Department of State instructs its personnel abroad to drive safely and comply with local traffic laws, and considers attempts to “hide behind immunity ” inappropriate.

Department of State regulations prohibit diplomatic or consular personnel from taking advantage of their privileges and immunities for improper objectives or to evade the settlement of just obligations. Violations of this prohibition would almost certainly have a negative effect on the individual's career.

CONSULAR IMMUNITY

Consular immunity today proceeds from the same conceptual basis as diplomatic immunity. Therefore, some of what is said above about status, duty to respect local law, and PNG also pertains to consular immunity. The United States has special bilateral consular conventions with a few countries that grant consular immunities that are substantially enhanced privileges and immunities. The terms of these special consular agreements differ; some provide more extensive immunity only to the employee, not to family members. Consular personnel should always confirm their status at a specific post.

In general, consular privileges and immunities are dramatically more limited in scope than those afforded diplomats, particularly with respect to immunity from the jurisdiction of the receiving state. Consular officers and other employees at consulates have criminal, civil, and administrative immunity only with respect to acts performed in the exercise of consular functions. With limited exception for serious crimes, consular officers cannot be arrested or detained pending trial. Members of the consular staff, however, have no such protection.

Note, however, that persons assigned to consular sections of U.S. embassies are members of the diplomatic mission and accordingly are granted diplomatic status.

The family members of consular employees at consulates have essentially no immunity from the jurisdiction of the host state as the family members do not perform official acts.

The determination of whether something qualifies as an “official act” or “consular function” is generally determined by the courts of the receiving state. This means that in the face of criminal charges or a civil action concerning official acts, the post should immediately contact L/DL.

The best approach when you are serving at a post abroad is to study the local customs and commercial practices carefully and pursue the same “good citizen” style of life followed at home. If you nonetheless run afoul of the law of the host country, privileges and immunities provide some degree of protection, as explained above.

RESOURCES AND REFERENCES

Click an office or organization below for contact information and to learn more.

[The Transition Center at FSI](#)

[Transition Center’s Overseas Briefing Center](#)

[Transition Center’s Training Division](#)

[Related Transition Center Training](#)

[Basics for Overseas Employment \(MQ703\)](#)

[Family Liaison Office \(FLO\)](#)

[Office of the Legal Adviser \(L\)](#)



SECTION 1



08 - TRANSITION CENTER RESOURCES

FSI TRANSITION CENTER

The Foreign Service Institute's Transition Center serves U.S. Government employees and family members of all Foreign Affairs agencies assigned to diplomatic posts abroad, providing outstanding training, resources, and information for personal and professional effectiveness throughout all phases of the employee and family member career cycle.

Three divisions provide different services, listed below. The Transition Center also partners with the Office of Medical Services on the High Stress Assignment Outbrief Program, which is mandatory for those returning from Priority Staffing Posts and highly recommended for returnees from other high threat posts.

OVERSEAS BRIEFING CENTER

Are you in the process of bidding on an assignment or considering an overseas appointment? The Overseas Briefing Center offers a family-friendly place to research potential posts and find out more about Foreign Service life. Almost all of the information that the OBC has to offer is on the State Department intranet.

The Overseas Briefing Center responds to the needs of the Foreign Affairs community, serving all federal agencies that send personnel to a U.S. mission abroad. OBC staff members have many years of overseas Foreign Service experience and a strong commitment to outstanding customer service. Stop by, call, or e-mail with any questions at all related to serving the U.S. overseas.

The OBC is located in Arlington Virginia and open weekdays from 8:15 a.m. to 5 p.m., as well as some Saturdays and evenings. For more information, [check the online schedule](#). Those without a State Department badge can call (703)302-7277 or email FSIOBCInfoCenter@state.gov to be put on the visitor's list.

For a comprehensive listing and description of all resources found in the OBC, see [the chapter on Bidding and Post Research](#). The following is an overview of the comprehensive information that the OBC has to offer:

Resource

Consultations with OBC staff are available on a walk-in basis, by appointment, or through phone, email or Google Hangout. OBC has subject matter experts available daily to answer your questions about researching, planning and preparing for your overseas or domestic assignment.

How to Access

By Request + On Site

Post Info to Go – Post Info to Go (**PITG**) is an online collection of documents and information [stored in a database on the intranet](#).

Documents sent by the post include post-specific information on a full spectrum of key topics such as:

- Spouse employment
- Housing
- Crisis preparedness and security
- Education
- Consumables
- Medical facilities
- Automobiles
- Importing pets
- 'Welcome to post' materials
- Shipping details for household effects

On Demand + By Request + On Site

1. The **PITG database** is housed on the Department of State intranet. Employees with OpenNet + access can find [Post Info To Go online](#). Printed copies of Post Info To Go profiles are available for review on site in the OBC (Room E2126 at FSI).

2. Employees and family members without Department of State intranet access may request copies of PITG documents by sending a request to FSIOBCInfoCenter@state.gov.



Resource

Personal Post Insights – Personal Post Insights (PPIs) are anonymous surveys about life at post filled out by people currently living at or recently returned from post. The opinions are honest and unedited by OBC. PPIs are accessible on the [Transition Center intranet](#).

How to Access

On Demand + By Request – PPIs are housed on the intranet. However, hard copies are printed and put into boxes in the center, and OBC staff can email PPIs to those without access by request at FSIOBCInfoCenter@state.gov. Anyone can submit a PPI directly from the Internet (no intranet access required).

School Yearbooks, Cultural Guides, and Cross-Cultural Reference Books – The Overseas Briefing Center has many books on topics relevant to transitioning overseas and adjusting to life at a new post. Some of these books are available online as eBooks – visit [the OBC intranet](#) for more information.

On site in the Overseas Briefing Center (Room E2126 at FSI)

Post-Specific Audiovisuals – the Overseas Briefing Center has hundreds of post-specific audiovisuals available as a DVD or CD and may be checked out for two days or viewed in-center. Many of these are also hosted [on the intranet through BNET](#).

On Demand + On Site – Employees with access to the Department of State's BNET system can find videos on that network. Physical copies can be borrowed for a two-day period from OBC.

Publications – The Transition Center and the Overseas Briefing Center put out publications such as the [Foreign Service Assignment Notebook](#) (FSAN), [Where in the World Are You Going](#) (a children's workbook), and [Protocol for the Modern Diplomat](#). [View TC's publications online](#).

On Demand – these resources are available on the OBC internet pages.



Resource

Handouts – The OBC has an evolving collection of handouts, resource sheets, and checklists on topics such as planning your pack out, traveling with pets, personal documents, financial planning, insurance, and more. All handouts can be downloaded by employees from [the intranet](#), and many are available on [TC's Internet site](#).

How to Access

On Demand + By Request – The majority of handouts are [available on the Internet](#), but the ones covering more sensitive material are only available on the Department of State intranet. Employees and family members may contact OBC staff at FSIOBCInfoCenter@state.gov to request files in electronic format.

Welcome to Washington Resources – the OBC has a collection of information aimed at helping you transition back to the United States after spending time overseas, or to help you adjust to the US for the very first time. Information can be found on both the [Internet](#) as well as the [intranet](#).

On Demand + By Request + On Site

Resources can be accessed on the State Department intranet and the public OBC pages on the internet. The one exception is the childcare handout. To receive a copy of this send an email to the OBC at FSIOBCInfoCenter@state.gov.

Recordings of selected Training Division classes, including the Special Needs Education Overseas Seminar, the Tax Seminar, and Traveling with Pets.

On Demand + On Site

All recorded videos in DVD form may be checked out for two days through the Overseas Briefing Center, and some videos are also available online [on the intranet through BNET](#).

CultureGrams offers country-specific culture information in a world report edition, a kid's edition, and U.S. states edition. Content is also accessible in audio format.

On Demand

Email the Overseas Briefing Center at FSIOBCInfoCenter@state.gov for the username and password.



TRAINING DIVISION

The Transition Center's Training Division offers employees and their families training and preparation for a safe and fulfilling foreign affairs community experience, with specific attention paid to the various transitions common within the community. Comprehensive life skills training begins with presentations and courses targeting those new to foreign affairs life. Most courses are open to anyone in the foreign affairs community; however, some courses are designed specifically for spouses/partners, while others focus on children's concerns. In addition to [life skills courses](#), the Training Division also facilitates a series of [personal security courses](#) to prepare all community members for living and working overseas. Whether new to the international lifestyle or a seasoned globetrotter, the Transition Center's Training Division offers courses that meet the needs of employees and family members.

For course descriptions and schedules, [visit us online](#).

Foreign Affairs Life Skills

[Preparing for Foreign Service Life](#) courses prepare employees and family members for the many nuanced realities of the Foreign Service life, covering topics such as communicating across cultures, protocol, traveling with pets, personal resilience, moving logistics, and regulations and allowances.

[Family Member Employment](#) courses explore options for family member employment overseas, preparing for an international job search, working in international development, and building a portable career.

[Personal and Financial Planning](#) courses address the challenging aspects as a foreign affairs community member in managing your rental property from overseas, managing personal finances, relevant legal considerations, and filing taxes.

[Navigating the Foreign Service with Children](#) courses address the challenges of raising children abroad, including encouraging resilience, raising bi-lingual children, and special needs education.

[Summer Youth Program](#) – A two-day program introduces young family members in grades two through twelve to the world of diplomacy. The program explores the realities of living overseas as an American, safety and security threats children might face in an overseas environment, and tools needed to protect themselves.

Security Overseas Seminars

[Security Overseas Seminar](#) (SOS) – Security experts discuss the threats and hazards overseas, and strategies to reduce risk. SOS is required for USG employees working under Chief of Mission and highly recommended for family members.



Basic Personal Defense – This course is designed to assist one in recognizing physical threats and defending oneself if the threat escalates to a physical confrontation. Instructors will demonstrate sound personal defense tactics, supervise participant practice and explain the distinct difference between personal-defense and being seen as an attacker.

Advanced Security Overseas Seminar (ASOS) – This online course refreshes and builds on security skills gained from the Security Overseas Seminar (SOS). Participants interact with fictional employees in a virtual representation of a U.S. embassy through an immersive online environment. A pre-test is also included allowing those with up-to-date security expertise an opportunity to proficiency-out of taking the entire course.

Online Resources:

Overseas Crisis Readiness (Free Internet Resource)

Realities of Foreign Service Life (Free Internet Resource)

For course descriptions and schedules, [visit us online](#).

CAREER TRANSITION CENTER

The Career Transition Center provides training, counseling, and other assistance to U.S. citizen employees of the Department of State and other federal foreign affairs agencies who are leaving U.S. Government service.

The CTC conducts three flagship programs:

- the **Job Search Program (RV102)**,
- the two-day **Mid-Career Retirement Planning Seminar(RV105)** and
- the four-day **Retirement Planning Seminar (RV101)**.

Alternatively, employees may enroll in one or both of the one-day workshops that are embedded in the four-day Retirement Planning Seminar. **RV 103 includes Financial Management and Estate Planning** and **RV 104 includes Annuities, Benefits, and Social Security**.

Employees may enroll in RV 101, 103, 104, or 105 more than one time during their career.

Spouses or partners may attend RV 101, 103, 104, 105 on a space available basis.

The CTC also provides:

Posting of job leads for employers; job seekers may subscribe to the posting service.

- Annually, three job fairs in conjunction with the Job Search Program (RV102). Private sector and non-profit employers as well as federal agencies participate in the fairs.
- Volunteer Fair in the Job Search Program (approximately 20 volunteer organizations participate)

More information about the Career Transition Center, including course dates and registration information can be [found online](#).

RESOURCES AND REFERENCES

Click an office or organization below for contact information and to learn more.

[The Transition Center at FSI](#)

[Transition Center's Overseas Briefing Center](#)

[Transition Center's Training Division – Foreign Service Life Skills](#)

[Transition Center's Training Division – Security Overseas](#)

[Transition Center's Career Transition Center](#)

[Transition Center's High Stress Assignment Outbrief Program](#)

Transition Center Courses – View [all Transition Center course offerings](#) online.



SECTION 2:

Bidding Considerations





09 - BIDDING RESOURCES AND POST RESEARCH

The bidding and post research process is a critical part of the foreign affairs lifestyle, no matter how new or seasoned you are. Overseas postings in the Department of State typically range from 2-3 years (with shorter tours in high threat posts and occasional longer tours with extensions). However, the first two tours for new DOS employees are 2 years each. The length of tours in other agencies varies, and can be significantly longer in some cases. With this in mind, it is important to determine posts that will be a good fit for you and your family from the available bid list. Being well-informed about the realities of life at your new post will increase the probability that your new assignment will be a good match for you, your family, and your own particular situation.

The Transition Center at FSI has a number of resources aimed at helping employees and their family members achieve these goals. The Overseas Briefing Center (OBC) in particular has a wealth of post-specific information and resources aimed at helping employees and their family members make informed bidding decisions.

ACCESS THE OVERSEAS BRIEFING CENTER ONLINE AND AT FSI

Department of State OpenNet

The vast majority of OBC's information may be accessed on the Department of State intranet system, on [OBC's intranet site](#) and on [Post Info to Go](#).

Public Internet Pages

Supplemental information and checklists are available on the [OBC's internet site](#).

Video Chat (Skype/Google Hangout)

The Overseas Briefing Center offers all of its users the option to communicate using a video chat application such as Skype or Google Hangouts. Questions from members of the U.S. foreign affairs community can request a live discussion with an OBC staff member by sending an email to FSIOBCInfoCenter@state.gov. Live video chats can be accommodated between the hours of 8:00 AM – 5:00 PM US Eastern time.

At the Foreign Service Institute (FSI)

For those who cannot access the State Department intranet, who prefer sitting down and reading material in hard copy, or who would like to speak in person with OBC staff, the Overseas Briefing Center is located in room E-2126 at the Foreign Service Institute and is open from 8:15 – 5:00 M-F with occasional special weekend and extended hours. Visit our [Internet page for full details](#) and for directions and parking information.

NOTE: Those without a Department of State badge will need to be placed on the visitors list. To be placed on the visitor's list, contact OBC staff by 2:00 PM the business day before your intended visit. Contact the OBC by phone at 703-302-7277 or 703-302-7276, and by email at FSIOBCInfoCenter@state.gov.

BIDDING RESOURCES IN THE OVERSEAS BRIEFING CENTER

The variety of informational tools available through the OBC can assist you in answering questions about: logistics for household effects and personal vehicle, housing at post, local technology, pet shipping and importation, community groups and educational resources, relocation allowances, and adaptation guides and advice.

Post Info to Go

The Overseas Briefing Center's [Post Info to Go database](#) provides post-specific documents compiled from more than 270 posts worldwide. Community Liaison Office (CLO) Coordinators and Management Officers work closely with the OBC to submit and update their post's documents throughout the year.

Post Info to Go documents cover a variety of topics on life at post to help bidders make an informed decision. The core Post Info to Go documents include:

- Welcome to Post (TM3) cable



- Pet Survey including information about quarantine and import restrictions
- CLO Welcome to Post information
- a consumables list, if appropriate, or suggested items to bring to post
- information on schools at post
- housing information
- Technology Survey
- cultural information
- a welcome note from the post or Regional Global Employment Advisor (GEA) if applicable

Posts often include additional documents about housing, local activities and community, and additional adaptation resources.

Access Options:

- 1) These documents are available through [OBC's intranet site](#),
- 2) Copies are available in hard copy in the OBC (FSI Bldg. E, Room 2126)
- 3) Documents can also be emailed upon request by emailing OBC staff at FSIOBCInfoCenter@state.gov.

Personal Post Insights

Personal Post Insights (PPIs) on the are anonymous surveys about life at post filled out by those currently living at post. PPIs are one of the most popular resources in OBC, providing honest personal opinions about the positive as well as negative realities of life. These help bidders get a sense of what others really think of life at post to be able to better make informed bidding decisions.

Personal Post Insights are available on the OBC intranet site as well as in hard copy in the OBC. OBC staff can also email PPIs to those without access by request at FSIOBCInfoCenter@state.gov.

Access Options:

- 1) Personal Post Insights are available on the OBC intranet site
- 2) In hard copy in the OBC
- 3) OBC staff can also email PPIs to those without access by request at FSIOBCInfoCenter@state.gov.

How to Submit a Personal Post Insight:

The Overseas Briefing Center relies on the foreign affairs community for new PPI submissions, and your contributions are highly valued by prospective bidders. PPIs may be submitted on [OBC's Internet site](#) (no State Department intranet access required) or on the [OBC intranet site](#).

Post Bidding Considerations

The [Post Bidding Considerations matrix database](#), which is integrated with [Post Info to Go](#), is an easy-to-use reference that was developed in collaboration with a Post Management Officer. An OBC staff member updates this database every 2 weeks. The Post Bidding Considerations matrix allows bidders to view specific allowances and other criteria that play a role in bidding decisions, including:

- Cost of Living Allowance (COLA)
- Post Differential
- Danger Pay
- Equity (State Department first and second tours only)
- EFM Accompaniment Restrictions
- Consumables Allowance
- Service Needs Differential
- Historically Difficult to Staff
- Tour of Duty Length
- Number of R&Rs
- R&R Point
- Post Locality Type
- Education Allowance

Bidders can also mark up to 10 posts as “favorites” and compare the criteria of 3 at a time side by side.

Access Options:

- 1) The matrix is available through Post Info To Go on the State Department OpenNet
- 2) It is also available as an Excel spreadsheet available by email upon request from FSIOBCInfoCenter@state.gov
- 3) Copies are available for reference in hard copy in the Overseas Briefing Center (FSI Bldg. E, Room 2126)

Post Audiovisuals

The Overseas Briefing Center has a large collection of post-specific audiovisuals that enable bidders to see what life is really like for employees and their families in the foreign affairs community rather than from a tourist point of view.

Post Videos

Post videos are narrated, live footage giving insights into life at post, from the housing, schooling, and recreation to the overall city and embassy community life.

Access Options:

- 1) Many post videos are available on the State Department's [BNET system on the intranet](#). For bidders at posts overseas who may not have a State.gov account, contact your Community Liaison Office Coordinator (CLO) to ask how you can view online videos.
- 2) Post videos can also be checked out and taken home for two days from the Overseas Briefing Center.

KidVids

The Overseas Briefing Center also has a collection of KidVids, which give an overview of life at post from a youth's point of view (though adults should not write off their usefulness, either). The OBC holds a contest for KidVid submissions every spring, and full details [are available online](#).

Access Options:

- 1) KidVids can be checked out and taken home for two days from the Overseas Briefing Center.

Cultural Resources

The Overseas Briefing Center subscribes to CultureGrams, an online service that provides country cultural information, reports for kids, interviews with locals, recipes, infographics, and more.

Access Options:

- 1) CultureGrams is accessible from the Internet and available to any employee or family member posted to a U.S. mission overseas. Email the Overseas Briefing Center at FSIOBCInfoCenter@state.gov for username and password.

There are also copies of books from a series entitled "Culture Shock!" that are available in the OBC and can be borrowed on multi-day loan.

For more specialized research and country-related cultural reports, read about additional options in the [Researching Beyond OBC](#) section.

CONDUCTING POST RESEARCH WITHOUT DEPARTMENT OF STATE INTRANET ACCESS

Because the Overseas Briefing Center serves all members of the Foreign Affairs community, regardless of agency affiliation or employee or EFM status, it is understood that a portion of OBC's clientele does not have access to the Department of State intranet system (i.e., no State.gov account).

To help address this issue, the OBC has a number of ways to connect interagency personnel, EFMs, and those in transit status with the valuable resources and information that OBC has to offer.

Access Information on OBC's Public Internet Site

The Overseas Briefing Center has included variety of information, including the content of some of our most popular handouts and resource sheets, [on our Internet site](#). The online information includes:

- [publications and online resources](#)
- [country information and bidding resources](#)
- [transition to Washington information](#), and
- [resources for preparing to go overseas](#) (packing/shipping checklists, pet shipping references, and other tools).

In addition to the OBC's online information, there are also [Community Developed Resources](#) that provide a collection of tips and advice.

Request Information by Email

OBC staff respond to requests to email Post Info to Go documents, Personal Post Insights, or any other OBC resource to interagency personnel or EFMs who are unable to access these materials online. Contact the OBC at FSIOBCInfoCenter@state.gov to request materials, or call OBC at 703-302-7277.

Visit the OBC

The Overseas Briefing Center has hard copies of the material that is unavailable on the public Internet site, such as Post Info to Go, Personal Post Insights, and the post video collection available to view in the center. Those from other agencies or EFMs in the Washington, D.C. area who cannot access Post Info to Go online are welcome to visit the OBC.



The OBC is open from 8:15 AM – 5:00 PM Monday through Friday, with select extended evening and weekend hours (the [complete schedule is available online](#)). To visit the Overseas Briefing Center, contact the OBC at 703-302-7277 no later than 2:00 PM at least one business day prior to ensure your access request is processed for the visitor's list. Visit the OBC's site for [parking information and directions](#). For additional questions, email FSIOBCInfoCenter@state.gov.

Connect with OBC Staff

OBC Staff are available during OBC open hours to answer questions regarding your new post or the logistics of an international move. OBC staff members are available by phone at 703-302-7277, by email at FSIOBCInfoCenter@state.gov, or for an in-person appointment. OBC is also equipped to coordinate long-distance one-on-one or group consultations through a variety of mechanisms including Google Hangouts, Adobe Connect, Skype, and more.

Not Sure Where to Begin?

Contact the OBC at 703-302-7277 or at FSIOBCInfoCenter@state.gov with your situation and we will consider what might be the best option to address your needs.

RESEARCHING SPECIALIZED TOPICS

Beyond post-specific information, the Overseas Briefing Center has a wealth of material on specialized topics that may influence your bidding decision or you may wish to study after being assigned to a post.

Pets: Shipping and Import/Export Requirements

The Overseas Briefing Center has compiled extensive resources on traveling with pets. The OBC has an entire section [on its intranet site](#) devoted to this topic, and has put together [country information on import restrictions and quarantines](#) taken from the Pet Surveys made available through [Post Info to Go](#). This information is available in handout format called the [OBC Pet Chart](#). OBC also has a handout detailing the entire pet shipping process called the [Shipping Pets Checklist](#).

Access Options:

Due to the nature of the information contained within, these resources are available online [on our intranet site](#), in hard-copy format in the OBC, and through email upon request at FSIOBCInfoCenter@state.gov.

EFM Employment: Resources and Support Services

The Overseas Briefing Center stocks many handouts, resources and publications on family member employment from the Family Liaison Office (FLO), including the Family Member Employment Report (FAMER) for each post.

For more information on family member employment, see [Chapter 10](#).

Schools: Overseas and in the Washington DC Area

The Overseas Briefing Center has information on schools around the world, including a collection of school yearbooks and school fact sheets from the Office of Overseas Schools. Many posts include relevant school information in their Post Info to Go documents, and the OBC also has some school and education-related CDs and DVDs available for checkout in its audiovisuals collection.

To begin your research, find out whether the specific posts you are considering have schools supported by the Department of State's Office of Overseas Schools. Fact sheets are available [on the Internet](#).

You may wish to investigate alternative or additional educational options. At some posts there are a number of schools that embassy children attend. While these may not be receiving supplemental funding by the Office of Overseas Schools because they may require religious instruction or they do not offer the standard U.S. curriculum, their curriculum or services may better meet your child's needs or parent preferences and may still merit consideration. A parent may use the designated post education allowance for these school options. Check post reports and other post-specific education information at the Overseas Briefing Center, and take a look at the Office of Overseas Schools' [intranet listing of additional schools](#). These are more extensive, multi-page reports produced by the Office of Overseas Schools. The OBC can assist with obtaining copies of the reports, as needed.

Be sure to research special education resources, if needed. Facilities and school programs vary greatly from post to post. To determine if specific posts offer adequate opportunities for your special needs child(ren), consult with the Child & Family Program (M/MED/MHS) at MEDCFP@state.gov. MED/MHS/CFP coordinates post approval and medical/educational clearance recommendations for your special needs child in coordination with the Medical Clearance division in Washington DC and overseas medical providers. The [Medical Clearances Preview tool](#) on the intranet can also be useful. You may also contact the overseas health unit staff at the posts you are considering for their guidance.

For more information on schools, see [Chapter 11, Education for Foreign Service Children](#).

LGBT+ Considerations

Because of the variety of legal conditions surrounding same-sex relationships throughout of the world, LGBT bidders will want to do some additional research. It is important to thoroughly investigate what life at post is like for LGBT personnel as well as the accreditation process for any same-sex spouses or domestic partners intending to accompany the employee to post. Bidders with questions about issues affecting LGBT families overseas should contact their Career Development Officer (CDO) or Crystal Johnson (Johnsoncy2@state.gov) in the office of HR/CDA as soon as possible.

The Overseas Briefing Center has a handout on LGBT+ resources available [on the Internet](#), [on the intranet](#), and in the center. You can also contact the OBC at FSIOBCInfoCenter@state.gov to request a copy. Annually, the Transition Center presents the evening program MQ 130 – LGBT in the Foreign Service, which addresses current DOS policies and realities that LGBT employees and family members face in the Foreign Service.

For more information on same-sex domestic spouses or partners, please see [Chapter 2 - Spouses, Same-Sex Domestic Partners, and Members of Household](#).

Medical Information: Country Information and Contact Offices

It is important to consider health-related issues in each country. Factors that could affect your health include climate, altitude, locally prevalent infectious diseases, sanitation, security issues, pollution, and more. The Office of Medical Service's travel health and immunization clinics provide health information and recommended immunizations that are specific to US diplomatic missions. Please schedule an appointment with one of the State Department's clinics, located at HST, SA-1, and FSI (SA-42), as soon as you are aware of your destination.

The Office of Medical Services also offers online access to post medical handbooks and recommended immunizations on the Internet through [Travax](#). To access Travax, email FSIOBCInfoCenter@state.gov to receive the username and password.

RESEARCHING BEYOND THE OBC

The Overseas Briefing Center provides much of the information that may be of concern to bidders and strives to ensure its timeliness, relevancy, and accuracy. Once you have reviewed the relevant documents and post videos online or in the center, you can also consider taking advantage of a variety outside resources when researching a post.

Post Community

After narrowing down their choices, bidders often contact the community of people currently at post. The Community Liaison Office Coordinator is responsible for providing the Overseas Briefing Center with the information made available through Post Info to Go, and is therefore in an ideal position to answer any unique questions you may have about specifics regarding life at post. The Management and General Services (GSO) offices can also be helpful resources for post-specific logistics questions, and the incumbent in your upcoming position may have some insight about the job responsibilities and other particulars about life at post that he/she might be willing to share.

If you need help finding contact information for any of these offices, please contact the Overseas Briefing Center at FSIOBCInfoCenter@state.gov.



Government Libraries and Document Collections

There are many government libraries and document collections that have supplemental and complementary resources related to those found in the Overseas Briefing Center. The OBC can provide assistance in identifying and accessing additional resources for your particular questions or situation.

Diplopedia Post Reports

Post Reports are “guides to U.S. diplomatic posts and the cities and countries that host them. They include local conditions about the host country and in many ways are a "catch all" summary of life at post. They are useful not only to those recently assigned to, bidding on or about to complete a TDY at a post, but are also helpful to anyone wishing to learn more about a country and, in particular, U.S. presence in that country.

Post Reports may be [accessed on Diplopedia](#) on the Department of State intranet, viewed in the OBC, or by email request at FSIOBCInfoCenter@state.gov.

The Department of State’s Ralph J. Bunche Library

The Department of State’s Ralph J. Bunche Library has put together the following collection of databases and resources that might be useful in researching country information (note: to access the material on some databases, it may be necessary to have access to the State Department’s OpenNet):

Resource	Description
Balkan Insight	News site covering the Western Balkans Region.
CIRI Human Rights Data Project	Contains standards-based quantitative information on government respect for 15 internationally recognized human rights for 202 countries, annually from 1981-2011.
Countries and Their Cultures	A book that presents the cultural similarities within a country that set it apart from others by examining over 200 countries to document the myriad ways in which culture defines and separates the nations of the world as much as geographical borders do.

Resource	Description
Country Watch	An information provider for corporations, government agencies, universities, schools, libraries and individuals needing up-to-date news and information on each of the recognized countries of the world.
Economist Intelligence Unit	Country, risk, and industry analysis from The Economist.
Europa World Plus	Online version of the Europa World Year Book and the nine-volume Europa Regional Surveys of the World series. First published in 1926, the year book covers political and economic information in more than 250 countries and territories.
International Crisis Group	An independent, non-profit, non-governmental organization committed to preventing and resolving deadly conflict.
Rulers (of the World)	Lists of heads of state and heads of government (and, in certain cases, de facto leaders not occupying either of those formal positions) of all countries and territories, going back to about 1700.
Statesman's Yearbook	Information on all 194 countries in the world plus states and dependencies, covering key historical events, population, politics, economics, trade and infrastructure.

Resource	Description
<p>World Atlas</p>	<p>Search thousands of maps, flags, articles, and statistics in the interactive World Atlas from the Encyclopedia Britannica. Choose from political, physical, and other maps as you drill down from continents to countries, states, and cities.</p>
<p>World Constitutions Illustrated</p>	<p>Comprehensive, searchable listings of country constitutions worldwide.</p>
<p>World Religion Database</p>	<p>Contains detailed statistics on religious affiliation for every country of the world and provides source material, including censuses and surveys, as well as best estimates for every religion to offer a picture of international religious demography.</p>

The Stephen Low Information Center at the Foreign Service Institute

The FSI Information Center’s collection comprises diverse subject-matter areas with emphasis in the fields of international relations, area studies, political science, cross-cultural communications, employment and transition, training design and development, foreign language studies and second language acquisition.

Staff at the Information Center are always happy to help bidders find resources of interest. Contact the Information Center at InformationCenter@state.gov or by calling 703-302-7119.

The following Internet-accessible resources have been suggested by staff at the FSI Information Center as potentially helpful to bidders:

<p>CIA World Fact Book</p>	<p>Information on the history, people, government, economy, energy, geography, communications, transportation, military, and transnational issues for 267 world entities.</p>
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Resource	Description
Department of State Office of the Historian	Browse official documents from the published Foreign Relations of the United States series. The Foreign Relations of the United States (FRUS) series presents the official documentary historical record of major U.S. foreign policy decisions and significant diplomatic activity.
CountryReports.org	Over 35,000 pages of online content on the cultures and countries of the world.
World Bank	Offers economic information for countries worldwide as well as statistical datasets and scholarly publications.
UNData	United Nations data on crime, education, energy, the environment, finance, food and agriculture, gender, health, HIV/AIDS, human development, information technology, population, refugees, tourism, trade, and more.
Travel.state.gov	The official site of the Bureau of Consular Affairs. Information for U.S. citizens traveling and living abroad.
The International Monetary Fund (IMF)	Offers economic and financial information on countries worldwide, as well as statistical datasets and scholarly publications.
Hathi Trust Open Access Digital Library	A partnership of academic & research institutions, offering a collection of millions of titles digitized from libraries around the world.

Resource	Description
Lonely Planet, Frommer's, Fodor's, and Rough Guides	Online travel guides.

RESOURCES AND REFERENCES

Click an office or organization below for contact information and to learn more.

[The Transition Center at FSI](#)

[Transition Center's Overseas Briefing Center](#)

[Transition Center's Training Division – Foreign Service Life Skills](#)

[Transition Center's Training Division – Security Overseas](#)

[Related Transition Center Courses](#)

All Transition Center Training Division courses are related to helping you successfully prepare for an overseas move. View the [Life Skills and Security course offerings](#) online.

[Child and Family Program](#)

[Family Liaison Office](#)

[Foreign Service Youth Foundation](#)

[Office of Overseas Schools](#)

[MED Clearances](#)

[Ralph J. Bunche Library](#)

[Stephen Low Library](#)



10 - FAMILY MEMBER EMPLOYMENT

Family members seeking employment overseas may find their prospects both rewarding and challenging. Depending on the assignment and host country, it is possible to work in many U.S. embassies and consulates as well as on the local economy overseas. However, family members will not always find jobs in a particular career path or that pay as much as jobs in the United States. There may be few or no employment opportunities or the host country may not allow dependents to work on the local economy. It's essential that all family members explore their options, taking advantage of the numerous resources available to gain an understanding of the employment environment as they prepare to transition from post to post.

While the Department continues to develop and maintain a variety of employment and training options for Foreign Service family members, it is important that each family member consider how best to maximize chances for a meaningful and rewarding life overseas.

FAMILY LIAISON OFFICE

The [Family Liaison Office \(FLO\)](#) is the primary point of contact for Foreign Service eligible family members (EFMs) and members of household (MOHs) with employment questions. FLO provides job search guidance for family members seeking employment either overseas or in the Washington, DC, area. In addition, FLO offers numerous online resources and assistance with the following:

- Family Member Employment Report (FAMER)
- Functional and other training information for family members

- Employment workshops through the Foreign Service Institute
- Individual employment advising
- Information on local economy opportunities at post through the Community Liaison Office (CLO) and Global Employment Advisors (GEAs)
- Employment programs inside the mission, including the Expanded Professional Associates Program and the Hard-to-Fill Professional Associates Program, and the Consular Affairs-Appointment Eligible Family Member (CA-AEFM) Adjudicator Program
- Information on bilateral work agreements and de facto work arrangements
- Global Employment Initiative (GEI) to help Foreign Service family members with career development and employment options overseas
- Resources and handouts focusing on various employment topics

TYPES OF OVERSEAS EMPLOYMENT

Overseas employment for family members includes work inside the U.S. mission and employment outside the mission, which includes working on the local economy, telework, and self-employment options. Each has advantages and disadvantages that may vary from post to post. Check with FLO or the Community Liaison Office (CLO), the Human Resources Officer (HRO), or the Global Employment Advisor (GEA) at post to learn about the local employment landscape.

Opportunities inside the U.S. Mission

Employment within a U.S. mission may be with the Department of State or other U.S. Government agencies. U.S. Government salaries, regardless of the hiring mechanism and overseas location, are taxable, including both U.S. federal and state tax where applicable.

Jobs within the mission differ in the hiring mechanisms that define the terms and conditions of employment. Most positions inside the mission pay at an FS-7 or FS-6 grade, with an average salary between \$38,000-40,000 a year. Family members should understand the terms of any federal appointment or employment contract before accepting a position. Seek assistance from the Human Resources office at post if you have any questions.

The Family Member Appointment (FMA) is a five year appointment and is mostly used by the Department of State, but may also be used by USAID in collaboration with Department of State. FMAs convey benefits such as annual and sick leave, retirement benefits, various health benefit options, the Thrift Savings Plan, life insurance coverage, and the possibility to earn non-competitive eligibility for appointment into federal positions in the U.S. For more specific information on eligibility requirements for federal positions overseas, the benefits conveyed, and the requirements for non-competitive status, visit the [Family Member Employment section](#) of FLO's Internet website.



A Post Employment Committee (PEC) at each post ensures equity and transparency in the selection process for U.S. veterans and eligible family members for inside the mission positions. According to [3 FAM 8200, Appendix A \(Old FAM 123.8-4\)](#), U.S. citizen family members who are deemed qualified according to the vacancy announcement will be given preference over residents or other local nationals. Candidates should understand that the hiring process at post is likely to be competitive. Language ability is often a requirement for certain positions at post.

In addition to the foreign affairs agencies (the Department of State, U.S. Agency for International Development, Foreign Agricultural Service, Foreign Commercial Service and Broadcasting Board of Governors), many other federal agencies send employees overseas and may offer employment opportunities. [Visit USAJOBS](#) for employment information on all federal positions. It is often necessary to network with the different agencies once you have arrived at post.

Opportunities Outside the U.S. Mission

Pursuing a specific career field when contemplating international moves requires flexibility, networking, preparation, and perseverance. Family members with advanced training, certifications or experience in a specialized field often find more professional work opportunities outside the embassy or consulate. The availability of positions and compensation in a given career field will vary from country to country and compensation is often below U.S. standards.

Prior to undertaking any employment outside the U.S. Mission, EFMs and MOHs must notify the Chief of Mission through the post HR office as outlined in [3 FAM 4125](#). Contact the post Human Resources Officer (HRO) for information on this process.

Global Employment Initiative (GEI)

The Global Employment Initiative (GEI) is a Family Liaison Office program designed to help Foreign Service family members with the exploration of employment opportunities and career options. GEI provides resources and contacts and facilitates skills development. GEI offers job-coaching sessions, training workshops, and career development services at no cost to the family member. The program also offers networking opportunities, access to volunteer projects, and supports family members' efforts to engage in the local economy.

What GEI Can Do for You:

- Assist in preparing culturally appropriate résumés
- Provide information on networking and interviewing techniques
- Brief on cross-cultural issues as they relate to seeking employment and working on the local economy

- Facilitate workshops on employment related topics
- Provide career coaching to help with long-term employment planning

If you are interested in working on the local economy at post, contact FLO at GEI@state.gov to connect with the appropriate Global Employment Advisor for your current or future post.

Bilateral Work Agreements and De Facto Arrangements

With the mutual agreement of the host government and the U.S. government, Foreign Service EFMs may find employment on the local economy. The Department of State has bilateral work agreements (BWAs) with more than 120 countries and reciprocal de facto work arrangements with more than 30 others. A bilateral work agreement facilitates the work permit process to find employment on the local economy. HR at post will be available to help with the work permit process. A complete listing of work agreements by country, with annotated exceptions, can be found [on FLO's website](#).

Under the regulations of the Vienna Convention for Diplomatic Relations (VCDR), family members who work on the local economy do not have civil and administrative immunity with respect to matters arising out of their local employment, but will always keep their criminal immunity. (See [Chapter 7, "Privileges and Immunities"](#).) Questions on waiver of diplomatic privileges or immunities related to employment should be directed to the Family Liaison Office at FLOAskEmployment@state.gov.

Working on the local economy subjects family members to local labor laws and host country taxation, possibly including contributions to a social security or national insurance system. Under U.S. tax regulations, such employees may be eligible for overseas earned income exclusion or a foreign tax credit.

FLO strongly advises anyone considering local economy employment to consult a professional tax advisor for guidance.

Working Remotely/Teleworking and Self-Employment

Teleworking offers another employment option for Foreign Service family members. EFMs or MOHs who are presently working in the U.S. might consider approaching their employers about the possibility of teleworking while overseas.

Operating a home-based business provides another option. Keep in mind that there are tax implications involved with self-employment. It is also important to learn about the local regulations covering self-employment, work permits, and registering the business with local labor authorities. It is important to note that if self-employment intersects with the local economy (i.e. clients or customers who are not U.S. employees/families at post), the family member will have to secure a work permit.



In addition, it's important for EFMs to secure Chief of Mission approval, before engaging in any employment activity outside the mission, whether it is teaching, consulting, telework or self-employment. The intention behind this approval is to ensure that the activity does not damage the interests of the United States or violate any local laws. While this approval is usually granted, it is an essential step for any EFM exploring work activities outside the mission. Visit FLO's website for a [copy of this template](#).

FSI TRAINING AND DISTANCE LEARNING OPPORTUNITIES

You may want to consider training to supplement your job skills and enhance your résumé. The following is an overview of training options offered by The Foreign Service Institute (FSI) at no cost to Department of State family members.

Distance Learning

FSI provides distance learning via two catalogs: Skillsoft General Library and FSI custom-produced training. Course descriptions and enrollment are available [via the intranet](#).

Department of State employees and EFMs must register via the intranet, but once enrolled, they will then be able to access the courses via the Internet. EFM's without intranet access should coordinate with their employee sponsor to submit course requests on their behalf through their Career Development Officer (CDO). Non-Department of State EFMs should check with their respective sponsoring employee's office to learn what programs are provided by their agency.

The Skillsoft General Library (formerly known as FasTrac) is a government-wide distance learning program comprised of thousands of courses in business, information technology, leadership and management, among others. Funded through FSI, the program is available on the Internet via the FSI LearnCenter, allowing access at anytime, anywhere – from home, work or wherever is convenient. A single password provides access to the entire course library on an annual basis and is renewable, provided the user completes a minimum of one course per year. No approvals are required. Once you have registered, you can [access courses](#) from any internet connection using your log-on information. If you have questions, e-mail fsiregistrar@state.gov.

FSI custom-produced training offers a number of distance learning courses in the following topic areas: Management, Economic and Commercial Affairs, English Language, Grammar, Consular, Public Diplomacy, Security, Language, Orientation, and Transitions. Some courses require access to the Department of State's intranet and not every course is open to EFMs. Students enroll by searching the [FSI catalog on the intranet](#) and using the "Apply Now" link found in each course's description.

Functional Training

Classroom training for functional courses listed below is available to EFMs on a limited, space available basis. Courses are open to EFMs after all Department of State employees have been accommodated.



Completion of any of the functional training classes does not guarantee EFM positions at post but may increase their competitiveness for certain positions. Specific course eligibility requirements are listed below:

Basic Consular: FSI and FLO work together to maximize EFM enrollment. This course prepares EFMs to be qualified as Consular Associates or CA-AEFM Consular Adjudicators at an overseas post. To be eligible, the EFM must be a U.S. citizen, have an overseas assignment, and have the possibility of working in a Consular Associate or Assistant position at post. They must also pass a pre-test coordinated by FLO. EFMs are eligible to enroll on a space-available basis. Contact FLOAskTraining@state.gov for more information.

General Services Operations: There may be pre-enrollment requirements.

Financial Management Overseas: Financial experience and/or education will be reviewed by the FMO Course Manager.

Other functional training, including courses in Human Resource management and Information Technology, may be available to EFMs on a space-available basis. EFMs must have all paperwork complete and meet all prerequisites before they are eligible to be enrolled in functional training. FLO keeps a waiting list of EFMs interested in training and recommends filling out the paperwork as early as possible. Please contact FLOAskTraining@state.gov for further information regarding functional training.

Transition Center Employment Courses

The Training Division at FSI's Transition Center offers the following employment courses:

- [Basics for Overseas Employment \(MQ703\)](#)
- [Employment Tools for Foreign Service Life \(MQ704\)](#)
- [International Development and NGOs: Employment Options \(MQ705\)](#)
- [Portable Careers: Employment Options \(MQ706\)](#)

Call (703) 302-7268, e-mail FSITCTraining@state.gov, or visit the [Transition Center's Internet site](#) for more information.

CAREER DEVELOPMENT RESOURCES

Family Member Employment Report (FAMER)

The FAMER provides a snapshot of the employment situation inside and outside the mission for job seekers preparing for an overseas assignment at a particular post. The report also describes the working environment on the local economy and identifies whether a bilateral work agreement or de facto work arrangement exists.



If employment at post is a critical factor for you, review the FAMER during the bidding process to determine the employment landscape at different posts. A link to the FAMERs can be found on the State Department's OpenNet site; however, those without intranet access can email FLO at FLOAskEmployment@state.gov to request the report for a specific post.

Additional Employment Resources

FLO encourages family members to contact the CLO, HRO, and the Global Employment Advisor (GEA) at the assigned post prior to arrival. Contact the CLO at [CLO\(name of post\)@state.gov](mailto:CLO(name of post)@state.gov). i.e., CLOParis@state.gov. It is advisable to provide your expected arrival date any information on your professional background including information relevant to future employment at post. Also include a résumé and ask for potential open positions and/or networking referrals. Use the FAMER information to provide you with information on others working outside the mission and network with any potential employers listed in the contact section of the FAMER.

If your area of expertise is one in which the U.S. Agency for International Development (USAID) has programs (e.g., health, environment, urban planning, education, economic growth, micro-financing or population), the USAID Executive Office or the appropriate USAID program office may be able to provide a list of non-governmental organizations or consulting companies that have USAID contracts. Check the USAID [Development Experience Clearinghouse website](#) to order free USAID reports. USAID also maintains a comprehensive list of private voluntary organizations. USAID also offers positions inside the Mission through the FMA, as well as through a Personal Services Contract mechanism. Positions at Posts are advertised through the CLO Newsletter.

Professional Development Fellowships

FLO's Professional Development Fellowship program supports spouses and partners in their efforts to maintain, enhance, and/or develop their professional skills while overseas. Subject to budgetary considerations and program rules, these competitive fellowships reimburse costs for enrichment activities.

Selected applicants must fund a minimum of 25 percent of the cost of the proposed activities while the Fellowship stipend will cover the additional costs up to \$2,500. Activities include, but are not limited to: continuing education and distance learning through an accredited university, professional licensures, and professional conferences. The program is announced annually on FLO's website and via cable. Eligibility requirements are outlined in the program announcement.

Individual Advising for Reentry into the U.S. Job Market

FLO offers several services to support family members returning from overseas and looking for employment in the U.S.



The Network listserv connects those looking for a job in the Washington, D.C. area with current job listings both in the federal government and in private companies. Send an email to FLONetwork@state.gov to subscribe. If you are moving to the Washington D.C., area, get an early start and subscribe from overseas.

In addition, a family member can schedule an individual consultation with a FLO Employment team member by emailing FLOAskEmployment@state.gov or by reaching out to the Career Development Resource Center (CDRC). The CDRC is a free resource for Department of State Foreign Service family members and Department of State employees. CDRC will cover topics including: job search strategies, résumés and federal application preparation, networking, evaluation of interests, skills, values, and preferred work situations, and career planning. CDRC offers a library with books, newspapers, and multimedia materials, as well as computers with Internet access, federal application information, and online training.

STRATEGIC VOLUNTEERING

Volunteering can be an excellent way to explore a career field, gain experience, or learn new skills. Short-term volunteer experiences can fit into those transition times when you are settling into a new location. Target and document your volunteer experience so that it can support your long-term career plan.

RESOURCES AND REFERENCES

Click an office or organization below for contact information and to learn more.

[Family Liaison Office](#)

[The Transition Center at FSI](#)

[Transition Center's Overseas Briefing Center](#)

[Transition Center's Training Division](#)

[Related Transition Center Courses](#)

[Basics for Overseas Employment \(MQ703\)](#)

[Employment Tools for Foreign Service Life \(MQ704\)](#)

[International Development and NGOs: Employment Options \(MQ705\)](#)

[Portable Careers: Employment Options \(MQ706\)](#)

[Career Development Resource Center](#)





11 - EDUCATION FOR FOREIGN SERVICE CHILDREN

EDUCATION ALLOWANCES

When going to a post overseas, you may choose a school that best suits your family. Employees are offered different types of allowances to support:

- home schooling
- school at post
- school away from post
- special needs children

Supplementary instruction allowances are also available. See [DSSR 276.9](#).

The Foreign Service provides an education allowance for children from kindergarten through grade 12 when the family is living outside of the United States. The amounts of these allowances vary from post to post, so please verify before making any important decisions. This allowance is intended to provide an education similar to what the child would receive in the States if attending public schools. Parents are expected to pay for preschool or college costs, just as they would in the U.S. You can find these allowances explained in the Department of State Standardized Regulations, [DSSR 270](#). Education allowances by post are also [available online](#). View also the Educational Travel Allowance, [DSSR 280](#), which pays for college-age students to visit their families overseas.

EDUCATION AT POST

Many Foreign Service children accompany their parents to a post abroad and receive their education there. Options may vary from home school to an American-style school to a school that follows the curriculum of another country and is not taught in English—or anything in between.

With the exception of the few Department of Defense schools, the schools most children attend abroad are usually independent schools, controlled by a local school board. Though they may be called “The American School of [city or country name],” they are not owned or operated by the U.S. Government or the Department of State.

Typically, overseas schools take on at least some of the flavor of the host country. In some countries the international school may have many local students. In other places, students at the international school may come from dozens of countries. Among the schools that are assisted by the Department of State, the children of U.S. Government employees make up only 10 percent of the total school population. Your children will most likely not only learn a great deal about the culture and country where you are living, but also about many other countries, as represented by their fellow students.

Each family chooses which school(s) to use. Sometimes there is clearly one school that is right for your children. Other times, however, there may be several choices to consider.

The Office of Overseas Schools (A/OPR/OS) publishes a one-page fact sheet for each of the 194 schools it assists, which can be accessed [on their Internet](#) and [intranet](#) sites. Through these fact sheets, you can also find a school’s website and e-mail address.

In addition, A/OPR/OS publishes a CD-ROM containing information on more than 600 schools and preschools around the world, including the assisted schools, and, in some cases, a description of the local educational system. It is mailed to all posts, can be accessed [on the intranet](#), and is also available upon request from overseaschools@state.gov or (202) 261-8200. This information is gathered at posts by the Community Liaison Office (CLO) Coordinator and compiled by the Office of Overseas Schools in Washington. It gives basic information, including school size, location, curriculum, student body make-up, and available facilities. A/OPR/OS also maintains a small library containing yearbooks, newsletters, school profiles, and curricula.

You may also want to contact the A/OPR/OS Regional Education Officers (REOs) for specific information about the schools in the country where you are assigned or that you are considering. REOs are experienced educators who oversee a geographic region and are well informed about schools attended by U.S. Government children. When they visit your post, be sure to participate in meetings they call for parents so you can share knowledge about the local school situation with them.



A/OPR/OS provides financial, professional, and technical support to the schools the Department assists. This support can be in the form of grants, curriculum advice, board training, regional conferences, administration and faculty training, and/or other services as requested by these schools.

A/OPR/OS also recommends to embassies and the Office of Allowances which schools should be deemed adequate. Adequate is defined as: “an elementary or secondary school not requiring mandatory denominational religious instruction and providing an educational curriculum and services reasonably comparable to those normally provided without charge in public schools in the United States. The major criterion of ‘adequacy’ is whether a child of normal ability, upon completion of a grade, or its equivalent, can enter the next higher grade in a public school in the United States.” The REOs also determine which school at post is the closest to an American-style education, and that is the school is known as the “base school” on which the at post education allowance will be based.

Post Reports, available by email request from the Overseas Briefing Center at FSIOBCInfoCenter@state.gov, often list both State Department supported and other schools attended at post and can also be used as a resource for your research.

The Overseas Briefing Center’s online Post Info to Go database contains documents and information on each post, including education reports, school brochures, KidVids (videos of posts produced by children), applications, yearbooks, and Personal Post Insights (including opinions on schools). Many schools also have provided CDs on their facilities and programs. Post Info to Go information can be accessed [through the intranet](#), by email request at FSIOBCInfoCenter@state.gov, or in hard copy in the center. For more information on researching your post, see [Chapter 9, Bidding and Post Research](#).



The Education and Youth Team at the Family Liaison Office are advocates for Foreign Service families on educational issues and the emotional well-being of Foreign Service children. This office provides resources, encourages support networks, and can help you sort out your educational options. It has information on boarding schools, private and public schools in the Washington, DC, area, home schooling, allowances, college admissions, third culture kids (TCKs), and more. It also maintains an extensive website [devoted to educational issues](#) with links for more information.

The CLO Coordinator at your post of assignment will have a wealth of information on the available schools at that post and likely could put you in touch with other parents who have children of a similar age. You can contact the CLO at CLO [name of post]@State.gov, i.e., CLOParis@State.gov.

BOARDING SCHOOL

For some families, boarding school may be a good option. When the school at post is not adequate (as based on the above definition) there will be an away from post allowance. This amount varies from post to post since it is based on an average of 30 boarding schools' costs and three round-trip airfares to the nearest place where American curriculum boarding schools exist. If the school at post is deemed "adequate," then the away from post allowance is based on the amount authorized for local schooling. Parents may use the school at post allowance toward the cost of boarding school, but will have to pay out of pocket for the remaining expenses. For more information on boarding schools and making these choices, contact FLO's Education and Youth Team at FLOAskEducation@state.gov.

If you make the decision to send your child to a boarding school, two very important issues should be discussed in advance: communication and finances.

Communication

Parents overseas should develop alternate systems for communicating with their children while they are abroad. A family friend or relative can be identified as the person to contact if the parents cannot be reached. If the student is under 18, parents should consider leaving a power of attorney with this adult to arrange for hospital admission, give permission for medical treatment, or otherwise act for the parent in matters involving health or school-related questions. Some boarding schools also require you to leave permission with them to act in loco parentis in case of emergency.

Other sources of assistance in emergency situations could include the Family Liaison Office, the country desk officer (with permission), or the school's Dean of Students. Parents should be sure to provide—and update—emergency contact numbers with the school.

Finances

A clear discussion of financial expectations can foster a student's independence and resourcefulness, as well as forestall serious misunderstandings. The distance from "home" and the inaccessibility of parents may make the school's recommended student expense allowance insufficient.



Parents need to set up emergency access to funds: leaving money with a friend or relative, establishing a custodial bank account, or providing the student with a credit card or ATM card. The State Department Federal Credit Union (SDFCU) will open an account in the name of any dependent of a Foreign Service member. A paycheck allotment can be deposited automatically to the student's account, ensuring a regular cash supply regardless of any delay or cutoff in communication. No matter how careful a student may be, overdraft protection for the account is valuable peace of mind.

When choosing the most appropriate method of providing emergency funds, you must take into consideration the student's reliability and experience in the use of money and credit. Clear parental guidelines should help prevent misunderstandings.

Miscellaneous Precautions

Students should be briefed on key elements of Department of State regulations that apply directly to them, such as the importance of making advance plans for overseas travel, staying long enough at post to qualify for U.S. Government-reimbursed travel back to school, arranging for their personal effects to be brought to school with them, and knowing how to get a visa and keep it up-to-date.

The family should discuss in advance where the student will spend short holidays or other periods when the school closes.

If the student does not have a driver's license to serve as identification, other identification should be obtained. Many state drivers' license divisions provide identification cards for non-drivers. In many situations, passports are not accepted as identification, and students will need to produce their original birth certificate and Social Security card.

Students should be prepared for medical emergencies by holding cards showing their health insurance plan and entitlement. Parents should not necessarily rely only on school-sponsored health insurance plans. Some clinics are closed on holidays, have limited commitment to the student during certain types of illnesses or in case of accident (e.g., automobile accidents), or provide no emergency services.

Students will need names and addresses of those who can give advice when the student faces the normal problems of being away from home. An important question to ask a prospective boarding school is what forms of support it offers students. Parents should ensure they know the contact information for those providing support resources at the school.

SPECIAL NEEDS

If you have a child with special needs, you will need to do additional research both before bidding and before going to post. You will need to complete and track extra paperwork to obtain an official evaluation and special clearance for your child. On the positive side, your child may benefit from special education allowances.



Further resources are available on the [Office of Overseas Schools internet website](#), including the publication “Overseas Schools Offering Support to Children with Special Needs.” This document is a listing of schools offering programs for special education and/or gifted and talented. Additional resources are also available on [the FLO website](#). Both sites are essential reading for Foreign Service families with children who have or might have special needs.

Overseas schools may offer small class sizes and individual attention, which could benefit your special needs child. However, these schools, even those assisted by the Department of State, are not covered by U.S. legislation requiring public schools to provide a comparable education for children with special needs (Public Law 94.142). Some may be hesitant to admit children with anything more than mild learning difficulties. Even when the U.S. mission holds a seat on the board, schools do not have to accept students they feel they cannot serve. It is critical for parents to research post options and to allow enough time for the relevant Department of State offices (Child and Family Program, Office of Allowances, Office of Overseas Schools, Family Liaison Office, and Human Resources) to complete their parts in helping to find a workable solution that meets the needs of the child.

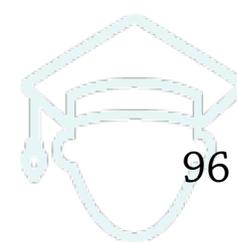
Evaluation Process

In order to apply or qualify for the special needs education allowance, the Child and Family Program (CFP) must agree that the child meets the special needs definition. CFP staff helps parents arrange evaluations, which may include psychological, educational, speech/language, occupational therapy, and/or psychiatric assessments.

If a child is due for a medical clearance examination, the evaluations can be authorized by CFP as part of the clearance process. If potential problems are identified while the family is abroad, the special needs education allowance can cover diagnostic testing and the travel of a child and one parent to a testing site. Since U.S. public schools provide evaluation of children with special educational needs, testing cannot be authorized if the family is posted to the United States, unless the testing is part of the pre-clearance process. Overseas, the mission health unit, CLO Coordinator, or Administrative Officer can help you begin this process. Testing can be a trying time for parent and child alike. If possible, look for professionals using a “team approach,” in which they are all located at the same facility and coordinate the full range of testing required. Going to one location for all evaluations can make the process easier.

Clearance Process

Evaluation reports become part of the child’s medical records and are used in determining medical clearance. The Office of Medical Services will only give clearance for posts where the child’s developmental needs can be met. Parents are required to obtain written confirmation that a school at the proposed post of assignment can meet the child’s needs. The child will not be cleared for a specific post until that information is provided to the Office of Medical Services.



If an evaluation is completed while the employee is in mid-tour, the child may be cleared to return to post. Before the child is cleared for an onward post, however, a letter from the proposed new school will be required.

Special Needs Education Allowances (SNEA)

Once a child's special needs have been properly identified in conjunction with a medical/educational authority, the overseas employee becomes eligible for the Special Needs Education Allowance (SNEA) on behalf of the child. Benefits are available from birth through the school year in which the child turns 21, if still in secondary school. A child less than three years old must have an Individual Education Plan (IEP) or an Individual Family Service Plan (IFSP) or the equivalent prepared by a medical or educational professional in order to qualify for any education allowances. Parents are strongly encouraged to get regular Child and Family Program review and concurrence on the IEP.

The Special Needs Education Allowance can be used to fund services specified in the child's IEP or equivalent. Allowable expenses could include: school tuition, transportation, periodic diagnostic testing, rental of specialized equipment, individual tutoring, and so on. Regulations on SNEA benefits can be found in the [DSSR 276.8](#).

Before Bidding

Although it is time consuming, it is essential that parents thoroughly investigate resources and schools before bidding on posts. Do not assume that adequate services exist everywhere.

The Office of Overseas Schools puts together a list of schools that offer support for children with special needs, [available on the Internet](#). It includes self-reported information on overseas special needs programs (including programs for highly gifted children). Parents should also contact the Office of Overseas Schools Regional Education Officer.

Families with special needs children should also be in touch with the Child and Family Program (CFP) about services available at potential posts. CFP maintains the Post Capability Database, which gives additional information about resources available at post; however, this information rapidly changes and parents should check directly with post and school in order to verify available resources and ask additional questions.

Remember that if your child has been evaluated as having a special need, he or she will only be cleared to go to post if you have confirmed that a school at post can meet his/her needs. Your potential post will be thoroughly scrutinized before your child is given a clearance. The intent is to be sure that a child's developmental needs can be met at the next post BEFORE the assignment is finalized to avoid any unhappy consequences.

On a less official level, you may want to investigate posts to find out if there are any local prejudices or attitudes that could make your child's life difficult.



Find people to contact at post (possibly through the CLO Coordinator or Management Officer) or use the Overseas Briefing Center's returnee file to find people who have recently returned. Groups such as [Livelines](#), sponsored by the Associates of the American Foreign Service Worldwide, or the [Foreign Service Special Needs Yahoo group](#) may also be helpful if you are looking for anecdotal information from Foreign Service members. To subscribe to Livelines, send an email to livelines-subscribe@yahoogroups.com. For FS Special Needs, send an e-mail to fsspecialneeds-subscribe@yahoogroups.com. These communities may provide support as you identify opportunities for your child at a potential post.

Before Going

Request a copy of the child's master and special education files from the child's current school. The National Center for Learning Disabilities recommends that families keep a collection of documents including:

- copies of the child's individual education plans (IEP) describing the goals, objectives, and services for the child each year
- assessment reports describing any disabilities
- copies of all relevant medical statements
- dated parental notes concerning the child (comments from professionals not recorded elsewhere, parents' goals and objectives, key staff and contact numbers at previous educational institutions, and other information)

Get specific recommendations from people currently working with your child. If you explain that you are moving to another country where services may not be available, these professionals will often be happy to cooperate, providing specific, detailed therapeutic programs, plans, and recommendations. Ask if there are therapeutic activities you can learn to do with your child.

Find out if there are items you will not be able to obtain at post (therapy equipment, learning aids, etc.) and look for alternatives. Many items can be ordered online.

At Post

Once at post, you will want to meet with school personnel to discuss the educational or therapeutic strategies that will be implemented to help your child. They will need to see the most recent assessment of your child's needs and abilities and will be interested to know more about your child's developmental history and progress, so prior records are also important. As the parent, you will continue to play an important role in the school/home partnership. Be sure to keep CFP updated on your child's development.



Take advantage of all that your new post offers. Local salaries may be low enough to allow you to hire private tutors or therapists you might not be able to afford in the United States. You may be able to train someone to work one-on-one with your child if you have gathered the right information and prepared in advance.

Look for activities where your child is welcome (dance classes, sports programs, and so on). Ask if there are any local support groups. If not, find other interested parents and professionals and start one; this will help your family and make a lasting contribution to your host country.

Educating a child with special needs overseas is a challenge. Each case is unique, and some disabilities are particularly problematic. With the help of professionals, parents or guardians must determine the best course of action for both child and family. In some cases, the best choice may be to return to or stay in the United States. With sufficient planning and preparation, however, there are cases where the child with special needs can thrive in the overseas environment.

Gifted and Talented

Under the Department of State Standardized Regulations (DSSR), the families of most U.S. Government civilian employees overseas who have gifted children who are not sufficiently challenged in their overseas school and where the overseas school does not offer a gifted program may avail themselves of up to \$4,100 each school year to supplement the education in academic areas (mathematics, science, languages, and social studies). Information is available on the Internet in the [DSSR 276.9 \(e\)](#) and in the [Office of Allowances FAQ section](#).

RESOURCES AND REFERENCES

Click an office or organization below for contact information and to learn more.

[The Transition Center at FSI](#)

[Transition Center's Overseas Briefing Center](#)

[Transition Center's Training Division – Foreign Service Life Skills](#)

Related Transition Center Courses

[Special Education Needs Overseas Seminar \(MQ118\)](#)

[Raising Bilingual Children \(MQ851\)](#)

[Associates of the American Foreign Service Worldwide \(AAFSW\)](#)

[Child and Family Program](#)

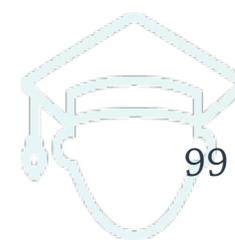
[Family Liaison Office](#)

[Office of Allowances](#)

[Office of Overseas Schools](#)

[State Department Federal Credit Union](#)

[WorkLife4You](#)



SECTION 3:

Preparing for Your Post





SECTION 2

12 - PREPARATION FOR GOING OVERSEAS

This checklist is intended to be used as a resource to keep your preparations on track and is meant to be used in conjunction with the rest of the information in the Foreign Service Assignment Notebook. For more information on any of the items below, please contact the Overseas Briefing Center at FSIOBCInfoCenter@state.gov.

Part I – Post Research and Preliminary Preparations

Online Resources

- [Preparing to Go Overseas checklist](#)
- [Foreign Service Assignment Notebook](#)
- [Success Overseas](#)
- [Transition Center e-News](#)
- [Overseas Crisis Readiness Training Module](#)
- [Realities of Foreign Service Life](#) (free online training)
- [TC/OBC Resources](#) (intranet link)

Post Research

Areas to Consider When Bidding – See [Chapter 9](#) for more information on bidding

Learn About Post

Overseas Briefing Center

- Study Post Briefing Box
- Post Info to Go (also online)
- Personal Post Insights (also online)

Web-based Resources

- Visit the Post's websites
- View Post Profile
- Research Cultural Information (CultureGrams)

Verify Post Health/Medical Information

- Consider health-related issues in each country
- Determine how to fill prescriptions

Investigate Family Member Employment

- Review opportunities for inside the Mission and local economy employment
- Check the Post's Family Member Employment Report (FAMER)
- Contact the Family Liaison Office for guidance

Preliminary Preparations

Things to do while waiting for an assignment

Enroll in Training (Spouses/Partners as well)

- [Transition Center Foreign Service Life Skills classes](#)
- Security Overseas Seminar (SOS)
- Distance Learning options

Research Schools at Post

- Find out whether posts have schools supported by the Office of Overseas Schools
- Investigate other educational options beyond supported schools
- Does the school offer IB or AP for high school?
- If your child has a learning challenge or special needs, work with the MED/CFP to identify appropriate schooling options

Check Pet Entry Requirements

- Use OBC's Pet Import Restrictions database and resource handouts to research restrictions and living conditions for pets

Review Reference Materials

- Review Post Report, pre-arrival welcome booklet, Personal Post Insights, and post video

Plan Email and Mail Changes

- Set up mail forwarding and establish a permanent email address



Obtain Moving Logistics References

- *Foreign Service Assignment Notebook (OBC)*
- *It's Your Move (Transportation)*

Organize Household Effects

- Set an appointment with a Transportation Counselor
- Sort and eliminate unwanted items
- Develop inventory list (with photo or video)
- Obtain certified appraisals for high value items
- Arrange cleaning and repair

Take Care of Medical Needs

- Appointments—medical, eye, dentist, etc.
- Request copies of records

Prepare Important Papers & Records

- Draw up powers of attorney
- Update will/letter of instruction/beneficiaries
- Create a medical directive (“Five Wishes”)
- Scan important papers, including tax returns
- Photocopy scrapbooks/photos
- Consider a safe deposit box (family can access)
- Collect school and medical records

Consider Real Estate Options

- Rent or sell? Interview real estate agents and/or property managers
- *Managing Rental Property* workshop or DVD
- Clean, paint, repair

Confirm Banking Arrangements

- Set up at least one joint checking account
- Arrange direct deposits
- Arrange automatic deductions
- Sign up for overdraft protection
- Get a debit card that works in international ATMs
- Learn your bank’s and credit card’s policies and fees for international transactions
- Review your credit rating
- Establish sufficient credit to cover emergencies

Review Insurance Coverage

- Update life insurance before being assigned
- Confirm what your health insurance plan covers overseas
- Check whether your life insurance covers death in terrorist or “perils of war” incidents
- Obtain an insurance policy for full-replacement value



Once You Have an Assignment (Also see Part II of this resource)

Learn More about the Post & Language

- Language, Area Studies
- Use OBC resources
- Write to the person you are replacing and the Community Liaison Office (CLO) for more info

Apply for Visas

Plan for Shipment of Pets

- Reference OBC's Pet Survey for your post
- Contact post to confirm entry requirements
- Arrange required shots and certificates
- Purchase supplies
- Plan travel/shipping route

Follow up on Employment

- Contact the Family Liaison Office (FLO) and the Community Liaison Office (CLO)
- Update your resume
- Research opportunities

Continue Medical/Health Preparations

- Schedule immunizations and exams
- Plan how to get prescriptions / extra glasses
- Get copy of US vaccination schedule to follow while overseas
- Check your insurance and change if needed

Schedule Pack-out

- Meet with Transportation Counselor
- Set a time for a prepack survey

Register Children for School of Choice

Go Shopping

- Consumables
- Electric appliances, if needed
- Business cards (ask post)
- Spare car parts

Plan for Shipment of Automobile

- Check restrictions with Management Office/GSO
- Check with lien holder if car can be brought overseas
- Remove catalytic converter if necessary
- Select appropriate auto and transit insurance
- Renew driver's license/obtain international permit
- Schedule car delivery to shipper

Write Letters to Post

(to arrive no earlier than six weeks before you do)



Make Real Estate Arrangements

- Consider finding a property manager
- Be sure lease includes “diplomatic clause”
- If renting your home, change insurance policy to “rental”
- Start searching for tenants if renting property

Change Address

- Submit post office form 30 days before move
- Send change-of-address forms
- Make sure friends and relatives can reach you
- Update contact info with Employee Services Center
- Check absentee voting procedures

With Travel Orders In Hand

Arrange Finances

- Travel allowance
- Advance of Pay Allowance
- Plan for initial expenses at post
- Obtain traveler’s checks or currency if needed

Confirm Travel Arrangements

- Request and pick up airline tickets
- Notify post of flight, arrival date and time (and if traveling with a pet)
- Double check pet shipping plans

Prepare Luggage

- Carry important papers and valuables with you
- School and Medical Records, if needed

Apply for Passports

Pack Out

- Separate air freight, HHE, and storage
- Get help for packing days
- Arrange for childcare, if needed
- Check with Transportation before leaving town and make sure they have contact information



PART II – Departure Checklist Timeline for Leaving the United States

You have received your Assignment Notification (TM ONE) and are ready to start planning your departure from the United States. Departing can be a lengthy and complicated process, not a last minute exercise. Here are some hints for staying focused and organized.

120 Days (4 Months) Before Departure

- If you Own Property and are Renting Out Your Home:** Identify a property management company about 4 months before departure. Conduct an initial visit to the residence about 3 months before departure so they can recommend any necessary repairs and touch-ups before putting the property up for rent. Discuss the timeline for advertising the rental and projected occupancy.

90 Days (3 Months) Before Departure Or Once You Have Your Assignment Cable

- TMTwo** (Proposed Itinerary) provides CDA with pertinent travel information and confirms/proposes changes to the timing of the transfer as originally outlined in the Assignment Notification. It is subject to approval by the gaining post and your CDO. Your TMTWO is to be filled out and submitted to HR as soon as possible in order to avoid delays in getting your Travel Authorization (also known as the TM FOUR or Travel Orders) from Washington.
- Medical Clearance:** Schedule your physical exam with MED. Your medical examination is important for obtaining a medical clearance. All members of your family, who are on your orders traveling to post, will need a medical clearance. 703-875-4843
- Other Medical Exams:** Get all routine medical check-ups taken care of before leaving.
- Shots:** Obtain whatever shots are required for the country of your assignment. Make sure that all of your shots are up to date. Remember to hand carry your yellow WHO card.
- Passports:** Arrange for diplomatic or required passports. Check validity of your tourist passport. Contact the Passport Office for assistance. 202-485-8200

60 Days (2 Months) Before Departure

- Packing and Shipping:** Schedule with Travel and Transportation pack-out of HHE, UAB, and POV. Two days of Administrative Leave are authorized when packing-out. Read Travel and Transportation's *It's Your Move*, a practical guide to shipping and pack out on the Internet.



- Travel Arrangements:** Make travel reservations by visiting the Travel Office (1-866-654-5593). **If you have pets**, ensure that flight space reservations are made and note that the shipment of pets is the total responsibility of the employee. Contact the Overseas Briefing Center for advice with pet shipping at 703-302-7277. You must have travel orders before tickets are issued.
- Pets Vaccinations:** Schedule necessary vaccinations and health inspection of pets with your veterinarian. Confirm which permits and health certificates are required for pets to leave the U.S. and enter your post of assignment.
- Complete a Change of Address Form** with the U.S. Post Office. Send your new address at post to friends, magazine subscriptions, organizations of which you are a member, credit card companies, mortgage companies, and banks.
- Write an Introductory Letter** to the ambassador of the post to which you have been assigned, as well as to your future supervisor. [Guidelines are located online.](#)
- Visas:** Start procedure to obtain visas for your next assignment (if required). Do this for all family members traveling with you.
- Shipping and/or Buying Cars:** Contact GSO shipping and customs personnel at your new post to make sure all procedures for bringing your vehicle are complete.
- Pre-Pack Surveys:** Arrange with your shipping company for a pre-pack survey.
- School Records:** If you have school-age children, notify school of your intention to withdraw your child(ren) and provide date of departure. Request official transcripts and pick them up or have the school send them to the new school.

30 Days Before Departure

- Begin Your Sign Out Sheet and Return Items to OBC**
- Check your TMFour (Travel Authorization):** Check carefully for mistakes and ask for changes immediately if your travel plans change. All must be corrected before you depart.
- Arrival Notification:** Contact post (your assigned office, the MGT section / Community Liaison Office) to make sure they also have your arrival plans.
- If You Are Shipping a POV:** If you are shipping a car, take it to your mechanic/car dealer to have general maintenance checks. Buy any necessary spare parts to include in your HHE. Depending on the post where you are going you might want to get new tires (all-weather versus summer and winter in Eastern Europe, etc.). Before your vehicle is picked up for transport, make sure the gas tank is below one-fourth.



- Review All Insurance Policies:** Obtain insurance for shipping of HHE and POV. Cancel current home owners insurance and convert to renter's policy (if applicable).
- Consumables Postings:** If you are shipping consumables, shop for food items and arrange for pick up by shipper.
- Cancel Outstanding Memberships and Accounts:** Return library books, cancel gym membership, cancel utility bills, and cancel any other recurring charges on credit cards.
- Make Any Changes to Health Insurance:** Permanent Change of Station (PCS) is a life-change event and allows you to change your health insurance provider.
- Get a Safety Deposit Box:** Scan (and put on thumb drive/on the cloud) and/or store important documents — legal, financial, medical — in a safety deposit box. Leave a spare key with a trusted family member (if appropriate) and keep one key with you.
- Register for Absentee Ballot.**
- Make Sure All HR Forms are Updated:** Check to make sure beneficiary forms and others are current.
- Register with the Employee Services Center's [Employer Locator Form \(intranet\)](#).**
- Designate Someone** (i.e., your agent/family member) to handle your affairs and your bills if you cannot from overseas.
- Contact Your Cell Phone / Tablet Provider:** Request "international dial" capability during your trip and first week of arrival at post, before receiving a country-specific cell phone or switching to another provider.
- Say Goodbye:** Make opportunities for visits from friends and relatives before departure and for your child(ren) to say goodbye to teachers and friends.

15 Days Before Departure

- Pack-Outs:** To minimize stress and allow time to solve the unexpected, pack-outs should be scheduled a minimum of 2 weeks prior to final departure. Remember that summer is the busiest time, so book early to beat the competition.
 - ▶ **What Goes When:** Identify suitcase items first. Identify airfreight items next. All else goes sea freight. For the personnel transferring to a post that receives only airfreight shipments of household effects, you must be sensitive to possible overweight issues relative to shipping allowances.



- Cleaning of Residence:** If you are staying in a leased apartment, you are expected to leave the apartment in a clean and tidy condition. Schedule time to clean before you depart!

One Week Before Departure

- Arrange Transportation to the Airport:** How are you getting there with all of your luggage, pet(s), etc?
- Pay All Outstanding Bills.**
- Confirm Arrival Information with Post:** Confirm again with your receiving post that they have your arrival information.
- Provide Your Contact Information:** Make sure all family members (if appropriate) have your contact information for your new location overseas, as well as emergency contact information for the Department of State.
- Contact Your Credit Card Company and Bank:** Alert your card company and bank to your pending international travel so accounts will not be frozen when a foreign transaction is processed.
- Pick Up Plane Tickets.**

Take With You to the Airport

- Plane tickets**
- Passports**
- Immunization records** (needed at new embassy/consulate Health Unit and for child(ren) enrollment in new school)
- Prescription medicines** (and prescriptions)
- Credit or debit card** (or other method for cash)
- Address and phone number** of the U.S. Mission where you are heading
- Contact information** for who is meeting you at the airport
- A copy of your **travel orders**
- Copies of **pet immunizations and shipping paperwork**



- Hand carry important documents** (prescriptions | school records for children | a listing of important contacts | spouse/partner employment information, etc.)
- An **extra set of eye glasses** (if appropriate)
- An **extra set of clothes** in your carry on (in case of lost luggage)
- If traveling with children, hand carry **games, books, favorite toy**
- If traveling with a pet, **carry extra pet food** in case of airport delays or an unexpected overnight due to canceled/delayed flights.
- Keep jewelry and valuables in your carry-on luggage.
- Take **U.S. cell phone and charger**.

RESOURCES AND REFERENCES

Click an office or organization below for contact information and to learn more.

[The Transition Center at FSI](#)

[Transition Center's Overseas Briefing Center](#)

[Transition Center's Training Division – Foreign Service Life Skills](#)

[Transition Center's Training Division – Security Overseas](#)

[Transition Center's Career Transition Center](#)

[Related Transition Center Courses](#)

All of the [Transition Center's course offerings](#) are intended to help you and your family prepare to transition overseas. However, of special interest may be TC's [Going Overseas series](#), which introduce all ages to the impact and logistics of an impending international move.

[Child and Family Program](#)

[Family Liaison Office](#)

[MED Clearances](#)

[Office of Overseas Schools](#)

[Transportation](#)

[Travel](#)





13 - TRAVELING WITH PETS

GENERAL INFORMATION

Of all the logistical tasks that must be addressed prior to moving abroad, shipping a pet(s) is sometimes the most challenging, time consuming, and/or expensive. During the bidding process, it is crucial to determine if the post you are considering will allow your breed of pet.

The Overseas Briefing Center (OBC) offers a useful pet chart that can be used for the initial bidding research. It lists import restrictions and quarantines for each country. It also indicates if the post may discourage bringing a pet due to housing-related or other issues. This handout is available in hard copy at OBC, on its OpenNet site, or via an email request to FSIOBCInfoCenter@state.gov.

It is crucial to determine what the country's pet entry requirements are, the time line that must be followed, and the contract airline's pet shipping policy for the routing to your post. For some countries, the preparation period may require at least 180 days prior to departure. For others, it may be less than a month. Current post-specific pet entry requirements are listed in TMTTHREEs or welcome cables, available from post or OBC. Additional critical detailed pet information is provided in pet surveys, which are submitted annually by posts to OBC. Pet surveys can be accessed on [OBC's OpenNet site](#), in hard copy in the center's post briefing boxes, or via an email request to FSIOBCInfoCenter@state.gov.

OBC also publishes a comprehensive “soup to nuts” Shipping of Pets Checklist, which is a general resource handout that includes crucial information such as: current airline pet shipping policies, methods of shipping pets, types of microchips commonly recognized, standard types of health certificates, and how to have these certificates endorsed by the USDA-APHIS, as well as where to find a professional pet shipper, if needed. Contact OBC at FSIOBCInfoCenter@state.gov for the latest version of this handout. The FSI Transition Center offers an annual [Traveling with Pets \(MQ855\)](#) program, which features expert panelists that address all the critical facets of shipping pets internationally. MQ855 is open to all USG employees and family members being posted to an embassy or consulate abroad. For pet owners unable to attend, the program is recorded and available at OBC for loan. The Transition Center also provides the video through a Department of State OpenNet link that is available to embassies and consulates worldwide.

Early on, notify the post that you will be bringing a pet or pets and contact the post directly to confirm entry and quarantine requirements you’ve reviewed. If the post provides information that is vague or contradictory, it is important to clarify it as soon as possible. Some country government websites provide forms printed in English and the host language for your veterinarian to complete. Post pet surveys often provide links to these forms. A very few countries do not permit pet importation, have numerous breed restrictions, or have long expensive quarantine requirements.

TRAVEL ARRANGEMENTS

If you decide to take your pet, make the necessary arrangements directly with the airlines well in advance. Most government travel offices will not handle pet reservations. Checking each airline’s current pet transportation regulations is crucial. They vary considerably. Shipping a pet in summer months and the coldest winter months is often more difficult due to temperature restrictions. Occasionally, a pet owner may need to use a commercial pet shipper because of this.

Most airlines will permit one or two animals per flight in the coach and first-class sections. The pet must be small enough to fit in a container that slides under your seat. However, there are some countries that require even very small pets to enter as cargo. Check for exact crate size requirements and availability of acceptable containers from the airline you are using. Make reservations early.

There are three ways you can ship your pet via the airlines:

- 1) **Your pet can travel on the plane with you in-cabin.** The in-cabin rate is always the least expensive. However, it is not allowed on some airlines or by some destination countries and is always only for the smallest animals.
- 2) **You can book your pet as excess/accompanied baggage on the same flight you will be traveling,** which means that your pet will be checked along with your suitcases at the ticket counter, but it will be placed in the cargo hold during the flight and collected at the baggage claim area at the point of destination. If your flight involves more than one leg, it is preferable to use the same carrier for both legs because airlines no longer interline pets between carriers.



Most airlines, but not all, charge a reasonable rate for this service. Unfortunately, some airlines no longer offer the accompanied baggage option. If the American contract carrier does not offer the option, the travel agent can usually book the ticket through the contract carrier but for a flight on its pet-friendlier codeshare partner's plane. If even this isn't possible, a pet owner also has an option of using a DS-4022 Form, Justification Certificate for Using a Noncontract or Indirect Air Carrier, to request use of a another American carrier flight on a cost-construct basis.

- 3) You can have your pet shipped as cargo. Some airlines now only allow this method unless the pet is small enough to travel in-cabin. In this case, your pet will need to be brought to the cargo terminal of the airport at least 4 or 5 hours prior to the flight and then the pet will need to be collected at the cargo terminal of the destination post. If this is your only option, some airlines will still allow the pet owner to personally book the pet, but other airlines will require a licensed commercial shipper to book the pet. In this case, you will be charged the cargo rate, which is considerably more than the excess/accompanied baggage rate. If a pet shipper is also used, an additional fee is charged by the shipper. If needed, pet owners may check the Independent Pet and Travel Association (IPATA) www.ipata.org for registered and licensed professional pet shippers. The pet can be booked on the same flight as you are traveling or on any other flight. Some airlines no longer even offer the cargo option on a number of their aircraft.

Note: As a rule, animals 100 pounds or larger (with their crate weight) will be charged as cargo, but a few carriers allow a heavier weight limit for accompanied baggage. It is important to check with the airline if your pet is close to that weight and to determine if its policy may vary from this general rule.

Shipping containers must be made of sturdy wood or reinforced plastic. Acceptable crates often are sold by airlines as a service to their passengers. Extremely large animals may require specially constructed shipping crates and/or may have to be shipped in a cargo plane since some cargo openings cannot accept unusually large crates. Soft-sided carrying cases suitable for use as "under the seat" baggage are not acceptable as shipping containers. Your crate should have a solid leak proof bottom lined with absorbent non-plastic material. At least 20 to 30 percent of the crate's upper surfaces should be ventilated. A batten or other protrusion on the container will prevent it from being placed flat against another surface, which would limit its air flow. It should be large enough to permit the animal to stand and turn around. (Too much space should be avoided as rough weather can create a battering effect on the animal). See OBC's handout on [labeling your pet's travel carrier](#).

A water dish should be fastened to the crate so it cannot spill and so that the animal can be watered without the crate being opened. It should be conveniently located so that an attendant can provide water at stopovers without being bitten. A clothesline leash and cloth bag of food can be attached to the crate along with care and feeding instructions.

Attention given to pets at stopovers varies and is sometimes nonexistent. Some flight attendants will feed and water animals; others will only open the baggage compartment door for ventilation.

The crates are placed in the hold of the plane in a pressurized compartment where temperatures should be similar to that of the passenger compartments. The compartments are airtight, but the number of pets that can be shipped on a single flight is limited. If possible, the crate is put near a door so that the animal can get some fresh air whenever a stopover is made. Space should be left around each crate and the container secured with a net to prevent bouncing. Try to check these details before boarding your flight.

HEALTH CERTIFICATION

Certification requirements vary from country to country.

- Some countries simply require the veterinarian who examines your pet to be licensed in the state of origin and no endorsement by the United States Department of Agriculture (USDA) is required.
- Some countries will accept a standard letterhead health certificate and rabies certificate issued by a licensed veterinarian and endorsed by the USDA.
- Other countries may require that your pet be checked by a federally accredited veterinarian, and a United States Interstate and International Certificate for Health Examination for Small Animals (AHPIS Form 7001) to be issued by that veterinarian, which must also then be endorsed by the USDA. Only a federally accredited veterinarian can sign this form.

Carefully check the pet survey on [OBC's OpenNet online pet database](#), in the post briefing box at the OBC, or email OBC FSIOBCInfoCenter@state.gov to determine what the exact requirements are before making an appointment with a vet. Once again, it is also useful to reconfirm the requirements with the post. It is also wise to check with the airline that you will be using for your pet. Even if the country does not require a specific certification, almost all airlines require one for your pet to board the plane. There is a minimum endorsement fee by the USDA of \$40 per certificate for cats and dogs (for the UK and South Africa \$100). More than one dog or cat may be on the same certificate. For other animals, please call.

Be sure to plan well in advance so that your paperwork will be done in time for your shipping date. You may send your paperwork by mail or courier along with a rabies certificate, the appropriate fee for service, and a self-addressed stamped envelope in a pre-paid Federal Express envelope (if you are short of time) for return to you. Some veterinarians may take care of this for you for an additional fee. Ask before mailing examination statements yourself.



Be sure that the vet's name is legible, and include a contact person with a daytime telephone number. Pets examined by veterinarians in other U.S. areas should have the papers certified by the USDA-APHIS Veterinary Office in that state. The office closest to the Washington, DC, area is:

U.S. Department of Agriculture

**Animal & Plant Health Inspection Service
(USDA-APHIS) Veterinary Services**

Federal Building

400 N. 8th St, 7th Floor
Richmond, VA 23219-5824

Tel: (804) 343-2560

Alternatively, try 301-851-3300 and press #2

Fax: (804) 343-2599

Website: USDA-APHIS Veterinary Services for exporting a pet

Authentication of Certificate

A few countries may also require an authentication of certificate. If your country of assignment requires one, go first to the following office:

U.S. Department of State Office of Authentication

Physical Address

**Office of Authentication
U.S. Department of State**

600 19th Street, NW
Washington, DC 20006

Mailing Address

**Office of Authentication
U.S. Department of State**

CA/PPT/S/TO/AUT
44132 Mercure CIR PO Box 1206
Sterling, VA 20166-1206

Full details on this service, fees, and directions on how to submit Form DS-4194 are on the [Office of Authentication's website](#), or contact through the following: Tel: (202) 485-8000, Fax: (202) 663-3636, TDD: (202) 663-3468.

Timetable for Obtaining Examination and Certifications

The timetable for obtaining examination statements and certifications can be very tight. Plan ahead carefully to be sure all paperwork is complete before travel. For more information, visit review suggestions made in the handout "Shipping of Pets Checklist". Access the handout on [OBC's OpenNet site](#), email OBC at FSIOBCInfoCenter@state.gov, or visit the OBC for a copy of the handout.

RECOMMENDATIONS ON SHIPPING AN ANIMAL

- Let your pet become accustomed to the crate before shipment by having practice sessions that increase in time of confinement.
- Include a familiar toy or something with your scent on it.



- Put identification tags that include an emergency phone number around your pet's neck, using a plastic, breakaway collar.
- Feed your pet(s) a light meal about six hours before shipping. No water within two hours, unless the weather is very hot. Check with your veterinarian for requirements for your pet. Do NOT tranquilize the animal.
- Special information placed on the crate should include: flight route, shipping destination, when last fed and watered, and the pet's description with a photo of the pet, and a telephone contact number. You might want to list this information in other languages, depending on the countries transited. Review OBC's handout on [labeling your pet's travel carrier](#).
- Check with the agent who meets the flight about your pet's progress when you are changing planes. Have your airway bill number readily available when doing this.
- Allow plenty of time between connecting flights to be sure your animal is transferred to your flight if traveling with you.
- If there is a delay, the airline will kennel the pets, when kennels are available. State on your airway bill that your pet is to be taken to the animal port if there is a delay or stopover, if you desire this service. There are daily and half-day rates for the service. These rates usually vary depending on the type and size of the animal.
- Arrange to have your pet picked up immediately on arrival. Airline facilities for pets may be limited or nonexistent.
- Carry a photograph of your pet for emergency identification purposes.

ALLOWANCES AND EXPENSES

Remember to save your shipment receipts as a "moving expense" for the IRS or for partial reimbursement in conjunction with the Miscellaneous Portion of the Foreign Transfer Allowance. (See [chapters 25, Income Taxes](#), and [26, Allowances and Benefits](#)).

The miscellaneous expense portion of the Foreign Transfer Allowance and the Home Service Transfer Allowance (DSSR sections [241](#), [242](#), [251](#), and [252](#)) provides for reimbursement of "certain extraordinary costs" related to moving to and from foreign posts. Such costs may include some expenses for shipping a pet. In keeping with current Department policy, only the transportation portion of any charges for shipping a pet from airport to airport is considered allowable when itemizing miscellaneous expenses. No other expenses related to moving the pet to a new location (e.g. veterinary costs, kennel costs, quarantine costs, transportation to and from the airport) are allowed.

A traveler who claims pet transportation (and/or other receipted expenses) as a miscellaneous expense cannot also be paid the lump-sum amount for miscellaneous expenses of transfer. The two claim methods are mutually exclusive. Employees who find that their qualifying miscellaneous expenses, like pet transportation, exceed their miscellaneous lump-sum amount will benefit from itemizing; otherwise the lump sum is preferable.

Please note that only pet shipment costs from foreign post to foreign post, from foreign post to U.S. duty station, or from U.S. duty station to foreign post are allowed. Reimbursement for pet transportation costs is not authorized in connection with travel to and from a home leave address or as part of R&R, nor is it authorized for training periods. On a post-to-post transfer where the employee takes home leave, training or R&R before proceeding to the new post, expenses related to shipping the pet to a home leave, training, or R&R address may be calculated on a cost construct basis, based on the cost of shipping the pet directly from post to post.

Without receipts, reimbursement for all miscellaneous expenses is paid at a flat rate of the lesser of \$650 or one week's gross base salary for single employees and the lesser of \$1,300 or two weeks' gross base salary for employees with families. Single employees who present itemized receipts for their miscellaneous expenses may be reimbursed for actual allowable expenditures up to the lesser of one week's gross base salary or the one-week gross base salary of a GS 13/10. Employees with families who present itemized receipts for their miscellaneous expenses may be reimbursed for actual allowable expenditures up to the lesser of two-week salary of a GS 13/10. Please visit the [Office of Allowances' Internet site](#) for additional information.

Tax Deductions for Moving Expenses

Costs beyond the limits prescribed in the DSSR are considered personal expenses. In some cases these costs may be claimed as moving expenses for income tax purposes. Check with a tax advisor or with the IRS for more information on the tax treatment of these expenses. Forms, publications, and other information are available from the IRS Internet web site: www.irs.gov. Of particular interest is IRS Publication 521, "[Moving Expenses](#)". In addition, to assist employees living abroad, the IRS has information on their website, "[U.S. Citizens and Resident Aliens Abroad](#)".

RESOURCES AND REFERENCES

Click an office or organization below for contact information and to learn more.

[The Transition Center at FSI](#)

[Transition Center's Overseas Briefing Center](#)

[Transition Center's Training Division](#)

Related Transition Center Courses

[Traveling with Pets \(MQ855\)](#)





14 - ELECTRICITY, COMMUNICATIONS, TV, AND INTERNET

SUMMARY

The foreign affairs community relies on access to information services during a relocation for needs such as travel coordination, shipping logistics, entertainment and staying in touch with personal and professional contacts. Households also need to consider the variety of electrical and communications standards throughout the world and plan accordingly to adapt or modify their appliances and personal computers to local conditions.

This chapter will:

- Discuss technical services and standards found throughout the world to assist you in planning for your next relocation
- Provide suggestions for creating a personalized technology checklist

Tips for creating a customized post technology profile:

Read the Technology Survey from OBC for your country of assignment (available on [Post Info to Go](#) on the intranet or by emailing FSIOBCInfoCenter@state.gov)

Identify the electrical plug type that is commonly used in your country of assignment

Create an inventory of your personal electrical appliances and their voltage ranges

List the types of personal appliances you will need to replace with local equivalents

IMPORTANT! Examples of commercial products or services presented in this chapter are for informational and/or demonstrative purposes only. Mentions of specific commercial products, services or companies are not recommendations or endorsements. You are encouraged to review all applicable products and services for their suitability for the needs of your household.

ELECTRICITY

Electricity standards can vary from country to country and even within a common region, such as the European Union. Voltage and plug configurations are often the most common differences from the standards found in the United States. The quality of electrical infrastructure is often an important factor to consider when thinking about how you should plan to adapt your household for local conditions.

If you know which post is your next assignment, begin your research by looking at post-specific resources on [Post Info to Go](#) on the intranet or by emailing FSIOBCInfoCenter@state.gov. These resources include documents such as the Welcome Cable (TM3), Housing Handbook, OBC Technology Survey, and the Community Liaison Office's Welcome Packet materials. These documents typically provide a description of the type and quality of electrical infrastructure that is found in the regions where US mission personnel reside while at post.

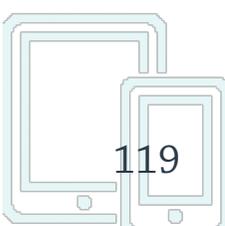
Voltage and Frequency

Electricity in the United States, Canada, and in locations throughout the Western Hemisphere operates at 110V, 60 cycles-per-second (Hz) alternating current (AC). The designation "110V" actually included voltages up to 125V. Much of the rest of the world operates on 220V electricity at 50 Hz. Again, the so-called "220V" electricity includes voltages up to 250V.

Some dual-voltage appliances are built to operate in either of these systems. Increasingly, dual-voltage equipment includes:

- Televisions (LCD)
- Personal computers (laptops, desktops, tablets, smart phones)
- DVD players
- Entertainment systems (XBox, PS4, AppleTV, Roku, etc.)

You can check to see if an appliance is dual-voltage by looking for the label found on the back or bottom of the equipment. A dual-voltage appliance will usually have a line that reads something similar to: 100-240V, 50-60 Hz. Some appliances switch automatically, while others require you to move a selector switch to change to different voltage settings. Always unplug the appliance before changing the selector switch!



Plug types and adapters

The variety of plug types for AC electrical outlets is likely familiar to anyone who has travelled outside of the United States. It is helpful to have plug adapters that are country-specific and there are also multi-type adapters that can be convenient to include as part of carry-on luggage.

The International Electrotechnical Commission (IEC) has a reference guide for world plug types [on their website](#) as well as a [country-specific list](#).

Plug adapters can be purchased from vendors in the United States prior to proceeding to an overseas assignment or bought on the local market after you arrive. If you are assigned to a country where the quality and availability of equipment is in question, look to buy plug adapters through electronics stores or online retailers.

Suggested search phrases →

buy plug adapters

international plug adapters

buy travel adapters

Ground Fault Circuit Interrupter sockets

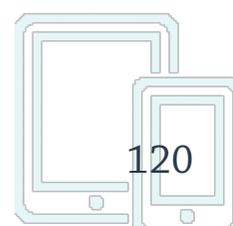
In some posts it is common to find GCFI (Ground Fault Circuit Interrupter) electrical outlets. This type of outlet can prevent electrical shock in wet locations such as bathrooms, kitchens and outdoor areas. These have a buttons to test and reset the outlet. Check with your post's GSO or Management Officer to learn more about whether GFCI outlets are an option for your overseas residence.

Transformers

A transformer can convert a local voltage to a device-compatible voltage so personal appliances can be used around the world. There are two types of transformers: step-up and step-down. A step-up transformer converts a lower voltage (e.g., 110V/50Hz) to a higher voltage (e.g., 220V/60Hz). If many of your household appliances are from the United States, a 110V/50Hz standard will be the most common voltage for your equipment.

When to use a transformer

- A device is rated for 110V/50Hz and you are in a country where the local electricity is 220V/60Hz



- A device was purchased in a country where 220V/60Hz is used and you are using it in a location where 110V/50Hz is the standard
- For devices that use more than 50 watts a heavy duty converter is recommended
- For devices that use less than 50 watts a transformer converter can be used. NOTE: If you plan on using a device for an extended period of time, it is better to use a heavy duty converter rather than a smaller, or travel-type, transformer.

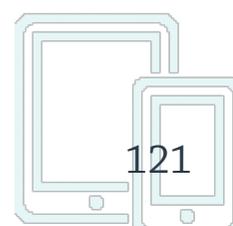
Not all transformers have surge protection or voltage regulator controls. If you are connecting equipment to a transformer and are concerned about potential damage from electrical surges, consider using a transformer that has fuse protection and/or voltage regulator.

The transformer must be large enough to handle the wattage of your appliances. To find the wattage of an appliance look for the small box printed on the back or bottom of the device. There will be a number followed by “W” or “A”. For example, “1500 W” means the appliance draws 1500 watts of electric current and will need a transformer of 1500 watts or more. The letter “A” indicates amperes. To find the wattage of appliances marked with amperes, multiply amperes by voltage (A x V). For example, a device marked “120V~ 50/60Hz 1.8A” has a total of 120 x 1.8 or 216 watts.

Can appliances from the U.S. be used overseas?

If your appliances are not dual-voltage, you have several options:

- 1) Sell or store the appliances and purchase new ones at the new voltage. Ask people at post whether to buy appliances before arriving or at post. If you need multiple appliances, having local versions can reduce the need to use multiple transformers/converters. On the other hand, purchasing the local versions may result in additional costs as part of your arrival.
- 2) Purchase dual-voltage appliances. Again, check with post or review post documents in OBC's [Post Info To Go database](#) (or email FSIOBCInfoCenter@state.gov) before making any purchases. Additional considerations may apply to using your appliances such as local television network systems or alternate regions for your DVD player.
- 3) Take your appliances and run them on transformers. Find out if post will supply your residence with transformers or if you will need to buy them. Transformers convert 220 to 110 volt electricity but they do not change the cycle frequency from 50 to 60 hertz. For some appliances this is not an issue. Others, such as electric clocks, devices that rely on internal clocks to operate, devices with automatic shutoff features (e.g., coffee makers), and microwave ovens may not function properly on the wrong frequency. Such appliances may need to be replaced with local versions. People departing post may be happy to pass on their locally adapted appliances. Check the post newsletter or contact the CLO Coordinator for more information.



Surge Protectors

Surge protection is important to prevent damage to electrical and computer equipment when unexpected power surges occur. Sudden jumps in power levels can happen as a result of electrical storms and/or poor quality infrastructure in a building or geographic region. Equipment with computer processors and digital storage can be severely damaged by power surges and may result in permanent loss of information and files.

TIP: Use a surge protector for any sensitive or expensive equipment to reduce the possibility of damage or data loss.

Examples of surge protector manufacturers →	APC TrippLite Belkin Sanus CyberPower VCT (220V) Eurosurge (220V)
--	--

NOTE: Examples are for informational purposes only and do not constitute or imply endorsement or recommendation of services.

For more information about surge protection, please see the [Resources and References](#) section at the end of this chapter.

Safety Precautions

Electricity operating at 220V is significantly more powerful than the 110V standard found in the United States. The common safety guidelines still apply:

- do not touch appliances with wet hands
- do not use standard appliances in damp or wet conditions
- unplug an appliance before disassembling or attempting to make a repair
- ensure that appliances are properly grounded
- Consider placing transformers and surge protectors on a ceramic tile rather than directly on carpeting, wood floors, or other flammable surfaces

Households with children are encouraged to take special care to explain to your children the difference in voltages so that they do not plug equipment into the wrong voltage and cause appliance/electronic device damage, or worse, personal injury or fire.

Take specific precautions with transformers:

Do not attach an appliance requiring more wattage than the rating of your transformer. When attaching more than one appliance, the total wattage must not exceed the rating of the transformer. For instance, with a 1600-watt transformer do not use a toaster drawing 100 watts at the same time as a waffle iron drawing 1100 watts. The total of such a combination would burn out your transformer.

Do not purchase any type of transformer with exposed wiring. Buy from a reliable dealer and only those units that conform to established safety standards.

Do not handle or move a transformer when it is plugged into a socket. Disconnect it first.

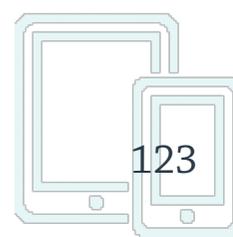
A 1600-watt (or larger) transformer should never be used in an ungrounded socket or with an ungrounded plug. Check with the Management office or General Services Office (GSO) at post if you have questions about the status of outlets in your residence and whether they are grounded or can be modified to make them grounded.

Finally, do not place your transformers on carpets or near curtains or other combustible surfaces. They should always be kept dry and well ventilated. Transformers do produce heat, but if they are very hot to the touch something is wrong. An electrician should be able to determine if the problem is with the transformer or the appliance.

TELEVISION

Suggested Specifications

Given the variety of standards globally, consider a television that will offer a maximum of flexibility for a foreign affairs lifestyle, such as having a 120V/230V 50/60Hz universal power capability. This functionality is increasingly common in many consumer electronics today. Also, an LED-based screen is likely to be more resilient and use less energy than a plasma-based display. Depending on the region of the world, it may also be helpful to have a multi-system option to accommodate NTSC and PAL. However, with the growing use of digital networks the issue of encoding is less of a factor than in the past.



What about a ‘smart TV’?

When looking for a TV, you may find that they are more frequently including internet-enabled features that offer a simpler means to connect to online streaming and content delivery services. If you anticipate that your international assignments will be in regions with high-quality internet services, a ‘smart TV’ can be a good option. However, the more sophisticated televisions may experience complications or be unable to use selected features depending on the level and quality of internet service in other regions where internet access is metered or of lower quality compared to the United States.

For more information about television standards, please see the [Resources and References](#) section at the end of this chapter.

Local TV network(s)

Information about television service providing access to local networks, international news and entertainment channels can be found in the Overseas Briefing Center’s Post Info To Go country profiles and post-specific documents. The **Technology Survey** is a good starting point since it provides a report on communications and entertainment services on a post-by-post basis.

How to access Post Info To Go

On [OpenNet](#)

or

Request post-specific information by email at FSIOBCInfoCenter@state.gov

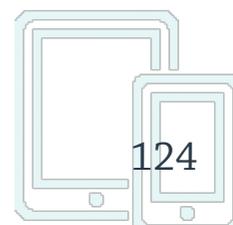
The Community Liaison Office (CLO) and the Management Office at your overseas post will also have information as part of ‘welcome to post’ materials. NOTE: These materials are collected and regularly updated in the [Post Info To Go system](#) for easier access.

DVDs

Maintaining a collection of DVDs can be a reliable way to ensure that your favorite TV shows and movies can be watched regardless of an internet connection, or while en route to your next post.

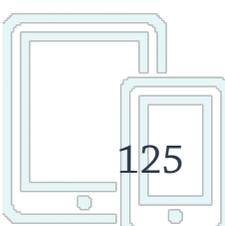
Regions

Depending on where your DVDs were purchased, it is likely they are coded for a specific geographic region. The film industry has segregated the world into seven "regions," and DVDs are typically encoded for playback in only one region. For example, DVDs sold in the United States are coded for Region 1 while videos sold in Europe are coded for Region 2.



When purchasing DVDs, keep the issue of regions in mind to avoid buying non-playable DVDs for your collection.

Region Code	Geographic Area
0	Unofficially used for a disc that will play in any region
1	U.S., Canada, U.S. territories
2	Western Europe, much of Central Europe, the Middle East, Egypt, Greenland, Japan, Lesotho, South Africa, Swaziland
3	Southeast Asia, Hong Kong, Taiwan, South Korea
4	Australia, New Zealand, Pacific Islands, Central America, Mexico, South America, and the Caribbean
5	Eastern Europe, Kazakhstan, Indian subcontinent, Africa, (except for the south), North Korea, and Mongolia
6	China
7	Reserved for future use / Unassigned
8	International venues such as aircraft, cruise ships, and other special venues
9 ALL	Discs with this regional setting can be played in any location on any player



DVD Players

If you are planning to use a DVD player that was purchased in a country that is different from your country of assignment, it may be possible to activate an 'region free' mode so that DVDs from any country can be viewed. Procedures for switching into a 'region free' mode vary among DVD players and can often be found by conducting an internet search for how-to sites. **IMPORTANT!** Making programming changes to a DVD player is not a guaranteed solution and may result in a non-working device.

A Word about Pirated Copies of DVDs

Purchasing pirated copies of DVDs contributes to intellectual property theft and can also inadvertently support other criminal activities. The [FBI's website](#) provides additional information about intellectual property theft and [includes an FAQ](#).

For more information about DVD standards, please see the [Resources and References](#) section at the end of this chapter.

Entertainment services - US-based

A growing option for entertainment programming is the use of subscription-based video services such as, but not limited to:

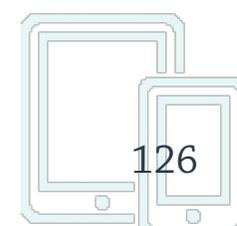
- iTunes
- Netflix
- Amazon Prime
- Hulu

An account with one or more of these services may provide a means to continue viewing TV shows and movies while at an overseas post. However, these US-based services may restrict access to their sites from non-US internet protocol (IP) addresses. While a Virtual Private Network (VPN) service may provide access to an online entertainment subscription, it is advisable to review the Terms of Service details as usage of a VPN may violate those terms.

TELEPHONES AND VIDEO CALLING

Landline

Telephone lines in government-leased or government-owned housing are usually managed by the General Services Office (GSO) or another designated group in the Management section of an overseas mission. Maintenance and installation of telephone lines is also handled by the Embassy or Consulate and therefore personnel assigned to government-managed housing should coordinate with the mission if repairs or upgrades are needed.



Landlines are common in housing at post for regular communications needs and, in some cases, for residential security. Billing for use of the landline(s) may be managed by the General Services Office or another group within the Management section. NOTE: U.S. government personnel and their family members are responsible for payment of calling charges associated with their period of occupancy in government-managed housing.

TIP! Keep a record of your move-in/move-out dates for government-managed housing at post so that you can compare call activity with your occupancy dates.

With a Living Quarters Allowance

If your housing is being paid for using a Living Quarters Allowance (LQA), costs associated with installation and/or maintenance of a land line may be included as part of residential expenses. LQA may be used to pay for rent, utilities, taxes, and related fees (see [DSSR 131.2](#) for a complete listing.)

Mobile Services

In an overseas location that is far from the continental United States, it can be cost prohibitive to use a U.S.-based mobile telephone service package. In such cases, use of local mobile telephone services is the alternative. If your household is assigned to a post in North America, it may be possible to continue using a U.S.-based mobile telephone plan but roaming fees may apply.

What is available at post?

Finding mobile phone options can include a review of materials prepared by the Community Liaison Office (CLO) and a broader internet search. The Technology Survey, available as part of the Overseas Briefing Center's Post Info To Go database, is also a useful starting point as the types of mobile phone services are outlined on a post-specific basis.

Suggested search phrases →

mobile phone service in [country name]

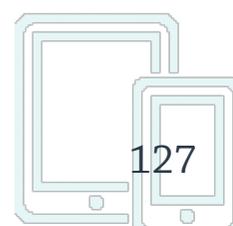
mobile services in [city name]

prepaid mobile services in [city name]

postpaid mobile services in [city name]

Prepaid or Subscription (Postpaid) Services

Review information from the Post Info To Go database and/or Welcome Materials from the Community Liaison Office (CLO) for recommendations of which type of mobile phone service is suggested for use.



In some countries it may be simpler to use a 'pay as you go' (prepaid) option rather than setting up a subscription (postpaid) with a local mobile service provider. One potential benefit of a prepaid service is it reduces the chances of unpaid charges or fees when you depart from post, either on home leave or during a permanent change of station (PCS).

VoIP

Voice over Internet Protocol (IP) is a digital telephone service that uses the internet to complete telephone calls. The use of VoIP has expanded significantly as the level of internet penetration has increased throughout the world. Multiple services exist that offer free and low-cost telephone calling options for domestic and international destinations.

Equipment required for VoIP can range from a smartphone device to tablets, laptops, and desktop computers. All services require users to set up an account and typically have a dedicated application or program that is used to make and receive calls. A service such as Vonage enables users to connect a 'Vonage box' to a high-speed internet modem and then an existing telephone handset can be used when connected to the 'Vonage box.'

Subscription plans can be monthly or yearly and include options such as:

- Retaining an existing US-based telephone number
- Creation of a new, dedicated Type to enter text telephone number in the U.S. and, in some cases, non-U.S. locations
- Instant messaging

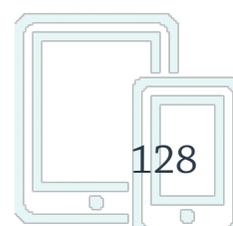
Examples of VoIP services →

Vonage
Skype
ooVoo
Lingo
CallCentric

NOTE: Examples are for informational purposes only and do not constitute or imply endorsement or recommendation of services.

International Voice Gateway (IVG)

International Voice Gateway provides a U.S. dial tone (from Maryland area code 301) to users at Posts overseas. Using IVG, it is possible to reach people at State Department annexes supported by the domestic voice network, place toll free calls, and use calling cards from overseas.



What are some ways to dial IVG?

- To place a station-to-station call, if both telephones are in the same area code: 5-digits or 9+1+10-digits
- To place a station-to-station call, if both telephones are in different area codes: 9+1+10-digits
- To place a local call: 9+1+10-digits
- To place a long distance call: 9+1+10-digits
- To place an international call: 9+011+Country Code+ City Code+ number
- To place an IVG call: 8+7-digits
- To call an IVG-Station Directed Tie Line (SDTL) dial: 9+1+10-digits
- To call from a Post, using the IVG: Dial your unique access code, then...
- 5-digits for calls to a station in area code 301
- 9+1+10-digits for all other non-toll calls
- 9+4+7/10-digits for Defense Switched Network (DSN) calls

NOTE: Station-to-station dialing in Northern Virginia using area code 571 and 703 can still use 5-digits because the area codes serve the same geographical area. Domestic users within New York City utilizing area codes 212 and 646 will remain on 5-digit calling at this time, but can also be reached utilizing 9+1+10-digits.

Remember you can begin dialing 9+1+10-digits today and let the network complete your call.

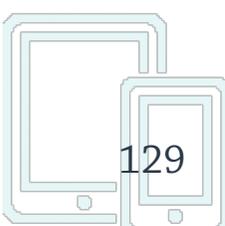
Is IVG available at my post?

Personnel and family members assigned to an overseas post can learn about the availability of IVG at their post by reviewing the Technology Survey, part of the Post Info To Go database, available from the Overseas Briefing Center (OBC). The Technology Survey can be accessed directly through the [Post Info To Go website](#) on the intranet or, if access to OpenNet is not available, copies of post-specific Technology Surveys can be requested from the OBC by email at FSIOBCInfoCenter@state.gov.

Information about IVG availability is often included in the 'Welcome to Post' materials that are prepared by the Community Liaison Office or Management Office at post. Copies of these materials are also available through the OBC's [Post Info To Go database](#) or by email at FSIOBCInfoCenter@state.gov.

International Call-back

Many different companies offer this option. You dial an access number, let it ring once, then hang up. The company calls you back, at which point you dial the number you would like to reach.



Because you are using the company's line, you don't pay the normal outgoing international rate. This procedure may also work well from a mobile phone, particularly in a country where you do not pay to receive incoming calls.

An internet search can help you check which companies provide high-quality services in your country. Be sure to read the fine print to fully understand all billing conditions and procedures. Make sure that using a call-back does not violate local laws. The U.S. Federal Communications Commission has determined that call-back services do not violate domestic or international laws, but some countries have declared them illegal. An updated list of these countries is available on the [FCC's website](#).

Calling Cards

Many companies provide international phone cards, which exist in prepaid or pay-as-you go accounts. These cards provide an option for short-term use or as a means to place calls in the event of an emergency (e.g., if you are without a mobile phone and away from your residence).

Using these cards typically involves dialing an access number, possibly a personal identification or card number, and then the number you would like to reach. Investigate the billing structure carefully; some cards charge a high minimum fee per call or incur weekly service fees once the card is activated. In some cases, calls made to mobile phones incur higher costs than calls to landlines. Ask at post for a good service, conduct an internet search, or visit your local dollar store before leaving the U.S.

Suggested search phrases →

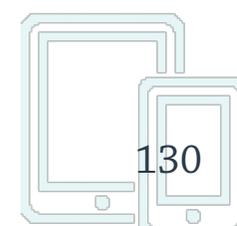
international calling cards
prepaid calling cards

Messaging applications

Sending text messages and chats from a personal computer or mobile device can be an easy and less expensive means to stay connected with family and friends while traveling or once you have arrived at your overseas post. The wide variety of messaging applications makes it impractical to list them all but several examples are presented below.

When selecting a messaging/chat application you should consider the types of information you plan on sharing with the chat application and then think about factors such as:

- Are chats encrypted in transit?
- Are chats encrypted so the service provider can't read them?
- Will past communications be secure if your application 'keys' are stolen?
- Can you verify the identity of others using the application?



- Does the application automatically change any of your privacy settings on your mobile device?

Geographic Area

WhatsApp (iOS, Android)

TextSecure (Android)

Signal (iOS)

iMessage (iOS)

Pidgin (Windows, Linux)

KakaoTalk (S. Korea - iOS, Android, OS X, Windows)

WeChat (China - iOS, Android, OS X, Windows)

Line (Japan - iOS, Android)

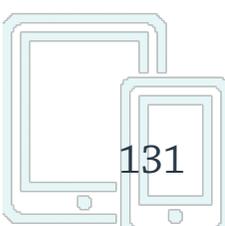
Voxer (iOS, Android, web browser client)

Facetime (iOS)

NOTE: Examples are for informational purposes only and do not constitute or imply endorsement or recommendation of services.

IMPORTANT! If you are planning to use any messaging app on a Government issued device, be sure to verify that it is approved for use *before* installing it.

For more information about messaging applications, please see the [Resources and References](#) section at the end of this chapter.



INTERNET ACCESS

Local Services

Connecting to the internet once you have arrived at an overseas post can typically be accomplished through both short-term and long-term service options.

Short-term options

Arriving at post often includes the almost immediate need to re-establish communications for both personal and professional contacts. If you are residing in temporary quarters or are in the process of setting up home internet service, it may be possible to use a prepaid cellular modem for internet access.

Cellular modems can be either stand-alone devices or USB-connected units. The modem works in a similar fashion to prepaid mobile phone accounts and credits can be purchased and applied to provide for data services. Depending on the local market, it may be that cellular modems can provide internet access conveniently but at a higher per-megabyte cost than landline internet services.

Using cellular modems for basic email rather than multimedia communications can be a cost-effective way to stay in touch. These modems are also a helpful option if your mobile phone does not offer a tethering capability to share a cellular connection.

Long-term service

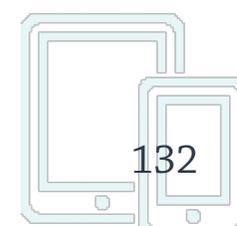
Internet service for your residence while overseas is increasingly a 'must have' rather than an optional communications tool. With the growing use of online accounts and web-based services connected to relocation, a reliable home internet connection should be set up as soon as it is practical. The Management Office, or a designated section, may offer assistance, depending on the complexity of working with local internet service providers.

TIP: Once you have confirmed your arrival date, consider coordinating with your sponsor at post to begin planning for the setup of a home internet service.

You or a member of your household should be prepared to be available to oversee the installation and setup of a home internet service. Be sure to note all system settings to allow you, or members of your household, to access a modem or router after the initial installation is complete.

What about using my own router?

Personally owned internet routers can be used in conjunction with digital modems to provide additional customization and security options for a home network.



If using your own router(s), consider options for surge protection and follow suggested guidelines from the FCC and FTC for enhancing the security of a home network ([see article links in the network management Resources and References section at the end of this chapter](#)).

Managing Your Home Network

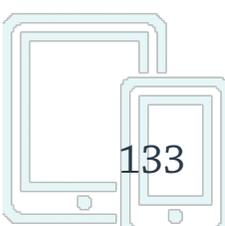
Using wireless access points (i.e., routers) can be a convenient way to improve the availability of internet service in your residence overseas. While your wireless network is active, it is important to secure the connection to reduce the possibility of other people to potentially access devices connected to the network. The following security recommendations are excerpted from [StaySafeOnline.org](#):

- Change the name of your router:** The default ID - called a service set identifier” (SSID) or “extended service set identifier” (ESSID) – is assigned by the manufacturer. Change your router to a name that is unique to you and won’t be easily guessed by others.
- Change the pre-set password on your router:** When creating a new password, make sure it is long and strong, using a mix of numbers, letters and symbols.
- Review security options:** When choosing your router’s level of security, opt for WPA2, if available, or WPA. They are more secure than the WEP option.
- Create a guest password:** Some routers allow for guests to use the network via a separate password. If you have many visitors to your home, it’s a good idea to set up a guest network.
- Use a firewall:** Firewalls help keep hackers from using your computer to send out your personal information without your permission. While anti-virus software scans incoming email and files, a firewall is like a guard, watching for attempts to access your system and blocking communications with sources you don't permit. Your operating system and/or security software likely comes with a pre-installed firewall, but make sure you turn on these features.

For More Information about Network Management, please see the [Resources and References](#) section at the end of this chapter.

Cloud-Based Apps and Storage

Relocating to a new post, either domestically or overseas, can now be somewhat easier with the option to store important files and records in cloud-based storage services on the internet. However, some of the most widely used services such as Dropbox, Google Drive, and Microsoft OneDrive can be made more secure with a few adjustments in how you store and upload your files.



Encrypt Before Uploading to a Cloud Storage Service

The convenience of cloud-based (internet) storage services is often highlighted by the capability to sync files with multiple computers, share documents with other users, and reduce the risk of data loss by storing information outside of your home computer. Many of the cloud storage services offer limited amounts of secure storage capability and, in some cases, maintain the ability to provide access to your files through their encryption key management.

To reduce the chances of your files being disclosed in an unencrypted format, you can create protected (encrypted) versions before uploading them to a internet-based storage system.

Suggested search phrases →

how to encrypt files on a mac

how to encrypt files on Windows 8

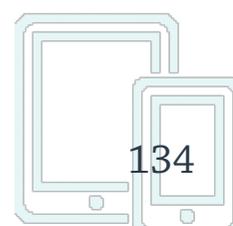
how to encrypt files on Windows 10

Depending on the types of files you are storing online, it might not be necessary to take the extra step of pre-upload encryption. Consider protecting the following types of documents:

- Copies of passports
- Copies of birth records
- Copies of marriage certificate(s)
- Tax records
- Business documents
- Estate planning documents
- Powers of Attorney or Will(s)
- Copies of school records
- SF-50 and related human resources records
- Job application forms

Zero-Knowledge Storage Solutions

If you are interested in using an online storage (cloud storage) service and prefer not to go through an additional encryption process before uploading information, a zero knowledge storage service might offer a solution that fits your needs.



The basic idea of a zero knowledge service is that the company storing your information does not have any encryption keys to permit them, or any other entity, to have access to your stored files. In some cases, these vendors also separately store portions of your online data in different geographic locations. When you use these types of storage services, your data gets encrypted locally (i.e., on your home computer) before it is uploaded to the cloud storage space.

Examples of online storage providers:

SpiderOak.com
Tresorit.com

NOTE: Examples are for informational purposes only and do not constitute or imply endorsement or recommendation of services.

What is the best option for protecting critical information?

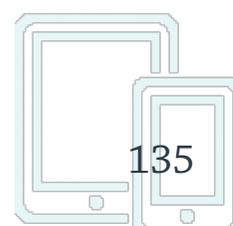
If any of your personal files are of high importance or would be difficult to replace if lost, it might be a better choice to not use cloud-based storage and keep the information off of the internet altogether. External hard drives with large storage capacities, e.g., 2-4 Terabytes or larger, can be readily purchased from online retailers and are increasingly portable. Files can be encrypted and then transferred to the external drive prior to departing for your next post and then the devices can be hand-carried during your transfer.

For more information about storage solutions, please see the [Resources and References](#) section at the end of this chapter.

Storing your information - USB Flash drives, DVD/CD, External Hard Drives, NAS**USB Flash Drives**

Files can be stored and transferred easily using removable Flash storage “stick drives” that use the USB connection port on a personal computer. The storage devices can range in size from 4GB to 512GB (and larger). The convenience of these drives, plus their small size, make them useful for storing information while traveling or when relocating to a new country. However, without encryption, the information on a flash drive can be easily copied if the device is lost or stolen.

Consider using a flash drive that offers security features to reduce the risk of data loss. Secure flash drives are available from multiple vendors and the U.S. Government regularly issues IronKey® storage devices for official use.



IMPORTANT! Personal data storage devices such as USB flash drives should not be used on U.S. Government computer networks or equipment. If you have questions about how to transfer files from a personal device while using a U.S. Government computer (e.g., workstations in a Community Liaison Office at post), ask a member of the Management team or an IT service desk at post for assistance.

DVDs and CDs

Another option for storing important files and maintaining backups of documents and photos is to 'burn' the files onto DVDs or CDs. The portability of these items makes them convenient for transferring to a new post or having additional copies of key documents (e.g., tax files, employment records, payroll receipts, etc.). While many computers continue to include DVD/CD drives as part of their standard configuration, some manufacturers have removed them from laptops. For laptop users it is often possible to purchase an external DVD/CD drive for an additional cost.

Security of files on DVD/CD can be improved by encrypting the information before it is copied onto the DVD/CD. Depending on the operating system of your home computer, there may be multiple options available to apply encryption to individual and groups of files.

Suggested search phrases →

how to encrypt files on a mac

how to encrypt files on Windows 8

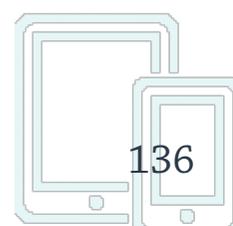
how to encrypt files on Windows 10

NAS - Network Attached Storage

A network attached storage device is a tool that can help a foreign affairs community household manage their digital information (photos, messages, documents, movies, etc.). Because it is portable and secure, this device offers a useful solution for households that relocate overseas and may face a variety of cybersecurity and internet service concerns.

[CNET.com](#) provides a summary description of a Network Attached Server:

“A NAS server is similar to an external hard drive but instead of connecting to a computer using a peripheral connection (USB, FireWire, Thunderbolt, etc.), it connects to your router (or switch) using a network cable and makes the storage space available to every computer on the network. Apart from acting as a backup destination, a NAS server can also work as a streaming server, file sharing server, and even a personal cloud server, as well as many other functions you can't find in external hard drives.”



Who makes NAS devices?

Examples of manufacturer names

Synology
QNAP
Netgear
Drobo

NOTE: Examples are for informational purposes only and do not constitute or imply endorsement or recommendation of services.

Apple Inc. also makes a network accessible storage device called a Time Capsule. This unit has built in hard drive storage that cannot be expanded and integrates easily with a home network. As an Apple product, for households with MacOS and iOS devices, this option offers a familiar and compatible solution.

For more information on network attached storage, please see the [Reference and Resources](#) section at the end of this chapter.

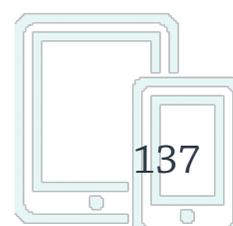
Virtual Private Networks (VPNs)

A Virtual Private Network (VPN) connection can provide a secure means to communicate information on the internet and also provide options for connecting from different Internet Protocol (IP) addresses. VPN services have been used by people residing overseas to connect to entertainment services for viewing television series and movies from their home country. However, users should be careful to review if the use of a VPN violates any terms of service from the entertainment companies.

Using a VPN does not require special equipment or specific router types, although customized internet routers are available from some vendors. Setting up a VPN involves creating an account with a VPN service provider and then following the provider's instructions to adjust your internet router's settings to use specific internet connections.

Think about your privacy preferences

When choosing a VPN service provider it is important to review not only their general scope of services but also the terms and conditions pertaining to the logs that might be created and kept. If privacy is a primary concern for your VPN use, be sure to carefully read (and re-read) the logging and privacy policies.



There are multiple resources on the internet that can provide reviews and commentary about the level of privacy and security offered by VPNs. As with any service, be sure to review all applicable options for your requirements and thoroughly research the service's terms and conditions.

Examples of search terms →

secure VPN service
anonymous VPNs
anonymity privacy VPN
best VPN services

Are there free VPN options?

It is possible to find free (i.e., no fee) VPN services with an internet search. Using free VPN services may result in issues connected to reliability and security and it is generally recommended to carefully consider such services before relying upon them for long-term and sensitive information transfer. A close review of any free VPN service provider's privacy and logging policies should help clarify what information is collected and kept in exchange for the free service.

Fee-Based VPNs

There are numerous companies that charge for a VPN services and they can be identified using an internet search. Depending on the country where you will be living, some VPNs may provide better services than others. Conducting online research and soliciting advice from others who are already living in the region can be a reliable way to identify VPN options.

Examples of VPN services: →

Astrill
ExpressVPN
OpenVPN
Private Internet Access
PureVPN
TunnelBear
VikingVPN
Vypr
Witopia

NOTE: Examples are for informational purposes only and do not constitute or imply endorsement or recommendation of services.

Cybersecurity Awareness

Identify theft prevention and response

In addition to protecting information that you upload to online accounts and storage services, specific steps should also be considered to protect your identity information while traveling and residing at your assigned post. The following tips are excerpted from the Department of Homeland Security's "[Stop | Think | Connect](#)" information:

- Take simple steps to protect your online identity by:
- Locking and password protecting your computer and cell phone.
- Not sharing specific personal information online, such as your full name or birthday.
- Setting proper privacy settings on social networking sites.

Secure yourself from fraud and phishing attacks by:

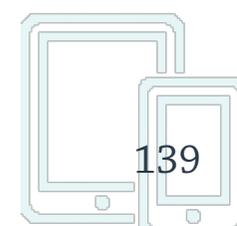
- Turning off the option to automatically download attachments.
- Saving and scanning any attachments before opening them.
- Before providing any kind of information, call and verify with the source that they are indeed the ones who sent the email.

TIP: Get started with tips and checklists from the FTC website [IdentityTheft.gov](https://www.ftc.gov/identitytheft) to put plans in place in the event of an identity theft incident.

Cyber Predators

In addition to information, there are also people who can pose a threat by trying to use, control or harm other online users. The Department of Homeland Security defines these people as cyber predators. The following information is excerpted from the "[Stop | Think | Connect](#)" safety materials:

- Cyber predators target teens and young adults - both male and female - on a regular basis, regardless of whether or not the victims are 18 or above.
- Social networking sites enhance a predator's ability to target young Americans, especially if they share personal information in their profile.



- To protect yourself from cyber predators:
 - Be aware - you never know who is behind the screen, so be protective of yourself and your personal information.
 - If you are being targeted or harassed online, notify your family or the proper authorities.

For more information about cyber security awareness, please see the [Resources and References](#) section at the end of this chapter.

RESOURCES AND REFERENCES

Click an office or organization below for contact information and to learn more.

[The Transition Center at FSI](#)

[Transition Center's Overseas Briefing Center](#)

Surge Protection Articles and Resources

["9 Things You Should Know about Surge Protectors"](#) (CNET.com)

["Never use a surge protector with a step-down transformer"](#) (GSON.org)

["What Travel Accessories Do I need?"](#) (TravelProducts.com)

[AC Power Plugs and Sockets](#) (Wikipedia.com)

Television Standards Articles and Resources

[Television Standards by Country](#) (TVRadioWorld.com)

[Broadcast Television Systems](#) (Wikipedia.com)

[Video Format Standards Used in Countries Worldwide](#) (SONY.com)

DVD Standards Articles and Resources

[About DVD Region Specifications](#) (Amazon.com)

[DVD region code](#) (Wikipedia.com)

[Federation Against Copyright Theft](#) (FACT)

Messaging Applications Articles and Resources

["10 Most Popular Messaging Apps in the World"](#) (ReadWrite.com)

["Ten of the Best Messenger Apps for International Travel"](#) (GadgetReview.com)

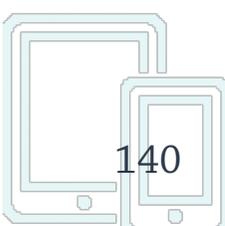
[Electronic Frontier Foundation's Secure Messaging Scorecard](#)

Network Management Articles and Resources

["Protecting Your Wireless Network"](#) (FCC.gov)

["Securing your Wireless Network"](#) (FTC.gov)

["Securing Your Home Network"](#) (StaySafeOnline.org)



Cloud Storage Articles and Resources

[“Encrypt Files for Safety”](#) (Macworld.com)

[Boxcryptor Encryption Service](#) (Example of an encryption service)

[“Top Ten Questions You Should Ask a Cloud Service Provider”](#)
(AmericanExpress.com)

[“How secure are Dropbox, Microsoft OneDrive, Google Drive, and Apple iCloud?”](#)
(Alphr.com)

[“Zero-Knowledge Cloud Storage”](#)

[“The Best Cloud Storage Services that Protect Your Privacy”](#) (Lifehacker.com)

Network Attached Storage Articles and Resources

[“How to Setup a NAS \(Network Attached Storage\) Drive”](#) (Howtogeek.com)

Cyber Security Awareness Articles and Resources

[”Guidelines for Publishing information online”](#) (US-CERT.gov)

[“Preventing and Responding to Identity Theft”](#) (US-CERT.gov)

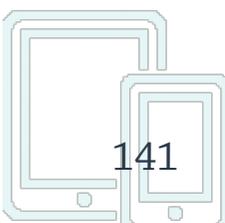
[“List of Common Security Issues for Non-Technical Users”](#) (US-CERT.gov)

[FTC Video: “What is Identity Theft?”](#) (FTC.gov)

[Stop.Think.Connect](#) (DHS.gov)

[“Top Ten Cybersecurity Tips”](#) (SBA.gov)

[Cyber Security Resource Center](#) (Maryland.gov)





15 - AUTOMOBILES

SECTION 3

ADVANCE CONSIDERATIONS

Repeatedly buying and selling vehicles to have the best possible choice for each post can become a major expense. You may be able to keep the car you already own. Use the following information to help you through the decision-making process.

State Department Limitations

The Department of State ships one privately owned vehicle (POV) per employee. The size of the vehicle may not be more than 800 cubic feet, with any excess being paid by the employee.

Import Restrictions

Many countries place restrictions on the types of vehicles that can be imported. Certain colors or models may be prohibited, the car may have to be only two or three years old, or tinted windows may be illegal. The TM3 welcome cable from post generally includes this information, or there may be an additional TM3 shipping cable. Copies of these are available by visiting [Post Info to Go](#) on the Overseas Briefing Center's intranet site, by emailing FSIOBCInfoCenter@state.gov, or by visiting the OBC.

Contact GSO at post before making any decisions about buying or selling a car – or before beginning the process of removing a catalytic converter. Start by asking GSO if your current car is acceptable. If your current car is unacceptable to your new host country, then the Department will provide storage for the duration of your posting where your car is not accepted.

Local Conditions

Consider the conditions at your future post. If temperatures are very high, air conditioning may be essential. An alarm system may be helpful if theft is common. If roads are narrow, you may prefer a small vehicle.

Check on the availability of spare parts, both locally or by agreement with a supplier in the US, and repair services. (Remember that warranty and part numbers may be different overseas, even for the same model of car). Ask if there are any makes to avoid.

Find out if a car is even necessary. Some posts offer great public transportation and housing near the embassy or consulate.

New Cars vs. Used Cars

Some posts require new models or cars in near-perfect condition. New cars may be more reliable than older cars and require less maintenance. New car loans may carry a lower interest rate than used car loans.

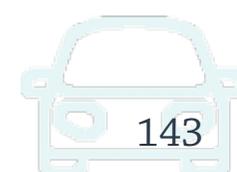
On the other hand, new cars are expensive, and much of the value is lost in the first few years—just in time for the Foreign Service family to need to sell before moving to the next post. New car warranties may not be valid overseas, negating peace of mind as a factor. New cars may stand out and present a target for theft or other crime.

Driving conditions are not always optimal overseas. Encountering potholes, fender-benders, aggressive trucks and taxis, unusual practices like driving on the sidewalk may be less stressful if you are driving an older car.

Four-Wheel Drive

Post reports may indicate that large, four-wheel drive vehicles are necessary. Double check this information before making an expensive purchase. Ask about the condition of roads in the city, where you presumably will do most of your driving. Ask when, where, and how often four-wheel drive is needed. Find out if vehicles are available for rent at post for occasional trips to places with poor roads.

Note that expensive sports utility vehicles are popular targets for carjacking and theft and are not permitted at some posts for that reason.



Right-Hand Drive

Again, opinions vary as to whether to buy a different car if traveling to a country with right-hand drive. Some countries do not allow cars with U.S. configurations. In others, it is your choice. It is probably cheaper to keep the car that you already own, and many families have reported no problems with driving “on the wrong side of the road” (other than horrified stares from bystanders at children apparently “driving” the vehicle!)

On the other hand, visibility is not as good, turning may become confusing, and insurance premiums may be more expensive. You may find that buying a car that conforms to local standards may prove practical if you are posted to other right-hand drive posts or if you can re-sell the vehicle at a minimum loss.

One Car, Two Cars

Only one car is shipped at U.S. Government expense. You may choose to ship a second vehicle at your own expense or purchase one at post. The need for a second car depends on your family circumstances, local transportation options, embassy commuting information, and personal preferences. Again, check with post for local conditions.

BUYING A CAR

Foreign Service families who need to purchase a motor vehicle have more options than their U.S. counterparts. These include:

Diplomatic auto sales

Prices may be discounted, but not all kinds of cars are available. Contact OBC for lists of companies that sell to diplomats and overseas (FSIOBCInfoCenter@state.gov).

Foreign car manufacturers

Some of these offer discounts to diplomats posted overseas. You may be able to pick up a car at the factory and drive it to post at U.S. Government expense on a cost-constructive basis (meaning that you may be reimbursed up to the cost of shipping a car from the U.S.) If the car is made locally, it should be easy to find parts and repair facilities for it.

Post departures

People leaving post may want to sell their vehicles. A big advantage to this is the certainty of having a car when you first arrive. However, if you do not have a chance to examine the car, it may not meet your needs. You may want to enlist someone at post to inspect the car for you. Make sure that any exemptions the car has received from local laws will pass to a new owner.



Dealers at post

Ask post about whether purchasing a car on the local economy is an option. If so, request information on local dealerships, costs, tax rebates, and so forth.

If you wait to buy a car until 30 days before leaving, you may not have to register the car in the U.S., resulting in substantial savings. However, new cars may need to be registered in the U.S. for the warranty to be valid.

Services such as the State Department Federal Credit Union Priority Assist car buying service can provide other purchasing options (for instance, the SDFCU located a car in Texas for an officer to purchase and drive to his new post in Mexico).

Ask lots of questions about car loans. In some cases, these have to be paid off before leaving the U.S., resulting in unexpected last-minute difficulties. If you plan to take a car that is still being financed out of the country, you will need a letter from the lending institution granting you permission to do so. Investigate a new loan if needed; the State Department Federal Credit Union is one financial institution that will allow even newly financed vehicles to leave the country.

SELLING A CAR

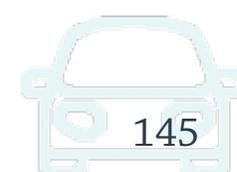
Be sure you keep the title with you; don't let it get packed with your household effects.

It is risky to sell your car overseas to any part of the local economy. A wiser option is to limit selling the car either to someone at the Embassy or to another diplomat from another country. There are many rules in place about selling a car at post, including limitations on the profit that may be made. Check with the Management Office in advance of selling your vehicle to make sure you are in compliance with any regulations.

SHIPPING A CAR

Arranging the Shipment

- Start the process by working with your Transportation Counselor to determine how to arrange the shipment. The Counselor will work with you to gather any required documents and will also make the arrangements for a drive-away firm to pick up the car at your residence.
- A few posts may require the removal of the catalytic converter in your car if there is no unleaded gasoline available at your new post (although this is no longer very common). Before doing so, you should check with post to determine whether or not unleaded gasoline is available.



This information may also be found in the TM3 Welcome Cable for your post. If unleaded gasoline is not available, confirm with post whether it is necessary to have the catalytic converter removed.

In order to have a catalytic converter removed, you must have your TMFOUR and an EPA letter from Transportation (available in room 1248 at the Harry S Truman building), stating that you will be moving to a country where lead-free gasoline is not available. Call the company/gas station where you plan to have the work done for an estimate and for an appointment. Prices vary with make, model, and gasoline station. Save your receipt, as this is an allowable expense under the Miscellaneous Expense portion of the Foreign Transfer Allowance if you are itemizing (see [Chapter 26, "Allowances and Benefits"](#)).

- Check with the manufacturer (not a dealer) to make sure that it is actually possible to remove the converter from your car. In some models, removing the converter damages the entire electronic system of the car—or it may be impossible to reinstall the system when leaving post.
- Do not put anything in the trunk of the car that is not standard equipment. Spare parts or tires should be shipped with household effects.

Required Documents

Employees **MUST** have all three documents to set up a POV shipment.

1) **JF-49: Provide as much information as you can.**

Essential items are name, Social Security number, pickup address, requested pickup date, and destination. Give the JF-49 to your Transportation Counselor, who will work with you to get your car on its way. The counselor will review the pick-up address and ask for clarification of any needed items on the JF-49 form. Consequently, employees need not worry about items on the JF-49 they may not understand. For instance, Baltimore will complete the fiscal data portion of the form from the Travel Authorization.

2) **Titles or Certificates of Origin**

To guarantee hassle-free shipment of personal vehicles, employees should be sure documents meet U.S. Customs Service standards. U.S. Customs is attempting to stem the export of stolen vehicles and have instituted rigid requirements for ALL vehicle exporters.

Titles and certificates of origin are purposely difficult to copy; however, the owner's name and the VIN (vehicle identification number) must be completely legible. Stress this point when asking banks or finance companies for copies.



An employee may ship a vehicle owned jointly with a spouse or member of household. However, the employee's name must appear on the title.

U.S. Customs will accept titles signed over to a new owner on the reverse. In this case, both the front and back of the title must be submitted.

If planning to provide a certificate of origin in lieu of a title, remember that these only exist for new vehicles. Be sure to obtain a copy of the certificate of origin from the dealer before the dealer submits the document to the Department of Motor Vehicles (DMV). Without a copy of the certificate of origin, you may have no choice but to wait for the DMV to issue a title, a process that may take up to 45 days.

3) **Travel Authorization**

This provides required fiscal data and proof to U.S. Customs that employees are assigned abroad.

Preparing the Vehicle

Contact your post regarding recommended vehicle preparation. In addition to removing the catalytic converter and altering the opening on the gas tank (or shipping a funnel) if necessary, the motor, brakes, windshield wipers, lights, horn and exhaust system should be in good operating condition. Check to see that the battery is fully charged and that the cooling system contains sufficient antifreeze to prevent freezing in transit. Hubcaps, floor mats, ashtrays, tools, or anything else that could potentially be stolen can be removed and shipped with your household goods. A complete set of keys usually accompanies the vehicle. Keep an extra set of keys. Don't pack anything in the trunk except one spare tire which is mandatory to leave in place.

Shipping Times

Shipping times for cars will vary upon a number of factors, including weather, the number of ships available, and conditions at post, but it is wise to plan for at least one month or more. Discuss arrival times with your Transportation Counselor who will be familiar with shipping times for a given area.

Should employees wish to know the current status of their POV shipments, they may contact Transportation Operations at (800) 424-2947.

Picking up the Vehicle

When picking up a car at post, remember that the fluids may have been drained during the shipping process. Locate a service station near the pickup point in advance and plan to immediately fill the gas tank and top up the oil and other fluids as needed.



DRIVING AT POST

Driving in a foreign country should be considered a privilege. Rules of the road in any country are conditioned by culture and may be quite different from U.S. driving behavior.

Information about traffic regulations, local laws, and customs can be obtained from the management office or the CLO at post. Although diplomatic immunity can offer certain protections, diplomats and their family members are expected to obey traffic laws. Diplomatic immunity can be waived by the Chief of Mission (with permission of the Department of State) if it is in the American interest to do so.

You will need a valid U.S. driver's license in order to acquire one in the host country. The host country driver's license will be valid only for the period that the U.S. license is valid. If you have an American driver's license, you can obtain an international driver's permit, valid for one year, from the American Automobile Association (AAA). Teenagers may find that, though they have a valid U.S. license, host country age requirements may prevent them from obtaining a driver's license overseas.

Repairs

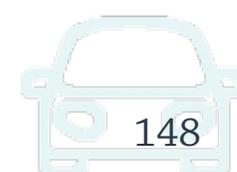
Check with your new post regarding availability of replacement parts and supplies. Parts such as air filters, oil filters, fuel filters, spark plugs, belts, fuses, and windshield wipers can be easily packed in your household effects if they are difficult to locate or expensive at post. (Metric sizes may make it difficult to find an exact fit). If you are short on space, the right hoses and belts can often be "created" locally. If you are not sure what to take, contact a reliable mechanic or dealership and explain that you need to take supplies for all of the maintenance that your vehicle will need over the next two or three years. They may be willing to help you make a list and even put together a package for you.

It also may be useful to talk to a U.S. dealership or your current mechanic about the possibility of sending parts to you as needed. Other strategies include enlisting the help of family members, picking up parts when visiting the U.S., or using a parts dealer or online service.

AUTOMOBILE INSURANCE

There are two automobile insurance categories under which your car can be covered: 1) comprehensive insurance, which covers loss or physical damage done to your car, and 2) collision insurance, which covers damage or harm which you might cause while driving your car. The first type, comprehensive insurance, can most likely be obtained from your US insurer. The second type, collision insurance, must be obtained at the post where you are assigned.

Most posts require that an automobile primary (also called third-party) liability policy be issued in the country in which you are posted. Your post will have extensive experience with this type of coverage and can help provide you with resources and options. Coverage and premiums vary widely.



In the event that the locally purchased primary liability policy provides inadequate limits of coverage, additional coverage called “excess liability coverage” is available through U.S. brokers. Adequate coverage is highly recommended.

Marine insurance, which covers the loss or damage automobile while it is being transported by sea, is a matter of personal choice; however, remember that the Military and Civilian Personnel Claims Act does not fully cover privately owned vehicles. Shipping records show that catastrophic loss or damage to vehicles shipped overseas is extremely rare and that minor damage—cracked windshields, missing accessories, frayed tires—may not exceed the deductible and may, in fact, be less than the cost of insurance. Nevertheless, the Department strongly recommends purchase of personal marine insurance. (See also [Chapter 29, “Insurance”](#))

RESOURCES AND REFERENCES

Click an office or organization below for contact information and to learn more.

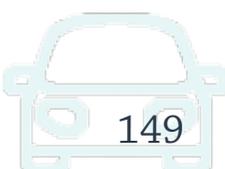
[The Transition Center at FSI](#)

[Transition Center’s Overseas Briefing Center](#)

[Transition Center’s Training Division](#)

[Transportation](#)

[State Department Federal Credit Union](#)





16 - CONTINGENCY PLANNING

EMERGENCY EVACUATION

Foreign Service families have always lived with the possibility of evacuation. The number and variety of reasons for evacuations has increased during recent years with an average of six evacuations a year in the last five years. The Department of State takes responsibility for the following:

- 1) Informing you of the emergency evacuation plan for your post
- 2) Transporting you to a safe haven
- 3) Paying for shipping your air freight or giving you an allowance in lieu of shipping the air freight (usually this is for cases where the employee does not have time to arrange for air freight shipment prior to leaving post)
- 4) Paying you an evacuation allowance during the length of your evacuation, up to 180 days, and a daily transportation allowance
- 5) Returning you to post or to a new assignment

The Family Liaison Office (M/DGHR/FLO) is the main point of contact for evacuees. FLO's Crisis Management and Support Team has primary responsibility in FLO for evacuee assistance and support. FLO does the following:

- responds to questions about evacuation allowance payments
- helps organize town hall meetings
- answers questions about the evacuation process
- provides guidance and referrals to help solve individual problems related to evacuations
- advocates on behalf of evacuees explains Separate Maintenance Allowance

With the active assistance of CLO coordinators from the evacuated posts, FLO maintains communication with the evacuees, the posts, and the affected bureaus through newsletters, special Internet listservs, and town hall meetings. The affected bureau may form a working group to deal with personnel and administrative issues during an evacuation.

For a thorough guide to help you prepare for an evacuation, see the FLO publication, Personal Preparedness Plan: Prepare for an Unexpected Departure from Post. Information for evacuees is available on [FLO's Crisis Management and Support: Publications and Resources Webpage](#).

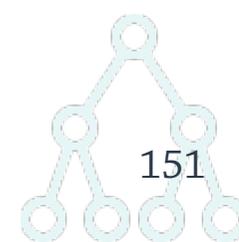
DIVORCE

When employees or family members consider a separation or divorce overseas, they may discover that access to marital and/or legal counseling presents a major problem. Referrals may be found within the overseas community by consulting the Medical Officer, CLO Coordinator, or Regional Psychiatrist.

Trained professional help may be available in country or at a neighboring post. Professional help and confidential counseling by clinical social workers are also available from the Employee Consultation Service (ECS), by appointment in person, by telephone, or Digital Video Teleconferencing in some locations. ECS also sponsors a monthly divorce and separation support group. E-mail MEDECS@state.gov or call (703) 812-2257 for further details. Also visit the [Family Liaison Office's Divorce webpage](#) for more information.

Considerations

Legal counsel can be difficult to locate overseas, and foreign national lawyers are not generally familiar with American domestic law. Divorce information is available in FLO's Divorce and the Foreign Service publication, [available online](#). FLO recommends that the family return to the United States whenever possible to seek professional legal advice in the state where the divorce will be obtained.



All direct hire State Department employees and eligible family members can access WorkLife4You. The [WorkLife4You](#) website contains information related to divorce (including state laws and procedures) and a variety of other topics. For logon information, contact the Overseas Briefing Center at FSIOBCInfoCenter@state.gov.

Leaving Post

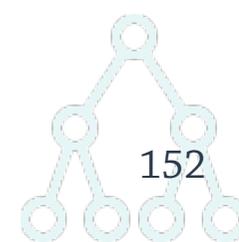
If departure travel together is not possible and one spouse will be returning to the United States without the other, issues that should be addressed are:

- 1) **Method of Departure:** The spouse may return on “Advance Departure of Family member(s) from Post” orders. (See [14 FAM 532.3-14](#) and [14 FAM 536.1-2](#).)
- 2) **These orders can also authorize the shipment of household effects from the post** ([14 FAM 618.1](#)). The chief of mission or the principal officer must request such orders from the employee’s agency or the regional bureau at the Department of State. The employee must sign a repayment agreement against his/her eventual transfer or, alternatively, the employee may send the family members home at personal expense and claim reimbursement later when the employee is transferred under routine reassignment procedures.
- 3) **Reason for Departure:** It is advisable for the couple to draft a document that clearly indicates that the separation is mutually agreed upon so that neither party will be liable for desertion of the other at a later date.
- 4) **Goods in Storage:** A spouse is not automatically entitled to access to goods in storage. It is recommended that couples sign a Joint Property Statement when placing goods into storage. (A sample of such a statement appears at the end of this chapter.) When signed by both parties and notarized, this statement will allow either spouse to access goods held in storage. The statement does not, however, make the Department liable for costs pertaining to the access, transportation, or separation of such items before the regularly authorized time of removal.
- 5) **Receiving Goods from Post:** A spouse must have written authority from the employee in order to sign for the delivery of goods shipped from post if the employee cannot be present. A sample form “Authorization to Receive Goods Shipped from Post” is included at the end of this section.

Children and Separation

Eligibility for all allowances is based on whether or not the child normally resides with the employee.

Children (including step children) can receive one paid visit per year to visit their parent when the employee is assigned abroad. “[Travel of Children of Separated Families](#)” provides one round trip every 12 months for each child below the age of 21 to visit the other parent with whom the child does not normally reside.



The travel is paid from the post to the nearest point of entry in the U.S. or vice versa. Further details about this benefit are outlined in [3 FAM 3750](#). When the children are on Involuntary Separate Maintenance Allowance (ISMA) the child may travel to an alternate location as they are not allowed to visit the unaccompanied post. There are no provisions in the regulations for payment for an adult to accompany the children.

Garnishment of Wages

If a court order states that an employee or retiree is obligated to pay alimony and/or child support and the employee/retiree fails to do so, the Department can garnish the wages to remove the arrears. Writs of garnishment must be obtained from the court and sent to the appropriate legal office in the employee's agency for processing. Contact the Crisis Management team in FLO for more information.

Medical and Health Concerns

Former Spouse Health Benefits

Check the [FLO Internet site](#) for general information or check with the Office of Retirement Services on [OpenNet](#).

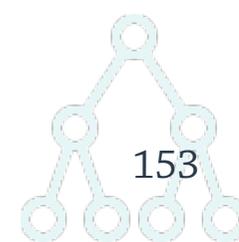
A divorced spouse may not remain on the employee's health insurance plan as a family member. However, a divorced spouse of a participant or annuitant under the Foreign Service Retirement and Disability System and the Foreign Service Pension System may enroll in the Federal Employee Health Benefit (FEHB) plan if the following requirements are met:

- 1) The spouse does not remarry before age 55, and
- 2) The spouse was enrolled in a health plan as a family member at any time during the 18 months preceding the date of divorce or annulment, and
- 3) The spouse receives or has future entitlement to receive an annuity or survivor annuity payable under the Foreign Service Retirement and Disability System.

Generally, a former spouse must within 60 days after the dissolution of marriage enroll in an approved health benefits plan as an individual or for self and family. The spouse must pay the full subscription charge of the enrollment (both the government and employee share). For further information on this plan and to determine eligibility, contact the Office of Retirement ([see contact information below](#)).

Temporary Continuation of Coverage (TCC)

Former spouses not entitled may temporarily continue their FEHB coverage for up to 36 months. Either the employee or the former spouse may notify HR/RET within 60 days after the divorce and loss of the regular FEHB coverage to continue the coverage. (See also [Chapter 29, "Insurance"](#), and [OPM's website](#).)



Other Family Member Entitlements

Children may remain on the employee's health plan regardless of which parent has custody. Family members returning from post are entitled to a physical examination in the Department. For further information regarding health concerns, contact the Office of Medical Services. (See **"Resources and References"**, below). Employees and family members with State, AID, FAS, and FCS contemplating separation or divorce can contact the Employee Consultation Service in MED for confidential, free counseling on this as well as other family concerns.

Entitlements for Former Spouses

Under the Foreign Service Act of 1980, as amended, former spouses who are divorced on or after February 15, 1981, may have a default statutory entitlement to benefits under the Foreign Service Act if they meet certain requirements. The default entitlements can be altered through a court order or spousal agreement.

The Foreign Service default statutory entitlement applies if the former spouse meets three requirements: a) was married to a Foreign Service retirement plan participant for at least 10 years of his/her creditable federal service, b) at least 5 of those 10 years occurred while the participant was a member of the Foreign Service, and c) the former spouse must not have remarried prior to age 55 (age 60 for remarriages prior to November 8, 1984 and affecting benefits under the Foreign Service Retirement and Disability System).

Under the default statutory entitlement, a qualified former spouse is entitled to a pro rata (marital) share of 50 percent of the employee's annuity and a pro rata share of the maximum survivor benefit. Alternatively, if the former employee takes a lump sum refund of his/her retirement contributions, then the former spouse is entitled to a pro rata share of that.

The pro rata share is a fraction: the numerator is the years and months of marriage during which the annuity was earned and the denominator is the retiree's total creditable service. For example, if a couple was married for 14 years during the participant's creditable service and the participant retired with 20 years of creditable service, then the pro rata share would be 14/20, or 70 percent. The former spouse would therefore receive 35 percent of the participant's retired pay (which is half of the 70 percent pro rata share) while the participant would receive the remaining 65 percent.

The Foreign Service default statutory entitlements may be altered through a valid court order or notarized spousal agreement that provides an express waiver of the former spouse benefit or a different calculation of the benefit. Also, a valid court order or spousal agreement can award benefits even if the former spouse was not married to the retiree during his/her creditable Foreign Service or the marriage lasted fewer than 10 years.

Any spousal agreement or court order that alters or waives retirement benefits that are due under the Foreign Service Act to a former spouse must do so expressly. To expressly waive or alter benefits under the Foreign Service Act, any spousal agreement or court order must specifically refer to Foreign Service retirement benefits and cannot merely mention generic retirement benefits and certainly cannot refer erroneously to Civil Service retirement benefits.

For general guidance, contact the [Office of Retirement](#).

DEATH

Thinking about and preparing one-self for the contingency of surviving one's spouse is not easy. The purpose of this section is to clarify some of the major actions, obligations, and requirements that affect the survivor. Since this section does not cover every possible circumstance or describe the scope and limitations of every benefit, the Foreign Affairs Manual ([3 FAM 2550](#), Deaths in Service) should be consulted for more detailed information. For information about death benefits in cases of death in the performance of duty or due to a terrorist incident, please consult [3 FAM 3650](#).

For the purposes of this section, it is assumed that there is a surviving family member at post. In the case of an employee who dies in travel status or while assigned to the United States, or whose family members are not at post, some aspects of this discussion might not apply. The particular circumstances could influence some of the benefits available.

How to Prepare

Once a year, the employee and his or her next-of-kin should review any previous decisions and plans in the light of changes in the family's circumstances. They should examine the financial resources that would be available to the survivors and bring information on assets and liabilities up to date. They should review wills and letters of instruction and discuss ideas about the family's needs and how these would be met. They should answer questions such as how income could be supplemented, if necessary; where the family would live; and what kind of insurance they would need. A frank discussion of each family member's wishes concerning medical care in the event of medical incompetence or the artificial maintenance of life is vital. [For more information regarding designations of beneficiaries, please see below.](#)

If circumstances have changed, the employee should review his or her personnel file and update his or her designation of beneficiary forms for unpaid compensation and unused annual leave (SF-1152), FEGLI life insurance (SF-2823), and Foreign Service or Civil Service return of retirement benefits. The revised forms should be sent to the HR Service Center at HRSC@state.gov or fax to (843) 202-3807 for processing. If the employee wishes to update his or her designation of beneficiary form for Thrift Saving Plan, he or she should mail the revised form TSP-3 directly to the Thrift Savings Plan address indicated on the form. This kind of preparation will assist survivors confronted with new realities and the need to make many immediate decisions.

The Office of Casualty Assistance (HR/OCA) is the Department's first and primary contact office in the event of the death of a State Department employee, dependent, or eligible family member. OCA serves as the liaison between surviving family members, post, and various benefits offices. OCA will provide beneficiaries with an explanation of benefits and the necessary claim forms. It plays an enhanced role when death is due to an act of international terrorism. OCA can help identify the needs of families, research answers to questions families may have, and refer families to other offices and services within the Department, at another agency, or in the community that may be of assistance. OCA can also advocate for families. Contact the Office of Casualty Assistance at (202) 736-4302 or email oca@state.gov.

Overseas Procedures

Post will immediately notify the Office of Casualty Assistance, which will contact survivors either at post or in the United States. Consular and management personnel at post brief the survivor on the local situation regarding disposition of remains: regulations and restrictions, practitioners, and the availability of suitable containers. Local laws and practices vary greatly and may be in conflict with the wishes of the family.

Consular personnel also prepare (and provide the survivor with at least 12 copies of) Form DS-2060, Report of Death of an American Citizen Abroad. This form is often used in connection with estate proceedings and is required as a basis for many of the government allowances and benefits described below. Form DS-2060 is not a substitute for telegraphic notification of the death from the post, nor is it the same as a certificate of death (a document issued by local authorities that verifies a person's death). The certificate of death, if issued in another language, should be translated into English; consular personnel can usually prepare an official translation. If death resulted from an accident, the locally issued certificate of death along with police reports and newspaper articles may be important for claiming insurance benefits. The survivor should review these documents carefully for accuracy.

The family of the deceased can expect the following from his/her home agency:

- Expenses in connection with remains: reasonable cost of preparing remains including the cost of embalming or cremating; casket or container suitable for shipment to the place of interment; necessary clothing.
- Expenses incurred in complying with local and U.S. laws.
- Transportation of remains from place of death to any place in the United States designated by next of kin.
- Travel expenses for family members from the post to the place of interment.
- Return of family to post to complete the school year and/or for packing out upon request and authorization by post.

- Shipment of household effects to separation address as designated by next-of-kin any time within 12 months of the date of death.
- Storage at U.S. Government expense for up to 90 days of household effects at point of origin or destination, and of permanent storage from the last day the employee was in pay status. (Waivers can be requested in both instances on a case-by-case basis for extenuating circumstances but may not exceed 180 days.)
- Travel of family from post to selected location in the United States. This travel is the “final trip” from post and must take place within one year from the date of death of the employee.

The 12-month limit for expenses may be extended for an additional six months by an authorizing officer (orders must be amended). Expenses for travel, transportation of effects, and shipment of remains to the separation residence designated by the next-of-kin are paid for by the home agency. Although the designated separation residence must be in the United States, a foreign location may be used for any or all of the above on a cost-constructive basis.

Note that it may not always be possible for the survivor to be present at post to supervise packing of household effects.

Regulations and Allowances

While the survivor is at post, administrative personnel can provide information on the various regulations that affect her or him.

All allowances stop when the employee dies. However, Living Quarters Allowance (LQA) ([DSSR 130](#)) may, if authorized by the deceased employee’s agency, be extended for up to 60 days beyond the date of death. (If the employee was assigned to government-provided housing and therefore was not receiving LQA, surviving family members may remain in this housing at the post’s discretion.) Also, claims for the Education Allowance ([DSSR 270](#)) that were already processed at time of death do not, for practical purposes, have to be refunded.

When the survivor arrives in the United States, the Office of Casualty Assistance will remain their first and primary point of contact and will advise and assist on all aspects of survivor benefits and entitlements. OCA can provide guidance on the Home Service Transfer Allowance, workers’ compensation, and other benefits and entitlements. OCA can also provide information on resources and grief counseling. The Family Liaison Office can advise and answer inquiries about spouse employment, continuing education, and education of children. The Employee Consultation Service can provide grief counseling and make referrals.

Designations of Beneficiaries

Before describing further the various benefits to which a survivor may be entitled, a word needs to be said about designation of beneficiary forms, which can be located in the employee's official personnel file (eOPF). An employee may designate beneficiaries for unpaid salary and unused annual leave, refund of retirement contributions, Federal Employees Group Life Insurance benefits and the Thrift Savings Plan by filing appropriate designation of beneficiary forms for each of these payments. The forms allow the employee to designate by name and/ or relationship the person or persons to whom the particular payment will be made, and in what share.

If no beneficiary has been designated, payment will be made according to the legal order of precedence, spelled out precisely on each form, beginning with entire amount to the surviving spouse, to child or children in equal shares, to parents in equal shares, or the entire amount to the surviving parent, or to a duly appointed legal representative of the estate of the deceased employee. It is not necessary to designate a beneficiary unless the employee wishes to name some person or persons not included in the order of precedence or to name them in a different order or for a different share. However, a signed designation of beneficiary form streamlines the payment process and makes it easier for the survivor. Another point to keep in mind is that when a minor child becomes a beneficiary (either named or through the order of precedence), special court action becomes necessary that can greatly slow the payment process. Instead, the employee may want to consider designating the person who will be the child's guardian or the executor of the estate (by name) in order to avoid this difficulty.

Designations on the forms described below are not affected by a will. The employee may change or cancel a designation at any time by filing a new form (which completely cancels any designation filed previously).

Four different forms are involved. Filing one does not have any bearing on the others and different beneficiaries may be designated on each. An employee's family situation may change due to marriage, divorce, death, birth, or any number of other circumstances. Such changes may warrant a cancellation of prior designation, or new designations. Remember that changes in designation do not occur automatically, but must be made by the employee.

Unpaid Compensation

Unpaid compensation due a deceased employee may include unpaid salary through the date of death, all amounts due in reimbursement of travel expenses, payment for all annual leave to which the employee was entitled as of the date of death, and unpaid allowances due the employee. The form for designating the beneficiary of any such unpaid compensation is Standard Form 1152, Designation of Beneficiary (Unpaid Compensation of Deceased Civilian Employee).

The form must be forwarded to the Human Resources Officer at post for signature and inclusion in the employee's Official Personnel Folder (Admin), or can be emailed to the HR Service Center at HRSC@state.gov. The form for filing a claim for this unpaid compensation is Standard Form 1153, Claim of Designated Beneficiary and/or Surviving Spouse for Unpaid Compensation of Deceased Civilian Employee. This form should be submitted to the Office of Casualty Assistance with supporting documentation, as requested.

Survivor Benefits under the Foreign Service Retirement and Disability System (FSRDS)

In the event a member of the Foreign Service Retirement and Disability System (FSRDS) dies during active service, a surviving spouse is entitled (unless otherwise provided a spousal agreement) to a regular survivor annuity provided that the member had at least 5 years of service credit under FSRDS excluding any credit for military service, and either the surviving spouse was married to the member for at least nine months immediately preceding the death or is the parent of a child born of the marriage. In order to qualify, the spouse must elect to receive the Foreign Service survivor annuity in lieu of any other survivor annuity under the Foreign Service, Civil Service, or other retirement system for government employees. The maximum amount of regular survivor annuity a member may leave is 55 percent of the member's full annuity. This amount may be divided between a current spouse and any qualifying former spouses. (A qualifying former spouse is one who has a default entitlement to a survivor benefit or was awarded a survivor benefit through a court order or notarized spousal agreement. See the "[Entitlements for Former Spouses](#)" section above.)

Survivor benefits are not actually paid until a qualified survivor submits a claim (DS-5022, Application for Death Benefits) and submits it to HR/OCA for processing and it has been approved by the Department. However, payments are retroactive to the day following the member's death.

Survivor Benefits under the Foreign Service Pension System (FSPS)

In the event of a death-in-service of an employee who was hired after January 1, 1984, or who transferred to FSPS and who had at least 18 months creditable civilian service, benefits are payable to the eligible survivors. If the employee had more than 18 months of civilian service but less than 10 years of total service, the eligible spouse will receive a Basic Employee Death Benefit that may be taken in either a lump sum or over a 36-month period. The BEDB is equal to:

- 1) A lump-sum payment of \$32,326.58 (the last applicable cost-of-living increase as of January 1, 2015); plus
- 2) 50 percent of the employee's final salary or high three average salary, whichever is higher.

If the employee completed 10 years of service, the survivor may be entitled to an annuity equal to 50 percent of the unreduced annuity. This annuity is in addition to the above FSPS lump-sum benefit.

To be eligible for a survivor annuity, a child must either be under age 18 or under age 22 and an unmarried full-time student, or disabled and incapable of self-support regardless of age. Contact the Office of Retirement for current child annuity rates.

Under FSPS, the amount of the total children's annuity is reduced by the amount of Social Security children's benefits that are paid.

Refund of Retirement Contributions (3 FAM 6000)

If there is no survivor eligible for an annuity, then a lump-sum payment, consisting of a refund of retirement contributions deducted from the salary of a member plus other payments by the member to the fund, and interest as specified by law, is payable following the death of a member or former member of the Foreign Service Retirement and Disability System (FSRDS) or the Foreign Service Pension System (FSPS). This benefit is payable to the beneficiaries specified by the member or by law. A lump-sum payment may also be made equal to any portion of the member's retirement contributions remaining in the Fund after deducting the total of all annuity payments that may have been made to the member and to his/her eligible survivors. Another situation that may result in lump-sum refund upon the employee's death is when contributions made after 35 years of service are in excess of any special contribution due.

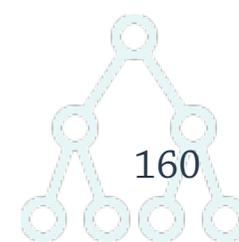
The lump sum is paid to the beneficiary or beneficiaries last designated by the member on a signed Form DS-5002, Designation of Beneficiary, found in the employee's official personnel file. A designation of beneficiary does not affect the right of any person who qualifies to receive survivor annuity benefits.

Federal Employees Group Life Insurance Benefits (FEGLI)

The surviving spouse of a deceased employee who was enrolled in the FEGLI program may be a beneficiary as a result of having been so designated by the employee on Standard Form 2823, FEGLI Designation of Beneficiary, or as a result of the order of precedence if no designation of beneficiary was made. The Office of Casualty Assistance in Washington is responsible for advising the beneficiary immediately and for assisting the beneficiary in filing a claim for benefits (Form FE-6, FEGLI Claim for Death Benefits). Payment should be made within 60 days of FEGLI's receipt of the completed claim package.

Thrift Savings Plan

Employees enrolled in FSRDS or FSPS may have a Thrift Savings Plan account. All employees enrolled in FSPS have an account since the employing agency contributes 1% of salary on behalf of every employee regardless of whether the employee participates. Designation of Beneficiary for TSP is made by completing form TSP-3 and submitting it to the TSP office. The surviving spouse or other next of kin must apply for payment using form TSP-17. TSP will then contact the designated beneficiary directly.



Medical Examination for Surviving Dependents

When an employee dies in service, eligible dependents who have ever accompanied the employee are eligible for a medical examination (3 FAM 1937). The examination should take place within 90 days of the employee's death (although an exception can be made by the Medical Director). Dependents over the age of 12 may be examined at the Department of State's Examination Clinic, or by a family physician with reimbursement from the employee's agency; dependents under age 12 are normally examined by a family physician or pediatrician with expenses reimbursed by the employee's agency. Failure to complete the examination process may result in the waiver of all claims to which the dependents may otherwise be entitled.

Federal Employees Health Benefits coverage (FEHB)

For a survivor to remain enrolled in the FEHB plan following the employee's death, the employee (member) must have been enrolled for self and family at the time of death. (An important point to note: when husband and wife are each eligible for individual health benefits plan enrollments, they should consider that although two individual enrollments may be less costly than one enrollment for self and family, there would be no continuing coverage for a survivor under the individual enrollment should the survivor lose eligibility for his or her own individual enrollment.)

A survivor is entitled to continue the FEHB if s/he will be entitled to a survivor's benefit (either a survivor annuity and/or the Basic Employee Death Benefit) upon the annuitant's death. If the survivor annuity is not enough to cover the FEHB premium, the surviving spouse would be billed for the difference. In cases of Foreign Service annuitant deaths, if the survivor is covered under the annuitant's FEHB and the annuitant did not elect a survivor benefit, the surviving spouse would not be eligible to continue the FEHB after the annuitant dies.

Eligible survivors may receive benefits through Social Security and Veterans Administration programs as well.

Compensation for work-related death Substantial financial benefits administered by the Department of Labor, Office of Workers' Compensation Programs (OWCP) are available to survivors of a civilian employee of the U.S. Government whose death results from personal injuries (including disease) sustained in the performance of duty under the provisions of 5 U.S.C. 8101-8150. The death must have been proximately caused, i.e., due to or aggravated by employment. These benefits are not available when death was caused by the willful misconduct of the employee, where the employee's intention was to bring about his or her own or someone else's death, or when intoxication was the proximate cause of injury or death.

Survivors may be entitled to benefits pursuant to the Federal Employees Compensation if the employee's death was the result of a service-connected injury or illness. These benefits, described below, can be significantly greater than those the survivor would receive under the Foreign Service Retirement and Disability System or the Foreign Service Pension System (survivors entitled to benefits under both a retirement plan and Workers' Compensation must choose one).

While the survivor has three years to complete a claim for these benefits, the initial step toward establishing the conditions under which such a claim can be made must be taken soon after the death, and therefore should be taken if the post or the survivors have any reason to believe that the death may have been work related. Form CA-6, Official Superior's Report of Employee's Death, must be completed by the employee's official supervisor or other authorized official of the employing agency and submitted, along with a certified copy of the death certificate, to the Department of Labor's Office of Workers' Compensation. Questions about Workers' Compensation should be referred to the employee's agency's liaison (see the contact list below).

A survivor who is entitled to both an annuity from the Foreign Service Retirement and Disability System/ Foreign Service Pension System and Workers' Compensation benefits must choose which of these he or she will receive. The OWCP claims process can be lengthy; until the claim is approved, an eligible survivor receives FSRDS/FSPS annuity payments.

Once OWCP advises FSRDS/FSPS that the claim is approved, the annuity ceases. OWCP reimburses the FSRDS/FSPS fund for annuity payments made, and the survivor receives the difference. In the event that all the eligible survivors of a deceased member of FSRDS/FSPS elect to receive the OWCP benefits rather than the FSRDS/FSPS annuity, a lump-sum payment refunding retirement contributions may be payable. If the survivor is eligible for Workers' Compensation benefits but chooses not to receive them, he or she may still be eligible for the death gratuity (see below).

Compensation is claimed on Form CA-5, Claim for Compensation by Widow, Widower, and/or Children and submitted with the death certificate, marriage certificate, and birth certificate or adoption documents for each child. (The claimant has three years to file the claim. However, Form CA-6, Official Superior's Report of Employee's Death, must have been submitted to OWCP first.) If there are no children, an employee's surviving spouse will receive compensation at the rate of 50 percent of the employee's salary paid in 13 equal payments. If there are children, the spouse will receive 45 percent of the employee's salary and an additional 15 percent for each child up to a total of 75 percent of the salary in 13 equal payments per year. If there is no surviving widow or widower, compensation for the first child is 40 percent of the employee's monthly salary, with 15 percent paid for each additional child up to the maximum of 75 percent, money to be divided equally between the children. All workers' compensation payments are exempt from federal tax. Payment continues for life or until remarriage if before age 55.

Compensation for a child ceases when the child marries or reaches age 18 (or age 23 if unmarried and a full-time student who has not completed four years education beyond high school) unless the child is incapable of self-support due to physical or mental disability. In certain cases, compensation may be paid for dependent parents, grandparents, brothers, sisters, and/or grandchildren.

If the Department of Labor determines that death occurred in the performance of duty, burial expenses up to \$800 may be paid by OWCP, with any payment made by the Veteran's Administration deducted.

Whether or not any funeral or burial expenses are paid, the personal representative of a deceased federal employee may also be entitled to \$200 for reimbursement of the costs of termination of the decedent's status as an employee of the U.S. Government. Original itemized funeral and burial bills must be submitted along with Form CA-5.

The employing agency of the deceased may also pay a discretionary death gratuity equal to \$10,000 less any other death gratuity paid on behalf of the deceased except that paid pursuant to the Foreign Service Act. This payment is to assist with funeral expenses and is usually in the amount of \$9,000.

Once the Department of Labor has approved the claim for compensation, a death gratuity is payable to the survivor in accordance with the Foreign Service Act section 413 ([3 FAM 3650](#)). The death gratuity equals one year's salary at the time of death paid to the widow or widower or, if none, to the dependent parent(s) in equal shares. This is a one-time benefit that is payable even if the survivor waives Workers' Compensation and elects to receive an annuity under FSRDS or FSPS.

Survivors of Department of State employees should work through the Office of Employee Relations to submit claims to the Office of Workers Compensation. Survivors of AID employees should work through the Office of Labor Management Relations; APHIS through the Human Resources Division; and Foreign Agricultural Service and Foreign Commercial Service through the Office of Foreign Service Personnel.

Death from Terrorist Action

Public Law 98-259 (and amendments to the law in the Tax Reform Act of 1984) added section 692c to the Internal Revenue Code. This section exempts from federal income taxes certain military and civilian employees of the United States who die as a result of injuries sustained overseas in a terrorist or military action. The exemption applies to the taxable year in which the death occurs and to any prior taxable year beginning with the last year ending before the year in which the wounds or injuries were received.

There are also additional benefits that may be available to survivors of employees killed in the line of duty or due to injuries sustained as a result of a terrorist incident (see [3 FAM 3650](#)).

A December, 1984 Letter of Understanding between the Department of State, the Department of Defense, and the Internal Revenue Service established the specific procedures for processing tax returns of individuals covered by the law. All returns and claims for refunds must be accompanied by IRS Form 1310, Statement of Person Claiming Refund Due a Deceased Taxpayer, and certification from the Department of State (in the form of a letter signed by the Director General of the Foreign Service or his or her delegate) that the death was a result of a terrorist or military action outside the United States. The Internal Revenue Service has designated representatives in their district offices who will answer tax questions and assist in preparing original and amended returns for individuals covered by the law.

Personal Papers and Documentation

A survivor is faced immediately with the need to locate personal papers and provide information. The following list offers an idea of the range of documents and information needed after a death:

- letter of last instruction (if one was prepared)
- certificate of death (at least 15 certified copies)
- OF-180 if death occurred abroad
- birth certificate of deceased
- birth/adoption certificates of survivors (including children)
- marriage certificate and divorce decree(s), if husband or wife were previously married
- change of name decree for anyone in family who has one
- military discharge certificate if deceased has military service
- wills
- insurance policies: life, accident and health, disability
- name, address, and telephone number of lawyer, insurance agent, stockbroker, employer, real estate agent, accountant
- business contracts
- bank books, notes receivable, notes payable, stocks, bonds, securities
- pension plans
- real estate deeds, closing statements for house, receipts for property taxes
- income tax returns and receipts for previous six years, W-2 forms, and other records of earnings
- Social Security numbers
- automobile registration
- information on debts, charge accounts, loans, etc.
- naturalization papers

A funeral director may ask for name and home address of the deceased; how long in state; date and place of birth; citizenship; date and place of marriage and marriage license; deed to cemetery lot; occupation and title; Social Security number; employer's name, address, telephone and father's and mother's names, places of birth, and places of burial.

A life insurance agent or company representative may ask for policy numbers and amounts; full name and address of deceased; occupation and date last worked; date and place of birth and sources of birth information; date, place, and cause of death; claimant's name, age, address, and Social Security number. Additionally, the claimant may be asked for details of health history and/or the nature of the injuries of the deceased, as well as identities of attending physicians and the person who had possession of the life insurance policy.

RESOURCES AND REFERENCES

Click an office or organization below for contact information and to learn more.

[The Transition Center at FSI](#)

[Transition Center's Overseas Briefing Center](#)

[Transition Center's Training Division](#)

[Related Transition Center Courses](#)

[Regulations, Allowances & Finances in the Foreign Service Context \(MQ104\)](#)

[Resilience Strategies for Success Overseas \(MQ502\)](#)

[Going Overseas Logistics for Adults \(MQ220\)](#)

[Online Training Resource: Overseas Crisis Readiness \(Internet based\)](#)

[Employee Consultation Services](#)

[Employee Relations](#)

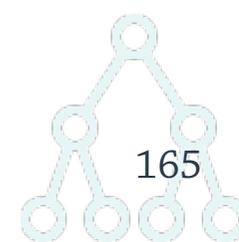
[Family Liaison Office](#)

[Office of Casualty Assistance](#)

[Office of Medical Services](#)

[Office of Retirement \(HR/RET\)](#)

[WorkLife4You](#)



Publications

Children's Reaction to Trauma. Office of Casualty Assistance.

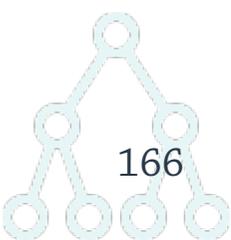
The Foreign Service Family and Divorce. The Family Liaison Office.

In the Aftermath of a Terrorist Incident. Office of Casualty Assistance.

When a Member of the Foreign Service Dies in the US. Office of Casualty Assistance.

When a Member of the Foreign Service Dies Overseas. Office of Casualty Assistance.

You Will Always be a Member of the Department of State Family - A Guide to Services for Surviving Family Members of Deceased Employees. Office of Casualty Assistance.



SAMPLE

JOINT PROPERTY STATEMENT

We declare that the property being stored at government expense is the joint property of _____ and _____ and either party may have access to these effects.

1. Date: _____

Signature: _____

2. Date: _____

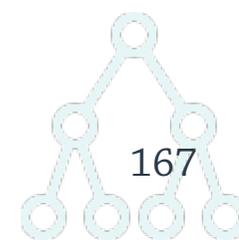
Signature: _____

Name of storage company: _____

Address: _____

Date entered into storage: _____

Invoice No. _____



SAMPLE

**AUTHORIZATION
TO RECEIVE GOODS SHIPPED FROM POST**

I declare that the property being shipped from (name of post) _____

to (destination) _____

under travel authorization # _____

may be delivered to: (name) _____

Employee Signature: _____

Date: _____



17 - PACKING TO GO

Packing and unpacking are a consistent part of Foreign Service life. Preparation can help make the process much easier. Begin by reading the Transportation publication *It's Your Move* is available on the [Internet](#) as well as [intranet](#).

You may choose to initiate your pack-out requests online via "Transportation Lite" but only if you, as an established employee, already have an ILMS (Integrated Logistics Management System) logon. Otherwise, you should schedule a session with a Transportation Counselor in the Division of Transportation to set up your shipments at (202) 663-0891 / 0892. The Counselors are located in Suite 5100 of SA-3 at 2121 Virginia Avenue, Washington DC 20037.

HOUSEHOLD EFFECTS

Types of Shipments

You will be packing two kinds of shipments:

- 1) Your household effects (HHE), which will be handled by a moving and storage company and sent overseas or put into storage; and
- 2) Your unaccompanied air baggage (UAB), also referred to as "air freight," which will also be packed by a packing company but will go by air.

The Department of State regulations define baggage as “official and personal property needed for use en route or immediately upon arrival at destination.” It includes accompanying air baggage (the suitcases you take to the airport) and UAB. The household effects shipment includes everything you need for your tour of duty that has not been included in your accompanying air baggage or UAB. Your vehicle will be shipped separately. HHE are belongings that will be sent in a lift van by sea freight, surface, or occasionally by air.

Foreign Service posts vary. A few so-called “unfurnished” posts require you to bring your own furniture and large appliances. Most posts are “furnished” and supply both furniture and large appliances. They allow you to ship house-wares, linens, and those items that will make you feel at home. Post reports indicate what type of housing the U.S. Government provides and which household items might be available on the local market. Some posts not only allow for the shipping of HHE, but also additional consumables such as food, paper products, toiletries, and other items not available at post. For country-specific information on household effects and consumables, check with the Overseas Briefing Center or contact the post Community Liaison Office (CLO) Coordinator or Management Office/GSO.

Weight Allowance for Shipment of Household Effects

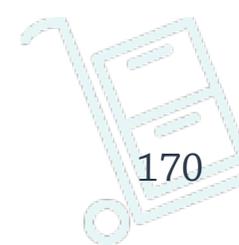
The full weight allowance for shipment of household effects is 18,000 pounds net weight. The full shipment applies when post offers unfurnished quarters. If post provides furnished quarters, a limited shipment of 7,200 pounds net weight is authorized. Ambassadors may send a limited shipment of 12,000 pounds of HHE, of which 1,000 may be sent by air, in addition to the standard UAB allowance.

The weight of cartons, crates, and other packing materials is charged against the weight allowance; the weight of lift vans is not. Storage at government expense is authorized for household effects that are not shipped (within the overall weight allowance). The total shipment weight plus the weight of effects stored may not exceed the 18,000 pound HHE allowance.

The shipment authorization remains valid for one year from the date of the employee’s arrival at post, so it is possible to request a supplemental shipment. The Chief of the Transportation Division is authorized to deny use of U.S. Government services and facilities when requests are made for more than two supplemental shipments or multiple requests are made for pick-ups of HHE from locations other than the employee’s residence.

An overweight shipment will not be shipped until the employee has paid the excess freight charges (which may be deductible as moving expenses from income tax). Schedule a few days between packing out and departure to deal with any unanticipated needs and make arrangements if your shipment is overweight.

A separate gross weight allowance is authorized for UAB—250 pounds for the first traveler, 200 pounds for the second, 150 pounds for the third, and 100 pounds for the fourth or any subsequent traveler.



Any unused UAB weight allowance may be applied to increase the surface shipment or storage of household effects. UAB should be packed and weighed before the surface shipment so that adjustments can be made easily. The weight of all packing materials, crates, and banding is charged against the UAB allowance as gross weight. Often the final wrapping takes place after the cartons have been taken from your home, so check with make sure you take this extra weight into consideration.

Ways to Ship Household Effects

In moving HHE from the United States to Foreign Service posts, the Department uses the following methods:

- 1) The conventional pack-and-crate method and
- 2) International Through Government Bill of Lading (ITGBL) method

Under the conventional pack-and-crate method, a company that is under contract to the Department packs your effects at your house, picks them up, and prepares them for export shipment. When packing is completed, your HHE is brought to the packer's warehouse and from there to the nearest port. There the shipment is loaded on the first available U.S. flagship scheduled to call at the overseas port used by your new post for its inbound shipments. The post arranges for customs clearance, delivery, and unpacking. This method is used for many posts.

The Department also ships employee household effects via the International Through Government Bill of Lading (ITGBL) method to some posts. Under this mechanism, an international freight forwarder handles shipments to given posts from origin to destination through agreements it has with packing, port handling, and steamship companies. With the ITGBL method, the employee will work with one ITGBL contractor to handle air freight and HHE, and another to pack and remove storage. The international forwarder arranges to have the shipment trucked to port, booked and loaded aboard ship, cleared through customs at destination, and delivered and unpacked at your new home.

Shipping Documents

A Government Bill of Lading (GBL) is a contract between the government and a transportation company for the performance of certain transportation services. It is a receipt for effects turned over to the company at origin and a receipt for their delivery. It is used for rail, highway, air, and occasionally for sea shipments. It also serves as the following:

- shipping order,
- carrier's waybill,
- notice of loss or damage.

Packer's Authorizations are approvals by the Department for a packing and storage company to perform the duties listed below:

- pack household goods at your residence
- pick up your household effects and prepare them for shipment
- place goods you will not need in storage
- withdraw goods from storage and deliver them to your house
- give you limited access to your stored goods so that you can remove certain items

The Transportation Operations Office issues Packer's Authorizations after a packing company has been selected and the Department has assigned you a packer. Packer's Authorizations will not be issued until you have selected dates and confirmed the dates of your move with the Transportation Operations Office.

Please remember that you may make all your packing, storing, and shipping arrangements without having your orders in hand. However, actual packing of items cannot start unless you have received your orders.

Personal Inventory

Begin the packing process by making a personal inventory of all your possessions. There are a number of tools you can use to do this.

1) **Video Recording**

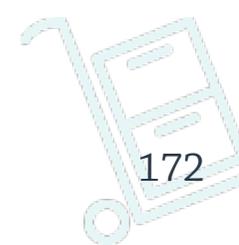
One of the simplest ways to complete an inventory is to use mobile phone with a camera or a video camera. Go through each room of your house recording the contents, opening closets, cupboards, and drawers (you may need help). Describe everything, giving brand names, the approximate age or purchase date, and other details.

Once you have finished, make a list of any serial numbers you need, collect warranties, sales receipts, appraisals, and other paperwork, and make a copy of both the recording and the accompanying papers to store in a safe deposit box or with a friend or relative.

2) **C a m e r a**

Again, go through your house taking photographs that clearly show all of your possessions. This will require many shots of each room, showing the contents of all closets, cupboards, drawers, and so on.

Save the photos with notes regarding brand, approximate age or purchase date, and any special considerations on cloud storage or copy the photo files and notes onto external storage devices (CDs or jump drives).



With either method, collect receipts, warranties, appraisals, etc., and make at least two packages, one to carry with you and one to store in a safe location.

3) **Apps and online tools**

You can find household inventory programs online, often for free. Some popular financial software programs include an inventory option. There are also many free or low-cost phone and table applications. For a list of these tools, view the OBC's handout on the [intranet](#) or request a copy from FSIOBCInfoCenter@state.gov. Once you have completed your inventory, back up your work on an external hard drive or save to the cloud, put your paperwork together, and store as above.

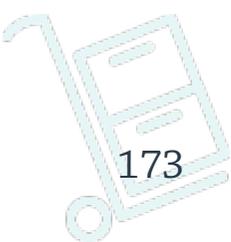
4) **Paper and pencil**

If you prefer to create a hard copy rather than a digital copy, begin by writing your name(s) and the date on a cover page. (The Overseas Briefing Center offers a sample inventory form [on the Internet](#).) Go through your house, room by room, and write down everything you see. Group and record items by category unless they have special features or exceptional value. Attach receipts, appraisals, and other relevant documentation, and copy the whole package.

Regardless of which inventory method you use, keep pictures of household effects, especially valuables, and make sure you have all receipts, appraisals, or estimates of the value of items, in case of loss or damage. Fax or mail a complete inventory to the Claims Office (see below), indicating which items on the list are of high value (\$1,000 or more), or hand in a limited list of the high-value items only. Doing this establishes the ownership and value of these items in case you ever need to file a claim. You may want to attach this to the DS-1620 (Claim for Private Personal Property Against the U.S. Government) so you will be sure to provide the personal information requested, such as agency, grade, Social Security number, and so on. Please note that the packing company never sees your list of high-value items; it goes only to Claims. Once your inventory is complete, you can plan how you will separate items:

- 1) packed in your suitcase
- 2) sent by air freight (UAB)
- 3) sent by surface (HHE)
- 4) put in storage

Transportation Counselors will answer your questions and help you make the necessary arrangements. Travelers should visit or contact the Department's Transportation Office (see ["Resources,"](#) below) as soon as post assignment has been made and approximate moving dates have been determined. At that time, the employee will inform the Transportation Counselor of his/her moving and storage requirements, the approximate amount of the effects to be shipped and/or stored (your inventory should help with this), and the preferred pack-out dates.



Provide at least two available dates to give the counselor flexibility in scheduling your move. The Counselor will then select a packing company (a process known as allocation), assign a packer to handle the move, and schedule the move with the selected contractor. When the move is scheduled, the packer will contact the employee to reconfirm the pack-out dates. If, at a later date, the employee needs to change the pack-out dates, the employee must contact the Transportation Counselor early, in order to reschedule the move. The best dates for you and your family should be established early, before the packing company is assigned. Cancellation may result in no date at all if the movers are already booked.

If you live outside the Washington, DC, area, Transportation Operations will furnish you with specific information on the packing procedure to be followed. Department of State and USAID employees may call toll-free for assistance at (800) 424-2947.

Pre-pack Survey

The next task is to make an appointment with the representative of the packing and storage company to get an estimate of your shipment's weight. The estimate is generally within +/-10% of the actual weight. The signed pre-pack estimate will enable you to eliminate items to keep within your shipment or storage allowance or to include additional items if you are underweight.

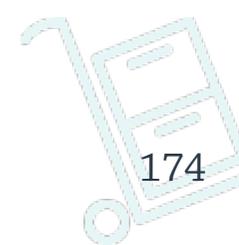
It is your responsibility to schedule the pre-pack survey with the assigned company. Be certain the estimator sees all items stored in your garage or attic, as well as items to be purchased. The pre-pack estimate is not binding, and all charges will be based on actual weights, not on the estimated weight. At the time of the survey, discuss any items that might need special handling. Authorization for controlled storage must be included in the travel orders. Such authorization is obtainable from the employee's Human Resources' Technician in SA-3, Room 4240 (Tel: (202) 663-0405) upon presentation of a certified appraisal confirming that the item (or set of items) to be stored is worth at least \$2,100 and provided that there is funding to cover the extra expense (see [It's Your Move](#) for more information).

To protect yourself against an overweight shipment, advise the packing company that it may not ship or store any weight in excess of your allowances without your written consent.

Before the Packers Arrive

Prior to moving day, consider doing the following:

- Sort out items for shipping and storage. Do not ship anything you could not bear to lose, should you have to leave post in an evacuation. Also consider that household effects are sometimes subjected to climatic extremes and rough handling.
- Dismantle outdoor play equipment and stereo and television sets. Repack in original cartons, if you saved them.



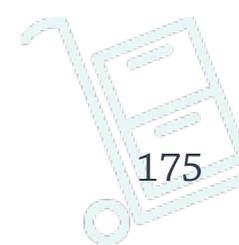
- Remove pictures and mirrors from walls and group together. Put a hammer, nails, and hangers in your UAB so they will be readily available when you start to hang pictures at your new post.
- Consider having your area rugs cleaned before placing them in long term storage or shipping them overseas.
- Separate, tag with different colored stickers, or otherwise identify surface shipment, air freight shipment, and storage items. Indicate the destination of drawer contents on the outside of the drawer.
- To the extent possible, divide items to be packed into “Fragile” and “Heavy” groups. Packers usually start with fragile items and need to have a space to pack, such as the dining room table. Fragile items can be collected on the table and, as they are packed, new items can be brought until all art objects, china, crystal, and so forth have been wrapped. (Each lampshade should be packed in its own carton).
- Place kitchen utensils on the counters or on the kitchen table.

Some people prefer to pack unbreakable items such as clothing, linens, and personal papers themselves to get them out of the way before the packers arrive.

Please note that since 9/11, many moving companies will not accept any carton which is “PBO”—packed by owner. In some cases, the moving company will permit the employee to pack the cartons, but to leave them unsealed. When the packers arrive, they will inspect the unsealed cartons and then seal them up, thus taking responsibility for the cartons themselves. If the moving company agrees to limited self-packing, they would also provide you with cartons, tape, and labels in advance.

Personally pack small, high-value items such as cameras, watches, and jewelry and include them in your accompanying baggage.

Packers are supposed to bring a scale for weighing air freight as it is packed. In case they fail to bring a scale, try to have a bathroom scale handy. Allow an extra 10-12 pounds per box for wrapping and banding, which will be done later. Because of the impossibility of keeping mobile scales calibrated, their weights can only be considered an estimate. The employee should arrange to telephone the packer or Transportation Counselor the day after pack-out to check the final weight. On the day of packing, ask whether waterproof cartons will be used. The lift vans themselves should also be waterproofed.



When the Packers Arrive

For best results, it is essential for you to plan on being present during the entire pack-out. The person who has organized the pack-out is always best able to answer the packers' questions. When the packers arrive, take them around your entire dwelling to indicate what needs to be packed. Marking all items with color-coded labels (e.g., green for HHE, red for storage, or blue for air freight, etc.) and grouping items according to destination helps immeasurably to reduce packing mistakes. Once everything else has gone, don't forget to remove these labels from storage items, as they may damage your furniture over time.

It is preferable to pack air freight first; that way you can add or subtract items according to weight. This is impossible if everything else is already packed. Next, pack surface freight (HHE) and finally the storage items. Schedules permitting, it may be possible to pack the various categories on separate days.

In order to better supervise the packing, try to enlist the help of friends or family. If several packers come at once, it is very difficult for one person to supervise all of the work.

The packers will place a number on each item or carton and list it on their inventory sheets; for example: #1 linens, #2 china, and #3 kitchen supplies. You may also wish to use your own marking system to number each carton as it is filled and sealed. In a notebook or on a tablet, record a brief description of the contents, which makes it easier to locate specific items upon arrival at post. If any cartons are lost, it is then possible to determine quickly what is missing.

Be certain that every container or loose item has the packer's inventory tag or tape on it and that each item is listed legibly on all inventory copies. (The packer's inventory will not be as detailed as the ones you made earlier). The contents of cases, such as a -violin case, should be listed separately on the inventory. As an extra precaution, write your name and destination on the outside of each carton with a heavy black magic marker.



The packers should specially crate mirrors, paintings, and similar items that are easily damaged or broken. Made-to-measure wooden crates have to be agreed upon at the time of the pre-pack survey. They are constructed in the warehouse and brought to the packout. Their weight counts against the total weight allowance. Dishes and glassware should be packed vertically in so-called “china barrels” with horizontal layers of cardboard between layers of china and glassware to minimize breakage risks.

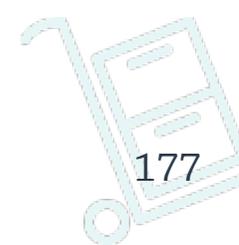
Notations on the condition of your furniture—marks, scratches, worn places—will be entered on the inventory. You should make sure that a proper description of the condition of your goods is entered. Note any exceptions you may have to the condition descriptions on the inventory next to the item number.

Usually lift vans (huge crates of wood used for sea shipment) are loaded at your doorstep. Watch how they are packed. Make certain that those cartons designated for storage are separated from those to be shipped. Specially mark cartons containing things you may wish to locate easily. Be sure items are protected from each other with the heaviest ones at the bottom. Generally, packers do a meticulous job, but should you have to give instructions, remember that everything should be packed so solidly that nothing can move even a fraction of an inch. Make sure that the destination address of each lift van is correctly stenciled on the outside. If several lift vans are travelling together, a notation such as “1 of 4; 2 of 4; 3 of 4; and 4 of 4” appears beside the stenciled address to show how many lift vans are traveling together. Do not hesitate to telephone the Transportation Inspector (202-663-0961 or 202-663-0891/0892) if questions or problems arise during pack-out in the United States.

On occasion, moving companies prefer to take your cartons and crates to their warehouse for packing into lift vans. Under no circumstances should this happen unless it has been previously cleared with a Transportation Counselor before the company leaves your home. Taking loose cartons and items to the warehouse for packing increases the chances for loss and confusion.

If the movers have to take anything apart, either ask them to tape screws and the like in small plastic bags or ask them to give you the screws to have readily available when you start to unpack.

When the packers have finished, you will sign their inventories for goods in shipment and in storage. These are the only receipts you have for your goods. Take part in seeing that they are accurate. The inventory includes notation of the condition of separate pieces, but contents of cartons are not listed in detail. Especially for items of high value, be sure the description is adequate and the value noted. Hand carry copies of the inventories with you to post, and leave copies in a safe accessible place in the United States. You will need the inventory when your shipment is delivered, when you receive your stored effects, and if you need to make a claim. You must refer to the inventory of stored goods when you request an additional shipment to post of items from storage. If you should need to retrieve items from storage before access or delivery at government expense is authorized, the inventory can save you time and money. Any personal inventory cannot serve as a substitute for the inventories you receive from the packers.



Storage in the United States

When cartons are stored in the United States, the storage company will number each box. It is important for you to know exactly what each carton contains since you might want to request some of the cartons for a later shipment. The request for cartons must be made by number. Individual items will not be retrieved from boxes.

It is also essential that this information be recorded if, for some reason, you may wish to go into storage for items at your own expense. All arrangements for gaining access to goods in storage must be made in cooperation with the Transportation Operations Office and the warehouse. The storage company cannot grant access without authorization by the Department. In order to gain access to goods in storage, it is important for couples to draft a joint property statement, in a similar format to the one appearing [at the end of this chapter](#). The statement needs to be signed by both parties. An emailed or faxed permission sent to Transportation Operations to grant access may be used in lieu of the formal property statement.

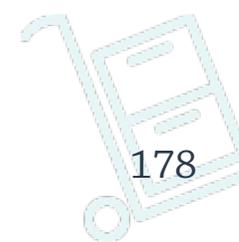
Government-paid access to stored goods is allowed for new employees preparing for a first tour or during a transfer between overseas posts. Free access is also granted to employees awarded a Separate Maintenance Allowance. At all other times (including evacuation, home leave with return to post, and vacation travel), access is at the employee's expense (\$150 for document preparation and a minimum charge of \$88 for one hour of labor). Retrieval and shipment of goods from storage in divorce situations are especially complex. Contact the Management Office at post or the Family Liaison Office (FLO@state.gov; TEL: 202 647 1076).

Any employee, whether retiring from a domestic assignment or from overseas, has one year from the last day in pay status to arrange delivery of goods and services from storage or shipment from post. In some cases, if application is made before the 12 month period is expired, the employee may request a six month extension from HR which makes for a final maximum of 18 months in which to send goods (and also during which to travel to the Separation Address). The Travel and Transportation Office has more information.

In the event of an employee's death overseas, goods will continue to be stored at government expense for 3 months. After that, the family must accept the goods or assume storage expenses. HHE is shipped to any point in the U.S. designated by the next of kin within one year of the employee's death.

Unpacking at Your Destination

When your HHE is unloaded, check off each carton or loose item's number listed on your inventory. Any missing or damaged items should be noted on the movers' inventory prior to signing it. You are entitled to have the movers unpack all your effects. However, you may wish to do some of your own unpacking in order to know where things are stored. Even if you plan to unpack yourself, the moving company will ask you to sign off on the entire inventory of boxes.



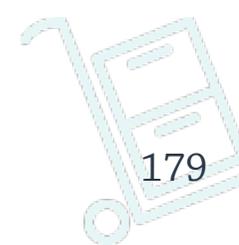
Be sure to note in writing at the bottom of the inventory sheet that “the condition at the time of delivery is unknown.”

Consider saving the original boxes for electronic equipment and other fragile items to have ready for your next move.

SUGGESTED DOS AND DON'TS

DOs

- Read *It's Your Move*.
- Be flexible with your departure time. Allow for possible failure with packers to meet your deadline. Do not plan on going directly to the airport from your final pack-out.
- Visit the Transportation Office as soon as you know your preferred moving date so that a Transportation Counselor can select a packing company and schedule your move. Consider packing air freight, surface shipment, and storage on separate days, if that wish can be accommodated.
- Order any new furniture and/or appliances far enough in advance to be delivered to your home for pick-up with your other HHE.
- Be sure the packer provides you with a complete and descriptive inventory showing the correct number of items stored and shipped.
- Be sure that agreements between you and the packing company are in writing. Confirm all transactions with the Transportation Office.
- Advise Transportation Operations of your travel plans and a telephone number and/or address where you can be reached prior to or en route to your destination. You are responsible for staying in touch with Transportation.
- Check with Transportation Operations regarding controlled storage for valuable or irreplaceable items (with a certified appraisal value of at least \$2,100) such as furs, tapestries, art, and rugs. Try to contact the certified appraiser at least three months in advance. Controlled storage must be written in your Travel Authorization by the employee's Human Resources' Technician in SA-3, Room 4240; Tel: (202) 663-0405/0442. (Please see Appendix of *“It's Your Move.”*)
- Make certain you have adequate private insurance on your shipment and stored items for damage, loss, and replacement value. Also consider evacuation insurance (based on your destination).



- When you receive your effects at your post, note on the inventory or delivery receipt provided by the mover all exceptions as to loss or damage. If you do not have time to open all cartons, sign the receipt by adding the proviso: “subject to further inspection.”
- Promptly file a written claim with the moving company for any losses or damaged items. Under ordinary circumstances, if it turns you down—which it often does—you then apply to your own private insurance. If you do not have insurance, you can then file a claim against the U.S. Government (see [Chapter 29, “Insurance”](#)) through the Claims Act.

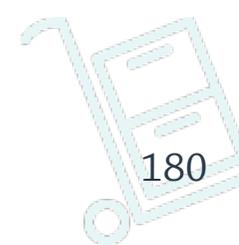
DON'Ts

- Do not put valuable items, such as silverware, heirlooms, furs, jewelry, and important documents and papers in storage with the rest of your effects. Employees should make copies of documents to leave with family or friends.
- Controlled storage may be authorized for clothing, rugs, tapestries, paintings, other works of art, silver and other non-furniture items of high value. Furniture is not authorized controlled storage. High-value items include non-furniture items which: have value exceeding \$2,100; are part of a set whose combined pieces exceed a value of \$2,100; are one-of-a-kind articles that are irreplaceable and have a substantial, albeit hard-to-determine monetary or insurable value; and have special storage requirements. Notwithstanding the \$2,100 limit, controlled storage may be authorized for usable (in working condition) firearms. For more information on the availability of controlled storage, talk with the [Transportation Office](#).
- Do not leave money or other valuables unprotected during the packing process.
- Do not offer alcoholic drinks to packing company employees. You may want to have nonalcoholic refreshments available.

SUGGESTED ITEMS FOR HOUSEHOLD SHIPMENT

Items that you will need vary from post to post and family to family. The most important step in successfully packing just the right things is research. Contact the Overseas Briefing Center and CLO Coordinator or Management Officer to find out as much as you can about your future home.

Ask more than one person at post about what to bring. Do not assume that the first person you hear from has actually paid close attention to the size of the beds or whether vacuum cleaners are provided. Opinions will vary, so be sure to ask for the reasons behind people's suggestions.



The following are some general points to consider, based on the experiences of other Foreign Service Officers and Families.

- 1) **Furniture:** Request a list of furnishings that will be provided, if any. Check whether items such as computer desks, entertainment centers, child-sized furniture, or sufficient bookshelves will be available. Be sure to investigate before deciding which larger items to take, since limited warehouse space may mean that you have to keep all of the government furnishings even if you bring some of your own.
- 2) **Mattresses:** Mattresses in government housing vary in quality and comfort. Some people recommend shipping a memory foam pad, an air mattress, or even a complete mattress and box spring set. Confirm the bed size and make sure that post can store items you prefer not to use.
- 3) **Decorations:** Bring anything that makes a new place home. However, remember that you will probably pick up all kinds of wonderful new items. If you are not flexible about colors and décor, bring sofa covers or textiles to place over embassy furniture.
- 4) **Priceless items:** Do not bring anything that you absolutely cannot bear to lose; however, remember that things can get lost or damaged in storage, too.
- 5) **Books:** Books are wonderful, but heavy. You may wish to invest in a tablet or eReader and start reading eBooks rather than bringing many books with you. Find out if there is a good English-language library or book exchange at post. Make sure that special books are packed carefully.
- 6) **Shopping plans:** If you can receive packages via APO or pouch, you will probably be able to shop online or by mail, making it less essential to try to pack everything you will need. However, some companies will not ship to APO or FPO addresses. If you will be in the Southern Hemisphere, remember that U.S. companies may have difficulty filling out-of-season orders such as bathing suits in December or sweaters in July.

Think about when you will be visiting the United States or when you will have visitors. You may be able to shop then or ask friends to bring a few extra items.
- 7) **Climate control:** Ask what kind of heating and cooling exists at post, when it is turned on, and how it functions if the power supply is erratic. You may appreciate an extra space heater or fan(s).
- 8) **Electrical items:** Verify with post whether you need to buy different electrical appliances, a multisystem television, an unlocked mobile phone, or other items. Ask if post has extra transformers or if you should plan on bringing your own. Use of transformers often makes purchasing new equipment unnecessary. (See [Chapter 14, “Electricity, Communications, TV, and Internet.”](#))

- 9) **Clothing:** Make sure that actual temperatures at post match your expectations (for instance, Mexico City can be very cold, but some people do not bring warm clothing because they imagine that they will not need it). Check whether local shops supply shoes and clothing in your size. It is hard to buy children's clothing in advance, because you never know how much they will grow. Try to make other arrangements (see point 6 above). It is also difficult to know what to bring in the way of women's clothing since fashions vary greatly from post to post. Find out as much as you can in advance or wait to see and buy later. Some people suggest packing winter clothing, even if you are going to a tropical post, since you may end up traveling during the winter.
- 10) **Computers:** Hand-carry a laptop if it is important for you to have a computer immediately. Find out if electronics are cheaper or more expensive at post before purchasing anything new. Bring printer, scanner, paper, supplies, and anything else not available at post.
- 11) **Cosmetics:** Do not stock up too much. Large supplies can end up going out of fashion or out of date. Take just enough to last until your next trip or the arrival of your next visitor. Do find out which items are not available locally (cotton balls, unscented soap, or hypoallergenic products, for example.)
- 12) **Gifts and seasonal decor:** Overseas, "American" hostess gifts are generally very much appreciated, for example a small book with pictures of Washington DC. Ask if there are special items you should bring (expensive or hard to find at post). You may want a supply of presents for children's parties and special occasions, but remember that tastes change quickly. It is hard to gauge exact need. You may also wish to include holiday items, which are important to many people because it enables people to continue family traditions when overseas.
- 13) **Kitchen:** Determine which foods are available at post and bring whatever cooking supplies you need. Ask if there are special items that are particularly useful (large pot for boiling water, flat rubber sink stoppers, ice cube trays, etc.)

If anyone in your family has special dietary needs or preferences, plan ahead. Items such as unbleached flour, canned soups without MSG, or specialty products may not be available. You might use part of your shipment weight on certain foods, even if you are not going to a consumables post.

- 14) **Hobbies:** If you quilt, sew, or do crafts, be sure to ask what supplies are available locally. You may want to stock up on fabrics, notions, or patterns.
- 15) **Vacuum cleaners:** Some posts offer these, some do not. In some cases, if the post vacuum breaks, it will not be fixed or replaced. Is a vacuum even needed? A "stick" vacuum is lightweight and easy to pack, but it may not do as good a job, while a floor steamer can be useful for large areas of tile.

16. **Pet supplies:** Check on the availability and cost of these, especially if you have a “picky ” pet. Items to consider include cat litter, preferred brands of food, and medication.

17. **Miscellaneous:** Some people suggest bringing wastebaskets, on the theory that you can never have too many. On the other hand, there is probably something at post that would do. Find out if you should bring: extra telephones (and, if so, if you will need special adapters to plug them in); shower curtains and hooks (plus rods if needed); bathroom hooks or organizers; extra lamps; or occasional tables. Also bring lots of clothes hangers and whatever linens you normally use—having verified, of course, the size of your new beds.

18. **Cleaning products:** If you think you might hire household help, you may want to stick with local products, since your staff will know how to use them. Bring anything needed for special items such as non-stick pans.

Other suggested items (adapt according to your preferences and what is available at post):

- Automobile parts and supplies
- Bicycles
- Camping and picnic gear (cooler, grill—especially if you like a certain kind of grill)
- Candles (birthday cake and decorative)
- Card table and chairs (may be available from the embassy if only needed occasionally)
- China/dishes/glassware/silverware
- Holiday decorations (perhaps even an artificial tree. Find out what will be available locally.)
- Flashlights, batteries, rechargeable lamps
- Flower vases and any flower-arranging supplies you use
- Freezer wrap and bags (an upright freezer is often provided at post, and you may want to stock up on and freeze items unavailable year-round.)
- Freezer wrap and bags (an upright freezer is often provided at post, and you may want to stock up on and freeze items unavailable year-round.)
- Household tools that you regularly use, nails, screws, picture-hanging supplies, extension cords, any electrical supplies

- Paper products—again, ask what is available locally. You may want decorative paper napkins or paper plates, gift wrap, cards, transparent tape if you want U.S. quality, envelopes if you need a certain size, such as #10 business envelopes, post-it notes, or other office supplies.
- Photo albums. You may want to copy irreplaceable pictures, such as historic family photos, and leave the originals in a safe place (or digitize them and save on a computer or external hard drive).
- Sports equipment and supplies (tennis balls, golf balls)

BAGGAGE

Your personal effects travel with you as accompanied baggage in the hold of the plane or even as carry-on luggage. Since current security concerns limit what you may pack in carry-on luggage, check with the airline for the latest guidance.

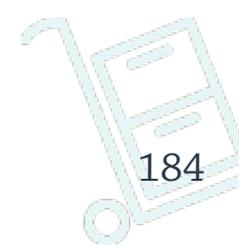
Accompanied Air Baggage

Weight Allowance (14 FAM 568)

The amount of baggage allowed to passengers without charge varies by airline according to class of service, ownership (American/foreign), and departure location. Pets are not included in your baggage allowance. Confirm baggage allowances with your airline.

A traveler leaving the United States on an American flag carrier (AFC) is usually entitled to take two pieces of luggage each weighing 50 pounds for a maximum of 100 pounds. If the traveler flies all the way to his/her destination on the AFC, there are no additional charges. If the traveler changes to a foreign flag carrier (FFC) en route, and the luggage is “interlined” (i.e., not weighed before being put on the FFC), there is likewise no additional charge. However, if the luggage is weighed before being placed on the FFC, then the traveler may have to pay overweight charges since the economy class weight allowance on most FFCs is 44 pounds. Thus, if the traveler’s luggage weighs 100 pounds, s/he will be overweight by 56 pounds. In this last instance, the traveler may be reimbursed for the overweight. Please note that the Department of State will not reimburse the traveler for individual bags which weigh more than 50 pounds or for bags which are oversize.

When travel is to begin on a foreign flag carrier overseas, the traveler should consult with the post’s travel center to determine what the weight allowance will be.



Content of Accompanied Air Baggage (Your Personal Luggage)

Items in your suitcases may be the only possessions you will have for several weeks or more.

- Pack everything snugly, being sure that breakable items are fully cushioned by soft items. Leave no empty spaces and use items such as underwear and socks for cushioning. Consider using “deflators,” which compact garments to take much less space.
- Include a family medical kit. (See [Chapter 6, “Medical Information and Issues.”](#))
- Check with the airline to determine acceptable carry-on and checked suitcase size and weight. The maximum size for luggage is determined in “linear inches,” which means length, width, and girth added together. This number may vary depending on which airline you use.
- Weigh your suitcases on bathroom scales to estimate whether they will fall within the airline’s weight requirement. Stop when you are just short of the maximum weight limit and consider whether you need to allow for purchases en route.
- Pack your accompanying air baggage so that you do not have to open every bag at every stop. If possible, pack in such a way that one bag will suffice for the whole family during stopovers.
- Remember that every member of your family may carry items as cabin luggage. Be sure that everything needed for the flight is in the flight bag. You should also carry your important papers and records with you in a briefcase or even a small suitcase.
- Given heightened security concerns, check with the airlines as to what is prohibited in carry-on luggage. Your flight bag is sometimes weighed with your luggage and always passes through security inspection prior to takeoff.
- If you use old luggage, be sure that it will stand the trip. If fastenings are weak, put some kind of extra belt around the bag, such as the web belts found at luggage and surplus stores. If you buy new luggage, buy lightweight, durable pieces.
- Tag each piece on the outside and tape a paper with your name and destination inside. It is helpful to mark luggage for easy identification with some distinctive color or symbol, such as a large square of plastic tape or colorful heavy yarn tied at the handle beside the luggage tags. Use luggage tags to indicate your flight itinerary and to provide telephone contact numbers in the case of loss or delay.

- Because of security considerations, travelers are often not permitted to lock their luggage, or they can only lock luggage after it has been inspected. Thus, the traveler might want to have luggage locks and keys available in case there is an opportunity to lock luggage. It is also possible to purchase locks that are acceptable to the Transportation Security Administration and that only they can open with a special key. Finally, it is possible to purchase plastic security seals which can be broken easily but which also indicate clearly that the luggage has been opened.

Suggested Items for Accompanied Air Baggage

Ask your sponsor what will be in your housing when you arrive. Someone may be purchasing basic food supplies. You may request specific items if there is something essential to you (such as coffee). Be sure to reimburse others for purchases made on your behalf.

Verify the contents and availability of post welcome kits. When will you need to return the kit? If you have to return it when your air freight arrives, make sure that you send basic household items in your UAB.

Suggested items to pack:

- Clothes: Make sure you have one or two outfits for dressy functions, work clothes, comfortable clothes for relaxing or sports activities, maybe even a few items for the next season if it is possible that you may need them. (Your UAB may be delayed)
- Photos
- Pet food (if animal needs particular brand)
- Swiss army knife or all-in-one tool (not allowed in carry-on luggage but which is allowed in luggage travelling in the hold of the plane)
- Small toolbox for doing minor repairs if you are a fix-it type
- Basic home office or school supplies such as tape, mini stapler, pens, pencils, notebook, scissors, mini pencil sharpener
- Calculator
- Playing cards or other small games
- Stamps (ask if needed—you may be able to get these at APO)
- Stationery

- Adapter plugs, if needed right away
- Any essential kitchen items not provided in welcome kit
- Clothes hangers (check how many will be in the welcome kit)
- Flashlight with new batteries
- Needles, thread, a few buttons, snaps, hooks and eyes, safety pins
- Laundry bags
- Rain gear, umbrella (if likely to be needed)
- Travel alarm clock with new batteries
- Anything else that will make you feel more comfortable and at home in an empty, unfamiliar place including “fun” or decorative items, family photos, etc.
- Lightweight projects for accompanying family members if you will spend time “in limbo,” e.g., photos albums to organize, books you would like to read, language learning aids, or other things that will give you a feeling of accomplishment while waiting for your shipments to arrive.

Unaccompanied Air Freight

The purpose of sending a portion of your household effects by air freight (also known as air cargo or unaccompanied air baggage/UAB) is to enable you to set up light housekeeping at once. Again, verify details regarding welcome kits; find out what will be provided and how long you can keep it.

Also check with post for a realistic estimate on how long air freight should take; it usually arrives within three to four weeks of pack-out. Since your household effects may not arrive for two to five months (in very exceptional cases), take stock of your family needs and interests and pack the air freight accordingly. Find out if you will spend time in temporary quarters: you may not want to unpack your air freight just to pack it up again.

Remember that even your air shipment may be delayed, so do not absolutely count on its prompt arrival. If you really need something, take it with you. Ask if there are items that people at post typically lend to one another during the arrival process (e.g., toys, DVDs, kitchen utensils).

Have air freight packed before household effects so excess weight can be removed and sent with your household effects. Keep in mind the high risk of breakage of china and glassware sent by air. Consider purchasing attractive plastic dishes and glasses that can be used for picnics later. Ship small appliances in their original cartons, if available.

Do not pack anything in your air baggage or air freight that could be damaged by freezing or any liquids that are not absolutely escape proof. Unpressurized and unheated compartments at high altitudes can cause things to freeze or the contents of bottles and tubes to be sucked outward by low air pressure. Screw type plastic bottles packed inside leak-proof plastic bags are best for transporting liquids.

Do not pack flammable or explosive items, such as lighter fluid, matches, aerosol cans, nail polish, or polish remover in air freight.

Unaccompanied Air Freight Allowance Chart

Family	Gross Weight (includes all packing materials)
1st person	250 pounds
2nd person	200 pounds
3rd person	150 pounds
Each additional person	100 pounds

Suggested Items for Air Freight

(See [Chapter 3, “Children in the Foreign Service,”](#) for additional suggestions on packing for children):

- Linens, if you prefer not to use those from the welcome kit or if a welcome kit is not available
- Pillows
- Speakers or music player
- TV/ DVD player (if not available to borrow or rent at post)
- Microwave (if not provided)
- Clothing—including for the next season, in case HHE is delayed
- Additional hangers

- Books, games
- Additional photos
- Additional cosmetics and toiletries
- Basic kitchen items, including small electric appliances, spices and condiments, and a cookbook or two
- Seasonal decorations, gifts, etc., if likely to be needed before HHE arrives
- Electrical supplies
- Office supplies
- More basic tools
- Anything from the “Accompanied Air Baggage” list that didn’t fit

CONSUMABLES ALLOWANCE

Some Foreign Service posts provide the employee an additional weight allowance for consumables. This allowance is meant to offset difficulties caused by the unavailability of certain foodstuffs, paper products, and other personal or household maintenance items. Consumables are used up. They do not wear out. Thus, articles such as tires may not be shipped as consumables (they belong in HHE). Up to 2,500 pounds of consumables may be shipped for a two-year tour of duty, although this amount does not have to be shipped all at once. Because of cost, availability and shelf-life considerations, it is often best to order consumables in several installments. If the tour is extended by a year, another 1,250 pounds may be added. Contact Transportation for more information (TransportationQuery@state.gov).

The Overseas Briefing Center has a handout on shipping consumables, including some locations where consumables may be purchased, available on the [Internet](#) as well as the [intranet](#). Check with post and the Overseas Briefing Center for suggested items to purchase; these differ from post to post. A list of suggested consumables items for posts where it applies is usually available through [Post Info to Go](#) and can be requested from OBC at FSIOBCInfoCenter@state.gov. Bear in mind that availability at post may change rapidly.

Some suggestions when planning consumables purchases:

- Get specific information from more than one person, if possible, about what is available and affordable at your particular post. To aid you, you may want to review your post’s [Personal Post Insights](#) on the intranet as well as the list of suggested consumables items on [Post Info to Go](#). You can request either of these from the OBC at FSIOBCInfoCenter@state.gov. There will be a cost of living allowance (COLA) to offset the cost if items are available at post but very expensive.

Before planning purchases, keep track of the items your household uses in a week or a month. Use this to determine amounts.

Check expiration dates. It is possible to lay in a two-year supply of some things (such as shampoo), but impossible for other things (such as crackers). Make sure food is not packed together with cleaning or hygiene products.

Find out the rules on follow-up consumables orders. For a two-year posting, items can be ordered during the first year. For a three-year posting, items can be ordered through the second year with an amendment to the travel order which usually is valid for only one year. Keep track of the shipment weight so you can use your remaining pounds if you need them. Keep track of what you originally paid for goods. If you need to sell them at the end of a tour, you may not charge any more than you paid for them. You may sell them to people at post or to other diplomats but never on the economy.

TRACKING SHIPMENTS

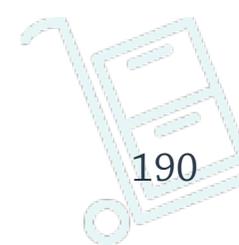
If your shipment is being sent “ITGBL” (International Through Government Bill of Lading), you would contact the ITGBL company to track the progress of your goods. In this case, the company is responsible for your goods from start to finish. In fact, the ITGBL company is supposed to contact you to report on progress.

On the other hand, if your goods are being sent “DPM,” (Direct Procurement Method), and if you have access to the INTRANET, you can track the progress of your goods on ILMS (the Integrated Logistics Management System).

Finally, it is always possible to contact State Transportation to inquire about shipments sent out by the Transportation Office (Tel: (800) 424-2947; (202) 663-0891.) Questions may also be asked via e-mail: TransportationQuery@state.gov.

FIREARMS AND AMMUNITION

If you plan to ship firearms, first review the TM3 (available through [Post Info to Go](#) or by emailing FSIOBCInfoCenter@state.gov) to determine any restrictions or limitations in effect at your post. Anyone who plans to bring firearms to post must first consult with the Regional Security Officer and have the permission of the Ambassador. Arrange to have firearms registered with U.S. Customs before they are shipped from the United States (Customs Form 4457) as proof that you took the firearms from the United States. This will simplify reentry. Note: The U.S. Government will not ship ammunition under any circumstance.



ITEMS NOT COVERED IN U.S. GOVERNMENT ALLOWANCES

Boats, outboard motors, aircraft, construction materials, animals, and plants are not officially considered personal or household effects and may not be shipped or stored at U.S. Government expense. If you want to ship any of these items at your own expense, check the post report or contact the embassy to which you are assigned to see if the item(s) may be imported.

INSURANCE

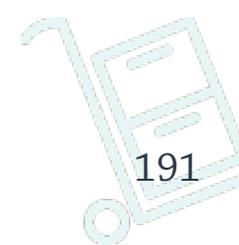
Throughout the moving process, your belongings are subjected to multiple handlings, stresses, and strains. Damage or loss can occur despite care taken in both packing and shipping. Therefore, purchasing adequate private insurance is an absolute necessity.

The Military Personnel and Civilian Employees' Claims Act of 1964 (**14 FAM 640**) does not provide full insurance. Rather, it functions only as a minimal safety net in those instances where an employee has no private insurance or where private insurance is disallowed. (See [Chapter 29, "Insurance,"](#) for more information.)

The Act authorizes payment for personal property only. It does not provide a remedy for consequential damages or other types of expenses such as loss of use, interest, carrying charges, cost of lodging or food while awaiting arrival of shipment, attorney fees, telephone calls, cost of transporting claimant or family members (car rentals), inconvenience and time spent in preparation of claim, or cost of insurance premiums. A list of high-value items (more than \$1,000) should be filed with the Claims Office in the State Department. Thus, value and ownership will already have been established if there is need to file a claim against the U.S. Government. (See ["Personal Inventory,"](#) above).

To file a claim against the U.S. Government, the employee needs to keep several points in mind. Within 75 days of receipt of the goods, the Claims Office in the Division of Travel and Transportation must receive indication of intent to file a claim. The claim should be filed within one year of receipt of goods. The amount the employee receives may be reduced if he/she waits longer than one year (and a maximum of two years).

Forms needed to file the claim should be available from the General Services Officer (GSO) at post or on Info forms (DS 1620 Claim for Personal Property; 1620A Claims Investigating Officer's Report; 1620B Demand on Carrier; 1620C Schedule of Property; 1620E Notice of Intent to File Claim for Loss and/or Damage). The Transportation Division has also finalized EZ-Claims, which permits the electronic filing of claims against the U.S. Government. "Fast Track" already exists for claims of less than \$1,000 (Form DS 1620F). Transportation also has a [claims site on the intranet](#).



NOTE TO NEW EMPLOYEES

As you prepare to come to Washington, you will probably not know your overseas destination. You can facilitate your subsequent move abroad if you carefully follow the packing suggestions in this section, taking special care to:

Prepare a complete inventory of your household and personal goods

Plan what you might take abroad if authorized a limited shipment of effects (the shipment you get if traveling to a furnished post) and see that these items are packed separately from those that would remain in storage

As the packers fill out their inventory sheets, be certain that you can identify cartons and items by the number placed on each piece. It might be useful to keep a small notebook and enter the packer's number with a brief notation of carton contents or description of individual items. When you receive your assignment you can easily notify the storage company or the department warehouse regarding the effects you wish shipped abroad.

RESOURCES AND REFERENCES

Click an office or organization below for contact information and to learn more.

[The Transition Center at FSI](#)

[Transition Center's Overseas Briefing Center](#)

[Transition Center's Training Division – Foreign Service Life Skills](#)

[Related Transition Center Training](#)

[Regulations, Allowances and Finances in the Foreign Service Context \(MQ 104\)](#)

[Going Overseas for Singles and Couples without Children \(MQ 200\)](#)

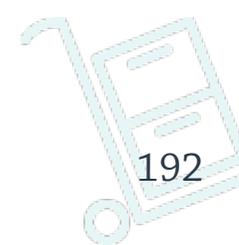
[Going Overseas for Families and Couples with Children \(MQ 210\)](#)

[Going Overseas – Logistics for Adults \(MQ 220\)](#)

[Going Overseas – Logistics for Children \(MQ 230\)](#)

[Transportation](#)

[It's Your Move – Comprehensive Transportation publication](#)



SAMPLE

JOINT PROPERTY STATEMENT

We declare that the property being stored at government expense is the joint property of _____ and _____ and either party may have access to these effects.

1. Date: _____

Signature: _____

2. Date: _____

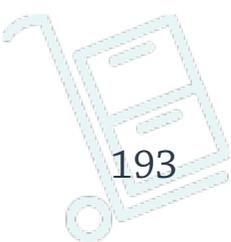
Signature: _____

Name of storage company: _____

Address: _____

Date entered into storage: _____

Invoice No. _____





18 - UNACCOMPANIED ASSIGNMENTS

Today's Foreign Service employees face a high probability of serving at an unaccompanied post at some point during their careers. Foreign Service families may also choose a separated tour in order to accommodate educational or medical needs, employment concerns, or the care of elderly relatives. Advance preparation can help couples and families weather separations more successfully. Single employees can also apply the following suggestions to their situations, whether leaving behind significant others, parents, siblings, nieces and nephews, or adult children.

CHOOSING A HOME LOCATION

Families of employees traveling to an unaccompanied assignment after a Washington, DC, posting may find it easiest to stay in DC, remaining in the area where they have lived for the past two to six years. Other families may enter a separated period following – or even during – an overseas posting. In some instances, families are permitted to stay at post during the employee’s temporary assignment elsewhere. Families with a foreign-born spouse, in particular, may choose to reside in a third country to enjoy extended family support. More often, separated families travel to a U.S. location of their choice for the duration of the assignment.

Factors to consider when choosing the location could include the following:

- existence of a support network of family and friends
- employment opportunities
- cost of housing
- quality of schools
- allowances that will apply
- visitation-related factors, such as number and length of R&Rs and time, ease, and cost of travel from the assignment location
- shipping and duty expenses
- availability of transportation
- ability to be in frequent communication with the post and Washington, DC-based offices (high-speed Internet and phone service options)
- recreational opportunities
- personal preferences (weather, mountains, beach, rural or city, etc.)

Access to embassy services will be extremely limited if choosing a foreign location.

PREPARING FOR SEPARATION

Getting ready for an unaccompanied assignment involves preparation on many different fronts: organizing paperwork, getting finances in order, arranging for allowances, communicating with family members, and considering the psychological aspects of the impending separation.



Organizing Paperwork and Finances

The Family Liaison Office recommends the following actions before the employee leaves for post:

- Make or update wills. Each of you should have a copy; give the original to the person named as executor or leave it with your attorney—do NOT put it in a safe deposit box.
- Place important papers such as the following in your safe deposit box: original deed to property/house, title to car(s), insurance policies, certificates of marriage, divorce, birth, citizenship naturalization, and so on.
- Draw up a “calendar of events” listing annual inspections (e.g., auto safety), renewal dates (e.g., auto registration), memberships and subscriptions, medical check-ups, and pet vaccinations.
- Review life insurance coverage. Federal Employees Group Life Insurance (FEGLI) and American Foreign Service Protective Association (AFSPA) life insurance plans offer coverage for deaths in terrorist or “perils of war” incidents, whereas many other plans do not. Consider whether you might wish to participate in AFSPA’s [Immediate Benefit Plan](#) coverage which provides a \$15,000 payment to the designation beneficiary within one week of the employee’s death. Payment is \$2 per pay period deducted directly from pay.
- Review designation of beneficiary forms found in eOPF on unpaid salary and un- used annual leave (SF-1152), refund of retirement contributions, Federal Employees Group Life Insurance benefits (FE-6), Thrift Savings Plan, insurance policies (TSP-3), and investments. Send revised designation of beneficiary forms to the HR Service Center at HRSC@state.gov or fax to (843) 202-3807 for processing. The TSP-3 Designation of Beneficiary form is not stored in the employee’s eOPF, but with TSP. It should be mailed directly to TSP to the address on the form.
- Discuss with your family what to do in case of an emergency. Execute a durable power of attorney for medical decisions and/or a living will. The Department of State provides one free copy of “Five Wishes” for each employee for this purpose (see [“Resources and References”](#) below).
- Write and have notarized a letter from the absent parent authorizing the other parent to travel internationally with the children, if anticipated.
- Create a power of attorney for transportation or medical treatment of children, if they are being left with a guardian
- Make a list of emergency notification numbers for contacting the employee.

- Set up a current power of attorney so that the spouse can transact business on the employee's behalf. Have several originals and copies made. Check with your financial institution (bank, credit union) to ensure they will accept the power of attorney. Some, such as the State Department Federal Credit Union, have proprietary forms.
- Establish at least one joint checking account. Make sure that each person can access funds if anything should happen to the other. Discuss the easiest way to make deposits and fund transfers. Make sure both spouses know how to access the account and check the balance electronically.
- Establish credit that will be adequate for emergencies. Obtain credit cards for both employee and spouse. It is essential for the spouse to establish credit in his or her own name.
- Get an automatic teller machine (ATM) card for your bank account that can be used throughout the U.S. and internationally. Make sure both spouses know the PIN.
- Create a family e-mail address that you can share with family, friends and school; this will make it easier for everyone to stay connected and know what is going on. Think about using and establishing accounts for social media like Facebook or Instagram. Be mindful of family and post security, don't publish full birthdates, addresses, and don't put names on photos.
- Review income tax requirements if one spouse has not been involved in preparations.
- Fill out the Family Liaison Office's contact information form for families on unaccompanied tours. This allows FLO to provide updated information and services during the separation. Please email FLO at FLOAskUT@state.gov to request a form.

Arranging for Allowances

Review the provisions of Separate Maintenance Allowances. Detailed information can be found in [Chapter 26, Allowances and Benefits](#).

SMA is categorized into three categories: involuntary, voluntary and transitional. All require that the applicant complete the SF-1190 (Foreign Allowance Application, Grant and Report) and submit it with the required documentation for approval to the regional or functional bureau to which the employee is assigned for this post. Commencement of SMA occurs when the employee begins work at the foreign post; SMA will be paid directly to the employee every pay period.



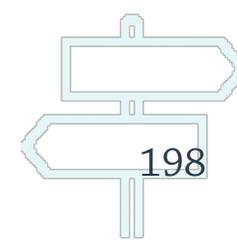
An agency may authorize involuntary SMA (ISMA) when adverse, dangerous, or notably unhealthy conditions warrant the exclusion of family members from the area, or when the agency determines a need to exclude family members from accompanying an employee to post. If the employee initiates a request for ISMA based on medical reasons, supporting data must include a statement from the attending physician and a ruling by the ranking medical officer attached to the agency or by such other person or group as the head of agency may designate.

In other cases, individuals may elect voluntary SMA. While this decision is a private one, the employee is required to state on the SF-1190 application the reason for the separation and provide supporting data as cited in [DSSR 264.2](#). SMA typically is granted for career, health, education, or family considerations of the spouse, children, or other family member. SMA may be requested on behalf of one or all of the employee's family members up to the age of 18.

When voluntary SMA is elected, all other benefits normally received by eligible family members at post are waived for the period of separation, including medical travel, home leave travel, educational travel, travel of children of separated families, and R & R travel. The employee will subsequently be treated as a single employee at post and receive housing and other allowances commensurate with his/her unaccompanied status if all family members are on SMA.

Transitional SMA may be authorized when a post converts to an unaccompanied status following the termination of an evacuation when family members are not allowed to return to post. It is intended to assist family members with the extraordinary expenses of temporary commercial housing and is paid for a maximum of 90 days. Family members will be paid involuntary SMA following the termination of transitional SMA. The Department of State Standardized Regulations (DSSR) were amended in July 2007 to add two new types of Transitional Separate Maintenance Allowance (TSMA), both designed to assist employees on unaccompanied tours with the costs incurred by their families for temporary commercial quarters at an Involuntary Separate Maintenance Allowance (ISMA) location. [DSSR 262.3d](#) allows up to 60 days of TSMA when the family relocates to an ISMA point and temporarily occupies commercial quarters while the employee proceeds to an unaccompanied post. [DSSR 262.3e](#) allows up to 10 days TSMA to assist with the costs of temporary commercial quarters as the family prepares to depart the ISMA point to rejoin an employee transferring from an unaccompanied to an accompanied post.

The Employee Services Center (ESC) requests that employees and family members update their Employee Locator Record by providing the ESC with contact information so that they can inform you of friends and family members who are interested in locating you as well as provide updated mail forwarding instructions. The ESC may be reached at (202) 647-3232 / 3433. (See the [“Resources and References”](#) section below.)



If other means of communications have failed when family members have attempted to contact members of the Foreign Service assigned abroad about an emergency, such as a serious illness or injury or the death of a member of their immediate family, these family members may call the Office of Casualty Assistance (202) 736-4302 from 8:15 a.m. to 5:00 p.m. (EST) Monday-Friday and the Operations Center (202) 647-1512 after business hours, Saturday, Sundays and holidays.

Making Personal Preparations

If you are in the Washington, DC, area, you may want to consider taking MQ 940, the Transition Center's course "Preparing for a High Stress Assignment." This course empowers employees and couples to be more psychologically prepared for an extended assignment to a high stress post.

No matter where you are, review the resources available on the Family Liaison Office's [website on unaccompanied tours](#). Read the collected best practices tips by clicking on [Tips from the Field](#).

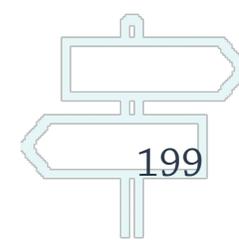
Take time to talk about the upcoming separation and how you plan to deal with it. Be honest about your fears and concerns. Share your expectations so that misunderstandings will be minimized. Decide on a plan for communicating and visiting. Discuss responsibilities: who will handle which matters while you are separated? Heighten awareness about income tax requirements, including the collection of certain receipts, invoices, and other financial considerations. Decide which chores can be contracted out or perhaps delegated to a child.

Decide which items will travel with the employee. Consider storing photos, music, and other media on the cloud where both spouses can access it remotely. Encourage children to provide a small keepsake or favorite photo to "remember me by."

Talk about discipline and decision making regarding the children. (No "second-guessing" the person left in charge!) Hold a family meeting to discuss why it is important that the parent is going away and how the family will function during the separation. Take time to acknowledge that the children are making a sacrifice, too, and listen to and address their concerns.

Prepare "bonding" activities in advance:

- Record favorite bedtime stories for young children.
- For an older child, consider getting two copies of a book that is of interest but a bit challenging. After the two of you read each chapter, discuss it on the phone.



- Share “ownership” of a fantasy sports team, arrange to play long distance chess or pursue some other joint activity.
- Purchase gifts and cards to be left for special occasions. Consider setting up a “treasure hunt” (leaving small treats or notes hidden around the house, with clues to be provided over the weeks or months to come).
- Give family members journals or scrapbooks to record their daily lives so that you will be able to catch up when you return.
- Provide a special photo of yourself: it could be ironed onto a t-shirt or pillowcase, placed in a special frame, laminated for portability, or whatever will make you seem close by.
- Research communication apps, such as Skype or FaceTime, and practice using whichever platform you choose before you go.

Speak clearly with children about the upcoming changes. Make sure that they do not somehow think that the separation is their fault. Be prepared for clinginess (from the younger ones) or aloofness (from the teenage crowd)—or any other kind of altered behavior. Explain the situation to teachers and encourage their understanding and assistance.

The spouse staying home should plan for back-up childcare, both short-term and longer term in case of emergency. Having this plan written down and known by relatives or neighbors could help in case of unforeseen circumstances. Also consider using [WorkLife4You](#), which can provide emergency backup childcare for a \$10 copay.

Make sure to take a break from all of the preparations to spend time doing fun things together. (Put this “action item” on your list multiple times and enjoy checking it off!) You will treasure the memories.

Plan ways to say goodbye. It might seem easier to live in denial, ignoring the upcoming separation and glossing over it. However, time passes more slowly for children, and the rituals of farewells can form part of the process of adapting.

Finally, recognize that the complex emotions involved may emerge in many ways. As the departure date approaches, you may find yourself picking fights, acting angrily, distancing yourself, or building emotional walls. These are completely normal defense mechanisms—but you might not want them to fill your final days. Self-awareness may help you modify your actions.



LIVING APART

The Family Liaison Office suggests the following:

- Cultivate a mentality of “the less hassle the better.” Find help for lawn care, house cleaning, or even shopping. Find a reliable plumber, electrician, carpenter, and auto mechanic to call in emergencies. The State Department’s free referral service WorkLife4You can help you locate these services.
- Work on creative ways to communicate: video calls, texts, telephone, e-mail, letters, or newspaper and magazine clippings. If your child cannot read, take crayons with you so you can send drawings. An older sibling, the other parent, or a guardian can read your letters out loud.
- Photograph or video your post, quarters, surrounding area, embassy office, and/or friends with the permission of the Regional Security Officer (RSO), so that family in the U.S. can see what it’s like at post.
- Plan to see and talk with each other as often as finances allow.
- Write a journal, especially at the beginning. It can help with all of the new emotions and feelings.
- Talk about ground rules for what sort of information and emotions, especially emotions, can be shared and in what manner.
- Remember that this experience is time-limited. Put on paper the reasons for accepting this separated assignment and refer to them periodically, as a reminder.

As the distant employee, create shared experiences with your family, even while far away. Send back a recipe to enjoy “together” or enclose small local items in your letters—and, yes, send letters even if you e-mail four times a day! Work towards maintaining an emotional connection throughout the assignment.

For those at home, create a way to mark the time apart if this seems helpful: a calendar with days that you can cross out or a jar containing the same number of marbles as you will have days apart, to be removed one per day. Show young children pictures of the absent parent and make sure that they know this is “Daddy ” or “Mommy.”

Enlist support. This is no time to be a heroic martyr. Others who have “been there” report feeling as though admitting negative emotions would be a betrayal of the employee. Ask for help when you need it (and offer help when you can).



Treat yourselves to rewarding activities and special experiences: take a class, plan a special trip, or enjoy watching all your favorite old movies. As one family member recommends, “Stay as busy as possible.” If your self-therapy includes redecorating part of the house or if you face a move during this period, be sure to send pictures to the distant spouse and keep a few familiar objects or arrangements intact. Homecoming will be emotionally awkward anyway; try to minimize the additional sense of being in a strange physical environment.

Expect emotional and behavioral changes, both from adults and children. The stages of coping with separation may include denial, anger, bargaining, and depression. None of these are pleasant to encounter, but they are normal steps in the adjustment process. Listen carefully, without becoming defensive, and don’t try to tell others what they should feel.

Find reasons to give thanks. Small joys can ease larger sorrows.

MAKING VISITS

Plan visits carefully. Discuss expectations in advance: what are you imagining? If one partner is dreaming of a second honeymoon and the other just wants help mowing the lawn, conflict is inevitable.

Seriously consider meeting at a vacation spot or alternative location rather than home. Social events, chores, and everyday life can make a home visit more exhausting than relaxing. With the family routine in full swing, the visiting employee may feel like a “fifth wheel,” while the home-based spouse may feel frustrated and irritated that the visitor does not offer more help, damaging the fragile equilibrium of life apart.

The employee should remember that seeing everything function means that the family has found ways to get by – a good thing! Although it may appear at first glance that the family “doesn’t need me anymore,” understand that they have worked hard to manage without you but desire a return to “normalcy,” just as you do. However, you are all going to have to redefine what “normalcy” means.

The home-based spouse should bear in mind that the “major traumas” of every-day life may come across as trivial to someone who has been witnessing daily mortar attacks. Try to be understanding of each other.

Regardless of the location, schedule “down time” for recovery before launching into more energetic pursuits. Take charge of the calendar and protect family time together and free time for resting. It may not be possible to see everyone and do everything; you can make up for it after the tour ends. Consider planning one event to include friends, neighbors, and distant relatives, leaving more time for resting and reconnecting.

Particularly if visiting the Washington, DC, area, the employee should practice “office control” and refuse to let work impinge on family time together.



Extra days can be scheduled to accommodate work requirements; rest and recuperation should be exactly that.

Consider scheduling a few days of “couple time” without children. This can be difficult to arrange, since the employee may arrive exhausted (making a romantic getaway impractical at the beginning of the leave) and children may understandably react badly to having both mom and dad depart at the end of the time together. One possible solution is for the employee to stop en route for a day dedicated to sleeping, then both meeting somewhere before starting “family time.”

Help children manage their expectations. Mom or Dad is not coming back for good, just for a visit. Again, this is one more reason that an alternative location may prove advantageous. Some families have each person make a list of things he or she wants to do during the R&R and make sure everyone gets at least one “wish.” Consider adding a new “bonding” item or activity (see above).

Remember that, just as when leaving the first time, complex emotions can cause you to react in unexpected ways. If conflict threatens your time together, bear in mind that a difference of opinion gives you options: it offers the gift of a new perspective. Focus on the fact that the other person is not ultimately the problem. The problem is the enforced separation.

RETURNING HOME

As the end of the separation nears, the home-based spouse may take on a taxing schedule of trying to get everything in perfect order. The returning spouse may undergo an exhausting journey followed by a serious case of jetlag. If coming from a high-risk post where tensions are uniformly high, the employee may react to the sudden cessation of threats by “collapsing” like a puppet whose strings have been cut. Plan to rest for the first few days, taking time off as necessary. Allow time to get reacquainted, for the kids to go through their scrapbooks or journals, for lazy days to enjoy each other’s company. Once again, discuss expectations ahead of time to help reduce disappointments.

The Office of Medical Services has a Deployment Stress Management Program (M/MED/MHS/DSMP) 1800 N. Kent Street, Rosslyn, VA 22209, (telephone: 703-875-4828, email: MEDDSMP@state.gov), to help build psychological resilience and reduce stress associated with deployment for employees and their families before, during, and after their unaccompanied tour.

DSMP also offers prevention, intervention, treatment, counseling, education and referral services.

Remember that the employee may seem like a stranger to very young children. Older kids of all ages may test the limits or find it difficult to control their emotions. Be patient and flexible. This is just another stage in the adaptation process.



Encourage the employee to talk about his or her time away, but don't insist if he or she does not wish to dwell on the experiences. It may take time to process everything that happened. Brace yourself for the realization that you will never truly know "what it was like over there" and that colleagues who did share the experiences are going to have a kind of intimacy with your spouse unavailable to you. This does NOT replace your primary role as spouse. Scheduling time to go through journals together or setting up some other systematic way of reconnecting may enhance understanding of the experiences the other person lived. Consider family counseling even if everything seems to be fine; this "preventative maintenance" can help build an even closer relationship.

If returning from a high-stress assignment, make it a high priority to attend the [High Stress Assignment Outbrief](#) program offered by the Foreign Service Institute's Transition Center. Past participants have described how much better they feel knowing that they are not the only one reacting to helicopters or slamming car doors, feeling that life at home focuses on trivial matters, or having difficulty resuming everyday routines.

No matter what your assignment, don't expect to jump right back in to how things were before the separation. You have all changed, and you may wish to re-allocate roles and responsibilities. Take your time, and avoid criticizing decisions made while you were away.

Find ways to thank each other. The home-based spouse does not receive glowing performance reports or "Meritorious Honor Awards." Often the only appreciation he or she receives for supporting your Foreign Service work comes from you; family and friends may even have expressed criticism or disapproval. Balance the scales with heartfelt and generous thanks, conveyed in multiple and creative ways.

RESOURCES AND REFERENCES

Click an office or organization below for contact information and to learn more.

[Foreign Service Institute's Transition Center](#)

[Transition Center's Overseas Briefing Center](#)

[Transition Center's Training Division](#)

[Related Transition Center Courses](#)

[High Stress Assignment Outbrief Program](#)

[Employee Consultation Services](#)

[Deployment Stress Management Program \(M/MED/MHS/DSMP\)](#)

[Family Liaison Office](#)

[Five Wishes](#)

[Employee Services Center](#)

[Office of Allowances](#)

[Office of Casualty Assistance](#)



SECTION 4:

After You Arrive





SECTION 4

19 - THE COMMUNITY LIAISON OFFICE AND POST SUPPORT

For more than 35 years, the Community Liaison Office (CLO) program has served as the epicenter of post morale, providing support to U.S. government employees and family members who are assigned to U.S. embassies and consulates all over the world. Currently, there are CLOs at more than 200 missions (both large and small) overseas, including several unaccompanied posts such as Baghdad and Kabul. The CLO program is administered by the [Family Liaison Office](#).

The CLO Coordinator at your post is one of the first contacts you should make when you receive your new assignment -- well before you arrive at post. The CLO is your “eyes and ears on the ground,” and is best equipped to give you post-specific and up-to-date information that you need to know before you pack your bags. The CLO will provide pre-arrival information, a sponsorship and orientation program, and assistance with settling in after you arrive at post. You can expect to get relevant information about life at post, school options, the employment situation for family members, housing, and more. When you are assigned a sponsor shortly before you arrive, the sponsor will be able to help you navigate your arrival logistics and to answer questions about your neighborhood, schools, shopping, and points of interest to help you get settled in to your new community.

Providing essential pre-arrival assistance is just one of the many ways CLOs serve their communities. CLOs are charged with building community spirit and enhancing morale. They identify the needs of their specific community and respond with effective programming, information, resources, and referrals.

CLOs serve as the community advocate for employees and family members. They advise post management on quality-of-life issues and recommend solutions and family-friendly post policies. They assist in times of crisis.

CLO Coordinator duties are defined in eight areas of responsibility, described below.

1. COMMUNITY LIAISON

As the advocate for the needs and concerns of the post community, the CLO serves as an active member of the Ambassador's Country Team, as well as a non-voting member of the Housing Board, the Post Employment Committee, the Emergency Action Committee, and the employee association. The CLO also meets regularly with leadership to inform them of trends and morale issues the community faces. In addition, CLOs maintain contact with local organizations and resources.

2. INFORMATION AND RESOURCE MANAGEMENT

CLOs gather, maintain, and disseminate information to the community through a variety of methods, which might include regular email updates, newsletters, social media, and websites. CLOs also report regularly on local schools, child care facilities, family member employment, and other post-specific information. Those reports are available by email directly from the CLO at post, and many are posted on missions' intranet site. CLOs also regularly provide updated post-specific information to the Overseas Briefing Center's "Post Info to Go" library of documents.

3. EDUCATION LIAISON

To assist families with school-related decisions both before and after they arrive at post, CLOs establish and maintain contact with schools used by post families. Working together with the Office of Overseas Schools, CLOs prepare summary reports on their community's international schools and on services available for children with special educational needs.

4. EMPLOYMENT LIAISON

CLO is an advocate for family member employment at post, serving as a member of the Post Employment Committee as a non-biased observer during all job interviews involving family members for positions inside the mission. In conjunction with regional Global Employment Advisors, the CLO also assists family members who wish to work outside the mission or who want to explore portable careers. CLO's semi-annual Family Member Employment Report is an invaluable resource to help prospective employees understand the job situation at post.

5. GUIDANCE AND REFERRAL

Although they are not counselors, CLOs do offer confidential support to individuals and groups within the community who are undergoing stressful situations, referring them to available resources as needed. CLOs are bound by a confidentiality policy which requires that they do not share information they are told in private, unless there is a danger to the individual, to others, or to the United States Mission. CLOs must report allegations of discriminatory or sexual harassment. In no other cases will the CLO repeat what is said by another person without permission of the individual or unless required by law.

6. CRISIS MANAGEMENT AND SUPPORT

CLOs inform decision-makers about the interests and concerns of the community during times of crisis, helping to manage rumor control and keep the community informed. CLOs maintain emergency contact information for family members, schools, and other local and government resources. Helping families be prepared for emergencies is another major focus. CLOs also assist those who are experiencing unaccompanied tours, whether they are the employee or the family members left behind.

7. WELCOME AND ORIENTATION

In addition to pre-arrival information and assigning sponsors for newcomers, the CLO offers orientation programs to help the employee and their family members adjust to life at their new post. CLO should be one of your first stops after you arrive. The CLO can help guide you to the proper authority to get answers to questions that are sure to come up after you arrive.

8. EVENTS PLANNING

While this is only one of eight major areas of responsibility, it is probably one of the most visible. CLOs plan a wide variety of events throughout the year to enhance post morale and to encourage a sense of community. Events may focus on U.S. traditions, host country culture, or social activities. They may also be educational workshops and seminars. But the one thing they all have in common is that they would not happen without volunteers! Regardless of the size of the post, CLOs receive no government funding for events. All events either must be self-supporting (tickets sold to cover the cost), or funded by volunteers or employee associations within the mission. You can help by generously donating your time (and sometimes your money!) when your CLO calls on you for support. Not only will you be supporting your community, but you also will be enriching your time overseas through your involvement in community life.



THE CLO POSITION

The CLO (and CLO Assistant, if any) is a position that is filled by Eligible Family Members of employees serving at post, and is advertised through a vacancy announcement when a position becomes available. The CLO is part of post's Management team and is a good starting point for questions that come up before or after you arrive at post. Though you and your family members may contact service providers at the embassy directly, CLOs are often able to guide you to the appropriate resource quickly. Get to know your CLO!

RESOURCES AND REFERENCES

Click an office or organization below for contact information and to learn more.

[Family Liaison Office](#)

[The Transition Center at FSI](#)

[Transition Center's Overseas Briefing Center](#)



20 - MAIL AND DIPLOMATIC POUCH SERVICES

The Diplomatic Pouch and Mail Division (A/LM/PMP/DPM) is the directorate for all mail service issues and maintains all pouch and mail information available via numerous links on the [Diplomatic Pouch and Mail Division \(DPM\) intranet site](#). Questions on pouch issues can be sent to DPM-Answerperson@state.gov and DPO issues to DPO-Answerperson_MB@state.gov.

RECEIVING MAIL AT POST

Mail may be sent overseas by international postal service, APO/FPO/ DPO Postal Service, or by the U.S. Department of State Diplomatic Pouch and Mail Service.

International Postal Service

International mail service is available around the world. However, this service may not be reliable. Be sure to find out before giving out or using an international address.

APO/FPO Military Postal Service

Through partnerships with other agencies, the Military Postal Service provides mail service to various locations overseas based on Department of Defense program requirements. The Military Postal Service Agency (MPSA), acting on behalf of the service branches and the United States Postal Service (USPS), ensures that overseas APO/FPO postal facilities meet USPS operational standards.

The MPSA, in coordination with the appropriate military service, grants Department of State and other agency personnel the use of its facilities on a reimbursable basis. APO/FPO mail service is not available at all overseas posts.

Employees assigned to a post with APO/FPO service should send and receive personal mail and packages via this system rather than through the personal pouch. Parcels or mail sent by FEDEX, UPS, Airborne, DHL or any other private carrier cannot be addressed to APO/FPO and will be refused. If a vendor will not send items via APO/FPO/DPO, personal pouch may be used. However, use of the pouch costs the Department of State four times as much as shipment via APO/FPO/DPO. Packages are usually limited to 70 pounds and 108 inches (length and girth combined). However, some APO/FPO facilities have more stringent restrictions than others. For specific instructions, check at any U.S. post office or consult [their website online](#) to see the restrictions that apply to your APO/FPO. (All APO/FPO mail requires a customs declaration [PS Form 2976 or Form 2976-A] and appropriate U.S. postage from the point of origin to the point of entry into the military postal system. APO/FPO zip codes are geographically assigned by the Military Postal Service Agency and reference should be made to the appropriate code for your post: AA (Central/South America), AE (Europe), and AP (Pacific).

DPO Postal Service

Diplomatic Post Office (DPO) service began as a pilot program in 2003 and currently operates in 100+ locations. DPO provides APO-like service with a considerable overhead and consequently is a little more restrictive than traditional APO/FPO locations. DPO service is only for personal items. The U.S. Postal Service makes no distinction between APO, FPO and DPO, so address elements for DPO posts are written in the same form as APOs and FPOs. Many of the APO/FPO services are available; however, in order to implement this program more stringent restrictions were necessary. The most significant are size limits; because DPO mail is being sent as pouch “via U.S. Mail,” all items MUST fit in a USPS bag. DPO service requires the same customs forms as APO/FPO service.

The usual APO/FPO/DPO address format is as follows:

JOHN DOE

PSC or Unit number, Box number

APO/FPO/DPO AE 09080-Box number is + 4

NOTE: Be sure to verify each post’s preferred address format. An additional line may be added below the person’s name to help sort mail at large posts. Do not add job titles, embassy names, or locations unless directly instructed to do so; this information can cause confusion and delay arrival.

State Department Diplomatic Pouch and Mail Services

The term “diplomatic pouch” includes both the official pouch (which has a Washington, DC, 20521 zip code) and the personal pouch (which has a Dulles, VA, 20189 zip code). Materials sent through the official pouch do not require postage.



The official pouch should not be used for personal correspondence or personal packages. The U.S. Postal Service irradiates mail sent via USPS to an official pouch address (meaning, items sent from outside the State Department with regular postage), causing both delays and possible damage.

In 2002, the Department of State obtained a new zip code (20189) for personal mail to support personnel assigned to non-APO/FPO posts overseas, which are referred to as “Pouch only Posts”. Mail sent to this new address will not be irradiated. U.S. citizen direct hire members of the foreign affairs community and their family members may receive via the personal pouch letters and packages at a size limit of the following: add length + circumference – if length < 36 inches, then length + circumference NTE 135 inches – if length > 36 inches + NTE 48”, circumference is NTE 44 inches. No parcels can exceed 48 inches in length and maximum weight. (Note: Some posts have special size and weight restrictions in effect because of host government decisions or aircraft size limitations. Check with your Information Management Officer or Information Programs Officer for clarification.)

The Diplomatic Pouch and Mail Division, Office of Logistics Management (A/LM/PMP/DPM) maintains a pouch dispatch schedule for each post [on its intranet](#). The frequency of pouch dispatches is determined by volume of mail and other material. Larger posts receive up to three dispatches per week. A small post will receive a minimum of one dispatch per week. Pouches are sent on commercial airlines as air cargo. Passenger baggage and critical supplies have priority when space is limited.

Postage must be paid at the applicable domestic rate for the class of mail and type of service desired, subject to zone rates (for parcel post) from point of origin to Dulles, Virginia. The USPS has a [postage calculator on their website](#).

Using express mail services does not get mail to a post any quicker because the express mail service is only from the point of origin to Dulles and not to post. Packages may be mailed at any post office in the United States or sent to the State Department by United Parcel Service, FedEx, DHL, or other non-postal means of transportation (although these also only speed the material to the Dulles starting point).

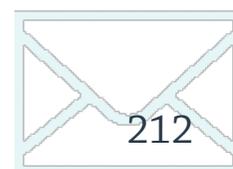
Please address this mail using the following address format example:

JOHN DOE

2010 Abidjan Place (or PL.) + Apt # (Suggested but not required)
Dulles, VA 20189-2010

When using the Dulles, VA, zip code, for security reasons, nothing in the address field should reference in any way the mission, the office, your job title, or anything official about where you work.

Magazines and newspapers may also be sent via the personal diplomatic pouch. All parcels should be securely packed and sealed and DPM suggests they have a tracking number.



Insured and registered mail services are not available for items sent through the pouch. The Department accepts no liability for loss or damage—customers ship at their own risk and there is no claims process for pouch shipments.

Prohibited Items in Pouch

All items arriving at the Unclassified Pouch facility (SA-32) in Sterling VA are processed through X-ray. If, after X-ray processing, the parcel is deemed to contain a possible prohibited item it is set aside for further processing which could take several more days. If it is concluded there is a prohibited item the parcel is rejected and returned to sender.

There is an extensive list of prohibited items due to IATA dangerous goods regulations, host country issues and concern to avoid damage to contents of the pouch. This list can be found at [14 FAM 723.2](#) the [DPM intranet website](#). The following list contains some examples but is not all inclusive: aerosols, alcoholic beverages, ammunition, items for resale or donation, corrosives (acids), currency, explosives, firearms, flammables (perfume), glass containers, illegal substances, incendiary materials, narcotics, plants, poisons, radioactive substances and uninterruptible power supply (UPS).

Lithium batteries are permitted in the pouch as long they are installed in the component (such as laptops, cell phones, iPads, Kindles or cameras). No more than 4 cells or 2 batteries are allowed per package. For more information regarding restricted materials consult the [USPS website](#).

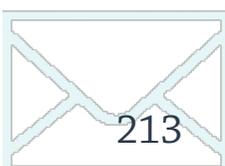
A maximum total of 16 ounces of liquid in either plastic or glass per parcel is permitted; liquids include anything that flows, such as syrup or peanut butter.

Vendors occasionally place an “ORM-D” label (Other Regulated Materials-“D” Classification) on the outside of the parcel. These parcels cannot be shipped in the pouch and are returned to sender. ORM-D designates package containing hazardous or restricted item for surface shipments IAW DOT and/or IATA regulations. Since shipments are placed on international passenger flights and this identifying label would then be hidden inside the pouch, DPM cannot ship these labeled parcels onboard passenger aircraft.

The USPS guidelines and acceptance policy for Dulles personal pouch mail [can be found online](#).

Bulk Shipments

Bulk shipments are permitted in the pouch but transportation is funded by the customer (personal or official). Bulk shipment equals or exceeds 6 cubic feet (meets or exceeds 5 single-copy paper boxes) and is destined to the same addressee/household between pouch shipments. All automotive tires (single or multiple) are considered bulk and shipped at the customer’s cost. If the customer does not fund transportation cost, the items are returned to sender.



SENDING MAIL TO THE UNITED STATES FROM POSTS

There are also three ways you may send mail to the United States from overseas: by international postal service, APO/FPO/DPO Postal Service, or Department of State Pouch and Mail Services.

International Postal Service

Investigate the reliability of the service before using this option.

APO/FPO/DPO Postal Service

If your post has these facilities, you may use them to send letters and packages to the United States. Customs declarations are required for all packages and letter-sized envelopes containing anything other than correspondence. Each letter or parcel must include your APO/FPO/ DPO return address and appropriate U.S. postage. Information on special mail services may be obtained at post. Intra-theater mail, in most cases, (i.e., APO AE xxxx to another APO AE xxxx) may be sent from one APO to another without postage by putting the initials "MPS" in place of a stamp. However, there is NO intra-theater mail to or from DPO addresses. APO/FPO facilities will know if postage is required for intra-theater MPS mail. If you are in doubt please ask the postal clerk to verify this service.

State Department Diplomatic Pouch and Mail Services

When the post has no access to APO/FPO/DPO facilities, letters, exposed film, items the size of videocassettes and voice tapes may be sent by diplomatic pouch services back to the United States. Items needed for health and welfare purposes may be sent by air pouch to the United States for replacement and/or repair. U.S. postage must be affixed at the appropriate domestic rate for the type of service desired from Dulles, Virginia, to the ultimate addressee.

The Department's Commissary and Recreation Office has set up procedures for posts to use the pouch to send parcels back to the United States under the Homeward Bound Mail Program. This service is operated by Employee Associations and is paid for by the employees who use it. Not all locations have requested approval for this program, so please check with your post. Parcels being sent to the United States will require customs declarations. For more information, contact foodandfun@state.gov.

Foreign affairs personnel at posts without APO/FPO/ DPO facilities may use the pouch to return wearing apparel and merchandise manufactured and purchased in the United States. Items must have been ordered from stores or mail order houses or received as gifts from friends and relatives. Items must have been received during the current tour of duty at the particular post and must not be items originally contained in shipment of effects.



Prepare return parcels for diplomatic pouch as follows:

- 1) Affix appropriate U.S. postage for transmission through the U.S. Postal Service from Dulles, Virginia, to the ultimate addressee.
- 2) Endorse the outside of the package with a statement that it contains merchandise purchased in and received from the United States which is being returned to addressee for exchange, such as, "Returned Merchandise."

To avoid confusion and ensure proper handling by the store or mail order house where the item was purchased, it is recommended that you rewrap the package, address it clearly, and enclose a letter of explanation. Even if the package originated as a UPS delivery, it must be returned as a postal parcel and be prepared accordingly.

A return address must appear on all mail in the following format example:

Name of individual

2010 Abidjan Place (or PL.) Apt # (if applicable)
Dulles, VA 20189-2010

A/LM/PMP/DPM manages the Department of State Pouch and Mail System in the Department, domestic field offices, posts, and U.S. Missions to International Organizations. For additional information contact the Diplomatic Pouch and Mail Division (see "[Resources](#)," below).

DETERMINING YOUR ADDRESS

To determine which posts receive and mail personal packages via the APO/FPO/DPO system as opposed to the State Department's Diplomatic Pouch and Mail Service, consult the Post Welcome Cable in the Overseas Briefing Center or the Post Profiles via OpenNet.

Personal and official pouch addresses, as well as DPO addresses with zip codes are posted and [maintained on the intranet](#).

Employees assigned to certain posts receive and mail personal packages through special U.S. addresses, rather than through the APO/FPO or the State Diplomatic Pouch and Mail Services. Consult the TM3 Welcome Cable (available in the Overseas Briefing Center) for the entire address and a description of the mail system.

POST	US ZIP CODE
Ottawa	Ogdensburg, NY 13669-0430
Quebec	Champlain, NY 12919-1547
Toronto	Lewiston, NY 14092-0135



POST

US ZIP CODE

Vancouver	Point Roberts, WA 98281-5002
Mexico City	Brownsville, TX 78520-0900
Ciudad Juarez	El Paso, TX 79995-0545
Guadalajara	Brownsville, TX 78520-0901
Monterrey	Brownsville, TX 78520-0902
Tijuana	San Diego, CA 92143-9039
Hermosillo	Nogales, AZ 85628
Matamoros	Brownsville, TX 78522-0633
Merida	Brownsville, TX 78520-0903
Nuevo Laredo	Laredo, TX 78044-3089
Nogales	Nogales, AZ 85628

TRACKING POUCH AND COURIER SHIPMENTS

Track pouch and commercial courier shipments by contacting the post mail room or by visiting the [Diplomatic Pouch and Mail Division \(DPM\) intranet site](#). Items can only be tracked with a registry or tracking number.

COMPARISON OF MAIL OPTIONS

APO = Army Post Office

DPO = Diplomatic Post Office

FPO = Fleet Post Office

USPS = U.S. Postal Service

Both APOs and FPOs are military mail services.

	Washington, DC Pouch OFFICIAL pouch 20521 zip code	Dulles, VA Pouch PERSONAL pouch 20189 zip code	APO/FPO (only available at certain posts)	DPO Diplomatic Post Office (pilot program) PERSONAL MAIL ONLY
Primary Use	Official letters and official packages. Supplies (paper towels, calendars, computers, etc) should be shipped via US Despatch Agency.	Personal letters and packages for those who do not have APO/FPO/DPO.	Personal letters and packages. Should be used in place of personal pouch if available—unless a vendor will not send to an APO address.	Personal letters and packages.

	Washington, DC Pouch OFFICIAL pouch 20521 zip code	Dulles, VA Pouch PERSONAL pouch 20189 zip code	APO/FPO (only available at certain posts)	DPO Diplomatic Post Office (pilot program) PERSONAL MAIL ONLY
U.S. Postage required	No, if originates inside the State Dept. Yes, if originates outside State Dept./ embassy/ consulate. Postage amount is to or from Washington, DC.	Yes. Cost = U.S. domestic postage to or from Dulles. Ex: Letter sent from CA via this address to person at U.S. Embassy Nairobi. Cost= U.S. first-class stamp.	Yes, to and from point of entry into military system.	Yes, to and from point of entry into DPO system to include other APO/FPO/ DPOs.
Irradiated	Yes, if stamped (i.e., sent from outside the Dept.)	No	No	No
Size restrictions	Check with post for larger items. If shipment is equal to or exceeds 6 cubic feet, it is considered a bulk shipment and post must fund transportation costs. Shipment should go via US Despatch Agency.	Yes, usually limited to 70 pounds and 108 inches (length, width and girth combined). May vary by posts that have oversize piece (OSP) restrictions. For latest information, see the restrictions for each DPO using the USPS Internet site .	Yes, usually limited to 70 pounds and 108 inches (length, width and girth combined). May vary by posts that have oversize piece (OSP) restrictions. For latest information, see the restrictions for each DPO using the USPS Internet site .	Yes, usually limited to 70 pounds and 108 inches (length, width and girth combined). May vary by posts that have oversize piece (OSP) restrictions. For latest information, see the restrictions for each DPO using the USPS Internet site .
Customs Declaration Required	No	No	Yes	Yes

	Washington, DC Pouch OFFICIAL pouch 20521 zip code	Dulles, VA Pouch PERSONAL pouch 20189 zip code	APO/FPO (only available at certain posts)	DPO Diplomatic Post Office (pilot program) PERSONAL MAIL ONLY
Can I use it to send mail to the U.S.?	Yes (official use only)	Yes, but limited to letters, exposed film, recorded cartridges, and voice tapes. Items for health and welfare purposes may be sent for replacement and/or repair. With certain restrictions, apparel and merchandise purchased in the U.S. may be returned. Some posts offer the "Homeward Bound" program and allow other parcels to be sent (cost paid for by employee).	Yes	Yes
Frequency	1 – 3 shipments weekly	1 – 3 shipments weekly	Varies by post	Varies by post



	Washington, DC Pouch OFFICIAL pouch 20521 zip code	Dulles, VA Pouch PERSONAL pouch 20189 zip code	APO/FPO (only available at certain posts)	DPO Diplomatic Post Office (pilot program) PERSONAL MAIL ONLY
Articles prohibited	<p>Guidelines on the DPO intranet.</p> <p>Note that there are new guidelines concerning lithium batteries, and certain electronics containing 1-2 batteries (including iPods, smart phones, GPS, and certain laptops) may now be sent through the pouch if the product has been properly tested, and installed in the component prior to packaging and shipping.</p> <p>Please review the Department Notice on the intranet for full guidance.</p>	<p>Same as USPS guidelines, plus no aerosols, alcoholic beverages, ammunition, items for resale, bulk supplies, corrosives (acids), currency, explosives, firearms, flammables, illegal substances, incendiary materials, narcotics, perfume, perishables, plants, poisons, or radioactive substances, temperature-sensitive items.</p> <p>16 oz. of liquid is permitted per box. Liquids include anything that flows (syrup, peanut butter).</p> <p>Charity donations and home business use is prohibited (including selling items on eBay).</p>	<p>Varies by post. For latest information, see the restrictions using the USPS Internet site.</p> <p>Nothing related to a home business is permitted (including <i>selling</i>—not buying—on eBay).</p>	<p>Same as official and personal pouches.</p> <p>Refer to 14 FAM Exhibit 723.2 - Items Prohibited For Pouch Dispatch</p> <p>View USPS restrictions online.</p>
Address Change	<p>Not relevant, since this should never be used as your personal address.</p>	<p>The USPS will forward mail TO but not FROM a 20189 zip code. Send individual address change cards. Post will forward items for a while.</p>	<p>The USPS will forward mail, but you cannot change your address over the Internet.</p>	<p>Same as APO (cannot be changed online).</p>

	Washington, DC Pouch OFFICIAL pouch 20521 zip code	Dulles, VA Pouch PERSONAL pouch 20189 zip code	APO/FPO (only available at certain posts)	DPO Diplomatic Post Office (pilot program) PERSONAL MAIL ONLY
UPS, DHL, FedEx Permitted	Yes, however, all UPS, DHL, and FedEx shipments are brought to SA-32 pouch facility near Dulles VA, at which point they will be delivered to you by pouch.	Yes, however, all UPS, DHL, and FedEx shipments are brought to SA-32 pouch facility near Dulles VA, at which point they will be delivered to you by pouch.	No, will be refused.	No, will be refused.
Other notes	<p>No collect on delivery (COD) service available, no insured mail, no registered mail or special handling.</p> <p>Express mail can be used but probably will not be quicker than regular mail.</p> <p>Pouch questions can be directed to DPM-Answerperson@state.gov.</p> <p>Also view additional information on the USPS website.</p>	<p>No collect on delivery (COD) service available, no insured mail, no registered mail or special handling.</p> <p>Express mail can be used but probably will not be quicker than regular mail.</p> <p>Pouch questions can be directed to DPM-Answerperson@state.gov.</p> <p>Also view additional information on the USPS website.</p>	<p>Many USPS services may be available, including certified mail, registered mail, insured mail, certificate of mailing, and return receipt. Priority mail IS faster than regular mail. No collect on delivery (COD) or delivery confirmation services.</p>	<p>DPOs are primarily self-service online. No money orders, special delivery, express mail or registered mail services available.</p> <p>Retails sales may be available through the Commissary or Employee Association at post.</p> <p>DPO questions can be directed to DPO-Answerperson@state.gov.</p>
Sample Address	<p>Charley Horse U. S. Department of State Section 2010 Abidjan Place (or PL) Washington, DC 20521-2010</p> <p>Do not use a stamp or personal return address or mail will be delayed. Send from inside the Dept. for official business only.</p>	<p>Charley Horse 2010 Abidjan Place (or PL) Dulles, VA 20189-2010</p> <p>Never add embassy name, official title or country.</p>	<p>Charley Horse Unit XXXX, Box YYY APO AE 09080-YYYY</p> <p>Verify address with post: Some require an extra line. Never add embassy name, official title or country.</p>	<p>Charley Horse Unit XXXX, Box YYY DPO AE 09701-YYYY</p> <p>Verify address with post: Some require an extra line. Never add embassy name, official title or country.</p>

PLEASE NOTE: Some posts (particularly in Mexico and Canada) use other U.S. addresses. Always verify your address with post.

RESOURCES AND REFERENCES

Click an office or organization below for contact information and to learn more.

[The Transition Center at FSI](#)

[Transition Center's Overseas Briefing Center](#)

[Diplomatic Pouch and Mail Division Pouch](#)



21 - HOUSEHOLD EMPLOYEES

The idea of having domestic staff can be disconcerting for Foreign Service employees and family members. The concept can be somewhat uncomfortable for those who have never employed domestic staff before. However, there are a few different factors in play overseas that somewhat change the dynamics and perspectives:

- Daily tasks may require great effort—even without any potential language barriers. On nights when you're short on time, instead of sticking a frozen dinner in the microwave, you may need to ask for instructions on what to buy and how to cook it, travel to the local market, bargain for unfamiliar produce, carefully wash and disinfect it, wait for a power outage to end, and only then begin cooking supper. Having someone reliable to assist you can make life easier in a sometimes challenging environment.

- Hiring someone can help the local economy by providing another job; it can be an effective way to share your income without promoting dependence. In a country where jobs are scarce, holding a position as driver or cook may hold more status than you realize.
- Household employees may provide a window into the local culture or a part of society that you may not see as a Foreign Service employee or family member, enriching your experience and broadening your understanding of the country.
- Help at home can free up time for other activities, such as representational events in your residence, opportunities to get to know the country, or meaningful volunteer work.

PLAN THE POSITION

Do not feel that you have to hire your predecessor's employees or the first person recommended to you by the CLO Coordinator. Take time to determine your requirements first. Do you need someone full-time or part-time? Do you want someone to cook, and do you want them to cook local or American foods? Will you need help on evenings or weekends? Do you need child care? How many hours per week? Will the employee need to take care of your pets, receive telephone messages, shop for food, or manage other employees? Does the employee need to speak English? How well? Do you want a live-in maid? Would you mind employing additional family members? Think about these and other factors before asking for recommendations.

Although you may have diplomatic immunity, your employees will expect you to abide by local labor practices. Find out in advance what is normal in terms of working hours, holidays, benefits, bonuses, and so on. Getting a sample contract may help you avoid unpleasant or expensive surprises down the road.

Check with others at post to determine an appropriate salary. Pay will depend on the local pay scale, the size of your house and family, the employee's experience, and the scope of duties. Choosing an employee at the lower end of the salary range may mean sacrificing experience and maturity; it may be worth paying more.

Be clear before you interview anyone what you intend to provide in the way of fringe benefits. What is expected? (In some countries, employers provide personal hygiene products such as soap and shampoo for live-in employees, along with room and board). Which of your items will the employee be allowed to use? Will you pay for sick days or emergency absences? Will you help the family by providing school uniforms or other extras? What will the limits be? These points can be included in a written contract if agreed.

At some point your employees most likely will face personal circumstances that affect you (for example, your live-in housekeeper has a baby, or a close relative of hers falls seriously ill). Will you loan money or provide salary advances? It helps to consider various possible situations in advance and think about how you might deal with them, as well what is dictated by cultural norms.

HIRE CAREFULLY

The best way to find an honest, reliable employee is to get recommendations from previous employers, the CLO Coordinator or Management Officer, or other acquaintances at your new post. Even if the employee has excellent recommendations, take the time to follow the careful hiring practices that follow.

Prior to interviewing candidates, prepare a list of questions relating to your needs. Use it at each interview to help you select the best candidate. Be consistent in seeking information from prospective candidates. Contact the Community Liaison Office in advance for information on the employees you will be interviewing and attach any resulting papers to each questionnaire.

Some factors to determine (either at the interview or in advance) include:

- Past employment: what, where, how long, duties, reasons for leaving.
- Education: languages spoken, ability to read and write (which may not be as important as you initially think), skills for any other job requirements.
- Specific position-related skills and training.
- Cultural factors as relevant to employment. For instance, you might ask whether there are foods the candidates will not cook, if they are uncomfortable with certain types of pets, or if they would find it difficult to work with someone from a different local ethnic background.
- Health and hygiene habits. See [“Protect Your Family”](#) and [“Train Employees”](#) below.
- Willingness to meet your requirements.

Clearly explain the duties that you expect and the salary and benefits you are prepared to offer. Establish a professional tone at the interview. Use the formal verb form if there is one.

Pay attention to how comfortable you feel with the person—this is someone you may see every day. Even if you are favorably impressed with an employee, you may wish to suggest a paid trial period of one to three months rather than immediate employment.

When interviewing potential child care providers, consider discussing the following topics:

- education and training
- experience and references
- caregiving philosophies and goals, including ideas on meals, snacks and drinks for infants and children
- preferred treatment for common childhood ailments (to find out if there are local practices with which you are not comfortable)
- usual activities planned or typical daily schedule
- use of television or other media
- philosophies on naps or quiet time
- discipline methods, behavior expectations, and rules
- willingness and experience caring for children with special needs, if relevant

It may be helpful to interview the potential employee without children present, then schedule a time for the employee to meet the child. A few hours of babysitting while parents are still in the house (for example, unpacking or working on other projects) may give a good idea of how the potential caregiver interacts with your child.

Be sure to check references, stop by unexpectedly at times when your children are under the caregivers' supervision, and listen carefully to what your children say.

Remember that the housekeeper or cook is not necessarily the best person to watch your children. Cooking, cleaning, and caring for children at the same time may not be optimal for safety reasons, and the employee could resent the change in responsibilities if unexpected.

PROTECT YOUR FAMILY

Obtain the potential employee's full name, address, and any identification number (such as the local version of a Social Security number). Ask the Regional Security Officer to conduct a background investigation if one has not been done recently.

Ask the post medical unit which medical tests are recommended. Arrange for a complete medical examination, chest x-ray, or other recommended procedures for the potential employee; you are responsible for the cost. You may want to personally take the employee to this examination, both to make it more convenient for your employee and to make sure that he or she does not send someone else instead.

Do not just ask for references: check them. Take the time to call previous employers and ask detailed questions. Read letters of reference carefully and attempt to verify what they say with the writers—even if they have since moved to a new post.

CREATE DOCUMENTATION

You might want to put specifics in writing to avoid misunderstandings and legal problems. Write down what you expect from the employee and what the employee may expect from you. Be as specific as possible regarding duties to be accomplished on a daily and monthly basis. Go over this list, reading it aloud to the employee, and—once all parties agree—have the employee sign it as a contract addendum.

Create monthly receipts of payments and save them. Obtain the employee's signature upon each salary payment.

Establish a form to track leave or vacation taken or paid. Some countries' laws require a 13th (at times even a 14th) monthly salary, and this form serves as proof that the employer covered all local legal requirements. Have the employee sign this form as proof that he or she received due payment and benefits.

Set up a folder and keep (at a minimum) copies of the employee's identification documents, documentation of health checkups, residence address and telephone numbers, two additional points of contact in case the employee cannot be reached, salary log, and so forth.

Give the post Regional Security Officer (RSO) a list of your domestic staff so that the alarm company or roving security patrol will know who is authorized to be at your residence when you are not home.

TRAIN EMPLOYEES

The importance of this step cannot be overemphasized. If you need to, spend an entire day or two completing all of the required tasks with the new employee. Do not make assumptions about what employees know, even if they have worked for other American families. Go over the use of each appliance. Point out which ones require a transformer or other special treatment. You may want to put labels in the local language on the machines, clearly and simply noting controls and requirements. Indicate how laundry should be separated, which items should be washed by hand or line-dried, and how often to use products such as bleach or fabric softener. Show them how to wash special dishes, such as non-stick pans. Point out which cleaners should be used for each task. Make sure that cloths or brushes used for bathrooms and floors never come near dishes or food preparation surfaces. Go over procedures for safe food and water handling with all employees.

Make sure that the new nanny knows your rules regarding television time, snacks, naps, and so on. Indicate if there are foods or drinks that you do not want your child to have (in some cultures it is considered fine to give children coffee or tea, for instance).



Arrange for first aid training if possible. At the very least, provide emergency contact information and go over what to do in case of choking, poisoning, and so on.

A real and unexpected problem for some families is the fact that household help may wait on children hand and foot, allowing them to do whatever they want. Avoid this by reminding both the employee and child that the employee is in charge and should be respected. Continue to assign children household chores and responsibilities, so that they will not be too shocked by a later return to “real life,” and may maintain a healthy respect for your household help.

Instruct your employees on security procedures. Make sure they know where emergency numbers are located and which device to use in case of emergency (telephone or radio). Instruct employees not to give out information about the family to incoming callers unless they are SURE that the caller is a friend or relative. Employees should know the full names of everyone in the family in case of emergency. Do not allow employees to permit entry onto your compound or in your house of anyone you have not specifically approved.

Insist that employees accompany workmen, exterminators, or others who want to enter the house, after verifying that they have legitimate work orders. Remind them that exterminators should not spray food preparation surfaces or cupboards containing pots and pans, dishes, or food.

Ask your household staff to report any suspicious or unusual activity that takes place near your residence. Make sure they know how to contact the roving security patrol to investigate any suspicious activity.

Be clear about your expectations regarding the use of your possessions and your home. Which food is all right to eat? Can the employee use the telephone, television, or radio? When can family or friends stop by, if ever?

If you do not speak the language well, or if the employee does not speak English well, you may want to enlist a friend to interpret or write out instructions in the employee’s language. You may be able to physically demonstrate many tasks, but be sure that important points have been understood.

LEARN TO LIVE TOGETHER

Respect the culture of your employees. For example, do not ask Muslims to cook or serve pork. Do not expect your female housekeeper to give the male gardener orders if this is not the norm. Do not expect people to clean up after pets if this is offensive to them.

Do not leave expensive items or cash lying around; it best to avoid temptation but also to avoid unfair speculation when you misplace anything.



Remember that an employee living in your house is neither a friend nor a guest. Americans may try to ease ambivalent feelings about household employees by trying to treat employees as part of the family. This may be confusing and ultimately unfair to everyone involved. Many Foreign Service families recommend maintaining distance by using the formal verb tense, having different meal times, keeping living areas separate, and so on. In the end, it is a professional work relationship.

Be realistic in your expectations: no one is going to raise your children the same way that you do or iron your shirts exactly the way the dry cleaner did in Bethesda. Express appreciation, compliment work well done, and be generous when it is appropriate. This is much more effective—and easier on your and your employee's nerves—than frequent complaints or criticisms.

AVOID PROBLEMS

If you need to dismiss employees, do not give them advance warning. Simply ask for the keys, give them the required severance pay, and ask them to leave. Try to avoid firing someone in a moment of anger. Take the time to find out in advance what local regulations are and the best way to handle the situation in the context of the local culture. “Saving face” may be important in some cultures; in other countries you may need a signed statement from the employee saying that he or she has been paid in full. Regardless of the reason, try to avoid firing someone before a major holiday.

If an employee is terminated for cause (stealing or inappropriate behavior), help prevent problems for future employers by documenting the behavior and sending a brief report to the Regional Security Officer and CLO Coordinator.

RESOURCES AND REFERENCES

Click an office or organization below for contact information and to learn more.

[The Transition Center at FSI](#)

[Transition Center's Overseas Briefing Center](#)

[Family Liaison Office](#) – The [Community Liaison Office Coordinator](#) at post should have information about local domestic help.



22 - SAFETY AND SECURITY

BEFORE YOU GO

All personnel on permanent assignment to an overseas location under Chief of Mission (COM) authority must complete appropriate overseas personal security training prior to their travel. This same requirement also applies to American personnel requesting country clearance to perform extended temporary duty (TDY, defined as more than 30 days) at an overseas Location. The Department of State's Foreign Service Institute (FSI) conducts the approved minimum two day training, [Serving Abroad for Families & Employees \(S.A.F.E.\)](#). The S.A.F.E. training includes [Security Overseas Seminar \(MQ911\)](#) and a distance learning course *Working in an Embassy* (PN113). Extended Family Members (EFMs) who are at least 18 years old are welcome and also encouraged to engage in the training.

Additionally, the Department of State strongly encourages agencies to begin Foreign Affairs Counter Threat (FACT) enrollment as soon as possible for personnel being assigned to both high threat and no high risk posts on a permanent change of station. This training will eventually become mandatory for all posts.

Research the crime threat at your post, and that of countries en route, at the [Overseas Briefing Center](#) in the Foreign Service Institute and other sources before you go overseas. See the [Bidding Resources](#) chapter for more information.

The Overseas Briefing Center has a subscription to CultureGrams, an online database with cultural information for every country in the world. Contact the Overseas Briefing Center at FSIOBCInfoCenter@state.gov for logon information.

AT POST: REGIONAL SECURITY OFFICE

Upon arrival at post, a in country briefing is scheduled but if this does not happen within the first 48 hours then you should arrange a briefing with the Post or Regional Security Officer as soon as possible after arrival and include family members in this meeting. Ask about the post crime threat level, which areas should be avoided, and if local transportation is safe to use. Also ask about the emergency notification procedures and the warden system at post.

Regional Security Officer (RSO) is a Special Agent (SA) of the Bureau of Diplomatic Security (DS) and is sworn federal law enforcement officers who are responsible for the security of Foreign Service personnel, property, and sensitive information throughout the world. A substantial portion of a DS Special Agent's career is spent living and working abroad. DS Special Agents are also responsible for the protection of the Secretary of State, certain foreign dignitaries during their visits to the U.S., and others as designated by the Secretary of State. Major activities include protective services, management of security programs for Foreign Service posts, criminal investigations, background investigations, and providing testimony in legal proceedings relating to investigations, in addition to administrative, training, and liaison functions.

When the embassy is aware of an impending emergency, the RSO assists in producing "warden messages" and other advisories or warnings that are disseminated to registered American citizens via e-mail, fax, or telephone by American Citizen Services (ACS) within the embassy. If an emergency requires the evacuation of Americans, the RSO assists in disseminating information on evacuation times and locations. RSO personnel may also coordinate with host nation law enforcement and security agencies to ensure safe passage of Americans to evacuation points, and to provide and coordinate security at the points of departure.

If you anticipate that life in a particular country might be difficult for you, arrange for a confidential session to develop entry strategies prior to departure with the Employee Consultation Service with the Office of Medical Services in the Department of State, Tel: (202) 663-1815. Employees from other agencies should check with their agencies for similar services.

TIPS FOR OVERSEAS LIVING

- Obtain an international driving permit. Get a wallet card identifying your blood type, known allergies, required medications, insurance company, and an emergency contact.
- Remove from your wallet all credit cards, phone cards, ATM cards, and other unnecessary items.

- Put a plain cover on your passport (available in stationery stores).
- Use sturdy, lockable luggage with a tag that does not expose your address to passersby. Luggage tags should have your name, phone number, and full street address of the mission. Do not label them with "U.S. Embassy," "USAID Mission," or anything similar.
- Inform a family member or friend of your specific travel plans.
- Obtain a small amount of local currency in advance of traveling if possible.
- Be informed—check for any travel advisories for countries you plan to visit. **Travel Warnings and Consular Information Sheets** are available on the State Department Internet site. **The Overseas Security Advisory Council** (OSAC) offers security information, guidelines, and incident reports.
- Be aware of airline safety records when booking vacation trips while overseas. You may want to look at **AirSafe.com**.
- Do not provide the name of your employer in reservation information.

TIPS FOR PERSONAL SECURITY AWARENESS

- Lower your profile. Do not drive a showy car or dress in a flashy manner. In general, a modest, widely available small sedan is a better choice than an SUV.
- Know what culturally appropriate dress in the country is and stay within its bounds. It may be best for women not to wear any jewelry.
- Know appropriate and inappropriate cultural gestures. The wrong one could inadvertently cause an embarrassing or dangerous incident.
- Avoid street demonstrations.
- Be aware of your surroundings. On the street, walk confidently and, in some cities, avoid walking alone. Stay out of unlit areas. Walk in the middle of the sidewalk, and stand back from the curb while waiting to cross the street.

CRIME OVERSEAS

Crime rates the world over have risen in the past decade. Your foreignness adds to your vulnerability. You may appear wealthy or to be a tourist and therefore an easier or more attractive mark.

You should never resist violent economic crime.

Develop strategies to reduce your chances of being involved in a crime overseas, and think through what to do if you are a victim.

CARJACKING

- All drivers (male or female, young or old) are targeted with impunity.
- Carjackers often use diversion to conceal their attack (e.g., asking for the time, begging, washing car windows, and selling newspapers).
- New cars and luxury or sports-utility vehicles are major targets of carjackers.
- Carjacking occurs primarily at night but also happens during the day.
- Gas stations, parking garages, and a victim's home are all desirable "seizure" locations, as are places where one might park a car and leave the motor running. (Examples include the bank, a gas station, or right outside the home)
- It is advisable when traveling overseas that you not bring your brand new car over with you. Instead, opt for a less flashy older car. This reduces your chances of being carjacked and also helps you to blend in and lower your profile.
- Ideally, choose a conservative car model with a locking trunk, hood, and gas cap. Also important in your car selection is, air conditioning, power brakes and steering, seat belts, a quick accelerating engine, heavy-duty bumpers, and smooth interior door locks. Always remember to keep the gas tank at least half full.
- Before getting into your car, examine it for strange objects or wires inside, around, or underneath it. If anything is found, do not touch it. Clear the area and call the police.
- Keep doors locked and windows rolled up when driving. Avoid being boxed in by other cars. Vary your route. Check for suspicious individuals before getting out of the car.
- Lock your car when unattended, and never permit anyone to enter the car or place packages inside unless you are present.
- Take GPS and other navigation devices off the dashboard when not in use and hide them when you lock your car.

The "Rolling" Carjack

If you believe another car has been following you, and the driver "bumps" into you at a light or a traffic sign, particularly if the suspect vehicle is occupied by two or more men, do not get out of your vehicle. Drive to the Embassy, Marine House, or a police station and report the facts. A genuine accident can always be sorted out. An armed carjacking often cannot.

Responses In Case of Carjacking

- Make direct eye contact and firmly respond with a statement such as “I am getting out of the vehicle.”
- If you have children in the car, firmly tell the carjackers that you have children in the vehicle and that you are going to get them out and get the children out as quickly as possible.
- Do not negotiate.
- Comply with instructions.
- Keep your hands visible.
- Exit vehicle as soon as possible. Give the carjackers the car. Do not try to beat the carjackers on a green light.
- Remember as many details about the carjackers as possible.

SECURITY FOR CHILDREN

Set the stage before you go overseas. Sharing information with your children about what you have learned about the new post help alleviate some of the concerns they may have. Practice communicating and rehearsing “what if” scenarios specific to your post and family. It is often best to bring up selected subjects during routine activities: during dinner, or on a weekend hike. Be careful to avoid an apologetic tone about any restrictions that living overseas may place on them.

- Security measures: make arrangements for your children to attend the Young Diplomats Program at FSI tailored for children and teens. Have a family meeting afterward and discuss some of the topics of program.
- Cultural restrictions: teens need to understand any dress or behavior restrictions ahead of time. Help children accept the local customs, not resent them. Make your guidelines clear.
- Help your child learn a few key phrases in the local language.
- Teach your child never to get into a car or go into a house without your permission. Do not leave your child alone in a public place even for a moment. Always know where your child is and what your child’s plans are.

- Create a password for use by family and select close adult friends. Teach your child your home address and telephone number and the telephone number of the Embassy/Consulate. Children should know how to use public phones. Keep a list of emergency numbers by your phone and make children aware of them.
- Train children not to give personal information out over the phone, even if the caller may be a friend. "Personal information" could mean which family member is away, any travel plans, where parents work, or recreation or school routines. Explain the importance of never divulging information in front of strangers.
- Caution children to keep all doors locked at all times, and to never unlock a door to a stranger without adult approval. Teach them to not accept packages from anyone they do not know.
- Listen when your child tells you he does not want to be with someone; there may be an important reason. Have the child present when you interview a household employee who will be caring for him, and observe his reactions. See the chapter on [Household Employees](#).
- Teach children never to admit strangers into the home.
- Teach children local emergency phone numbers, the mission number, and how to use the two-way radio. Make sure younger children know their name, address, and phone number.
- Caution teenagers about "blind dates" or meeting anyone they do not know.
- Teach younger members of your family not to open mail or packages.
- Teach young children how to answer the telephone so that they do not give out personal information, such as home address, absence of adults, etc.
- Teach children how to say no to strangers.
- Teach children how to exit the house in case of emergency. Have a family communication plan and decide ahead of time on gathering points.

EVACUATIONS

Evacuations occur because of political instability, acts of terrorism, or natural disasters. No two evacuations are the same. Some evacuees have had weeks to prepare, while others only hours. Some return to post after a short time while others never do.

There are common threads that run through all emergency situations. Preparation and information are key to managing the crisis.

Determine the “who” and “where” with your family. **Who** should be contacted in the United States, and **where** should the family go during an extended evacuation? This is particularly important for single parents and tandem couples. Employees’ positions at post could be deemed essential and require the employee to remain at post, while others—employees and family members—follow ordered departure procedures. Prior to departure for post assignment, think through such scenarios and make arrangements for your child’s or children’s care.

- Plan your safehaven location. [General guidance](#) can be found on the Family Liaison Office’s website, as well as [guidance for families with children](#).
- Establish a line of credit to cover emergencies. Obtain individual credit cards for employee and spouse or partner. Consider two checking accounts: an active account and another for emergencies.
- Arrange automatic payroll deposits to a stateside bank.
- Arrange for monthly automatic electronic bill payments (i.e. mortgage, car payment, etc.).

The Family Liaison Office (FLO) serves U.S. government direct-hire employees, their family members, and Members of Household (MOH) in times of evacuation. Extensive resources regarding evacuation can be found [on FLO’s website](#).

The Family Liaison Office (FLO) has prepared two references to assist the foreign affairs community before, during, and after an evacuation: Evacuation Plan: Don’t leave home without it! and Welcome Back: Evacuation Packet. [You can view these publications](#) and more on FLO’s website.

The Overseas Briefing Center has prepared an information sheet on pets and evacuations, which can be viewed on the [OBC’s Internet site](#).

STAY BAGS & GO BAGS

When a major crisis at post occurs, there will likely be one of two responses: shelter in place or an evacuation.

Stay Bag

Your stay bag is your shelter in place home emergency kit. Supplies should last for three to four days and be stored in an easy-to-carry container such as a backpack or duffle bag. A stay bag should include:

- Water – Three day supply per person
- Food – Three day supply of nonperishable ready-to-eat items
- Supplies and Medication – All prescribed and over-the-counter aids

- Sanitation – Toilet paper, paper towel, soap, wipes, sanitary products
- Clothing – Shoes and rainwear
- Pet Supplies – see [Ready.gov](https://www.ready.gov) for more information

Go Bag

Your go bag is your evacuation emergency bag. It is your bag that is ready to grab-n-go when you get a phone call to evacuate. One of the most important things to hand carry in a Go Bag are your personal documents and records. Your go bag should include:

- Documents (passports, important records, account passwords)
- Photos and digital records (can be on a portable hard drive)
- Prescriptions, medications, and vaccination cards
- Phone charger
- Keys (unless otherwise instructed by GSO)
- Cash
- Clothes
- Medical kit
- Batteries for digital devices
- Toys, books, and games
- Water and snacks
- Pet supplies (if they can come) – see [Ready.gov](https://www.ready.gov) for more information, or view the Overseas Briefing Center's handout.

It is also important to consider setting up Power of Attorney for parents traveling separately with children.

You can also visit the free online resource [Overseas Crisis Readiness](https://www.overseas.gov/overseas-crisis-readiness) for more details on go-bags, evacuations and building resilience plus utilize a customized Personal Crisis Preparedness Aid.

RESOURCES AND REFERENCES

Click an office or organization below for contact information and to learn more.

[The Transition Center at FSI](#)

[Transition Center Training Division – Security Overseas](#)

[Transition Center Courses Related to Security](#)

[Security Overseas Seminar \(MQ 911\)](#)

[Basic Personal Defense \(MQ930\)](#)

[Advanced Security Overseas Seminar \(MQ912\)](#)

[Young Diplomats Overseas Preparation \(MQ250\)](#)

[S.A.F.E. Program](#)

[Department of State Ops Center](#)

[Diplomatic Security Command Center](#)

[Office of Emergency Management \(A/OEM\)](#)

[Office of Safety Health and Environmental Services](#)

[Overseas Crisis Readiness](#) - A free online resource intended to help U.S Government families and members of household prepare for a crisis overseas.

[RAINN](#)

[Ready.gov](#)

[Regional Security Office Diplopedia Article](#)

[Road Safety Overseas](#)

[Under Secretary for Civilian Security, Democracy and Human Rights](#)



23 - LEAVING YOUR POST

Transitioning from an overseas post is a process that, like heading out to post, takes much planning, time, and effort upfront. The process and the tasks ahead will vary depending on what post you are currently at, as well as if you are transitioning to another overseas post or returning to the United States. Many posts will have checkout sheets to help you get the process started and this chapter will give you a general overview of the process so you can start planning ahead for one of the many transitions that comes with the foreign affairs lifestyle.

LOGISTICS OF LEAVING YOUR POST

Just like preparing to head overseas, you should plan ahead for leaving a post as it includes a range of logistical tasks and challenges. Many of these tasks will be post-dependent, so be sure to check with your post far in advance about the particulars that will apply to your situation.

Checkout, Packout, and Transfer Process

About six months before your expected departure date, check with your post's HR or Management office about a checkout sheet for departing your post. This will guide many of the logistical steps you will need to take care of in order to depart. Each list and the tasks that must be completed will vary from post to post, but may include such things as:

- scheduling departure flights through [My Itinerary](#) on the intranet
- planning to ship your vehicle

- arranging for a visa
- scheduling any necessary medical evaluations
- preparing your household for a move and more

NOTE: In some cases, packout and processing of HHE and UAB may only be initiated after completion of the checkout form, so it is important to complete all items on the list in a timely manner.

To get organized for a packout, see the detailed information in Chapter 17, [Packing to Go](#). It is often helpful to start by categorizing your household into three groups:

- 1) items you will want to bring with you on the plane (including items that are irreplaceable or sensitive, such as important documents or records, as well as anything that you will want to have with you immediately at your new post),
- 2) items that you will want to arrive a few weeks later on UAB, and
- 3) items that you can survive without for a few months until they arrive in HHE.

The Transportation Office will be the best points of contact to make all of the necessary arrangement for the logistics of the move, as well as the GSO Shipping and Customs office at your new post.

Exporting a Pet

It is important to plan far in advance, even as far ahead as 12 months before departure, if you will be bringing a pet with you to your next post. Depending on your location, there are certain rules and regulations that must be met in order to depart the host country with an animal on top of all the regulations that must be met in order to enter the new country. Airline restrictions may be especially problematic; in some cases, it is far easier to get a pet into the country than it is to get one out. Here are some tips to get started:

- Check with the Management Office or GSO at post to develop a plan for exporting your pet.
- You should also check with the Overseas Briefing Center to find the Pet Survey for your new post to make sure that you can meet all of the entry requirements on the correct timeline.

Selling Items from Your Personal Property

As you begin to sort through and pack all of your items for your next post, you may wish to downsize and sell (or give away) some items that you no longer want or need. [4 FAH-3 H-368](#) governs the sale of personal property at posts overseas.



You'll need permission from the Management Office at post if items are over a certain dollar amount, and there are often restrictions preventing items from being sold at a profit (especially if the item was brought in duty-free). Be sure to check with the Management Office in advance in order to document any sales of personal items as required by regulations and/or post policies.

Ideas for advertising your items for sale:

- Put an ad in the post newsletter
- Mention your items for sale in online groups that are dedicated to foreign affairs community members
- Post photos online and share the private links with your friends and colleagues at post

Shipping a Vehicle

If you plan to ship a vehicle from your current post to your new post, you'll need to make sure that your vehicle fits the import requirements of the post you are heading to. Countries sometimes restrict the vehicles that may be imported in, including on the basis of age. To find out what vehicle restrictions may be in place in your new post, check the post's TM3 (available through [Post Info to Go](#) on the intranet or by emailing the OBC at FSIOBCInfoCenter@state.gov). To begin the process of shipping a vehicle, contact the GSO or Shipping Office to make the necessary arrangements. [Refer to Chapter 15](#) of this publication for detailed information.

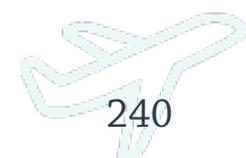
If you will be unable to ship and import your vehicle into your new post, you may want to consider selling it to an incoming family, and might likewise be interested in purchasing one from a departing family at your new post. Check with the Management Office if you choose to do this to ensure you are following any regulations on selling personal items at post.

Documents and Important Records

As you transfer from post to post, it is important to keep consistent and well-maintained documentation and records, including medical records, school records, financial and personal documents, and more. It is recommended to make digitized copies of these records to save on an external hard drive, and to hand carry any physical copies with you as you travel to your new post. The Family Liaison Office (FLO) [maintains a list](#) of all important documents that should be hand-carried during a move. Start organizing these records in advance, as it may take more time than expected to obtain copies of certain documents.

Planning Ahead for Your Next Post

The logistical tasks for getting set up at your new post are just as important as completing the tasks necessary to leave your old one (and the two are often related).



Be sure to review [Chapter 9, Bidding and Post Research](#), and [Chapter 12, Preparation Checklist](#), in this publication to guide your preparations and planning. Factors to consider include enrolling children in school, researching family member employment opportunities, shipping and importing a pet, and more.

REGULATIONS AFFECTING TRANSFERS

Allowances for Transitioning Between Posts

For detailed information on allowances, see [Chapter 26 of this publication, Allowances and Benefits](#).

There may be some financial costs related to a transition between posts, and the Department of State has allowances in place to help defray these types of expenses. The Foreign Transfer Allowance is provided for extraordinary but necessary and reasonable expenses not otherwise compensated for, but incurred by an employee incidental to getting established at a post overseas. The Foreign Transfer Allowance is composed of four elements: a miscellaneous expense portion, a lump-sum wardrobe expense portion, a pre-departure subsistence expense portion, and a lease-penalty expense portion. This allowance is not subject to federal tax. See [Chapter 26](#) for full details on this allowance.

Home Leave ([3 FAM 3430](#) and [3 FAH-1 H-3430](#))

For detailed information on home leave, see [Chapter 27 of this publication, Travel and Leave](#).

The purpose of home leave is to ensure that all employees sent overseas for extended periods to represent the United States undergo periodic reorientation and re-exposure to the United States. All employees must take home leave, as it is a statutory requirement. Foreign Service employees who are assigned abroad earn home leave at the rate of 15 days for each year of overseas service. There is no maximum limitation on the accrual of home leave. Employees are not paid for unused home leave upon separation or retirement. Home leave can be used only in the United States, in the U.S. Commonwealths, or in the territories and possessions of the United States. Home leave should be taken in one continuous period, although, with approval in advance from CDA, it may be interrupted for training, consultation, or for other purposes. Any trips made outside of the United States before, after, or during the home leave must be charged to annual leave, leave without pay, or compensatory time off. See [Chapter 27](#) for more information.

SAYING GOODBYE

Saying goodbye to the people at your post and the city that you've called home is a personal process, and the best way to go about it will vary for everyone. However, it can be helpful in getting closure as you move to a new location, especially for children.



Saying Goodbye to Friends

Some people may choose to have a farewell or departure party as they prepare to leave their post. Consider combining farewell parties if leaving during a season of high turnover.

It will be important to help children through this process of saying goodbye. Help them think of ways that they can say goodbye to their friends at school or in the embassy community. If your children have had a nanny or have formed relationships with household staff during time at post, they may consider them to be close to family and may have trouble saying goodbye. It is important to be sensitive to these feelings and to help children with the process of moving on to a new post.

Establish Ways to Stay in Touch

To make the process of transitioning easier, establish ways to keep in touch with friends or colleagues after you depart from post. The method you choose may depend on whether the relationship was mostly professional or personal. The Overseas Briefing Center maintains a list of methods to keep in touch, [available online](#).

Getting Closure

As you start to prepare to transition to a next post, make a list of all the things you wanted to do at post but never got a chance to, or the things you did and really enjoyed and would like to do again.

TIPS:

- Start planning ahead of time, at least six months in advance, to make sure you can accomplish everything on your list without saving it all for the end of your tour when you will be the busiest with other logistics.
- Be sure to seek the input of children in your family, if applicable.

Other ideas include starting a collection of souvenirs or mementos from every post you go to in order to remember your time there, or to create a photo album (digital or physical) of photos from your tour.

You may also wish to start a list of things that you are looking forward to doing at your new post to help generate some excitement instead of focusing only on memories of the things you will miss.



RETURNING TO THE UNITED STATES

The Overseas Briefing Center has information on 35 domestic posts as part of its Post Info to Go system. The information is available online on the [OBC's Internet site](#), through [Post Info to Go on the intranet](#), and also available in hard copy inside the OBC.

Information on domestic posts has been compiled by OBC staff and includes resources for:

- Housing
- Schools
- Medical care
- Family member employment
- Cost of living comparisons
- Crime rates
- Safety information, and more.
- Welcome to Washington Resources

The OBC has extensive information on returning back to the D.C. metro area on its [Transition to Washington page on the Internet](#). Resources include information on transportation, recreation options, employment information for family members, returning to the United States with pets, and more. The Family Liaison Office also has information [on their Internet site](#).

Short-Term Housing

The Overseas Briefing Center has compiled information for those returning to the Washington, D.C. area and who need to find short-term housing. The resource also includes background information on the Department of State's lodging program. This information is available on [OBC's Internet site](#) or can be requested in handout form by emailing the OBC at FSIOBCInfoCenter@state.gov.

There are two basic options that employees can choose from. The first option is to participate in the direct-bill lodging program. Vendors participating in this program send lodging bills directly to the State Department and they do not use the sliding per diem scale. This is especially helpful if your temporary duty (TDY) is lengthy, increasing the likelihood that you will incur out-of-pocket expenses. You must book with the DOS PCS Lodging Program from the beginning of your TDY to take advantage of this program. If you require further clarification on this program, you may contact the lodging program directly at hrpcslodging@state.gov.



The second option is for an employee to find their own housing accommodations. If you chose not to participate in the Direct Bill Lodging Program and instead find your own housing, the sliding per diem scale will apply. Some companies are familiar with the sliding scale per diem and can write a lease that will take this into consideration. You may also want to consider including what is known as the Foreign Service Clause in any lease you sign, which will allow you to terminate a lease early due to unexpected changes in orders or postings. The American Foreign Service Association (AFSA) provides information about the [Foreign Service Clause](#), including sample language, on its website.

Childcare and Schools

The Overseas Briefing Center maintains a list of childcare options around the Foreign Service Institute, including the childcare center at FSI. To request this list, email OBC at FSIOBCInfoCenter@state.gov. Some general options are also available on the [OBC's Internet site](#).

WorkLife4You (WL4Y) is a free 24-hour/ 7 days per week counseling, education and referral service that can help Department of State employees find the programs, providers, information, and resources they need to manage personal and professional responsibilities. WL4Y provides child care listings for Department of State employees and family members and verifies whether providers have openings. New users will need State Department log-on information, available from Human Resources, the Family Liaison Office, or the Overseas Briefing Center.

TIP: Personnel from other foreign affairs community agencies and offices are encouraged to contact their human resources (or human capital and talent management) offices to determine if similar support services are available.

The Family Liaison Office maintains information about [private](#) and [public](#) schooling options in the Washington, D.C. area. For more information, contact FLO at FLOAskEducation@state.gov.

Family Member Employment

The Family Liaison Office (FLO) has a dedicated team of professionals working to expand employment options and information resources to internationally mobile family members, both at home and abroad. Contact FLO at FLOAskEmployment@state.gov for any questions regarding employment in the United States.

To get started, view [FLO's Quick Guide to Employment in the DC Area](#).

Get Connected

FLO maintains a listserv called [The Network](#), which is designed to connect family members with potential employers within the Department of State as well as with other outside organizations in the D.C. area. To join, email FLONetwork@state.gov.



Learn more about non-competitive eligibility for government positions

Eligible Family Members who have worked in U.S. missions overseas may be able to be hired into a federal job upon returning to the United States under a hiring mechanism known as non-competitive eligibility (NCE). Executive Order 12721, the legal hiring authority, allows Executive Branch agencies to non-competitively appoint, to a competitive service position in the United States, Eligible Family Members (EFMs) who have completed 52 weeks (or 2087 hours) of service in certain positions overseas. The family member must have received a fully successful or better performance rating. FLO provides detailed information on this topic on [their Internet site](#).

Reverse Culture Shock

Returning to the United States from overseas can be a difficult transition, compounded by the fact that many people may not expect it to be. It is likely that you will experience some degree of reverse culture shock. It may set in in advance while working out moving logistics; upon arrival; or several weeks or even months after arrival, when most people make the mental switch from thinking of their new environments as a vacation to recognizing them as the new normal.

Reverse culture shock has been described as a societal “uncanny valley” effect; American culture is familiar, but for the traveler seeing it in a new light, the cumulative effect is strange and even unsettling rather than comfortable. You may be jarred by cultural traits you once found unremarkable, find yourself fixating on those things that have changed in your absence, and struggle to find the common ground between yourself and those who have not traveled outside the US recently. Other common symptoms of reverse culture shock include feelings of isolation, depression, anxiety, and irritability.

For more information on reverse culture shock and for assistance working through anything you might be experiencing, review [the Resources section below](#).

RESOURCES AND REFERENCES

Click an office or organization below for contact information and to learn more.

[The Transition Center at FSI](#)

[Transition Center Training Division – Security Overseas](#)

Related Transition Center Training

[Resilience Strategies for Success \(MQ502\)](#)

[High Stress Assignment Outbrief \(MQ950\)](#)

[AAFSW \(Associates of the American Foreign Service Worldwide\)](#)

[AFSA](#)

[Bouncing Back](#) – a publication by the Family Liaison office for children reentering the United States.



Burn Up or Splash Down: Surviving the Culture Shock of Reentry. Marion Knell: Authentic Publishing, 2006.

Family Liaison Office

How to Survive Reverse Culture Shock: Workbook Edition. Elena Nebreda. 2012.

PCS Lodging Program

WorkLife4You

FYSF (Foreign Service Youth Foundation)

SECTION 5:

Finances, Legal, and Administrative





24 - FINANCES

SECTION 5

EMERGENCY FUNDS

Foreign Service life contains many potential situations in which funds may be needed quickly and in substantially greater amounts than usual: extended travel, paycheck problems, pet shipment, evacuation, medical emergencies, disability or death of the employee, change in family structure, or geographic separation of family members for educational, career, or personal reasons.

People with overseas experience recommend having immediate access to cash in amounts equal to one month's worth of living expenses. While posted abroad, keep U.S. currency and small denominations of the local currency hidden in case of emergency. Traveler's checks, when kept separately from the receipt, can be replaced in case of theft, but cannot be easily used in some countries. Inquire at post.

Other liquid assets may prove useful as well. These include credit cards in your own name, credit rating sufficient to negotiate a loan, U.S. Government bonds or other securities, money market funds, and cash value of insurance policies. You can establish a line of credit with a bank or credit union that is almost the same as a pre-negotiated loan and can be drawn upon when needed; be sure that access to these funds does not depend on the employee signing. Experts recommend access to resources equal to living expenses for at least six months.

State laws vary on joint checking and savings accounts and safe deposit boxes. Many states close joint accounts and safe deposit boxes situations in which a lawsuit is pending, one member is permanently disabled, or one of the signatories dies. This could mean limited access to funds and important papers, including securities and bonds or life insurance policies kept in safe deposit boxes. Some states close joint bank accounts until a will is probated.

Foreign Service families should plan in advance for access to funds—both for the short term and for the long term—by all adult family members. Look into state laws as well as restrictions imposed by banks and security firms. Consider using a power of attorney to handle some situations. In other cases, separate accounts may be required due to state laws governing access. Many banks, credit unions, and other financial institutions now offer services that benefit Foreign Service families immensely, including online banking options, 24/7 account access via telephone or Internet, and instant loan approvals. Investigate to find the options that will best meet your needs and those of your family.

SAFE DEPOSIT BOXES

A safe deposit box provides an excellent storage place for important papers. Many financial institutions, including the State Department Federal Credit Union, offer boxes. You may need to shop around to find one that is available immediately or be prepared to put your name on a waiting list. Other establishments offer safe deposit services that are more extensive, but usually more costly, than those of financial institutions.

In some states the safe deposit box is sealed upon the death of one owner until the tax authority has assessed the financial value of the contents. You should determine whether this or any other restrictions apply to the box you rent. In general, one should not store unregistered property that belongs to others (such as jewelry or bonds issued “to bearer”) in a safe deposit box. Original wills should be left with a lawyer or some other trusted person. Cemetery deeds and letters of last instruction, needed quickly in the event of a death, should be kept in a safe, accessible place other than a safe deposit box.

Some Foreign Service families add the name of a trusted friend or relative to the signature card for their safe deposit box while they are overseas. Exercise caution: if the relationship changes, it may be difficult to remove the co-signer. In some states, the only way to change a co-owner is to close the box.

CREDIT RATING

Everyone should have access to credit in his or her own name. You do not have access to credit established in another person’s name if that person is unable to sign for it. A Foreign Service spouse without personal credit may be placed in a difficult situation if anything happens to the employee or the couple separates. Credit card issuers can cancel cards even if there are other authorized users. Loans paid off by allotment from the employee’s salary may be called in if the employee resigns or dies.

How does an individual with limited or no income establish credit? The first step is to open an account at a bank or join a credit union in your own name. Then apply for a credit card, a line of credit, or a loan. If an application for credit is turned down, the applicant has the right to know the reason. Any outside sources of information that prejudiced the application must be disclosed. If the applicant is not satisfied with the explanation, she or he should speak to the manager or department head.

For any joint account opened after June 1, 1977, the creditor is obligated by law to report credit information for each name on the account. If the account was opened earlier, determine how credit information is being reported. Request that it be reported for each name if this is not happening.

For the purpose of establishing a credit record, it is a good idea for a couple to take out major personal loans (auto, home, etc.) in both names even if one spouse is not employed. Because both parties are liable for payment, this should be for something jointly desired.

Credit bureaus collect information from banks, stores, and businesses and sell it to credit issuers. A good credit rating is an invaluable asset in times of transition or need. You can get one free copy of your credit file disclosure, often called your credit record, every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian, and Transunion. You can either get all three reports at once (which allows you to compare them), or spread out your requests in order to keep up with any changes or new information appearing in your file.

[Request the free report online](#) or by telephone (877) 322-8228 (toll free). TDD service is available at (877) 730-4104.

If you find an error, the credit bureau must report this to any credit issuers that received your file within the previous six months. If the credit bureau does not accept your view of the situation, you have the right to place a statement of your version in your file.

INVESTMENTS

The overall purpose of investing is to accumulate assets. Specific goals may include purchasing a home, educating your children, or providing for your retirement. Almost anything you own—stocks, bonds, your home, a car—may be considered an asset. It is helpful to categorize your assets according to whether you are using or consuming them, or whether you are managing them to provide financial income or growth. Your car and household furnishings would belong in the first category—assets being used or consumed. A mutual fund would belong in the second category—assets intended to provide a financial return. Ordinarily investing involves only the second type of asset.

Making proper use of your checking account, savings account, and credit cards plays a part in short-term money management. Investing, by contrast, should generally be thought of as a long-term activity. Your investment goals may take decades to achieve.



Types of Investments

There are numerous kinds of investment vehicles. Several of the most common are described below.

Certificates of Deposit (CDs)

Banks issue CDs for money invested with them for set periods of time. CD maturities may range from three months to five years. CDs typically pay interest at higher rates than ordinary savings accounts, particularly when the CDs have long maturities. You may pay a penalty if you redeem a CD before its maturity date, although some financial institutions now permit one change to the account at no charge. The Federal Deposit Insurance Corporation, an agent of the U.S. Government, insures bank deposits, including CDs, for up to \$100,000 per account.

U.S. Savings Bonds

Bonds may be purchased at banks, through a payroll savings plan, or online at [Treasury Direct](#). Bonds must be held at least one year, and a three-month interest penalty applies to bonds held less than five years. Savings bond interest is exempt from state and local taxes, and federal tax can be deferred. The Savings for Education program allows federal tax on earnings to be excluded completely if the bond owner pays higher education expenses in the same year as the bond is redeemed. This program applies to I bonds or Series EE bonds issued after 1990, and certain conditions must be met.

Series EE bonds earn a fixed rate of interest that applies for the 30-year life of the bond. Electronic EE bonds are sold at face value (\$50 for a \$50 bond) and can be purchased in amounts of \$25 or more. Paper EE bonds are sold at half of face value (\$25 for a \$50 bond) and can be purchased in eight set amounts. I bonds offer interest for up to 30 years based on a fixed rate plus an inflation rate based on the Consumer Price Index. You can never lose money investing in an I bond. Both types of savings bonds offer an extremely safe method for investing but have little potential to provide for growth of your assets.

Treasury Securities

The U.S. Government issues Treasuries, with a minimum purchase of \$1000. Treasury bills, or T-bills, are short-term securities with maturities of up to 26 weeks. They are sold at a discount and you receive the face value upon maturity. Treasury notes have maturities of 2 to 10 years and earn a fixed rate of interest. Treasury bills are an excellent way to invest money for short-term purposes with little risk. Longer-term Treasury notes and bonds will offer higher interest rates but also expose the holders to possible capital losses if sold prior to their maturity.



Stocks

A stock is a share of ownership in a company. As a stockholder you may receive dividends, which are a share of the company's profits, growth from increased value of the stock when you sell it, or both. Your "total return" consists of dividends received added to capital gains or growth. Depending on the fortunes of the company, you may or may not receive dividends or gains.

Bonds

A bond is essentially an IOU issued by a company or governmental agency. When you buy a bond, you are lending your money to the issuer. In return, you receive bond interest for the life of the bond. Upon maturity, your principal, or the amount originally invested, is to be returned to you. Bonds are rated according to the creditworthiness of their issuers. U.S. Treasury bonds and those issued by large, well-established companies enjoy high ratings. Lower rated bonds are sometimes called "junk bonds." These bonds pay higher rates of interest because of their issuers' relatively lower credit ratings.

Hard Assets and Collectibles

Gold, other precious metals, art objects, baseball cards, and various other items may be included in this category of investments. There are fairly well-established markets, including mutual funds, for investing in gold and silver. Gold is often considered an "inflation hedger" in investment planning in the belief that when inflation threatens the economy, the price of gold will rise because of its inherent value. Less credence is given to this theory nowadays, however, in part due to the complexity of global money markets. In general, investors should not enter this domain without solid knowledge of what they are doing.

Mutual Funds

A mutual fund is an investment company chartered under federal law. Mutual funds pool the money received from investors and invest in various types of securities. The most common type of mutual fund is "open-end," which means its sponsor offers to sell and redeem shares on a continuing basis. "Closed-end" funds, by contrast, issue a fixed number of shares that are then traded on markets like other securities. Mutual funds typically invest in stocks, bonds, and related securities. Funds accordingly vary in the degree of risk and reward they present to investors. At one extreme would be "aggressive growth" funds investing in new or other relatively speculative stocks. At the other extreme would be a fund investing in conservative bonds or Treasury securities. Investors should select the fund or funds best suited to their individual circumstances.

Traditional Individual Retirement Accounts (IRAs)

A traditional IRA allows anyone under the age of 70 1/2 with earned income to contribute up to \$5,000 a year (\$10,000 for joint filers), depending on age and earnings. The biggest benefit of a traditional IRA is that your investment grows tax-deferred until you are required to begin withdrawing money at age 70 1/2. If you have a retirement plan at work and your spouse does not, the non-covered spouse's contributions are tax-deductible. You should be aware that IRS penalties may apply if you withdraw money from your traditional IRA prior to age 59 1/2. However, these penalties may be waived if you withdraw the money under certain conditions: for eligible higher education expenses, up to \$10,000 toward a first home purchase, or to pay qualifying medical bills, for example.

Roth IRAs

A Roth IRA allows your investment earnings to grow tax-free. You make after-tax contributions to your Roth IRA, as long as your modified adjusted gross income is below a certain level. In turn, you will not have to pay IRS penalties or income taxes on the investment earnings at the time of withdrawal if the money has been in your IRA for at least five years and you meet one of the following conditions: you are 59 1/2 or older; the money is used for a first-home purchase, within limits; or the withdrawal is due to death or disability. Another strong feature of the Roth IRA is that withdrawal of earnings will be IRS penalty-free, but not tax-free, when used for higher education expenses even if made within the first five years. A final benefit of the Roth IRA is that, unlike a traditional IRA, you do not have to start making withdrawals when you turn 70 1/2.

529 Plans

A 529 plan is an investment plan operated by a state or educational institution designed to help families save for future college costs. As long as the plan satisfies a few basic requirements, the federal tax law provides special tax benefits to you, the plan participant (Section 529 of the Internal Revenue Code). Every state now has at least one 529 plan available, and in many cases you do not need to be a state resident to enroll. However, you may receive additional state tax benefits by choosing your local plan.

A 529 plan is usually categorized as either prepaid or savings, although some have elements of both. A prepaid plan guarantees a certain number of years of tuition. A savings plan has no guaranteed outcome, although many are backed by the states that offer them.

These plans offer a number of advantages:

- Income tax breaks. The investment grows tax deferred and distributions are federal tax-free until 2010 (if the law is not extended, distributions will be taxed to the beneficiary after that).



- Donor control. The named beneficiary has no rights to the fund, and owners can change the beneficiary.
- No upper income restrictions.
- Generous plan contribution limits. These reach \$319,000 per participant in some states—much more than you could amass with other savings devices.

Coverdell Education Savings Accounts

The Coverdell education savings account is a very attractive college savings vehicle for many people, including families that wish to save for elementary and secondary school expenses. Like a Roth IRA, a Coverdell account allows you to make an annual non-deductible contribution to a specially designated investment trust account. Your account will grow free of federal income taxes, and, if all goes well, withdrawals from the account will be completely tax-free as well. You will need to meet certain requirements in the years you wish to make the contributions and take withdrawals.

Annuities

In general, an annuity is an arrangement in which you contribute money now in return for receiving periodic or lifetime payments in retirement. Life insurance companies and other financial institutions issue annuities. The advantage is that earnings on amounts contributed are tax-deferred until withdrawn. However, restrictions apply to withdrawal of your money, and a penalty is payable in most cases if the money is withdrawn before age 59 1/2. Fixed annuities earn specified amounts of interest and offer a wide variety of investment objectives.

Risk and Reward

Risk and reward are inextricably linked in investing. In simple terms, risk refers to the chance that you may lose some or all of the money you invest. Your tolerance for investment risk will be determined in part by your financial circumstances, including the overall level of your wealth and any discretionary assets. It may also be determined by your general tolerance for risk, for example, whether you are more cautious or aggressive in your personal life style.

Your investments should be selected to provide the best mix of risk and reward possible. It is generally impossible to find an investment that may deliver a high return without also assuming a correspondingly high degree of risk. Bank certificates of deposit (CDs), for example, are very safe because they are federally guaranteed up to certain limits. However, CDs will not provide income much above the rate of inflation and taxes.

The market value of investments may fluctuate over short-term periods. A stock market index will go up or down several points from day to day, sometimes without any obvious reason. When investing, however, you seek to take advantage of long-term trends that will, over time, increase the value of your assets. Investing, therefore, typically requires considerable patience on the part of the investor.

Investment Strategies

An optimal investment strategy might be described as one that combines maximum return with minimum risk. In practice, as indicated above, you need to plan your investments to provide the optimum mix of risk and reward for your situation. Consider the following strategies.

Time Frame – The first strategy is to plan your investments with an eye to the time frame of your investment objectives. When you need the money should influence your choice of investments. If you are investing for a need 10 years away, for example, you can afford to be relatively aggressive. A portfolio for this purpose might well include all or a substantial portion of stocks or mutual funds investing in stocks. With the long investment period, the chances are good that any unfavorable downturns in the stock market will have worked themselves out, and significantly positive results will have been achieved. This more aggressive, long-term type investment strategy might be suitable if you wish to save for a young child's college education, or if you are planning for retirement in 10 to 20 years or longer.

If investing for shorter periods, three to five years for example, you might combine a blend of 50 percent stocks and 50 percent bonds, CDs, or other similar income producing securities. Your expected return would be less, but your chance of losing significant amounts of money would be reduced as well. This type of strategy might be appropriate if, for example, you were saving money for a down payment on a home or planned personal travel in a few years. For periods of less than three years, your money should be mostly put into CDs, money market accounts, Treasury bills or notes, or other income-producing assets.

Diversification – The second recommended investment strategy is related; diversify your investments. Diversification reduces the risk of loss in your overall portfolio while still permitting significant investment returns. Diversification can be achieved by combining appropriate classes of securities that do not necessarily move in tandem with each other upwards or downwards.

A well-diversified portfolio, for example, might include small company stocks, large company stocks, bonds, and international stocks (or mutual funds embodying the same mix). If U.S. stocks rise, part of this portfolio would go up. If international stocks rise, that part of the portfolio would rise even if the U.S. stocks did not. These different types of securities will not necessarily rise or fall in value together. Diversification is not a perfect hedge against investment loss. However, it can help protect against large losses while still providing an opportunity for significant returns. By using techniques of modern portfolio theory, securities can be combined into portfolios whose collective risk is smaller than their individual components.



Mutual funds would be a good way for many people to carry out a diversified investment program. Mutual funds offer a degree of diversification not attainable with most portfolios of individual securities. Funds provide professional management, comprehensive reporting, and other valuable shareholder services as well. Some funds charge high fees and management expenses, so check the prospectus carefully before investing in any fund, always remembering that past performance does not necessarily predict future results.

Investment Returns – There are no assured returns from investments. One way to estimate the return from your investments is “The Rule of 72.” In this rule, if you divide 72 by the average annual return from your investments, the result is the number of years it will take for your money to double. (This calculation assumes reinvesting any dividends and capital and does take taxes into account.) Conversely, divide 72 by the number of years until your money is needed, you will get the average annual return you must achieve with your investments.

Managing Taxes – For investment purposes, remember that income from dividends and interest is taxed at ordinary income rates, which historically have been higher than the federal rates for capital gains.

Earnings from traditional IRAs, the federal Thrift Savings Plan (TSP), and certain other retirement plans are taxed at ordinary income rates when money is withdrawn. This is true whether or not any of the earnings were actually derived from capital gains. One implication for IRAs is that investments that produce earnings each year taxable at ordinary income rates should be placed inside IRAs whenever appropriate. Investments that produce capital gains, particularly on a less-frequent basis, should be invested outside IRAs.

Notwithstanding the nature of taxation of retirement plans, money invested in the TSP and similar plans offered by other employers should ordinarily be invested for long-term growth, particularly for younger employees. This means allocating a substantial portion of the funds to growth-oriented investments that typically produce much of their returns from capital gains.

Sources of Information

Several U.S. Government commissions provide financial education and information on investing (see “Resources,” below). IRS publications now appear online as Web pages or PDF files. Numerous periodicals, books, media programs, and investment rating services also provide investment information, although users should evaluate materials carefully.

Some people feel comfortable handling their investments themselves. Others prefer to engage a financial planner or similar advisor. Foreign Service personnel overseas may find it particularly useful to engage the services of a financial professional to help them plan and monitor their investment activities, as appropriate. When considering engaging such a person, inquire about his or her background and professional qualifications and method of compensation. The Certified Financial Planner Board of Standards offers a list of suggested questions and an interviewing checklist.



REAL ESTATE

Many members of the foreign affairs community own or hope to own real estate. Careful planning and research can make a difference if you need to buy a home quickly or manage rental property from overseas—situations that Foreign Service people commonly face. The first step in purchasing a property is to find out what you can afford. You can research mortgages even while overseas. The [Government National Mortgage Association](#) offers information on the different types of mortgage products, as well as various online calculators. You can apply for mortgages online, but be aware that multiple applications negatively affect your credit rating.

Next, consider getting in touch with a realtor in advance. The realtor should be someone recommended to you by a person whose judgment you trust. In order to help you effectively, the realtor needs to know your housing requirements (number of rooms, special facilities, access to schools, and public transportation, etc.) and your financial data (income, assets, and liabilities). This kind of advance dialogue will make you a more educated buyer and will speed up the process of finding a home when you arrive.

Research the tax implications of each locality you are considering. Jurisdictions vary widely in the kinds of taxes they levy and in how they deal with residents who claim domicile elsewhere. When it comes to the actual purchase, some people take the precaution of having a lawyer read any contract they intend to sign. Preferably the lawyer would be someone who normally handles real estate matters. Another kind of protection available to the buyer is title insurance.

Managing property you own from far away, especially from overseas, can be difficult. Most people use the services of a property manager or the management department of a real estate firm. It is important to locate a manager in whom you have confidence.

Obtain a written management contract that clearly spells out the manager's responsibilities. Include provisions in the contract for adequately supervising the property, making timely repairs, checking with you before making nonemergency expenditures, depositing rental income to your account promptly, and returning security deposits within a specified period after a tenant moves out.

Be sure your property manager will assume the obligation of working out any problems with a vacating tenant. The manager should inform you or your lawyer immediately if the tenant is uncooperative. Once a tenant leaves the area, it can be quite difficult to collect unpaid rent. If your tenant breaks the lease and moves out while you are away, he or she is still liable for the rent for the unexpired period of the lease or until you find a new tenant at the same or greater rental. As landlord, however, you are under a good faith obligation to seek a new tenant.

A good management contract should be sufficient to allow the agent to take care of routine matters. In this age of improved communication there is no reason to leave a power of attorney for these matters. If one is needed—for example, to refinance—then one can be sent for execution.

Most people use a pre-printed lease provided by the property manager or real estate agent. Read the lease over carefully. Some clauses are required by law, but many are a matter of private contract and can be changed to meet your special needs. For instance, Foreign Service families should have a cancellation clause to allow them to repossess the home if they are required to return to the Washington area. If you have to make use of the cancellation clause, be sure that you provide notice exactly as set out in the lease and that your notice is clear and understandable.

Other terms to consider for inclusion in a lease:

- What will and will not remain in the house or apartment.
- An established time limit for return of the security deposit after inspection by the owner or owner's representative. (The security deposit should not be accepted as the final month's rent.)
- An agreement that the house or apartment will be inspected by the owner's representatives at least twice a year.
- Special requirements such as lawn care, and names of companies to be used for maintenance and repairs (or the requirement that realtor use reputable companies).

Other steps to take before you leave:

- Provide the mortgage company, termite inspection company, insurance company (if paid separately from mortgage), service contract companies, and any others with the name and address of the person or firm who will be handling payments for you. If possible, have correspondence sent to both the management address and your overseas address. Most mortgage services can use dual mailing addresses, and this will prevent problems if the manager is slow in dealing with problems.
- Be sure that the tax bill will be sent directly to the person, firm, or bank that will handle your tax payment. Avoid the serious problems that can occur when your tax bill is improperly addressed and does not get paid on time.
- Convert homeowner's insurance to fire and hazard (extended coverage, broad form). Request an owner, landlord, tenant (OLT) liability on the insurance policy.
- Provide the property manager with data on appliances (model, age, where purchased, service agreements or warranties). Disclaim responsibility for old appliances.
- Provide written instructions for tenant and manager, including location of fuse box and water cutoff and any special information about your home.
- Arrange for a friend or neighbor to check on the house periodically.

There are a number of tax considerations in owning and selling real estate. It is to your advantage to research this area thoroughly. There are many IRS publications that can help. The [American Foreign Service Association \(AFSA\)](#) publishes an annual tax update with information of particular relevance to Foreign Service taxpayers. If you plan to rent your residence while on overseas assignment, you should be aware that tax treatment can be quite complex. Common mistakes include: deducting mortgage interest twice, as a personal deduction and then as a rental property expense; miscalculating the “basis” for depreciation by including the value of the land or certain expenses; or failing to claim depreciation, which will be taxed upon sale of the property whether or not you claim it. You may wish to seek advice before you go overseas.

RETIREMENT

It is now a fact of life that everyone, even the new young professional, needs to plan for retirement. Further, because some Foreign Service families leave the service early, retirement planning is useful as a contingency measure. Financial and estate planning, choice and location of future residence, life style and interests, post retirement employment, volunteer activities, and anticipated health needs are all factors that employees, spouses, and their families should consider.

Once you are ready to retire, the Department of State Office of Retirement suggests beginning the process at least six months in advance if assigned overseas or at least three months in advance if assigned to the U.S. to complete departmental planning, arrange clearances (including medical), and process an application for retirement.

Information

There is a wealth of retirement information available to employees with retirement questions.

- You can review the [Retirement Planning Guide for Foreign Service Employees](#) on the Department of State intranet.
- [RNet](#) (Internet) provides information on retirement and serves retired personnel who do not have access to the Intranet.
- AskRNet, [on RNet](#), features frequently asked questions and answers about retirement, including the most arcane situations
- The FSI’s Career Transition Center offers courses that help employees with retirement issues. Department of State employees within ten years of retirement eligibility (and their spouses on a space-available basis) may take a four-day [Retirement Planning Seminar \(RV101\)](#).

- For early and mid-career employees, courses embedded in the Retirement Planning Seminar that are useful: [Financial Management and Estate Planning \(RV103\)](#); and [Annuities, Benefits and Social Security \(RV104\)](#). The latter course also contains information about the Thrift Savings Plan and the Federal Long Term Care Insurance Program.

Foreign Service Pension System

Employees hired after January 1, 1984, participate in the new Foreign Service Pension System (FSPS) that requires employee contributions to Social Security and the Foreign Service Retirement Fund.

The Foreign Service Pension System is a three tiered federal retirement system:

- 1) Foreign Service Basic Annuity
- 2) Social Security and
- 3) Thrift Savings Plan.

Each pay period, mandatory deductions are made from your salary and go to the Foreign Service Retirement Fund and Social Security. You may choose to contribute to the Thrift Savings Plan, the third tier of FSPS.

Employees covered by FSPS pay Social Security taxes each year up to the maximum amount set by law. For tax year 2015, the Social Security (Old Age, Survivors, and Disability Insurance, OASDI) maximum taxable earnings are \$118,500. When the maximum earnings are reached, the biweekly deductions for OASDI taxes stop.

Once an employee has at least 18 months of FSPS service s/he is vested for disability and survivor benefits under FSPS. An employee with 10 years of service is vested for survivor annuity under FSPS. A survivor can be a spouse, former spouse, or child/children.

Social Security and Medicare

Everyone, including children, should have a Social Security card. If you do not have one, you may apply for it overseas through the consular section of the U.S. Embassy or Consulate. In the United States, you must complete an "Application for Social Security Number Card" (Form SS 5) that you can request by telephone from any Social Security office or under [Forms and Publications online](#). Then mail or take it to a Social Security office. New rules were implemented in March, 2006, with special requirements for non-U.S. citizens. Check the Social Security Administration website for details.

In general, Foreign Service employees who entered the service before January 1, 1984, and participate in the “old” retirement system (Foreign Service Retirement and Disability System) are not entitled to Social Security retirement benefits unless they or their spouses have acquired Social Security credits through other employment. Employees in the “new” retirement system (Foreign Service Pension System) have contributions to Social Security deducted from their pay.

Persons who have worked in jobs covered by Social Security (or who have paid Social Security taxes based on self-employment) and have acquired at least 40 quarters of Social Security credit are eligible to apply for Social Security retirement benefits when they reach age 62. Quarters are based on the amount of income earned rather than on the calendar year, although no more than four quarters of credit are counted for any year. This method of calculation benefits family members engaged in part-time or temporary work. Such family members should report earnings and pay Social Security tax (Schedule E of Form 1040). Even if you are eligible for the foreign earned income exclusion from federal income tax, you should investigate paying Social Security tax as a self-employed person.

It is your responsibility to be sure that the income on which you have paid Social Security tax is accurately credited to your name. The SSA no longer mails statements. Instead, create an account on SSA to access your earnings history. If you find any errors, contact Social Security right away to correct the record.

Retirement benefits are only one part of the Social Security system. Additionally, there are disability benefits and survivor’s benefits for qualifying workers and their family members.

The government pension offset reduces Social Security spouse’s or surviving spouse’s benefits for people who receive a pension based on their own work for federal, state, or local government that is not covered by Social Security. The offset does not affect benefits you would receive based on your own Social Security record but only those you would receive based on your spouse’s record. The offset is applied against two thirds of the pension for people who first became eligible for a government pension after June 1983.

Anyone who is 65 and receives Social Security retirement benefits is automatically eligible for Medicare, a federal health insurance program that includes both hospital and medical insurance. Since January 1, 1983, federal government employees have had the Medicare hospital insurance portion of the Social Security tax deducted from pay. Federal employees are entitled to Medicare hospital insurance at age 65 provided they meet certain eligibility requirements, but they must apply for it. Under certain circumstances, the spouse and other family members of a federal employee may be entitled to Medicare hospital insurance as well. Those eligible for Medicare should apply three months before their 65th birthday.

The medical insurance portion of Medicare is optional and is available for a monthly premium. Medicare hospital insurance can also be purchased by those who do not qualify to receive it as a benefit.

If you are eligible for both Medicare and Federal Employees Health Benefits (FEHB) health insurance, you should consult your agency's health insurance officer or a representative of your FEHB plan to determine the options and regulations that apply to you.

To retain Federal Employees Health Benefits (FEHB) and Federal Employees Government Life Insurance (FEGLI) after retirement, the employee must have had coverage for the five years prior to retirement or from the first possible opportunity to enroll. FEGLI declines in value after retirement unless the retiree pays increased premiums.

Thrift Savings Plan

The Thrift Savings Plan is a long-term savings and investment program for federal employees designed to provide retirement income. After an initial waiting period (the length of which is determined by the date of hire), the employing agency will automatically begin to contribute each pay period an amount equal to one percent of basic salary to a Thrift Savings Plan account in the employee's name. This contribution does not come out of salary; it is an automatic agency contribution.

Employees may also choose to contribute to their TSP accounts. This is an entirely voluntary contribution, whereas the Foreign Service Basic and Social Security are mandatory deductions. The employing agency will make a matching contribution on a sliding scale for the first five percent that the employee contributes. If the employee chooses to contribute more than five percent there is no further agency matching.

Most financial planners encourage employees to maximize their contributions to the TSP throughout their careers. The contributions to a traditional Thrift Savings Plan are on a before tax basis. This means that the contribution is deducted from salary before income taxes are calculated, thereby reducing taxable income and the amount of tax owed. Second, the money contributed to the Thrift Plan account, along with all the earnings generated, is tax deferred. No income tax is paid on this money until it is withdrawn from the plan, usually after retirement. In a Roth Thrift Savings plan, money is deposited into the account post-tax, but can be withdrawn tax free upon retirement.

Employees receive a Thrift Savings Plan booklet prior to the first opportunity to contribute to the plan. It contains detailed information about all aspects of the plan. Additional information is [available online](#).

Civil Service Retirement Spouse Equity Act of 1984, Public Law 98 615

(This law also applies to Foreign Service). Public Law 98 615, the Civil Service Retirement Spouse Equity Act of 1984, dated November 8, 1984, and effective May 7, 1985, amends the Civil Service Retirement Law in several significant respects. It provides additional survivor election opportunities to retiring Civil Service employees and annuitants.

The major provisions of PL 98 615 applicable to employees:

- Permit employees retiring on or after May 7, 1985, to elect survivor annuities for former spouses at and after retirement if the marriage is dissolved on or after May 7, 1985;
- Require OPM to comply with a qualifying court decree or order that provides a survivor annuity for a former spouse from whom the employee or annuitant who retired on or after May 7, 1985, was divorced on or after May 7, 1985;
- Require the written consent of an employee's current spouse before that employee can elect an annuity without full survivor benefits;
- Require that an employee notify his or her current spouse and former spouses from whom s/he was divorced on or after May 7, 1985, when applying for a refund of retirement contributions;
- Bar payment of refund or retirement contributions if a qualifying court order or decree provides for annuity payments to a former spouse;
- Change to 55 the age at which certain survivor annuitants (spouse died in service or retired on or after May 7, 1985) can remarry without losing benefits;
- Change the marriage duration requirement for widows/widowers to nine months when the employee dies in service or retires on or after May 7, 1985 (formerly one year);
- Allow married employees in good health to elect, at time of retirement, an "insurable interest" survivor annuity in addition to survivor annuity provided for a current or former spouse (formerly available only to unmarried employees);
- Provide Federal Employees Health Benefits coverage to certain former spouses of employees and annuitants whose marriage was dissolved on or after May 7, 1985.

Detailed information regarding the above provisions is available from the [U.S. Office of Personnel Management \(OPM\)](#).

Several non-profit membership associations offer activities of interest to retired Foreign Service professionals. [DACOR](#) and the [American Foreign Service Association \(AFSA\)](#) offer good ways to keep up with friends and remain informed after retirement. [The Associates of the American Foreign Service Worldwide \(AAFSW\)](#) focuses on Foreign Service family members and has a large number of retirees. [The Association for Diplomatic Studies and Training \(ADST\)](#) also welcomes retirees with Foreign Service connections.

RESOURCES AND REFERENCES

Click an office or organization below for contact information and to learn more.

[The Transition Center at FSI](#)

[Transition Center's Career Transition Center](#)

[Transition Center Training Division](#)

Transition Center Courses related to Finances include:

[Financial Management and Estate Planning \(RV 103\)](#)

[Annuities, Benefits, and Social Security \(RV 104\)](#)

[Retirement Planning Seminar \(RV 101\)](#)

[Personal Finances and Investments in the Foreign Service \(MQ852\)](#)

[Tax Seminar \(MQ117\)](#)

[Managing Rental Property from Overseas \(MQ853\)](#)

[Legal Considerations in the Foreign Service \(MQ854\)](#)

AARP

[American Foreign Service Association \(AFSA\) Foreign Service Tax Guide](#)

[Associates of the American Foreign Service Worldwide \(AAFSW\)](#)

[Credit File Disclosure](#)

[Diplomatic and Consular Officers Retired \(DACOR\)](#)

[Internal Revenue Service Publications](#)

[National Council on the Aging](#)

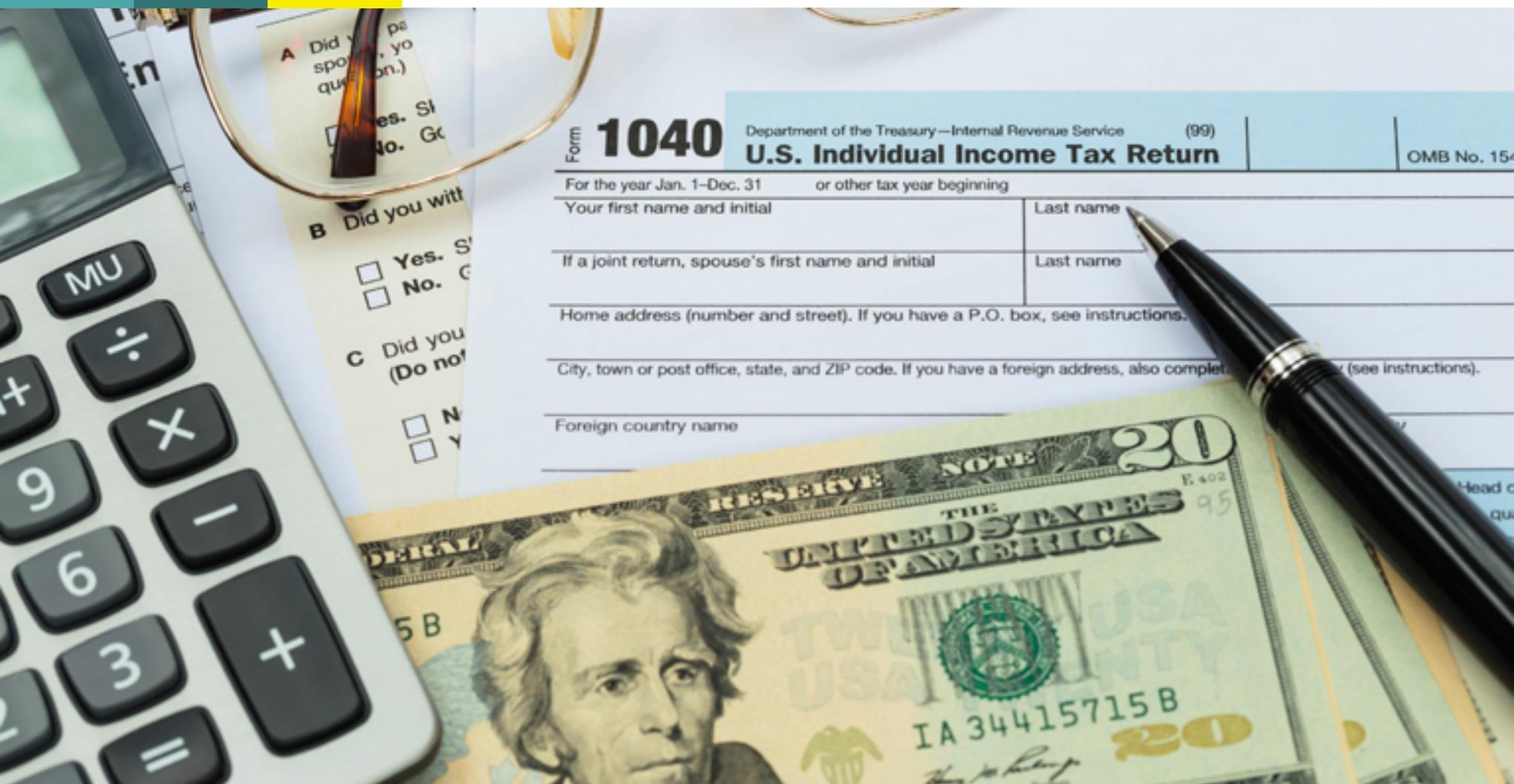
[Office of Retirement \(HR/RET\)](#)

[Social Security Administration](#)

[State Department Federal Credit Union](#)

[Thrift Savings Plan](#)

[U.S. Financial Literacy and Education Commission](#)



25 - INCOME TAXES

Every year U.S. citizens and resident aliens must prepare for the Internal Revenue Service (IRS) an accounting of income, exemptions and deductions, and taxes paid. Tax forms are available at the [IRS website](#), by telephone at 1-800-829-3676 (weekdays 7 a.m. to 10 p.m.), as part of commercial tax preparation software, at the Employee Services Center, certain IRS and state offices, banks, libraries, or post offices. Each post abroad should also have a supply.

Every effort has been made to keep the information in this chapter current and accurate. However, it is strongly recommended to consult with a tax professional about your own personal tax issues and to use this chapter strictly as a starting point. You may wish to contact WorkLife4You, a service provided by the Department of State that can help you locate tax and financial professionals.

STATE TAXES

You must prepare an accounting for your state of domicile if it has an income tax. (For more information on determining domicile, see [Chapter 28, "Legal Issues."](#)) The American Foreign Service Association (AFSA) publishes [a summary of state tax requirements](#) every year. The most important thing to remember is that most states and the District of Columbia require that Foreign Service personnel continue to pay taxes while on assignment abroad. Alaska, Florida, Nevada, South Dakota, Texas, Washington, and Wyoming do not collect income tax. New Hampshire and Tennessee have no tax on personal income but do tax businesses and profits from the sale of property and bonds.

States for which there is no tax liability for out-of-state income under certain conditions include California, Connecticut, Idaho, Minnesota, Missouri, New Jersey, New York, Oregon, Pennsylvania, and West Virginia. To qualify for the exemption, most require a permanent place of abode outside of the state and limit the number of days allowed in the state. (Be careful about home leave). Pennsylvania does not consider government-provided quarters as a permanent place of abode; therefore, Foreign Service personnel domiciled in Pennsylvania living in government-leased quarters overseas could be liable for income tax.

Some states consider you liable for taxes if you have been physically present in that state more than 183 days of the calendar year even if you are domiciled in another state. If you have any uncertainty about your liability to a state jurisdiction, consult tax authorities, prior to departure if possible. If you fail to meet your state tax obligation, you face paying interest and penalties, as well as the unpaid taxes.

FEDERAL TAXES

The following discussion is organized according to the basic federal tax form, Form 1040, and its supporting schedules. The IRS [offers many publications and guides online](#). The [AFSA Tax Guide](#) provides information for the Foreign Service. Various publishers produce tax information guides that try to cover the whole field in one book. These often have good indices so that you can easily find the information you need. Higher end tax preparation software includes reference materials as well.

INCOME

To prepare your tax return, you must first calculate your income. In January, employers prepare W-2 forms, which are mailed to you or posted online. These forms give totals for the amount earned in the previous year and show the federal and state taxes withheld. One copy of each set of W-2s must be sent with your tax return to the IRS and another to the state(s) to which you owe tax. An additional copy is for you to keep with your copy of your tax return.

Other income must also be reported. Banks and companies send you Form 1099 to report interest and dividends earned. Use the information on these forms to fill in Schedule B. Interest earned on money loaned to someone also must be reported. More information is given in IRS [Publication 17, "Your Federal Income Tax."](#)

Money earned from self-employment is taxed, including freelance work such as tutoring, catering, or selling your written work or artwork. Certain expenses incurred in connection with self-employment may be deducted; these are listed on Schedule C, the form used to report this kind of income. It is essential to keep good records of expenses if you plan to deduct them. Refer to [Publication 17](#) for the definition of hobby income and deductions.

Earning more than \$400 annually from self-employment obliges you to pay Social Security tax by using Schedule SE.



Many Foreign Service spouses find self-employment attractive as a means of earning additional credit toward Social Security retirement benefits, particularly when they are serving abroad and unable to continue regular employment. Some income earned abroad, however, is exempt from Social Security tax. This area must be explored carefully.

If you sell capital assets, such as stocks, bonds, or real estate, you must pay tax on the profit.

Some losses can be deducted from your taxes. Capital gains and losses are reported on Schedule D. See the instructions for this schedule to find out whether your situation qualifies.

The capital-gains exclusion on the sale of a principal residence on or after May 7, 1997, applies to all homeowners, regardless of their age. Current tax laws allow an exclusion of up to \$500,000 for couples filing jointly and up to \$250,000 for single taxpayers on the gain from the sale of their principal residence. The [Military Families Tax Relief Act of 2003](#) benefits Foreign Service families who would not meet the “two-year occupancy within the five years preceding the date of sale” requirement because of overseas assignments. The law states that the five-year period may be extended for up to ten years while serving on qualified official duty.

It is to your benefit to research this provision thoroughly to familiarize yourself with the intricacies of and qualifications to this exclusion. Above all, keep good records of purchase price, costs of improvements, and documents such as deeds and titles and settlement sheets.

In addition to [Publication 17](#), other good sources of information are the following:

- [Publication 523, “Selling Your Home”](#)
- [Publication 530, “Tax Information for First-Time Homeowners”](#)
- [Publication 554, “Tax Guide for Seniors”](#)

Rental income you receive is taxable and is reported on Schedule E. If you show a net loss on Schedule E, you are allowed up to \$25,000 of such loss against your other income, as long as your adjusted gross income does not exceed \$100,000.

Mortgage interest, property manager payments, depreciation, and other expenses can be deducted from your rental income. Depreciation must be researched carefully, as you need to begin with the right “basis.” Even if you do not claim depreciation, certain points of tax law will assume that you do, particularly if you eventually sell the property. There are ways to “catch up” if you mistakenly did not claim depreciation. Consult a tax advisor for assistance. For more information, see IRS [Publication 527, “Residential Rental Property.”](#)

Form 1040 provides space for reporting other income, such as taxable pensions, IRA distributions, unemployment compensation (part of which could be taxable), or alimony received. The portions of Foreign Service and Civil Service annuities that exceed what the employee paid into the retirement system are taxable.

Social Security benefits have been partially taxed since 1984 and need to be reported. Keep records of any Social Security benefits you receive. Child support payments are not taxable.

Separate Maintenance Allowances, like most allowances Foreign Service employees receive while serving abroad, are not taxed and need not be reported. Note, however, some allowances (primarily the Post Differential and Danger Pay) are considered extra compensation and are taxed; these will be included in the W-2 statement of income received at the end of the year. In addition, tax-exempt interest, although not taxed, must be reported, and may not be exempt on your state returns.

ADJUSTMENTS TO INCOME

The next major section of Form 1040 covers adjustments to income. In this section, you claim eligible contributions to Individual Retirement Arrangements (IRAs), alimony payments, reimbursed employee business expenses (where the reimbursement had been included in your gross income), self-employed health insurance deductions, and penalties on early withdrawal of savings.

IRAs

Individual Retirement Arrangements (IRAs) are personal savings plans that give you tax advantages for setting aside money for retirement. If you or your spouse receives taxable compensation during the year, you may set up a traditional IRA, which may be tax-deductible under certain circumstances. Permitted contributions and deductions are based on earnings and adjusted gross income. While contributions may be tax-deductible, distributions (which also have defined conditions and amounts) are generally taxable. For more details, see [Publication 590-A, "Contributions to Individual Retirement Arrangements \(IRAs\)"](#), and [590-B, "Distributions from Individual Retirement Arrangements \(IRAs\)"](#).

Contributions to Roth IRAs are not tax-deductible, but qualified distributions are tax free. Again, income affects contribution limits and participation.

A self-employed family member may set up a SEP (Simplified Employee Pension), SIMPLE (savings incentive match plan for employees), or qualified plan (sometimes known as a Keogh or H.R. 10 plan). As of 2015, SEP contributions may be as high as 25% of self-employed compensation, with \$53,000 the maximum contribution. The same year, the limit for a non-employment-related IRA was \$5,500. If you would like to make larger contributions to a retirement plan and have self-employment or small business income, investigate these options. IRS [Publication 560, "Retirement Plans for Small Businesses"](#) provides extensive information.

Foreign Earned Income Exclusion

Family members may benefit from the Foreign Earned Income Exclusion while working overseas, up to the first \$99,200 USD earned. This applies to work on the local economy or work performed as an independent contractor, even if for the U.S. Embassy.



It does not apply to any interest earned or salaries paid by the U.S. Government. If you are paid by the U.S. Government under a non-personal services contract (meaning that the agency for which you work does not control your work functions, work facilities, work hours, etc.), your earnings may be excludable.

To be eligible in any instance, you must have a tax home in another country and meet either the bona fide residence test or the physical presence test (being outside the United States for 330 days out of a full 365-day year). To find out if you qualify for the foreign-earned income exclusion, obtain Form 2555, "Exemption of or Reduction from Income Earned Abroad," with instructions.

Other helpful publications include:

- [Publication 54, "Tax Guide for U.S. Citizens and Resident Aliens Abroad"](#)
- [Foreign Earned Income Exclusion on IRS.gov](#)

TAXES AND EDUCATION

Publication 970, "Tax Benefits for Education," explains education credits and deductions. These include two credits: the American Opportunity Tax Credit and the Lifetime Learning Credit.

Other potential benefits allow you to:

- deduct student loan interest
- receive tax-free treatment of a canceled student loan
- receive tax-free student loan repayment assistance
- deduct tuition and fees for education
- establish and contribute to a Coverdell education savings account (ESA)
- participate in a qualified tuition program (QTP, also known as a 529 plan)
- take early distributions of an IRA for education expenses without paying 10% additional tax on early distributions
- cash in savings bonds for education costs without having to pay tax on the interest
- receive tax-free educational benefits from your employer or take a business deduction for work-related education

You generally cannot claim more than one of the above for the same educational expense.



DEDUCTIONS

After you have determined your adjusted gross income, you need to consider your deductions. You can claim either a standard deduction or itemized deductions, which are figured on Schedule A (Form 1040). The standard deduction differs according to your filing status, which is explained further in the instructions accompanying Form 1040 and in [Publication 17](#). If you are single or head of a household, be sure to look up the definition before you claim this status. There is also a phase out of Schedule 1040-A totals when adjusted gross income exceeds a certain amount.

For federal taxes, the status “married filing a separate return” is disadvantageous because the tax rates are higher. However, on most state tax returns, the lowest tax often results when spouses split their income. Each claims his/her own salary or wages, and earnings from separately owned bank accounts, stocks, rental property, etc. Jointly owned earnings from dividends, interest, and rents are divided equally. Deductions may be allocated in any way that reduces your tax. In the District of Columbia, Virginia, and Maryland the form has two parallel columns, one for each spouse. You may use whichever filing status results in the lower tax.

If your deductions total more than the standard deduction, you may itemize them on Schedule A. You must have good records to prove that the deductions you claim are valid, in case you are audited by the IRS.

Medical/Dental Expenses

You may deduct only certain items, summarized on Schedule A and described more fully in [Publication 17](#) and [Publication 529, “Miscellaneous Deductions.”](#) Medical insurance premiums paid by you, prescription drug expenses, and other medical and dental outlays are deductible to the extent that they exceed 10 percent of adjusted gross income (7.5 percent for those 65 and older).

Transportation to source of medical care at a specified rate of reimbursement can be included. [Publication 17](#) tells you more, as does [Publication 502, “Medical and Dental Expenses.”](#)

Real Estate Expenses

You may deduct the interest portion of your home mortgage. If your house is rented while you are abroad, you can deduct the taxes and mortgage interest from the rent received, using Schedule E. For interest expense, see [Publication 17](#). Mortgage “points” on the loan on the house you live in are deductible on Schedule 1040 the year of purchase (see IRS.gov for an explanation of mortgage points). If paid through refinancing, they are amortized over the life of the loan.



Charitable Contributions

You may deduct charitable contributions and perhaps even the use of your car and other out-of-pocket expense for volunteer work connected with charitable purposes within certain limits (for example, only U.S. based charities are eligible). See [Publication 17](#) and [Publication 526, “Charitable Contributions”](#).

Business Expenses

Business travel expenses include airplane, bus, railroad, and taxi fares, auto rental expenses and mileage, baggage transfer costs, cleaning expenses, hotel expense, meals, telephone expense, and tips. Receipts provide the best substantiation for business travel expenses. For expenses such as mileage in a personal automobile, a contemporary written record usually suffices. You should keep a diary to show such expenses. A claim for meal expenses can be made in two ways. You can claim the exact costs, using a receipt for substantiation. Or, you can claim a standard amount without submitting receipts, but in this event you must have receipts for lodging and travel covering the period for which you claim the meal expenses. (Any food or entertainment expenses claimed must be reduced by 50 percent before entering on Schedule 1040A.)

Unreimbursed and documented expenses incurred during training while on temporary duty (TDY) orders for periods of less than 12 months may be deducted as employee business expenses. Use Form 2106 to file claims for lodging for you and accompanying family members, based on actual costs; meals, estimated on a reasonable basis; and books and other training expenses. The claims may be accompanied by a statement from the Director of the Department of State’s George P. Shultz National Foreign Affairs Training Center (Shultz Center) or other appropriate official to the effect that your training was a temporary assignment and that you were either not entitled to per diem or entitled to only a limited amount. It is not necessary to include this statement when filing, but is helpful in case of an audit. If you took a course at the Shultz Center between two overseas posts and the government shipped your family car directly to the next overseas post, the cost of car rental is also deductible, if not reimbursable.

You do not need to submit your substantiation to the IRS with your tax return, but you should have receipts and an expense diary along with a copy of your travel orders, in case of an audit.

Home Leave Expenses

Substantiated home leave expenses of a U.S. Foreign Service employee are deductible business expenses. However, the employee’s family members’ personal and living expenses are non-deductible. Business travel expenses include airplane, bus, railroad, and taxi fares, baggage transfer costs, dry cleaning, hotel, meals, telephone, tips, auto rental, and mileage.

Claim home leave expenses on Form 2106. Attach a statement explaining that you are a Foreign Service employee on mandatory home leave, giving dates.



If you traveled with family members, explain how you have allocated expenses between them and yourself. Keep all receipts and records of other expenses (such as an expense diary) along with a copy of your travel orders, in case of an audit.

Moving Expenses

To be eligible for a moving expense deduction, you must be at post at least 39 weeks during the 12 month period immediately after arrival. Moving expense deductions cannot be taken if you retire or resign within those 39 weeks. However, if departure from post is unexpected and involuntary, the deductions are allowed.

Deductions are allowed (Form 3903) for any legitimate expenses not covered by government allowances, such as:

- cost of shipping effects in excess of government allowances
- shipping pets
- transit insurance for effects and cars
- unreimbursed losses incurred during shipment
- disconnecting utilities (does not include telephone)
- cost of shipping a second car, or the first car if it is foreign made and not covered by the government
- extra cost of first class air travel, if you select it in lieu of economy class
- cost of transporting a family member who may be ineligible to travel at government expense
- actual cost of lodging in excess of per diem
- payments for official travel

Representation Expenses

Unreimbursed entertaining (representation) expenses also can be claimed, although this is one area the IRS often questions. Read [Publication 463, "Travel, Entertainment, Gift and Car Expenses."](#)

Keep records of all official representation such as restaurant bills or home entertainment accounts to show the amount spent, time and place of function, representational purpose, and position and official relationship to those entertained. These can justify business expense deductions if certified by the post fiscal officer as performed in the interest of the government and as prescribed in the employee's job description but not reimbursed due to insufficiency of funds.



On Form 2106 show the total amount claimed, any amount reimbursed by the government, and the balance as your deduction. Attach an itemized list showing date and type of expense, and relationship to Foreign Service activity.

Other Deductible Expenses

Losses of property due to theft or casualty above a certain percentage of adjusted gross income are deductible under limited circumstances described in [Publication 17](#).

Other deductible expenses are dues paid to professional organizations (including AFSA and AAFSW) or unions for government employees, professional publications, enrollment in classes, or correspondence courses related directly to improving your job skills (not deductible if incurred to meet the minimum requirements of your profession or to qualify you for a new profession), and transportation to official functions at the yearly specified rate per mile or the actual documented costs. Claim these on Form 2106.

On Schedule A, you may deduct safe deposit box rental fees and cost of tax consultants and tax preparation.

Specifically not deductible are losses due to foreign currency exchange and payments to a retirement fund. Also not permitted are direct contributions to foreign charities. However, some government employees have successfully defended contributions to foreign charities as unavoidable business expenses related to the proper conduct of business of diplomatic representation. Some have made their contributions deductible by routing them through American charitable organizations with overseas operations. But scrutiny by IRS can be expected if such expenses are deducted.

Miscellaneous deductions are subject to a floor of two percent of your adjusted gross income; you can deduct only the excess above that amount. However, the moving expense deduction and a few others are not subject to the two-percent floor.

It is very important to maintain and retain careful records of expenditures and reimbursement and to obtain post certification of expenses related to transfer or conduct of official diplomatic representation.

EXEMPTIONS

Two kinds of exemptions reduce your taxable income: personal exemptions (for yourself and your spouse) and dependent exemptions (for qualifying children or relatives). A number of tests determine whether someone is a qualifying child or relative. See [Publication 501, "Exemptions, Standard Deductions, and Filing Information"](#) for more information. Dependents over two years old need Social Security numbers.



You may lose part or all of your exemptions if your adjusted gross income is above a certain level.

After determining your taxable income, find your tax by looking at the tax tables that come with the instructions. Now determine if you are eligible for any of the following credits or deductions:

- **Child and Dependent Care Credit:** Credit for expenses paid to care for a child, disabled dependent, or disabled spouse so you could work or look for work. Limits and qualifications apply. See Form 2441, “Credit for Child and Dependent Care Expenses,” and [Publication 503, “Child and Dependent Care Expenses.”](#)
- **Child Tax Credit:** Credit if you have a qualifying child. See [Publication 972, “Child Tax Credit.”](#)
- **Adoption Credit:** Credit for qualifying expenses paid to adopt an eligible child. Complete Form 8839, “Qualified Adoption Expenses.”
- **Foreign Tax Credit:** Credit for foreign taxes paid. Use Form 1116, “Foreign Tax Credit,” and see [Publication 514, “Foreign Tax Credit for Individuals.”](#)
- **Credit for the Elderly and Disabled:** Credit for people over age 65 or permanently disabled below a certain income level. See [Publication 524, “Credit for the Elderly and Disabled.”](#)

After subtracting the credits you might have to add other taxes, such as Social Security tax on self-employment income (Schedule SE).

REPORTING

After determining your total tax, compare it with the tax you have paid during the year. If you owe more, pay it by enclosing a check with your return or by using a credit card if you file electronically. Be sure to write your Social Security number on your check. If you owe less, the IRS will send you a refund.

The law states that you must pay your taxes as you earn your money. For this reason, taxes are withheld from salaries. If the amount being withheld is insufficient, the employee should arrange to change the amount with the appropriate personnel officer. For Foreign Service employees and families whose income is mainly or entirely from Foreign Service salaries, the tax withheld should be adequate to cover most tax liability. However, if you have additional income, such as capital gains, interest, dividends, or self-employment income, it may be necessary to file a Declaration of Estimated Tax (Form 1040 ES) to prepay the additional tax in quarterly installments, or have payroll withhold more from your pay check. Anyone taking a lump sum retirement or annuity benefit should be especially careful about these regulations. The rules about who must file a Declaration of Estimated Tax are spelled out in [Publication 17](#) and should be studied carefully; the penalties for underpaying the tax are substantial.



[Publication 17](#) also describes the conditions under which you may be excused from the penalty. This is a complicated area, and it may be advisable to consult a tax professional.

Income of Child

Under certain circumstances, dependent children must file tax returns. See [Publication 929, "Tax Rules for Children and Dependents,"](#) to investigate filing requirements.

Filing

Federal income tax is payable on or before April 15 each year. United States citizens and resident aliens who live abroad are given until June 15 to file their federal returns, but they must attach a statement indicating they were living and working outside the United States on April 15. They will be billed for interest from April 15 on any tax due.

If you cannot meet the April 15 deadline (or June 15, as described), you may file a Form 4868, "Application for Automatic Extension of Time to File." The automatic extension is four months, to August 15, which includes the two-month extension for overseas taxpayers. Note that the extension of time to file does not mean extension of time to pay. If you do not pay the estimated amount due at the time you file Form 4868, you will be assessed interest and penalty charges.

TAXES FOR NON-U.S. CITIZENS

Many Foreign Service Officers marry citizens of other countries, who may be considered resident or nonresident aliens for tax purposes. Resident aliens are generally subject to tax in the same manner as U.S. citizens. Non-resident aliens generally owe tax only on U.S.-source income. Non-residents may choose to be considered residents for tax purposes. For more information, see [Publication 519, "U.S. Tax Guide for Aliens"](#) and, if relevant, [Publication 54, "Tax Guide for U.S. Citizens and Resident Aliens Abroad."](#)

GENERAL ADVICE

Because tax calculation is complicated, you should stay informed of changes in regulations and allowances. Government publications, IRS booklets, and consultations with visiting tax specialists are ways to do this while you are overseas. You may want expert advice as to whether it is in your interest to itemize deductions or take the standard deduction. The expense of tax consultation is deductible.

If you are a do-it-yourself taxpayer, you will still need expert counsel if you have special concerns about community property income, if your spouse is a nonresident alien, if you are ordered to evacuate to a safe haven post and incur expenses not covered by the government allowances, and/or if you believe the cost of domestic help or out-of-pocket costs constitute legitimate business expenses.



Consider discussing your situation with a professional before departing for post. You will then be able to call upon that person as need arises with greater confidence that you will receive sound and timely advice.

When you go overseas, leave copies of tax records in a safe, accessible place in the United States so that you can get them easily in case of an emergency such as evacuation from post. Do not put them into storage with other household effects. Also, use an address on your return where you can be sure any notices sent by the IRS will reach you at least through several years in the future.

RESOURCES AND REFERENCES

Click an office or organization below for contact information and to learn more.

[The Transition Center at FSI](#)

[Transition Center's Overseas Briefing Center](#)

[Transition Center's Training Division – Foreign Service Life Skills](#)

Related Transition Center Courses:

[Tax Seminar \(MQ 117\)](#)

[Managing Rental Property from Overseas \(MQ 853\)](#)

[American Foreign Service Association \(Tax Guide\)](#)

[Internal Revenue Service](#) – For forms, publications, FAQs, and IRS Taxpayer Assistance Centers.

[WorkLife4You](#)





26 - ALLOWANCES

SECTION 5

Allowances exist as incentives for overseas service and as assistance to Foreign Service families in meeting the expenses incurred in moving and living overseas. All allowances, except the Subsistence Expense Allowance (SEA) during an evacuation, are payable to the employee only. Some allowances and benefits are not subject to federal income tax. However, Post Hardship Differential, Difficult to Staff Incentive Differential, and Danger Pay are considered extra compensation and are subject to tax. They are included in gross income on the employee's Form W-2.

The allowances discussed below are followed by a reference number from the Department of State Standardized Regulations (U.S. Government Civilians, Foreign Areas) (DSSR). For more information, go to the Office of Allowances website [on the Internet](#) or [State Department intranet](#). Information about specific allowances can also be found in DSSR Section 920, Post Classification and Payments Table, [available online](#) at the Office of Allowances website.

Note: All allowance worksheets and forms are available on the Directives Management website under Forms. Use Form Flow or Visual Forms format.

BEFORE DEPARTURE FROM THE UNITED STATES

Advance of Pay Allowance (DSSR 850)

Advance of Pay is intended to ease the financial burdens of the transition period by insuring that funds are available to meet required expenses and emergencies. It allows up to three months advance pay upon the assignment of the employee to a foreign post. The amount advanced must be paid back to the Department over a maximum of 18 pay periods. Advance of Pay can be received only after getting travel orders but not more than 45 days before departure or within 60 days after arrival at post. Advance of Pay may also be authorized for medical emergencies that may arise while assigned overseas. (Note: It is not available on return to the USA.)

Foreign affairs agency employees claim the advance of pay through the payroll system, using JF-55, Request and Voucher for Advance Pay. Employees of other agencies should check with their managers about how to claim.

Foreign Transfer Allowance (DSSR 240 and Section 960 FTA Worksheet)

The Foreign Transfer Allowance is provided for extraordinary but necessary and reasonable expenses not otherwise compensated for, but incurred by an employee incidental to leaving the United States and getting established at a post overseas. The Foreign Transfer Allowance is composed of four elements: a miscellaneous expense portion, a lump-sum wardrobe expense portion, a pre-departure subsistence expense portion, and a lease-penalty expense portion. This allowance is not subject to federal tax.

Calculate claims on the [DS-240 FTA, Foreign Transfer Allowance \(DSSR 240\)](#).

Apply for the expenses below using the [SF-1190, Foreign Allowance Application, Grant and Report](#).

Miscellaneous Expenses (DSSR 241.2a & 242.1)

- 1) This allowance is provided to partially reimburse the employee for certain extraordinary expenses incurred because of changing residences, such as:
 - disconnecting and connecting or converting
 - appliances, equipment, and utilities
 - cutting and fitting rugs, drapes, curtains (but not the purchase of new items)
 - utility fees not offset by eventual refunds
 - auto registrations, driver's licenses, and similar fees
 - personal cable and telephone costs attributable to the relocation exclusive of such costs intended to be reimbursed by travel per diem

- agent fees paid directly to an agent for housing
 - transporting pets to the foreign area (Note: This is only what the airline is charging to transport the pet – no other auxiliary costs. Due to budgetary constraints, State Department is not reimbursing for quarantine costs at this time).
- 2) It is granted only on transfers involving a foreign relocation (that is, from U.S. to foreign or foreign to foreign), including transfers from non-foreign areas (U.S. territories, possessions, the Commonwealth of Puerto Rico, and the Commonwealth of the Northern Mariana Islands) to foreign locations.
 - 3) For an employee without family, a flat amount of \$650 or one week's salary (whichever is less) is payable without receipts. An employee with family may receive a flat payment of \$1300 or two weeks' salary (whichever is less) without receipts. Claims in place of those flat amounts must be itemized and supported by receipts for the entire miscellaneous expense claim. The maximum amounts that may be granted for the miscellaneous expense portion are: (1) for an employee without family, one week's salary, or one week's salary for an employee at GS-13, step 10, whichever is less; or (2) for an employee with family, two weeks' salary, or two weeks' salary for an employee at GS-13, step 10, whichever is less.

Pre-departure Subsistence Expenses (PDSE) (DSSR 241.2c & 242.3)

- 1) This allowance is applicable to costs incurred for temporary lodging, meals (including tips), laundry, dry cleaning and pressing for up to 10 days after moving out of permanent quarters and before departure from the employee's post of assignment in the United States to a post in a foreign area. (Note: Subsistence in the foreign area is covered under the Temporary Quarters Subsistence Allowance (TQSA).) Note: Expense of local transportation is not allowable.
- 2) PDSE is no longer available to a new hire who is in Foreign Service orientation (and on training per diem) in the United States, having come to that training location from the point of hire. It remains available, though, for her/his family members still at the point of hire when they occupy temporary quarters as they make ready to depart for the employee's foreign post. It is State Department policy that PDSE can be reimbursed only when it is used within 50 miles of the point of hire (or of the losing U.S. post of assignment, for seasoned employees).
- 3) The initial occupant of temporary quarters, age 12 or older, may receive up to the full per diem rate in effect for the locality from which transferred (or hired from). Each additional occupant age 12 or older may receive up to three-fourths of the rate established for the first person. Children under 12 may receive up to one-half of the rate established for the first person. These rates help to defray costs for meals, laundry, and dry cleaning.

- 4) Effective 2014, the Department of State adopted the partial-flat-rate claim method of [DSSR 242.3](#) (announced in 14 STATE 22521). Unlike the total actual subsistence method, this method does not require certification of meals, laundry, or dry cleaning expenses, though lodging receipts remain required. (Under the actual subsistence method of reimbursement, receipts are required for lodging. A certified statement, without receipts, is required for daily meals, laundry, and dry cleaning expenses.) Employees of other agencies such as USAID should inquire of their policy authorities in this matter.
- 5) Employees with Government travel-charge cards are strongly encouraged to use them for cash rather than apply for an advance of PDSE. Despite that, an advance of funds may be drawn on this allowance, per [4 FAM 464](#). Reconciliation of the advance must be claimed with subsistence expenses on an employee's [SF-1190](#) after arrival at the post of assignment.

Wardrobe Expenses ([DSSR 242.2](#))

- 1) A lump-sum wardrobe expense allowance is granted only for transfers between tropical (zone 3) and cold climatic zones (zone 1). It is intended to cover a portion of the additional clothing required because of the extreme change in climate.
- 2) Amounts payable are \$450 (employee without family), \$750 (with one family member), and \$1000 (with two or more family members).
- 3) The wardrobe expense portion applies to relatively few foreign transfers. Transfers from the contiguous United States (CONUS), since it falls in zone 2, never qualify.
- 4) It is paid in a lump sum.

Lease Penalty Expenses ([DSSR 242.4](#))

- 1) This portion is to help offset the expense of a lease penalty unavoidably incurred by an employee due to an agency-generated action and may be claimed in the U.S. or foreign post.
- 2) Reimbursement shall not exceed the amount required by the specific terms of a rental contract signed by the employee as a prior condition of obtaining the lease, or the equivalent of three months' rent, whichever is less.
- 3) Amounts may be reimbursed only after an appropriate authorizing official certifies in writing that all five criteria have been met. Criteria are given in both [DSSR 242.4](#) and on the 960 FTA worksheet.

Separate Maintenance Allowance ([DSSR 260](#), [DSSR Section 960 Omnibus Exhibit](#))

This allowance has three distinct categories—involuntary, voluntary, and transitional. It is available to employees who have to maintain families elsewhere other than at posts of assignment. It is not subject to federal taxes.

For rates see [DSSR 267.1, Determination of Rates](#). Apply for SMA using the [SF-1190, Foreign Allowance Application, Grant and Report](#), submitted through the employee's bureau.

Involuntary Separate Maintenance Allowance (SMA) may be granted when an agency determines that adverse, dangerous, unhealthful living conditions, such as lack of medical facilities, warrant exclusion of your family from your post of assignment or when the agency determines that there is a need to exclude family members from accompanying an employee to the area. Involuntary SMA may be paid until age 21 for children.

Voluntary SMA may be authorized when there are special family needs or hardship prior to or after arrival at post for reasons including but not limited to career, health, educational or family considerations for the spouse, children, or other family members. Dependent children must be under age 18 or incapable of self-support to receive voluntary SMA, unless they are attending secondary school.

Transitional SMA may be authorized when a post converts to an unaccompanied status following the termination of an evacuation when family members are not allowed to return to post. It is intended to assist family members with the extraordinary expenses of temporary commercial housing and is paid for a maximum of 90 days. Family members will be paid involuntary SMA following the termination of transitional SMA. The Department of State Standardized Regulations (DSSR) were amended in July 2007 to add two new types of Transitional Separate Maintenance Allowance (TSMA), both designed to assist employees on unaccompanied tours with the costs incurred by their families for temporary commercial quarters at an Involuntary Separate Maintenance Allowance (ISMA) location. [DSSR 262.3d](#) allows up to 60 days of TSMA when the family relocates to an ISMA point and temporarily occupies commercial quarters while the employee proceeds to an unaccompanied post. [DSSR 262.3e](#) allows up to 10 days TSMA to assist with the costs of temporary commercial quarters as the family prepares to depart the ISMA point to rejoin an employee transferring from an unaccompanied to an accompanied post.

- 1) To be considered an eligible member of your family for any separate maintenance allowance, your parent, brother, or sister must have resided with you for at least one year prior to the separation for which the allowance is requested.
- 2) Separate maintenance is paid only after an agency determines that it is appropriate and only for family members who would normally reside with the employee at the foreign post of assignment.
- 3) The allowance is not intended to cover all expenses for the family member not residing at post, but to assist in offsetting the additional expense of maintaining a separate household.
- 4) Family members for whom the allowance is paid may visit your post for up to 30 days without reduction in the allowance. (Such travel would be at the expense of your family.) Visits of such family members to post may not exceed a total of 90 days during a 12-month period.

- 5) After voluntary SMA is elected, only one change in status for each affected family member is permitted during your tour of duty, although there is an exception when an official evacuation from post is involved [see **DSSR 264.2(2) exception**]. Check your agency for definition of tour of duty. (Note: This change-of-election rule does not apply to involuntary SMA.)
- 6) Flat amounts are paid to cover some of the additional costs of maintaining a spouse and/or family member(s) in the United States while the employee is at a post in a foreign area. The following are the usual procedures for payment:
 - The employee must apply for SMA with the appropriate agency official (with State Department that will be the Executive Director of the employing bureau).
 - Rates vary by the number of eligible family members of the employee.
 - It is paid with biweekly salary to the employee.
 - The allowance is not taxable.

Travel Per Diem Allowance: Foreign Areas (DSSR 925 and 14 FAM 570)

The Travel Per Diem allowance for foreign areas is a payment to cover the cost of lodging and meals at adequate, suitable, and moderately priced facilities, plus cost for mandatory service charges, such as tips and taxes. It is also paid for necessary incidentals such as laundry and dry cleaning for employees and eligible family members. (Expenses relating to actual transportation, baggage, and household effects do not fall within this category.)

- 1) Foreign Per Diem rates are based primarily on costs reported in the Hotel and Restaurant Report (**Form DS-2026**) submitted by foreign posts.
- 2) Payment is provided to employees and eligible family members for daily expenses while on temporary travel status on official business away from an official post of assignment.
- 3) Reimbursement may be authorized based on Actual Subsistence Expenses for travel involving special or unusual circumstances. The reimbursement of actual and necessary itemized subsistence expenses shall not exceed 300% of the applicable foreign travel per diem allowance (rounded to the next higher dollar). Approval for actual expense reimbursement must be gotten prior to beginning travel.
- 4) Per Diem for foreign areas is calculated in two portions: the maximum lodging amount and a portion for meals and incidental expenses.
- 5) Receipts for lodging are necessary to support actual expenses for claims.
- 6) Per Diem allowance is paid following submission of a Travel Reimbursement Voucher or online through Travel Manager.
- 7) It is not subject to taxes.

WHILE IN A FOREIGN AREA

Temporary Quarters Subsistence Allowance ([DSSR 120](#) and [DSSR Section 960 TQSA Worksheet](#))

The Temporary Quarters Subsistence Allowance (TQSA) is available to pay the costs of temporary quarters, meals, and laundry and dry cleaning expenses after initial arrival at a foreign post or upon final departure from the post. Post will determine if you receive this allowance. Most posts make every effort to put you into permanent quarters upon arrival or prior to final departure.

Calculate claims on [DS-120, Temporary Quarters Subsistence Allowance \(TQSA\) \(DSSR 120\)](#).

Process your claim using the [SF-1190, Foreign Allowance Application, Grant and Report](#).

- 1) This allowance is paid for reasonable costs for periods up to 90 days after first arrival at post and, when authorized, for 30 days immediately preceding final departure from post. The 90 and 30-day periods may be extended up to an additional 60 days when the head of an agency determines that compelling reasons beyond the control of the employee require continued occupancy of temporary quarters.
- 2) It is not paid concurrently with the Living Quarters Allowance ([see exception at 124.1](#)) and Post (Cost of Living) Allowance.
- 3) It is intended to assist in covering the average cost of adequate but not elaborate or unnecessarily expensive accommodations in a hotel, pension, or other transient-type quarters at the post of assignment, plus reasonable meal and laundry expenses.
- 4) Actual expenses are reimbursed up to a maximum rate, based on the foreign post per diem rate as shown in Section 925 of the Standardized Regulations. Maximum rates payable also depend upon the age and number of family members.
- 5) Submit evidence of daily costs at post on the [Section 960 TQSA Worksheet](#), or form DS-0120, in support of a [SF-1190 for TQSA](#).

Living Quarters Allowance ([DSSR 130](#), [920](#), and [LQA Worksheet](#))

The Living Quarters Allowance is authorized to cover the annual cost of suitable and adequate living quarters for the average employee and family, if government quarters are not provided at post.

Calculate expenses on the [DS 130 LQA, Living Quarters Allowance Annual/Interim Expenditures Worksheet \(DSSR 130\)](#).

Process your claim using the [SF-1190, Foreign Allowance Application, Grant and Report](#).

- 1) This allowance is not paid concurrently with the temporary quarters subsistence allowance (see exception at [DSSR 132.41](#)). It is not paid if government quarters are available.
- 2) It covers the average employee's costs for rent, heat, light, fuel, gas, electricity, water, and trash and garbage disposal ([DSSR section 960 LQA worksheet](#)).
- 3) The allowance is designed to be paid at an amount equal to the employee's allowable expenditures up to the applicable maximum rate listed by foreign post in [Section 920](#).
- 4) The maximum rates vary by post costs, grade, and family size.
- 5) It is paid with biweekly salary; it is not subject to federal income tax.

Extraordinary Quarters Allowance (DSSR 138, 920 and 960 EQA Worksheet)

Extraordinary Quarters Allowance (EQA) is designed to assist with lodging and meal costs when it is determined that an employee and eligible family members must necessarily vacate their permanent quarters due to U.S. Government renovations/repairs or other unhealthy or dangerous conditions for a time not to exceed 90 days. If the permanent quarters do not require vacating, but kitchen facilities are unavailable, then the meal portion alone of the EQA may be paid.

Calculate expenses on the [DS 138 EQA Extraordinary Living Quarters Allowance \(DSSR 138\)](#).

Process your claim using the [SF-1190, Foreign Allowance Application, Grant and Report](#). Lodging receipts are required.

Post (Cost of Living) Allowance (DSSR 220, 920 and 960 Omnibus Exhibit)

Post (Cost of Living) Allowance, referred to as COLA, is authorized to reimburse for certain excess costs and to compensate for serving at a post where the cost of living (excluding the cost of quarters and the cost of eligible family members' education) is substantially higher than in the Washington, DC, area.

- 1) It is determined by biennial review of reports from posts and reviewed every two weeks as international exchange rates fluctuate. (Posts experiencing hyper-inflation are not adjusted for incremental exchange rate fluctuations.) Prices reported are compared to Washington prices collected by the Bureau of Labor Statistics, U.S. Department of Labor.
- 2) This allowance is a percentage of spendable income—that part of the salary available after deductions for taxes, life insurance, retirement contributions, estimated housing costs, and savings.
- 3) It is payable upon arrival of employee or family at post unless they are receiving a temporary quarters subsistence allowance.

- 4) It varies by salary and family size.
- 5) Initiate Post Allowance using the [SF-1190, Foreign Allowance Application, Grant and Report](#). It is paid with biweekly salary and is not subject to federal income tax.

Post (Hardship) Differential ([DSSR 500](#), [920](#) and [960 Omnibus Exhibit](#))

The Post Differential, often referred to as a “hardship differential,” is designed to compensate for serving at a post with extraordinarily difficult or notably unhealthful conditions or excessive physical hardships. It serves as an incentive in recruiting and retaining personnel for locations where unusual hardship conditions exist.

- 1) This Post Differential is provided only to employees whose foreign residence is attributable to their employment by the U.S. Government. (That is, they are eligible to receive a Living Quarters Allowance).
- 2) It is paid to employees on temporary detail to one or more hardship posts from the 43rd day on of such detail.
- 3) It is subject to federal income tax.
- 4) Initiate Post Differential using the [SF-1190, Foreign Allowance Application, Grant and Report](#). It is paid with biweekly salary.
- 5) Posts having extremely adverse conditions carry a maximum of 35% differential. Posts having lesser degrees of hardship have differentials of 30%, 25%, 20%, 15%, 10%, and 5%.

Difficult to Staff Incentive Differential ([DSSR 1000](#))

(Also known as the “Service Needs Differential”) The head of agency or designee may grant the Difficult to Staff Incentive Differential (DTSID) to an employee assigned to a differential post of 15%, 20%, 25%, 30%, or 35% when especially adverse conditions of environment warrant additional pay as a recruitment and retention incentive to fill the employee’s position at that post.

The amount of the DTSID is 15% of basic compensation and is subject to Federal income tax.

Restriction (in Law): The combination of Danger Pay for the post of assignment plus the DTSID cannot exceed 35% of basic compensation. Therefore, if Danger Pay becomes effective at a post (where Danger Pay is 25%, 30% or 35%), the DTSID would be reduced or eliminated while Danger Pay is in effect.

Danger Pay Allowance ([DSSR 650](#), [920](#) and [960 Omnibus Exhibit](#))

The Foreign Service Act of 1980 initially mandated Danger Pay. This allowance was authorized to provide additional compensation above basic compensation for service at foreign posts on the basis of civil insurrection, civil war, terrorism, or wartime conditions that threaten physical harm or imminent danger to the health and well-being of employees.

Initiate Danger Pay using the [SF-1190, Foreign Allowance Application, Grant and Report](#).

- 1) Danger pay does not apply where economic crime is the chief element of threat.
- 2) It may not exceed 35% of the basic compensation of employee.
- 3) It is subject to federal income tax.
- 4) This allowance may be paid to part-time and temporary duty employees, as well as to full-time employees.
- 5) The amount of danger pay allowance shall be at a rate between 15% to 35%, based on the determined level of danger and the presence of non-essential personnel and eligible family members.

Education Allowance ([DSSR 270, 920, DS-270 Education Worksheet](#))

The Education Allowance is available to assist in meeting the uncompensated, necessary, and extraordinary expenses of educating eligible family member children while serving in a foreign country. It is designed to help in providing adequate elementary and secondary education for children while overseas, in place of services normally provided without charge by public schools in the United States.

Calculate allowable expenses on the [DS 270, Education Allowance Worksheet \(EDA\) \(DSSR 270\)](#).

Process your claim using the [SF-1190, Foreign Allowance Application, Grant and Report](#).

- 1) It is granted at posts where the cost of adequate schooling exceeds the cost in a U.S. public school, grades K-12.
- 2) If adequate schools are available at post and the child is sent to school away from post, no higher allowance than the at-post rate will be paid. If some grades at post are inadequate, then an additional higher boarding school allowance is established for the inadequate grades (see item 4 below). If a school at post is adequate and the child goes away from post, tuition, room and board, and periodic transportation to and from post may be reimbursed.
- 3) In addition to the at-post rate (when a child attends a school at the foreign post), a supplementary instruction allowance up to a maximum amount per school year may be paid. Its purpose is:
 - instruction in basic American subjects or advanced placement courses not offered by the local school
 - necessary language tutoring if the local school offers its curriculum in a foreign language

- additional instruction to enable the student to enter a grade or remain in the same grade in school (see [DSSR 274.12a](#) and [276.9](#) for amount and allowable expenses)
- additional instruction to complete successfully the current school year for a student returning to post following authorized/ordered evacuation
- instruction for a Gifted and Talented (GT) academics-only program if the school does not offer a GT or equivalent program. (See [DSSR 274-12a](#) and [276.9](#) for amount and allowable expenses).

To be reimbursable, the supplementary instruction must be given by a competent person other than the employee or a family member.

- 4) If local schools are inadequate, a higher allowance (away from post) will assist with costs of tuition, room and board, and periodic transportation for adequate schooling elsewhere. Effective July 2007, the away-from-post allowance also defrays once-yearly shipping expenses for unaccompanied personal baggage between the employee's foreign post and the school. At the election of the employee, in lieu of the transportation of the unaccompanied personal baggage, the costs incurred to store the baggage at or in the vicinity of the school during the dependent's annual trip between the school and the employee's duty station may be paid or reimbursed to the employee. Travel may be allowed between the school and the home of a designated relative or family friend or to join the parent at any location as long as the expense does not exceed the cost between post and school. The away-from-post allowance up to the maximum may be used in these circumstances for boarding schools in the United States or abroad. If the student attends a public school in the United States and resides with friends or relatives other than parents, a set room and board cost, nonresident public school fees, periodic transportation to/from post, and local school transportation costs to/from private residential or non-dormitory facility on school days are allowable up to the maximum rate of the allowance.
- 5) In situations where school attendance is not practical, an allowance for homeschooling-oriented online or correspondence courses covers the cost of tuition, books and supplies, airmail postage, and online advisory service for lesson correspondence and material. See [DSSR 274.12b](#) for amounts and [DSSR 277.3](#) for allowable expenses.
- 6) If the school at post charges allowable nonrefundable one-time fees (e.g., registration, matriculation, building), the fees may be granted in addition to the basic allowance.
- 7) A special needs child or a child with a learning disability may receive a special allowance for education either at post or away from post without reference to the rates set for that post. See [DSSR 274.12c](#) for rates and [DSSR 276.8](#) for allowable expenses.
- 8) You must apply for the education allowance at post ([SF-1190](#) and [DSSR section 960 DS 270 Education Allowance Worksheet](#)).

- 9) The education allowance is paid to the employee as reimbursement upon presentation of receipts. For more information, see [DSSR 275](#), Payments.
- 10) No education allowance is available if the child attends school in the United States while a parent with legal custody also resides in the United States.
- 11) Employees may be reimbursed against the school “at post” allowance for education costs when the school has established a program to provide continuity of education via the Internet when the post is under evacuation ([DSSR 621.1d0](#), [Education Allowance](#)).

Educational Travel ([DSSR 280](#))

Educational Travel covers annual round-trip travel expenses of children between post and a secondary school, undergraduate or graduate institution, or an accredited post-secondary vocational or technical school.

- 1) It covers actual expenses for transportation of the student at lowest available fare rates, travel per diem, and expenses for unaccompanied personal baggage between the employee’s foreign post and the school. At the election of the employee, in lieu of the transportation of the unaccompanied personal baggage, the costs incurred to store the baggage at or in the vicinity of the school during the dependent’s annual trip between the school and the employee’s duty station may be paid or reimbursed to the employee, provided that the storage costs do not exceed those of shipping the UAB from school to post.
- 2) Either the educational travel or the education allowance may be paid for secondary-school students (grades 9-12). It is generally advantageous to choose the education allowance.
- 3) To be eligible for post-secondary educational travel, the student must be enrolled full-time in a program at an undergraduate, graduate, or post-secondary vocational or technical institution and must not have reached his/her 23rd birthday. (This age ceiling can be extended further if military service intervenes, on a year-for-year basis.) The age limit for high school travel is up to the 21st birthday.
- 4) The annual trip for educational travel is defined as one round trip at any time within any one 12-month period of the eligible child’s schooling. Any portion of the round trip not used in the 12month period does not accrue to the subsequent period.
- 5) Educational travel is available in addition to any other travel for which the child may be eligible (i.e., home leave, transfer, and rest and recuperation).
- 6) Educational travel may commence from either school or post.
- 7) A return trip to post is not authorized under educational travel where the employee’s transfer to the United States or departure for home leave is anticipated within 30 days of the scheduled date of the child’s departure for the post.

8) The travel-authorizing officer generally writes educational travel orders at post.

(Also see [DSSR section 960 Omnibus Exhibit, Educational Travel](#).)

Representation Allowances ([DSSR 300](#))

This allowance may be granted to American or Foreign Service National (FSN) employees or to adult family members. Its purpose is to defray expenditures for official entertaining and related authorized activities of employees in establishing and maintaining those relationships valuable to the U.S. Government in furthering foreign policy objectives.

Allowable activities include entertainment of a protocol nature, such as on the Fourth of July and other holidays and important occasions; entertainment of members of the U.S. Government other than solely those who are members of the Executive Branch and their families; and entertainment by employees to promote personal relationships that are necessary to the performance of their duties.

This allowance is available under the following conditions:

- 1) Only those expenses incurred abroad are allowable.
- 2) Claims not covered due to insufficient funds may be tax deductible, when expenses are properly certified by appropriate authorizing officials. (See [IRS Publication 516](#).)
- 3) Because of variable factors, posts are not classified for representation allowances nor are a table of rates prescribed. Rates are based on an annual review and analysis of each post's requirements based upon previous expenditures, cost of living at post, political and economic importance of post, and the relative requirements of the several categories of personnel at diplomatic missions.
- 4) Vouchers for previously authorized expenses must be submitted.

Official Residence Expenses (ORE) ([DSSR 400](#))

In order to carry out the representational functions cited earlier, a principal representative at a post often requires reimbursement for those unusual housekeeping expenses incurred in the operation and maintenance of an official residence. Keeping official residences staffed and operational during intervals such as the recall or transfer of the principal representative also incurs official residence expense.

The Secretary of State has been given authority to designate the positions at post that qualify as principal representative positions. Generally, the principal representative must personally pay 3.5% of his or her salary toward usual household expenses, on an annual basis, unless total expenses are less than the 3.5%, in which case s/he may decline to do so.

Reimbursement of the official residence expenses (ORE) is based on the normal living pattern of principal representatives at the posts. It is also based on the difference between normal housekeeping expenses and the cost the principal representative is required to bear and the size and condition of the official residence at the post. It should be noted that:

- 1) reimbursement is paid in a lump sum to the employee; and
- 2) vouchers must be submitted for specific expenses.

The above information answers the allowance questions most frequently asked by Foreign Service employees and their family members. There are other, non-DSSR benefits available to you, such as a consumables allowance, a layette allowance, and medical travel allowance, which are not covered in this section. If unable to locate the allowance information that applies to you in the [Standardized Regulations](#) or the [Foreign Affairs Manual](#), you should be able to locate specific information at the [Office of Allowances](#), or from your personnel officer or the administrative staff at your post.

WHEN RETURNING TO THE UNITED STATES

Home Service Transfer Allowance ([DSSR 250](#))

The Home Service Transfer Allowance provides benefits for those persons returning from a foreign post assignment to the United States. It defrays expenses incurred by an employee in establishing a residence in the United States after the employee agrees, in writing, to serve 12 months in U.S. Government service.

Calculate claims on the [DS-250, Home Service Transfer Allowance \(HSTA\) \(DSSR 250\)](#).

Process your claim using the [SF-1190, Foreign Allowance Application, Grant and Report](#).

- 1) The Miscellaneous Expenses ([DSSR 252.1](#)) and Wardrobe Expenses ([DSSR 252.2](#)) portions are processed under the same procedures and guidelines as discussed above in the Foreign Transfer Allowance. Because the wardrobe expense portion is payable only between widely varying climatic zones, it is not available on transfers to the conterminous U.S.
- 2) The Subsistence Expense portion ([DSSR 252.3](#)) offsets costs of temporary lodging, meals, dry cleaning, and laundry for up to 60 days. This may be extended for up to an additional 60 days when, in the judgment of the head of an agency, there are compelling reasons beyond the control of the employee.
- 3) Actual expenses are reimbursed up to a predetermined maximum rate, based on the standard CONUS (Continental United States) per diem rate (not the rates established by locality). Maximum rates payable also depend upon the age and number of family members. There is also a fixed rate reimbursement not adopted in the FAM for foreign affairs agencies.

- 4) The Lease Penalty Expense ([DSSR 252.4](#)) portion helps offset the expense of a lease penalty unavoidably incurred abroad as a result of a transfer to the United States by an employee receiving the living quarters allowance. Reimbursement and certification are as discussed earlier under Foreign Transfer Allowance.
- 5) Funds for the subsistence-expense portion of the Home Service Transfer Allowance may be advanced by the authorized disbursing officer. The FAM does not authorize advance of other portions of this allowance. (However, employees of non-foreign affairs agencies may still be granted advances of the other portions under the DSSR.)
- 6) Final claim and payments are made upon application with supporting receipts. The Home Service Transfer Allowance is claimed after arrival at the new U.S. post of assignment using [SF-1190](#) submitted through the employee's Bureau.

Evacuation Payments ([DSSR 600](#))

Calculate claims on the [DS-600 – Evacuation Payments Worksheet \(EPW\)](#).

Authority is granted to facilitate payment of salaries, post differential, and allowances in the event of an emergency evacuation or authorized departure of employees or their eligible family members, or both, from post because of military action or because of imminent danger to their lives.

Travel expense allowances are granted to and from the designated safe haven, usually the continental United States. Your eligible family members may travel to any place in the continental United States, while employees are authorized travel only to Washington or another duty station.

Air freight may be authorized for both departure from and return to post. Although conditions may preclude shipments from post, shipments back to post may still be authorized. In lieu of an air freight shipment when evacuating from a post, an air freight replacement allowance may be authorized.

Following arrival at the authorized safe haven, a daily local transportation allowance of \$25 is authorized regardless of family size.

The Subsistence Expense Allowance (SEA, [DSSR 632](#)) commences on the date following arrival at the authorized safe haven and terminates when the evacuation is ended, or on the 181st day after the evacuation order is issued, whichever arrives first. The rate of payment varies according to your use of commercial or non-commercial lodging, and reduces after 30 days following arrival at the authorized safe haven. A higher lodging amount may be approved for special family composition. The following conditions therefore exist:

- 1) The maximum period covered is 180 days.
- 2) It provides salary advance for 30 days, if necessary, and continuance or adjustment of allowances at evacuated post, depending upon circumstances.

- 3) Salary will continue and certain allowances may continue to be paid for up to 180 days, but regulations provide for terminating or reducing the Post Differential, Danger Pay and most allowances after various periods of absence from the post and under other varying conditions. See [DSSR 621](#).
- 4) Special allowances may be paid to offset the direct added expenses incident to the evacuation. These expenses normally are those incurred for travel, meals, lodging, children's education, and miscellaneous items.
- 5) It is paid by various methods to employee, adult eligible family members, or a designated representative of the employee.

Payment of an education allowance may be affected by evacuation, but the circumstances are so specific that you should refer to [DSSR 633](#).

Under educational travel, the official safe haven replaces the post as the travel destination from school, if the parent so elects.

RESOURCES AND REFERENCES

Click an office or organization below for contact information and to learn more.

[The Transition Center at FSI](#)

[Transition Center's Overseas Briefing Center](#)

[Transition Center's Training Division – Foreign Service Life Skills](#)

Related Transition Center Training:

[Regulations, Allowances and Finances in the Foreign Service Context \(MQ 104\)](#)

[Office of Allowances \(A/OPR/ALS\)](#)



27 - TRAVEL AND LEAVE BENEFITS

All employees earn leave and travel benefits in accordance with their status in the Foreign Service. Family members also qualify for certain benefits.

ANNUAL LEAVE (3 FAM 3410 AND 3 FAH-1 H-3510)

Employees accrue annual leave on the following basis:

Years of Service	Per Pay Period	Per Year
1-3	4 hours	13 days
3-15	6 hours	20 days
15+	8 hours	26 days

The years of service are based on the employee's service computation date, which generally includes all federal government service. Employees are paid for accrued annual leave upon separation or retirement.

Leave Ceilings

The maximum amount of annual leave that may be accrued and carried over from one leave year to another is 240 hours (30 days) if serving on a domestic assignment and 360 hours (45 days) if serving overseas. (The ceiling for SES and SFS members is 720 hours — 90 days.)

Employees who transfer to a domestic assignment from an overseas assignment and have an annual leave balance of between 240-360 hours may carry a personal ceiling with them on the domestic assignment. For example, when an employee transfers back to the U.S. from an assignment abroad with 340 hours, 340 hours will become the employee's personal ceiling for that leave year. If the number of hours of annual leave drops to 270 at the end of the leave year, the employee will have a new personal ceiling of 270 hours for the next leave year. If the employee's annual leave balance drops to 180 at the end of that leave year, he or she will then have the regular 240-hour leave ceiling while serving domestically.

NOTE: The leave year generally corresponds with the calendar year, and accrued annual leave over the maximum must be used by the end of the leave year to avoid forfeiture.

Restoring Forfeited Annual Leave

Employees with leave balances above the leave ceiling at the end of the leave year may qualify for restoration of annual leave forfeited because of administrative error, illness, exigencies of public business, or national emergency work. To qualify for restoration of forfeited leave, employees must be able to show that they scheduled leave which later was cancelled or attempted to schedule leave, a request which was denied. An employee whose request to schedule leave was denied must try again to schedule it. To qualify for restoration of leave that was forfeited because of the exigencies of public business (the most common reason), an employee must submit written requests for annual leave before the end of pay period 23 (usually the end of November). When denying leave, the supervisor or manager must document in writing the reason for its denial.

In the Department of State, Executive Directors of regional and functional bureaus have the delegated authority to approve restoration of annual leave. Restored leave is placed in a separate annual leave account and generally must be used within two years after restoration.

A Department Notice and cable are issued annually describing the leave restoration requirements, the process for requesting restoration of forfeited leave, and other leave restoration issues.

Voluntary Leave Bank Program (VLBP) (3 FAM 3340)

To be eligible to receive leave from the Voluntary Leave Bank Program (VLBP), an employee must be a member of the Leave Bank (must have contributed 4, 6, or 8 hours of annual leave to the bank during the open enrollment season) and must be experiencing a medical emergency or have a family member (as defined per [3 FAM 3340 - Shared Voluntary Leave Programs](#)) with a medical emergency that is likely to require the employee's absence from duty for a prolonged period of time. The employee must have exhausted all accrued annual and sick leave and face a period of leave without pay of at least 24 work hours for a full-time employee or 30 percent of the average number of work hours in a part-time employee's biweekly schedule. The Leave Bank Board is responsible for determining how much leave can be provided to a member, and for the equitable distribution of leave available in the pool.

A Department Notice and cable are issued annually describing provisions of the Voluntary Leave Bank Program.

Voluntary Leave Transfer Program (VLTP) (3 FAM 3340)

Under the Voluntary Leave Transfer Program (VLTP), federal employees may donate annual leave directly to eligible colleagues who are absent from duty due to a personal or family medical emergency and who have exhausted their available paid leave which may result in a substantial loss of income.

To be eligible for the Voluntary Leave Transfer Program (VLTP), a Foreign Service or Civil Service employee must be experiencing a medical emergency or have a family member with a medical emergency that is likely to require the employee's absence from duty for a prolonged period of time. The employee must be facing a period of absence from duty without available paid leave (accrued annual or sick leave) because of the medical emergency is or is expected to be at least 24 work hours for a full-time employee or 30 percent of the average number of work hours in a part-time employee's biweekly schedule. Employees serving on Family Member Appointments overseas are eligible to participate in the VLTP.

Some posts have adopted a VLTP for Locally Employed Staff, but because local leave systems are separate and distinct, it is not possible for U.S. citizen federal employees to contribute to locally employed staff, or vice versa.

A Department Notice and cable are issued annually describing provisions of the Voluntary Leave Transfer Program.

SICK LEAVE (3 FAM 3420 and 3 FAH-1 H-3420)

Employees accrue sick leave at the rate of four hours per pay period, or 13 days per year, and there is no maximum limit on accumulation.

Use of Sick Leave

Sick leave may be used under the following conditions:

- 1) when incapacitated for performance of duty, because of sickness, injury, or pregnancy and confinement; or exposure to contagious disease;
- 2) for medical, dental, or optical examination or treatment;
- 3) for general family care (to care for an immediate family member for illness, injury, or medical treatment);
- 4) for adoption-related activities;
- 5) for bereavement purposes; or
- 6) to care for a family member with a serious health condition.

General Family Care or Bereavement Purposes A covered full-time employee may use up to 104 hours (13 workdays) in a leave year for general family care—caring for a family member with a physical illness or injury or a mental illness, or accompanying him or her to medical appointments—or for bereavement purposes.

Sick Leave to Care for a Family Member

A full-time Federal employee may use a total of up to 12 administrative work weeks of accrued sick leave each leave year to care for a family member with a serious health condition. If an employee previously has used any portion of the 13 days of sick leave for general family care or bereavement purposes in a leave year, that amount must be subtracted from the 12-week entitlement. If an employee has already used 12 weeks of sick leave to care for a family member with a serious health condition, he or she cannot use an additional 13 days in the same leave year for general family care purposes.

Family member means an individual with any of the following relationships to the employee:

- Spouse and parents of the spouse;
- Sons and daughters, including adopted children and stepchildren, and their spouses;
- Parents and their spouses;
- Brothers and sisters and their spouses;
- Grandparents and grandchildren and their spouses;
- Domestic partner and parents of the domestic partner, including domestic partners of any individual in paragraphs (2) through (5) of this definition; and
- Any individual related by blood or affinity whose close association with the employee is the equivalent of a family relationship.

Serious Health Condition

The term “serious health condition” has the same meaning as used in the Office of Personnel Management’s regulations for administering the [Family and Medical Leave Act of 1993 \(FMLA\)](#). That definition includes such conditions as AIDS, cancer, heart attacks, strokes, severe injuries, Alzheimer’s disease, pregnancy, and childbirth. The term “serious health condition” is not intended to cover short-term conditions for which treatment and recovery are very brief. The common cold, the flu, earaches, upset stomach, headaches (other than migraines), routine dental or orthodontia problems, etc., are not serious health conditions unless complications arise.

Sick Leave for Adoption

Employees are permitted to use sick leave for purposes related to the adoption of a child (there is no limit on usage). Employees may use sick leave for appointments with adoption agencies, social workers, and attorneys; court proceedings; required travel; and any other activities necessary to allow the adoption to proceed. However, sick leave may not be used for the purpose of bonding with a newly adopted child.

Disposition of Sick Leave

Employees who entered government service prior to January 1, 1984, and are covered under what is sometimes called the “old” retirement system (FSRDS – Foreign Service Retirement and Disability System or CSRS – Civil Service Retirement System) may use accrued sick leave to gain additional service credit for retirement purposes at the rate of 176 hours of sick leave for each additional month of service credit (2,080 hours for one year).

The rules are slightly different for employees covered by the Foreign Service Pension System (FSPS) or by the new Civil Service pension systems (FERS, FERS-RAE, and FERS-FRAE). The unused sick leave is not counted in determining average pay or annuity eligibility. However, at retirement, the employee will receive:

- 50 percent of unused sick leave in the case of an entitlement to an immediate annuity, and based on a separation from service from October 28, 2009, through December 31, 2013, and
- 100 percent of unused sick leave in the case of an entitlement to an immediate annuity occurring after December 31, 2013.

In the case of any employee who is excepted from coverage under the leave provisions in 5 U.S.C. chapter 63 by section 6301(2) (x) through (xiii) (i.e., chiefs of mission and certain political appointees), the employee’s days of unused sick leave include any days of sick leave standing to the employee’s credit when he or she was excepted from Title 5 leave coverage.

Family and Medical Leave Act (FMLA) (3 FAM 3530)

The Family and Medical Leave Act of 1993 provides federal employees who have 12 months of government service with the entitlement to 12 work weeks of unpaid leave during any 12-month period for the following purposes:

- the birth of a son or daughter of the employee and the care of that child;
- the placement of a child with the employee for adoption or foster care;
- the care of a child, spouse, or parent of the employee who has a serious health condition;
- a serious health condition of the employee that makes the employee unable to perform any one or more of the essential functions of the job; or
- qualifying exigency leave arising because the spouse, son, daughter, or parent of the employee is on covered active duty in the Armed Forces or has been notified of an impending call or order to covered active duty.

An employee also is entitled to 26 weeks of unpaid leave under the FMLA in a single 12-month period to provide care for a covered servicemember who has a serious injury or illness incurred by the member in the line of duty on active duty in the Armed Forces – or has a condition that existed before the beginning of the member's active duty that was aggravated by service in the line of duty on active duty in the Armed Forces – that may render the member medically unfit to perform his or her duties.

An employee may elect to substitute other paid time off, as appropriate, for any period of unpaid leave under the FMLA. When medically necessary, leave may be taken intermittently or the employee may work a part-time work schedule.

If not medically necessary, an intermittent or part-time work schedule requires agreement of both the supervisor and the employee.

HOME LEAVE (3 FAM 3430 and 3 FAH-1 H-3430)

The purpose of home leave is to ensure that all employees sent overseas for extended periods to represent the United States undergo periodic reorientation and re-exposure to the United States. All employees must take home leave, as it is a statutory requirement. Foreign Service employees who are assigned abroad earn home leave at the rate of 15 days for each year of overseas service. There is no maximum limitation on the accrual of home leave. Employees are not paid for unused home leave upon separation or retirement. Home leave can be used only in the United States, in the U.S. Commonwealths, or in the territories and possessions of the United States.

Home leave should be taken in one continuous period, although, with approval in advance from CDA, it may be interrupted for training, consultation, or for other purposes. Any trips made outside of the United States before, after, or during the home leave must be charged to annual leave, leave without pay, or compensatory time off.

Home leave is normally taken at the end of the tour, and most tours are 24 to 36 months, depending upon the post differential rate. Except for posts experiencing extraordinary circumstances as determined by the Director General of the Foreign Service, a minimum period of 18 months of continuous overseas service is required to qualify for home leave. Time spent in the United States on annual leave, emergency visitation travel, rest and recuperation (except R&R from posts experiencing extraordinary circumstances), and/or any time in a non-pay status will delay the 18-month minimum period of eligibility.

Eligible family members residing at post (or students on education allowances or educational travel who reside at post when possible during holidays and school breaks) qualify for home leave based on the eligibility of the employee. Children must be under 21 or, regardless of their age, be unmarried and incapable of self-support in accordance with the definition of EFMs in [14 FAM 511.3](#). Normally, the employee and family members travel together on home leave.

At least 10 days of home leave is mandatory following 12 months of service at posts experiencing extraordinary circumstances as identified by the Director General. Employees extending their tour of duty to 24 months at such posts must take a minimum of 10 days of home leave after 12 months and an additional minimum of 10 days at the end of the assignment or they must take a minimum of 20 days at the end of the tour. (Foreign Service officers returning to a domestic assignment who are ineligible for home leave because they will not return to service abroad due to mandatory retirement but who meet all other home leave eligibility criteria must take 10 days of transition leave at the end of 12 months of service at a post experiencing extraordinary circumstances. See [3 FAM 3464.3 in 3 FAM 3460 Paid Leave—Other Paid Leave](#).)

The amount of home leave that can be authorized varies depending upon the employee's next assignment. If the employee's next assignment is overseas, the amount of home leave that can be authorized varies between 20 days (minimum) to 45 days (maximum), with 20 days as the normal, established standard. Employees returning to the U.S. for a domestic assignment are not required to take home leave but may take a maximum of 25 days.

Under specified circumstances, the leave may be deferred for up to six months. Requests for exceptions on the prescribed time limits are considered on a case-by-case basis. All home leave that is approved is taken in working days, not on an hourly basis.

The only expense paid by the U.S. Government in connection with home leave is the round-trip air fare (and per diem while in travel status) for the employee and family members from post to the home leave address of record that is officially documented on the OF-126 form, Foreign Service Residence and Dependency Report.

Expenses for food, lodging, and other expenses connected with home leave are the responsibility of the employee. Since home leave is a statutory requirement, all of the unreimbursed expenses for the employee (but not for EFMs) are tax deductible. Receipts should be retained, and employees may wish to consult with a tax advisor before filing tax returns.

Home leave is not authorized for Department of State Civil Service employees serving under Limited Non-career Appointments (LNAs) or other temporary Foreign Service appointments when they return to a domestic position upon completion of the assignment. See [3 FAM 3464.3](#) in [3 FAM 3460 Paid Leave – Other Paid Leave](#) for policies on transition leave for Civil Service employees and certain Foreign Service employees returning from overseas service.

REST AND RECUPERATION TRAVEL (R&R) ([3 FAM 3720](#) and [3 FAH-1 H-3720](#))

The purpose of R&R is to give employees relief from onerous conditions at the post of assignment. Approximately 70 percent of all posts worldwide are certified for R&R, with the majority of the non-certified posts in Western Europe. If a post is R&R certified, employees are eligible to take one R&R trip during a two-year tour and two trips during a three-year tour that is unbroken by home leave. R&R travel must begin and end at post, and the time away from post is charged to annual leave. See [3 FAH-1, 3722, Exhibits 1-5](#) for a list of posts certified for R&R and their designated relief areas.

Employees have the choice of traveling to:

- the designated overseas relief point;
- another overseas location, provided that the purpose and objectives of R&R travel are met, and cost constructing against the travel costs to the designated relief point; or
- any city in the United States or its Commonwealths, territories, or possessions, including American Samoa, Puerto Rico, Guam, the Northern Mariana Islands, and the U.S. Virgin Islands.

Employees or family members who travel both to a point abroad and to the U.S. on their R&R trip must cost-construct against the official relief point abroad, not against a destination in the U.S.

Normally, R&R is not taken during the first or the last six months of the tour. Employees who fail to complete their full tour of duty will be required to repay all R&R travel expenses incurred, including those of their eligible family members, except in circumstances described in [3 FAM 3722](#). The eligibility of family members for R&R stems from that of the employee, and once the employee is eligible, that eligibility is usually automatically extended to family members residing at post. Employees and family members may travel at separate times and to separate locations.

The family may take R&R even if the employee is not able to travel. Travel eligibility for children ceases at age 21, except for unmarried children of any age who are incapable of self-support (see the definitions of eligible family members in [14 FAM 511.3](#)).

OTHER ABSENCES IN PAY STATUS

There are a variety of other situations that may qualify for time off. Read the FAM references for full details on the following situations:

- Military Leave ([3 FAM 3440](#))
- Court Leave ([3 FAM 3450](#))
- Absence for Maternity or Paternity Purposes ([3 FAM 3350](#))
- Local Holidays ([3 FAH-1 H-3462](#))
- Leave to Serve as a Bone Marrow or Organ Donor ([3 FAM 3464.6](#))
- Excused Absences (Administrative Leave) ([3 FAM 3464](#))
- Blood Donations ([3 FAM 3464.1\(5\)](#))
- Absences of Less than One Hour ([3 FAH-1 H-3461.3](#))
- Voting ([3 FAH-1 H-3463](#))
- Time Zone Dislocation ([3 FAH-1 3464](#))
- Transit Time ([3 FAM 3463](#))
- Packing and Unpacking ([3 FAH-1 3465](#))

Advances of Leave

- Annual Leave ([3 FAM 3416](#))
- Sick Leave ([3 FAM 3428](#))

Unpaid Leave

- Leave Without Pay (LWOP) ([3 FAM 3510](#)) (Also see OPM's [Effect of Extended LWOP on Federal Benefits and Programs](#))

- Absent Without Official Leave (AWOL) ([3 FAM 3520](#))

EMERGENCY VISITATION TRAVEL (EVT) ([3 FAM 3740](#); [3 FAH-1 H-3740](#))

Emergency Visitation Travel (EVT) allows an overseas employee, spouse or domestic partner (as defined in [3 FAM 1610](#)) to travel to the location of an ill, injured or deceased family member for certain family emergencies. Only one individual is eligible to travel on EVT at a time; that is the person directly related to the ill, injured or deceased person (for exceptions, see [3 FAM 3744 General Provisions](#), paragraphs D and E).

There are five categories of EVT:

- Medical EVT is authorized when a family member is facing imminent death (i.e., death within days).
- Eldercare EVT is authorized to care for a parent who has become incapacitated and requires medical treatment or assessment of his or her living situation and/or care.
- Death EVT is approved for travel to the funeral of a family member, which in this EVT category includes siblings.
- Unusual Personal Hardship EVT is requested in situations of extreme and unusual emergency involving a family member.
- Unaccompanied Post EVT is authorized in cases where an employee at an unaccompanied post is critically ill or injured and the Foreign Service Medical Provider (FSMP) determines that family member(s) and/or agent should be called to his or her bedside.

For purposes of Medical, Eldercare and Unusual Personal Hardship EVT, eligible family members are defined as: the spouse or domestic partner of the employee; the parents, including stepparents or adoptive parents; and the children, including stepchildren, adopted children, and those who are or were under legal guardianship of the employee and the employee's spouse or domestic partner.

For purposes of Death EVT, travel to attend the funerals of siblings, including stepbrothers and stepsisters of the employee, spouse or domestic partner, is authorized as well.

For purposes of Unaccompanied Post EVT only, the term "family members" includes eligible family members as defined in [14 FAM 511.3](#) and may include other immediate family (parents/guardians or siblings, including stepparents or stepsiblings, and nondependent children), regardless of whether such individuals are designated on the employee's assignment travel orders.

“Agent” ordinarily is an individual other than a family member who holds medical power-of-attorney for the employee.

See [3 FAM 3745 Definitions](#) for more information.

The Office of Medical Services, Foreign Programs (MED/FP) is responsible for determining eligibility for Medical EVT for all Foreign Affairs agencies. Only one trip is approved for each serious illness or injury of an immediate family member. The patient or representative must authorize release of medical information to MED/FP by the physician or hospital. MED/FP will then proceed to contact the physician or hospital in order to determine whether or not the request meets Medical EVT criteria (see [3 FAH-1 Exhibit H-3742.1](#) for procedures).

Post HR authorizes Death EVT travel for an individual upon the death of his or her family member; MED approval is not part of this process ([3 FAH-1 Exhibit H-3743.1 for procedures](#)).

Eldercare EVT entitles an employee, spouse or domestic partner to two trips each throughout the employee’s career. Only the person directly related to the ill parent is eligible for Eldercare EVT travel. “Parent” may include the traveler’s mother or father, step-parents, adoptive parents or individuals who have stood in place of a parent. Both eldercare trips may be used for one parent. Employees, spouses or domestic partners decide when to use the travel benefit, and for which parent. An employee may also designate a spouse to travel in his or her place (this would be counted as one of the employee’s Eldercare EVT trips). Under no circumstances may an individual be deemed to have more than two parents for purposes of all EVT trips.

The first time an individual visits a parent under Eldercare EVT, that parent is designated for future medical EVT purposes also; only one other parent may be designated for EVT, regardless of gender. For example, an employee who is approved for two elder-care EVT trips to attend to a biological mother and a stepmother cannot be approved for a medical EVT for a biological father at a later time. Employees request Eldercare EVT Authorization through post HR to the Office of Employee Relations (HR/ER) by submitting a cable that includes a self-certification with the details of the parent’s health issue. See [3 FAH-1 H-3744.1 for procedures](#).

The Office of Employee Relations (HR/ER) has the authority to approve Unusual Personal Hardship EVT in extreme and unusual situations involving a family member. See [3 FAH-1 H-3745.1](#) for procedures.

If the traveler decides to commence travel prior to authorization, the employee must sign a Repayment Acknowledgement. Upon receipt, post HR can initiate travel arrangements. If the employee decides to seek reimbursement for a self-purchased ticket, reimbursement will depend on whether Fly America and other travel regulations and restrictions have been observed.

Employees assigned abroad who are away from post of assignment on TDY are eligible for EVT regardless of TDY location. Employees, spouses or domestic partners who are on other official travel (R&R or home leave) or on personal leave are eligible for cost-constructed EVT (see [3 FAM 3749.1](#)) as long as the traveler's EVT point of departure is not in the same country as the ill or deceased family member. Employees who are away from post of assignment should make every effort to consult with the EVT authorizing office and post management officer before initiating EVT travel. This consultation is essential in determining the most appropriate course for continuation of travel, and will minimize but may not exclude employee liability for fare change penalties, etc.

Travel may be authorized outside the United States to the location of the seriously ill, injured, or deceased immediate family member or incapacitated parent. Such travel is on a cost-constructed basis, not to exceed the travel cost from post to the separation residence of record.

Post HR coordinates directly with the corresponding offices of other foreign affairs agencies (USAID, Agriculture, Commerce and BBG); see [3 FAH-1 Exhibit H-3741 \(2\)](#).

All time away from post on EVT, with the exception of travel time to and from the place of emergency, is charged to annual or sick leave.

TRAVEL OF CHILDREN OF SEPARATED FAMILIES ([3 FAM 3750](#) and [3 FAH-1 H-3750](#))

This travel authority provides for the payment of one round trip per year to enable each child under age 21 of a member of the Foreign Service stationed abroad to visit either of the child's separated parents. Travel cannot be authorized within the employee's first or the last 30 days of assignment or return from home leave.

A child may travel to visit: (a) the member abroad if the child does not regularly reside with the member and the member is not receiving an educational allowance, educational travel, or voluntary separate maintenance allowance for the child; or (b) the other parent of the child if the other parent resides in a country other than the country to which the member is assigned, and the child regularly resides with the member and does not regularly attend school in the country in which the other parent resides.

See [3 FAM 3753.1](#) for a list of eligibility factors that apply to children. Stepchildren are eligible for this travel benefit. The benefit also can extend to children of tandem couples provided that the parents are stationed overseas, and all other eligibility factors for the travel benefit are met.

FAMILY VISITATION TRAVEL ([3 FAM 3730](#))

When a post has been designated by the Director General of the Foreign Service as an imminent danger area at which family members are not authorized to reside, employees who are serving at that post are authorized periodic travel to visit their family members at U.S. Government expense.

Generally employees are authorized up to two round trips for each 12-month period of service abroad. For a fractional part of a year, one trip may be authorized for each full six-month period of service in an imminent danger area. Time away from post, including travel time, is charged to annual leave.

Employees with family members located in the United States are authorized up to two roundtrips in each 12-month period, with no travel during the first or last three months of the tour. Trips must be spaced three months apart.

For employees with family members located abroad, more than two visits may be permitted during a 12-month period provided the cost does not exceed the cost of two round trips to Washington, DC. Visits to family members outside the United States are not permitted during the first or last four weeks of the tour, and a four-week interval must separate the trips.

When a post is designated for both family visitation travel and R&R travel, eligible employees have the option of taking two family visitation trips and no R&R, or they may elect to take one family visitation trip and one R&R. In exceptional circumstances involving unusual personal hardship, an individual may be authorized two family visitation trips and an R&R trip, if eligible. Requests for exceptions are approved by the Director General at the Department of State and counterparts in other foreign affairs agencies.

RESOURCES AND REFERENCES

Click an office or organization below for contact information and to learn more.

[The Transition Center at FSI](#)

[Transition Center's Overseas Briefing Center](#)

[Transition Center's Training Division – Foreign Service Life Skills](#)

Related Transition Center Training:

[Regulations, Allowances, and Finances in the Foreign Service Context \(MQ104\)](#)

[Office of Employee Relations Work/Life Division \(HR/ER/WLD\)](#)

[Office of Personnel Management](#)

[Foreign Affairs Manual \(FAM\) and Foreign Affairs Handbooks \(FAH\)](#)



28 - LEGAL ISSUES

SECTION 5

POWER OF ATTORNEY

Definition

A power of attorney (POA) is a document by which one person authorizes another to take actions on his/her behalf. The person signing the POA (generally referred to as the principal or the grantor) states, in effect, that s/he is not or cannot be present to perform a certain action or sign a certain document, and that s/he is authorizing another person (generally referred to as the attorney in fact or agent) to take that action or sign that document. A POA assures the person or institution that needs the signature that the principal will honor the signature of his/her attorney in fact (agent) and be legally bound by it, just as if the principal had been there and signed it. Do not confuse the term “attorney in fact” with attorney at law; your POA agent does not have to be a lawyer.

Frequently the principal designates his or her spouse as the agent; often each spouse gives a POA to the other. But the agent need not be a spouse. You might choose to give a POA to a parent, friend, lawyer, broker, banker, adult child, or accountant.

If you are signing another person's name, using authority that you hold under a POA, you should sign as follows: "John Smith, by Mary Smith as attorney in fact."

Types of Power of Attorney

There are two types of powers of attorney:

- 1) A general power of attorney says that the agent can do anything and everything on behalf of the person who signed it (the principal).
- 2) A special power of attorney (sometimes called a limited power of attorney) sets limits on what the agent or attorney in fact may do, or specifies the particular action that is to be taken on behalf of the principal. For example, the principal might authorize the agent to sell a car.

Another example might occur if a Foreign Service spouse traveled alone with a minor child. There are many countries where the authorities could stop the child from traveling without the written consent of the other spouse. The solution is to have an authorizing statement prepared by the second spouse, sealed at the country's foreign ministry, and given to the traveling spouse. Moreover, if a child is away from post for a significant period of time, e.g., at boarding school, and the parents are incapacitated, someone needs to have a special power of attorney to access funds for the minor's maintenance.

Either a general POA or a special POA can be limited in other ways. For example, it might be valid only until a certain date, during assignment to a particular country, or in the event of hostage taking, evacuation, or physical disability. The most common and familiar use of POAs (usually a special POA) at overseas posts is for cashing checks.

Health Care Power of Attorney

This specialized power of attorney designates someone to make medical decisions for you in case you are unable to do so. A medical directive includes both a health care POA and a living will, which gives your treatment preferences in case of terminal illness or permanent unconsciousness.

The State Department offers one free copy of "Five Wishes" to each employee as part of the Eldercare Program. This easy-to-use living will meets District of Columbia, Maryland, Virginia, and West Virginia requirements, although it may not be suitable for use outside of the U.S. Employees of other agencies can check with their employers or obtain documents online. (See "[Resources](#)," below).

In Virginia, Maryland, and the District of Columbia, a living will must be signed by two witnesses, with DC the most restrictive about who qualifies as a witness. All accept various forms.

Advantages and Disadvantages

Although it is obviously impossible to prepare for every conceivable emergency or contingency, families should reflect on the following activities and consider what would happen if the employee and/or spouse were unavailable:

- withdrawing funds from checking and savings accounts; financial institutions: generally have their own in-house POAs
- obtaining or extending loans (including educational loans) from banks or credit unions, opening charge accounts or lines of credit
- renting, buying, or leasing real estate
- invoking the diplomatic clause to reoccupy own home
- borrowing to buy a house
- buying, selling, or registering a car
- borrowing for consumer items (clothing, furniture, appliances)
- selling or buying stocks, bonds, mutual funds, certificates of deposit (CDs)
- reinvesting when bonds, money markets, or CDs mature
- signing for minor children (hospitals, schools, legal matters)
- managing the affairs of elderly parents
- borrowing on life insurance
- filing federal, state, and local tax returns

The advantage of having a POA is obvious: a trusted agent or attorney in fact can take care of your affairs, even if you are unavailable to make decisions or sign the documents.

However, consider the disadvantages as well. Trust in agents may change, and the only certain way to cancel or revoke a POA, unless it has an expiration date, is to tear it up. Furthermore, even though you may want and trust someone else to handle certain affairs, there may be some matters (such as a sizable trust fund) that you do not want handled for you even in an emergency. Consider such factors before giving anyone a general POA.

Another difficulty with POAs is that other persons or institutions are not obligated to accept them. Banks and investment firms may prefer the use of their own in-house forms with a signature by the Principal and the Agent. To cope with some of these situations, joint accounts or joint ownership of investments may serve better than a POA, if the intention is to permit either spouse to have ready access to the funds (even if the account is small). This is something you should check with your bank, broker, or investment firm. Different laws apply in different states. You would want to ask whether there are any special tax implications of joint versus separate accounts, and whether accounts are frozen—even if they are “joint accounts with right of survivorship”—if one spouse dies, or if there is a lawsuit against one owner.

The ideal is for families to plan ahead, considering the situations that may occur, and to consult attorneys, realtors, banks, or other institutions on the acceptability of POAs for the uses they may anticipate or obtain advice on better alternative contingency plans.

RESIDENCE AND DOMICILE

Where is “home”? Foreign Service families, more than most, have difficulty answering that question. The query, “Where is your residence?” may be even more troublesome. It depends how you use the term “residence,” who is asking the question, and the reason for the question.

Foreign Service personnel forms use differing contexts about place of appointment, home leave address, and separation address. These may or may not all be the same, and they may or may not be the same as your domicile or legal residence. Defining these terms is difficult, and we are cautious in our attempt to do so. When legal issues are at stake—such as wills, inheritance, and taxes—it is recommended that you consult a competent lawyer to get a clear answer.

Definitions

Residence is a term with no precise definition. In general terms, your residence is where you live at the moment, even if it is temporary. To cite one example, the state of Maryland says that you are a resident of Maryland in any particular year—for purposes of determining whether you have to pay resident income taxes—if you have a place of abode within the state for more than six months of that year, even though you may have a domicile in some other state.

Thus you may have more than one residence. You may be residing overseas but still be a resident of Maryland under the definition just given. But, regardless of how many residences you may have under the law, it is generally considered possible to have only one domicile.

States have different rules on how long it takes to be considered a resident or have a domicile, and the same state may require different lengths of time, depending on the reason the question has arisen. These might be, for example:

- driver's licenses—30 days

- state university—one year
- divorce—six months

You will need to investigate each item with the state in question.

Domicile is a legal term. (Sometimes the term “legal residence” is used to mean the same thing, but to avoid confusion we will use only “domicile.”) Under English Common Law you acquire at birth the domicile of your parents (which may or may not be where you are born), and your domicile is the same as that of your parents as long as you are a minor. Thereafter, you may acquire a new domicile of your own. The general rule is that to do so you must go to the new location, establish actual residence there, and concurrently have the intention of remaining there indefinitely or of returning there after any temporary absences. Although you may have many residences, you only have one domicile.

Moreover, because everyone must have a domicile, you do not lose the one that you were born with or acquired later unless you acquire a new one. It is usually not enough just to say that you are giving up your domicile in a particular state. You must show that you have given it up by moving to another state and simultaneously showing that you intend to make that state your permanent home. Your intention is thus an important element—but not the only element—of determining your domicile.

One important exception to the rules above is that intention historically has not been an important element in determining domicile after a marriage. In many states, either spouse can choose to assume the other’s domicile, or each can retain the prior domicile. It is important to check the laws of your state if you have been recently married.

The Importance of Domicile

In several situations, determining domicile is crucial. The following discussion of some of the more common ones is not intended as a substitute for legal advice.

State Income Tax

If you are domiciled in a state that has an income tax, that state has a claim on you for taxes even when you are absent from the state. You may also owe income tax to another state because of temporary residence there (place of abode). If so, reciprocal agreements often determine which state gets your tax money, or what proportion of it, but you may have to file tax returns in both states and claim a credit for taxes paid to one of them. (Note, however, that a state may relinquish its right to collect state income tax from one of its residents.)

Foreign Service families who are assigned overseas or to Washington for the first time need to think carefully about state and local income taxes from the beginning. If you are assigned overseas, most, but not all, states continue to tax your income if you maintain your domicile in that state, even if you are not physically present there.

A tour of duty overseas does not constitute a change of domicile to the overseas location. (See [AFSA's annual tax guide](#) for a list of those jurisdictions that in certain circumstances do not tax income of non-resident domiciliaries.)

If you are assigned to Washington and decide to make it a permanent move—i.e. give up your previous domicile and make Maryland, Virginia, or the District of Columbia your permanent home—you can expect to pay income tax in your new jurisdiction from the time you move there (and also later when you go overseas).

If, however, you wish to keep your domicile in your home state while temporarily residing in the Washington area in connection with a Washington assignment, you will continue to owe income taxes to your home state unless it is among those that do not tax non-resident domiciliaries in certain circumstances. Your income tax liability to a local jurisdiction in these circumstances will depend on how long you have a place of abode there in any particular year. Generally, if you reside for more than six months in a local jurisdiction, you will owe income taxes to that jurisdiction for that year even if you are not domiciled there. Again, a credit is usually allowed to prevent double taxation.

If you have not changed your domicile to the Washington area, any tax liability to a local jurisdiction should end when you move overseas, though you may continue to owe tax to your state of domicile. One suggestion is to write to the local tax authorities at the end of your Washington assignment, stating that you are no longer a local resident. If a state bills you for back taxes incurred during a period you lived overseas, it is usually necessary to prove that you never intended to establish a domicile in the state that is billing you. The factors that states consider in determining your intent are discussed below under [“How Is Domicile Proved?”](#)

Education of Children

Tuition charges at state universities are normally significantly lower for residents than for nonresidents; residents may also receive preferential admission. What most universities are talking about when they use those terms is really “domicile,” and a Foreign Service child who has been moving about the world with his or her parents is sometimes able to establish eligibility for resident fees if the parents can demonstrate to the university that they have retained their domicile in that state. If a child is interested in a Maryland or Virginia state university, it may be worthwhile to establish a domicile there, offsetting the possible disadvantages that come from incurring income tax liability in that state. Contact state educational institutions and ask how they determine resident status.

Attending School Outside Your Domicile

Each jurisdiction in the Washington area has regulations about children living in one jurisdiction and attending school in another. Foreign Service students temporarily living with friends or relatives while the parents are stationed overseas must pay out of county tuition in most districts.

In Northern Virginia, children who do not reside in the county must pay tuition even if they are waiting to move into their permanent home in the county. Parents should consider choosing their temporary housing arrangements in the same school district where they plan to settle permanently. Maryland counties handle each situation on a case by case basis and will often permit a child to attend classes if the parents can prove they are about to move permanently into the county. For information, contact the Office of Community Relations or Information of the appropriate school district:

- [Virginia](#)
- [Maryland](#)
- [District of Columbia](#)

In the District of Columbia, parents who wish their children to attend a District school located outside their neighborhood must apply each year between February and April. Students are accepted on a space available, first come, first-served basis. Several thousand transfer requests are processed by the DC school system each year, with justifications ranging from economic hardship or inconvenience to a desire for a child to take a particular class or program, or to be in a school with high test scores.

Voting

In a normal situation, a person votes in the state in which s/he is domiciled. Remember that where you vote is one of several factors that state authorities consider in determining your domicile for other purposes. Absentee voting guidelines are available online through the [Overseas Vote Foundation](#) and the Department of Defense [Federal Voting Assistance Program](#).

Deaths and Estates

When you die, taxes on your estate might be levied by the state where you were domiciled or by the state where your real property is located. If your estate is large enough, your heirs may find that two or more states claim the right to tax the estate if a question exists as to which was your domicile. Domicile also may have a bearing on who inherits your property.

If you die without a will, the laws of the state where you are domiciled generally determine dispersal of your property. But if you own a house or other real estate in some other state and that state has different inheritance laws, an expensive conflict is likely, particularly if there is a question as to your domicile.

If you die with a will, the will is probated in a court in the state where you are domiciled. Because formalities for making a valid will are different in different states, it is wise to consult a lawyer about your will.

Discuss with your lawyer the question of domicile, including where you would expect the will to be probated. This may be particularly important if you have property in more than one state.

Divorce

Filing for divorce requires your physical presence in the state where you file the petition. Usually, you must have been a resident of that state for a certain length of time. However, your spouse does not need to be a resident of that state or to be domiciled there.

How Is Domicile Proved?

An important element in establishing domicile is your intention. How do you prove that intention? Following are types of questions often asked—sometimes in the form of a questionnaire of domicile—when a state tax authority, state university, or court has to decide where you are domiciled:

- What do you consider your permanent home? How long have you lived there?
- Where do you actually reside? How long have you lived there?
- Do you own or rent your residence there?
- Do you pay income tax there?
- What other ties do you have to that state? (Examples: family or organizations)
- Do you own retirement property? Where?
- Where do you have investments?
- Where do you vote? How long have you voted there?
- Are you a member of a religious organization such as a church, synagogue, or mosque? Where?
- To what professional and civic organizations do you belong?
- What is the location of your bank accounts (checking and savings)? Where are your safe deposit boxes located?
- In what jurisdiction have you obtained licenses (driver's, marriage, professional)?
- What is your home leave address?

How much weight is given to the answers to questions such as these often depends on why the question is being asked. A state may rule on the basis of rather limited evidence that you are domiciled there and therefore required to pay income tax even while you are away. The same state may require much more evidence, or weigh it differently, if you are trying to prove that you are domiciled there and therefore your child is entitled to resident status at the state university.

In sum, no easy answers exist. The closest thing to a rule of thumb would be this: if you do not intend to give up your old domicile when you move, keep as many ties there as you can, and build a record that shows your intention as you go along. To apply this rule to the state income tax, it might be worthwhile to inform tax authorities in your state of temporary residence, in writing, when you file your first tax return that you are doing so only on the basis of physical presence in the state and not because you intend to make it your permanent home. When you leave to go overseas, another letter explaining your status could also help establish your intent.

To avoid problems it is wise to consult a lawyer familiar with the tax situation in your state of temporary residence and/or your domicile. You may wish to contact WorkLife4You, a service provided by the Department of State that can help you locate tax and financial professionals.

WILLS AND ESTATE PLANNING

A will is a legal document by which a person makes a disposition of his or her property to take effect at death. Besides designating the persons to whom property is to be distributed, a will also states who should be responsible for seeing that the distribution is properly carried out (the executor), and may also name a person to act as guardian for minor children. A will may also establish who is to get custody of the children upon the parents' deaths, especially if a child is away from post for a significant length of time, e.g., at boarding school.

There are formal requirements for making a will that vary from state to state. These requirements affect how the will is signed, the number of witnesses, and other similar matters. It is important to have professional assistance or advice in the preparation of a will; unless the formalities are observed, the will may not be valid.

When a person dies without a will (intestate), property is distributed according to a plan set out in the laws of the state in which the person was domiciled at time of death. For instance, if you are married and have children and die intestate while domiciled in the District of Columbia, one-third of your estate will go to your surviving spouse and the remainder will be divided equally among your children. In both cases, the children's share will be the same whether they are minors living at home or adults who have long since left home. If the children are minors, the guardian will have to file annual reports in court accounting for management or disposition of the property that the child has inherited.

State law rarely provides the kind of estate plan that parents would choose. Therefore, it is particularly important for parents of young children to have current valid wills.

Wills should be reviewed whenever there is a major change in one's personal situation, such as the birth of a child, the death of a beneficiary, any major change in financial status, or any change in marital status.

Tips on Wills for Foreign Service Families

A will can be a complex or simple document. Generally, a simple will, revised when circumstances change, is better than a will that attempts to take account of every turn of events far into the future.

A sensible plan for storing the original will is to leave it for safekeeping with the lawyer who drew it up. Copies may be kept in your personal safe deposit box and with important papers that you take when you travel. The people concerned with settling your estate need to know where the original will is stored. You may wish to send them a copy of the will, information about where the original is stored, and instructions on your wishes should an emergency occur while you are overseas. (A letter of last instruction can be used to explain such matters as location of vital papers, current business affairs, and funeral arrangements desired. It may also be used to dispose of small items of sentimental value or to explain any special provisions of the will such as disinheritance, but it should be reviewed by the lawyer to ensure that it does not conflict with the will.)

You do not need to have a will in each jurisdiction where you own property. Your will can be probated in the state where you have your principal residence or domicile. Once authenticated in the state where it is probated, this will can be used as authority in other states where property is owned.

If you own property in more than one state, or if your state of residence is not certain or is likely to change, your will should take account of this. In such a case, the powers of the executor and of any trustee appointed in the will should be spelled out carefully, since the presumptions about such powers may vary in important ways from state to state.

Destroy the originals of outdated wills as soon as the new will is signed.

ESTATES AND FINANCIAL PLANNING

Many people find that in addition to a will it is helpful to have an estate plan. Although the will is an integral part of such a plan, the estate plan itself includes much more. Your estate is the sum total of your assets and liabilities at any particular moment. Therefore, the first step in preparing an estate plan is to prepare an inventory:

Liquid Assets

- a) yearly salary and other income
- b) pension and retirement rights
- c) Social Security benefits

- d) veteran's benefits
- e) bank and credit union accounts
- f) stocks, bonds, and other securities
- g) life insurance cash values

Fixed Assets

- a) real estate
- b) household furnishings
- c) personal property

Liabilities

- a) taxes: federal and state income taxes, property taxes, and others. In case of death, estate and inheritance taxes, plus all of the above if unpaid
- b) long-term debts (mortgages, etc.)
- c) short-term debts (charge accounts, car payments)
- d) household expenses (utilities, repairs and maintenance, food)
- e) educational expenses (for self and children)
- f) insurance payments (life, medical, liability, accident, travel, property, personal, and household)
- g) contributions to retirement (pension, Social Security, and IRAs), savings, and other investment plans
- h) other contributions and gifts
- i) vacations and entertainment
- j) children, aged parents, and relatives
- k) pets

The next step is to set short-term and long-term financial goals, taking into account such major items as college costs for children and a comfortable income level after retirement.

Then you need to determine whether, in light of your current financial situation, these goals are realistic and attainable. Develop a plan, perhaps with one or two alternatives, to achieve these goals or to approach them as closely as possible. A family dependent upon two wage earners needs to assess insurance coverage to be sure that the goals will be met even if there are drastic changes in income as the result of death or disability. In an estate where the surplus exceeds the anticipated lifetime needs of the owner, the plan can provide for orderly disposition of the excess in order to minimize the effect of estate and gift tax laws.

An estate plan can be as elaborate or simple as you wish. Computer-generated plans are often available from financial planners and advisers. Such plans can take into account a multitude of variables, from projected Social Security and pension benefits to projected increases in the costs of college education. These plans, which attempt to predict the future, are fallible. However, properly used, they can help the estate owner to get a better idea of whether financial goals are realistic and attainable and provide guidelines for achieving them.

RESOURCES AND REFERENCES

Click an office or organization below for contact information and to learn more.

[The Transition Center at FSI](#)

[Transition Center's Overseas Briefing Center](#)

[Transition Center's Training Division](#)

[Transition Center's Career Transition Center](#)

Related Transition Center Training:

[Legal Considerations in the Foreign Service \(MQ 854\)](#)

[Personal Finance and Investment for Foreign Service Personnel \(MQ852\)](#)

[Tax Seminar \(MQ 117\)](#)

[Managing Rental Property from Overseas \(MQ853\)](#)

[Financial Management and Estate Planning \(RV 103\)](#)

[Annuities, Benefits, and Social Security \(RV 104\)](#)

[Retirement Planning Seminar \(RV 101\)](#)

[American Bar Association Service Center](#) – Links to referrals, information on legal assistance, legal insurance, publications, and other information.

[American Hospital Association](#) – Provides a helpful brochure that clearly explains medical directives. The site also offers a free wallet-sized card to carry so that medical providers will know that you have an advance directive.

[Family Liaison Office \(M/DGHR/FLO\)](#) – Contact the Family Liaison Office Education and Youth team with questions related to school enrollment, college tuition, and domicile.

[Federal Voter Assistance Program](#)

[“Five Wishes”](#)

[Martindale Hubbell Law Directory](#) - A list of lawyers by city, state, and specialization.

[The Overseas Vote Foundation](#)

[WorkLife4You](#)

[USAA – A Guide for Your Survivors](#)



29 - INSURANCE

In the Foreign Service community, international moves become a way of life. As part of a transfer, you might need to ship an automobile, which other people will drive to or from a port. Moving companies will pack your belongings, transport them, or place them in storage. Your luggage will disappear into the hands of airline employees. Loss or damage can occur despite care taken in packing and shipping. Therefore, you will benefit from investigating and purchasing adequate insurance.

THE CLAIMS ACT

The U.S. Government does not insure your household effects. However, the Military Personnel and Civilian Employees' Claims Act of 1964 ([14 FAM 640](#)) provides some compensation – but not full coverage – for loss or damage to personal belongings.

The Claims Act provides a maximum amount of \$40,000 for a single incident, unless the claim arises from an emergency evacuation or from extraordinary circumstances, in which case the maximum amount is \$100,000. The minimum claim per item is \$50, with restrictive upper limits. In addition, the Claims Act offers depreciated rather than replacement value in most cases. For additional clarification, refer to the Table of Maximum Amounts Allowable ([14 FAM Exhibit 646.2A](#)).

The Claims Act also states: “Employees are encouraged to carry private insurance against damage to or loss of their personal property. Such insurance is desirable to cover risks specifically excluded or limited by these regulations.”

The Department of State strongly urges all employees to obtain private insurance for the full value of personal belongings and household effects. Some U.S. companies specialize in Foreign Service insurance. Purchase full protection that covers marine/transit losses, contingencies at your foreign post, and effects left in commercial storage warehouses. Most storage companies offer very limited liability coverage. Create a detailed inventory of items in storage and keep it with you, leaving a copy with the State Department's Claims Office.

HOUSEHOLD EFFECTS INSURANCE

Insurance coverage for an overseas move differs greatly from your typical stateside policy. Choose a policy specifically designed to cover the unique aspects of international assignments. Consider coverage for the following types of possessions:

- belongings left in commercial storage
- items shipped by sea, air, and ground transportation
- effects at your residence abroad in case of fire, theft, natural disasters, and so forth
- baggage while you travel within the United States or other countries

“All-Risks” transportation coverage provides broader protection, and “Replacement Cost” coverage assures a non-depreciated claims settlement.

Do not rely on insurance provided by shippers and packers, since such policies may be inadequate, expensive, or simply unavailable. In the event of a loss, it may be difficult to determine which party is fully responsible, resulting in the possible denial of your claim.

Again, it is advisable to complete a full inventory of effects, both transported abroad and left in U.S. commercial storage. This will allow you to file comprehensive claims with your insurance company in the event of a loss. Contact the Overseas Briefing Center at FSIOBCInfoCenter@state.gov for a sample inventory of household effects.

AUTOMOBILE INSURANCE

Because you ship and drive your automobile overseas, you need to understand the separate components of international automobile insurance. In most cases, you will purchase the following two distinctive areas of coverage separately.

Physical Damage

This includes collision, comprehensive, and marine transit coverage for the automobile. Collision insurance protects your vehicle when driven. Comprehensive insurance provides coverage while the vehicle is parked, including for theft, vandalism, and so forth.

Companies may provide both types of coverage under one policy. The Overseas Briefing Center maintains a list of U.S. companies that offer overseas automobile insurance, which is available [on the intranet](#) or by e-mail request (FSIOBCInfoCenter@state.gov). Purchasing this coverage in the country where you are located may carry a substantial risk – check with your post of assignment.

Liability

Most posts require that an automobile primary (third party) liability policy be issued in the country in which you are posted. You can buy this directly at post or through U.S. insurance agents or brokers representing overseas companies. Coverage and premiums may vary dramatically. Adequate coverage is highly recommended. If the locally purchased primary automobile liability policy provides inadequate limits of coverage, excess liability coverage (also known as “gap insurance”) is available through U.S. companies.

PERSONAL LIABILITY INSURANCE

Foreign Comprehensive Personal Liability

It is becoming more critical than ever to secure appropriate personal liability insurance. This type of policy covers you if you are legally obligated to pay because of bodily injury and/or property damage to others. This coverage typically includes defense costs and provides protection for you and family members living in the same household.

Known as Foreign Comprehensive Personal Liability, coverage is usually available in conjunction with household effects insurance. This type of policy provides an adequate baseline of coverage when residing abroad, with levels of protection ranging between \$100,000 and \$500,000. Foreign Comprehensive Personal Liability insurance may be purchased through U.S. insurance companies specializing in the needs of Foreign Service members.

International Umbrella

Additional liability insurance protection can be purchased in the form of International Umbrella Insurance, which extends both Foreign Comprehensive Personal Liability and Automobile Liability Insurance. This coverage becomes important for families with young drivers and those who entertain frequently or own pets. Additionally, it protects you against areas that are typically not covered elsewhere, such as libel, slander, and defamation of character, among others.

STATESIDE INSURANCE WHILE ON ASSIGNMENT

When you move abroad, your U.S. insurance policies may need to be changed. For example, when renting your home to others, you must cancel your current homeowner’s policy and change it to an appropriate Fire Dwelling Policy, which should also include Owners’, Landlords’ and Tenants’ Liability coverage. Make sure your domestic insurance agent knows about your move and is familiar with the necessary changes in coverage while you are residing abroad.

HEALTH INSURANCE

The Federal Employees Health Benefits Program help pay for health care for you and your family. When transferring between domestic and overseas assignments, you may need to change your health and life insurance plans. Changes must be made within 31 days before leaving the old post and 60 days after arriving at a new post.

In the U.S., newer options include consumer-driven plans, which provide funds spent at the members' discretion for approved health-related expenses, and high-deductible plans attached to health savings accounts.

Before going abroad, members of household and visitors should learn what medical services their health insurance will cover overseas. Although many health insurance companies will pay "customary and reasonable" hospital costs abroad, very few will pay for medical evacuation back to the United States. This can exceed \$75,000, depending on the location and medical condition.

The Social Security Medicare program does not provide coverage for hospital or medical costs outside the U.S.

The Overseas Briefing Center offers a list of supplementary insurance providers (available on the State Department intranet or by e-mail request from FSIOBCInfoCenter@state.gov) or see [Consular Affairs' Internet site](#).

FLEXIBLE SPENDING ACCOUNTS

While not insurance products, flexible spending accounts can help reduce medical and child care expenses by allowing you to use pre-tax dollars to pay for them. A Health Care FSA pays for uncovered or unreimbursed portions of qualified medical costs, while a Dependent Care FSA may be used to pay for the care of children under age 13 or incapable of self-care while you and your spouse work, look for work, or attend school full-time. You may establish flexible spending accounts when hired or during the FEHB Open Season each fall. Benefits must be claimed by April 30th of the following year, after which time unused contributions over \$500 are lost. See [complete information online](#).

LIFE INSURANCE

The Federal Employees Group Life Insurance Program (FEGLI) provides term insurance for the employee, including accident and dismemberment coverage. The insurance builds no cash, loan or paid up or extended insurance equities, nor can it be assigned to anyone before a loss occurs. It is intended as a form of immediate protection against financial hardship or loss in the event of death. Therefore, it is not offered as a form of life insurance with cash values which might be purchased through nongovernment insurance agents.

The Basic Insurance Amount equals the greater of your annual basic pay rounded up to the next \$1,000 plus \$2,000, or \$10,000. If you have Basic insurance, you have your choice of three types of Optional insurance:

- Option A — standard optional insurance — \$10,000
- Option B — additional optional insurance — one, two, three, four or five times your annual basic pay after rounding up to the next \$1,000
- Option C — coverage for your spouse and eligible children and comes in one, two, three, four or five multiples of coverage. Each multiple is equal to \$5,000 (\$25,000 maximum) for your spouse and \$2,500 (\$12,500 maximum) for each of your eligible dependent children.

FEDERAL LONG-TERM CARE INSURANCE

Long-term care insurance provides services needed by people with chronic illnesses or other conditions that limit their physical or mental abilities. It covers a broad range of health and social services as well as assistance with activities of daily living such as bathing, dressing, eating, and moving from place to place. Long-term care can be provided in the home, in a community setting such as an adult day care center, or in a residential facility such as a nursing home, a board and care home, or an assisted living facility.

The cost of coverage will be based on the person's age on the date the application is received. There is no government contribution and employees will be responsible for the entire premium. Employees as well as their qualifying relatives (spouse, same-sex domestic partner, adult children, parents and parents-in-law) may apply.

RESOURCES AND REFERENCES

Click an office or organization below for contact information and to learn more.

[The Transition Center at FSI](#)

[Transition Center's Overseas Briefing Center](#)

[Transition Center's Training Division – Foreign Service Life Skills](#)

Related Transition Center Training:

[Regulations, Allowances and Finances in the Foreign Service Context \(MQ 104\)](#)

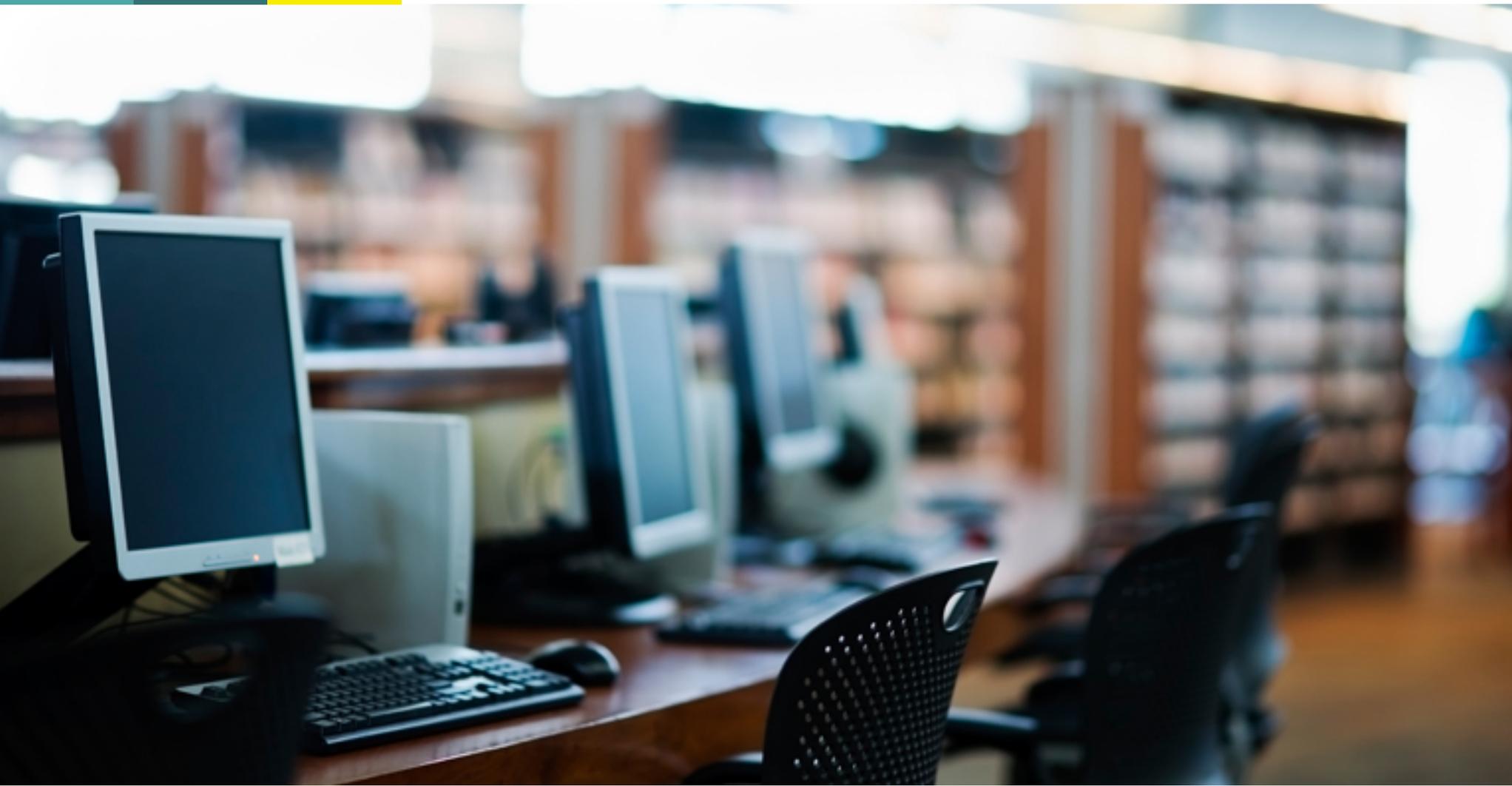
[Flexible Spending Accounts \(FSA\)](#)

[Office of Personnel Management \(OPM\)](#)

[Health Insurance](#)

[Federal Employees Group Life Insurance](#)

[Long-Term Care Insurance](#)



30 - RESOURCES AND REFERENCES

FSI TRANSITION CENTER

The following resources, references, offices, and organizations can help you transition successfully overseas and navigate the foreign affairs lifestyle.

Transition Center Resources

Directions, maps, parking and other information: <http://go.usa.gov/3GgXH>

TC Courses: <http://www.state.gov/m/fsi/tc/fslstraining/searchbycourse/index.htm>

Foreign Service Institute's Transition Center

Phone: (703) 302-7272

Internet: <http://go.usa.gov/3z2Zd>

Intranet: <http://tc.fsi.state.sbu>

Email: FSITC@state.gov

Overseas Briefing Center (FSI/TC/OBC)

Phone: (703) 302-7277

Internet: <http://www.state.gov/m/fsi/tc/c6954.htm>

Intranet: <http://tc.fsi.state.sbu/Default.aspx?ContentId=6610>

Email: FSIOBCInfoCenter@state.gov

Training Division (FSI/TC/T), Life Skills

Phone: (703) 302-7269

Internet: <http://www.state.gov/m/fsi/tc/fslstraining/index.htm>

Intranet: <http://tc.fsi.state.sbu/Default.aspx?ContentId=6611>

Email: FSITCTraining@state.gov

Training Division (FSI/TC/T), Security

Phone: (703) 302-7418

Internet: <http://www.state.gov/m/fsi/tc/securitytraining/index.htm>

Intranet: <http://tc.fsi.state.sbu/Default.aspx?ContentId=6611>

Email: FSITCTraining@state.gov

High Stress Assignment Outbrief Program

Tel: (703) 302-7272

Internet: <http://www.state.gov/m/fsi/tc/hsaop/index.htm>

Intranet: <http://reg.fsi.state.sbu/CourseCatalog.aspx?EventId=MQ950>

Email: FSITCOutbrief@state.gov

Career Transition Center (FSI/TC/CTC)

Phone: (703) 302-7407

Internet: <http://www.state.gov/m/fsi/tc/c6958.htm>

Intranet: <http://tc.fsi.state.sbu/Default.aspx?ContentId=6609>

Email: FSICTC@state.gov



DEPARTMENT OF STATE OFFICES AND RESOURCES

Alcohol and Drug Awareness Program (M/MED/MHS/ADAP)

Phone: (202) 663-1904

Intranet: <http://med.m.state.sbu/mhs/adap/default.aspx>

Bureau of Consular Affairs

Internet: <http://www.travel.state.gov>

Road Safety Overseas: <http://travel.state.gov/content/passports/en/go/safety/road.html>

Career Development Resource Center

Phone: (202) 663-3042

Intranet: <http://intranet.hr.state.sbu/Workforce/Development/CDRC>

E-mail: CDRC@state.gov

Child and Family Program (MED/CFP)

Phone: (202) 663-1815

Email: MEDCFP@state.gov

Deployment Stress Management Program (M/MED/MHS/DSMP)

Phone: 703-875-4828

Email: MEDDSMP@state.gov

Diplomatic Pouch and Mail (A/LM/PMP/DPM)

Phone: (202) 663-1850

Intranet: <http://pouch.a.state.gov>

Email: DPO-Answerperson@state.gov

SA-32 Unclassified Pouch Facility

Phone: (703) 302-7777

Diplomatic Security Command Center

Phone: (571) 345-3146 or 1 (866) 217-2089

Internet: <http://www.state.gov/m/ds>

Intranet: <https://intranet.ds.state.sbu/DS/default.aspx>

Email: DS.Command.Center@state.gov



Employee Assistance Program (MED/ECS/EAP)

Phone: 703-812-2257

Email: MEDECS@state.gov

Employee Consultation Service (M/MED/MHS/ECS)

Phone: (202) 663-1815

Intranet: <http://med.m.state.sbu/mhs/ecs/default.aspx>

E-mail: MEDECS@state.gov

Family Liaison Office (M/DGHR/FLO)

Phone: (202) 647-1076

Intranet: <http://intranet.hr.state.sbu/Offices/FLO>

Internet: <http://www.state.gov/m/dghr/flo>

Email: FLO@state.gov

Eldercare: FLOAskSupportServices@state.gov

Employment: FLOAskEmployment@state.gov | FLONetwork@state.gov

Education: FLOAskEducation@state.gov

Spouses, Partners, and Members of Household: FLOAskSupportServices@state.gov

Mental Health Services (M/MED/MHS), Office of Medical Services

Phone: (202) 663-1903

Intranet: http://med.state.gov/common/mental_health

Office of Allowances (A/OPR/ALS)

Phone: (202) 261-8700

Internet: <http://aoprals.state.gov>

Intranet: <http://aoprals.a.state.gov>

Email: AllowancesO@state.gov



Office of Casualty Assistance (M/DGHR/OCA)

Phone: (202) 736-4302

Intranet: <http://intranet.hr.state.sbu/offices/oca>

Email: oca@state.gov

Office of Emergency Management (A/OEM)

Phone: (202) 647-1853

Internet: <http://www.state.gov/m/a/oem>

Intranet: <http://eprepare.state.gov>

Email: AskOEM@state.gov

Office of Employee Relations Work/Life Division (HR/ER/WLD)

Phone: (202) 261-8180

Intranet: <http://intranet.hr.state.sbu/EmployeeRelations/WorkLifeDivision>

Office of the Legal Adviser (L)

Phone: (202) 647-1074

Email: Legal-DL-DL@state.gov

Office of Medical Services (M/MED)

Phone: (202) 663-1611

Intranet: <http://med.m.state.sbu>

Internet: www.travax.com (contact the Overseas Briefing Center for login information)

Office of Overseas Schools (A/OPR/OS)

Phone: (202) 261-8200

Internet: <http://www.state.gov/m/a/os>

Intranet: <http://aopros.a.state.gov>

Email: OverseasSchools@state.gov

Regional Education Officer Contacts: <http://www.state.gov/m/a/os/c1686.htm>



Office of Retirement (HR/RET)

Phone: (202) 261-8960

Intranet: <http://intranet.hr.state.sbu/RetirementSeparation/Retirement>

Office of Safety Health and Environmental Services (OBO/OPS/SHEM)

Phone: 703.875.4137

Intranet: <http://obo.m.state.sbu/ops/shem/Pages/SHEM.aspx>

Operations Center

Phone: (202) 647-1512

Permanent Change of Station (PCS) Lodging Program

Intranet: http://diplopedia.state.gov/index.php?title=Portal:PCS_Lodging/About_the_Program

Ralph J. Bunche Library

Phone: (202) 647-1099

Internet: <http://www.state.gov/m/a/l/s>

Intranet: <http://a.m.state.sbu/sites/gis/ips/LIB>

Email: library@state.gov

Stephen Low Information Center

Phone: (703) 302-7119

Intranet: <http://fsi.state.sbu/library>

Email: InformationCenter@state.gov

Transportation and Travel Management (A/LM/OPS/TTM)

Phone: (202) 663-0891 / 0892, 1 (800) 424-2947

Email: TransportationQuery@state.gov

Intranet: <http://almopsttm.a.state.gov>

Under Secretary for Civilian Security, Democracy and Human Rights (J)

Internet: <http://www.state.gov/j>

Intranet: <http://j.state.sbu/Pages/Home.aspx>



OTHER GOVERNMENT OFFICES

Federal Voter Assistance Program

Phone: 1 (800) 438-8683

Internet: <http://go.usa.gov/cDSAY>

Email: vote@fvap.gov

FEMA – Ready.gov

Phone: 1 (800) 621- (3362)

Internet: <http://www.ready.gov>

Internal Revenue Service (IRS)

Phone: (800) 829-1040

Internet: <https://www.irs.gov>

IRS Taxpayer Assistance Centers: <http://www.irs.gov/localcontacts>

IRS Taxpayer Advocates: <http://www.irs.gov/advocate>

Office of Government Ethics

Phone: (202) 482-9300

Internet: <https://www.oge.gov/>

Email: ContactOGE@oge.gov

Office of Personnel Management (OPM)

Phone: (202) 606-1800

Internet: <https://www.opm.gov>

Federal Employees Group Life Insurance (FEGLI): <https://www.opm.gov/healthcare-insurance/life-insurance>

Health Insurance: <https://www.opm.gov/healthcare-insurance/healthcare>



Leave Administration, including Family and Medical Leave Act: <http://www.opm.gov/oca/leave>

Long Term Care Insurance: <https://www.opm.gov/healthcare-insurance/long-term-care>

Social Security Administration

Phone: 1 (800) 772-1213

Internet: <http://www.ssa.gov>

Thrift Savings Plan

Internet: <http://www.tsp.gov>

The U.S. Administration on Aging

Internet: <http://www.aoa.gov>

AOA Eldercare Locator: <http://www.eldercare.gov> or 1 (800) 677-1116

U.S. Financial Literacy and Education Commission

Phone: 1 (800) FED-INFO

Internet: <http://www.mymoney.gov>

Email: OFE@treasury.gov

OUTSIDE ORGANIZATIONS

AARP

Phone: (202) 434-2277

Internet: <http://www.aarp.org>

American Bar Association Service Center

Internet: http://www.americanbar.org/groups/legal_services.html

Links to referrals, information on legal assistance, legal insurance, publications, and other information.



American Foreign Service Association (AFSA)

Phone: (202) 338-4045

Internet: <http://www.afsa.org>

Email: member@afsa.org

AFSA Tax Guide: <http://www.afsa.org/afsa-tax-guide>

American Hospital Association – Medical Directives

Phone: 1 (800) 424-4301

Internet: <http://www.putitinwriting.org>

Associates of the American Foreign Service Worldwide (AAFSW)

Phone: (703) 820-5420

Internet: <http://www.aafsw.org>

Email: office@aafsw.org

Diplomatic and Consular Officers Retired (DACOR)

Phone: (202) 682-0500

Internet: <http://www.dacorbacon.org>

Flexible Spending Accounts

Phone: 1 (877) 372-3337 or TTY: 1 (800) 952-0450

Internet: <http://www.fsafeds.com>

E-mail: FSAFEDS@shps.com

Foreign Service Youth Foundation (FSYF)

Phone: (703) 731-2960

Internet: <http://www.fsyf.org>

E-mail: fsyf@fsyf.org



Gays and Lesbians in Foreign Affairs Agencies (GLIFAA)

Internet: <http://www.glifaa.org>

Martindale Hubbell Law Directory

Internet: <http://www.martindale.com>

National Council on Aging

Phone: 571-527-3900

Internet: <https://www.ncoa.org>

The Overseas Vote Foundation

Internet: <http://www.overseasvotefoundation.org>

RAINN

Phone: 1 (800) 656-HOPE (4673)

Internet: <https://rainn.org>

Email: info@rainn.org

State Department Federal Credit Union

Phone: (703) 706-5000 or 1 (800) 296-8882, TDD: (703) 519-8360

Internet: <http://www.sdfcu.org>

E-mail: sdfcu@sdfcu.org

WorkLife4You (WL4Y)

Contact the Overseas Briefing Center for login information.

Phone: 1 (866) 552-4748 or TTY: 1 (800) 873-1322

Internet: <https://www.worklife4you.com>

Email: Specialist@LifeCare.com



PUBLICATIONS, RESOURCES, AND WEBSITES

The Accidental Diplomat: Dilemmas of the Trailing Spouse. Hughes, Katherine L. Putnam Valley, NY: Aletheia Publications, 1999.

Adding Spouses or Same-Sex Domestic Partners to Orders. The Family Liaison Office. <http://www.state.gov/m/dghr/flo/c23168.htm>.

AnnualCreditReport.com The official site to get your free annual credit reports. This right is guaranteed by Federal law. Available at <http://www.annualcreditreport.com>

Belonging Everywhere and Nowhere: Insights into Counseling the Globally Mobile. Bushong, Lois. 2013.

Between Worlds: Essays on Culture and Belonging. Gardner, Marilyn R. 2014.

Bouncing Back. The Family Liaison Office. <http://www.state.gov/documents/organization/199652.pdf>.

The BuddhaPest (Third Culture Kid Chronicles Book 1). Chen, Trudy. (2012)

Burn Up or Splash Down: Surviving the Culture Shock of Reentry. Marion Knell: Authentic Publishing, 2006.

Careers at the Department of State. <http://careers.state.gov>. Describes the work of the State Department, including the various roles at an embassy.

Children's Reaction to Trauma. Office of Casualty Assistance. [http://intranet.hr.state.sbu/offices/oca/Documents/Children%27s%20Reaction%20to%20Trauma%20\(Brochure\).pdf](http://intranet.hr.state.sbu/offices/oca/Documents/Children%27s%20Reaction%20to%20Trauma%20(Brochure).pdf) (intranet link)

Contingency Planning. The Family Liaison Office. <http://www.state.gov/m/dghr/flo/c23132.htm>

Dads at a Distance. <http://www.daads.com>.

Decision Tree: A Guide to Help You Decide Where to Live During an Unaccompanied Tour. Family Liaison Office. <http://www.state.gov/documents/organization/94783.pdf>

Electric Current Abroad. International Trade Administration. <http://trade.gov/publications/abstracts/electric-current-abroad-2002.asp>

Emotional Resilience and the Expat Child: Practical Storytelling Techniques that will Strengthen the Global Family. Simens, Julia. 2012



The Expert Expatriate. Hess, Melissa Brayer and Linderman, Patricia. 2002.

Family Liaison Office Publications on Education and Youth: <http://go.usa.gov/3JQc3>.

Federal Long-Term Care Insurance. <http://www.ltcfeds.com>

Five Wishes.

To obtain a copy of the “Five Wishes” document, one copy per employee, please contact HR/ER/WLD (the Office of Employee Relations Work/Life Programs) or the Overseas Briefing Center. Additional copies can be ordered through <http://www.agingwithdignity.org>.

Foreign Affairs Manual (FAM) and Foreign Affairs Handbook (FAH)

Internet: <https://fam.state.gov>

Intranet: <http://a.m.state.sbu/sites/gis/dir/fam/defaultTOC.aspx>

Foreign at Home and Away: Foreign-Born Wives in the U.S. Foreign Service. Bender, Margaret. 2002.

The Foreign Service Family and Divorce. The Family Liaison Office. <http://www.state.gov/m/dghr/flo/c23129.htm>

Guide to the Foreign Service for those New to the Foreign Service. The Family Liaison Office. <http://www.state.gov/documents/organization/101170.pdf>

Here Today There Tomorrow: A Training Manual for Working with Internationally Mobile Youth. Parker, Elizabeth and Katherine Rumrill-Teece. 2001.

Hidden in My Heart: A TCKs Journey through Cultural Transition. Murray, Taylor. 2013.

How to Survive Reverse Culture Shock: Workbook Edition. Elena Nebreda. 2012.

Inside a U.S. Embassy: How the Foreign Service Works for America. Dorman, Shawn, ed. Washington, DC: American Foreign Service Association, 2003.

In the Aftermath of a Terrorist Incident. Office of Casualty Assistance. http://intranet.hr.state.sbu/offices/oca/Documents/in_the_aftermath_of_a_terrorist_incident.pdf (intranet link)

It's Your Move. Travel and Transportation. <http://www.state.gov/m/a/c8026.htm>.

Long Distance Couples. <http://www.longdistancecouples.com>.

Moms Over Miles. <http://www.momsovermiles.com>.



Moving Your Family Overseas. Kalb, Rosalind and Penelope Welch. 1992.

National Guard Youth Online Community. <http://www.guardfamilyyouth.org>.

12 deployment guides or story/activity books are available for children ages 2-18 in PDF format (can easily be adapted for Foreign Service kids).

Notes from a Traveling Childhood: Reading for International Mobile Parents and Children. McCluskey, K. C. (Ed.). 1994.

Of Many Lands: Journal of a Travelling Childhood. Taber, Sara Mansfield. 1997.

Overseas Crisis Readiness. Transition Center. <http://www.state.gov/m/fsi/tc/ocr/>. A free online resource intended to help U.S Government families and members of household prepare for a crisis overseas.

Parenting Abroad. Jehle-Caitcheon, Ngaire. 2003.

A Portable Identity: A Woman's Guide to Maintaining a Sense of Self While Moving Overseas. Bryson, Debra R. and Charise M. Hoge. Georgetown, TX: Park Publications, 2003.

Raising Kids in the Foreign Service. Moorefield Evans, Leah, ed. Washington, D.C.: Create Space Independent Publishing Platform, 2015.

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Realities of Foreign Service Life. Linderman, Patricia and Melissa Brayer Hess, eds. Lincoln, NE: iUniverse, 2002.

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A ↓ 31 - GLOSSARY OF TERMS AND ACRONYMS

AAFSW	Association of the American Foreign Service Worldwide
AEFM	Adult Eligible Family Member
AFSA	American Foreign Service Association
AMB	Ambassador; Diplomatic title and form of address for Chief of Mission
APHIS	Animal and Plant Health Inspection Service
APO	Army Postal Office
APP	American Presence Post
CA	Consular Affairs
CAO	Cultural Affairs Officer
CDO	Career Development Officer
CDC	Centers for Disease Control
CFP	Child and Family Program
CG	Consul General; Diplomatic title and form of address for a Consular Officer
CLO	Community Liaison Office

CMR	Chief of Mission Residence
COLA	Cost of Living Allowance
COM	Chief of Mission; Functional title of Ambassador
CONSUL	Diplomatic title and form of address (Functional title/term used to refer to second-in-command at Consulate General, Senior person at a Consulate General)
CONSULATE	Building, or office occupied by a Consul
CTC	Career Transition Center of the Foreign Service Institute's Transition Center
DAO	Defense Attaché Office
DCM	Deputy Chief of Mission; Diplomatic title and form of address (Functional title and term commonly used to refer to second in command at Embassy)
DCR	Deputy Chief of Mission Residence
DEA	Drug Enforcement Administration
DH	Direct Hire
DHS/CIS	Department of Homeland Security / Citizenship & Immigration Services
DHS/ICE	Department of Homeland Security / Immigration and Customs Enforcement

DOD	Department of Defense
DOS	U.S. Department of State
DPO	Diplomatic Postal Office
DS	Bureau of Diplomatic Security
ECON	Economic Affairs Section
ECS	Employee Consultation Service
EER	Employee Evaluation Report
EFM	Eligible Family Member
EMR	Embassy Mission Residence
FAM	Foreign Affairs Manual
FAMER	Family Member Employment Report
FAS	Foreign Agricultural Service
FCS	Foreign Commercial Service
FLO	Family Liaison Office

FM	Facilities Manager
FSAN	Foreign Service Assignment Notebook published by the Transition Center
FSHP	Foreign Service Health Practitioner
FSI	Foreign Service Institute
FSN	Foreign Service National (now known as LES)
FSYF	Foreign Service Youth Foundation
FSO	Foreign Service Officer
GLIFAA	Gays and Lesbians in Foreign Affairs Agencies
GSO	General Services Officer
HDS	Historically Difficult to Staff
HHE	Household Effects
HRO	Human Resources Officer
ICASS	International Cooperative Administration Support Services
IMO	Information Management Officer
IMS	Information Management Specialist

INC	Information Network Center
INL	International Narcotics Liaison
INL	International Narcotics and Law Enforcement Affairs
INWS	Intermittent No Work Scheduled
IPC	Information Programs Center
IPO	Information Programs Officer
IPS	Information Programs Supervisor
IRM	International Resource Management
IRO	Information Resource Officer
ISC	Information Systems Center
ISO	Information Systems Officer (ISC)
ISSO	Information Systems Security Officer
LES	Locally Employed Staff (formally known as FSN)
LQA	Living Quarters Allowance
LWOP	Leave Without Pay

MED	Medical Office
MGT	Management Office
MSG	Marine Security Guard Detachment
OBC	Overseas Briefing Center
OBO	Overseas Buildings Operations
OIG	Office of Inspector General
OMS	Office Management Specialist
PA	Public Affairs
PAO	Public Affairs Officer
PAR	Performance Appraisal Report
PAS	Public Affairs Section
PD	Public Diplomacy Section
PITG	Post Info to Go through the Overseas Briefing Center
POL	Political Section
POL/MIL	Political/Military Section

POV	Privately Owned Vehicle
PRM	Bureau of Population, Refugees and Migration
PSP	Priority Staffing Posts
RMO	Regional Medical Officer
RMO/P	Regional Medical Officer/Psychiatrist
R&R	Rest and Relaxation
RSO	Regional Security Officer
SND	Service Needs Differential
TC	Transition Center at the Foreign Service Institute
TDY	Temporary duty
TOD	Tour of Duty
UAB	Unaccompanied Air Baggage
USAID	United States Agency for International Development
USDOJ	U.S. Department of Justice