



Planning for Family Contingencies

You are a part of the Foreign Service family. You are a single employee, a married employee, an eligible family member, a foreign-born spouse, part of a tandem couple. As a normal element of the demands of the job you move every few years, you are posted to countries all over the world, and you deal with family issues in environments in which resources seem slim indeed.

For you, the importance of planning for unforeseen events may be even greater than it is for Americans in the U.S. What events are we talking about? Everything from the next move to a separated tour, from a loss of household effects to a decision to bring a parent to post, from an evacuation to a divorce. The more information you have, the more you know about regulations, the more planning you do now – the better you can cope with events down the road.

This kind of planning begins with the gathering of information. It is important to note that it is not enough that the employee have this information – the spouse has as much need for access to this information as the employee does. At any time a family can be separated through evacuation, divorce, death or other circumstance and this information may be imperative for the protection of the family.

You will find here a list of pieces of information that family members should have, and a list of resources that may be helpful. The lists are not meant to be exhaustive (or exhausting!). They are meant instead to raise your awareness and stimulate your thinking in terms of planning for contingencies. They are meant to inspire you to seek resources, to organize your personal information, and to plan for the future.

Family Information and Documents

- Information on gross salary of each spouse, rank, identification of earnings from other sources
- Copies of income tax returns and other business returns for the last three years
- Information on all joint or individually held bank accounts, certificates of deposit, money market accounts, treasury bills or notes, etc., including types of accounts, balances, account numbers.
- List of all debts, such as credit cards and outstanding loans. Include account numbers, balance due, and monthly payment schedule.
- List of stocks and bonds: name and number of shares, cost, date purchased, where located, and titleholder.

- List of all credit cards, including numbers and PIN numbers. *Note: It is essential that a spouse establish credit in his/her own name.* Begin by opening a bank account in the spouse's name alone and applying for a credit card in that name alone. Put some of the household bills in the spouse's name and pay them out of that account.
- Copies of insurance policies, life, homeowner's or renter's, auto, health or major medical, etc., including policy number, parties insured, amount of the premiums, and the beneficiary for each policy.
- Inventory of household furnishings, appliances, and other acquired personal property with description of item, when acquired and by whom, cost at purchase, current value, where located.
- List of real estate holdings including address and description of property, date of purchase, cost at purchase date, current appraisal, mortgage balance, titleholder.
- Information on vehicles and boats, including purchase date and cost, current market value, titleholder, loan balance, registration, serial and license numbers
- Location and contents of joint safe deposit boxes.
- Copies of wills. *Note: Do not put original will in safe deposit box, as in many states the box is sealed at death.*
- Birth and marriage certificates
- Naturalization papers
- Powers of attorney
- Employment records
- Retirement pension information. *Note: Every Foreign Service spouse married at least ten years, during which time the employee has had ten years of government service, 5 years of which were foreign service, has an automatic right to a portion of the employee's pension.*
- School records
- Medical records
- Social security numbers, including children's

Resources

Publications available from the Family Liaison Office:

- *What Do I Do Now: A Sourcebook on Regulations, Allowances and Finances*
- *Adoption Guidelines for the Foreign Service Family*
- *The Foreign Service Family and Divorce*
- *Caring for Elderly Parents*
- *Evacuation Plan: Don't Leave Home Without It*
- *Separate Maintenance Allowance*

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