



## CRISIS MANAGEMENT & SUPPORT

### Contingency Planning: Being Prepared, Staying Prepared

Planning for unforeseen events is especially important for Foreign Service employees and family members. This encompasses everything from preparing for the next move, to a separated or an unaccompanied 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. **And, it is not enough that the employee have this information; the spouse/partner also needs access to this information.**

Below is a list of important information and documents 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 to raise your awareness and stimulate your thinking about planning for contingencies.

#### Personal Records and Documents:

- **Banking:** passwords for all online business and/or banking accounts. Information on all joint or individually held bank accounts, certificates of deposit, money market accounts, treasury bills or notes, TSP accounts, IRA/ROTH accounts, etc. This information should include types of accounts, balances and account numbers.
- **Credit Cards:** include numbers and PIN numbers (for online joint accounts, spouse must know password and PIN number). **Note:** *It is essential that a spouse/partner establish credit in his/her own name.* Begin by opening a bank account in that person's name alone and applying for a credit card in that name alone. Put some of the household bills in that name and pay them out of that account.
- **Debts:** list of all debts, such as credit cards and outstanding loans. Include account numbers, balance due, and monthly payment schedule.
- **Insurance:** copies of all 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:** household furnishings, appliances, and other personal property with description of item, when acquired and by whom, cost at purchase, current value, where located.
- **Real Estate:** include address and description of property, date of purchase, cost at purchase date, current appraisal, mortgage balance, and titleholder.

- **Personal Papers:** Birth and marriage certificates, naturalization papers, employment records, medical records, school records and social security numbers including your children's.
- **Powers of Attorney:** general, specific, banking and medical.
- **Retirement Pension Information:** *Note:* Every Foreign Service spouse married at least 10 years, during which time the employee has had ten years of government service, five years of which were foreign service, has an *automatic* right to a pro rata portion of the employee's pension, *in the absence of a valid court order or notarized spousal agreement stating otherwise.*
- **Safe Deposit Boxes:** Location and contents of joint safe deposit boxes.
- **Salary:** Information on gross salary of each spouse/ partner, rank, identification of earnings from other sources
- **Taxes:** Copies of income tax returns and other business returns for the last three years
- **Vehicles and boats:** include purchase date and cost, current market value, titleholder, loan balance, registration, serial and license numbers
- **Wills, living wills, trusts, and living trusts:** *Note: Do not put original will in safe deposit box, as in many states the box is sealed at death.*

### **FLO Publications & Online Resources:**

Look for additional information and downloadable publications on the FLO website:

[www.state.gov/m/dghr/flo/c23138.htm](http://www.state.gov/m/dghr/flo/c23138.htm):

- *Personal Preparedness Plan* (pdf brochure)
- Separate Maintenance Allowance and Involuntary Separate Maintenance Allowance
- *Managing Your Unaccompanied Tour* (pdf brochure)
- Resources on FLO's Education and Youth web pages
- *The Foreign Service Family and Divorce* (pdf brochure)
- Caring for Elderly Parents

### **Resource Offices:**

#### **Family Liaison Office**

Department of State

Room 1239

Washington, DC 20520-7512

Tel: (202) 647-1076 or (800) 440-0397

Internet: [www.state.gov/m/dghr/flo](http://www.state.gov/m/dghr/flo)

Email: [flo@state.gov](mailto:flo@state.gov)

#### **Employee Consultation Service**

Main Office Columbia Plaza

Room H246

Washington, DC 20520-2256

Tel: (202) 663-1815

Email: [MEDECS@state.gov](mailto:MEDECS@state.gov)

**Foreign Service Institute  
Transition Center/ Overseas Briefing Center**

Room E2105

4000 Arlington Boulevard

Arlington, VA 22204-1500

Tel: (703) 302-7267

Internet: <http://www.state.gov/m/fsi/obc>

Email: [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)

*Check out the Overseas Crisis Readiness online resource*

[www.state.gov/overseascrisisreadiness](http://www.state.gov/overseascrisisreadiness)

**IQ: Information Quest**

Free resource referral service focusing on life issues contracted by the Department of State for Foreign Service and Civil Service employees.

[www.worklife4you.com](http://www.worklife4you.com)

New users must register. Contact [FLOAskSupportServices@state.gov](mailto:FLOAskSupportServices@state.gov) for more information on how to access.

**Office of Casualty Assistance (OCA)**

Department of State

Room 1241

Washington, DC 20520-7512

Tel: (202) 736-4302; (877) 887-5996

[oca@state.gov](mailto:oca@state.gov)

In the event of a critical incident including death of a loved one, kidnapping or carjacking, OCA provides on-going support to USG employees and families serving under COM and to DOS employees in the U.S.

**Office of Retirement (RET)**

Administers FS Retirement and Disability System and the FS Pension System.

(202) 261-8160 or 261-8180

[Retirement@state.gov](mailto:Retirement@state.gov)