

Decision Tree: A Guide to Help You Decide Where to Live During an Unaccompanied Tour

The decision on where to live during an unaccompanied tour (UT) is multi-faceted. Included below is a chart outlining the financial considerations when choosing a UT assignment. The decision is much more than just a financial one, however, and must also include decisions about what is best for entire family.

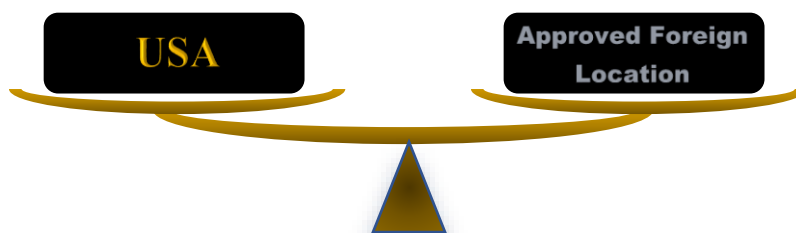
After studying these factors, family members may still wonder whether it would be better to be in the United States (Location A) or abroad (Location B). To help decide, the Global Community Liaison Office (GCLO) has developed the following list of questions. Assign “weights” to each of the following questions, taking into consideration the degree of importance you place on each (0 = N/A; 1 = little support; 5 = great support). For instance, family members might have relatives in location A (=2), but close friends and neighbors in location B (=3). Once you have decided between a domestic or foreign location, you can repeat the process to choose between two stateside locations (i.e., a DC residence, home leave address, or somewhere else in the country).

Factor	Score	
	Location A	Location B
Where is my support network?		
✖ Personal: Family, Friends, Neighbors		
✖ Physical health providers		
✖ Mental health providers		
✖ Spiritual community		
✖ Other		
Where is my comfort zone?		
Where am I competent, confident, and comfortable with the culture?		
Where am I fluent in the language?		
Where would I have the best job or career opportunities?		
Where would I have the best educational opportunities?		
Where could I pursue my hobbies, avocations?		
How difficult would it be to move?		
Will this assignment require time for training?		
For Parents:		
Where would our children have the best support network (friends, extended family)?		
Where would our children feel most comfortable?		
Where do they have access to the most activities that interest them?		
Where would our children have the best educational options and support?		
If our children have health issues, where could they get the optimal care?		
Where can our children get medical or mental health support (as needed)?		
TOTALS		

Key to Acronyms		
COM —Chief of Mission	ISMA —Involuntary Separate Maintenance Allowance	SMA —Separate Maintenance Allowance
DOS —Department of State	PCS —Permanent Change of Station	TDY —Temporary Duty
EFM —Eligible Family Member	Ps & Is —Privileges and Immunities	T SMA Transitional SMA
HHE —Household Effects	POV —Privately Owned Vehicle	UAB Unaccompanied Air Baggage

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Your location choice for a TDY or PCS unaccompanied tour should be made based upon careful consideration of all features and impacts. Explore the options in the below table.



United States			Approved Foreign Location	
DC Area		Other: _____	PCS	12 Month TDY
Easier access to DOS for GCLO, FSI, MED and other support services.	or	Must rely on Internet and other long distance methods to contact DOS.	No support from Mission, i.e. must arrange visas, work permits, housing, etc., on own. No access to APO/pouch, Health Unit, Commissary, GSO, or P&Is.	Family under COM continues with house, job, school, access to embassy or consulate, APO/pouch, Health Unit, and P&Is.
Family travel paid to DC.		Family travel paid to ISMA location.		No ISMA. Post COLA continues, minus the employee’s portion (if applicable). If status of family has not been changed previously, may opt to leave post (e.g., after school ends) and go on voluntary SMA.
Note: Information below is for a PCS assignment. See TDY notes at right.			Family may be eligible for ISMA and at-post Education Allowance for location. Must designate a “virtual” ISMA location in CONUS.	or Employee's R&Rs may be to U.S. or post.
If coming from a foreign post after a sufficient amount of time, EFMs may travel to their home leave address first, if it is different than DC or the ISMA location.			EFMs, HHE, UAB and POV sent on cost construct basis from last post to “virtual” location. Travel to next post also requires cost construct.	
TSMA can be paid for up to 60 days of commercial lodging while awaiting HHE at ISMA point.			Employee’s travel on R&Rs cost construct to family location based on designated R&R for his/her post (e.g. London for Iraq).	
HHE, UAB, and POV are transported. HHE may be added to or taken from storage. Overall weight must be within allowable limits.			May use Travel of Children of Separated Families for visiting in a third location at a point abroad (must be cost constructed see 3-FAM	
Children are assumed to be in public school but could have away-from-post education allowance for the remainder of a school year if they started the school year in a boarding school while assigned to a previous foreign post. For single parents who are entrusting their child(ren) to a non-parent guardian in the U.S., the away-from-post education allowance may be used to cover enrollment fees at public or private day school, and some living expenses can be reimbursed to guardian if there is no parent (legal or step) also in the United States.				
				Note: The 12-month TDY option is limited to certain posts only (Iraq, Afghanistan and Pakistan assignments) and must be

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Family, HHE, UAB, and POV will be moved to next assignment. Family may stay in commercial quarters for up to ten (10) days on TSMA after pack out, if they will be traveling to an onward foreign assignment from the ISMA location.	3750). Does not apply for college or boarding school students.	negotiated on a case-by-case basis. Please contact the post and the bureau.
Current allowances are subject to change.		
Separate Maintenance Allowance (SMA, ISMA, and TSMA) is tax free.		

Summary of Allowances and Benefits for U.S Government Civilians Under the Department of State Standardized Regulations (DSSR)

Reference: [Office of Allowances](#), [FAM / FAH](#)

The Department of State Standardized Regulations (DSSR) governs allowances and benefits available to U.S. Government civilians assigned to foreign areas. Note for employees of non-State agencies: Individual agencies may draft their own implementing regulations, which may be more restrictive than the DSSR. Employees from non-State agencies may not be eligible for all allowances listed below.

Employees should check both the DSSR and their agency's implementing regulations for guidance on a specific allowance. Employees of the four Foreign Affairs Agencies (Department of State, Foreign Commercial Service, Foreign Agricultural Service, and USAID) should refer to Volumes 3 and 14 of the Foreign Affairs Manual (FAM) and Volume 3 of the Foreign Affairs Handbook (FAH) for more guidance.

Separate Maintenance Allowance (SMA)

SMA is designed to help an employee who is compelled by reasons of dangerous, notably unhealthful or excessively adverse living conditions at the foreign post of assignment, or for convenience of the Government, or because of family considerations, to defray the additional expense of maintaining family members at another location.

There are three types of SMA: Involuntary, Voluntary and Transitional.

- **Involuntary SMA** is paid when family members are prohibited from residing at the foreign post. Children are eligible for Involuntary SMA until they reach 21 years of age.
- **Voluntary SMA** is paid when family members may go to a foreign post but opt not to for personal reasons. Children lose eligibility for voluntary SMA when they turn 18, unless they are still in secondary school (e.g. high school).
- Voluntary and involuntary SMA is paid at the annual rates in the table below:



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SMA Rate Table

Type of SMA	1 Child Only	2 or More Children	1 Adult Only	1 Adult and 1 Additional Family Member	1 Adult and 2 or 3 Additional Family Members	1 Adult and 4 or More Additional Family Members
Voluntary	\$5,300	\$8,800	\$10,100	\$13,600	\$15,400	\$18,000
Involuntary	\$6,800	\$11,300	\$12,900	\$17,400	\$19,7000	\$23,000

A "child" is a family member who is unmarried and under 21 years of age as defined in DSSR 040m(2) and (4). An "adult" for the purposes of the above SMA table includes the employee's spouse and any of the relatives defined in DSSR 040m and 261.1b as family members who are 21 years of age or older.

- **Transitional SMA** may be paid for reasons following the termination of an evacuation (a) through (c) or in connection with commencement/termination of an unaccompanied tour of duty (d) and (e):

- following termination of an evacuation and conversion of a post to an unaccompanied status;
- following termination of an evacuation and reversion of post to accompanied status to allow a child in the final semester of the current school year to complete that school year;
- following termination of an evacuation and reversion of post to accompanied status but employee and/or family members cannot return to post for reason(s) beyond the employee's control;
- when family members must depart from an accompanied foreign post because the employee's next foreign post is unaccompanied; or
- when family members on ISMA prepare to depart the ISMA point for the employee's next foreign post (accompanied).

Transitional SMA is paid at the following **continental US (CONUS)** daily rates. These rates are based on family units and not on individuals.

Continental United States (CONUS) Daily Rates

Family Size	Day 1-30	Day 31-60	Day 61-90
1 - 2 eligible family members:	100% CONUS	75% CONUS	50% CONUS
3 or more eligible family members:	100% CONUS +\$20	75% CONUS +\$20	50% CONUS +\$20

Refer to DSSR 260 for details on each type of SMA. Note the limits on some types of SMA, particularly the 90-day separation requirement, the one-change-of-election provision and separation/ divorce, and legal-custody-of-child provisions.



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Education Allowance

The purpose of the education allowance is to assist an employee in defraying those costs necessary to obtain educational services (grades K-12) that would normally be free of charge in the United States. The allowance is based on the least expensive “adequate” school at post. A school is deemed adequate if, upon completion of a grade at the school, a child of normal ability could enter the next higher grade at a public school in the United States. When a school is adequate, the rates for attending a school “at post” and attending a school “away from post” will be the same. The away-from-post education allowance can be used to pay for tuition, room and board, unaccompanied air baggage and periodic transportation between the post and the designated boarding school, **not to exceed the away from post allowance**.

The regulations also provide a special-needs allowance in lieu of the at-post or away-from-post education allowances, as well as additional funds for supplementary instruction. Children who are homeschooled are also eligible for a set amount of education allowance funding. DOD employees come under separate authority for education benefits.

Educational Travel

This allowance permits one round trip annually between a school attended and the foreign post of assignment. This benefit is primarily intended to reunite a full-time post-secondary student attending college (including the post-baccalaureate level), technical or vocational school with the employee/parent serving the U.S. Government in the foreign area. However, educational travel may be paid for a child in secondary school (grades 9 through 12) instead of the education allowance described above.

Educational travel cannot be paid at the same time as the education allowance and should not be confused with the transportation component of the away-from-post education allowance. Educational travel can commence from either

the school or the post, but only one round trip between school and post is allowed annually. The educational travel benefit ceases once the student dependent reaches the age of 23, except for in limited cases when the child's education is delayed by military service (see DSSR 284 for further information).

Travel of Separated Families

The purpose of this benefit is to allow one round trip per year for each child below the age of 21 to visit his or her Foreign Service parent(s) stationed abroad. The term “separated” means physically separated and does not refer to any relationship condition. A child(ren) cannot be receiving an education allowance and cannot be on voluntary separate maintenance. Employees posted to unaccompanied posts must choose a different location abroad to meet the child. This benefit is found 3 FAH-1 H 3750 and 3 FAM 3750.

Family Visitation Travel (FVT)

Some UT posts are designated as eligible for FVT. If your post is eligible, U.S. direct-hire employees can opt for FVT in lieu of one or more authorized R&R trips. FVT is funded through a travel grant provided by the employee’s agency. Post provides the money to the employee in the form of a grant, thus no travel orders are issued. Eligible Family Members (EFMs) do not qualify for FVT. FVT is governed by [3 FAM](#)



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[3730](#) and guidelines and procedures are outlined in [3 FAH-1 H-3730](#). Special fares such as excursion fares and round trip fares are to be used to the maximum extent possible. To find out if your post is designated for FVT, please contact the Human Resources Officer or Financial Management Officer.

SF-1190

The [SF-1190](#) is used to file for all SMAs. Filing should be completed through the bureau SMA coordinator; the bureau or GCLO can provide contact information.

For more information about Unaccompanied Tours, please contact:

GCLOaskUT@state.gov

(202)-647-1076 | (800)-440-0397

[Unaccompanied Tours - United States Department of State](#)

