FOREWORD

The IMF Family Association (IMFFA) is proud to say *The Compass, Navigating the IMF and Beyond* has been in high demand since it was first published in 2010.

Our 4th Edition is here by popular demand from members and staff. It contains updated information for spouses, partners, and family members seeking information to navigate and thrive while here.

Whether you need information about services offered through the IMF or around the greater Washington, DC area, *The Compass* is an essential tool for newcomers and long-term residents. This handbook explains who to contact, where to go, and which services and documents you will need.

Each chapter tackles important topics such as settling in, healthcare, job opportunities, children's issues and education. We have also included frequently asked questions, fast facts, emergency contacts, and maps of the immediate area.

*The Compass* is a living document and can be found on our website: [www.imffa.org](http://www.imffa.org). Its content is updated regularly and will continue to grow thanks to your input.

Please contact IMFFA if you have questions, feedback, or would like to get involved in one of our many exciting projects.

We are continuously looking for talented and friendly members to join the hundreds of volunteers who have molded our dynamic Association into what it is today.

Happy Reading!

**John Harper**  
IMFFA Executive Co-Chair

**Jelena Pavlovic Charap**  
IMFFA Executive Co-Chair

**Marlene George**  
IMFFA Project Coordinator

**Fadila Hamidi**  
IMFFA Volunteer
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IMF FAMILY ASSOCIATION
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INTRODUCTION

What is the IMFFA?
The IMFFA is a membership organization for spouses, partners and family members of IMF staff. Our mission is to provide our members with a welcoming, nurturing, diverse and resourceful environment that facilitates their transition and integration into the host country, fosters intercultural exchange and helps them overcome challenges. The entire association is run by volunteers.

The IMFFA provides members with valuable information about the Fund and the Washington, DC Metro area. It offers many useful resources and activities making transitions and daily life easier and more enjoyable.

IMFFA members come from any of 189 IMF member countries. This gives a unique opportunity to learn about different cultures, make new friends, and expand horizons.

Can I get involved?
Yes. You are automatically an IMFFA member but we hope you will become an active member. We offer:

• Career networking.
• Spouse/partner orientation sessions.
• IMFFA Fall Family Picnic.
• Career and transition coaching.
• The IMFFA Annual General Meeting.
• Newcomers’ breakfast.
• The Welcoming Committee/IMFFA Buddy Program.
• An international cooking group.
• Leisure and well-being activities.
• Language classes.
• Book club, yoga, coffee mornings.
• Art exhibitions.
• Activities for babies, toddlers, and pre-teens.
• Multi-Org Teen Summer Program.

Can I volunteer?
Absolutely. Contact the IMFFA and we’ll help you find the right niche.

How can I find out about the activities organized by the IMFFA?
You can find out about the activities through:
• Weekly newsletter *This Week at the IMFFA*.
• www.imffa.org. To request access, please email: imffa@imf.org.
EMERGENCY CONTACTS

Emergency Services

Dial: 911
Fire, ambulance, police

Poison Control Center: (1-800) 222-1222
Doctor: ______________________________
Pediatrician: ______________________________
Dentist: ______________________________
Pharmacy: ______________________________

Family Contacts
Home address: ______________________________
Home telephone: ______________________________
Cell phone: ______________________________
Work telephone: ______________________________

Emergency Contact
Name: ______________________________
Relationship: ______________________________
Emergency contact number: ______________________________
HOSPITALS

Washington, DC

The George Washington University Hospital
900 23rd Street, NW, Washington, DC 20037
(202) 715-4000
www.gwhospital.com

Georgetown University Hospital
3800 Reservoir Road, NW, Washington, DC 20007
(202) 444-2000
www.medstargeorgetown.org

Washington Hospital Center
110 Irving Street, NW, Washington, DC 20010
(202) 877-7000
www.medstarwashington.org

Children’s Hospital
111 Michigan Avenue, NW, Washington, DC 20010
(202) 476-5000
www.childrensnational.org

Sibley Memorial Hospital
5255 Loughboro Road, NW, Washington, DC 20016
(202) 537-4000
www.hopkinsmedicine.org/sibley-memorial-hospital

Maryland

Shady Grove Adventist Hospital
9901 Medical Center Drive, Rockville, MD 20850
(240) 826-6000
www.adventisthealthcare.com/SGAH
Washington Adventist Hospital
7600 Carroll Avenue, Takoma Park, MD 20912
(301) 891-7600
www.adventisthealthcare.com/WAH

Holy Cross Hospital of Silver Spring
1500 Forest Glen Road, Silver Spring, MD 20910
(301) 754-7000
www.holycrosshealth.org/HCH

Suburban Hospital
8600 Old Georgetown Road, Bethesda, MD 20814
(301) 896-3100
www.hopkinsmedicine.org/suburban-hospital

Virginia

Inova Fairfax Hospital
3300 Gallows Road, Falls Church, VA 22042
(703) 776-4001
www.inova.org

Virginia Hospital Center
1701 North George Mason Drive, Arlington, VA 22205
(703) 558-5000
www.virginiahospitalcenter.com

Inova Alexandria Hospital
4320 Seminary Road, Alexandria, VA 22304
(703) 504-3000
www.inova.org/iah
IMF RESOURCES

Telephone Operator: (202) 623-7000
General Inquiries: (202) 623-7300

IMF - HQ1 Building
700 19th Street, NW
Washington, DC 20431

IMF - HQ2 Building
1900 Pennsylvania Avenue, NW
Washington, DC 20431

IMF Emergencies
For overseas emergencies or health emergencies, call the Global Security
Operations Center: (202) 623-9911 (24-hour emergency line).

IMFFA Office
Contact: Marlene George
Address: 1919 Pennsylvania Ave, NW, 2nd Floor, Room 2171
Telephone: (202) 623-7696
Email: mgeorge@imffa.org
Website: www.imffa.org
Hours: Monday-Friday, 9:00 a.m. - 5:30 p.m.

IMF Childcare Center
Contact: Agnieszka Andrezejuk, Director
Address: 700 19th St, NW, Washington, DC 20431
Telephone: (202) 623-9800
Time: Monday-Friday, 7:30 a.m. - 6:30 p.m.

Bretton Woods Recreation Center
Contact: Juniour Afula
Address: 15700 River Rd., Germantown, MD 20874
Telephone: (301) 948-3357
Email: info@bwrc.org or jwafula@bwrc.org
Website: www.bwrc.org
**Education and Childcare Counselor**

Contact: Mary Ruppe Nash  
Address: IMF - HQ2 - 12th Floor, Room 349  
Telephone: (202) 623-8653  
Email: Mnash@imf.org  
Hours: Mondays - Wednesdays, 2:00 p.m. - 4:30 p.m.  
by appointment and by phone or email other days

**Fitness Center**

Address: IMF HQ1 - Orange Level, Room 0-700  
Telephone: (202) 623-6559  
Fax: (202) 623-4146  
Email: fitnessc@imf.org  
Hours: Monday-Thursday, 6:00 a.m. – 9:00 p.m.  
Friday, 6:00 a.m. – 7:30 p.m

**Human Resources Contacts**

Contact: Karin Selishev (Budget Officer)  
Address: IMF - HQ2 - 5th Floor, Room 161  
Telephone: (202) 623-6203  
Email: kselishev@imf.org  
Contact: Jumana Shammout (Office Manager)  
Address: IMF - HQ2 - 5th Floor, Room 162  
Telephone: (202) 623-6444  
Email: jshammout@imf.org

**Legal Services Consultant**

Contact: Joyce Reback  
Address: IMF - HQ2 - 12th Floor, Room 919  
Telephone: (202) 623-8141  
Fax: (202) 623-6219  
Email: jreback@imf.org
Multimedia Services Unit & Security Office
for spouse ID cards
Photos taken here:
Contact: Multimedia Services Unit
Address: HQ1 - C Level, Room 290
Hours: Mondays, 2:00 p.m. - 4:00 p.m.
           Wednesdays, 9:00 a.m. - 1:00 p.m.
           (no appointment necessary)
Email: multimedia@imf.org

Photos picked up here
Contact: Security Office
Address: HQ1 - C Level, Room 290
Hours: Monday-Friday, 9:30 a.m. – 5:00 p.m.
           Closed daily: 12:00 p.m. – 1:00 p.m.

Spouse Career Advisor
Contact: Sheila McKenna
Address: IMF - HQ2 - 12th Floor, Room 349
Telephone: (202) 623-6035
Email: smckenna@imf.org
Hours: Tuesdays, Wednesdays & Thursdays (by appointment)

Visa Services
Contact: Visa Services Assistants
Address: IMF - HQ2 - 5th Floor, Room 349 - HR Department
Telephone: (202) 623-9415
Email: fragomen@imf.org

*More information on IMF intranet.
OTHER KEY CONTACTS

Aetna Health Insurance
Contact: Medical Benefits Plan Administrator
Telephone: (866) 258-6680 (toll free)
(813) 775-0190 (call collect)
Email: agbservice@aetna.com
Website: www.aetnaglobalbenefits.com

Bank-Fund Staff Federal Credit Union (BFSFCU)
Member Services
Address: IMF - HQ2 - Ground Floor or IFC West Lobby, and World Bank main complex, Room MC - C2 - 300
Telephone: (202) 212-6400
Email: memberservices@bfsfcu.org
Website: www.bfsfcu.org
Hours: Monday-Friday, 8:30 a.m. – 4:00 p.m.

Lending Services Department
Address: 1725 H Street, NW, Suite 400, Washington, DC 20006
Telephone: (202) 212-6450
Email: consumerloans@bfsfcu.org; creditcards@bfsfcu.org; equityoptions@bfsfcu.org; mortgages@bfsfcu.org
Hours: Monday-Friday, 8:30 a.m. – 4:00 p.m.

Domestic Abuse Prevention Coordinator
Contact: Elizabeth Legrain
Telephone: (202) 473-2931
Email: elegrain@worldbank.org; daprevention@worldbank.org
FAST FACTS...

Useful resources for settling in:

- IMF Intranet/HR Web.
Newcomer's Checklist

For You:
- Get an ID card for access to the IMF buildings.
- Get a driver’s license.
- Buy car insurance.
- Get a social security number.
- Open a bank account.
- Buy a cell phone.
- Find a primary care doctor.
- Finalize housing.

For Children:
- Finalize school.
- Find childcare.
- Find pediatrician.

For Work:
- Get certifications/licenses.
- Update resume.
- Order business cards.
- Ask for reference letters.
- Obtain work authorization (if applicable).
- Meet with IMF spouse career advisor.

When Your Spouse Is On Mission:
- Know medical & IMF emergency telephone numbers.
- Have bank information/access.
- Know housing contacts.
- Have a back-up childcare.
BENEFITS

SPouse & Partner Benefits

IMF spouses/partners are entitled to the following benefits and services:

General support
• IMF Family Association (IMFFA).
  Computers with intranet access, printer and fax, reading materials, videos, tea, coffee, lounge area, box of toys and art materials for children.

Childcare
• Access to IMF childcare facility.
• Access to IMF Education and Childcare Counselor.

Educational (children)
• Access to IMF Education and Childcare Counselor.

Educational (adult)
• Spouse/partner English program.
• IMFFA and selected IMF seminars.

Financial
• Eligibility to join Bank-Fund Staff Federal Credit Union (BFSFCU).
Professional
- Spouse/partner career counseling.
- Spouse/partner relicensing.

Legal
- IMF Legal Services Consultant.

Recreational
- Access to IMF Fitness Center (membership required).

IMF Staff Member Benefits
The following benefits are available to your family via the IMF employee only. All benefits provided by the IMF to staff are not listed here (for more information, check the IMF Intranet and HR Web). Spouses/partners can use IMFFA’s computers to have access to IMF Intranet.

Educational
- Allowances for children.
- Child’s tuition.
- Room & board.
- Education travel.
- Supplemental weekend/evening schooling & tutoring.

Marital/Family
- Allowance for spouse/partner and children.

Applications must be sent within 60 days of a qualifying event and must be submitted on an annual basis (March).

Recreational
- Bretton Woods Recreational Center.
- Spouse/partner travel points.
- Holiday party (December).
- Children’s holiday party.
### Transitional
- Home leave.
- Settling in allowances.
- Resettlement benefits & travel.

**Fast Facts...**
- Spouse/partner travel points are accrued by the number of staff member trips/ nights.
- The children’s holiday party is for children age six and under.
- Full resettlement and travel benefits are available only after two years of service.
CHAPTER 1
DAILY LIFE

IMFFA Office
Address: 1919 Pennsylvania Ave, NW, 2nd Floor, Room 2171
Email: imffa@imf.org
Website: www.imffa.org
Hours: Monday-Friday, 9:00 a.m. – 5:30 p.m.

Important ID Cards
How can I get an identification card (ID) to enter the IMF & World Bank?

1. Go to the Pass ID Office, located at the IMF HQ1 Visitor Center between 9:30-5:00 p.m. (closed between 12:00 p.m. - 1:00 p.m.) to obtain the “Spouse/Domestic Partner Identification Card Request Form.” Phone: (202) 623-6545; Email: CSFPassIDOffice@imf.org.

2. Take your photo at the Photo Studio (IMF - HQ1 - C Level, Room 290), Mondays: 2:00 p.m. - 4:00 p.m. and Wednesdays, 9:00 a.m. – 1:00 p.m. No appointment is necessary. Email: multimedia@imf.org.

3. Sign for your ID card at the IMF HQ1 Visitor Center, usually the same day the photo is taken. The IMF staff member will receive an email confirmation that your ID can be picked up at HQ1 Visitor Center.

Should I get a social security card?
Yes. Once the IMF employee has obtained employment authorization, he/she can take the authorization card, letter of appointment, along with both of your passports, visas and I-94s, to the Social Security Administration Office and apply.
Please go to the U.S. Social Security Administration Offices:
- 1905 9th St, NE, Washington, DC, 20018.
- 2041 Martin Luther King Jr. Ave, SE #130, Washington, DC, 20020.
- 315 N Washington St, Rockville, MD, 20850.
Bring the following documents:
- Passport.
- Letter of the IMF employee’s appointment.
- Photocopies of information page from your passport.
- Photocopies of visa and I-94 (front and back).
In most cases, eligible individuals will receive their social security card within three weeks of applying. The application is available from the HR Center (hrcenter@imf.org), or the Social Security Administration Office at www.ssa.gov.

Transportation

How can I get a driver’s license?
Although international driver’s licenses can be used for a short time after your arrival, it is recommended you get your U.S. state license as soon as possible. Please contact the HR Center (HRCenter@imf.org) for further information as rules change periodically and without advance notice. You cannot apply for a license before the IMF employee’s “entry on duty” date, even if you have been licensed in the U.S. before.

Requirements:

Virginia

1. State Department Certification Letter.
2. Secondary letter from the Virginia DMV.
   *If you hold a current license from Canada or the U.S. that is less than 60 days old or more than five years expired, you don’t need secondary documentation which may shorten your wait for certification up to three weeks.*
3. Verification of employment from HRD.
4. G4 visa, passport and any old or current licenses.
5. A social security number or letter from the Social Security
Administration Office stating non-eligibility*. 
6. Proof of residency (i.e., utility bill).

For more information visit www.dmv.state.va.us.

Maryland
1. State Department Certification Letter (takes at least three weeks to process).
2. Verification of employment from HRD certifying current Maryland address.
3. Certification that you have taken a three-hour drug and alcohol education course. For course listings go to: www.marylandmva.com.
4. G4 visa, passport, and any old or current licenses.
5. A social security number, or letter from the Social Security Administration Office stating non-eligibility**.
6. Proof of residency (i.e., utility bill).

For more information visit www.mva.state.md.us.

Washington, DC
1. State Department Certification Letter.
2. Verification of employment from HRD.
3. A social security number, or letter from the Social Security Administration Office stating non-eligibility**.
4. Proof of residency (i.e., utility bill).
5. G4 visa, passport, and any old or current licenses.

For more information, visit: www.dmv.dc.gov.

Can I park my car in the IMF parking?
The Flex Park Program was created to accommodate for daily parking on a space available basis. A one-time registration for eligible Staff, Contractuals, Retirees and Spouses/partners will allow users who do not subscribe to monthly parking to activate garage access and automatic billing. The parking fee varies on use for up to $14 per day. Sign up, visit the parking office at HQ1-1-184.

*Those previously licensed in the U.S. do not have to take the course, even if license has expired.
**Applicants for a social security number will get either a:
1) Receipt stating that he/she has applied for a social security number, or
2) Letter denying the application and stating the reason why.
Those not eligible for social security numbers, e.g., G4 spouses and children without work authorization, will receive the letter. With this letter, G4 spouses and children can obtain a driver’s license.
Where can I rent a car?
IMF spouses/partners may take advantage of free memberships and discounted rates on car rental. Contact John Healey at (202) 623-8903 or jhealey2@imf.org.

Popular car rental agencies include:

<table>
<thead>
<tr>
<th>Agency</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hertz</td>
<td>(1-800) 654-3131</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.hertz.com">www.hertz.com</a></td>
</tr>
<tr>
<td>AVIS</td>
<td>(1-800) 331-1212</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.avis.com">www.avis.com</a></td>
</tr>
<tr>
<td>Thrifty Car Rental</td>
<td>(1-800) 847-4389</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.thrifty.com">www.thrifty.com</a></td>
</tr>
<tr>
<td>National</td>
<td>(1-800) 227-7368</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.nationalcar.com">www.nationalcar.com</a></td>
</tr>
<tr>
<td>Enterprise</td>
<td>(They will pick you up upon request)</td>
</tr>
<tr>
<td></td>
<td>(1-800) 736-8222</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.enterprise.com">www.enterprise.com</a></td>
</tr>
<tr>
<td>Comparison Shopping</td>
<td><a href="http://www.kayak.com">www.kayak.com</a></td>
</tr>
<tr>
<td></td>
<td><a href="http://www.expedia.com">www.expedia.com</a></td>
</tr>
</tbody>
</table>

Most of the above car rental companies are located at DCA Ronald Reagan National Airport and IAD Dulles Airport. Although farther from the city, Dulles Airport typically has the best rates.

What is a Zipcar?
Zipcar is a national car-sharing program with more than 7,000 vehicles that is designed to enhance personal travel while decreasing greenhouse gas emissions and the costs associated with rental cars and privately owned vehicles. Renting a Zipcar is a quick, relatively inexpensive, and environmentally friendly way to run errands, explore the region or pick up furniture (since they have truck rentals, too). www.zipcar.com.

The Fund has an agreement with Zipcar to provide Fund staff with free Zipcar membership as well as access to Zipcars at a discounted rate. Check HR web for details (http://www-intranet.imf.org/departments/HumanResources/myHR/myLife/LivinginDC/Pages/RentingACar.aspx). You can also reserve a car online at www.zipcar.com or (866) 494-7227 for a specific time and location. Most stops are near metro stations. The reservation includes the cost of gas, parking,
insurance, and mileage. In order to add a spouse, the staff member must first enroll for verification, then add the spouse/partner.

**What if I have a car accident?**

If it is an emergency, call 911. It is a good idea to call a police officer to help you fill out paperwork and mediate. If possible, do not move your car unless a police officer is present. However, if the situation is dangerous or you are blocking traffic, move the car to the side of the road. If the accident is minor, it is still important to exchange information of all parties involved including name, address, telephone number, insurance company information, and the policy number.

**How do I get around on public transportation?**

For detailed information on metro lines, bus routes, trip planner, maps, and hours of operation, visit Washington Metropolitan Area Transit Authority at www.wmata.com or download the WMATA App on your smartphone.

**What is a SmarTrip Card?**

SmartTrip® is a permanent, rechargeable fare card used to pay fares and transfers on the Metro and Circulator System. It’s plastic, like a credit card, and is embedded with a special computer chip that keeps track of the value of the card. You can purchase a SmarTrip® card online, by email, at select CVS/pharmacy and Giant Food stores in the region that displays the SmarTrip® sign, Metro Sales Offices, SmarTrip® dispensers at Metrorail stations, and regional transit stores.

**What is the Circulator?**

The Circulator helps you get around the city to popular neighborhoods on 5 routes for a fare of only $1, and discounted or free transfers from Metro when using SmarTrip Card. Look for the frequent red and yellow stops for the distinctly bright red and gray buses (www.dccirculator.com).

**What is Capital Bikeshare?**

Capital Bikeshare allows you to quickly borrow one of 3,700 bikes from over 440 stations across Washington, D.C., and Arlington, VA, and return it to any station near your destination. Check out a bike for your trip to work, Metro, to run errands, go shopping, or visit friends and family. Join Capital Bikeshare for 24 hours, 5 days, 30 days, or a year, and have access to a fleet of bikes 24 hours a day, 365 days a year. The first 30 minutes of each trip are free. Each additional 30 minutes incurs an
additional fee. It’s quick, easy, and affordable. (www.capitalbikeshare.com).

**Shopping**

Where can I shop?

<table>
<thead>
<tr>
<th>Shopping malls</th>
<th>Department stores*</th>
<th>Discount department stores</th>
<th>Appliances, electronics, computers</th>
<th>Hardware and garden stores</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mazza Gallerie</td>
<td>Bloomingdale’s</td>
<td>Loehman’s</td>
<td>Best Buy</td>
<td>Home Depot</td>
</tr>
<tr>
<td>Montgomery Mall</td>
<td>Lord and Taylor</td>
<td>Filene’s Basement</td>
<td>Radio Shack</td>
<td>Strosniders</td>
</tr>
<tr>
<td>Tyson’s Corner</td>
<td>Macy’s</td>
<td>Target</td>
<td>Office Depot</td>
<td>American Plantfood</td>
</tr>
<tr>
<td>Tyson’s Gallery</td>
<td>Sears</td>
<td>Wal-Mart</td>
<td>Circuit City</td>
<td>Lowe’s</td>
</tr>
<tr>
<td>Georgetown Park</td>
<td>JCPenney</td>
<td>Kmart</td>
<td>Staples</td>
<td>TW Perry</td>
</tr>
<tr>
<td>Potomac</td>
<td>Kohls</td>
<td>Burlington</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pentagon City</td>
<td></td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Supermarkets</th>
<th>General</th>
<th>Budget</th>
<th>Organic food/local produce</th>
<th>International food</th>
<th>Pharmacies/drugstores</th>
</tr>
</thead>
<tbody>
<tr>
<td>Giant</td>
<td>BJ’s</td>
<td></td>
<td>Whole Foods</td>
<td>Asian grocery store / Great Wall</td>
<td>CVS</td>
</tr>
<tr>
<td>Food Lion</td>
<td>Costco</td>
<td></td>
<td>Trader Joe’s</td>
<td>Rodman’s Gourmet</td>
<td>Rite Aid</td>
</tr>
<tr>
<td>Safeway</td>
<td>Sam’s Club</td>
<td></td>
<td>Local farmers’ markets</td>
<td>Balducci’s</td>
<td>Walgreens</td>
</tr>
<tr>
<td>Wegmans</td>
<td>Shoppers</td>
<td></td>
<td>Wegmans</td>
<td>Wegmans</td>
<td></td>
</tr>
<tr>
<td>Harris Teeter</td>
<td>Magruder’s</td>
<td></td>
<td>Yes Organic Market</td>
<td>Whole Foods</td>
<td></td>
</tr>
<tr>
<td>(VA and MD)</td>
<td>Aldi’s</td>
<td></td>
<td>MOM’s Organic Market</td>
<td>H MART</td>
<td></td>
</tr>
</tbody>
</table>
**Telephone**

**What do I need to know about cell phones?**
Mobile telephone suppliers may require a social security number and/or deposit.


**Where can I find other bargains?**
Check www.craigslist.com in your city for excellent bargains (furniture, cars, etc.) and even job opportunities.

**Is there a sales tax in the Washington, DC area?**
Yes. The sales tax in the District is 5.75% on every purchase except restaurants (10%). The sales tax differs among states.

**Recreation**

**How can I build up my social life?**
- Become an active member of IMFFA, join our activities and/or workshops.
- Volunteer (IMFFA, Greater DC Cares, charity organizations, etc.).
- Contact your local embassy or consulate for activities and social events.
- Join a local expatriate club – the International Club DC, Washington Accueil, or InterNations - DC chapter.
- Check www.meetup.com to meet new people of almost every possible interest group.
- Check out your local library, community center, university or community college for activities and education courses.
- Try to get involved in your children’s school activities.

**What is well-known in the area?**
Check out www.AboutDC.com to learn more about:

- Monuments.
- Smithsonian museums (all free).
- National & state parks.
- Professional and college sports.
- Concerts, theaters, and festivals.
Is there an IMF fitness center?
Yes. The IMF provides access to exercise facilities in the IMF - HQ1 - Orange Level, Room 700. Membership is open to all Fund employees, spouses, partners, retirees, interns, and vendors. Amenities include: weight training and cardiovascular machines, exercise studios, racquetball courts, and saunas. Services for additional fees include personal training, massages, cholesterol and other medical screenings.

What is the Bretton Woods Recreation Center?
Bretton Woods is a 280-acre facility near Germantown, MD, that offers a wide range of sporting facilities including a golf course, outdoor swimming pools, tennis courts, miniature golf course, jogging trails, playgrounds and picnic areas. It also sponsors numerous social activities such as wine tastings, dinners and holiday activities (www.brettonwoods.com).

Fast Facts…

- Check out DC’s world-famous Cherry Blossom Festival each spring. Find more details at www.nationalcherryblossomfestival.org.
Does the IMF provide housing information?
Yes. The house hunting assistance provided to Fund staff includes names of Fund-affiliated licensed real estate professionals who have requested to be included in this listing, helpful websites and legal advice provided by the Fund’s Legal Services Consultant. Please also view information on buying and selling a home on HR Web.

Licensed Real Estate Professionals
Licensed Real Estate Professionals offer the following services:

- Provide an overview of the Washington Metropolitan area communities, transportation lines, schools and shopping for new staff.
- Identify apartments/townhouses/single-family homes available for rent or purchase, and escort staff members to view the properties selected.
- Assist in the acquisition and financing process for purchasing property.
- Assist in the sale of existing homes, or their leasing and property management.
Which documents are necessary to rent a house or an apartment?

Two documents typically are signed when renting a property:

1. **Rental Application**
   The rental application seeks financial and personal information about you as a prospective tenant to determine if you are creditworthy. Verification of employment and salary may be required.
   
   The application often states that, upon approval by the landlord, you must sign a lease, obligating you to rent the property. The rental application may be accompanied by a copy of the final or sample lease.
   
   If you sign the application without first seeing the lease, you may be committing yourself to obligations that you later regret. It is suggested to insert the following language into the application:
   
   "The rental application is contingent upon approval of the lease by the tenant. If the tenant does not agree to sign the final lease, then all deposit money shall be promptly refunded."

2. **Lease**
   The lease is the contractual document that gives you the right to rent the property for the time period specified. It also spells out all other rights and obligations between you and the landlord. Typically, you are asked to give a check for a security deposit and one month’s rent.
   
   **If you are signing a long-term lease, it is recommended that you have the Fund’s Legal Services Consultant review it before signing.** Once the lease is signed by both tenant and landlord, it is a legally binding contract.

Rental Listings:
Are short-term, furnished apartments available?
Yes. These apartments are available by contacting individual properties or through corporate housing companies which have furnished apartments.

What is the minimum time to rent a short-term, furnished apartment?
Apartments are typically rented by the month (30-day minimum) but this is negotiable. They are completely furnished including fully-equipped kitchen, linens, TV and utilities, parking and fitness centers. Inquire about “preferred employer” rates and other special rates. Prices for apartments are also usually negotiable.

FAST FACTS...

- If you require short-term housing and have children who will attend public school, please note that your residence determines which school your children can attend. It is possible that when you select a permanent residence, the school will change.

- In the U.S., most people own their homes. Therefore the number of rentals on the market is limited.

- In many neighborhoods, it is customary to have a house-warming party once you are settled. Neighbors may bring you cookies or a small gift to welcome you to the area.
# Furnished Corporate Apartment Companies

**Washington, Maryland and Virginia**

* Most of the corporate apartment companies offer discount/corporate rates for Fund employees. Please tell them you are employed by the Fund.*

<table>
<thead>
<tr>
<th>Company</th>
<th>Contact Information</th>
<th>Apartment Locations</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Executive Apartments</strong></td>
<td>(703) 418-1333</td>
<td>DC, MD and VA</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.executiveapartmentsusa.com">www.executiveapartmentsusa.com</a></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Gables Corporate Accommodations</strong></td>
<td>DC, MD and VA</td>
</tr>
<tr>
<td></td>
<td>(1-866) 422-7368</td>
<td></td>
</tr>
<tr>
<td></td>
<td><a href="http://www.gables.com">www.gables.com</a></td>
<td></td>
</tr>
<tr>
<td><strong>National Corporate Housing</strong></td>
<td>(703) 464-5700</td>
<td>DC, MD and VA</td>
</tr>
<tr>
<td></td>
<td>(800) 661-9200</td>
<td></td>
</tr>
<tr>
<td></td>
<td><a href="http://www.nationalcorporatehousing.com">www.nationalcorporatehousing.com</a></td>
<td></td>
</tr>
<tr>
<td><strong>Corporate Apartment Specialists</strong></td>
<td>(1-800) 914-2802</td>
<td>DC, MD and VA</td>
</tr>
<tr>
<td></td>
<td>(703) 979-2830</td>
<td></td>
</tr>
<tr>
<td></td>
<td><a href="mailto:sales@corporateapartments.com">sales@corporateapartments.com</a></td>
<td></td>
</tr>
<tr>
<td></td>
<td><a href="http://www.corporateapartments.com">www.corporateapartments.com</a></td>
<td></td>
</tr>
<tr>
<td><strong>The Oakwood Worldwide</strong></td>
<td>(877) 902-0832</td>
<td>DC, MD and VA</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.oakwood.com">www.oakwood.com</a></td>
<td></td>
</tr>
<tr>
<td><strong>Suite America</strong></td>
<td>(800) 367-9501</td>
<td>DC*, MD and VA</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.suiteamerica.com">www.suiteamerica.com</a></td>
<td>(minimum 91 day stay in DC)</td>
</tr>
<tr>
<td><strong>BridgeStreet Accommodations</strong></td>
<td>(800) 278-7338</td>
<td>DC, VA and DC</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.bridgestreet.com">www.bridgestreet.com</a></td>
<td>(*No corporate rate applies)</td>
</tr>
<tr>
<td><strong>The Concordia</strong></td>
<td>(202) 557-2000</td>
<td>DC, within walking distance to the IMF and the World Bank</td>
</tr>
</tbody>
</table>
## Individual Short-Term Furnished Apartments

### Washington

<table>
<thead>
<tr>
<th>The 925 Apartment</th>
<th>Columbia Plaza Apartments</th>
</tr>
</thead>
<tbody>
<tr>
<td>925 25th Street, NW</td>
<td>2400 Virginia Avenue, NW</td>
</tr>
<tr>
<td>Washington, DC 20037</td>
<td>Washington, DC 20003</td>
</tr>
<tr>
<td>(202) 759-2926</td>
<td>(800) 229-0742</td>
</tr>
<tr>
<td>The925apts.com</td>
<td><a href="http://www.columbiaplaza.net">www.columbiaplaza.net</a></td>
</tr>
<tr>
<td>Walking distance to World Bank, IMF, and Foggy Bottom Metro Station (Blue/Orange Lines)</td>
<td>Walking distance to World Bank, IMF and Foggy Bottom Metro Station (Blue/Orange Lines)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>The Remington</th>
<th>The River Inn</th>
</tr>
</thead>
<tbody>
<tr>
<td>601 24th Street, NW</td>
<td>924 25th Street, NW</td>
</tr>
<tr>
<td>Washington, DC 20037</td>
<td>Washington, DC 20037</td>
</tr>
<tr>
<td>Phone: (202) 827-4660</td>
<td>(202) 337-7600</td>
</tr>
<tr>
<td><a href="http://www.reminightonhotels.com">www.reminightonhotels.com</a></td>
<td><a href="http://www.theriverinn.com">www.theriverinn.com</a></td>
</tr>
<tr>
<td>Walking distance to World Bank, IMF, and Foggy Bottom Metro Station (Blue/Orange Lines)</td>
<td>Contact: Scott Foster</td>
</tr>
<tr>
<td></td>
<td>Walking distance to World Bank, IMF, and Foggy Bottom Metro Station (Blue/Orange Lines)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>The Latrobe</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1325 15th Street</td>
<td></td>
</tr>
<tr>
<td>Washington, DC 20005</td>
<td></td>
</tr>
<tr>
<td>(202) 470-1302</td>
<td></td>
</tr>
<tr>
<td><a href="http://www.latrobeapts.com">www.latrobeapts.com</a></td>
<td></td>
</tr>
<tr>
<td>Walking distance to DuPont Circle (Red Line), Farragut North (Red Line), McPherson Square (Blue/Orange Lines)</td>
<td></td>
</tr>
</tbody>
</table>

### Fast Facts...

When you are ready to purchase a home, BFSFCU offers a comprehensive suite of mortgage loan products and will work with you to find the best mortgage to suit your needs.
### Individual Short-Term Furnished Apartments

#### Maryland

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>City, State ZIP</th>
<th>Phone Number</th>
<th>Website</th>
<th>Distance to Metro Station</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Congressional Towers</strong></td>
<td>261 Congressional Lane</td>
<td>Rockville, MD 20852</td>
<td>(888) 474-1410</td>
<td><a href="http://www.congressionaltowers.net">www.congressionaltowers.net</a></td>
<td>3 blocks to Twinbrook Metro Station (Red Line)</td>
</tr>
<tr>
<td><strong>Highland House</strong></td>
<td>5480 Wisconsin Avenue</td>
<td>Chevy Chase, MD 20815</td>
<td>(888) 459-8079</td>
<td><a href="http://www.highlandhouse.net">www.highlandhouse.net</a></td>
<td>1½ blocks to Friendship Heights Metro Station (Red Line)</td>
</tr>
</tbody>
</table>

#### Virginia

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>City, State ZIP</th>
<th>Phone Number</th>
<th>Website</th>
<th>Distance to Metro Station</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Avalon Grosvenor Tower</strong></td>
<td>10301 Grosvenor Place</td>
<td>North Bethesda, MD 20852</td>
<td>(240) 235-9858</td>
<td><a href="http://www.avaloncommunities.com">www.avaloncommunities.com</a></td>
<td>Walking distance to Grosvenor Metro Station (Red Line)</td>
</tr>
<tr>
<td><strong>Brighton Village</strong></td>
<td>345A West Side Drive</td>
<td>Gaithersburg, MD 20878</td>
<td>(888) 758-2637</td>
<td></td>
<td>Bus to Shady Grove Metro Station in front of property</td>
</tr>
</tbody>
</table>

Legal advice related to sales, purchases, and rentals is provided by the Fund’s Legal Services Consultant. See contacts on page 11 or 27.
Bank-Fund Staff Federal Credit Union (BFSFCU)

Member Relations
Address: IMF - HQ2 - Ground Floor or IFC West Lobby,
         World Bank Main Complex - C2-300
Telephone: (202) 212-6400 (24/7)
Website: www.BFSFCU.org
Hours: Monday-Friday, 8:30 a.m. – 4:00 p.m.

Bank-Fund Staff Federal Credit Union (BFSFCU)
Lending Department
Address: 1725 I St., NW, Suite 400, Washington, DC 20006
Telephone: (202) 212-6450
Hours: Monday-Friday, 8:30 a.m. - 4:00 p.m.
Banking

What is the Bank-Fund Staff Federal Credit Union (BFSFCU)?
BFSFCU is a full-service financial cooperative that serves the banking needs of the staff, retirees, and families of the IMF and the World Bank Group. From savings and checking accounts to credit cards and mortgage loans, BFSFCU offers a wide range of products and services to fulfill your everyday financial needs. Spouses and partners are always welcome to establish their accounts in their own names.

My spouse/partner already has a bank account. Do I really need one?
Yes. You may have your own bank account which will make handling finances easier when your spouse/partner is away on mission or you may have a joint account in both of your names so you can withdraw money, make deposits, and write checks.

What services are included when I open an account?
Banks and credit unions provide a variety of services, including checking and savings accounts, ATMs, online banking and bill payer, and loans. Checking accounts allow the account holder to write checks. In an individual account, only the person whose name is on the account can write checks or withdraw money from the account. In a joint account, either account holder can write checks or withdraw money.

How can I withdraw money? Is there a charge?
Banks and credit unions provide ATM cards, which allow you to deposit and withdraw money and check your balance at ATMs throughout the world. Transactions made at ATMs located at your institution’s branches are usually free. An ATM surcharge fee of $0.75-$3.50 is charged for using a machine that is not owned by your bank.

Can I get a debit card so I do not have to carry too much cash?
Yes. Debit cards look like ATM cards or credit cards, but operate like a hybrid of both: you can use a debit card like cash or a personal check and, of course, for use at ATMs. Some debit cards have the Visa logo on it, so you can use them wherever Visa is accepted. Debit cards allow you to spend only what is in your account.

As a spouse/partner, is it important for me to build credit in my own name?
Yes. In order to borrow money or take out a loan, it is vital to establish a
credit history. This can be done by applying for a credit card, using it to make purchases, and paying your bill promptly. It is recommended for times of emergency that spouses/partners establish credit cards in their own names and accounts containing cash.

Can I apply for a credit card even if I don’t have an income?
Yes. Spouses/partners without an income can apply for a "secured" credit card. An amount of money is deposited with the lending institution, and a credit card with a limit in the amount of the money deposited is issued or via a joint bank account.

**Fast Facts…**

- BFSFCU offers an ATM Surcharge Rebate Program (automatically enrolled).
- Many Americans still write checks when paying bills.
- Identity theft is the fastest growing crime in the USA so check your credit report often.
Legal Services Consultant
Contact: Joyce Reback
Address: IMF - HQ2 - 12th Floor, Room B-518
Telephone: (202) 623-8141
Fax: (202) 623-6219
Email: jreback@imf.org

Visa Services (for G4 & G5 visas)
Contact: Visa Services
Address: IMF - HQ2 - 5th Floor, Room 349 - HR Department
Telephone: (202) 623-9415
Email: fragomen@imf.org

LEGAL COUNSEL

Is legal assistance provided for spouses/partners at the Fund?
Yes. Provided there is no conflict with the IMF staff member, spouses/partners may work with the legal services consultant at no expense. Services are for U.S. or local laws only and are strictly confidential. If a specific situation cannot be handled at the Fund you will be referred to a private attorney or public agency.

Which areas of the law can the legal services consultant help me with?
- Immigration.
- Domestic relations (divorce, separation, adoption).
• Estate planning.
• Federal and state income tax.
• Real estate.
• Landlord/tenant.
• Consumer (car, credit, home repair).
• Contracts.
• Criminal law.
• Personal injury.
• Guardianship & conservatorship.

What is estate planning? Is this important to set up while at the Fund?
Yes. It is highly recommended to meet with the legal services consultant to discuss estate planning if you are staying long-term. Some examples include creating wills and/or trusts for children or elderly parents, and naming potential guardians or trustees in case of death. It is important to have a will to ensure that, in the event of your death, your estate will be distributed according to your intentions.

The tax system in the USA is complicated. Can I receive some advice?
Yes. The HR Department and the Finance Department jointly hold a two-part seminar every year to explain U.S. taxes both for residents (U.S. citizens and green card holders) and for non-residents (G4 visa holders). The seminar addresses both general and complicated issues. Check HR Web for more information.

I’m going abroad with my husband/wife/partner but leaving the children behind with our nanny. What should I do before our departure?
• Have a power of attorney giving the nanny authorization to consent to medical issues.
• Speak with the school to see if they need anything special in your absence.
• Let a relative or friend know how to reach you and that children are with the nanny.
• If possible, have wills, trusts, and powers of attorney in place and easily accessible.
Mission Travel

When my husband/wife/partner goes on mission, what steps should I take?

1. Have details in place for:
   a. Bank accounts.
   b. Safe deposit box.
   c. Insurance information (car, medical, house).
   d. Investment data.
   e. Location of important papers (birth certificates, wills, passports, marriage license, mortgage notes, leases, deeds, etc.).
   f. Contact information of relatives, friends, personal attorney, etc.

   *Keep one document with all of this information handy.*

2. Have IMF contacts including:
   a. Staff member’s supervisor, division/department head and colleagues.
   b. Human Resources Department.
   c. IMF Family Association (IMFFA).

3. Ensure you can function at home while staff member is away:
   a. Have power of attorney in writing and notarized.
   b. Have a living will.
   c. Consent to allow child to travel, medical treatment, etc.
   d. Sufficient access to cash/credit card to cover emergencies as well as normal expenditures.

What if I or my spouse/partner dies?
The best protection if you, your spouse/partner or both of you die is to have a will. A will allows you to name guardians of children, trustees, and executors. If your intentions change it is easy to make such changes in your will. Without a will, it will be left up to the judicial system to decide what happens to your assets and children.
**Visa Information**

**What is a G4 visa?**
The G4 visa is a non-immigrant U.S. visa for employees of international organizations (the "principals") and members of their immediate families (the "dependents").

**How do I renew my G4 visa?**
Your family's G4 visas may be renewed in the U.S. through the Passport & Travel Visa Services Section of the Fund's Transportation Division. The renewal process can be initiated at any time within the 60-day period prior to the visa's expiration date; however, you are encouraged to apply for renewals well in advance of any expected travel outside the U.S.

**How do I change a G4 dependent status to another non-immigrant visa?**
An IMF spouse/partner or child cannot change his/her non-immigrant status to a different non-immigrant visa (e.g., F-1 student visa or H-1B temporary worker) while still eligible to hold G4 status.

**How do I change a G4 dependent status to legal permanent residency (green card)?**
A Fund employee or his/her dependents may change from non-immigrant to immigrant status, provided that the individual is eligible, files the appropriate documents, and is approved by U.S. Citizenship and Immigration Services (USCIS). However, you should be aware that a staff member changing from G4 to legal, permanent-resident status becomes ineligible for the Fund's expatriate benefits.

You can also participate in the annual U.S. Diversity Visa Program (the “Visa Lottery”). Check the USCIS website for details and dates.

**What is the visa status of the dependents when the IMF employee becomes a resident representative, resigns or retires?**
The IMF employee and family members may remain in the U.S. under G4 status for up to 60 days. Once the IMF employee has been posted abroad or separated from the Fund, he/she as well as the dependents cannot travel abroad and re-enter the U.S. on a G4 visa even if the visa is
still valid. The G4 status for the dependents is also lost if:

- The married IMF employee’s duty station is outside the U.S. This applies also to the IMF employee who takes a leave-without-pay-assignment outside the U.S.
- The principal G4 holder ends employment or dies in service.*
- In case of divorce (but NOT legal separation) from the staff member.

*Please note that the above 60-day “grace” period would also apply. However, as noted, travel abroad, such as to repatriate the remains, doesn’t guarantee re-entry into the U.S. even if the grace period and/or visa has not expired. You may need to apply for a change of status or travel as a tourist. The Visa Services Office can assist.

Are dependents of G4 visa holders exempt from income tax or social security liability on wages earned in the U.S.?
No. Dependents of G4 visa holders granted employment authorization are responsible for paying all federal, state, and local income, employment, and related taxes and social security contributions on any compensation received.

Can a G4 dependent work for an employer after being authorized to work as a self-employed individual?
Yes. In many instances, a G4 dependent who initially obtained work authorization as a self-employed individual is hired to work for an employer. In that case, the G4 dependent can begin to work for the new employer under his or her currently valid employment authorization card. The G4 dependent simply submits a letter from the new employer describing the position and salary to the Fund’s Visa Services Office, who submits the change of employer to the State Department.

Are there any special procedures involving children who hold G4 dependent visas?
Yes. If the dependent is under 17, he/she needs a labor certification from the child’s school or relevant county official. If the dependent is 21-23 years old, he/she needs to provide a letter from the post-secondary institution documenting full-time student status and the expected date of graduation. The letter must be on university letterhead with the school seal.

Is employing someone on a G4 dependent visa the same as "sponsoring" that person under the immigration laws?
No. Hiring a G4 dependent who has acquired work authorization as described above does not constitute "sponsorship" of the employee as that term is used and recognized in other aspects of immigration law.

**Would we hire a nanny on a G4 visa?**
No. Domestic workers receive G5 visas. Read more specifics in our childcare chapter.

**MORE ABOUT THE SOCIAL SECURITY NUMBER**

Anyone working for a U.S. employer in the United States needs a Social Security Number (SSN). It is not a requirement for a G4 visa holder to obtain a SSN while working at the international organizations such as the IMF or the UN. However, having a SSN will help you in applying for credit cards or getting a cell phone. Spouses/partners and dependents with G4 visas who do not have an Employment Authorization Card will not be issued a SSN. Visit the HR website for further information on SSN at [www-intranet.imf.org/departments/HumanResources/myHR/myLife/GettingaSocialSecurityNumber](http://www-intranet.imf.org/departments/HumanResources/myHR/myLife/GettingaSocialSecurityNumber). Or, if not connected to the IMF intranet, check: [www.ssa.gov/ssnumber](http://www.ssa.gov/ssnumber) for SSN application information.

**FAST FACTS...**

- A G4 visa will allow any spouse to work in an international organization without any further documentation.

**When do children lose their G4 status?**

- If the parent/staff member’s G4 status ends.
- If the child marries.
- If the child is not a full-time student, and earns more than $10,712 annually.
- If the child is not ‘principally supported’ by the staff member.
- Generally at age 25, unless handicapped (by Aetna’s criteria).
CHAPTER 5

CHILDCARE

Education and Childcare Counselor
Contact: Mary Ruppe Nash
Address: IMF - HQ2 - 12th Floor, Room 349
Telephone: (202) 623-8653
Email: Mnash@imf.org
Hours: Mondays - Wednesdays, 2:00 p.m. - 4:30 p.m.
by appointment and by phone or email other days

Childcare Center
Address: 700 19th St, NW, Washington, DC 20431
Telephone: (202) 623-9800
Time: Monday-Friday, 7:30 a.m. - 6:30 p.m.
Penalties for late pickups are charged separately at
$1 per minute.
What are my childcare options?

- Nannies, au pairs or domestic employees: all ages.
- In-home licensed childcare: all ages, 5-8 children at provider’s home.
- Preschools, nursery schools, and pre-kindergarten programs: ages 2-5.
- Childcare centers: all ages.
- Before and after school programs: ages 3-12.
- Summer Day Camps: generally 3 years and up.

Is there childcare directly at the IMF?
Yes. The IMF has an on-site childcare center (IMF - HQ1 - Ground Floor) for infants up to pre-kindergarteners.

Where do I find playgroups?
There are many options for playgroups:

- IMFFA playgroups at imffa@imf.org or (202) 623-7696. Parentive / mommy and me groups neighborhood listservs.
- Contact the IMF Education and Childcare Counselor.

How do I find regular babysitting or daycare for my child?
Local babysitters may be found at local colleges/universities, websites, and nanny agencies. Also ask your new friends and acquaintances at the IMFFA.

Can we get an au pair or live-in nanny?
Yes. G4s may sponsor a “domestic” worker (she may be a nanny, au pair, housekeeper, etc.) on a G5 domestic visa from abroad. Contact Visa Services for information on the G5 domestic program. The IMF requires that G4s and their G5 domestic employee attend an orientation program together, offered four times annually. The IMF also organizes seminars on “nanny taxes” (check with Visa Services for exact dates). In order to retain this benefit, staff must comply with the G5 Employer Code of Conduct.

How long can my au pair or nanny stay with us?
An au pair program is normally one year. A G5-sponsored nanny is allowed to stay for several years. The U.S. State Department issues the
G5’s I-94 card (which determines the length of stay) and renews and/or extends the visa as long as it has not expired before renewal.

**What can we explore with our kids in and around Washington, DC?**

- *Places to Go with Children in Washington, DC* by Judy Colbert.

**Fast Facts...**

*Children in the U.S.*:

- Cannot legally be left unattended in a stroller or automobile.
- Must have a car seat and wear seatbelts and sit in the back seat.
- Attend either half-day or all-day kindergarten the year before starting first grade.
- Are considered adults at the age of 18 but cannot drink alcohol or gamble until 21.
- Each State has a minimum age for leaving a child alone at home: https://cfsa.dc.gov/page/faqs-cfsa.
CHAPTER 6
EDUCATION

Human Resources Contacts

English Courses for Adults
Contact: Chad Franklin
Address: IMF - HQ2 - 5th Floor, Room 872
Telephone: (202) 623-2697
Email: cfranklin@imf.org

Education and childcare Counselor
Contact: Mary Ruppe Nash
Address: IMF - HQ2 - 12th Floor, Room 349
Telephone: (202) 623-8653
Email: Mnash@imf.org
Hours: Mondays - Wednesdays, 2:00 p.m. - 4:30 p.m.
by appointment and by phone or email other days
ENGLISH COURSES

Does the IMFFA offer a spouse/partner English language program?
Yes. The IMFFA provides beginner, intermediate, and advanced level English classes for spouses and partners. The classes are tailored to the needs of the students and the highly qualified teachers guide students into discussions, activities and presentations on a variety of interesting and culturally relevant topics. The students commit to two sessions of three hours per week from 10:00 a.m. to 1:00 p.m. New students are provided a short and friendly assessment free of charge. Please stop by the IMFFA office, register on IMFFA’s website (imff.org) or contact us by email at office@imff.org.

What are some approved programs of study?

- Language schools
- Community colleges
- Colleges/universities
- Adult learning programs
- Online courses
- Rosetta Stone (English only)
- Private tutoring

What is the maximum allowance?
There is a 50% tuition reimbursement with a cap of $1,500 per spouse/partner. Make sure to submit an application to Chad Franklin (efranklin@imf.org) or the HR Center and be approved before enrolling. The reimbursement will be made once per year to the Fund employee. All language schools, community colleges, and universities are eligible as well as online courses or online learning. Additionally, private tutoring is also eligible for reimbursement.

What are some recommended English schools by the Fund?
- ICLS (offers IMF spouse discounts).
- LADO.
- Inlingua.
- English Now!
- ILI.
- Northern Virginia Community College.
- Montgomery College.
• George Mason University English Language Institute.
• Georgetown University Center for Language Education & Development.

*For other language institutes in the area check out the IMFFA website.

SCHOOLS FOR CHILDREN

The U.S. school system is divided into three levels:

<table>
<thead>
<tr>
<th>Elementary School</th>
<th>ages 5-11</th>
<th>Kindergarten-Grade 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Middle School</td>
<td>ages 12-14</td>
<td>Grades 7-8</td>
</tr>
<tr>
<td>High School</td>
<td>ages 15-18</td>
<td>Grades 9-12</td>
</tr>
</tbody>
</table>

*Depending on the school or size of the community, K-12 or a combination of any of the three levels could be combined.

Mandatory English language instruction is provided to all children who are not native speakers of English.

What is a typical U.S. school year?
The American school year usually begins in August or September and ends in June. Most students attend school for around six hours per day.

What kind of schools can I find in the USA?

• Public
• International
• Charter
• Boarding
• Co-ed versus single sex
• Private
• Parochial/religious
• Magnet
• Homeschooling

How do we enroll our child for a public school?
Make an appointment to visit the school (many have international offices) and complete the registration forms. Bring:

• Passport of father, mother, and child.
• Immunization records.
• School records (translated if necessary).
• Proof of residency.

Once cleared at the international office, make an appointment to visit the school and enroll the child.

For DC, contact the Office of School Operations at (202) 478-5738.
My children are used to an international school system. Where can they go?
- Washington International School.
- British School of Washington.
- Rochambeau The French International School.
- French Maternal School.
- German International School Washington, D.C.
- Russian Children’s Center.

We often make international moves. Which education system is best for us?
Families who move often may want to consider an international education system. The International Baccalaureate is an advanced and highly-esteemed global education system developed for children all over the world. Find more information at www.ibo.org.

How do I find out about schools for my child with special needs?
Schools will vary depending on the needs of the child. Contact the IMF Education and Childcare Counselor regarding your individual situation.

Can I home school my child?
Yes. Homeschooling is typically taught by parents or tutors at home, rather than in a school setting. The Internet has many resources, including instructional materials, assistance on legal issues, links to support groups, and others.

**Fast Facts...**

**What is the official language of the USA?**
*Answer: There is none. Culturally, it is English with Spanish close behind.*
**College/University**

**How long is a typical university program in the USA?**
A typical university degree is usually four years. Graduate school for a Master's, PhD, MBA, law degree or medical degree varies between 2 and 4 years, depending on the program.

**Can international students receive financial aid for colleges and universities?**
Sometimes. There are scholarships based on financial need but also for academics, music, leadership, sports, minorities, and many other categories. Check directly with each institution for specifics.

**Are there opportunities for adults who have already finished higher education in their home country, but wish to continue with their education in the U.S.?**

- Fairfax County Public Schools Adult Education: Adult education programs, Fairfax County Public Schools in Virginia: www.fcps.edu.
- George Washington University's Continuing Education Programs: www.cps.gwu.edu.
- Continuing studies programs at Georgetown University: www.georgetown.edu.
- Montgomery College Workforce Development and Continuing Education: www.montgomerycollege.edu/wdce.
- Montgomery County Public Schools Adult Education: www.montgomeryschoolsmd.org/continued.
- NOVA Community College: www.dc.about.com/od/collegesinva.
- Strayer University: Education Programs for Working Adults: www.dc.about.com/od/colleges/a/Stayer.
- University of Maryland University College: www.umuc.edu.
The Smithsonian Residents Associates Program offers lectures, seminars, courses, study tours and studio arts (www.residentsassociates.org).

**FAST FACTS...**

“What year are you?”
American high school students will much prefer to be called “juniors and seniors” instead of “11th and 12th graders.”

**High School**
- Freshman = 9th grade.
- Sophomore = 10th grade.
- Junior = 11th grade.
- Senior = 12th grade.

**University**
- Freshman = first year.
- Sophomore = second year.
- Junior = third year.
- Senior = fourth year.
Aetna Health Insurance
Contact: Medical Benefits Plan Administrator
Telephone: (866) 258-6680 (toll free)
(813) 775-0190 (call collect)
Outside USA: +32 (3) 217-69-66 Fax: +32 (3) 236-75-38
Email: agbservice@aetna.com
Website: www.aetnaglobalbenefits.com

Human Resources Department
Telephone: (202) 623-7383
Email: hrcenter@imf.org
Website: Visit HRWEB into the Fund’s web browser
Address: HR Center walk-in service, IMF - HQ2 - 5th floor
Hours: Monday - Friday, 9:00 a.m.- 4:00 p.m.

Who is the IMF Medical Benefits Provider (MBP)?
AETNA is the MBP. To locate a doctor within the plan, go to:
www.aetna.com/docfind.

What are the IMF health benefits and who is covered?
• The IMF provides automatic short-term medical coverage to staff who have signed a letter of appointment, including family members whose appointment travel is paid for by the Fund and who are traveling with the prospective staff member. The coverage extends from up to 31 days in advance of your entry-on-duty through your travel to the U.S.
• The Medical Benefits Plan (MBP) provides long-term coverage to Fund employees, their eligible spouses/partners and dependent
children, parents/parents-in-law, and eligible retirees and their eligible spouses/partners. The plan covers these individuals at all times and anywhere in the world. For more details on the Fund medical coverage, refer to the IMF’s Human Resources Department.

**What does the MBP cover and how does it work?**
The IMF’s MBP covers preventive services to promote good health, as well as those required for the diagnosis and treatment of medical conditions and disease. It also provides dental, prescription drug, and mental health benefits as well as an annual vision exam.

**What does the MBP administrator do?**
Aetna Global Benefits administer all benefits for MBP participants living in the U.S., including medical, dental, and prescription drug benefits. Within Aetna’s network, you can find primary care doctors, pediatricians, specialists, dentists, pharmacies, etc. MBP benefits for participants living outside the U.S. are administered by Van Breda.

**Can I see an out-of-network doctor?**
Yes. You are free to receive medical care from any licensed doctor, hospital or other care provider. However, you pay less when you choose providers who belong to Aetna’s network.

**What is Teladoc service?**
Teladoc provides quick, convenient access to licensed doctors via phone, web or mobile app. Teladoc physicians can diagnose and treat many non-emergency conditions such as: cold and flu symptoms, respiratory infections, sinus problems, ear infections, skin problems, etc. Teladoc is available 24 hours a day, 7 days a week anywhere in the United States. The cost to you will only be a $20 office visit copay, and the balance will be paid automatically by the MBP.

**Can I get accident/medical insurance for my visitors in the U.S.?**
Yes. Seabury & Smith, the Gateway Plan Administrator, offers Fund employees accident and medical insurance protection for visiting friends and relatives. The Gateway Visit America Plan offers a comprehensive package of benefits and services to persons visiting the United States, including extended coverage for incidental trips to Canada, the Bahamas, Bermuda or Mexico. This information has been provided for the benefit of Fund employees by the insurance carrier, which is fully responsible for the contents thereof and the provision of the referenced services. The
Fund assumes no liability and makes no representations or warranties as to the insurance described herein, and it is for individual employees to decide whether such coverage meets their needs. For more information, visit www.gatewayplans.com.

Can I book appointments online?
Yes; www.zocdoc.com allows patients in the DC area to select doctors coinciding with their insurance plans and directly book online.

What are the documents required if I have a baby in the U.S.?
Most hospitals will provide you with the paperwork to do this, but you can also get the following information and application forms online:

1. **Social security number** at www.ssa.gov/ssnumber/.
   Your child needs a social security number in order to be claimed as a dependent on a tax return, to open a bank account, or to buy savings bonds. Some schools and government agencies may also require that you provide this number.

   You will need a passport for your child to travel in and out of the U.S.

3. **Birth certificate**
   The Center for Disease Control and Prevention’s Vital Records Department at www.cdc.gov will help you apply for a birth certificate.

**Fast Facts...**

- Find a doctor as soon as possible as waits could be long.
- Daycare centers and schools require health immunization records before enrollment.
- Your primary doctor can refer you to a specialist if necessary.
- Show up early to appointments to fill out paperwork and cancel 24/48 hours ahead if you cannot go or you may be charged.
How do I begin to search for a job in the U.S.?
The IMF offers a spouse/partner career-counseling service (at no cost to you) to all spouses and partners of IMF staff members. Spouses and partners are assisted through their job search in the Washington, DC market.

What do the job counseling services include?
The process starts with attending a monthly orientation class. The class includes topics such as job search tips, interviewing, and resume development.

What if I’m not sure what job/career I want or I want to transition career/industries?
You can receive career assessments that help target jobs and a career field that fits your interests, education, and skills.

Can I get relicensed in my field to be able to work in the U.S.?
Yes, depending on your field, the years of experience in your field, and certification in your previous country. The career advisor can help you with the application process.

Are classes also offered?
Yes. Spouses/partners are invited to attend monthly career networking
sessions where various topics are discussed. Some examples of past workshops include: business etiquette, networking, culture shock, and straight talk in business communications.

I have a CV, not a “resume.” Can the career advisor help?
Yes. You will receive specific guidelines on how to convert your CV to the resume format commonly used in the U.S.

Can I use the services of the Spouse Career Advisor for job assistance?
No. However, spouses may use the Career Center Library located in IMF - HQ2 - 3rd Floor, Room 988. The Staff Development Center is designed to support the IMF staff member’s career development and transitions.

**Fast Facts...**
When job hunting in the USA, it is common to:
- Give your business card.
- Briefly state your background, profession and goals.
- Ask for a 20-minute “informational meeting” with a company or contact.
- Network among friends and family.
- Follow-up within 24 hours with a thank-you note.
How do I obtain work authorization?

There are four important steps to obtaining work authorization in the U.S.

Step One: A G4 dependent must have a personal identification number (PID) issued by the State Department (DOS). The IMF, as the sponsoring organization, reports new employees and family members to the DOS, typically at the end of each month. It normally takes between 4 - 6 weeks from the time the information is submitted until the PID is received.

Step Two: Once the individual has received a PID, he/she may apply for work authorization. The application is processed through the IMF’s Visa Services Office (VSO). The process, which normally takes from 4 - 6 weeks, includes:

- Completing Form I-566 (Interagency Record of Request for Dependent Employment Authorization), through which the DOS confirms the eligibility of the applicant to work in the U.S.
- Completing Form I-765 (Employment Authorization), which will be sent from the DOS to the USCIS as a request for an employment authorization card (EAC).
- Securing a description of the anticipated employment from either the prospective employer or from an individual who intends to be self-employed.

Step Three: Once you have provided this information to the VSO, it is sent to the DOS. The DOS endorses the I-566 and forwards the request to the USCIS, which issues the EAC to the applicant.

Step Four: Once an individual receives the EAC, he/she may begin to work and apply for a social security number.
CHAPTER 9

FAMILY ISSUES

Legal Services Consultant
Contact: Joyce Reback
Address: IMF - HQ2 - 12th Floor, Room B-518
Telephone: (202) 623-8141
Fax: (202) 623-6219
Email: jreback@imf.org

Domestic Abuse Prevention Coordinator
Contact: Elizabeth Legrain
Address: 1818 H Street, NW, Washington, DC 20433
Telephone: (202) 473-2931
Email: elegrain@worldbank.org; daprevention@worldbank.org

IMFFA Family Issues and Domestic Abuse Volunteer
Contact: Nathalie Fischer
Telephone: (301) 332-9211
Email: felix_nathalie@hotmail.com
Does the IMF provide counseling services to families?
Spouses/partners can be referred to a wide list of available counseling services (cultural adjustment, normal life transitions, professional identity, family and personal development, separation and divorce, emotional and physical abuse) in the Washington, D.C. Metropolitan area.

My spouse is a workaholic, travels on mission often, and our relationship is suffering. I feel I have no support as my family is far away. What can I do to improve the situation?

- Due to the nature of the organization, many Fund staff members work long hours. It is natural to feel pressure. A consultant at Family Consultation Service (FCS) can speak with you regarding your feelings and what you are experiencing.
- The Fund employee can make an appointment for both of you with the Health Services Department Personal and Work Stress Counseling Unit located at the World Bank. Services are confidential and available to IMF staff, who may bring their spouse/partner.
- Many communities have support groups for eldercare, difficulties with teenagers, dealing with illnesses, relationship issues, alcohol or drug abuse, etc. that may be very useful for your situation. The FCS can assist you in locating services in your area.

My G4 visa is expiring next month. My spouse/partner does not want to renew it and wants me to return to our home country. We are having marital problems. What are my rights?
IMF employees are required to renew a dependent G4 visa as long as the couple remains legally married and the spouse remains in the U.S. Once a divorce is finalized, the ex-spouse has a 60-day grace period to initiate an adjustment to the visa status to remain in the U.S. or return to his/her home country. During those 60 days, the ex-spouse cannot legally exit and then return to the U.S.

I may be facing a separation or divorce. If so, do I have the same rights as my husband/wife/partner who is employed by the IMF?
Not always. Speak with the IMF Legal Services Consultant, who is willing to discuss resources for spouses/partners, provided it is not in conflict with the staff member’s rights.

If there are any concerns of abuse in your relationship, you may wish to
contact the Domestic Abuse Prevention Coordinator who can refer you to local resources and a free and confidential consultation with an attorney.

**What happens if my husband/wife/partner is not acting ethically?**
The IMF Ethics Office may be approached if an employee is not behaving in an appropriate manner - for example, if the staff member fails to provide adequate financial support for the family.

**What about domestic abuse prevention services?**

The Domestic Abuse Prevention Coordinator is the central confidential point of contact for assessing individual needs, identifying key concerns, and making appropriate referrals to resources within the local community.

**What are the costs involved?**
Limited legal consultations are available free of charge. A qualified attorney will assess a domestic abuse situation and needs related particularly to family law, and provide a referral to attorneys familiar with international organizations and immigration matters that may impact a G4 visa holder.

**How does the program work?**
The program is aimed at preventing the escalation of domestic abuse by focusing on early intervention and assistance for individuals who may already be impacted by an abusive relationship. The Domestic Abuse Prevention Coordinator will only contact others to assist with the agreement from a staff member or spouse/partner who is the client.

**Beyond physical abuse or threats of physical harm what else would be considered domestic abuse?**
Examples of domestic abuse include:

- Emotional or verbal abuse.
- Failure to pay court-ordered support.
- Imposing financial hardship on a spouse or domestic partner, such as failure to make mortgage payments or failure to pay court-ordered alimony and/or child support.
• Failure to provide copies of a passport, G4 visa, or I-94 to assist with the application or renewal of a dependent G4 visa or work authorization card in the U.S.
• Failure to pay a spouse/partner any amount reimbursed to a staff member or retiree by an IMF medical insurance vendor for a medical claim, where the spouse or partner paid the medical provider directly.
• Withholding any information mailed by an IMF medical-insurance vendor that concerns a dependent, including but not limited to Explanation of Benefits.

My spouse/partner is often physically abusive and I am really scared for my safety. Where can I find help?
Contact the Domestic Abuse Prevention Coordinator at your convenience at (202) 473-2931. If your situation escalates and you are in danger, you should call 911 and report a domestic violence incident. You may also review the emergency procedures in your own country and report a domestic violence case.

**Fast Facts…**

- **Domestic abuse is a criminal offense in the United States and in many countries where IMF families reside.**
- **IMF employees do not enjoy diplomatic immunity and must comply with local laws including family law.**
- **Since domestic abuse involves illegal behavior, the IMF does not tolerate this form of misconduct from its employees and may take disciplinary action.**
- **The IMF requests staff compliance with legal obligations in general and specifically for spousal and child support orders.**
ACKNOWLEDGEMENTS

The IMFFA Handbook was created from the dedication of IMFFA volunteers.

We thank all those who contributed their time, effort, personal and professional knowledge, and support in helping us develop this incredible tool for our members.