

PLANNING MAKES A DIFFERENCE

Updated October 2016

DISCLAIMER: This document is intended as an informational resource only for World Bank Family Network (WBFN) members and does not take the place of legal advice. Members are requested to consult an attorney for all legal matters as laws vary from state to state and are amended frequently.

World Bank Group departments

Bank-Fund Staff Federal Credit Union	202-458-4300
Closures at World Bank Group Headquarters (Weather, demonstrations, etc.)	202-458-7669 or 202-458-SNOW
*Emergency Service (9:00 am – 5:00 pm)	202-473-0226
*Emergency Service After hours	202-477-4321
Family Consultation Services (FCS)	202-458-5550
Domestic Abuse Prevention Program –HUB	202-458-5800
Domestic Abuse Prevention Program Coordinator	202-473-2931
Fitness Center	202-473-3339
Global Mobility	202-473-2245
Health Services Department	202-458-0822
Human Resources Operations Center: hroperations@worldbank.org	
HR Operations Center	202-473-2222
Benefits@worldbank.org	202-473-2222
Human Resources Visa Office: hrvisa@worldbank.org	202-473-3446
Identification Card Office	202-458-4486
Legal Assistance Officer	703-239-0855
Life Insurance	202-473-2222
Medical Insurance: mclaims@aetna.com	AETNA 1-800-723-8897
Office of Ethics& Business Conduct (EBC)	202-473-0279
EBC External Website: ethics_helpline@worldbankgroup.org	
Pension Administration	202-458-2977
*Security Operations Center (non-emergency)	202-458-4489
Travel Office Visa Section	202-473-7634
Travel, Personal and Vacation: best to come into the office MC C2	
AMEX Travel	202-458-8161
World Bank Children’s Center	202-473-7010 or 202-473-7081
World Bank Staff Association	202-473-9000
World Bank Family Network	202-473-8751

*For any emergency/security issue at any time, the Security Operations Center at 202-458-8888 will direct you to the appropriate person, department or service.

Other agencies

Department of Motor Vehicles

Maryland mva.state.md.us	301-729-4550
Virginia < www.dmv.state.va.us >	1-800-435-5137
District of Columbia www.dmv.washingtondc.gov	202-727-5000

Insurance Disputes

Maryland Insurance Administration http://insurance.maryland.gov	1-410-468-2000
Virginia Commissioner of Insurance Consumer Service Sanction http://www.scc.virginia.gov/boi	1-804-371-9741
District of Columbia Superintendent of Insurance www.disb.dc.gov	202-727-8000

Insurance – Health/Medical

CareFirst Blue Cross/Blue Shield	202-479-8000
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Landlord Disputes (Landlord/Tenant Office):

www.thelpa.com/lpa/llaw.html

Montgomery County Maryland	240-777-0311
Prince George’s County Virginia	1-410-528-8662
Fairfax County Department of Consumer Affairs	703-222-8435
Arlington County	703-228-3765
Alexandria Landlord/Tenant Office	1-703-838-4545
Falls Church City	703-248-5005
District of Columbia	202-879-4879

Transit

Metro Area Transit Authority: www.wmata.com	202-637-7000
Metro Bus: www.wmata.com/metrobus	202-637-7000
Metro Rail	202-637-7000
Bus/Rail Maps & Trip Planner: www.mta.net/riding_metro	

U.S. Citizenship & Immigration Services (USCIS)

uscis.gov/graphics/index.htm	1-800-375-5283
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U.S. Internal Revenue Service (IRS)
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www.irs.gov/

1-800-829-3676

U.S. Social Security Administration (SSA)
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www.ssa.gov/

1-800-772-1213

Workers' Compensation

Maryland

410-864-5100

Virginia

1-877-664-2566

District of Columbia

202-724-7000

CHAPTER 1. LIVING, WORKING AND/OR BEING AN EMPLOYER IN THE UNITED STATES

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VISA ISSUES

Non-U.S. citizens joining the Bank Group typically receive G-4 visas for themselves and their dependent family members who are not U.S. permanent residents. Holders of G-4 visas are not subject to immigration restrictions, alien registration requirements, U.S. national service obligations or jury calls. They do not enjoy diplomatic privileges, such as immunity or tax exemption, and they must comply with all U.S. laws. However, the G-4 visa allows the principal holder to work for the World Bank Group without having to obtain a work permit. It also allows the G4 dependents to work for other businesses upon obtaining a work permit from the U.S. Government.

Children of G-4 visa holders may maintain their G-4 status as long as they are not married, and continue to reside with and be dependent on the G-4 employee. Children aged 19-25 years maintain G4 status only if they are full-time students or earn less than \$10,700 per year. Children with disabilities (as defined by Aetna) are not subject to age limitation. Step-children must be resident in the household to be considered dependent on the staff member. Other children of G4-visa holders must obtain a different type of visa or be a permanent resident or U.S. citizen in order to remain in the United States.

The U.S. government recognizes same-sex domestic partners as family members and, therefore, grants them and their children (who are not natural or adopted children of the staff member) G4 visas to remain in the United States legally.

Maintaining G-4 Visa Status for You and Your Family

G-4 visas are extended to employees of international organizations and eligible dependent members of their immediate families. The visas are normally issued for 30 days to four years, depending on the U.S. government's reciprocity arrangements with the visa holder's country. Foreign nationals should maintain unexpired visas at all times, primarily because a valid visa is necessary for re-entry into the United States.

Changing or Renewing Your Visa

The Bank Group's Visa Office in the HR Operations Center (202-473-3446) (henceforth referred to as the Visa Office), assists expatriate staff and their families with G-4 visa services including obtaining visas, renewing visas and obtaining work authorizations. The Unit also assists G-4 staff with obtaining G-5 visas for domestic

employees. Visa decisions are made by the U.S. State Department and the Bank Group has no influence over the outcome.

Requests for renewal of a G-4 visa must be made 30–60 working days before the visa expires. The State Department application must be downloaded, completed and accompanied by the applicant's passport and one recent passport-size photograph of the applicant. If the passport is new, both the old and the new passports should be submitted. Applications for children 21 and older should be accompanied by a written explanation of why the child is still a dependent, a letter from the child's school if the child is a student, and a letter from the child's doctor if the child is still dependent because of a medical condition. Applications for parents and parents-in-law should be accompanied by a letter indicating how long the applicant has been a dependent.

The Bank's Visa Office can help you with the following requests:

- Changing a visa from another status (e.g., F or J) to G4
- Request/renew G4 visa from inside the U.S.
- Request/renew G4 visa or request/renew G5 visa from outside the U.S.
- Work Permits for Dependent G4 visa holders
- Special Immigrant Certification
- Request Extension of I-94 for Household Member
- G4 visa for immediate family member (not spouse or child) outside the U.S. (rare)

Please note that visa requests are subject to U.S. security checks and thus the Bank Visa Office cannot guarantee processing times or outcomes.

Losing Your G-4 Status

G-4 status and lawful presence in the United States end under 2 conditions: (1) when the staff is posted overseas and (2) with termination of employment by the hiring international organization. ***G-4 status of spouses also ends with the death of or divorce from the person on whose behalf the G-4 visa was issued. (See Chapters 4 & 5).*** Under such conditions, the G-4 visa holders are allowed to remain in the United States for up to 60 days to make arrangements to change their visa status or to leave the country. G-4 visa holders who wish to change their visa status to that of B-2 visitor while arranging for departure should apply to the U.S. Citizenship and Immigration Services (USCIS) as soon as possible. Immigration laws are continually changing, please check with the Bank's Visa Office for help (202-473-3446).

Applying for Special Immigrant Status

Special immigrant status is generally available to three categories of G-4 visa holders:

- Unmarried dependent children of current or former employees of international organizations who had 15 or more years on a G4 visa.
- Retired employees of international organizations with at least 15 years' service, and their spouses (some conditions).
- Surviving spouses of deceased employees of international organizations under special conditions (see below).
- Spouses may be granted immigrant status if (a) they were married at the time of the G-4 visa holder's death, (b) they resided in the United States for 15 years prior to their spouse's death, and (c) they resided and were physically present in the United States in G-4 or N visa status for half of the seven years immediately before filing the petition. To receive special immigrant status following the death of a spouse, the applicant must file the petition within six months of the spouse's death. If death occurs while overseas on assignment, the spouse can file for immigrant visa only if s/he meets the 15-year rule. Immigrant status may also be granted in other special cases. To find out if you are eligible for such status, contact an immigration attorney.

WORKING IN THE UNITED STATES

Bank Group staff members who are not U.S. citizens or permanent residents are granted G-4 visas, which permit them and their dependents with G4 visas to work for international organizations in the United States without obtaining U.S. work permits. However, spouses and unmarried dependent children with G-4 visas have to apply for work permits if they wish to work in the United States either as self-employed or for U.S. companies. These work permits are formally known as: Employment Authorization Documents (EAD).

Check with the HR Operations Center for the procedures for getting EADs. EADs may or may not be required for work at embassies, depending on the type of job. When applying for any job, spouses/partners should ask for clarification of the visa requirements during the recruitment period. Dependent G-4 visa holders working for other employers or who are self-employed are subject to U.S. federal and state taxes on their earned income.

Obtaining a Work Permit

The Bank Group's HR Operations Center must facilitate the work permit application process for spouses and dependent children of Bank Group staff members who are eligible for such permits. ***Spouses who hold G-4 dependent visas and are married to permanent residents (green card holders) are not permitted to work in the United States and cannot apply for work permits.***

The time required for the issuance of a work permit varies. All of the following forms and information must be submitted with the request form to the Visa Office:

- A protocol identification number (PID) which is obtained from the Department of State. (The application for a PID # is submitted on behalf of the employee by the Bank through the Bank's Visa Office and can take several months to obtain).
- Completed Immigration Form I-566
- Completed Immigration Form I-765
- Statement from prospective or current employer indicating the title of the position, the duties of the position, and the salary offered, and verifying that the applicant is qualified for the job, or, self-employment statement
- Copies of the passports and I-94 documents of both the staff member and the applicant
- For full-time students, a letter from the applicant's school confirming the student's status and indicating the expected date of graduation
- For children 21 and older, a family justification form explaining why the child remains a dependent
- For children under 18, a labor certificate

All of the required forms are available, in downloadable form, from the "Visa" website on the Bank Group's intranet. The intranet can be accessed only from a Bank computer. Spouses are welcome to use WBFN computers. (Type the word "visa" in the intranet browser. When the page appears, click on work authorization.)

Work permits should be renewed at least six months before the EAD card expires. A copy of the most recent EAD card and U.S. tax return must be submitted with the renewal request. ***Work permit holders must obtain new work permits every time they change employers.***

For further information on obtaining a work permit contact the Visa Office.

Social Security Numbers

There has been a considerable amount of confusion about whether or not G-4 visa holders and their dependents need U.S. Social Security numbers (SSN). The Social Security Administration provides that “unless you are a noncitizen who wants to work in the United States, you probably don’t need a Social Security number”.

Publication No.05-10096. www.socialsecurity.gov . However;

1. If you are a lawfully admitted alien with the U.S. Citizenship and Immigration Service (USCIS) with permission to work in the U.S., you need a Social Security number. To apply for one you need to complete an application Form SS-5 and present original documents to the local Social Security office proving your immigration status, work eligibility, age and identity.
2. If you don’t have permission to work but still have been told you need a Social Security number, you must:
 - Provide a letter from the government agency requiring you to get a Social Security number on letterhead stationery (no form letters or photocopies).
 - The letter must specifically identify you as the applicant, cite the law requiring you to have a Social Security number and indicate that you meet all the agency’s requirements except that you do not have a Social Security number. The letter must also contain an agency contact name and telephone number.
 - Call or visit a Social Security office to apply for a number.
 - Provide original documents showing your age, identity and lawful alien status.
3. If you are assigned a Social Security number for non-work purposes, you can’t use it to work.
4. As a G-4 holder or G-4 dependent, you do not need a Social Security number to conduct business with a bank or financial institution. ***Ask for IRS form W-8 Certification of Foreign Status.*** However, a SSN is often required by most U.S. lenders and other service companies e.g. cellphone carriers, and is the way to build your own credit history,
5. A family member does not need a Social Security number to register for school. Schools are not authorized to use Social Security numbers to administer education programs, and will assign internal numbers.
6. A student applying for the SAT, GRE, or other educational test does not need a Social Security number to take the test.

7. For tax purposes, you can apply for an individual taxpayer identification number (Form W-7) from the Internal Revenue Service (IRS) Tel: 1-800-829-1040.

Taxpayer Identification Number (TIN)

The Internal Revenue Service will issue Taxpayer Identification Numbers to G4-visa holders who do not have a Social Security Number and wish to invest in securities.

WORKING AT THE WORLD BANK OR OTHER INTERNATIONAL ORGANIZATIONS

Spouses/Partners are welcome to apply for paid positions at the World Bank Group or other international organizations, as long as the position is not under the same reporting line. No preferential treatment is given to spouses of Bank Group personnel and staff are not allowed to promote their spouse. To find out about employment opportunities with the World Bank Group or the International Monetary Fund, search the external websites for each organization. You can also apply for jobs through their respective websites, www.worldbank.org or www.imf.org.

The LinkedIn page for WBFN maintains a closed group where job offers and volunteer opportunities are posted by members for members.

Spouse/Partner Professional Development Support

Spouses/Partners should be able to conduct business in English to secure professional work in the U.S.

In partnership with some World Bank Group units, WBFN offers several activities for spouse professional development, including workshops, skill building sessions, peer professional groups, and networking sessions.

Volunteering

WBFN offers members opportunities to gain experience as volunteers by working in many different positions, including with our two outreach programs, the WBFN Book

Project and the Margaret McNamara Education Grants (MMEG). Go to www.wbfn.org for more information.

All Bank Group spouses and partners, widows, divorced spouses and retirees are welcome for volunteer opportunities. Training is provided by WBFN. The organization needs people with experience in marketing, management, fund-raising, graphics, journalism, website development, database maintenance, among others. Volunteers can work on short or long-term projects. Men and women with strong multicultural and interpersonal skills or previous volunteer experience are particularly valuable to the organization.

The Washington D.C. area has a multitude of other volunteering opportunities. For a comprehensive list, you can visit www.volunteermatch.org

BEING AN EMPLOYER IN THE UNITED STATES

As a G-4 visa holder, you have the privilege of hiring a domestic employee from overseas and bringing them to the U.S. on a G-5 visa.

Hiring a Domestic Worker from Abroad: Obtaining a G-5 Visa

G-5 visas are issued to “personal employees and their families” of staff of international organizations who hold G-4 visas. To qualify for a G-5 visa, domestic employees must not be related to the G-4 employee by blood or marriage, must be at least 17 years old, and must be domestic employees by trade with some previous experience in such work. Once in the United States, the domestic worker may work only in the household of the G-4 sponsor. The G-5 visa holder may not accept employment of any kind outside the household of the G-4 employer who sponsored their visa.

To apply for a G-5 visa, the prospective employer should pick up a G-5 package from the HR Operations Center. G-5s must obtain their visas outside the U.S. The G-4 employer must furnish the HR Operations Center with the following: prospective employee’s name, marital status, address, nationality, and date of birth. If the prospective employee lives in a rural area, the name of the nearest city in which a U.S. Consular office is located should also be provided.

The prospective employer must issue an employment contract to the employee, and sign a Code of Conduct with the Bank. The Visa office's web page provides these form documents online.

Once all the required information is obtained, the Visa Office will provide the G-4 staff member with the G-5 letters addressed to the U.S. Consulate directly to request the G-5 visa. The G-4 employer will receive two copies of the letter, one of which should be sent to the prospective employee to present at the U.S. Consulate when applying for the visa. If a prospective domestic employee is already in the United States on a G-5 or A-3 visa, you may ask the Visa Office to try to change the prospective employee's visa to a G-5. This adjustment cannot be made for any other visa.

Extending a G-5 Visa

Post-9/11/01 rules and regulations stipulate that G-5 visas can no longer be issued, extended or renewed in the U.S.

Meeting Your Obligations as an Employer

As an employer of a G-5 domestic employee, you are responsible for meeting certain obligations. ***You must notify the Visa Office whenever a G-5 employee starts or ends employment so that the Bank Group may properly notify the U.S. State Department.*** If your employee is accompanied by his or her children, you should make sure that the children attend school, which is mandatory for all children in the United States through the age of 16. Medical insurance must be obtained for your employee. Such insurance is available through the Bank-Fund Employers Association or private insurance companies.

Employers of G-5 visa holders must pay at least the "prevailing minimum wage" set by the State Department. Check the Bank's Visa Office's web page for the current prevailing minimum wage. In addition, in Maryland for all employees, and in the District of Columbia for live-out employees, overtime wages (equivalent to 150 percent of salary) must be paid if a worker works more than 40 hours a week. In Virginia there is no state requirement for overtime pay, although most employers do pay overtime. In all states, each employee must be paid for every hour worked including all hours over 40 per week. Other regulations may also differ by jurisdiction. It is the employer's responsibility to be aware of the regulations in his or her area. ***You are prohibited from paying an employee in cash.***

Unlike G-4 visa holders, G-5 employees must pay federal, state, and local income taxes on the wages they receive from you. You must make sure that your employee knows how to pay his or her taxes.

All G-5 employees must obtain a Social Security number. To obtain a Social Security number and card for a G-5 employee, contact the Social Security Administration, at 1-800-772-1213.

Social Security taxes must be paid under certain conditions, half by the employer and half by the employee. The G-4 employer must obtain an employer taxpayer identification number from the U.S. IRS before paying Social Security taxes. To receive an identification number, call 1-800-829-3676 and ask for Form SS-4. ***Early each year, the HR Global Mobility unit sponsors a seminar on “Nanny Taxes” to assist employers of G-5 domestics.*** Check the WBFN website for details or contact Global Mobility at globalmobility@worldbank.org.

The G-4 employer is also responsible for workers’ compensation, which covers medical expenses incurred as a result of an injury on the job. Health insurance does not cover job-related injury in the U.S. Workers’ Compensation coverage is required by law in D.C. and Maryland. G-4 employers must provide for such compensation by insuring such payments with an approved insurance carrier.

For information on workers’ compensation in the District of Columbia, contact the District of Columbia Office of Workers’ Compensation, at 202-724-7000. In Maryland, contact the Maryland Injured Workers Insurance Fund at 1-410- 864-5100. Virginia requires workers’ compensation only if an employer has three or more employees on a payroll, but it is still highly advisable to purchase coverage. Should the employee become injured on the job, the employer can be held responsible for all medical expenses associated with the injury. Employers may purchase Workers Compensation Insurance through homeowners insurance companies. The number for the Virginia Workers Compensation Commission is 1-877-664-2566.

The World Bank Group (WBG) requires all G-4 visa holders who employ G-5s to sign a “Code of Conduct Regarding Employment of G-5 Domestic Employees.” Compliance with the Code of Conduct is mandatory for all WBG employees and is subject to audit. The Code of Conduct explicitly outlines all of the financial, accounting and employment requirements that the G-4 visa holder must carry out. Failure to do so has serious consequences. Violations of the staff member’s obligations may result in disciplinary action against the staff member up to and including dismissal. The Code of Conduct is available on the Intranet of the Bank at: “Benefits” then choose “G5 visa information” and then “legal obligations.”

U.S. CHILD SAFETY LAWS

Child Safety Laws

BEWARE: U.S. Laws regarding children and their relationship with parents are very different from the laws in some other countries.

In the U.S., both state and federal laws and regulations govern child welfare. These laws and regulations, which exist in all fifty states, have been promulgated to ensure the safety of children. Laws and penalties vary from state to state and range from local guidelines to civil laws to criminal statutes.

Leaving Children Unattended

NEVER leave a child unattended in a car or a stroller even for a few minutes.

Guidelines for minimal acceptable standards for supervision of children vary within the states of DC, Maryland and Virginia. Check each website for most updated information.

- In Maryland, no child under the age of 8 is to be left without supervision
[peoples-law.org> unattended-children](http://peoples-law.org/unattended-children)
- In Fairfax County Virginia, guidelines say that below the age of 7, a child should not be left alone for any period of time.
http://www.fairfaxcounty.gov/dfs/childrenyouth/supervision_eng.htm
- In Loudoun County, no child under 9 can be left unattended
<https://www.loudoun.gov/supervision>
- In Arlington County, no child under 8 is to be left unattended
<https://family.arlingtonva.us/child-welfare/young-young-home-alone/>
- DC does not indicate a specific age to leave a child unattended
<http://cfssa.dc.gov/page/faqs-cfssa>

Disciplining Children

There are guidelines as to the limits of physical discipline. ***Corporal punishment (beating, spanking) which leaves marks or scars must be reported to the local Child Protective Service agency. Teachers, physicians, counselors and sitters are required to report any child abuse or neglect.***

To learn more, choose one of these resources on Child Abuse and Neglect:

National Clearing House on Child Abuse www.childwelfare.gov	Montgomery County, Maryland 1-800-332-6347
Childhelp USA www.childhelpva.org	Fairfax County, Virginia 703-324-7400
National Child Abuse Hotline 1-800-4-A-Child Help is available in 138 languages. Calls are free and confidential.	Arlington County, Virginia 703-228-1500
	District of Columbia 202-671-7233

U.S. Child Labor Regulations

According to the U.S. Department of Labor <<https://www.dol.gov/whd/childlabor.htm>>, the permissible jobs and hours of work, by age, are as follows:

Age 16 is the minimum age for most non-farm work, however, 14- and 15-year olds may be employed outside of school hours in certain occupations under certain conditions. Youth may, at any age: deliver newspapers; perform in radio, television, movies, or theatrical productions; work for their solely owned non-farm businesses (except mining, manufacturing, or in any other occupation declared hazardous by the Secretary of Labor); or gather evergreens and make evergreen wreaths.

Basic Provisions/Requirements

The Act’s child labor provisions include restrictions on the hours of work and occupations for youths under age 16. These provisions also set forth 17 “hazardous occupations” orders for jobs declared by the Secretary of Labor to be too dangerous for minors under age 18 to perform. The Act prohibits the shipment of goods in interstate commerce which were produced in violation of the child labor provisions. It is also a violation of the Act to fire or in any other manner discriminate against an employee for filing a complaint or for participating in a legal proceeding under the Act. The permissible jobs and hours of work, by age, in non-farm work are as follows:

- Youth 18 years or older may perform any job for unlimited hours;
- Youth age 16 and 17 may perform any job not declared hazardous by the Secretary of Labor, for unlimited hours;

- Youth age 14 and 15 may work outside school hours in various non-manufacturing, non-mining, non-hazardous jobs under the following conditions: no more than 3 hours on a school day, 18 hours in a school week, 8 hours on a non-school day, or 40 hours in a non-school week. In addition, they may not begin work before 7 a.m. nor work after 7 p.m., except from June 1 through Labor Day, when evening hours are extended until 9 p.m.
- Youth aged 14 and 15 who are enrolled in an approved Work Experience and Career Exploration Program (WECEP) may be employed for up to 23 hours in school weeks and 3 hours on school days (including during school hours).

G-4 Youth

Unmarried children under the age of 21 who are living with a staff member and have G-4 visas are eligible for work authorization. Unmarried children between the ages of 21 and 23 are eligible if they are enrolled as full-time students. Only unmarried, full-time students under the age of 23 are eligible for work permits.

CHAPTER 2. WORLD BANK GROUP BENEFITS

SALARY

STAFF RETIREMENT PLAN – PENSION BENEFITS

Gross Plan Benefits

Net Plan Benefits

Retirement Tools

INSURANCE

The Medical Insurance Plan

Life Insurance

Accident Insurance

Disability Coverage

Workers' Compensation Insurance

EXPATRIATE BENEFITS

Home Leave

Education

Mobility Premium

FINANCIAL ASSISTANCE

Resettlement Allowance and Separation Grant

EDUCATIONAL, CHILDCARE AND ELDERCARE SERVICES

The World Bank Children's Center

Emergency Child Care

LEGAL ASSISTANCE

FITNESS CENTER

SPOUSE/DOMESTIC PARTNER IDENTIFICATION CARD

ALLOWANCE FOR SPOUSE AND DEPENDENT
CHILDREN

FAMILY CONSULTATION SERVICE (FCS)

ONLINE BENEFITS STATEMENT

In case of the termination of a registered domestic partnership, or the death of a domestic partner, domestic partners should contact the HR Operations Center to determine whether they are eligible for benefits under the World Bank Group's benefits program.

INTRODUCTION

The Bank Group's benefit package includes retirement benefits, medical and dental insurance, group life insurance, disability insurance, accident insurance, expatriate benefits, resettlement allowance, child care, and other benefits. Some of these benefits are provided to staff members at no cost. Others, like medical insurance, require that staff members pay part of the cost. Some benefits (like expatriate benefits) are not available to all staff. Bank Group benefits are described in depth in the Staff Manual. Some of these benefits are briefly described in this chapter. Staff members can look up salary and benefit information on the Bank's Intranet, (see Online Benefits Statement).

As of January 1, 2003, spouses and registered domestic partners are entitled to access information about staff members' benefits at all times. The staff member's permission is not required. Staff members who wish to block access to information are required to register their wishes in writing or electronically with the HR Operations Center. The World Bank Group's policy of voluntarily providing information in response to court orders remains in effect. Therefore, any spouse/partner whose access to information has been blocked can get the necessary information through a court order against the Staff Member. Consult the Legal Assistance Office for advice (703-239-0855) and/or the Domestic Abuse Prevention program coordinator at +1-202-473-2931 or daprevention@worldbank.org

SALARY

World Bank Group employees are paid twice a month, on the 15th and the last working day of the month. Salaries are deposited directly into staff members' checking accounts. Staff is paid on a "net of tax" basis. G-4 visa holders and green card holders are exempt from tax on their Bank Group income. This is dictated by the Internal Revenue Code, 26 USC Sec893 and therefore is not a choice. U.S. citizens pay income and Social Security tax on their salary and are, in turn, paid an allowance by the Bank Group to compensate for taxes paid. However, U.S. citizens working as consultants at the Bank, are NOT reimbursed for self-employment taxes. Salary Scales are now grouped by Appointment Type and Location.

Net Salary Scales - United States (Currency: USD)

Effective: Jul 01, 2016				Rate: Annual
Grade	Minimum	Midpoint	Maximum	
GA	26,300	37,600	48,900	
GB	32,200	46,000	59,800	
GC	39,300	56,100	72,900	
GD	46,500	66,400	86,300	
GE	63,000	90,000	117,000	
GF	83,200	118,900	154,600	
GG	110,700	158,200	205,700	
GH	151,200	216,000	280,800	
GI	229,900	287,400	344,900	
GJ	276,900	325,800	374,700	
GK	307,900	362,200	416,500	

Every career at the World Bank Group is assigned a salary grade, which indicates the range of salaries that can be paid to staff holding particular positions. Salaries are reviewed once a year, at which time they are usually adjusted.

Staff Retirement Plan – Pension Benefits

Not all staff members are eligible for the Staff Retirement Plan (SRP). Those eligible are Open, Term, Executive Director and Executive Advisor appointments. Extended Term and Special Assignment appointments are ineligible.

Staff who joined the SRP on or before April 14, 1998, are covered by one set of provisions referred to as the **Gross Plan** because their contributions and benefits are based on pensionable **gross salaries**. A pensionable gross salary is calculated from the net salary using a formula in the SRP. Staff who joined the SRP on or after April 15, 1998, are covered by a different set of provisions referred to as the **Net Plan** because their contributions and benefits are based on **net salaries**.

Gross Plan Benefits

(For participants who joined the SRP on or before April 14, 1998)

Participants in the SRP, who *terminate* or retire after three or more years of service, or after reaching age 50, are eligible to receive a pension. Participants who terminate with less than three years of service before age 50 receive a lump sum benefit.

Participants who terminate with three or more years of service before age 50 have a choice of a pension or a lump sum benefit; and if a pension is chosen, payment can start as early as age 50. Different rules apply to participants who terminate and receive severance payments. Participants can choose to convert up to one-third of their pensions into lump sum benefits, an option called commutation. Their pensions will be reduced permanently by the amount they commute into lump sums. ***This option must be chosen prior to starting payment of the pension, and it cannot be reversed after payment is made.*** Pensions are normally paid in US dollars. Retirees can elect to receive their pensions in the currencies of their countries of principal residence. Once a new currency is selected, it cannot be changed unless the retiree moves to a different country, establishes a new principal residence and lives there for at least twelve months.

A spouse who was married to the staff member on the last day of participation (date of termination) and was married at the time of death will receive a surviving spouse pension. This condition also applies to registered domestic partners. Even if the staff member had commuted part of the pension, a surviving spouse/partner will receive a pension which is calculated as if no commutation had taken place. If the retiree's spouse/partner dies first, if the retiree is unmarried or if the retiree remarries or establishes a new partnership after retirement, a lump sum will be paid to the designated beneficiary when the retiree dies. ***In cases of divorce, unless prior arrangements have been made, the support to the divorced spouse will be extinguished with the death of the retiree.***

However, ***by reducing his/her own pension,*** the staff member can provide either a new and/or a former spouse an Optional Survivor Benefit, payable upon the retiree's death. Such an option must be filed within 180 days of the retiree's marriage or registration of a Domestic Partner by filing form 2272. For a former spouse, the retiree must file Form 2369 also within 180 days of the divorce becoming final. Both situations have a one year waiting period before taking effect. During that year the arrangement is revocable either due to a change of mind or death of the staff member.

Net Plan Benefits

(For Participants who joined SRP on or After April 15, 1998)

Only Staff members on Term or Open-Ended, ED and ED Alternates and Advisors appointments who joined the World Bank Group on or after April 15, 1998 are eligible to participate in the Net Plan. This plan has two components: The Defined Benefit Component and the Cash Balance Component. The Defined Benefit part is

fully funded by the Bank. The Cash Balance component, funded by both the Bank and staff members' contributions, provides an account for each participant, which is credited with 10% of net salary from the Bank Group and 5% of net salary from the participant.

These credits can be invested in one or more of four options: a guaranteed return of 3% above US inflation, a US stock fund (based on the S&P 500), an international stock fund (based on the EAFE index), and a US government/corporate bond fund.

If a participant dies while in service, a lump sum "death benefit" is paid to the designated survivor from both components of the plan. If a participant retires from the World Bank Group with less than 10 years of service he/she will also receive a lump sum from both components of the plan. When a participant retires with 10 or more years of service, he/she receives a pension from the Defined Benefit component, and a lump sum from the Cash Balance component which can be converted to an annuity. It is possible to take a pension as early as age 50. However, for pensions taken before age 62, the payments are reduced based on age reduction factors in the SRP.

For staff who joined on or after January 1, 2016, the age of retirement is 65, with an option to work until 67, when retirement becomes mandatory. For those who joined before, 62 continues the age of retirement for benefit calculation, but they have the option to keep working until 67.

At the time of retirement, the staff member can decide whether to arrange for a survivor annuity or to have a lump sum benefit paid after his/her death. If the staff member is married, the normal form of death benefit is a survivor annuity payable to the eligible spouse (spouse as of the last day of service and also on the annuity effective date). If the staff member is unmarried, the normal form of benefit is a lump sum. ***Married staff must have the consent of their eligible spouse to change the benefit from an annuity to a lump sum.*** After retirement, an annuity designation cannot be changed, but a lump sum designation can be changed anytime.

On January 1, 2015, the Voluntary Savings component ceased to exist and the money has been transferred to the Cash Balance component. For staff who joined on or after January 1, 2016, the option therefore does not exist anymore. All staff can voluntarily contribute an extra (up to) 6% to the Cash Benefit component. The World Bank Group has opened a 401K plan for all staff residing in the U.S., and U.S. citizens or permanent residents when in Country Offices.

Retirement Tools

The World Bank Group has prepared Retirement Planning tools to help determine whether an employee will have sufficient income in retirement. It contains valuable information on investing, types of investments, as well as historical data on returns. The World Bank Group also offers a two-day pre-retirement planning seminar, and lunchtime seminars dealing with such subjects as visa and immigration status, the SRP, U.S. income taxes, U.S. estate planning, and financial planning and investment strategies.

Details on retirement benefits can be found in the SRP document. The material presented here is intended to provide only a brief summary of some important features of the Plan. It neither establishes nor confers any rights. The SRP is the only document that governs entitlement to and the amount of Plan benefits or other rights under the Plan. Questions on the SRP should be directed to the Pension Administration Unit by phone or by electronic mail to 1pension@worldbank.org.

A 1995 amendment to the Staff Retirement Plan makes it possible for divorced spouses to receive support from staff members' pensions, provided certain conditions are met. For details, see chapter 4 or refer to the Staff Retirement Plan, Article 5.1.

INSURANCE

The Medical Insurance Plan

The World Bank Group offers optional medical insurance for employees and their families. Three medical insurance plans are available for staff at HQ. All three offer comprehensive coverage subject to certain restrictions. Options A and B are **Preferred Provider Organization (PPO)** Plans. Employees and their families have access to a network of doctors, hospitals and other medical services. Option A includes a lower limit on out-of-pocket expenses, lower deductibles, and higher reimbursement levels, with higher monthly contributions than Option B. Option C is a **Point-of-Service (POS)** Plan. Employees and each family member select a primary care physician (PCP) who coordinates their care and provides referrals to specialists who belong to the provider network. Under all three options, visits to an out-of-network provider will cost more than visits to a care provider who belongs to the network. All three plans include medical, dental, hearing, vision care, and prescription drug coverage. In aggregate, the World Bank Group pays 75 percent of

the cost of the plans. Staff on Extended Term Appointments are eligible for option B only.

Loss of medical insurance coverage occurs when children cease to be dependents, spouses divorce, or staff terminates World Bank Group employment. Medical coverage can be extended at full cost, if continuation of medical coverage is requested within 60 days of the end of coverage. End of coverage is the last day of the month in which the event that results in loss of insurance occurs. (In the case of a child who marries, end of coverage is the date of marriage.) Continuation of coverage ends the earlier of 36 months or failure to make the required monthly payment to the insurance vendor.

Surviving spouses/partners receive retiree medical insurance through the World Bank Group as long as they pay the required premiums. Such premiums are typically deducted from survivor pension.

Medical insurance for divorced spouses, children, elderly dependents and/or visitors may be available from the Care First Blue Cross/Blue Shield, Kaiser Permanente or a number of other providers.

Life Insurance

World Bank Group staff who are participants of the “gross” pension plan receive free basic group life insurance equal to one year’s annual net salary. Participants of the “net” pension plan receive free basic group life insurance equal to 3 years’ annual net salary. In addition, staff may purchase optional group life insurance for themselves, their spouse, their domestic partner, and their dependent children. (For more information on life insurance, see Chapters 3 and 5.) ***If ownership of the group life insurance policy is transferred to the spouse at least three years before the death of the staff member, the death benefit will not be part of the staff member’s estate, and estate taxes will not be due on the proceeds.*** Extended term staff receive basic life insurance coverage of one time their salary (net or gross) and are ineligible for optional coverage.

Accidental Death Insurance

All Bank Group staff receive free accidental death insurance equal to three years’ net annual salary. Spouses, domestic partners, and dependent children are also covered on a reduced benefit schedule. Supplemental accident insurance can be purchased at full cost.

Disability Coverage

World Bank Group Staff are eligible for salary continuation at 70 percent of annual net salary for up to two years if they cannot work due to an injury or illness. Long-term disability benefits are also available in case of permanent disability. (For more information on disability benefits, contact the World Bank Group's disability administrator.)

Workers' Compensation Insurance

Workers' compensation provides benefits to staff who become injured, sick, or die as a result of their World Bank Group employment. Benefits include payment of medical and vocational rehabilitation expenses, as well as death benefits.

EXPATRIATE BENEFITS

Home Leave

World Bank Group Staff recruited at HQ and working at HQ before July 1, 1999, who are not citizens or permanent residents of the duty station country, are eligible for home country travel every two years. Home country travel is taken using annual leave time. World Bank Group staff and their immediate families (spouse/partner and dependent children) are eligible to travel. Staff may take their home country travel benefit in the form of cash or tickets.

Staff who choose the cash option must make their own hotel and airline reservations, must purchase their tickets (airline frequent flyer mileage can be used for upgrades but not for the basic ticket), and they must obtain their visas themselves. Airline and hotel reservations as well as visas are handled by the World Bank Group's Travel Office for staff who choose the ticket option. Airfares on which cash payments are based are updated every January, April, July, and October and are available from the Bank's intranet.

Staff also receive travel allowances, intended to cover incidental travel expenses such as ground transportation. An allowance is also provided for each family member traveling on home country travel. Proof of travel, in the form of ticket stubs and boarding passes, must be submitted to the Bank at the completion of the trip.

Education Benefits

World Bank Group staff recruited before July 1, 1999, who are not citizens or permanent residents of the duty station country, are eligible for reimbursement of certain educational expenses they incur on behalf of their children. The Bank covers 75 percent of tuition up to an annual maximum. Children become eligible for educational benefits during the academic year in which they turn 5, and benefits end in the academic year in which they turn 24. Staff recruited on or after July 1, 1999, posted in duty station outside USA, are eligible for education benefits. In addition, staff with children studying outside the duty station receive a travel allowance. The amount of the tuition and travel allowance for a particular location can be found on the Bank intranet, as well as the definition of qualifying types of education and instruction.

Mobility Premium

For non US citizens nor permanent resident in the US staff recruited to positions at grade level GF and above, subject to international recruitment, on or after July 1, 1999 and before January 1, 2016 and stationed in the U.S., a mobility premium is provided in lieu of home country travel and education benefits. The mobility premium is a cash payment designed to more flexibly meet the individual expatriation needs of staff. The premium, calculated as a percentage of the salary market reference point of Grade G for each eligible family member, is paid in full for the first 4 years. During years 5 through 10 the amount of the premium declines, in six equal annual steps, so that beginning in year 11 no payments are made. For staff recruited on or after January 1, 2016 the amount of the mobility premium will be calculated and paid over a period of five years.

FINANCIAL ASSISTANCE

Education loans are available for staff members, spouses/partners of Open/Regular or Term employees, and children. Open Ended/Regular staff members, or staff members holding term appointments at HQ, may borrow from the Bank in order to pursue continuing education for themselves, university or vocational training for their spouses/partners, or college, university, or handicap education for their children. Loans are made only for children who are dependent on the staff member and who are not receiving education benefits. Loans cover the full cost of tuition, textbooks, and required fees for staff members and 75 percent of the cost of tuition, room and board, and books for spouses, partners, and children. The total amount of educational

loans extended is limited to six months of net salary. Interest is charged at a rate of 4 percent a year, and loans are repayable in up to six years.

RESETTLEMENT ALLOWANCE AND SEPARATION GRANT

Staff recruited to positions subject to international recruitment, or staff at HQ appointed before July 1, 1998, are eligible for resettlement benefits when they leave, if they worked for the World Bank Group for at least two years. Resettlement covers the cost of air travel for the staff member and his or her eligible dependents plus an allowance to help with the cost of resettlement.

Spouses/partners and children are eligible for resettlement when they cease to be dependents. Spouses who are legally separated or divorced, partners whose domestic partnership terminates, and surviving spouses/partners are eligible for resettlement if the staff member is eligible and they resettle outside the duty station area within 12 months of the date of legal separation, divorce, termination of domestic partnership, or death of the staff member. Children of World Bank Group Staff are eligible for resettlement once they cease to be dependents (by starting employment, by marrying, or by reaching the age of 25, for example), if they resettle outside the duty station area within 12 months of ceasing to be a dependent or if they accompany a returning spouse/partner.

Staff appointed to the World Bank Group on a regular or fixed term appointment on or before April 14, 1998 who leave after at least five years of continuous qualifying service also are eligible for a separation grant equal to 2 weeks' net salary per year of service, up to a maximum of 26 years. Staff resettling outside the duty station country receive the full separation grant. Staff remaining in the duty station country receive two-thirds of the separation grant. Any loans or other amounts due to the World Bank Group are withheld from these final payments.

EDUCATIONAL, CHILD CARE AND ELDER CARE SERVICES

The HR Global Mobility Unit can provide advice, information and referrals on schools, colleges, child care and elder care needs. Services include personal consultations, referrals and resources on schools and colleges; nannies, nursery schools, other child care options and emergency child care; summer options, school and college fairs as well as elder care resources and referrals. For more information

on these services, or to schedule an appointment, email globalmobility@worldbank.org or call +1-202-473-2245.

The World Bank Children's Center

The World Bank Children's Center is a licensed, full day childcare program based on the education theories of Reggio Emilia. It is open to children between the ages of three months and five years, whose parents are World Bank Group staff or Extended Term Consultants (ETC). The Center has two locations, in the 'I' and the "C" buildings. The Center is open Monday to Friday from 7:45 A.M. to 6:15 P.M. The Center cares for 110 children and maintains very long waiting lists. For more information, call 202-473-7010 or 202-473-7081.

Emergency Child Care

Emergency Child Care is provided to Bank Group staff at the **Bright Horizons Child Care Center**. This center is a privately operated facility which requires pre-registration of children. Children between the ages of three months and 12 years are accepted for a limited number of days per year, after pre-registration. Contact the HR Global Mobility unit for more information at globalmobility@worldbank.org or +1-202-473-2245.

LEGAL ASSISTANCE

The World Bank Legal Assistance service provides free confidential advice to staff members and their families on personal legal matters, including questions about taxes, real estate, immigration, family law, landlord-tenant disputes, consumer problems, estate planning, power of attorney, and other issues. The service also provides referrals to private attorneys and other community resources.

The Legal Assistance Service is open five days a week. Call 703-239-0855 to speak with an attorney or email jsilverstein@worldbank.org. For cases involving domestic violence, the Domestic Abuse Prevention Coordinator can make a referral to DVLEAP so that staff/spouses may speak with attorneys with domestic violence law expertise.

FITNESS CENTER

The World Bank Fitness Center is open from 6:00 a.m. to 8:00 p.m., Monday through Friday. Membership costs \$35 a month for staff members and \$35 a month for

spouses, registered domestic partners, retirees and special assignment appointments, payable 6 to 12 months ahead of time by check or credit card. For more information call 202-473-3339.

SPOUSE/DOMESTIC PARTNER IDENTIFICATION CARD

All World Bank Group spouses/domestic partners must have official World Bank Group identification in order to use Bank facilities. Photo ID cards can be obtained from the ID office, located at the 18th Street visitor's entrance in the main complex. Spouses and domestic partners wishing to obtain identification cards should bring photo identification, such as a passport or driver's license. The staff member must previously place a request on e-services. Spouse/partner ID provides access on regular workdays from 7 a.m. to 7 p.m. At other times, spouse/partners may enter only as guests of the staff member. Children under 12 years of age may enter only when accompanied by the staff member or spouse/partner with a photographic ID card. Children over 12 and other dependents may be granted access by staff and issued daily guest passes.

ALLOWANCE FOR SPOUSES AND DEPENDENT CHILDREN

Married staff members are eligible for allowances equal to 5 percent of their salaries, up to a maximum of \$3,500 a year for their spouse and \$600 per year for each eligible dependent child. To qualify as a dependent, a child must be younger than 19 or, under 25 and either a full-time student or earning only a minimal income (US\$10,712.00 in 2015). Handicapped children may qualify after age 25 if the handicap occurred while the child was a dependent prior to age 25. The allowances are reduced progressively once the spouse's annual gross income exceeds \$30,000 and eliminated when the spouse's gross income exceeds \$130,000. In the event of legal separation or divorce, the spouse allowance is terminated.

An augmented allowance for child(ren) is paid to a single parent staff member but this is not automatically provided so the request must be sent to HR Operations Center (staff rule 06.03.04).

FAMILY CONSULTATION SERVICE (FCS)

The Family Consultation Service (FCS) exists as a separate and confidential way for spouses and family members to gain assistance with personal concerns. Help is provided by professional counselors free of charge. Callers may remain anonymous if they wish. More information is available on the WBFN website or by calling 202-628-5104.

ONLINE BENEFITS STATEMENTS

The Bank Group no longer prints annual benefits statements for distribution to staff. Bank Group staff members can access their own “Online Benefits Statement” at <http://hrkiosk>. The benefits statement lists all the benefits to which the staff member is entitled, and it is updated daily. For general benefits information, call 202-473-2222 or send an email to hroperations@worldbank.org.

CHAPTER 3. FAMILY FINANCES

BANKING

Debit Card

Credit Card

ACCOUNTS AND SERVICES

Checking Accounts and Money Market Accounts

Savings Accounts and Certificates of Deposit/term Share Accounts

Online Banking and Bill Payer

LOANS

Mortgages

Private Mortgage Insurance

Home Equity Loans

Vehicle Loans

OTHER BFSFCU SERVICES

Foreign Exchange

Vehicle Buying and Price Protection Services

INVESTING

Mutual Funds

Stocks and Bonds

Retirement Accounts

BUYING INSURANCE

Life Insurance

Homeowners' Insurance and Tenants' Package Policies

Automobile Insurance

RENTING A HOME

OWNING A HOME

DRIVING AND REGISTERING A VEHICLE

ESTATE PLANNING

Wills

Living Trusts

Living Wills and Durable Power of Attorney

INTRODUCTION

To be able to handle your family's finances and plan for the future, you need to know where your money is invested, what financial obligations you have, and how your money will be passed on to your heirs. This chapter provides some basic information that will help you understand what kind of accounts, loans, and insurance policies your family has and what kind of planning you need to do to ensure that your property is handled the way you want it handled after you and your spouse die.

The purpose of the chapter is to familiarize you with some of the financial arrangements that are common in the United States. Some of the topics covered, such as obtaining a credit card, are simple, and the information provided here may be all you need to know. Other topics, such as writing a will, are complicated, and the information provided here is intended only to make you aware of some of the issues you need to consider.

BANKING

Most people in the United States hold accounts at local banks or credit unions. Anyone who qualifies may open an account at a bank; only eligible employees and retirees of particular institutions (and their immediate family members) may open accounts at credit unions.

Most banks are open between 9 a.m. and 3 p.m., Monday through Friday, although drive-thru service may open earlier or stay open later. Automated Teller Machines (ATMs) can be accessed 24 hours a day with an ATM card issued by the financial institution where you have an account. Some banks are also open later on certain days and on Saturday mornings. Most banks are closed on Sundays and on the following holidays:

- New Year's Day (January 1)
- Dr. Martin Luther King JR's birthday (third Monday in January)
- Presidents Day (third Monday in February)
- Memorial Day (last Monday in May)
- Independence Day (July 4)
- Labor Day (first Monday in September)
- Veteran's Day (November 11)
- Thanksgiving (fourth Thursday in November)
- Christmas (December 25)

The Bank-Fund Staff Federal Credit Union (BFSFCU), located in Room MC C2-300, with branches at the IFC and IMF HQ2 and a Lending Services Department at 1725 I Street, N.W., is open Monday through Friday from 8:30 a.m. to 3:30 p.m. with correspondence and telephone hours from 7:00 a.m. to 7:00 p.m., plus a website at www.bfsfcu.org. BFSFCU serves the banking needs of staff, retirees and families of the World Bank Group and the International Monetary Fund. Spouses are encouraged to establish accounts at BFSFCU in their own names.

Debit Cards

Banks and credit unions provide account holders with Debit cards, which are plastic cards that allow you to deposit and withdraw money and check your balance at ATM machines throughout the world. You can use a debit card like cash or a personal check for purchases and, of course, for use at ATMs.

Transactions made at ATMs located at your institution's branches or owned by your institution are usually free. An ATM surcharge fee of \$0.75–\$3.00 is often charged for using a machine that is not owned by your bank. You can be reimbursed by subscribing to paperless statement. To protect customers against theft from their accounts, many banks allow customers to withdraw only a few hundred dollars within a 24-hour period through ATMs.

When you open a checking account, most institutions will give you a debit card and a personal identification number (PIN). To use an ATM you must have your card and know your PIN. To protect yourself against theft, do not write your number down on the card or disclose your PIN to anyone. It is wise to write it and store it somewhere away from the card. Memorize the four- or five-digit number. If your debit card is lost or stolen, immediately contact your card issuer, which will cancel the card and issue you a new one.

What you should know about your debit card

- Your Personal Identification Number (PIN)
- Telephone number to call if your card is lost or stolen
- Location of your bank or credit union's ATMs and ATM networks
- Fees charged for using the debit card
- Daily Limits that apply to transactions

At BFSFCU, a debit card plus a PIN enables you to withdraw cash via ATMs from your Credit Union checking account, make account balance inquiries, deposit money (basically at Union Express ATMs only) and, depending on the machine, transfer between accounts. Never, ever give out your PIN.

You can also use your debit card and PIN at a number of merchants like grocery stores, gas stations, convenience stores, etc., to make purchases, plus get up to \$50 or so in cash back at the same time. It is different from your credit cards because the money is deducted straight from your checking account. Debit cards allow you to spend only what is in your account. It is a quick transaction between the merchant and your account. Using a debit card for cash withdrawals overseas typically would be advantageous because one thereby avoids expensive Cambio-type fees and usually gets a decent exchange rate.

Credit Cards

Credit cards allow you to make purchases usually up to a pre-set dollar limit, and pay for them at a later date. Using a credit card provides you with a record of your purchases, which may help you budget your money.

MasterCard and VISA cards are issued by financial institutions. Other types of credit cards, such as American Express or Discover cards, are issued directly by the company issuing the card. Some banks and credit unions offer free credit cards. Many institutions charge an annual fee of \$35–\$300, depending on the card and the type of services it provides. Many credit card providers also offer other benefits for using their card such as cash rebates, frequent flier mileage, or gifts.

The Credit Union offers an excellent array of Visa credit cards including Visa Gold and Visa Platinum. They also have an advantageous Rewards program available. Their website provides more details about these programs, and how to apply. The difference between credit cards and Debit cards is mainly that credit cards are issued with preset spending limits determined by one's credit history, income, debts and ability to pay. Credit cards are used with the understanding that the user must repay the charges, plus interest, if the amount charged is not paid in full each month. As a cardholder, you receive a monthly statement detailing your charges and payment requirements. By a designated date each month, cardholders may pay the entire amount due or make partial payment. Your credit card issuer sets the minimum payment due, according to the balance owed which is indicated on your monthly bill.

Cardholders who do not pay the entire bill are charged interest on the unpaid balance. Because credit cards typically charge higher rates of interest, maintaining a high credit card balance is usually not a good idea. Institutions that issue credit cards generally rely on the *credit rating* of the applicant.

If you are new to the United States and have never had a credit card billed in American dollars, you will not have an established credit history. Your application for a credit card, filed with a bank or department store, may be refused. The Credit Union knows that often newcomers to the US haven't had a chance to establish a credit history, so their Lending Services Department takes this into account and in most situations can accommodate. For this reason, it is wise to apply for a Visa or MasterCard through the BFSFCU, after you join. Once you have used that card for one year, your credit history will be more established and you may apply for other cards.

To obtain a credit card, you must be able to show that you have income. If your spouse works but you do not, your spouse can apply for a credit card and request an extra card in your name. Extra credit cards may also be requested for your children. Regardless of the name that appears on the card, the person in whose name the credit card account is held is legally responsible for paying the credit card bill.

An application for a credit card may be completed in person at a bank branch, over the phone, or online. In reviewing your application, the card issuer will check that you have adequate income and an acceptable *credit rating*. If you have failed to pay your bills in the past, you may have a credit rating that will prevent you from obtaining a credit card. Sometimes a poor credit rating may be caused by an error, which can be corrected if identified. If you are denied credit or would like to see your credit reports for any reason, contact one of the credit rating services listed below. Your reports are available free of cost **once each year**.

- Experian 1-888-397-3742 www.experian.com
- Equifax 1-800-685-1111 www.equifax.com
- Trans Union 1-800-888-4213 www.transunion.com

It is recommended that you request your credit reports annually to make sure that your credit remains in good standing, and that there are no errors.

Based on your income and credit history, the card issuer will set a credit limit on your credit card. This limit indicates the amount that you can charge each month before having to make a payment. If you believe that your credit limit is too low, you may ask the institution to consider raising your credit limit.

Spouses without incomes 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. By using a secured credit card for about a year, making small purchases and paying the complete balance in a timely manner, spouses can establish a credit history in their own names.

Credit card fraud is a serious problem throughout the world. By stealing credit cards or obtaining other peoples' credit card numbers, unauthorized users are able to obtain merchandise without paying for it. It is important to record all your credit card numbers and keep the numbers in a safe place. To protect yourself against credit card fraud, be sure to save your credit card receipts so that the credit card number cannot be picked up by an unauthorized user. Check your bill carefully each month to make sure that all of the charges that appear on the bill were made by you or another authorized user. If you notice purchases you cannot identify or your credit card is lost or stolen, immediately contact your financial institution. Your card will be canceled and a new card will be issued. Be sure to read your credit card agreement carefully to determine your responsibility in the event that fraudulent purchases are made.

What you should know about your credit and debit cards

- Names and phone numbers of your credit and debit card banks
- Account numbers of all credit and debit cards
- Telephone number to call if your card is lost or stolen
- Interest rates and annual fees charged on all credit cards
- Credit limit on all credit cards
- Date payment is due on all credit cards
- Minimum payment required
- Liability if your card is lost or stolen

ACCOUNTS AND SERVICES

Banks and credit unions provide a variety of services, including checking and savings accounts, ATMs, online banking, bill-payer and loans. Funds deposited in U.S. banks are protected by the Federal Deposit Insurance Corporation (FDIC), which insures up to \$100,000 per account. Money deposited in credit unions is protected through the National Credit Union Administration, which is backed by the U.S. Government. Regular credit union accounts are insured up to a maximum of \$100,000 per account.

Checking accounts and money market accounts

Checking accounts allow the account holder to write checks for any purpose including to cover bills and purchases and to obtain cash. Many supermarkets will also cash checks in small amounts for regular customers. 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, (usually held by spouses, a parent and a child, or an elderly person and a relative) either account holder can write checks or withdraw money from the account.

Either partner in a joint account has the right to withdraw funds or close the account without the approval or knowledge of the other account holder. Either party may obtain a court order to freeze the account.

Banks and credit unions usually offer several different types of checking accounts. The BFSFCU checking account is interest-bearing, with no minimum balances, no monthly fees and unlimited check-writing. BFSFCU also offers a tiered interest-bearing Money-Management Account for amounts greater than \$2,500. (see bfsfcu.org for current rates).

Other examples are:

- Regular checking accounts allow you to write an unlimited number of checks each month. These accounts do not generally pay interest, and a small monthly fee may be charged if the balance in the account falls below a minimum level.
- Interest-bearing checking accounts provide free unlimited checking and pay a low rate of interest to customers who keep a higher minimum balance in their accounts.
- Money market accounts pay a higher rate of interest than interest-bearing checking accounts but allow you to write only a small number of checks a month (perhaps three to five) and require that a higher minimum balance (often \$2,500) be maintained at all times. Most money market accounts also require that checks be written only for amounts over a certain minimum (perhaps \$500). Although money market accounts are offered by banks, they are managed by stock brokerage firms and are not federally insured (although some are privately insured).

When a check is written for an amount greater than the amount in the account, the check is said to be an “NSF” (non-sufficient funds) item and is returned or “bounced” to the person who tried to cash it. The institution almost always charges a fee (usually about \$25 per check) to the account holder for having written a check that the account could not cover. In most states, writing NSF checks for over \$200 is considered a felony, a serious crime for which a jail sentence can be imposed.

To avoid bouncing checks, some people use a service known as overdraft protection. In return for an annual fee, the institution will cover checks that exceed the amount in

your account. Interest is charged on the amount of the overdraft, which must be repaid. If you write a check for more than you have in your account and the overdraft protection covers the check, your institution will send you a notice informing you that it has lent you funds to cover the check. Repayment of the overdraft is not done automatically by the institution but must be done by you making a deposit to your account.

Bank Group Staff have their paychecks deposited into their checking accounts. The amount of the direct deposit shows up on the monthly account statement, which shows all account activity: deposits, withdrawals, and checks written. Banks (but not the BFSFCU) may also return all checks cashed against your account each month.

These records serve as proof of payment and should be retained, along with your monthly checking account statements, for at least seven years. Copies of canceled checks are available electronically at no charge through BFSFCU's online banking, or for a fee upon request.

Unused checks should be kept in a safe place, and checks should never be signed before they are made out to a person or company, since a signed check can be cashed by anyone who finds it. If your checks are lost or stolen, contact your financial institution immediately.

What you should know about your checking and money market accounts

- Name and location of your bank or credit union branch (or branches)
- Account numbers of all accounts
- Monthly fee and service fees charged by your bank or credit union
- Amount of overdraft protection you have
- Telephone number to call if checks are lost or stolen
- Minimum balance required in checking and money market accounts
- Minimum amount of check that can be written on money market account
- Maximum number of checks that can be written on money market account

SAFETY TIP

Once a year, photocopy the entire contents of your wallet. Keep the copies in a safe place. Should you lose your purse or any credit card, you will have the information available.

Savings Accounts and Certificates of Deposit/Term Share Accounts

Savings accounts pay interest but have limited or no writing privileges. Interest rates vary from institution to institution and can change at any time. Because savings accounts pay low interest rates, most people do not keep large sums of money in such accounts.

Certificates of deposit, called “Term Share Accounts” at credit unions pay higher rates of interest but charge penalties for withdrawing funds early. Certificates of deposit usually require a \$500 minimum and can be purchased for maturities of 30 days to 5 years. Higher rates are usually paid on longer maturities and larger certificates.

What you should know about your savings accounts and certificates of deposit

- Name and location of your bank or credit union branch (or branches)
- Account numbers of all savings accounts
- Account numbers and maturity dates of all certificates of deposit
- Interest rates paid on your accounts
- Penalties for early withdrawal of funds

Online and Mobile Banking and Bill-payer Services

Many institutions including BFSFCU offer online and mobile banking, as well as bill-payer. BFSFCU members can use free, secure online banking and bill-payer for real-time access to their checking and savings accounts, 24x7, for viewing cancelled checks and statements, tracking balances, transferring funds within their own accounts and to other member accounts at the Credit Union, applying for credit cards and loans, and more. It is also possible to arrange for specific monthly payments, such as rent or condominium fees, to be paid automatically from your account each month. Other bills can also be paid online. Consult your financial institution for details.

LOANS

Most people in the United States borrow money from financial institutions at one time or another. Loans may be used to purchase homes and new or used vehicles, to finance college education or the remodeling of a house, and to pay off other debts.

To apply for a loan, you or your spouse must fill out an application from your financial institution. The application will ask about your income, place of employment, place of residence, accounts, credit cards, and other loans, and you will be asked to provide proof of employment and residence (in the form of a pay stub, a lease, or a mortgage statement). A bank or credit union officer will evaluate your application and determine whether your financial situation will allow you to repay the principal and interest on the loan.

In order to be able to borrow money, 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 that spouses establish credit cards in their own names and accounts containing cash, for times of emergency (see chapter 5).

Note: If you are approached by anyone requesting a loan from you, see the Legal Assistance Officer before making any commitment. It is better to be cautious than to be a victim of fraud

Mortgages

Most homes in the United States are purchased with the help of a mortgage, a long-term loan used to buy a home. Suppose you want to buy a \$700,000 property but have only \$75,000 available to invest in the purchase. To finance the difference between the cost of the property and the amount you want to invest, you would turn to a lending institution such as a bank, credit union, or mortgage company, which would analyze your ability to repay the loan. If the institution approves the loan, you would use \$75,000 of your own money as a down payment and borrow the remaining \$625,000 from the lending institution. Down payments in the United States can be as small as zero percent of the purchase price. Your mortgage agreement will indicate the interest rate charged, any other fees charged, and the length of time over which you will repay the loan. It will also indicate the amount of your closing costs (transaction costs associated with the purchase of property).

Payments on mortgages are due every month (in some cases biweekly) over the length of the mortgage (usually 10, 15, or 30 years). If payments are not made on time, the lending institution charges interest and penalties, and it has the right to foreclose on your home (sell the home and keep the proceeds). It is thus vital that mortgage payments be paid on time and that arrangements be made for making payments while you are away or abroad.

What you should know about your mortgage

- Name and address of the institution that holds the mortgage
- Amount of your mortgage
- Amount of monthly mortgage plus mortgage insurance premium (if applicable) payment
- Rate of interest being charged
- Date monthly payment is due
- Penalty for late payment/Penalty for pre-payment
- Number of years remaining on the mortgage

Private Mortgage Insurance

If the down payment you make is 20 percent or less of the price of the home, the institution making your loan may require that you purchase private mortgage insurance, which insures the lender against your defaulting on your payments. Once the equity in your home rises above a certain minimum, the lending institution may no longer require that you maintain or pay the mortgage insurance premium. Some lenders, other than BFSFCU, may sell your mortgage to another institution. If your lender sells your mortgage, it will notify you by mail. Confirm with the lender that the mortgage has been sold before sending your payments to the new holder of your mortgage.

When you are reviewing your mortgage agreement, whether you are buying a new house or refinancing an existing mortgage, look closely at the fees that will be charged for the transaction. Fees that are paid by your mortgage company to a third party, such as a surveyor of the property, are legitimate expenses related to the transaction. However, some mortgage providers try to make extra money by adding on fees with names like “processing fee”, “handling fee”, or “application fee”. If it appears to you that any of the fees you will be charged are going to the mortgage provider itself, rather than to outside third parties, feel free to question the reason those fees are being charged. If you are not satisfied with the explanation provided, consult another mortgage provider or call the Legal Assistance Officer at 703-239-0855.

Home Equity Loans

Home equity loans are loans made to people who own their own homes and have accumulated some equity on the property. Under a home equity loan, the bank holds a second mortgage securing the house. This may be a fixed rate loan or a credit line (for example, \$25,000) with a fixed or variable rate of interest. Your home serves as collateral for the loan, which means that the lending institution has the right to foreclose on your home if you fail to make your loan payments. Home equity loans can be used for any legal purpose, including remodeling a home or paying college tuition.

What you should know about your home equity loan

- Name and address of the institution that holds the loan
- Size of the loan
- Interest rate on the loan
- Amount of monthly payment
- Date monthly payment is due
- Penalty for late payment
- Number of years remaining on the loan
- Remaining years you can draw on the loan

Vehicle Loans

New and used vehicle loans are available from banks, credit unions, and automobile companies. Payments on vehicle loans are due monthly, and the lending institution has the right to repossess the car if the borrower fails to make timely payments. Payments on vehicle loans made through BFSFCU can be deducted automatically from the staff member's salary.

What you should know about your vehicle loan

- Name and address of the lender
- Size of your vehicle loan
- Interest rate on the loan
- Amount of monthly payment
- Date monthly payment is due
- Penalty for late payment
- Number of years remaining on the loan

OTHER BFSFCU SERVICES

In addition to accepting deposits, making loans, and offering electronic services, banks and credit unions offer a variety of other services. A bank may provide a Notary Public, a person who can notarize a document—that is, stamp the document with an official stamp that guarantees one’s signature is genuine. BFSFCU has notaries on staff in the Main Complex and its IFC and IMF HQ2 branches. Members can receive notary services for the standard fee of \$2.00 per signature.

Many banks also offer safe deposit boxes—locked boxes kept inside a vault in which valuables, such as important documents or jewelry, can be stored. In return for an annual fee, the bank issues you a personal locked box and a key to that box. Only those people whose names are listed on the account can open the safe deposit box. Because they are not accessible when the bank is closed, safe deposit boxes should not be used to store passports or other travel documents that might be needed unexpectedly.

What you should know about your safe deposit box

- Name and address of the bank at which you hold a safe deposit box
- Location of the key to your safe deposit box
- Number of your safe deposit box
- Names of all people with access to your safe deposit box

Foreign Exchange

Traveler’s checks and foreign exchange can also be purchased at banks and credit unions. Financial institutions often charge a small commission (up to 1 percent) for traveler’s checks, although many institutions, including the BFSFCU, offer free traveler’s checks to customers. Fees may apply for other services. BFSFCU through its partnership with the professionals of Travelex keeps most major currencies on hand and unusual amounts or currencies can be special ordered. Many banks no longer do so, however, and may require several days’ notice to obtain the currency you need.

BFSFCU has recently installed a foreign currency ATM machine outside its IMF HQ2 branch office to withdraw Euros, British Pounds, or Canadian Dollars. It has also introduced the “order currency online for home delivery” system which enables

members to order currency online and have it delivered to their home or office. Please contact the Foreign Exchange Department at (202) 212 6440, to find out which methods are available and suits your needs.

Vehicle Buying and Price Protection Services

BFSFCU membership provides exclusive buying and price protection services for new and used vehicles at no cost to you. Use these free services when shopping for a new or used vehicle to save money and time. Exclusive services include dealer discounts and auto buying guidance, online pricing information, and price protection services:

- MVCP, Motor Vehicle Certification Program – www.mvcp.com
- United Buying Service - www.ubs4cars.com

For additional vehicle pricing, reviews, and related information:

- Kelley Blue Book – www.kbb.com
- NADA Guides – www.nadaguides.com

INVESTING

People with savings invest their money in a variety of instruments. The most popular types of investments are mutual funds, stocks and bonds, and retirement accounts. Other types of investments include real estate, precious metals, foreign exchange, and other assets. Except for retirement accounts, these investments are subject to US federal and state tax.

Mutual Funds

Mutual fund companies sell packages of stocks or bonds known as mutual funds. These funds are managed by portfolio managers, who buy and sell stocks purchased with investors' money. Unlike bank accounts, which pay a fixed interest rate, the rate of return on mutual funds varies with conditions in the stock and bond markets. Investors in mutual funds receive monthly statements from the mutual fund company indicating the value of the fund at the end of each month.

FINANCIAL LITERACY

From time to time, WBFN sponsors Financial Literacy classes, designed to help spouses understand the basics of investing, budgeting and other financial matters. These classes are advertised on the WBFN website. There may be a small charge for the course materials.

WBFN members have also formed investment clubs, which operate under the guidelines provided by the National Association of Investors Corporation (NAIC). Contact the WBFN office or consult the WBFN website for more information.

Thousands of different mutual funds are available from hundreds of different companies. Names and daily values of mutual fund companies are listed in the business section of most newspapers. It is important to note that many mutual funds charge high management fees.

Stocks and Bonds

Some investors prefer to invest in individual stocks and bonds, which they purchase through a stockbroker or on the internet through their accounts with an online broker. Brokers charge a commission for buying and selling stocks and bonds. Clients receive statements from the brokerage house indicating the value of their investments at the end of each month. Be sure to deal with a reputable broker or brokerage firm.

Retirement Accounts

Retirement accounts, including **Individual Retirement Accounts (IRAs), Keogh plans, Self-Employed Pensions (SEPs)**, and variable annuities, all allow taxes on investment income to be deferred until funds are withdrawn. Funds deposited in retirement accounts cannot be withdrawn without penalty before the age of 59. Withdrawals must begin in April of the year the account holder turns 70.5.

Almost anyone who works can, each year, make deposits to an IRA account. Those who work for companies without pension plans are usually allowed to contribute a percentage of their income to Keogh plans. Self-employed individuals may also put aside a certain percentage of their net income in a SEP.

The permissible levels of investments in these accounts are subject to IRS variations. For up to date information, check the IRS's website at a www.irs.gov; look up "Individual Retirement Arrangements, Publication 590 and Retirement Plan for Small Businesses, Publication 560.

Another option, variable annuities sold by insurance companies, will also allow you to defer taxes on earned income. However, it is strongly recommended that you consult a specialized tax accountant or advisor on these matters as they are complex and constantly changing.

In all three types of retirement accounts, funds can be transferred from one type of investment to another as long as the funds are not withdrawn and remain within an account designated as a retirement account.

What you should know about your investment accounts

- Names of institutions and account numbers of all mutual funds
- Names of institutions and account numbers of all brokerage accounts
- Names of institutions and account numbers of all retirement accounts
- Names of account holders

BUYING INSURANCE

An insurance policy is a financial instrument intended to protect you financially against losses resulting from unexpected events, such as sickness, death, theft, or fire. You should be familiar with several important types of insurance: medical and dental insurance, group and individual life insurance, disability insurance, travel insurance, workers' compensation insurance, and property insurance. You and your spouse should understand the terms of all of your insurance policies, copies of which should be kept in a safe place.

Medical and dental insurance, group life insurance, disability insurance, and workers' compensation are provided as Bank Group benefits and are explained briefly in Chapter 2. Individual life insurance and property insurance are not provided by the Bank, but can be purchased privately from insurance agents and brokers.

Life Insurance

Life insurance is intended to provide for a family after the death of the family's main wage earner or earners. As part of its benefits package, the Bank Group provides free group life insurance to all employees (see Chapter 2). In addition, most employees may purchase optional coverage for a total coverage of up to six times their annual salary in group. When a staff member leaves the Bank Group, it may be possible to continue the insurance at group rates, until age 70.

Many people also purchase individual life insurance. Before an insurance company issues an individual policy, it examines the medical records of the person seeking the insurance and has a medical examiner check the person's health. Blood and urine tests are also conducted. Based on its health assessment and the age of the applicant, the insurance company determines the price it charges for insurance, known as the premium rate. Premium rates are higher for older people, for people who smoke, and for people with chronic conditions.

Term and whole life insurance can be purchased for one's children while they are still minors, at an advantageous price. Such insurance can be carried on into adulthood without a medical exam which can be crucial in cases of disease or disability developing in adulthood.

Upon the death of the policyholder, the insurance company pays the beneficiary selected by the policyholder (usually the spouse) the amount indicated on the policy. (For more information on life insurance benefits, see Chapter 2). If the person whose life is insured owns the policy, the proceeds will become part of the estate of the insured person, and may affect the estate taxes that must be paid. If ownership of the policy is transferred to the spouse at least three years before the death of the insured person, the proceeds are not considered part of the estate.

Homeowners' Insurance and Tenants' Package Policies

Homeowners' insurance (also known as hazard insurance) and tenants' package policies, insure homes and belongings against theft or damage. Routine repairs, such as installing a new roof or fixing a broken appliance, are not covered by such policies. Theft and damage from fires or accidents are covered. ***Flood damage is not usually covered. You must purchase flood insurance separately.*** If you take out a mortgage to buy your home, you are required to hold Homeowners' insurance. This protects the lender up to the amount borrowed. Some leases require tenants' packages.

What you should know about your homeowners' insurance or tenants' package policy

- Name and telephone number of your insurance agent and insurance company
- Extent of coverage
- Amount of premium and date on which premium is due
- Policy number
- Location of policy
- Amount of deductible

NOTE: Too many small claims may result in an increase in premiums charged or complete cancellation of the insurance coverage. Remember that the value of hazard insurance is protection in the event of a catastrophic loss. It may be to your advantage to pay for small repairs yourself and save your insurance claims for large losses

In addition to covering property damage, homeowners' policies often protect the homeowner or tenant against losses suffered by third parties. If, for example, a visitor to your home were injured because of negligence on your part, your homeowners' policy would cover the medical and other expenses incurred by the injured person. Tenants' package policies often include protection against liability claims. This means that a tenant held responsible for extensive damage to the rented property would be partially or fully reimbursed by the insurance company for the damage.

All insurance policies include a deductible charge, a small amount that is not covered by the policy. A deductible of \$250 means that the insurance company will not cover the first \$250 of damage. Losses that are less than the deductible thus need not be reported to the insurance company. When an accident or theft occurs, that causes losses greater than the deductible amount, call your insurance agent to inform him or her about the loss. If the loss is small, the insurance company may simply reimburse you for the loss without visiting your home. If the loss is substantial, a representative of the insurance company may visit your home to assess the damage.

Automobile Insurance

Automobile insurance covers liability for damage to property and injuries to other people as a result of accidents in which you are involved; damage to your automobile if you are at fault in an accident; and damage to your automobile caused by theft, fire, vandalism, and other causes. Vehicle insurance is required by law in Maryland, Virginia, and the District of Columbia. In most states, the minimum amount of coverage required by law is \$25,000. In the event that you are involved in litigation,

\$25,000 is not adequate coverage. Most people recommend a minimum of \$100,000 to \$300,000.

Automobile insurance is sold by insurance agents and brokers. Consumer Reports, a monthly publication available at most public libraries and in the WBFN office, compares the costs and services of the large nationwide automobile insurers. You may also want to consult colleagues and friends about their experiences with their insurance companies.

Once you purchase your insurance, your insurance company will give you a card with the name of your agent and the number of your policy on it. Carry this card with you at all times, so that you will have it in case of an automobile accident.

What you should know about your automobile insurance policy

- Name and telephone number of insurance agent and company
- Policy number
- Location of policy
- Extent of coverage
- Amount of premium and date on which premium is due
- Amount of deductible

Resolving a dispute with an insurance company

Insurance companies are regulated by state agencies. If you have a dispute with an insurance company, you may file a complaint with the agency in your state.

Maryland

MD Insurance Administration
200 St. Paul St #2700
Baltimore, MD 21202,
1-410-468-2000
www.mdinsurance.state.md.us

Virginia

Commissioner of Insurance,
700 Jefferson Building, P.O. Box 1157,
Richmond, VA 23218,
1-804-371-9694
<https://www.scc.virginia.gov/boi/>

District of Columbia

Superintendent of Insurance
810 First Street, N.E., Suite 701
Washington, DC 20002
202-727-8000
www.disb.dc.gov

RENTING A HOME

When you rent a home you sign a lease with the owner of the property. ***A lease is a binding contract enforceable in court.*** The lease indicates the terms under which you agree to rent your home. These terms include the amount of monthly rent to be paid, the length of time for which you agree to rent the property, the amount of the security deposit required, and other issues, such as who pays for maintenance of the property and for utilities. It also describes the conditions under which you could be released from your obligation to rent the property and the penalty involved for doing so. If the house is furnished, it may be wise to list its contents and their condition and to make the list a part of the lease. Taking photographs of the property before moving in may also be a good idea, so that you have proof that damage that had been done before you rented the property was not caused by you.

Upon signing the lease you will be asked to pay the first month's rent and a security deposit. The security deposit is held by the landlord and applied against any damage caused by the tenant. By law the security deposit cannot exceed one month's rent in

the District of Columbia or two months' rent in Virginia or Maryland. In Maryland and the District of Columbia, the landlord is required to put the security deposit in an interest-bearing escrow account with a bank or savings institution and must credit the tenant with interest. In Virginia, the landlord may not be required to deposit the funds in a financial institution. Within 45 days of the termination of the lease in the District of Columbia and Maryland and 30 days in Virginia, the landlord must either repay the security deposit with the stipulated interest or notify the tenant of the items of damage

Local government offices handling landlord disputes
<i>Maryland</i>
Montgomery County 240-777-3609
Prince George's County 410-528-8662
<i>Virginia</i>
Fairfax County 703-222-8435
Arlington County 703-228-3765
Alexandria 703-838-4545
Falls Church 703-248-5005
<i>District of Columbia</i>
202-879-4879

or default against which all or part of the deposit is being applied. Provisions of the Virginia Landlord-Tenants Act do not apply to landlords owning fewer than 10 properties.

Unless there are special provisions in the lease, the landlord is responsible for upkeep, maintenance, and repair of the building. The tenant is normally required only to keep the apartment or house in good and clean condition. Some leases for houses require the tenant to make inexpensive repairs (of less than \$100, for example). House leases also often make the tenant responsible for certain recurrent maintenance items, such as the cleaning of gutters and yard maintenance.

Virtually all leases make the tenant responsible for loss or damage to the apartment or house resulting from negligence or abuse, such as damage to walls or doors or misuse of plumbing or other equipment.

Landlords of houses may be members of the diplomatic or military service who have been assigned overseas for two or three years. In these situations it is

common to include a clause in the lease permitting the landlord to terminate the lease and recover possession of the house upon notice (usually 60 or 90 days) if he or she is unexpectedly reassigned to the Washington area. Because Bank Group families who plan to rent accommodation, might be sent to a resident posting, they may want to include a similar clause in their leases, which would read as follows:

If at any time during the term of the lease, the tenant is assigned by the World Bank Group to duty outside the Washington metropolitan area and gives not less than 60 days' notice in writing to that effect, specifying that it is given for the reason aforesaid, then at the expiration of such notice and upon payment of the rent due until the date of such expiration this lease shall terminate, without prejudice to the right of

action of the landlord or tenant in respect of any breach of their respective covenants under said lease.

The lease serves as proof of residence in a particular jurisdiction. Proof of residence is required to register children in public schools, for obtaining a driver's license and may be required for obtaining utility service such as fuel, telephone or electricity. If the lease is signed by the staff member only, the spouse may have difficulty obtaining a driver's license in Maryland. We therefore strongly encourage you to include both staff and spouse names in the lease contract, as well as in the utility bills. Also consider including your child(ren) since it might be requested for driver's license, college applications, etc.

What you should know about your lease

- Terms of your lease, including the amount of rent due and the date on which it is due
- Name, address, and telephone number of your landlord
- Conditions under which lease may be broken and penalty for breaking the lease
- Telephone number to contact in case of emergency

Sometimes tenants and landlords disagree on the interpretation of the terms of the lease. If you have a dispute with your landlord, contact the county or state government office in your area.

Rental payments generally do not include utilities (electricity, gas, water), which must be paid monthly by the tenant. If you travel abroad often, you may want to arrange with your bank to have your utility bills paid by your bank.

OWNING A HOME

Foreigners, including G-4 visa holders are allowed to purchase property in the U.S. All homeowners, including holders of G-4 visas, pay local property taxes, which are payable once a year. Some jurisdictions allow payment of taxes in two installments, paid several months apart. Tax payments may be included in your mortgage payment.

Owning a Vacant House

If you own a house which is going to be vacant for an extended period of time, consult your homeowner's insurance carrier regarding coverage of the empty structure.

Unpaid real estate taxes may cost you the loss of your home as the county government may auction the property to recover the taxes due them. Defaulting on mortgage payments can also quickly lead to dire consequences. If you are having difficulty paying your mortgage payments, call your lending institution, they have programs to help you deal with your crisis.

DRIVING AND REGISTERING AN AUTOMOBILE

If you plan to drive in the United States, you must obtain a driver's license from the jurisdiction in which you live. If you hold a valid American or Canadian driver's license, Maryland, Virginia and DC require that you obtain a new license within 30 days of establishing residency in your new jurisdiction. Persons in G-4 status who wish to obtain a driver's license must present written confirmation of their visa status at the time of their application. For more information, please check with WBFN, HR OPERATIONS CENTER and your local Department of Motor Vehicle (DMV) at www.dmv.org.

You will also have to register and *title* your car in the jurisdiction in which you live. Registration is done annually and must be done in person. However, if you purchase a car locally, the dealer from whom you buy your car can obtain the initial registration for you. Once your car has been registered, annual registration may be done by mail. A certificate of title establishes ownership of the car. A title certificate is issued upon initial registration and does not have to be renewed. If the car has no lien, the title will be given directly to the owner, otherwise, the title is held by the financial institution which provided the car loan. When the loan has been repaid, make sure the title is returned to the owner and shows no liens on the car.

Residents of certain neighborhoods are required to obtain parking stickers annually from the local government if they wish to park on the streets in their neighborhoods for long periods of time.

ESTATE PLANNING

You and your spouse own property and may have accumulated substantial assets. What will happen to these assets after you die? What would happen to your children if both you and your spouse were to die while they were young? Who would oversee the distribution of your assets to the various people to whom you might leave them? These kinds of issues are dealt with through estate planning. Many people put off

estate planning because they prefer not to think about death, but estate planning is very important. Proper planning can save your heirs thousands of dollars.

Estate planning can be complicated, but it is absolutely necessary to avoid losing control of your assets and insure the appointment of a suitable guardian for your minor children. **To get started, read chapter 6 of the Bank Group’s legal handbook, *Protection for Your Family: Wills, Insurance, and Other Matters*, and the Bank Group’s publication *United States Estate Tax: A Guide for Non–U.S. Citizens and U.S. Citizens with Non–U.S. Citizen Spouses*.** Copies of both publications are available from the HR OPERATIONS CENTER or the WBFN Office. However, both publications should be read for direction and general information because their content is subject to change from year to year.

You are strongly advised to get professional help in planning your estate. The Legal Assistance Officer can provide a list of referrals to attorneys who are familiar with the Bank Group. Better still, check with your friends and colleagues for attorneys they have used in planning their estates and wills.

Wills

Every person over 18 who owns property or has children should have a will, a legal document that indicates what will become of the person’s property after he or she dies. Everyone living in the United States, including foreign nationals should have a U.S. will; foreign nationals should also have wills drawn up in their country of origin. Standard forms, while inexpensive, are not designed to deal with G-4 situations.

Because of the complicated tax laws and other regulations governing the handling of estates of non–U.S. citizens, wills drafted by knowledgeable attorneys are particularly important for Bank Group families.

A will provides instructions on such matters as guardianship of young children, continuation of care to elderly relatives, and the distribution of property. It also identifies an executor, a person responsible for seeing that the instructions given in the will are followed. Following a person’s death, the executor takes control of the assets of the estate, provides for the payment of debts and taxes, and distributes the remaining assets to the beneficiaries. If assets are left in trust, (that is, put aside until minor children reach a certain age), trustees who will manage the assets of the trust must also be named. ***If you have a close friend who would be capable of serving as executor and trustee, you should consider naming him or her to manage your estate after you die. This is to be preferred over paying a bank or financial institution to serve as trustee.***

For wills and trusts in the U.S., at least one executor must be a U.S. citizen and resident of the state where the will is registered, or must hire a citizen to be the registered agent of the executor. The rules governing wills and their execution are complex; therefore it is imperative to consult an attorney specializing in last wills and testaments.

A person who dies without a will is said to die *intestate*. If you die intestate your estate will be distributed by a court. The court may rule that all of your property be sold, with half the proceeds going to your spouse and the remaining half divided equally among your children. Elderly relatives or other dependents for whom you would have liked to provide, may not be provided for. Estate taxes may also be significantly higher than they would have been, had you died with a properly prepared will. ***If you leave no instructions on the care of your minor children, a court will appoint a guardian.***

U.S. law treats U.S. citizens and non-citizens differently when it comes to taxing estates, making it very important that you let the lawyer preparing your will know of your visa status. If both spouses are U.S. citizens, one spouse can leave an unlimited amount of property to the other spouse without incurring federal estate or gift taxes. The *unlimited marital deduction* does not apply if the surviving spouse is not a U.S. citizen. ***Permanent residents who elect to become U.S. citizens can apply for the unlimited marital deduction as long as they apply for citizenship within nine months of the spouse's death.***

Under the Technical and Miscellaneous Revenue Act of 1989 (TAMRA), the worldwide assets of a non-U.S. citizen employed in the United States at the time of death may be subject to U.S. estate taxes ***if the U.S. government determines that the deceased had not intended on leaving the United States after retirement.*** The Bank has an Estate Tax Protection program that can help lessen the impact of US estate taxes on certain staff members and their families. U.S. estate tax laws. Followers of Islam who are in G-4 status may wish to consult the appropriate clerical authorities and their tax advisers about the advisability of having a U.S. will.

Before you visit a lawyer to have a will prepared, you and your spouse should discuss several important issues:

- Who do you want to appoint as executor of your will? (A U.S. will requires that a U.S. citizen serve as one of the executors.) It is wise to appoint a back-up executor in case the first appointee is unable to serve.
- Who do you want to appoint as guardian of your minor children? (Choose a back-up here as well.)

- If your estate is to be held in trust for your children until they are older, at what age do you want them to receive the proceeds? Who do you want to appoint as trustee?
- If you have no children, how do you want to distribute your estate?
- Do you need to provide for elderly parents or others?
- Are there special arrangements you want to make, such as leaving money to an educational or charitable institution?

What you should know about your spouse's will

- Location of the will
- Name and address of executor
- Name and address of your lawyer

Living Trusts

People with moderate to large estates often put much of their property in *revocable living trusts*. Under this kind of arrangement, the owner of the asset receives the income from the asset during his or her lifetime. On the death of the owner, the property is held in trust for the beneficiaries.

The main advantage of a living trust over a will is that probate (the process of determining that a person's will represents their true last will and testament) is avoided. A living trust needs to be established by a lawyer, who can tell you whether such a vehicle is right for you.

Living Wills and Durable Power Of Attorney

The use of artificial life support systems frightens many people, who fear that their lives may be pointlessly prolonged by artificial means. To reduce the chance that medical decisions will be made that are not consistent with their values, many people write down their wishes while they are still healthy, using two legal documents, *the living will and the durable power of attorney for health care*.

What you should know about your spouse's living will and durable power of attorney

- Location of the documents
- Contents of the documents

A living will authorizes a doctor or hospital to withhold or withdraw treatment when there is no hope of recovery. A durable power of attorney for health care gives an agent chosen by you the power to make health care decisions for you if you are unable to make those decisions yourself. The document, which is used only in the event that you become unable to express your own wishes, gives the person you select the power to legally request that your health care providers withhold or withdraw any health care, treatment, service, or diagnostic procedure. Usually, a spouse is chosen as the agent, but another family member or a friend could be chosen. Both a living will and a durable power of attorney for health care can be changed at any time. Neither document requires an attorney, although both should be witnessed and notarized.

The requirements for Living Wills vary from state to state. For information specific to your particular jurisdiction, you may wish to consult the following websites:

Maryland Residents:

<http://mhcc.maryland.gov/consumerinfo/longtermcare/AdvanceDirectiveInformation.aspx>

Virginia residents: <http://www.vda.virginia.gov/advmedir.asp>

DC residents:

<https://www.legalconsumer.com/healthcare/topic.php?TopicID=1&ST=DC>

CHAPTER 4. DOMESTIC PROBLEMS AND DIVORCE

DOMESTIC PROBLEMS AND ABUSE

What is Domestic Abuse?

Domestic Violence and Control

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Divorce, G-4 and State of VA

Financial Aspects of Divorce

In case of the termination of a registered domestic partnership, or the death of a domestic partner, domestic partners should contact the Benefits Administration Unit to determine whether they are eligible for benefits under the World Bank Group's benefits program.

DOMESTIC PROBLEMS AND ABUSE

Almost everyone who gets married plans to stay married forever. No one plans on getting divorced but as many as half of all marriages in the United States end in divorce. Not surprisingly, the rate of divorce among Bank Group families is high and rising.

The fact that so many marriages end in divorce does not make separation and divorce any easier. Getting divorced remains one of the most traumatic events in a person's life, particularly when children are involved. The decisions that you and your spouse make during this period will permanently affect your financial and emotional well-being and that of your children. Entering into the process well informed is therefore critical. Understanding what is involved in a divorce is particularly important for women who often find themselves at a disadvantage in divorce cases because of their lack of information and experience, and because of the fact that their financial resources are often much more limited.

Bank Group spouses, in particular, must be aware of the impact that divorce can have on their lives, including the effect on their visa status, their medical insurance, and their ability to remain in the United States. Information regarding divorce begins in the second half of this chapter under the "Divorce" heading.

Cases reported to WBFN have shown that most divorces experienced by our members are the result of a couple's decision to dissolve the marriage amicably. However, a small number of cases cited domestic abuse as the cause of marriage breakdown. Domestic abuse may come in a number of different forms; it may be physical, emotional, financial, sexual, or a combination of these factors.

What is Domestic Abuse?

There is a mistaken belief that domestic abuse must include physical battering. As indicated above, abuse can be financial and/or psychological as well as physical. Another common myth is that domestic abuse is only found among: (a) lower socio-economic groups, (b) those with limited education, and (c) specific ethnic groups. In reality, domestic abuse exists across all levels of society and cultures.

Domestic Violence and Control

Domestic abuse is always about power and control. The abuser wants to control the victim, and has developed many strategies to do so, which may include isolating the victim from family and friends; subjecting the victim to verbal and psychological

abuse and intimidation, and controlling the finances to keep the victim in a state of poverty. ***DOMESTIC ABUSE IS A CRIME IN THE UNITED STATES.***

In the United States, it is a crime to commit a violent act against another person or to threaten to harm another person. In most states, pushing, shoving, grabbing, forcing a person to stay somewhere against her or his will, destroying someone's property, stalking someone, sexually assaulting someone, or harassing someone by telephone, is against the law. The reporting procedures (e.g., calling the police, a prosecutor, or a court commissioner), prosecution policies, and consequences vary by state. As the victim (witness) of the crime, you may not control what happens next in the criminal case, but your input will be important to the prosecutor.

Who are the Victims?

Abuse occurs in all societies, among people of all economic groups and in all educational levels. Most victims of abuse are women and children. Just as with other types of trauma, such as car accidents, there is no one particular type of person who is abused.

How does Domestic Abuse Affect Children?

Some children who see abuse between their parents later become batterers or victims. They may have problems with anxiety, depression, anger, aggression and self-esteem, and they may display some or all of the following behaviors:

- Eating/sleeping problems
- Changes in behavior leading to problems at home and at school
- Physical symptoms like finger-biting and stuttering
- Extreme sensitivity to loud sounds

Domestic abuse complicates the relationship between children and both parents. ***In homes where partner abuse occurs, children are far more likely to be abused.***

How does Your Relationship Measure Up?

Healthy Relationship	Abusive Relationship
<p><i>Partnerships:</i> Joint decisions, Shared responsibilities</p> <p><i>Economic equality:</i> Inclusion in decision-making on work, school, and money issues</p> <p><i>Emotional honesty:</i> Feel safe to share fears and insecurities</p> <p><i>Respect:</i> Respect right to differing feelings, friends, and activities; Support partner's goals</p> <p><i>Support, Trust:</i> Listen and understand; value partner's opinion</p> <p><i>Physical safety:</i> Respect partner's physical space, express self non-violently</p> <p><i>Sexual respect:</i> Accept that "No" means "No"</p>	<p><i>Domination:</i> Abusers decide; servant-master mentality</p> <p><i>Economic control:</i> Deny job freedom, withhold money</p> <p><i>Emotional manipulation:</i> Use jealousy, passion, stress, and frustration to justify actions</p> <p><i>Intimidation:</i> Charming in public but menacing in private, destroying property or pets, making light of abuse, e.g. "you are too sensitive"</p> <p><i>Control:</i> Name-calling, mind games, isolate partner from friends and loved ones</p> <p><i>Physical Abuse:</i> Hit, choke, kick, pinch, pull hair, poke, twist arms, trip, restrain, use or threats to use weapons</p> <p><i>Sexual abuse:</i> Force partner to do things against her/his will. Withhold sex as punishment</p>

Will Counseling Help?

Abusers can change only if they are committed to working with professionals to address their controlling behavior and understand the root of their abusive behavior. Until those conditions are met, marriage or family counseling are likely to fail. However counseling for the victim can be very helpful in providing emotional support.

Getting Help

Always remember:

- *No one deserves to be abused*
- *The abuse is not your fault*
- *You are not alone*

Help is available for victims of abuse. **Making that first call for help is a courageous step.**

EMERGENCY HELP: If you are in immediate physical danger, call 911. Say you are reporting an incident of domestic violence. The police will know how to respond.

NON-EMERGENCY HELP inside and outside the US:

The HUB: 24/7 - WBG Free confidential helpline: 202-628-2288

The Domestic Abuse Prevention Program of the WBG provides confidential services to all WBG staff and spouses and domestic partners impacted by domestic abuse. Experienced counselors who are trained to work with individuals and families dealing with domestic violence staff the free counseling and consultation service referred to as the HUB. If you wish to speak to a counselor in a language other than English, please say so when you call. Every effort will be made to provide a counselor who understands your language.

Bank Group spouses/partners may contact the Domestic Abuse Prevention Coordinator at 202-473-2931 during HQ office hours to receive advice specific to their situation and obtain a referral to consult with an attorney from DVLEAP regarding safety planning, legal information, and referrals to local attorneys for direct representation. WBFN members can also call the WBFN office for help during normal business hours.

More information on the signs of domestic abuse, how to protect oneself, who to contact and other services and resources are available at:

<http://web.worldbank.org/WBSITE/EXTERNAL/EXTSTAFF/EXTHSDEP/0,,contentMDK:23453440~pagePK:51191465~piPK:51191142~theSitePK:1148934,00.html>

The National Domestic Violence Hotline, 1-800-799-SAFE (1-800-799-7233) is staffed 24 hours a day by trained counselors who can provide crisis assistance and information about shelters, legal advocacy, health care centers and counseling. Help is available in 136 languages.

In abusive relationships, it may be common for an abuser to use immigration status as a means of control. If you have been threatened regarding your visa status, contact the Domestic Abuse Prevention Program Coordinator or WBFN for information about visa options for your situation.

Civil Protection Orders

In every state and in the District of Columbia, you may ask a judge to issue a civil order to protect you from domestic violence if you have been threatened or assaulted. This type of order tells the batterer not to abuse you. It also can tell him or her not to contact you. In most states, a protection order also can include temporary custody of the children and a visitation arrangement, temporary child support, use of the home and/or a vehicle, and other legal orders to try to end the violence. A civil protection order does not involve the criminal justice system unless the perpetrator then violates the order. (However, a prosecutor may charge the perpetrator for a crime based on the same act that makes you eligible for a civil protection order.) Civil protection orders also may call for the removal of firearms.

Legal Help for Domestic Abuse

Courts in Maryland, the District of Columbia, and Virginia may enter protection orders to assist domestic violence survivors and do the following:

- Order child custody
- Determine and order child support
- Assign and enforce child visitation rights
- Determine and order spousal support
- Order the removal of firearms from the home
- Make protective or restraining orders
- Award the use of the marital home to one party or the other

If you have children, it is important to address issues of their custody, visitation, and support. Protection orders and orders for spousal and/or child support from the competent authorities are taken seriously by the Bank Group and are followed up by

the Bank Group's office of Ethics and Business Conduct. ***Non-compliance with those orders by a staff member can lead to automatic deductions from the staff member's salary for the benefit of the child and/or spouse.***

If you want to learn more about how to obtain protection orders in the state in which you live, consider these resources:

1. How to obtain a protective order in MD: *Strategies for a Safer Future: A Guide to Obtaining Protective and Peace Orders in Maryland* (available from http://mnadv.org/_mnadvWeb/wp-content/uploads/2011/07/mnadv-protective-order-brochure-web-version.pdf)
2. How to obtain a protection order in D.C.: <http://www.dccadv.org/img/fck/Protection%20Order%20Brochure.pdf>
3. How to obtain a protection order in VA: http://www.courts.state.va.us/forms/district/info_sheet_protective_order_stalking.pdf

DOMESTIC VIOLENCE RESOURCES

DV LEAP attorneys can provide legal referrals and counselors can provide non-legal referrals. Additionally, the following resources (for counseling, housing, advocacy, legal referrals, cultural or faith based support) may be helpful:

The National Domestic Violence Hotline www.thehotline.org
1-800-799-SAFE (7233) 24 hours/7 days a week
1-800-787-3224

MARYLAND

Maryland Network Against Domestic Violence www.mnadv.org
Helpline: 1-800-MD-HELPS or 301-429-3601

Montgomery County Domestic Violence
<http://www.montgomerycountymd.gov/hhs/programindex/crisisservicesindex.html>
Crisis Center 240-777-4000
Abused Persons Program 240-777-4195

Montgomery County Family Justice Center
<https://www.montgomerycountymd.gov/fjc/>
240-773-0444

Prince George County Domestic Violence and Human Trafficking Division
<http://www.princegeorgescountymd.gov/1671/Domestic-Violence>
Family Crisis Center 301-731-1203
Domestic Violence 301-265-8423

VIRGINIA

Virginia Department of Social Services Domestic Violence Unit
<https://www.dss.virginia.gov/community/dv/>
Family violence and sexual assault hotline: 1-800-838-8238

Virginia Sexual and Domestic Violence Alliance
<http://www.vsdvalliance.org/>
+1 804-377-0335

Fairfax County: Domestic Violence Action Center (DVAC)
www.fairfaxcounty.gov/domesticviolence/dvac
Information & Intake: +1 **703-246-4573** (Monday through Friday 8 a.m. to 4 p.m.)

Arlington County Domestic Violence and Sexual Assault Services
<https://health.arlingtonva.us/behavioral-healthcare/domestic-violence/>
Domestic Violence Hotline 703-237-0881 (available 24 hours a day)

Loudoun County Domestic Abuse/Violence Services
<https://www.loudoun.gov/index.aspx?nid=256>
Loudoun Abused Women's Shelter 703-777-6552 (available 24 hours)

City of Alexandria Domestic Violence Information and Services
<https://www.alexandriava.gov/DomesticViolence>
Domestic Violence Program 703-746-4911 (available 24 hours)

WASHINGTON DC

Metropolitan Police DC Government Domestic Violence Resources
<http://mpdc.dc.gov/page/domestic-violence-resources>
Domestic Violence Intake Center 202-879-0152

DC Department of Human Services – Virginia Williams Family Resource Center
<http://dhs.dc.gov/page/virginia-williams-family-resource-center-relocates>
202-671-4200

D.C. Coalition Against Domestic Violence www.dccadv.org
202-299-1181

DC SAFE
<http://dcsafe.org/>

TECHNOLOGY PRIVACY AND SAFETY

National Center for Victims of Crime (Stalking Resource Center)
<http://victimsofcrime.org/our-programs/stalking-resource-center>
202-467-8700

National Network to End Domestic Violence (App Safety Center)
<http://nmedv.org/news/4528-announcing-app-safety-center.html>
202-543-5566

OTHER RESOURCES

National Coalition against Domestic Violence
<http://www.ncadv.org/>

American Bar Association Commission on Domestic Violence

http://www.americanbar.org/groups/domestic_violence.html

Women's Law (see DC, MD or VA links)

<http://womenslaw.org/>

Helpguide

<http://www.helpguide.org/>

International Directory of Domestic Violence Agencies

<http://www.hotpeachpages.net/asia/index.html>

Americans Overseas Domestic Violence Crisis Center

<http://www.866uswomen.org/>

Corporate Alliance to End Partner Violence

<http://www.caepv.org/>

Futures Without Violence

<https://www.futureswithoutviolence.org/>

Men Stopping Violence

<http://www.menstoppingviolence.org>

DOMESTIC VIOLENCE INTAKE OFFICES

District of Columbia

DC Superior Court, Domestic Violence Intake Center 202-561-3000 (comprehensive assistance)

Virginia

www.courts.state.va.us

Alexandria

Juvenile and Domestic Relations Court 1-703-746-4141 ask for Domestic Relations Intake

Arlington County:

Domestic Violence Intake Supervisor 703-228-44852 (helps prepare Protection Order affidavit)

Domestic Violence Officer 703-228-4597 (helps prepare Protection Order (PO) affidavit)

Juvenile and Domestic Relations District Court, Intake 703-228-4500 (for filing PO petition)

Legal Services of Northern Virginia 703-532-3733 (Legal referrals-civil case only)

Fairfax County:

Juvenile and Domestic Violence Relations Services (Intake) 703-246-3040

Police Victim Services Unit 703-246-2141 [TTY703-222-7314] (menu for recorded explanations about procedures)

Women's Center (counseling, training, legal referrals) 703-281-2657

Victim Assistance Network 703-360-7273 (24hours hotline for general assistance, support, referrals)

Legal Services of Northern Virginia Fairfax 703-246-4500

Falls Church (independent city, judicial district of Arlington County)

Juvenile and Domestic Relations District Court 703-241-7630

Legal Services of Northern Virginia main office 703-504-9141

Loudoun County:

Juvenile and Domestic Relations District Court 1-703-777-0300 (Intake)

Victims/Witness (general assistance with referrals, PO application, etc.) 1-703-777-0417

Maryland

MD Network against Domestic Violence 301-429-3601 or 1-800-MD-HELPS (1-800-63-43577). Not open all the time.

Montgomery County:

Crisis Hotline 240-777-4000 (not just for Domestic Violence)

Abused Persons Program (intake) 240-777-4673

Abused Persons Crisis line 240-777-4000

MD Immigrant Abuse Agency 410-396-3294 www.mnadv.org

Montgomery County Legal Aid MD 240-314-0373

Howard County:

Domestic Violence Center of Howard County 410 -997-0304 (Comprehensive assistance for domestic violence victims and batterers)

Hotline of above organization 410-997-2272

All phone numbers and websites were last verified in 2016. If you have any problems contacting any of the numbers given, please call the National Domestic Violence Hotline at 1-800-799-SAFE (7233). They have updated listings for shelters and other resources. Courthouse numbers will be listed in the local phone directory, or available through Directory Assistance.

DIVORCE

Emotional Aspects of Divorce

Going through a divorce is a devastating process for most people, and it is likely to be particularly difficult for people living in a foreign country, far from family and close friends. People who get divorced usually experience a range of emotions, including fear, anger, depression, sadness, hatred, self-pity, loss of self-esteem, and a sense of failure. They may also experience physical symptoms, such as tightness in the chest or throat, lack of energy, muscle weakness, and the inability to concentrate. Many people experience grief over the end of their marriage, passing from shock to resignation to eventual acceptance as they move on with their lives. WBFN has a confidential service, known as the Family Consultation Service - FCS 202-628-5104, which assists spouses in emotional turmoil by sponsoring a limited number of consultations.

Counseling

Men and women often seek professional counseling to help them deal with the difficult situations they face as a result of separation and divorce. The following references can be useful:

The Family Consultation Services (FCS), a free confidential referral service for spouses, partners and families of Bank Group employees, is staffed by counselors who speak various languages. To talk to a counselor about parent-child relationships; your children's emotional adjustment; stress, depression, or anxiety; emotional difficulties; and divorce and separation, call 1-202-628-5104. FCS counselors can also refer you to resources, including legal resources, in the community.

The Montgomery County Commission for Women's Counseling and Career Center offers programs and services to help women deal with the challenges of divorce. Counseling, educational and support groups, seminars on the legal process of

separation and divorce, and many other services are designed to provide the information and skills women need. For more information, call 240-777-8300.

Support Groups

People going through a divorce or who have been recently divorced often benefit from support groups. These are groups of people with similar experiences who get together to share their problems and successes in order to help each other cope with similar problems. Support groups discuss both emotional issues, such as dealing with rejection, loneliness, anger, new family relationships, and legal and financial issues.

Parents Without Partners is a support group for single fathers and mothers who have at least one child at home. For information about chapters and their locations, call 1-740-452-4541 or write to **Parents Without Partners, 1650 South Dixie Highway Suite 510, Boca Raton FL 33432-7461 (1-561-391-8833)** or click on www.parentswithoutpartners.org.

New Beginnings, Inc. is a nonprofit, tax-exempt organization for separated and divorced men and women, with or without children, in the Washington area. The group holds regular meetings and has an extensive program of monthly speakers, support groups for special-interest populations, recreational/social events, workshops, and weekend retreats. For more information, call 401-597-8092.

The Women's Center, in Vienna, Virginia, offers educational workshops; individual, couples, and family therapy; legal and financial education; support and therapy groups; and career counseling and assessment. For more information, call 703-281-2657. The Women's Center offers useful information before, during and after a divorce, and will provide access to 20 minutes of pro bono legal assistance.

Legal Aspects of Divorce

Divorce cases involving Bank Group couples can be complicated, particularly when G-4 visa status is a factor. It is vital that you select a lawyer who is experienced in working with international families and is familiar with the regulations governing G-4 visas. Legal advisors stress the importance of hiring the most competent legal help available, even if it is necessary to borrow money to do so.

Getting a divorce is a frightening prospect, and the need to understand the legal terms and processes can make it particularly intimidating. Clients pay for a lawyer's time. The more you can educate yourself before you meet your prospective lawyer, the less

you will need to use the time of this lawyer to learn things you could learn on your own. See the box on entitled “Guidelines for Keeping Legal Costs Down” for some tips. There are many resources available to help you learn the basics.

Being informed about the process and finding an attorney with whom you feel comfortable are critical to helping you protect your interests and the interests of your children. During your first meeting, assess your attorney’s knowledge of the relevant laws governing international organizations such as the World Bank, as well as his or her expertise on domestic violence and family law. You may wish to consult with at least two attorneys before choosing someone with whom you will work long-term. See section entitled “Hiring and Making Effective Use of a Lawyer.

If you are a World Bank employee or spouse beginning a legal case, refer to the latest Domestic Relations law guide which provides detailed information for you and your attorney: Domestic Relations and World Bank Group Families: An Information Package for World Bank Group Employees, Spouses, Lawyers and Advocates. Available at http://siteresources.worldbank.org/INTHSDEP/Resources/1148855-1381261509399/Domestic_Relations_and_WBG_Families_Guide_Sept_2014.pdf

EDUCATIONAL RESOURCES

Legal Rights in Marriage & Divorce in Maryland: free pamphlet available from the Maryland Commission for Domestic Abuse; The Women's Law Center of Maryland. Call 410-321-8761

Understanding Your Domestic Relations Rights in Virginia: booklet produced by the Metropolitan Richmond Women's Bar Association.. www.mrwba.org
Call the Women's Center in Vienna, Virginia 703-281-2657.

From the library:

Don't Settle for Less – A Woman's Guide to Getting a Fair Divorce and Custody Settlement by Beverly Pekala

How to Find the Right Divorce Lawyer by Robin Page West

Divorce and Money – How to Make the Best Financial Decisions During Divorce by Violet Woodhouse.

On the Internet:

www.divorce-source.com

www.divorcelawinfo.com

www.divorceinfo.com

Achieving a Divorce Settlement

Divorces in the United States are either contested or uncontested. In an uncontested divorce, both spouses agree on all issues (including the *grounds* for divorce, *custody* of your children, *visitation*, *child support*, *alimony*, property division, monetary award, pension, and attorneys' fees) and sign a *voluntary separation and property settlement agreement*, which should be written by an attorney.

In a *contested* divorce, spouses *mediate*, *negotiate*, or *litigate* an agreement. If both spouses are able to negotiate their differences and compromise on an agreement themselves, they will need a lawyer for little more than the legal formalities and will save thousands of dollars in legal fees. If the spouses are unable to resolve their differences alone but still want to avoid incurring substantial legal fees, they may seek the help of a *mediator*, a third party who will help them come to agreement. In cases with a history of domestic abuse, mediation may jeopardize the abused party and often is unsuccessful due to the power imbalance and the perpetrator's desire for ongoing control. If the couple is not able to reach an agreement through a mediator, they will need to hire separate lawyers, who will negotiate with each other on behalf of their clients. If the lawyers are not able to negotiate an agreement, the case will go to court, where a judge will determine the terms of the divorce.

Working with a Mediator

Mediation is a means of settling a divorce without the extensive use of an attorney. Make sure that the mediator you select is certified by a national professional body. The mediator—who could be a social worker, a marriage counselor, a psychologist, or a lawyer trained in mediation—meets with both spouses and tries to get them to resolve important issues, such as division of property, child custody, and financial support. Unlike a lawyer, who represents one side or the other, a mediator is impartial and tries to help both spouses work out disagreements together. Mediation is less expensive, faster, and often less emotionally painful than litigation.

Mediation resources

<http://www.divorcewithoutwar.com>

<http://www.divorcesource.com/ds/main/state-divorce-laws-656.shtml>- useful links to state divorce laws and mediator locator; enter state name to search)

<http://www.familymediator.com>

Once an agreement is reached through a mediator, an attorney is hired to review the agreement and draft any formal papers that may be required. Both spouses should fully understand and agree to all issues included in the agreement, and each spouse's lawyer should review the agreement before it is signed. The divorce is then filed with the court.

Hiring and Making Effective Use of a Lawyer

Once you and your spouse agree to divorce, you will need to hire a competent lawyer with whom you feel comfortable. Your lawyer will perform the following functions:

- Advise you on your legal rights and review decisions made by you and your spouse to make sure that your rights have been protected
- File the lawsuit, serve papers on your spouse, and handle all legal documents related to your divorce
- Review any agreements you and your spouse may have reached through mediation
- Negotiate with your spouse through your spouse's lawyer if you are unable to reach an agreement directly
- Represent you in court

You may want to talk to friends or neighbors who may know of good lawyers. Get the names of a few lawyers, call them, and ask them, first and foremost, how many

Bank Staff families/cases they have worked with, how familiar they are with divorce cases involving employees of the World Bank Group and how much they charge.

Also, ask them how long they have been practicing divorce law, and how much of their law practice is devoted to divorce cases. In domestic abuse cases, you may wish to ask about your attorney's experience with safety issues, domestic violence law, and litigating against an opposing party who is using the courts to continue to control the victim. Once you find a lawyer, make an appointment for an initial consultation so that you can find out if you would like that person to represent you.

Make sure that the attorney you choose provides you with a contract (also called "letter of engagement" or retainer agreement) that details the terms and conditions of the relationship with you, including the financial aspects. Before a lawyer agrees to take on your case, he or she may ask you to pay a retainer fee, which can range from \$500 to \$15,000 or more. The size of the retainer will depend on whether the divorce is contested or uncontested, how much property is involved, how complicated the case is, whether or not custody of the children will be an issue, and other factors.

Your lawyer will keep a record of how much time is spent on your case and charge the fees due against the retainer. Extra fees (for investigatory services, for example) will also be charged against the retainer. Once the retainer is exhausted, you will be billed monthly. Depending on the terms indicated in your lawyer's letter of engagement, unused retainer fees may or may not be refunded to you.

Questions to ask the lawyer when interviewing lawyers (phone or in person)

- How many years have you been practicing law?
- What experience have you had working with World Bank Staff in G-4 status?
- What is your experience with domestic violence cases?
- What is your experience litigating contested custody cases?
- What is your hourly rate?
- Do you require a retainer? If so, what is the size of the retainer?
- How will time be charged against the retainer?
- Will I be charged every time I call your office?
- Will I be charged for administrative time? Travel time? Paralegal time?
- Who in the office will actually work on my case?
- Can my spouse be required to contribute to my legal fees?
- What are your payment terms? Are credit cards accepted?
- What can I do to keep fees down?
- What are the maximum and minimum fees I can expect to pay?
- How long can I expect my case to take?
- How will I know how much work is done on my case each month?

Note: You should have a written contract with your attorney.

Guidelines for keeping legal costs down

- *Do not use your lawyer as a therapist.* Going through a divorce is an emotionally trying experience, and you may want to hire a professional to help you deal with the emotional upheaval caused by your divorce. Your lawyer is not the right person to help you with emotional problems. Limit your sessions with your lawyer to legal matters.
- *Provide your lawyer with all necessary documents and pieces of evidence.* Providing information yourself will save you time and money. Before your first meeting with your lawyer, assemble as much information as you can, including information on your salary and your spouse's salary, pension accumulation, and assets accumulated during your marriage.
- *Familiarize yourself with legal terms and processes.* Try to use your lawyer as a resource for explaining things you don't understand rather than as a source of information you could have obtained yourself.
- *Write rather than call your lawyer.* If you do call, make a list of your questions and be as specific as possible. Remember that you are being charged for the time your lawyer spends on the phone with you, and be as brief as possible.
- *Understand all fees your lawyer is charging you.* Sometimes clients are shocked to find that they have been charged for talking to their lawyer for as little as five minutes. Be sure you understand exactly how your lawyer is billing you.
- *If you plan to change your name following your divorce, have your lawyer take care of the name change as part of the divorce proceedings.*
- *Be realistic in your demands.* It is natural to want to get back at a spouse by hurting him or her financially, but the court is not likely to take emotional issues into account in dividing your property or awarding you alimony. Set yourself attainable goals and keep a realistic perspective of the situation. Remember, if you have children with you, it is best to have a very specific schedule for parenting time.

A divorce is costly, financially and in terms of the loss of the G-4 visa status, the loss of Bank Group medical insurance and other difficulties. Some spouses have found that living with a legal separation is preferable to getting a divorce. With a legal separation, and having come to agreement on the conditions of the separation, the partners can go their separate ways but are still legally married, and are therefore not free to marry anyone else. ***Nevertheless, the spouse remains a G-4 dependent and is still entitled to coverage under the Bank Group's medical insurance plan.***

Major Issues to Resolve in the Separation Agreement

A separation agreement is the written contract that resolves child custody, child visitation and support; spousal support (if any), division of marital property including real estate, and pension rights. The agreement will describe your rights, obligations, and responsibilities with respect to your children and your property for many years to come. The agreement is enforceable in a court of law, which means that you can go to court and seek a judgment against your spouse or former spouse if he or she violates the agreement, which may land him/her in jail. The agreement may only be modified in writing and only if both parties agree. The change(s) must be approved by a judge to take effect.

Sometimes family law attorneys recommend that their clients sign a settlement agreement rather than going before a judge for a trial to decide issues such as child custody, child support, spousal support, and the dissolution of property. A separation agreement that both parties sign also is signed by a judge, and then it becomes an enforceable court order. Once you sign a separation agreement, it can be difficult to change parts of it later, unless there has been a substantial change in circumstances.

Signing a separation agreement avoids the emotional and financial costs of going to trial, and it guarantees a certain outcome. However, if a separation agreement does not adequately protect you or your children from future abuse, or if it does not provide a fair financial settlement, you should not sign it. You always have the ability to go before a judge and ask for what you think is safe and fair.

Whether you mediate, negotiate, or litigate a separation agreement, you will have to resolve six major issues: (a) jurisdiction, (b) grounds or reasons for the divorce, (c) property settlement, (d) child custody and visitation, (e) child support, and (f) alimony.

a) Jurisdiction: *The place where you were married is not a factor in divorce jurisdiction. The area where you and your family live is the key factor.* To find out if the court has jurisdiction over your case (that is, it has the authority to hear your case), you will need to provide your lawyer with your name, birth date, and citizenship and those of your spouse and children. You must tell your lawyer how long you, your spouse, and your children lived at your current address and how long you have lived in the state and county. Because your lawyer will need this information before he or she can proceed with your case, it is important to bring this information to the first meeting. If you and your spouse are both G-4 visa holders and live in VA, please refer to the section entitled “Divorce, G-4 visa and the state of VA.”

b) Grounds: In the U.S., grounds for divorce vary from state to state. It is highly recommended to consult a lawyer to explore grounds for divorce. A divorce can be filed on fault grounds or no-fault grounds. To divorce on *fault grounds*, one spouse must blame the other and prove that the other spouse was responsible for the breakdown of the marriage. Fault grounds include desertion, adultery, imprisonment, insanity, voluntary or involuntary separation, and cruelty.

Most people in the United States divorce on *no-fault grounds* by voluntarily separating for a period of time. ***This means that one spouse cannot prevent the other spouse from obtaining a divorce.***

c) Property settlement: In the U.S., you and your spouse must divide all of your marital property, which includes all property acquired during the course of your marriage, regardless of which of you owns title to the property. Marital property generally does not include property that you or your spouse acquired before getting married, and it does not include gifts or inheritances that either of you received during your marriage. This rule is complex and must be discussed in detail with your attorney.

If you are the spouse or partner of a World Bank employee, you are entitled to information regarding your spouse's employment, including salary, retirement, insurance, and other benefits. A fair division of marital assets (property accumulated during the marriage) should take place regardless of in whose name the assets are titled, and the same is true for marital debt. Some common categories of assets are: real estate (houses), furniture and other personal property, art, jewelry, cars, bank accounts, investments, and retirement interests including pensions.

Before seeing a lawyer, make a list of all of your marital property and its approximate value and indicate in whose name each piece of property is held. Identify any property that you or your spouse inherited or acquired before your marriage, and let your lawyer know of any debts that you or your spouse have, such as mortgages, home equity loans, automobile loans, or credit card loans. Be sure to include all of the following types of property, both in the United States and abroad:

- Real estate (your home and any other property you and/or your spouse own)
- Pensions or other retirement accounts
- Household goods (furniture, paintings, rugs, silver, appliances, and so forth)
- Automobiles
- Jewelry
- Financial accounts (bank accounts, brokerage accounts, and mutual fund accounts)
- Value of a business owned by you and/or your spouse

NOTE: Since January 1, 2003, spouses and domestic partners of Bank Group employees are automatically granted complete access to the entire staff member's benefits information. It is important that you understand what the staff member receives as salary, as well as retirement benefits, insurance and other types of compensation. Contact the HR Operations Center (hroperations@worldbank.org; 202-473-2222) for more information. However, be advised that, even if set up by default for the spouse to have access to information, a staff member can still select to block your access to his/her benefits information.

d) Child custody and child support.

The following information will be useful to your lawyer and is available from the HR Operations Center.

- Staff members title and salary classification
- Annual net salary
- Pension plan in which staff member participates
- Life insurance coverage and names of beneficiaries
- Medical insurance coverage
- Mobility premium/home leave/education and other benefits
- Separation grant and resettlement allowances

You and your spouse will have to agree on sole or joint custody of your children and how much child support the *non-custodial parent* will pay or a judge will make this decision. ***Do not agree to any custody or support issues without consulting an attorney. The District of Columbia, Virginia and Maryland all have state mandated guidelines governing child support which you must consider with your attorney.***

Among the issues you will want to discuss with your lawyer are the amount of child support to be paid, the conditions under which the amount can be changed, the number of years child support must be paid, the expenses child support is intended to cover, the cost of transportation if one parent relocates, the payment of health insurance and health care costs not covered by insurance, and the effect of remarriage of either spouse on child support

e) Child visitation: In every state and in the District of Columbia, you may ask a judge to issue a custody and visitation order if you have children in common with a batterer. This is an order that says which parent can make decisions about the children (sometimes called “legal custody”) and with whom the children will live (sometimes called “physical custody.”) The standards by which judges decide a custody case differ in every state, but domestic violence always is important. Where you can file for custody depends on several facts, including where the children have been living and whether any previous custody orders have been entered.

If you and your spouse are unable to come to an agreement, the court will make the custodial decision for you. The court will also decide what *visitation rights* the non-custodial parent has and how much child support each spouse must provide. In determining the level of child support, the court will look at both spouses’ incomes and the cost of supporting the child. You should decide in advance what is safe for you and the children and what is convenient for your schedule, and then your attorney can negotiate on your behalf or present evidence to the judge about why this arrangement is in the children’s best interest.

f) Alimony (also called *spousal support*): In the U.S., rules on alimony vary from state to state. Alimony is the payment of support by one spouse to another following a divorce. Temporary alimony may be awarded to you while your divorce is pending, and it may be awarded to you for a limited or indefinite period following your divorce. In recent years, the courts have tended not to award long-term alimony. Instead, alimony is awarded for a limited number of years to allow the spouse to return to school or find work.

To determine how much alimony should be awarded, the court looks at many factors, which vary by state, including the financial needs and resources of each spouse, the length of the marriage, the age of each spouse, and the ability of the spouse seeking alimony to meet his or her own needs.

Alimony from pension must be specifically mentioned and referred to as “support” in the court order for spousal and/or child support to continue automatically upon the retirement of the staff member(See “World Bank SRP: Payment of Spousal Support from Participant’s Pension” available from the SRP Administration).

A certified copy of the final court order must be submitted to the SRP and the order or decree should be designated as spousal support and not division of marital property. Retirement benefit may be directed to a divorced or legally separated spouse. *On October 23, 1998, the Bank Group agreed to supply salary and benefits information in response to a final court order or request from a judicial or civil authority, in the context of divorce or child support, requesting salary and/or benefits information of a staff member, should the staff member fail to provide that information.*

Since January 1, 2003, the HR Operations Center provides spouses and domestic partners with information regarding the salary, retirement benefits, insurance coverage and other compensation of the staff member concerned. A court order should no longer be necessary unless the staff member has actively taken steps to block access to information. (See also Chapter 2). Contact the HR Operations Center (hroperations@worldbank.org; 202-473-2222) for more information.

Court orders cannot be served inside the World Bank Group’s premises. It is advised to have them served at the individual’s home. If that is not possible, Corporate Security at the Bank, after conferring with the legal department, contacts the staff member and informs him/her that an officer from the court is at the visitor’s entrance

waiting for him/her to be served. Usually staff complies with security's request and are served on the sidewalk outside the Bank's premises. If the Staff member refuses to comply, and the matter is brought to the attention of the Office of Ethics and Business Conduct (EBC), the Ethics officer will intervene with the staff member to prompt compliance.

In the event that a staff member fails to comply with his/her financial obligations to a former spouse or family members, and that failure is brought to the Bank's attention, EBC will meet with the staff member to discuss the necessity of paying the required amounts. The staff member then has 30 days in which to provide EBC with proof that the court ordered support is being provided. If the EBC receives proof that the staff member has refused to pay support, or is not paying the required amount, EBC will request HR Operations Center to withhold the funds from the staff member's salary and pay them directly to the former spouse or other family members, as directed by the court order.

The above mentioned protocol and waiting period may change in the future; hence it is advisable to check with the Domestic Abuse Prevention Coordinator at daprevention@worldbank.org or and WBFN for the latest procedures.

Other important negotiating issues;

Your attorney will also negotiate a range of other issues for you, including receipt of Social Security (if you are eligible), life insurance, health insurance, and pension benefits. In 1995 the World Bank Group amended its staff retirement rules. The new rules allow a portion of the pension to be paid to the spouse by court order, provided the divorce or separation agreement meets the Bank's stringent criteria. It is also possible for a staff member to take a reduced pension in order to provide a survivor benefit to a former spouse. In all cases, the directives must be filed with the Pension Administration Unit. If your divorce agreement indicates that you should receive support from your spouse's pension, the World Bank Group will pay these benefits to you directly upon your spouse's retirement, provided the payment is characterized as support and not as division of property.

The World Bank Group's Pension Administration will give you spousal support information and forms, and the Legal Department will supply your attorney with sample clauses which can enable you to receive support from the staff member's pension after retirement, if that provision is part of your settlement. ***If the staff member dies and you have not arranged for some sort of ongoing financial support, spousal support from the staff member's pension benefits will be extinguished.*** At the time the divorce is being negotiated, it may be possible to

include arrangements following the death of the staff member/retiree. For example, it may be possible to arrange a survivor annuity, or to have yourself designated as the beneficiary of the lump sum that will be payable upon the retiree's death. In some cases, a divorced spouse may be designated as the beneficiary of a life insurance policy or policies. You should examine all these options and carefully evaluate their usefulness in your particular situation. For more information, contact the World Bank Group's Pension Benefits office (202-458-2977), your lawyer or an estate planner. In the event of your death, no benefits will be paid to your estate.

For information on relocating to your home country following divorce, or other Bank Group benefits to which you may be entitled, consult the HR Operations Center at 202-473-2222.

Effect of Divorce on G-4 Visa Status

Unless you personally work for an international organization and have your own G-4 visa, you will lose your dependent G-4 visa status when your divorce becomes final. **The visa status of the staff member's children will not be affected by your divorce. However, if you have children with you, on G-4 visas, who are not the staff member's children either naturally or by adoption, they too will lose the G-4 status upon the divorce.** Applying for a tourist (B-2) visa, will enable you to lengthen your stay in the U.S. temporarily, while you make arrangements to leave the country or apply for a change in immigration status. Once you leave the United States, you will have to apply for a new visa before being able to reenter the United States.

G-4 visa holders who wish to change their visa status to that of B-2 visitor, while arranging for departure or for another type of visa, should apply to the U.S. Citizenship and Immigration Service (USCIS) as soon as possible, since changing visa status takes at least 60 days. You also may wish to consult with an immigration law attorney about other options. Victims of domestic violence may be eligible for special forms of immigration relief such as a U visa.

After a divorce is final, if you are a dependent G-4 visa holder, you will need to find another type of immigration status to stay in the United States. There are several immigration laws that address domestic violence situations. For example, if you are married to a United States citizen or lawful permanent resident and meet certain other conditions, you may be able to self-petition for immigration papers without involving your abusive spouse. Another form of relief states that if you are a crime victim and you could be helpful to law enforcement, and you meet certain other conditions, you may be eligible for a U visa. A T visa may be available for trafficking victims who

meet certain conditions. It is important to talk with a knowledgeable immigration attorney to find out if there are legal protections that could help you, and DV LEAP can refer you to attorneys with this expertise.

Divorce, the G-4 Visa and the State of Virginia

The judicial system of Virginia has ruled that people applying for divorce in the state must be both “resident” and “domiciliary”. In a case involving a Bank Group couple who both held G-4 visas, the Trial Court ruled that, although the parties were residents of the state, they were not “domiciliary” because of their G-4 visa status, and therefore could not seek a divorce. The appeals court upheld the ruling. G-4 visa holders who live in Virginia and wish to dissolve their marriages may be required to establish residency in another jurisdiction, such as the District of Columbia or the State of Maryland, or seek their divorce in their home country. Consult your divorce attorney for the current information.

The WBG as a public international organization is immune from court orders under the International Organization Immunities Act of 1945 (IOIA) and its Articles of Agreement. These privileges and immunities mean that very specific wordings and procedures must be followed to successfully serve court orders, access information and garnish wages of staff members of the Bank Group. The Bank Group is aware of these inequities and has been working to overcome them by changing a number of staff rules and amending its Code of Professional Ethics. Check with the WBFN office and the DA Coordinator for the latest information.

Financial Aspects of Divorce

Supporting two separate households is more expensive than supporting a single household, which means that a couple’s average standard of living declines as a result of divorce. The decline in living standards is not typically shared equally by men and women. Women’s standard of living falls an average 73 percent following divorce, while men’s standard of living rises an average 42 percent.

As a result of divorce, many Bank Group benefits, including medical insurance, will no longer be available to you. ***Your medical insurance coverage will end on the last day of the month in which the divorce becomes final. For the status of your children’s insurance, see below.*** This change in your medical insurance status is an important one and one for which you will need to prepare.

If you are not covered by a medical insurance plan provided by your employer, you should make plans to purchase individual medical insurance or join a health

maintenance organization (HMO) before your coverage with the World Bank Group expires. You may choose to continue your coverage through the WBG for up to 36 months by paying the full premium. See Chapter 2 for details about the Bank Group's Medical Insurance Plan. ***Requests for extension of coverage or applications for COBRA must be received by the insurance vendor, with a check for the first payment, within 60 calendar days from the loss of coverage date.*** Check with the HR Operations Center for the current information on the insurance vendor. Individual medical insurance can be purchased from Aetna-US Healthcare without undergoing a medical examination. The cost of coverage will be higher than the cost of coverage under the Bank Group's group policy, but the fact that a medical examination is not required may be significant for ex-spouses with health problems. ***In the event of a divorce, the biological or adopted children of the staff member remain covered by the Bank Group's medical insurance plan.*** Stepchildren, who are the natural or adopted children of the divorced spouse but have not been legally adopted by the staff member, will no longer be covered by Bank Group medical insurance once the divorce becomes final.

After a divorce, the spouse is ineligible to open a Bank-Fund Staff Federal Credit Union account. **Such accounts must be opened before the divorce is granted.** Once an account is open, it will not be closed when the holder is divorced.

Legally separated or divorced spouses, partners who have terminated a domestic partnership, and children of Bank Group staff who are eligible for resettlement benefits may request advance resettlement, which covers the cost of air travel, and half shipment. This request must be made within a year of the divorce.

The change in your financial situation may require that you budget your expenses so that you are able to live within your monthly income. Preparing a cash flow worksheet like the one shown on the next page will show you where your money goes each month and will help you create a realistic budget.

How much do you realistically need?

Item	Amount per year	Amount per month
Income		
Wages, salary, and commissions		
Dividends, interest, and capital gains		
Annuities, pensions, and Social Security		
Income from trusts, estates, insurance		
Income on real property		
Alimony		
Child support		
Total income		
Expenses		
Mortgage/rent		
Food		
Lease or purchase of car		
Clothing		
Child care		
Tuition		
Summer camp		
Medical expenses		
Gas, electricity, or oil		
Water		
Telephone		
Insurance premiums (health, disability, car, home, life)		
Maintenance of home		
Operation and maintenance of car		
Hobbies		
Entertainment		
Travel		
Gifts and donations		
Loans		
Property taxes		
Income taxes		
Total expenses		
Total income minus total expenses		
Total available for savings/investments		

CHAPTER 5. DEALING WITH THE DEATH OF YOUR SPOUSE/PARTNER

WHAT TO DO WHEN YOUR SPOUSE/PARTNER DIES

Contacting the Bank Group in an Emergency

Receiving Benefits from the Bank Group Following your Spouse's/Partner's Death

Making Funeral Arrangements in the United States

Making Arrangements to have the Remains Shipped Abroad

UNDERSTANDING THE EFFECT OF YOUR SPOUSE'S DEATH ON YOUR VISA

HIRING A LAWYER TO HELP YOU WITH PROBATE AND ESTATE TAXES

CHECKLIST OF DOCUMENTS NEEDED

TAKING STOCK OF YOUR FINANCIAL SITUATION

DEALING WITH GRIEF

In case of the termination of a registered domestic partnership, or the death of a domestic partner, domestic partners should contact the Benefits Administration Unit to determine whether they are eligible for benefits under the World Bank Group's benefits program.

INTRODUCTION

No one likes to think about death, particularly the death of one's spouse/partner. But dealing with some practical issues ahead of time can spare you the need to make decisions during the difficult time right after your spouse/partner's death.

While you and your spouse/partner are in good health, you may want to discuss what type of arrangements you would like made when you die. Non-U.S. citizens should discuss whether they prefer to be cremated or buried, and whether they would like their funeral to be held locally or in their home country. It is also very important that both spouses/partners be aware of what assets the couple holds, so that the surviving spouse/partner can plan for his or her future. Emergency funds should always be immediately available, since assets may be frozen until the estate is probated, and payments from the Bank may take time if the death of the staff member cannot be verified.

WHAT TO DO WHEN YOUR SPOUSE/PARTNER DIES

The period immediately following the death of your spouse/partner will be one of tremendous shock. If you have family members or friends who can help you during this time, call on them. Try not to become overwhelmed by the number of legal and financial issues you will have to address, many of which can wait a few weeks.

Contacting the Bank Group in an Emergency

You and your spouse/partner should develop a plan for dealing with emergencies, since during times of crisis you will be less able to make rational decisions. Planning can make a difference.

If your spouse or partner is employed by the World Bank Group at the time of death, you will need to notify the Bank immediately. Retiree deaths also need to be reported to the Bank. If you need assistance between 9:00 a.m. and 5:00 p.m., Monday through Friday, call 202-473-0226. If you need assistance at any other time, contact the Security Operations Center, at 202-458-8888. The Emergency Duty Officer will be paged and will return your call promptly.

The HR Operations Center will provide you with information on death benefits provided by the World Bank Group, including the shipment of remains. The Bank Group's Travel Office will help arrange for airline tickets for you and your children if

your spouse/partner dies while away from Washington, and the World Bank Group will pay for one round-trip economy class air ticket to the airport nearest the place of death or burial. ***Once your spouse dies, however, G-4 status for you and your children may be revoked and you cannot reenter the United States on a dependent G-4 visa once you leave.*** The HR Operations Center can advise you on whether you will have difficulty reentering the country.

Receiving Benefits from the World Bank Group Following your Spouse/Partner's Death

Benefits that you and your family receive from the World Bank Group during your spouse/partner's lifetime will change following his or her death:

The persons who are named as beneficiaries of your spouse/partner's group life insurance (equal to or more than one year's salary) will receive the proceeds from the policy.

- If your spouse/partner dies while in active service, and you are eligible, you may receive a payment of \$5,000 to help you meet immediate expenses.
- If eligible for a survivor's pension or lump sum payment, you must fill out the appropriate forms and provide the HR Operations Center with a copy of your spouse/partner's death certificate. Pension payments are made on the last day of every month. (For a discussion of pension benefits, see Chapter 2). **Note: In the Net Plan Pension, the eligible survivor of a staff member who dies in service, receives a lump sum payment of pension assets regardless of length of service of the staff member.**
- If you were covered by your spouse/partner's medical insurance plan, you may continue to pay the premiums and receive coverage under that plan for as long as you wish.
- If eligible, Education benefits for your children will continue through the end of the academic year following your spouse/partner's death.
- If your spouse/partner was recruited to a position subject to international recruitment, you will be eligible for resettlement.
- If your spouse/partner dies or is buried away from the duty station, you will receive one round-trip economy class air ticket to the place of death or burial.

A staff member from the HR Operations Center will meet with you after your spouse/partner dies to discuss these changes in your benefits. They will also process payment due from or to the World Bank Group in connection with the settlement of your spouse/partner's accounts. Other World Bank Group departments can also assist you following the death of your spouse/partner.

Useful contacts following the death of your spouse

Office	Information or assistance provided
Bank-Fund Staff Federal Credit Union 202-458-4324	Personal accounts, including checking accounts, savings accounts, money market accounts, loans, and mortgages
HR Operations Center - Emergency 202-473-0226 or 202-458-8888 (security operations) after hours	Entitlement on benefits, including medical insurance, life insurance, and resettlement benefits
Pension Administration Unit 202-458-2977	Pension benefits
Medical Claims Office of AETNA-US Healthcare 202-473-8666	Medical insurance claims
Family Consultation Service 202-628-5104 1-800-247-3054	Information on grief and loss, concerns about children and adolescents dealing with separation and loss, coping with crises. Free assessment and referral information.
Legal Assistance Officer 703-239-0855	Information on probate, taxes, and visas.
Tax Specialist 202-458-4191	Information on general tax matters, implications of U.S. income tax
World Bank Family Network 202-473-8751	Information, guidance, and support

Making Funeral Arrangements in the United States

Funeral arrangements in the United States are handled by private funeral homes, which remove the body from the place of death; consult with the family and clergy regarding the ceremony; fill out legal documents and death notices; prepare and care for the body; coordinate with others, such as florists, who provide funeral-related services; and supervise and direct the funeral service. If you do not have a clergyman whom you would like to officiate at the funeral, the funeral home will provide one for you. The facilities of the funeral home will be available to you for care and shelter of the body and for the visitation, wake, or funeral. The funeral home will also provide vehicles for use during the funeral. A funeral can be very costly, in the thousands of dollars.

Making Arrangements to have the Remains Shipped Abroad

The HR Operations Center will arrange to have the remains shipped to the place of burial. Depending on the staff member's length of employment and other factors, the World Bank Group bears some of the expenses associated with the shipment of remains. HR Operations Center will inform you of any expenses that are not covered by the World Bank Group.

UNDERSTANDING THE EFFECT OF YOUR SPOUSE'S DEATH ON YOUR VISA

If you hold a dependent G-4 visa, ***your visa and your children's visas will expire when your spouse dies.*** You are permitted to remain in the United States for up to 60 days after the death, to make arrangements either to change your visa status or to leave the country.

G-4 visa holders who wish to change their visa status to that of B-2 visitor or some other type of visa while arranging for departure should apply to the USCIS as soon as possible after the death of the G-4 visa holder, since obtaining a B-2 visa takes at least 60 days.

Spouses of deceased G-4 visa holders may be granted immigrant status if (a) they were married at the time of their spouse's death, (b) they resided in the United States on a G-4 visa for 15 years before their spouse's death, and (c) they were physically present in the United States in G-4 or N status for three and a half of the seven years immediately before filing the petition. ***To receive special immigrant status following the death of a spouse, the applicant must file the petition within six months of the spouse's death.*** For advice on the options available to you, contact the Visa Unit.

Once you leave the country, you will have to apply for a tourist (or other) visa in order to reenter the country. For this reason, ***it is imperative that you clarify your visa status before leaving the United States.***

Checklist of documents needed following the death of a spouse

Document	Needed for
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Legal documents

Death certificate	Insurance, ownership change, probate, Social Security, and veterans' benefits
Original Will	Probate
Naturalization papers	Probate
List and Approximate value of assets owned solely by deceased	Probate
Funeral instructions	Family
State tax waiver form	Ownership change
Birth certificates of:	Social Security, veterans' benefits
Deceased Spouse	Insurance
Children, including children from previous marriages	Probate, Social Security, veterans' benefits
Adoption papers	Probate and Social Security
Marriage certificates:	
Current	Probate, Social Security, and veterans' benefits
Previous	Probate
Divorce decree of any previous marriage(s)	Probate
Right of Appointment:	
As executor or administrator	Change of ownership
As guardian	Social Security

Identification and ownership documents

Social Security card	Insurance, Social Security
Military service papers	Veterans' benefits
Fraternal society memberships (such as Knights of Columbus)	Insurance
Car registration, title certificate	Probate and change of ownership
Property deed, title certificate	Probate, change of ownership
Insurance policies:	
Life	Insurance claim
Car	Change of ownership
Home	Change of ownership
Health	Insurance, change of ownership
Other policies(through credit cards or other agencies)	Insurance claim

Checklist of documents needed following the death of a spouse (continued)

Document	Needed for
Lease agreements	Probate
Stock certificates	Probate
Bond certificates	Probate
Business agreements	Probate
Trust agreements	Probate
Annuity contracts	Probate
 <i>Financial documents</i>	
Bank statements	Probate
Statements from mutual fund and brokerage accounts	Probate, change of ownership, and tax audit
Credit card records	Probate
Mortgage agreements	Probate and change of ownership
Loan agreements	Probate and change of ownership
Income tax returns	Tax audit
Retirement plan agreements	Probate

HIRING A LAWYER TO HELP YOU WITH PROBATE AND ESTATE TAXES

After your spouse dies, you may want to contact a lawyer or bank trust department to execute and settle the estate. You may also need to hire an accountant to help you with income tax and estate duties. ***The requirement to pay estate tax can be influenced by your residency status in the US and by the provisions made in the staff member's will.*** Your spouse's will may have included the name of the person or law firm you need to retain. If it did not, the World Bank Group's Legal Assistance Officer can provide you with the names of qualified lawyers and accountants.

An executor is legally responsible for settling the estate and performs these basic functions:

- Gathers, inventories and safeguards the assets
- Oversees and manages the estate while settlement proceeds
- Pays taxes and debts
- Accounts for and distributes assets to beneficiaries
- Applies to probate court to admit the will to probate and oversees settlement of estate
- Administers trusts

Most wills require probate, a court proceeding in which the will is proved to be the true last will and testament of the deceased. Unless the will is contested, this process is quick and inexpensive. In contrast, administration of the estate, which is also handled by the probate court (and is often also referred to as probate), can be a long and costly process. Probating a foreign will can take a long time, and all assets may be frozen while the will is being probated.

To help your lawyer settle the estate, you will need to locate your spouse's will, life insurance policies, and any trust agreements. You should also provide your lawyer with as many of the following as possible: your spouse's birth certificate, military documents, marriage certificate, divorce decree, Social Security number, and income tax returns so that he or she can file for any military or Social Security benefits to which you may be entitled.

To avoid paying legal fees for tasks you could have performed yourself, try to pull together as much information as possible yourself. However, if you prefer to have your lawyer do so, for a fee he or she will also handle the following for you:

- Determine which checking accounts are open and change joint accounts to individual accounts in your name. Your bank will let you or your lawyer know what needs to be done so that you can have access to accounts that were held by your spouse.
- Determine your current need for cash and your need for cash in the immediate future. File insurance claims. File for pension benefits.
- Determine if your spouse owned any annuities.
- Inventory and value all assets.
- Check on the status of your health insurance coverage.
- Transfer insurance coverage on your house and car.

TAKING STOCK OF YOUR FINANCIAL SITUATION

Your financial situation will change following the death of your spouse. Your assets will increase, since you will receive the proceeds of all insurance policies on which you were the beneficiary, but your income will decrease. ***You may also be subject to considerable tax liabilities, including estate taxes of 37–55 percent and income taxes on your income from investments and your pension.*** Because of the often complicated regulations governing the estates of non-U.S. citizens, it is critical that surviving spouses who are not U.S. citizens (including holders of green cards) seek the advice of professional estate planners and/or tax advisers.

Also, check with the HR Operations Center because the Bank’s Estate Tax Protection program can help lessen the impact of U.S. estate taxes on certain staff members and their families.

Life insurance benefits are excluded from the probate process and are paid directly to the beneficiary within a few weeks of the death of the policyholder. You will need to instruct the insurance company on how you would like to receive your benefits. A financial adviser or your insurance agent can explain the pros and cons of each of the following types of pay-out:

- *Lump-sum payment* of entire amount
- *Installments* (fixed payments of a specified size)
- *Lifetime annuity* (fixed period payments for the rest of your life)
- *Variable annuity* (periodic payments for the rest of your life, the amount of which will vary depending on the return on your investments)
- *Periodic payment of interest* on the money held for you by the insurance company

If you are unable to decide how you would like to receive your benefits, you may ask your insurance company to hold the benefits for you in an interest-bearing account until you decide what you want to do.

Your income will fall after your spouse/partner's death. If your spouse/partner was working at the time of death, his or her income may be replaced with a pension if he/she was a vested staff prior to April 14, 1998; and a lump sum if he/she joined the Bank on or after April 15, 1998 (see Chapter 2). If your spouse/partner was retired and drawing a pension, you will now receive the survivor benefits outlined in the version of the Staff Retirement Plan in which the staff member participated.

As part of the settlement of your spouse/partner's estate, you or your lawyer will have to inventory and value your assets (so that any estate taxes due can be paid) and identify any debts you have, such as mortgages, home equity loans, car loans, or credit card debt. Once you have inventoried your assets and liabilities, a certified financial planner or certified public accountant can help you figure out how much income your net worth generates, so that you will know how much money you can spend each month.

DEALING WITH GRIEF

Most people are completely unprepared for the death of their spouse/partner. The immediate reaction is usually shock, numbness, and disbelief—even if the death followed a long illness and was anticipated. During the first few months, these feelings are often replaced by feelings of pain, longing, and depression. Eventually, these feelings diminish and the surviving spouse/partner comes to accept the loss. If a couple lived together for many years, widowhood may change the surviving spouse's identity, shaking his or her sense of self and sense of security. Many religious communities offer support groups for bereaved people. In addition, several nonreligious organizations, listed below, are available to help you deal with your new situation as a widow or widower.

Resources for Dealing with Grief

Center for Loss and Life Transition
3735 Broken Bow Road

Fort Collins, CO 80526
1-970-226-6050

<https://www.centerforloss.com/>

American Association of Retired Persons (AARP)
601 E Street, NW

Washington, DC 20049
202-434-2277

<http://www.aarp.org/>

Family Consultation Service
202-628-5104

Wendt Center for Loss and Healing
4201 Connecticut Ave, NW, Suite 300
Washington, DC 20008
202-624-0010

<http://www.wendtcenter.org/>

Widow's or Surviving Divorced Spouse's Benefits: 1-800-772-1213

Glossary

Alimony: Payment of support made by one spouse to another following a divorce. Temporary alimony may be granted during the pending of a divorce case.

Annuity: An investment that yields a series of payments made throughout a person's life

Automated teller machine (ATM) computerized money machine that gives balance information, dispenses cash, and accepts deposits from customers.

Beneficiary: Recipient of benefits of a life insurance policy or other asset.

Bounce: to write a check for an amount greater than the balance in the account resulting in dishonoring the check.

Cash Balance Component: A defined contribution plan is one in which the contributions made by the plan sponsor and participants are defined by plan provisions. The cash balance component is part of the Bank's Net plan (see Chapter 2)

Child Custody: See joint custody and sole custody.

Child Support: Sum of money to be paid by non-custodial parent for a child's food, clothing, education, and other expenses.

Collateral: Property pledged by a borrower. If the borrower fails to make the loan payments, the lender has the right to take possession of the collateral.

Commission: A fee based on a percentage of the amount of business transacted by an agent.

Contested divorce: Divorce in which the spouses do not agree on all issues and negotiate, mediate, or litigate to resolve the issues.

Co-payment: An amount of payment that the policyholder must pay. Medical insurance usually requires that the policyholder pay 20 percent of the cost of office visits (with the other 80 percent covered by the insurance company).

Credit card: Plastic card issued by bank or credit card company that can be used instead of cash or check. A monthly bill is sent to credit card holders, who can either pay the entire bill or pay some of the bill and incur interest charges on the balance.

Credit card fraud: Illegal use of credit card accounts by unauthorized users.

Credit history: The record of a client's payment pattern.

Credit limit: Dollar limit on credit card above which purchases will not be authorized.

Credit Rating: Assessment of customer's financial status by rating agency.

Credit union: Financial institution similar to a bank but open only to employees of a particular organization, such as the World Bank Group.

Debit card: Plastic card issued by bank or credit union that can be used instead of cash or a check as long as the checking account has sufficient funds in it to cover the amount of the purchase, which is immediately deducted from that account.

Deductible: Amount of insurance claim that must be paid by the client.

Defined Benefit Component: One in which the benefits to be paid to the participants in a retirement plan provision are defined by plan provisions. (see Chapter 2)

Disability income insurance: A form of insurance that provides an employee continuation of payment of a portion of income when unable to work because of an accident or a health condition.

Domestic Partners: Two individuals – of either same or opposite sex – in a committed relationship who:

Are not related by blood to a degree that would bar marriage where they reside;

Are not presently married to anyone else;

Are each other's sole domestic partners and intend to remain so indefinitely;

Are legally competent to contract and of lawful age to marry;

Have resided together in the same residence for at least 12 months and intend to do so indefinitely; and

Have been jointly responsible to each other for basic living expenses and welfare for at least 12 months.

To qualify for recognition, a domestic partnership must be officially registered with the Bank Group and concrete proof of the existence of the relationship must be provided.

Domestic violence: Physical, psychological, financial or emotional abuse between family members.

Down payment: Partial payment made in cash by purchaser of a house or car.

Durable Power of Attorney: For health care legal document naming another person responsible for making medical decisions for you if you become unable to make those decisions yourself.

Escrow Account: Account in which funds such as security deposits are temporarily deposited. Interest accrues on funds held in escrow.

Estate Planning: Planning for the transfer of assets from one generation to the next.

Executor: Person responsible for administering an estate and seeing that the provisions of a will are carried out.

Fault grounds: Reasons for a divorce in which one spouse is charged with responsibility for the breakdown of the marriage. Fault grounds include but are not limited to adultery, desertion, and cruelty.

Fixed annuity: Financial arrangement in which a person receives a series of fixed payments for the rest of his or her life or for a specified period of time.

Foreclosure: Transaction in which a bank or other financial institution takes possession of a house for which it lent money because the borrower failed to make the necessary mortgage payments.

Group life insurance: Life insurance purchased for a group of people through an employer or other organization.

Health maintenance organization (HMO): Form of health care insurance in which members receive as much health care as they need in return for a set monthly fee. A small payment is usually required for doctor's visits and prescriptions.

Home equity loan: A type of available loan to homeowners who have accumulated some equity on their home.

Home owner's insurance: A form of insurance policy that provides homeowners some protection against theft or damage to their house and personal property and against liability for losses incurred by third parties while on the property.

Individual account: Account held by one person.

Individual life insurance: Life insurance purchased on an individual basis.

Installment: One of the parts into which a debt is divided when payment is made at intervals.

Insufficient funds (NSF): Reason for returning a check when the amount of the check exceeds the amount of money in the account.

Interest: A charge for borrowing money, set as a percentage of the amount borrowed.

Interest-bearing checking account: Checking account that pays interest on balances kept above a certain level.

Internal Revenue Service (IRS): U.S. government agency responsible for collecting federal taxes.

Intestate: A person who dies without a will.

Joint account: Account held by more than one person.

Joint custody: Arrangement in which child of divorced parents lives part of the time with one parent and part of the time with the other.

Jurisdiction: Geographic area within which a court may hear a case.

Landlord: Owner of a property who rents it to a tenant.

Lease: Legal document outlining the terms under which a tenant agrees to rent a property from a landlord.

Letter of engagement: Letter issued by a lawyer to a client indicating the terms on which the lawyer has been hired.

Line of credit: Pre-approved amount of money a person can borrow from a bank or credit union as needed. Interest is charged on the amount of money actually borrowed.

Litigate: To argue a case in court.

Living will: Legal document indicating which medical treatments/procedures you would like withheld or discontinued if you become terminally ill.

Lump-sum payment: Large single payment made in lieu of a series of smaller payments

Marital property: Property acquired by a couple during the course of their marriage.

Mediate: To work with both sides to try to bring about a reconciliation or agreement.

Mediator: Neutral party who tries to help opposing parties reach an agreement.

Money market: Account interest-bearing checking account with limited check-writing privileges.

Mortgage: Long-term (usually 15- or 30-year) loan used to finance the purchase of a house.

Mortgage insurance: Insurance sometimes required by mortgage banks if only a small down payment is made. Mortgage insurance protects the lender against default by the borrower.

Mutual funds: Groups of stocks and bonds sold as packages.

Negotiate: to discuss an issue with the opposing side in order to reach an agreement.

Non-custodial parent: Parent with whom child of divorced parents does not live.

Notarize: To certify that a signature is authentic.

Out-of-pocket expenses: Expenses not covered by another party, such as an insurance company.

Overdraft protection: Bank service in which bank lends customer money to cover checks that would otherwise be returned for insufficient funds.

PID protocol identification: Number obtained from the U.S. Department of State. Issuance of a PID is part of the application process for work authorization.

PIN: Four (4) - digit personal identification number used to access a bank account at an ATM machine.

Premium: Amount charged by an insurance company for providing protection on life, health, disability income or property.

Principal: Face amount of money borrowed.

Probate: the legal process of determining whether a will is valid.

Rate of return: annual percentage earned on money invested.

Regular checking account: Non-interest-bearing account that usually allows unlimited check writing.

Registered Domestic Partner: See Domestic Partners

Relocation grant: Financial assistance given by an employer, in our case the Bank Group, to help an employee with the expenses related to moving to a new duty station.

Repossess: To take possession of an asset after a borrower fails to repay a loan.

Resettlement: Return to the home country or moving to the place someone will live after retirement from Bank Group employment. A “resettlement grant” is money given to assist with the expenses related to such a move.

Retainer fee: Initial fee paid to a lawyer before he or she takes on a case.

Revocable living trust: Means of moving assets from one generation to another.

Safe deposit box: Locked box kept in the vault at a bank or credit union used to store valuables.

Security deposit: Money, usually equivalent to one month’s rent, given by a tenant to a landlord. If the landlord claims the tenant damaged the property, he or she deducts the amount of the damage from the security deposit. All or part of the security deposit is returned to the tenant at the end of the lease. During the course of the lease the security deposit is kept in an escrow account.

Sole custody: Arrangement in which child of divorced parent lives full time with one parent.

Spousal support: (see Alimony.)

Tenant: Person who rents a property from the owner.

Tenant's package policy: Insurance policy that insures tenants against theft or damage to their personal property and against liability claims by the owner of the property.

Terminate: Leave the services of the World Bank Group.

Trust: A legally established agreement that appoints a person or a financial institution to hold property for the benefit of the heirs

Trustees: People responsible for managing assets left in a trust.

Uncontested divorce: Divorce in which both spouses agree on all issues and sign a voluntary separation and property settlement agreement.

Unlimited marital deduction: Deduction available only to U.S. citizens and permanent residents about to become citizens, under which one spouse can inherit an unlimited amount of property from the other spouse without having to pay estate tax.

Utilities: Electricity, Gas, and Water.

Variable annuity: Financial arrangement in which a person receives a series of payments for the rest of his or her life, the amount of which will vary depending on the return on the investment.

Visitation rights: Legal rights of a non-custodial parent to visit his or her child.

Voluntary separation and property settlement agreement: Legal document that identifies grounds for divorce, custody of children, visitation, child support, spousal support, and division of property between spouses seeking a divorce.

Will: Legal document that indicates what becomes of a person's financial assets and minor children after he or she dies.

Workers' compensation insurance: Program that provides salary and covers medical and rehabilitative expenses if an employee is injured, becomes sick, or dies because of his or her job.