

A Decision Tree

*To help you decide
where to live during an
Unaccompanied Tour*



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To Help You Decide Where to Live During an Unaccompanied Tour

The following chart outlines the allowances and other benefits/consequences of choosing one location over an other for your family to live during your unaccompanied tour. After studying these factors, you may still wonder whether it would be better to be in the US (Location A) or abroad (Location B). To help you decide, we have developed the following list of questions. Assign “weights” to each of the following questions, taking into consideration the degree of importance you place on each (0 = N/A; 1 = little support to 5 = great support). For instance, you might have distant family in location A (=2) but close friends and neighbors in B (=3). Once you have decided between domestic or foreign location, you can repeat the process to choose between two stateside locations (i.e. a DC residence or home leave address or somewhere in the country).

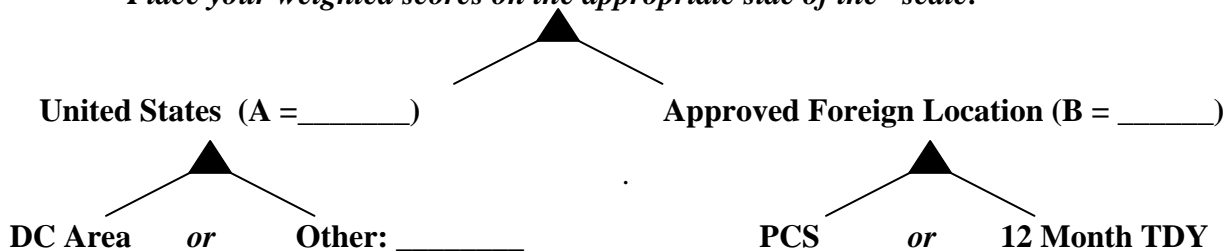
Factor	Score	
	Location A	Location B
Where is my support network?		
Personal: Family, Friends, Neighbors	_____	_____
Physical health providers	_____	_____
Mental health providers	_____	_____
Spiritual mentors	_____	_____
Other	_____	_____
Where is my comfort zone?:		
Where am I competent, confident, and comfortable with the culture?	_____	_____
Where am I fluent in the language?	_____	_____
Where would I have the best job or career opportunities?	_____	_____
Where would I have the best educational opportunities?	_____	_____
Where could I pursue my hobbies, avocations?	_____	_____
How difficult would it be to move?	_____	_____
For Parents:		
Where would our children have the best support network (friends, extended family)?	_____	_____
Where would our children feel most comfortable?	_____	_____
Where do they have access to the most activities that interest them?	_____	_____
Where would our children have the best educational options and support?	_____	_____
Do our children have health issues to consider?	_____	_____
Where can our children get medical, or mental health support (as needed)?	_____	_____
Other factor important to me/us: _____	_____	_____
Total	_____	_____

These acronyms are used on the following pages:

COM Chief of Mission DOS Department of State EFM Eligible Family Member HHE Household Effects ISMA Involuntary Separate Maintenance Allowance PCS Permanent Change of Station POV Privately Owned Vehicle	PRT Provincial Reconstruction Team SMA Separate Maintenance Allowance (18% lower than ISMA) TDY Temporary Duty TSMA Transitional SMA UAB Unaccompanied Air Baggage UT Unaccompanied Tour P & I Privileges and Immunities
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The Decision Tree below shows the various support services, allowances, and other benefits/ consequences of choosing different locations for TDY or PCS Unaccompanied Tours.

Place your weighted scores on the appropriate side of the “scale:”



- Easier access to DOS for FLO, FSI, MED and other support services.
- Family travel paid to DC

- Must rely on internet and other long distance methods to contact DOS.
- Family travel paid to ISMA location.

Note: Information is for a PCS assignment. See box below for TDY notes.

If coming from a foreign post after a sufficient amount of time, EFMs may travel to HL address first, if it is different.

TSMA can be paid for up to 60 days of commercial lodging while awaiting HHE at ISMA point.

HHE & UAB, and possibly POV transported. HHE may be put into or taken from storage. Overall weight must be within allowable limit.

Children are assumed to be in public school but could have away-from-post education allowance for the remainder of a school year if they started the school year in a foreign boarding school at previous post. For single parents who are entrusting their child(ren) to a non-parent guardian in the US, the away-from-post education allowance may be used to cover enrollment fees at public or private day school, and some living expenses can be reimbursed to guardian if there is no parent (legal or step) also in the U.S.

Family, HHE, UAB, POV etc. will be moved to next assignment. Family may stay in commercial quarters for up to ten (10) days on TSMA after pack out, if they will be traveling to an onward foreign assignment from the ISMA location.

These allowances are accurate as of October 2007 but are subject to change.

Please Note: Separate Maintenance Allowance (SMA, ISMA, and TSMA) is tax free.

- No support from Mission, i.e. must arrange visas, work permits, housing etc. on own. No APO/ pouch, Health Unit, Commissary, GSO, or P & I's.
- Family eligible for ISMA and at-post Education Allowance for location. Must designate a “virtual” ISMA location in CONUS. EFMs, HHE, UAB and possibly POV sent on cost constructed basis from last post to ‘virtual’ location. Travel to next post also cost constructed.
- Employee’s travel on R&R’s cost constructed to EFMs’ location based on designated R&R for his/her post (e.g. London for Iraq).
- May use Travel of Children of Separated Families for visiting in a third location (cost constructed from ‘virtual’ ISMA address). Does not apply for college or boarding school students (their travel would have to be within their Education or Educational Travel Allowance).

- Family under COM continues with house, job, school, Embassy access, pouch/APO, Health Unit, and P&Is as before.
- No ISMA, but if post has COLA it continues, minus the employee’s portion. If status of family has not been changed previously, may opt to leave post (e.g., after school ends) and go on voluntary SMA.
- Employee's R&Rs may be to US or post.
- Not eligible for Travel of Children of Separated Families (except for children who do not regularly reside with the employee and do not receive an education allowance or educational travel).

Note: The 12-month TDY option is limited to Iraq and Afghanistan assignments, and must be negotiated on a case-by-case basis. If going TDY from DC there is no ISMA or TSMA but DC locality pay is added to salary, in addition to hardship and danger pay.

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

Reference: <http://aoprals.a.state.gov> (as of March 16, 2008)

The Department of State Standardized Regulations (DSSR) governs allowances and benefits available to U.S. Government civilians assigned to foreign areas. Note that because individual agencies may draft their own implementing regulations, which can be more restrictive than the DSSR, you may not be eligible for all of the allowances listed below. Employees should check both the DSSR and their agency's implementing regulations for guidance on a specific allowance. Employees of the four Foreign Affairs Agencies (State, Foreign Commercial Service, Foreign Agricultural Service, and USAID) should refer to volumes 3 and 14 of the Foreign Affairs Manual (FAM) and volume 3 of the Foreign Affairs Handbook (FAH) for more guidance.

- **The Office of Allowances internet website:** <http://aoprals.state.gov/>
- **The FAM and FAH can be found on the internet at:** <http://www.state.gov/m/a/ips/c22793.htm>
- **The Office of Allowances intranet website:** <http://aoprals.a.state.gov>
- **The FAM and the FAH can be found on the intranet at:** <http://arpsdir.a.state.gov>

Separate Maintenance Allowance (SMA)

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

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

SMA Rate Table						
Type of SMA	1 Child Only	2 or More Children	1 Adult Only	1 Adult and 1 Additional Family Member	1 Adult and 2 or 3 Additional Family Members	1 Adult and 4 or More Additional Family Members
Voluntary	\$4,300	\$7,500	\$8,400	\$10,700	\$13,200	\$15,900
Involuntary	\$6,000	\$9,900	\$11,300	\$15,300	\$17,300	\$20,200

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

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

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

Transitional SMA is paid at the following daily rates (Note that these rates are based on family units and not on individuals):

Family Size	Day 1-30	Day 31-60	Day 61-90
1-2 eligible family members:	\$100	\$70	\$50
3 or more eligible family members:	\$120	\$80	\$60

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

Education Allowance

The purpose of the education allowance is to assist an employee in defraying those costs necessary to obtain educational services (grades K-12) that would normally be free of charge in the U.S. The allowance is based on the least expensive “adequate” school at post. A school is deemed adequate if, upon completion of a grade at the school, a child of normal ability could enter the next higher grade at a public school in the United States. When a school is adequate, the rates for attending a school “at post” and attending a school “away from post” will be the same. The “away-from-post” education allowance can be used to pay for tuition, room and board, unaccompanied air baggage and periodic transportation between the post and the designated boarding school.

The regulations also provide a “special-needs” allowance in lieu of the “at-post” or “away-from-post” education allowances, as well as additional funds for supplementary instruction. Children who are home-schooled are also eligible for some education allowance funding. DOD employees come under separate authority for education benefits. Note: the transportation portion of the “away-from-post” rate should not be confused with the separate benefit of educational travel described below. See Section 270 of the DSSR for more information on the education allowance.

Educational Travel:

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

Educational travel cannot be paid at the same time as the education allowance and should not be confused with the transportation component of the "away-from-post" education allowance. Educational travel can commence from either the school or the post, but only one round trip between school and post is allowed annually. Based on a change in law, the DSSR changed effective July 22, 2007 eliminating the restriction that the school attended full-time had to be in the United States. The educational travel benefit ceases once the student dependent reaches the age of 23, except for in limited cases when the child's education is delayed by military service (see DSSR 284 for further information).

For more information or questions about Unaccompanied Tours please contact:

Unaccompanied Tours Support Officer

Family Liaison Office - DGHR/FLO

U.S. Department of State

Harry S. Truman Building, Room 1239

Washington, DC 20520

Telephone 202.647.1076; 1-800-440-0397

FAX 202.647.1670

Internet: www.state.gov/m/dghr/flo/c14521.htm

Intranet: <http://hrweb.hr.state.gov/prd/hrweb/flo/index.cfm>

Email: FLOaskUT@state.gov



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