

Soft Landing Package for Former USAID FSNs

This guide for new immigrants, specifically former USAID Foreign Service Nationals, provides practical information to help the recently arrived settle into everyday life in the United States. It also offers civics information that introduces new immigrants to the U.S. system of government.

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DISCLAIMER

This publication is intended as a guide to assist former USAID Foreign Service Nationals (FSN) as they transition to live in the USA. It is based on personal experiences of FSNs who have had similar experiences in the past. It does not represent the US Government or any of its affiliates. It is not intended to promote a certain retailer, wholesaler, relator or other private sector entity. The author(s) do not assume and hereby disclaim any liability to any party for any loss, damage, or disruption caused by errors or omissions, whether such errors or omissions result from negligence, accident, or any other cause.

1. Cost of living in the Washington Metro area

- a. What is the average income a family of three (3) would need? The Excel sheet and the end of this guide provides some estimates for the minimum income one should target to secure a moderate living style. You will note that rental typically represents 40%-50% of your income, which may be a big difference from your home country. This worksheet is not set in stone and is based on personal experience. The worksheet includes some optional items that you may or may not need. You may not need to buy a car if you plan to live close to your work place. This will save you from making a \$2,500 down payment and \$250 per month of installments for 3-5 years depending on the type of agreement you have with the bank or the dealer. Another example is land phones. If you and your family members have cell phones, you might not need a land line. This will save you \$40 per month.
- b. How much is this? A question everyone asks. How much do things cost in the U.S. compared to similar items in your home country? Here are some resources for you:
 - For *grocery items*: www.walmart.com, www.shoppers.com, www.safeway.com or www.giant.com.
 - For *household items*: www.walmart.com, www.kmart.com, www.target.com, www.ikea.com and www.costco.com. There are also a number of high end resources but we will leave this for you to explore.
 - For *cell phones*, internet and TV: www.verizon.com, www.att.com, www.t-mobile.com, www.cox.com, www.sprint.com and www.comcast.com.
 - For used cars: www.carmax.com, www.edmunds.com and www.cars.com.
 - For *new cars*: depends on the make and model of the car. You should be aware that we do bargain for cars in the U.S.
 - For *clothes*: depends on the brand name you prefer.
 - For *rental property*: www.longandfoster.com, www.redfin.com, www.weichert.com, www.remax.com and many more.

2. When you land in the Airport

You will be given a sealed envelope by the American Consulate that include you papers. **DO NOT open this envelope.** You must keep it sealed until you hand it to the immigration officer at the point of entry.

- a. Social Security Card and Green Card

As you start the entry process, before coming to the U.S. you will have to initiate actions to obtain a social security number/card and a US Legal Resident Card (Green Card). Make sure you have a mailing address in the US. It could be an address for a sibling, a relative or a friend. Both the Social Security Administration (www.ssa.gov) and the US Citizenship and Immigration Service (www.uscis.gov) will need the address to mail the "cards" to you.

3. After You Arrive:

- a. Driver's License and Identification Cards

It is extremely important that you have an identification card (ID) or a driver's license (DL) issued as soon as possible. This can only be done at a local Department of Motor Vehicles (DMV). You will be faced with some challenges though. You must have an address and a social security number. So, having an ID or a DL will have to wait until your social security card is mailed to you. And to get your driver's license you must have proof of your address, usually in the form of a utility bill (for example electric, gas or water) mailed to you at that address.

4. Renting a Place To Live

Renting an apartment may not be as difficult as having an ID card. You need to be prepared to put two to three (2-3) months advance rent (down payment) in order to do so. Often proof that you have a regular job and salary is required.

5. Bank Account

It is also difficult to open a bank account without an address or a social security number. However, there are a couple of banks that will do this for Foreign Nationals whether they have green cards or not. One such bank is PNC. Since you won't have a "Credit Score" yet, you will not be able to have a credit card without collateral. Some banks will provide an ATM (Automatic Teller Machine) card that can be used as a credit card, but you cannot exceed the actual balance in your checking or savings account. This is often the case with freshmen in college who usually do not have a credit history, hence no credit score. This arrangement facilitates payment of purchases while establishing financial responsibility by not overdrawing your account. In a matter of months, the bank is likely to offer a regular credit card to their new customer. Initially, the credit limit may not be too high, but it is a start. You should discuss with bank(s) this possibility and other options they may offer. Another way to establish credit is to borrow a small amount from your bank, maybe \$1000, put it in a savings account, and then pay it off in monthly amounts. After that, you have a credit history.

6. Credit Score

A credit score is a number assigned to each individual living in the USA that is based on the person's credit history. It represents the financial reliability of a person. Banks, car dealers and other companies use credit scores to evaluate the risk of lending you money. So, you need a credit score to get a credit card or to buy a cell phone or rent an apartment. Credit scores range between 600 and 750. A score that is at or above 700 is usually a good credit score. For more information visit www.usa.gov or one of the three national credit bureaus www.experian.com, www.equifax.com or www.transunion.com.

7. Where do I live?

Finding an apartment: the best source of information for rentals is the local newspaper or a realtor, as listed above. In Washington the Washington Post has a daily section listing rentals, although the weekend edition is the best for new listings. The newspaper is also a good source of information for buying furniture, finding out about entertainment, movie schedules, even restaurants.

- a. Neighborhoods : If you have children of school age you should ask around about schools, since usually children have to go to the public school in their neighborhood. Some schools have better reputations than others and some offer special programs as well. Some schools, for instance, serve breakfast and hot lunch to the children, and this is often subsidized. Some schools have after hours programs until 6pm, which is good for working parents. They also vary about optional programs, such as language, music, dance. If you are using a realtor to find a rental apartment, they can give you advice about the schools, as well.
- b. School districts: When you are looking at a rental, ask what schools are in that area, as residents are obliged to send their children to schools in the district where they live.
- c. Commuting to work: when looking for apartments, find out how far they are from the Metro or bus going to your work. If possible, try to avoid driving a car into the city as parking is very expensive. It could cost \$25 a day in a garage, and parking on the street is not practical, as you have to put money in the meter every two hours, if you are lucky enough to find a parking space..

8. How and where do I look for schools for my kids?

- a. Applying for school: Once you have found an apartment or a house, you must go to the school in your area and meet with the principal to register your child. This is true for elementary school as well as high school. It might take a few days before your child can start. The school term in Virginia usually starts the first week of September, but in Washington and Maryland they start in late August.
- b. Immunization Records: children in public schools need to have up to date immunization records. If you have records on their shots, bring it with you when you leave your country. You can check on line to see what shots are required. (FYI: if you don't have a computer you can go to the public libraries located in every town and use their computers for free. Librarians are also a good source of information)
- c. English for Students of other Languages: Most, if not all public schools have English programs for children who are not native speakers of English. If you need this, be sure to ask the school if they offer this.

9. What about insurance?

- a. *Health/hospitalization*: Health insurance is usually at least partially covered by your employer. If you are not employed, it can be quite expensive, but health care for the uninsured is even more expensive. Look on line for insurance for the unemployed.
- b. Some financial institutions offer a Health Savings Account (HSA) option. If you chose this, you estimate how much you might spend in a year and put it in a special account, only to be used for health. Some banks will not require a minimum balance and will roll over these funds saved each year, so it is cumulative over time. Not all banks offer the same package. Be sure to discuss its conditions with the financial institution.
- c. Another advantage is the exemptions from federal (and in some cases, state) taxes for contributions into the account, investment gains and payments for qualified medical expenses. You will still need health insurance with an HSA, but you can opt for a high deductible to reduce the monthly insurance payment. The high deductible means that you might pay the first \$5000 or even \$10,000 of your health bill yourself, before the insurance starts to cover health expenses, so basically it will only cover serious health problems.
- d. *Life insurance*: Consider getting life insurance for the head of the family. Obtaining such a policy shows financial responsibility, which banks and other service providers look upon favorably even if it is for a minimum amount.

10. Finding a job, the biggest challenge:

USAID/Washington is not an option. The jobs at USAID are very limited, so you should not assume there will be a position for you. Prepare a resume before you leave post and have some of your Foreign Service colleagues look it over for you. Having a good, compact resume listing your skills and strengths is a must.

- a. Networking: ask your friends about job opportunities. You can also look in the newspapers in the Employment section.
- b. Readiness: Resume, cover letter, job interview
- c. Sources of information: Following are websites which include lists of companies and international NGOs who are engaged in development work including many USAID Implementing Partners. If you are interested in working for them, you need to send them a good cover letter along with your

resume, inquiring about job opportunities in general or in response to specific positions which are posted on their web sites.

<http://www.interaction.org/member-directory>
<https://www.devex.com/en/>
<http://www.usaid.gov/work-usaid/get-grant-or-contract/usaid-implementing-partnerships>
<http://www.usaid.gov/sites/default/files/documents/1864/UG2013.pdf>
<http://americaningenuityabroad.org/about-the-coalition/>

- d. Job Fairs: There are numerous Job Fairs in the Washington area. Be sure look in the newspaper for notices of these fairs, as well as on TV.
- e. Consider training for a new skill. There are many community colleges and even on-line courses at reasonable rates where you can learn new skills. This might be a good time to hone your computer skills or learn a whole new profession. Think creatively. Often you can go to school at night, leaving room to earn some money during the day while you prepare for a better job by learning something new in the evenings.

11. Finding household goods, furniture, clothes:

- a. If you are not bringing furniture with you it might be a little overwhelming to furnish your apartment, which generally will not be furnished. An alternative to buying everything new when you arrive could be to go to places like Good Will and the Salvation Army where used furniture is repaired and sold at very low cost. There are also stores that sell used furniture. The best place to get information about these is the Yellow Pages of the phone book, listed under Used Furniture. Generally apartments do come with all kitchen appliances. Another possibility is to go to an auction house. In Washington Weschler's has auctions every Tuesday and often you can pick up furniture very reasonably. There are also two IKEA furniture stores- one in Virginia and one in Maryland where you can get Swedish design furniture to put together yourself at good prices. You should also check on line for Craig's List, where people in the area list items they want to sell directly. These can often be very inexpensive, and you can also bargain with them. You will be expected to bring your own means of transporting items from their house to yours.
- b. For household goods and clothes you can find inexpensive clothes at Walmart and Target. There are also places like TJ Max, Nordstrom's Rack, Marshall's, and **Loehmann's** which sell clothing, sheets, towels, etc. at discount. These stores tend to be in the suburbs, rather than in the center of Washington, so you will need a car to get to them.
- c. For food, many people like to go to Costco – there are quite a few around the Washington area (look on line to get the addresses). There is a membership fee of \$40 per year. The food is sold at wholesale prices, and in large quantities.

12. Websites with more information:

<http://www.uscis.gov/files/nativedocuments/M-618.pdf>
http://www.uscis.gov/files/nativedocuments/M-618_a.pdf (Arabic)
http://www.uscis.gov/files/nativedocuments/M-618_c.pdf (Chinese)
http://www.uscis.gov/files/nativedocuments/M-618_fr.pdf (French)
http://www.uscis.gov/files/nativedocuments/M-618_sp.pdf (Spanish)
http://www.uscis.gov/files/nativedocuments/M-618_r.pdf (Russian)
http://www.uscis.gov/files/nativedocuments/M-618_u.pdf (Urdu)
http://www.uscis.gov/files/nativedocuments/M-618_t.pdf (Tagalog)
http://www.uscis.gov/files/nativedocuments/M-618_v.pdf (Vietnamese)
http://www.uscis.gov/files/nativedocuments/M-618_hc.pdf (Haiti Kreol)
http://www.uscis.gov/files/nativedocuments/M-618_k.pdf (Korean)
http://www.uscis.gov/files/nativedocuments/M-618_SOM.pdf (Somali)

Cost of Living in Washington DC Metro Area - 2013

A Family of 3 Persons (including a child) in the US

	Salary
Gross/year	\$ 70,794
401k	\$ 3,540
Taxes & FICA	\$ 17,699
Net/year	\$ 49,556
Net/pay	\$ 1,900
Net/month	\$ 4,130

See Guide = GS 11 Step 5 Equivalent

Retirement savings plan:

5%

Federal & State average:

25.00%

Expense

	Monthly	Annually		
House	\$ 1,500	\$18,000	Rent 2 BR	Depends on location
	\$ 80	\$ 960	Power	may be included in rent
	\$ 20	\$ 160	Water & Sewage	may be included in rent
	\$ 200	\$ 2,400	Phone, Cable & Internet	may be included in rent
	\$ 25	\$ 300	International Phone	
Transport	\$ 200	\$ 2,400	Car Loan/lease	average for a small sedan
	\$ 25	\$ 300	Property tax	once a year @ 1 car X \$250/y
	\$ 150	\$ 1,800	Car insurance	\$300 if 1 driver is 25 years or younger
	\$ 180	\$ 2,160	Gas	\$60 3 times a month
	\$ 40	\$ 480	Car Maintenance	4 times a year @ \$120 (if car is new)
	\$ 220	\$ 2,640	Metro & Parking	2 persons using metro (employer subsidize 50%)
Personal	\$ 600	\$ 7,200	Food	
	\$ 200	\$ 2,400	Personal Allowance	Lunch, coffee, etc.
	\$ 100	\$ 1,200	Clothes	
	\$ 120	\$ 1,440	Outings for 3 people	twice a month @\$60
	\$ 100	\$ 1,200	Emergencies, co-pay, prescriptions, etc.	
Health Insurance	\$ 250	\$ 3,000	\$1000/m for employee and family (employer subsidize by 75%)	
	\$ 4,010	\$48,040	Total	
	\$ 120	\$ 1,436	Balance	

Cash you need to start (seed money):

+ 2 months rent security	\$ 3,000
+ home furniture	\$ 5,000
+ expense until you have income	\$ 9,000
+ car down payment	\$ 3,000
Total	\$ 20,000

Notes:

Life insurance is not included
 College Tuition is not included
 Don't have to buy a car
 Could elim. optional items, e.g. outings, clothing

