

NATIONAL DEFENSE UNIVERSITY



International Student Management Office

Fellows Handbook

'I arrived as a stranger amongst strangers, but I will leave as a friend amongst friends.'
(Revised June 2014)

Fellows:

Welcome to Washington, D.C., capital of the United States of America. This beautiful city is the core of American government and it serves as a world-renowned educational center as well as a diverse cultural center. The staff at ISMO encourages you to enjoy your stay here as you experience politics, history, science, sports, art, and more. Fort Lesley J. McNair, home of the National Defense University (NDU), is ideally situated in the heart of Washington, D.C. for you to experience all of these things. Information about NDU can be obtained at www.ndu.edu; information about ISMO can be viewed at <http://ismo.dodlive.mil>.

This handbook is designed to ease your transition into the NDU educational program for which you were personally selected. We have provided important information about housing, transportation, identification documents, and basic living needs. Please read it thoroughly. Unfortunately, no handbook can contain all of the information that you need, but you can talk to the staff, consult local directories, or use the internet to find something that you need.

The most rewarding source of information about the area, and about America in general, is the population that surrounds you. Get to know your fellow students and neighbors make acquaintances and share experiences. They can give you suggestions about how to experience the USA.

We encourage you to explore Washington, D.C. for yourself. It is our hope that you will leave America with an appreciation for its tremendous strengths and an understanding of its shortcomings. We are confident that your experience will be a great one. We are excited to assist you and your families to make your visit a memorable one.

Sincerely,

The ISMO Staff

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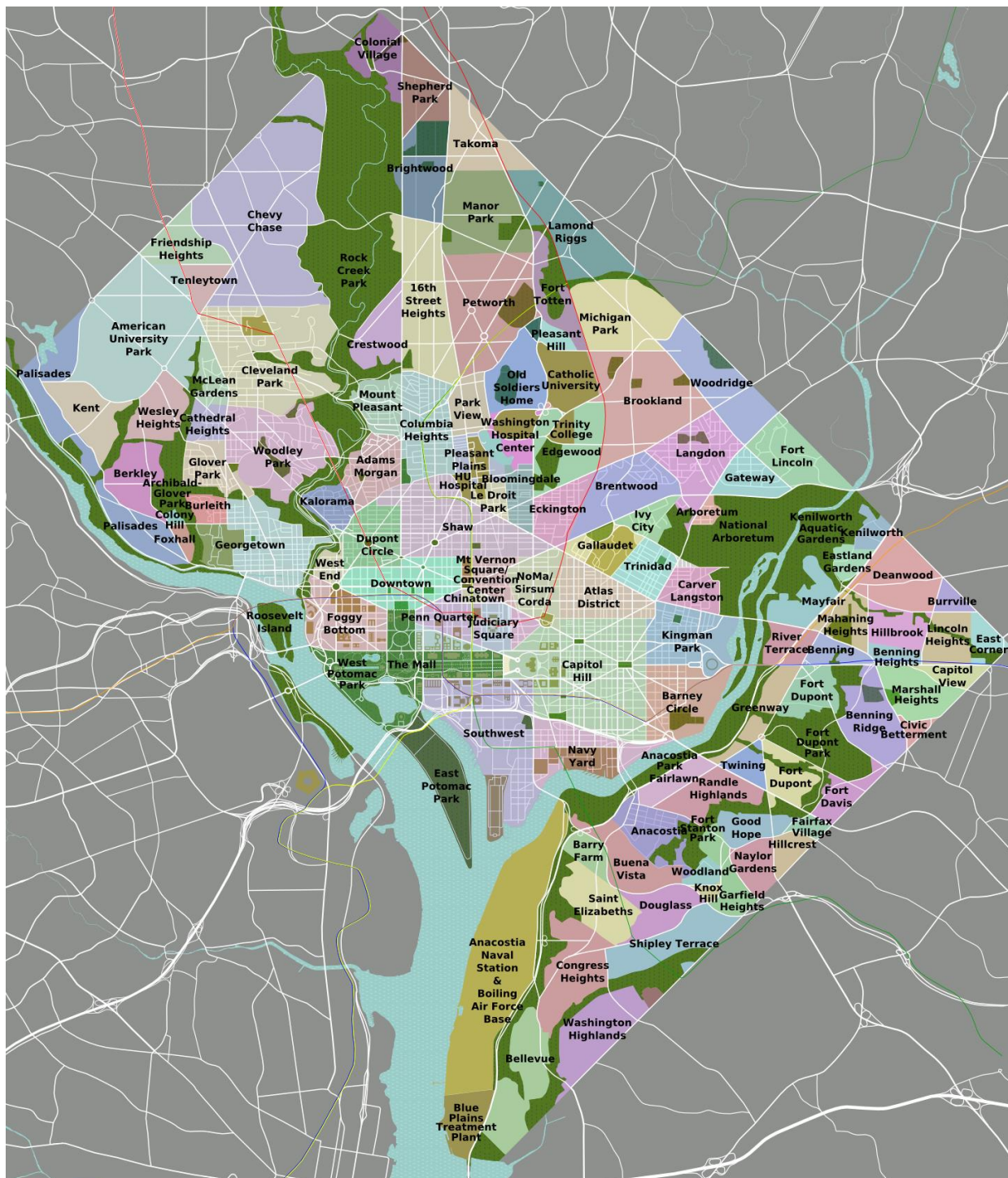
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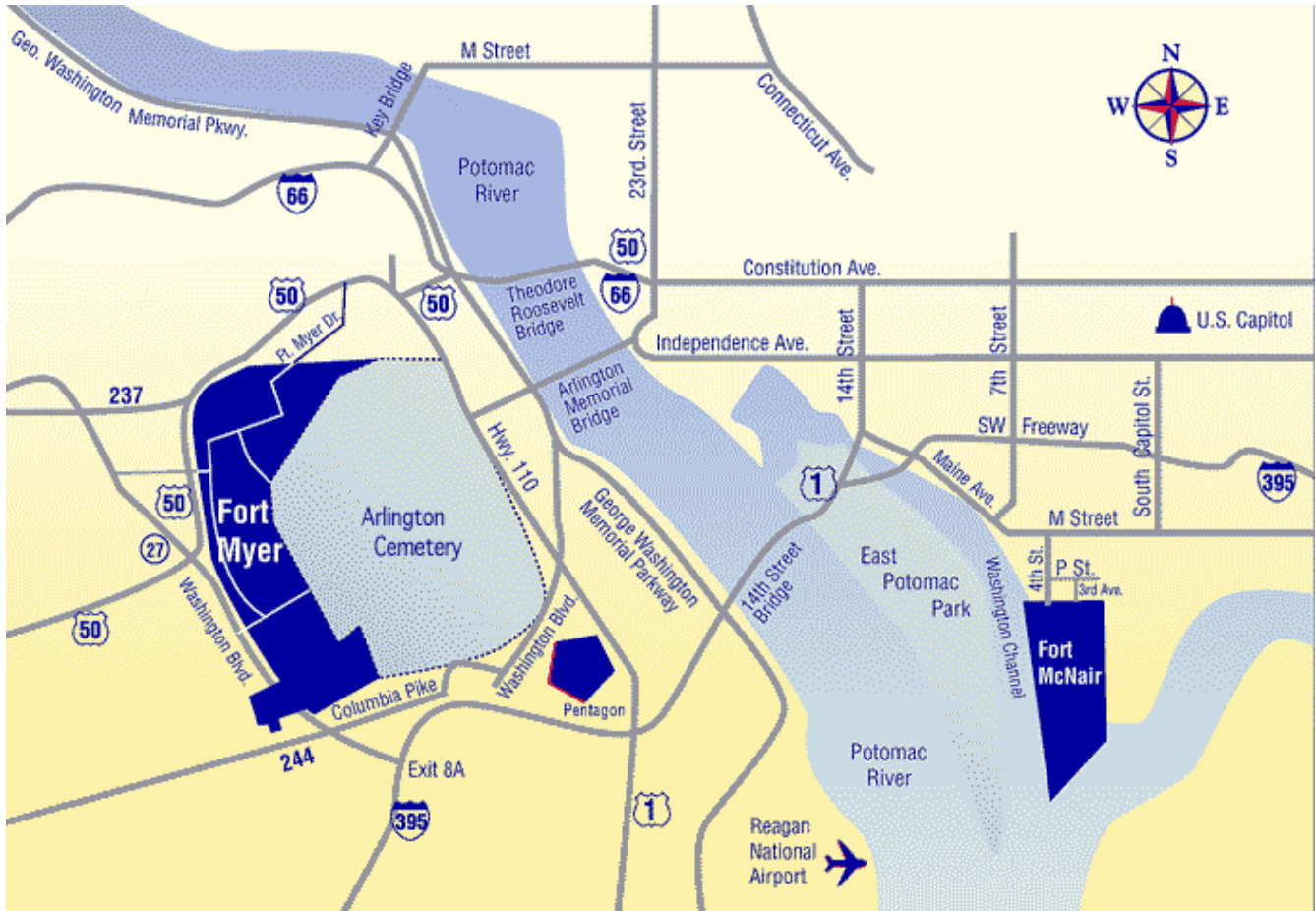
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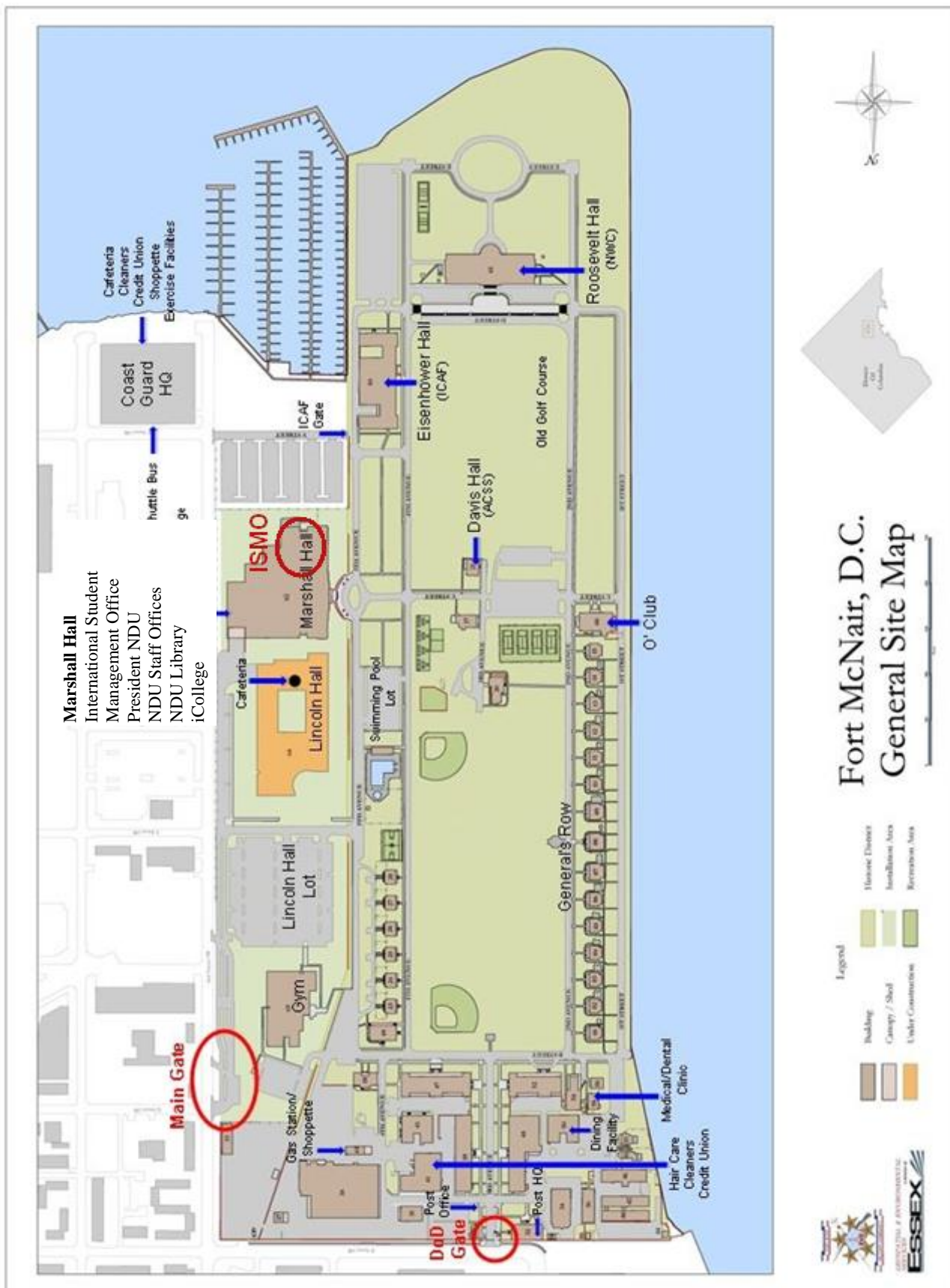
Map #1: Washington, D.C. by neighborhood



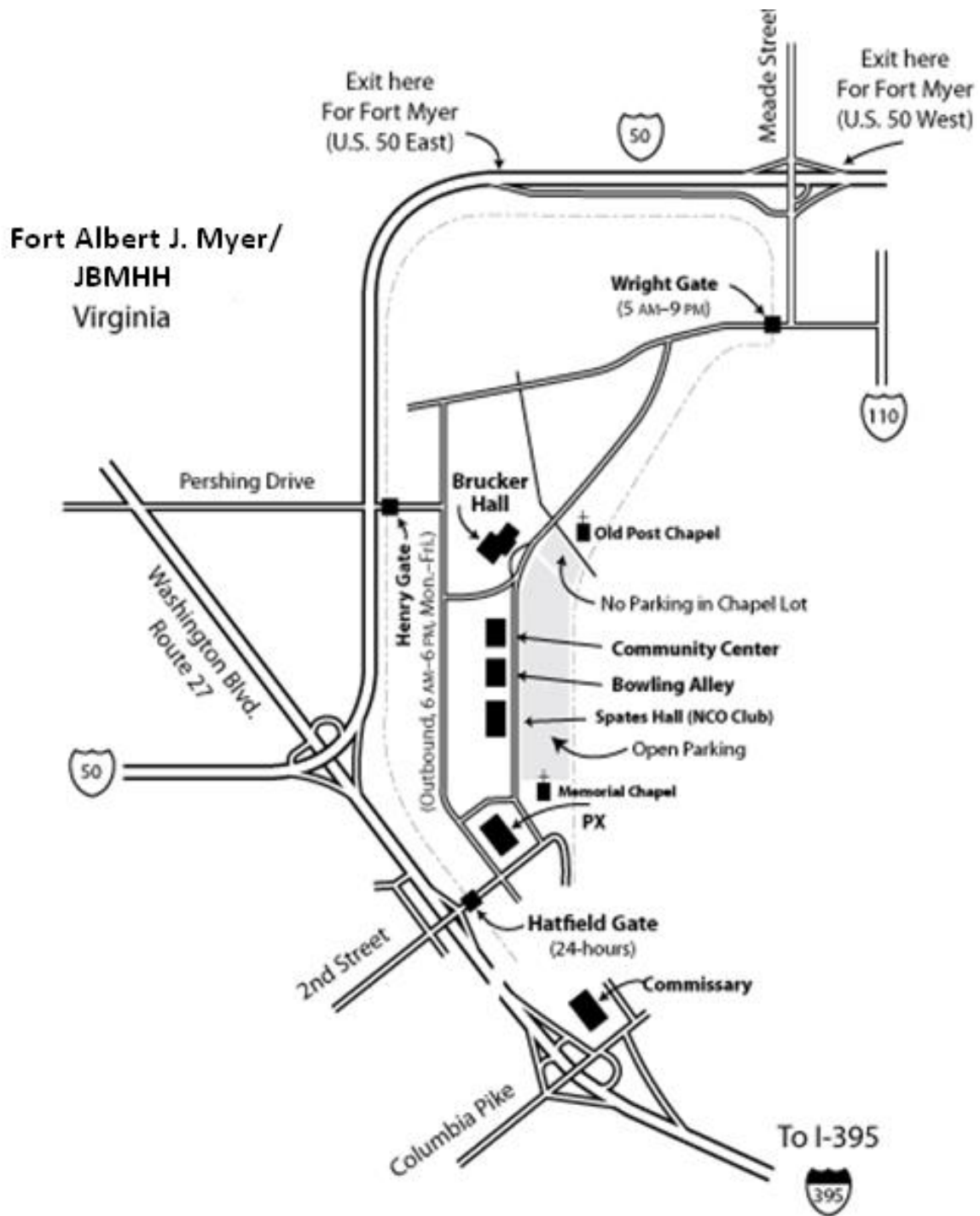
Map #2: Location of Fort Lesley J. McNair, Fort Myer and the Pentagon
(Now referred to as Joint Base Meyer Henderson Hall or JBM-HH)



Map #3: Fort McNair General Site Map



Map #4: Fort Albert J. Myer/ Joint Base Myer-Henderson Hall



For clearer directions, you may need to visit:

www.army.mil/jbmhh

then chose "JBM-HH Maps and Directions" under "About JBM-HH"

Map #5: Map of area military medical facilities



1. McNair Medical Clinic
114 1st Ave Building 58
Fort McNair, Washington DC 20319
Active Duty only
2. Walter Reed National Medical Center
8901 Wisconsin Avenue
Bethesda, MD
ER and Specialty Appointments
3. Washington Navy Yard Branch Medical Clinic
Building 175
915 N Street SE
Washington, DC
Dental Active Duty
4. Andrew Rader US Army Health Clinic
401 Carpenter Road,
Fort Myer, VA 22211
Primary Appointments—NATO countries only
5. Fort Belvoir Community Hospital
9300 DeWitt Loop
Fort Belvoir, VA 22060
Primary and ER

Map #6: MetroRail Line Map





Washington, District of Columbia, [USA]

The Federal Capital

Washington D.C. has an estimated population of just over 617,000 people. George Washington chose this site so the city would be at the junction of the Potomac and Anacostia rivers. The neighboring States of Maryland and Virginia donated land on both sides of the Potomac to establish the 100 square mile area which became the District of Columbia.

Most of the people who work in Washington live in the suburbs that surround the city and commute each day. In Virginia, south of the Potomac, Arlington County is the closest to D.C., followed by the town of Alexandria. To the North lies Maryland with suburbs such as Montgomery and Prince George's counties.

Washington D.C. street plan

The city's downtown area is laid out in a grid format with numbered streets running north and south and lettered streets running east and west. Streets named after states cut across the grid diagonally and meet in traffic circles.

Finding your way around

The four corners of the diamond-shape of the city point to the north, south, east and west. Washington is organized into four wedge-shaped quadrants: Southwest (SW), Southeast (SE), Northeast (NE) and Northwest (NW). The US Capitol Building is at the center. North Capitol Street, East Capitol Street and South Capitol Street separate the quadrants.

Within each quadrant, numbered streets run north and south and lettered streets run east and west. Addresses on lettered streets give a clue to the numbered cross street at the end of each block. For example, the D.C. Department of Motor Vehicles located at 301 C St NW, which lies on C Street between 3rd and 4th Streets, Northwest Region.

There are four 1st Streets, four E Streets, etc —one for each quadrant of the city. As a result the addresses must show a designation of NW, SW, NE, or SE to prevent confusion.

Avenues named after states meet at circles or squares. You will probably hear of the noteworthy ones:

- Mount Vernon Square (Massachusetts and New York Avenues)
- Dupont Circle (Connecticut, Massachusetts, and New Hampshire Avenues)
- Washington Circle (New Hampshire and Pennsylvania Avenues)
- Scott Circle (Massachusetts and Rhode Island Avenues and 16th Street)
- Logan Circle (Vermont and Rhode Island and 13th Street)

The following are some of the major roads you will encounter in Washington D.C.

- Massachusetts Avenue runs from Union Station past the National Cathedral and into Maryland. This is the road where most countries' Embassies are located.
- Wisconsin Avenue starts in Georgetown and leads north to the Maryland Suburbs.
- Connecticut Avenue runs from Lafayette Square, around Dupont Circle and past the National Zoo through Chevy Chase, MD and all the way to Aspen Hill, MD.
- 14th Street SE connects Washington D.C. to the Virginia suburbs by way of the 14th Street Bridge over the Potomac
- 16th Street NW goes north from the White House, through Adams Morgan to merge with Georgia Avenue
- Constitution and Independence Avenue run parallel to the Mall between the Capitol Building and the Lincoln memorial
- Pennsylvania Avenue runs from Southeast and Capitol Hill through downtown and into Georgetown. *Please note that two blocks of Pennsylvania Avenue that run in front of the White House are closed to vehicles for security reasons.*

Help with Driving or Walking Directions

For personalized driving or walking directions try using maps.google.com. You enter your destination address and Google will provide you with a map, directions and approximate driving time.

Visitor Center: www.washington.org
 Maps: http://dcpages.com/Tourism/Maps/Washington_DC_Map/
http://about.dc.gov/index_map.asp

For Fort McNair GPS: 1600 2nd St Southwest, Washington DC

Enter Intersection: 4th and "P" Street SW, Washington, DC



Important Documentation

Invitational Travel Order (ITO)

The ITO, which is issued under either International Military Education and Training (IMET) or Foreign Military Sales (FMS) program, is required for all International Military Students to provide recognition of official status. It is the controlling document that is used to authorize training terms, conditions, and privileges. Please retain the original copy and have several photocopies available to use.

The ITO is the basic document used for accounting purposes, and it also provides guidance to the appropriate agencies to determine which support is payable.

Dependents accompanying or joining International Fellows must be authorized in Item 12 of the ITO to be eligible for privileges such as Military ID cards, access to use the Post Exchange and Commissary and any medical services where appropriate.

Please check that all dependents are listed on your ITO: **only those listed on the ITO will be issued Military ID cards.**

United States Military ID (also known as Common Access Card, CAC)

The most important form of identification you will need is a US Military ID or CAC. This card will allow you to get into Fort McNair on a daily basis and to access all military facilities such as PX and commissaries. You must carry your CAC card at all times. All International Fellows and their dependents between the ages of 10 and 21 listed on their ITOs are entitled to a Military ID card. All Fellows will receive a CAC card on the second day of in-processing. The Foreign Identification Number (FIN) that is generated with the CAC card is an important number to remember. It is used for many administrative purposes.

Dependent ID Cards

All dependents listed on your ITO are eligible to receive dependent military ID cards. Fellows are responsible for obtaining family IDs. You must have a DD 1172, ITO, passport, and your family in order to receive an ID card. ISMO staff members will guarantee an 1172 for your family members after proof of their health insurance has been verified.

You may obtain your family's Military IDs at:

Zachary Taylor Building (NC3)
US Army Headquarters
2530 Crystal Drive, 1st Floor Room 1300-B
Arlington, VA 22203

When you take your family members for the ID card, please take appropriate documents; the DD 1172-2, the dependents passports with visas and your CAC/Passport and ITO. The ID card process will create a FIN (**Foreign Identification Number**) that does NOT appear on the printed card. This FIN is a pseudo Social Security Number—it has three digits, then two digits,

then four digits. Children under 10yrs old will not be given an ID card; but each child should be entered into the ID card system to ensure that a FIN is generated for each person.

Please ask the ID card operator to record each person's FIN number for you. After the dependent ID Cards are issued; bring the list of FINs to the ISMO. A staff member will record the FINs and then make arrangements to enter the data into the CHCS medical program. If your dependents are not entered into the CHCS medical program, they will not have access to military medical appointments or care.

The FIN is needed to set up a payment of allowances into your bank account (if appropriate), and is used to enroll you (and your dependents) into the Military Health Care System. It will be used similar to a Social Security Number (SSN); however, the SSN is issued by the civilian sector of the US Government (see below).

Social Security Number (SSN)

We do not recommend obtaining a Social Security card because the system is tied to the immigration database. Your FIN will work as a substitute for things that require a SSN. However, if you decide to apply, the forms are online at www.ssa.gov .

Should you choose to apply for a SSN, you must wait for at least 10 working days after their arrival in the US to apply for a Social Security Number. This will allow time for the arrival information to be entered into the system by Immigration and Naturalizations Services (INS). Problems with the INS system may result in a lengthy delay in receiving a SSN.

Following submission of the application for a Social Security Number, it will take at least two weeks before you receive your number and your blue Social Security Card.



Medical and Dental Care

Note: If you or your dependents have a medical emergency, go to the nearest emergency room, or dial 911 if it is life or limb threatening

Note: “Sick Call” is for Active Duty Military only

Note: Please know your insurance policy

All Fellows are authorized use of local Military Treatment Facilities. Medical treatment for Fellows, according to the ITO, is generally provided at no cost to the individual. Medical care is typically limited to emergency care or care in response to sickness or injury. Fellows should always consult with the ISMO staff concerning medical care. In general, the only time civilian medical care is authorized is in a real emergency situation. Fellows are generally not allowed to seek civilian medical care for routine or non-emergency situations.

Dependents medical care is determined by the medical insurance policy. Please make sure you and your spouse are fully knowledgeable concerning how to obtain both emergency and civilian medical care.

Military Health Care

Military medical care is authorized for all international officers and their dependents, but reimbursement for this care will be determined by the policy statement in your ITO. International Fellows will be registered into the Military Medical System, it is called CHCS Registration. Your ITO will specify the level of medical coverage you and your family will receive, which is based on any reciprocal agreements which exist between your country and the United States. Your dependents will also need to be entered in this system; please make sure you provide their FINs to the ISMO staff immediately after receiving ID cards.

Please allow sufficient time for your medical registration to be added into the computer system, but make sure to alert one of the ISMO staff if you or any of your family has any existing conditions which may require early medical assistance.

Dental care is limited for Active Duty Personnel. The closest and most convenient dental clinic is located at the Navy Yard. Dental care is **not available** for dependents. Civilian care must be sought for all dental problems.

Local Military Health Care Facilities

Active Duty: In the event that you are taken ill while attending classes at NDU, there is a NDU command surgeon (military physician) located in Room 118 of Building 59. Depending on the nature of the problem, the physician will treat you or send you to the appropriate medical facility. For non-emergency cases you may visit or the McNair clinic and make an appointment

to be seen. Most routine sickness will be taken care of by the physician at the McNair Clinic. The clinic is located at the north end of the post in building 58.

Active Duty & Dependent Military Medical Care Facilities

All military medical care except for emergencies requires an appointment. At no time can anyone go to a hospital and receive a walk in appointment.

Fort McNair Medical Clinic (Active Military Duty Only)

4th St. and P St. SW

Fort McNair, Building 58

Phone: (202) 685-3100/(202) 685-3092

Fax: (202) 685-2766

Hours: Monday-Friday 0630-1500; Closed after 1100 Wednesday

Call for an appointment or see ISMO for assistance

Rader Army Health Clinic, Fort Myer **NATO Countries ONLY******

****Clinic Only ****

525 Carpenter Road

Fort Myer, VA 22211

Hours

Sick Call Military only

Monday-Friday 0700-0800

Appointments

Monday-Friday 0730-1600

Appointments: (855) 227-6331

Book Online 24/7: <https://www.tricareonline.com/portal/page/portal/TricareOnline/Portal>

Secondary/Referrals: 1-800-433-3574

Information: (703) 696-3467

Fort Belvoir Community Hospital, Fort Belvoir

****Recommended for General Appointments and Emergency care****

9300 DeWitt I Road

Fort Belvoir, VA 22060

www.fbch.capmed.mil/

Hours:

Sick Call: Military only

Monday-Friday

0630-0730

Appointments:

Monday- Friday

0730-2000

Saturday

0700-1400

Information:

(571) 231-3224

Appointments: request Belvoir

(855) 227-6331

Weekdays from 0630-1600

Pediatrics:

(571) 231-1015/3224

Walter Reed National Military Medical Center (formerly Bethesda Naval Hospital)

8901 Rockville Pike
Bethesda, MD 20889-5600
www.wrnmmc.capmed.mil

Hours: Monday-Friday 0800-1600
Information: (301) 295-2273 or 1-800-526-7101
Appointments: (301) 295-6289 or 1-866-628-9633
Emergency Room: (301) 295-4810

Washington Navy Yard Dental Clinic (Active Military Duty Only)

Building: 175
915 N Street, SE
Washington, DC 20374-5022

Hours: Monday-Thursday 0700-1530
Friday 0700-1200
Information: (202) 433-2480
DSN: (202) 288-2480
Fax: (202) 433-0502

Civilian Hospitals with Emergency Rooms

24 hours, 7 days a week

INOVA Arlington Hospital 1701 N. George Mason Drive Arlington, VA 22205 (703) 558-5000 www.virginiahospitalcenter.com	INOVA Alexandria Hospital 4320 Seminary Road Alexandria, VA 22304 (703) 504-3000 www.inova.org/patient-and-visitor-information/facilities/inova-alexandria-hospital/index.jsp
Georgetown University Hospital 3800 University Reservoir Road NW Washington, DC 20007 (202) 444-2000 www.georgetownuniversityhospital.org	George Washington University Hospital 900 23 rd Street NW Washington, DC 20037 202-715-4000 www.gwhospital.com
INOVA Fairfax Hospital 3300 Gallows Road Falls Church, VA 22042 (703) 776-4001 www.inova.org/patient-and-visitor-information/facilities/inova-fairfax-hospital/index.jsp	Suburban Hospital 8600 Old Georgetown Road Bethesda, MD 20814 (301) 896-3100 www.surburbanhospital.org

Sibley Memorial Hospital 5255 Loughboro Rd. NW Washington, DC 20016 202-537-4000 www.sibley.org	Children's National Medical Center 111 Michigan Ave. NW, Washington, D.C. 20010 202-476-5000 www.childrensnational.org
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Civilian Urgent Care Facilities

Virginia

Arlington Simplicity Urgent Care** 3263 Columbia Pike Arlington, VA 22204 (703) 746-0111 www.simplicityurgentcare.com Hours: Monday-Friday 0800-2000 Saturday-Sunday 1000-1600	Alexandria Triple A Urgent Care 2500 N. Van Dorn Street #106 Alexandria, VA 22302 (703) 354-6665 Hours: 24 hours, 7 days a week
Falls Church Prime Medical Center 6720 Arlington Boulevard Falls Church, VA 22204 (703) 532-1100 or (703) 532-2200 www.primemedicalcenter.com Hours: Monday-Friday 1000-1800 Saturday 1000-1400 Sunday By appt. only	McLean McLean Immediate Care 1340 Old Chain Bridge Road McLean, VA 22101 (703) 893-2273 www.immediatecare.net Hours: Monday-Friday 0800-2000 Saturday 0900-1800 Sunday 1200-1800

****This urgent care facility is the preferred health care provider for HCCMIS**

Washington, D.C.

Washington Hospital Center 110 Irving Street NW # Na 117 Washington, DC 20010 (202) 877-7000 www.whcenter.org/ Hours: Daily 0900-2000	George Washington University Hospital 901 23 rd Street NW Washington, DC 20037 (202) 715-4000 Hours: Daily 0830-1630
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Maryland

Rockville Shady Grove Adventist Hospital 9901 Medical Center Drive Rockville, MD 20850 (240) 826-6000 www.adventisthealthcare.com/SGAH/	Takoma Park Takoma Urgent Care 7610 Carroll Avenue Takoma Park, MD 20912-6384 (301) 891-5060
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Please make sure you know the process/procedure to obtain civilian medical care for your family according to your policy. Not every IF has the same medical policy for their families. Some will work better (i.e. cost you less additional money) for civilian care; others will work better for military medical care.

HULSE/QM is contracted by the Department of the Army to review each insurance policy. They will provide each IF a memo stating what type of insurance is in place for himself and his family members and indicating whether the military system or a civilian provider is best for his insurance policy. Please keep this for reference and review it with your spouse.

The ISMO staff is always willing to help solve any medical situation.



Medical Insurance

Medical Insurance is an important part of securing affordable health care during your stay. The following section will highlight how to obtain it, and what the minimum requirements are.

Getting Insured

Dependent Medical Coverage

In accordance with Defense Security Cooperation Agency (DSCA) POLICY 07-27 and DSCA POLICY March 2010, international officers' authorized dependents must have medical insurance if medical costs are not covered by their government (or through the FMS case). Proof of medical insurance must be provided to the Security Cooperation Officer (SCO) at the U.S. Embassy in your country prior to placing your dependents on the ITO. Status of dependents and type of coverage will be annotated in ITO. Reciprocal Health Care Agreements (RHCAs), Partnership for Peace (PFP) and Status of Forces Agreements (SOFAs) cover only DoD medical treatment for the international student, not their families. Insurance policies are required for authorized dependents.

Some countries have RHCAs/PFP/SOFAs that provide reimbursement for military medical care for authorized dependents. However, Fellows will need to purchase additional medical insurance coverage up to the level of \$50,000 per person to cover occurrences where military medical care is not available. Also note that military dental care for dependents is not available to dependents under RHCA/PFP/SOFAs.

THE MEDICAL INSURANCE POLICY NEEDS TO BE IN EFFECT FOR THE DURATION OF STAY AT NDU AND MUST MEET THE REQUIREMENTS AS LISTED IN BELOW. PLEASE PURCHASE POLICY UNTIL JUNE 21, 2014.

MINIMUM REQUIREMENTS FOR MEDICAL INSURANCE

1. Medical benefits of at least \$400,000.00 per person per year.
2. Pregnancy cannot be insured. Students with accompanying spouses are not required to have pregnancy coverage; however, the below stated rules apply if a wife becomes pregnant while here at NDU.
3. The deductible must be at least \$0-100 per dependent and should not exceed \$1000 total for entire family.
4. Repatriation of remains in the amount of \$50,000 should a death occur in the U.S.
5. Medical evacuation in the amount of \$250,000 (per individual) in the event insured must be returned to his/her home country due to a serious medical condition.

6. Insurance must pay benefits to a Department of Defense medical facility, if appropriate.
7. Health insurance policy must be in English, recognized as an international company, and have a POC/ office in the United States.

*If your country has a Reciprocal Health Care Agreement (RCHA) with us, you are still required to have medical insurance for your dependents. However, your coverage can have a \$50,000 maximum instead of a \$400,000 maximum.

PREGNANCY

1. Family Members who are pregnant prior to departure from home country must present proof of complete pregnancy coverage in order authorization as an accompanying dependent on the ITO.
2. If a Family Member becomes pregnant while at NDU, the international officer will notify the International Student Management Office immediately
3. SATFA, and US Embassy in home country will be notified of pregnancy. Home country will be requested to guarantee payment of all medical costs associated with the pregnancy.
4. Family Members who become pregnant while at the NDU and DO NOT have pregnancy insurance (or coverage by foreign government) will be directed to return to home country as soon as possible after determination of pregnancy is made; typically within 10 days of first notification.
5. Authorized family members for whom pregnancy IS NOT covered by the country, must have pregnancy insurance which covers pre and post natal care, as well as delivery, unless ITO specifically states foreign government will pay all costs related to that pregnancy and delivery.

The following companies have provided medical coverage that FULLY meets the above requirements:

Fully compliant policies with military medical care fully reimbursed:

- Global Insurance Solutions (www.myglobalinsurance.com)
- Sunrise (http://www.sunriseworldwide.com/travel_medical_insurance/default.aspx)

Compliant policies support civilian medical treatment but reimbursing military care at a lower rate:

- HCC Medical Insurance Services/Atlas Series (www.hccmis.com)
- International Medical Group (IMG) Patriot Green America (www.imglobal.com)
- Seven Corners (www.sevencorners.com)

Understanding U.S. Medical Insurance

Below are some essential points to understand about medical insurance in the United States. If you do not understand the policies, contact your insurance provider or a staff member at ISMO.

1. You may be required to pay for your treatment first, and then seek reimbursement, or you may just need to send your bill to the insurance company. Either way, submit your paid bill to the insurance provider to record for deductible.
2. The "Deductible" is the amount of money that you must pay before the insurance company will reimburse you for the care that you received. It is the cost of medical services to you. If the deductible for your plan is \$0, you will not pay any money out of pocket at the time of service, but you are likely paying higher premiums each month.
3. Most insurance will pay for your "in-patient" hospital care, but many other types of medical care are not covered or are partially covered. Furthermore, insurance companies typically will not pay for more than 80% of the bill for your care.
4. If you have health problems or extenuating conditions, then an insurance company may not want to give you an insurance policy. They may also refuse to pay for certain treatments, such as psychiatric care, so please be aware of coverage exceptions.
5. READ YOUR POLICY. READ AGAIN. READ IT TO YOUR SPOUSE.

Please be sure to provide a copy of your medical insurance policy or insurance card to the Director of Administration at ISMO upon arrival so it can be included in your records. The documentation necessary for dependents to obtain a US Military ID will be issued as soon as a copy of the Medical Insurance Policy has been received by ISMO. ISMO has contracted a company to review your medical insurance to ensure your coverage meets the required standards--HULSE/QM. The company will review your ITO as well as your medical insurance policy to make sure compliance is met. If your policy is not in compliance; you will be required to immediately correct any deficiencies.



Public Transportation

The Washington, D.C. Metro System

General Information

The term “Metro®” refers to the public transportation system in Washington’s metropolitan area. This is a great resource to experience all that D.C. has to offer: Smithsonian Museums, galleries, downtown, and, of course, the National Defense University. Metro services provide a clean, inexpensive alternative to driving a car. The Metro includes bus and rail services that form a network inside D.C. and that link the District to the suburbs in Maryland and Virginia. Metro buses provide service to the Metro-rail stations and offer routes and connections in areas with no rail service.



The street entrances to MetroRail stations are easy to identify by the large, brown columns at the entrance marked with a large “M” (see symbol above). The columns also display the name of the station, and colored stripes indicate which lines serve that station. Each station has large colored maps that show where each of the lines goes. We have included a copy of this map and a description of how to use it later in this section.

The Metro operates every day of the week. However, it does not operate at all hours, so if you travel at night, be sure to plan sufficient time to board the last train. The hours of operation are as follows:

Monday-Thursday:	0500-2400
Friday:	0500-0300 (Saturday)
Saturday:	0700-0300 (Sunday)
Sunday:	0700-2400

You may obtain timetables and maps from the rail-station kiosks or online at the Metro website. Here are some resources available to help you answer any questions you might have about the Metro system:

Customer Information:	(202) 637-7000
General Information:	(202) 962-1234
Homepage (Trip Planner):	www.wmata.com
	www.metroopensdoors.com
Fare Information:	www.wmata.com/fares/
SmarTrip Fare Card:	(888) 762-7874
	www.wmata.com/riding/smartrip.cfm

Fares and Schedules

Fares are reasonable, but they do change occasionally. They are based upon the time of day (Peak Fare and Off-Peak Fare) and the distance that you travel. We recommend that you purchase a SmarTrip® card (see explanation in following section).

Peak Fare (at time of printing): Weekdays from opening to 9:30 a.m., 3-7 p.m. and weekends midnight to closing

\$2.10 minimum
\$5.75 maximum

Off-Peak Fare (at time of printing): All other times

\$1.70 minimum
\$3.50 maximum

Passes: An Alternative to Fare cards

\$9 One Day Pass (Unlimited riding for one day)

\$47 7-Day Fast Pass (Unlimited riding for seven consecutive days)

The SmarTrip® is a permanent, rechargeable fare card. It's plastic – like a credit card – and is embedded with a special computer chip that keeps track of the value of the card. The benefits of using SmarTrip include:

- You can use the SmarTrip for MetroRail, MetroBus, and MetroParking.
- SmarTrip cards cost \$1 less than paper tickets each way for your trip.
- Using SmarTrip is easy and fast! Instead of inserting a fare card through the Metrorail fare gate slot, you simply touch the SmarTrip card to the circular target panels on top of or inside station fare gates.
- You may add up to \$300 in Metro value on a SmarTrip card.
- If you lose the card, you don't lose the value. For a \$5 fee to replace the card itself, WMATA will issue you a new SmarTrip card with the value on the card at the time you notified that it was lost. For this important replacement feature, **you must register your card**. You can register your SmarTrip card online at (<https://smartrip.wmata.com/Registration/Register.aspx>)



You may also purchase a standard fare card at any Metro station. The machines have instructions printed on them, so you can buy fare when no other help is available.

- Deposit money into appropriate slot or use a credit card
- View the card's value in the display screen and adjust it to desired value with the + and – buttons
- Press the "Push for Farecard" button when at desired value: you will receive fare card and any change

To enter the platform, insert your Fare card into the pass-through gate in the direction of the arrow. The machine automatically deducts value from the card when you exit the Metro station at your destination, so do not forget to keep it with you. Once the value is depleted, the machine will keep the card. If you have insufficient funds on your Fare card, then your card will be rejected when you try to exit, and you will need to add value to the card at the Exit Fare machine near the gate.

MetroRail Map: See Map #6 in Maps Section for Larger Depiction of System

BLUE LINE

Runs from Franconia-Springfield, VA (South) through Washington D.C. and out to Largo Town Center (East)

YELLOW LINE

Runs from Huntington, VA (South) through Alexandria and Chinatown to Mt. Vernon Square and the University of Washington D.C.'s downtown campus (central)

ORANGE LINE

Runs from Vienna (West, in Tyson's Corner area) through the center of D.C. to New Carrollton in Maryland (East)

RED LINE

Runs from Shady Grove in Maryland (Northwest) and travels to the Chinatown district before returning due north to Glenmont

GREEN LINE

Runs from Greenbelt in Maryland (north-east) across the Anacostia River to Branch Avenue (south-east)



In order to successfully reach your destination it is important to know that each train is labeled with its endpoint. For example, if you want to go to Dupont Circle from Metro Center you will need to get on the red line train towards Shady Grove.

Check the sign at the front of the train to ensure that you are heading in the right direction. When boarding the train, allow passengers to exit before you enter. You will hear the chimes indicating that the doors are about to close. Make sure that you stand clear of closing doors, because unlike elevator doors, Metro-rail doors do not have a sensor and will not automatically re-open if something is in the way of the doors.

Getting to Fort McNair

Directions to USCG HQ by Metro & Shuttle Bus:

NOTE: limited to Federal employees or military personnel. Make sure to show your CAC when using this service.

1. On the Metro, take the Orange, Blue, Green, or Yellow line to L'Enfant Metro Station. Exit to "L'Enfant Plaza 9th & D Sts SW".
2. Take the escalator.
3. At the top, make a right.
4. Go through the "D Street" exit door.

5. Once outside, walk towards the metro direction pole. You will see a set of stairs to your right.
6. Take the stairs. At the bottom of the steps, make a right.
7. The Coast Guard shuttle bus shares a stop with metro bus. The shuttle will have a sign on the side that has "CG" on it. The shuttle goes straight to USCG Headquarters. Then, the shuttle continues to the Jemal Riverside building and then back to the Coast Guard building to start the loop again.
8. The bus will drop you off at the V Street entrance to Coast Guard Headquarters and will depart from there. The entrance to NDU will be to your right, past the parking lot and marina.

The shuttle runs every 5-10 minutes depending on traffic and time of the day.

Metrobus & D.C. Circulator

The Washington D.C. metro area has an extensive bus system. It is advisable to consult the online bus schedules before departing for travel on a bus. When at the bus stop, check the bus destination before you board. The route number and destination are displayed above the windshield and on the boarding side of the bus. Bus operators are instructed to announce major intersections, landmarks, and transfer points on buses that do not have the automated stop announcement system or if the automated stop announcement system fails to work. Please note that bus schedules vary from weekday to weekend. For more information regarding schedules, routes and fares please consult <http://www.wmata.com/bus/> or <http://www.dccirculator.com>

Bicycling

Bicycling can be an easy and inexpensive way to get to a Metro Station, a bus stop or park and ride lot. Many Metro stations have facilities for bicycle storage so you can ride your bicycle to a station, leave it there, and take Metrorail or Metrobus. Typical storage facilities include bike racks for free and lockers for rent. Facilities are available on a first-come, first-use basis. Two types of racks can be found at Metrorail stations, Inverted U bike racks and Rally III bike racks. Many stores sell bicycles. Consult the internet or the ISMO staff if you need assistance.

Capital Bikeshare

Capital Bikeshare puts 2,500 bicycles at your fingertips. You can choose from over 300 stations across Washington, D.C. and Arlington, VA and return it to any station near your destination. Check out a bike for your trip to work, to the Metro, to run errands, go shopping, or visit friends and family. Join Capital Bikeshare for 24 hours (\$7), 3 days (\$15), 30 days (\$25), or a year (\$75), and have access to their bikes 24 hours a day, 365 days a year. The first 30 minutes of each trip are free. Each additional 30 minutes incurs an additional fee. For more information please visit www.capitalbikeshare.com.

Taxi ("Cab") Services

Washington has more taxis per capita than any other American city. The rates for D.C. taxis are based on a "meter" system, which means that you will be charged a base fare (\$3.00), and then you will be charged for each additional 1/6 mile (\$0.25). In addition, you will be

charged for each minute that you spend in a cab that is traveling under 10 miles per hour. It is proper to tip a taxi driver for their service. It is a good idea to carry cash for taxi rides, since not all taxis are equipped with card readers.

It is best if you can plan your travel before using a taxicab so that you can know the approximate cost.

Taxi Transportation Service: 202-389-0500

Rock Creek Taxicab Company: 202-291-3332

Red Top Executive Sedan Service: 202-882-3300



Transportation by Car

When you drive a car, you are responsible for handling it legally and safely. Each state has different rules about driving, so please consult the following sections carefully (otherwise you may be fined or injure someone). Ignorance of the law where you drive is not an excuse.

Driver's Licenses

You must have a driver's license to operate a motor vehicle in the United States; each state has their own requirements for obtaining a driver's license. However, we recommend that every Fellow and family member that intends to drive in the US obtain an International Driver's license in country before departing for the US. It cannot be obtained in the US.

The Department of Motor Vehicles (DMV) is responsible for issuing your driver's license. The DMV will require you to provide several documents that verify your status and identification:

- Valid Foreign Driver's license (in English, or with English translation from your embassy)
- Passport and Visa
- I-94 Form (the white card inside your passport)
- US Military ID/CAC
- Proof of residence (original signed lease)
- Foreign Identification Number (FIN) or Social Security Number
- Department of State Authorization (**ISMO provides**)*

** The State may require additional documents**

Driver's licenses are issued by the state, and your license must be issued by the state you live in. Each state has slightly different regulations and documents required for a license. Please see below for driver's license information from DC, VA, and MD.

Washington D.C.

If you live in Washington, D.C. you may drive for up to one year with your International Driver's License and valid home country license.

To obtain a D.C. Driver's License you will need to pass a written test. You will only need to take a road test if you do not have a valid out-of-country license. You must visit the Washington, D.C. DMV below that serves the needs of international drivers. You can access practice exams and additional information by visiting their website.

Website: www.dmv.dc.gov

Virginia

If you live in Virginia, you may drive with your International License and valid foreign country license for up to sixty days after establishing residency. After that time, you **MUST** hold a Virginia Driver's License because you are considered a Virginia Resident. The State of Virginia will only allow your license to be valid until the expiration of your A2 Visa. This is formally

called “proof of legal presence.” Your dependents may drive with their foreign and international license for the duration of their stay if they are neither employed nor students.

If you hold a valid driver’s license issued by a US State, a Canadian Province, France or Germany, you may not be required to take the two-part knowledge and road skills test. Canadian or US licenses from other States must be surrendered when applying for a Virginia license.

You will need to pass a written test that consists of two sections. A copy of the Virginia Drivers Manual will be available for you to study before you take your test. The first section of the written test is knowledge of road signs: you must pass with 100% accuracy in order to proceed to the second part of the state of the test. The second part tests road skills. Upon your successful completion of the written test, you must pass a driving test. You are responsible for providing your own vehicle for the test. If you pass both tests, then you will receive a full license.

For additional information see the DMV website at www.dmv.state.va.us

Maryland

If you live in Maryland, you may drive for up to one year with your international and valid home country license.

Before you may take the Maryland drivers test, you must first attend a three-hour drug and alcohol class. These courses are held in several locations.

The following driving school offers the course every Sunday afternoon from 1600-1900 for \$35.

Calvert Driving School

4915 Auburn Avenue, Suite 100
Bethesda, MD 20814
(301) 718-8800
www.mva.maryland.gov

Only certain Maryland Motor Vehicle Administration Offices will work with foreign individuals seeking a Maryland License, and will be seen by appointment only. Please consult www.mva.maryland.gov or telephone 1-800-950-1682 to make an appointment or to obtain further information and a list of the documents currently required as proof of identification.

If you live in Maryland and purchase a vehicle which will be registered in Maryland, you must obtain a Maryland Driver’s license within 30 days of registering your vehicle.

Obtaining a Car

There are many options for buying a car in the United States, and you will likely be able to find one that meets your preferences and constraints. If you do, there are many dealers of domestic and foreign makers that are credible and willing to help you. This section will mainly address the process of buying a used car.

Buying a Used Car

Incoming Fellows might like to consider purchasing a car from a departing student. If cars are available for sale, you will see these cars advertised for sale on the bulletin board in the business center.

Should you decide to purchase a car from a used car dealer, take care to research your selection before purchasing a vehicle. Some websites that may be useful are:

www.kbb.com (Kelly Blue Book)

www.cars.com

www.edmunds.com

www.carmax.com

If you are purchasing a vehicle from a dealer, try to obtain at least a 30 day warranty. Ask the dealer to allow you to read the Buyer's Guide that is required by law to be displayed on the side of the window of the vehicle. This Guide will indicate if the dealer is offering a written warranty on that particular vehicle. However, if you ask for a warranty before beginning price negotiations you will likely pay a higher price for the vehicle.

Fort Belvoir Resale Lot: The Better Opportunities for Single Soldiers (BOSS) program is located at the parking lot of the Community Center (Building 1200) at Fort Belvoir. This lot allows for active duty service members, DOD personnel, retirees and family members to buy and sell vehicles. If you have more questions regarding the how to purchase a car from this location, please call: (703) 805-3714.

Some Advice:

You can find cars for almost any price, but be careful of a deal that sounds "too good to be true."

Never buy a car for more than the suggested price in the Kelly Blue Book (KBB). The KBB is a reliable source to check the market value of a potential vehicle. You can find more information at www.kbb.com and www.edmunds.com.

Spend some time deciding how you intend to use the car, and project the costs of insurance, maintenance, and repair.

Review auto magazines and Consumer Report assessments of the chosen vehicle to identify any potential problems. You could also call the Department of Transportation National Safety Hotline at (800) 424-9393 to enquire whether a certain vehicle is safe.

If you have an NDU sponsor, consider asking him/her for advice to even to accompany you when you go car shopping.

If you buy a car from an individual rather than a dealer, **make sure that the seller has a valid title and registration documents for the vehicle. Do not pay for a car unless the previous owner provides the valid title for you.**

Check for evidence of accidents and ask if you may take a car to a mechanic to inspect the vehicle for you.

If possible, try to look for a car within the last 10 days of the month. Most dealers have a desired quota of sales per month and you are more likely to negotiate a lower price for a car toward the end of the months.

Take the car on a test drive and try out all of the controls.

Read all documents carefully before signing them and make sure that all spaces are completed and all verbal negotiations are provided in writing. Make sure that any warranty details are carefully explained to you. It is unwise to buy a car in "As Is" condition as it may have faults.

***A Department of State letter of non-eligibility is required to register your car unless you have a valid driver's license from another state. While you can drive on your country's license or an international license—those will not be considered for registration.

Renting a Car

To rent a car you will need to have a license from your home country, a passport, and a credit card. You may also be asked for an International Driver's license, but this is not mandatory. You may collect your rental vehicle from an airport or rental office, or arrange for the car company to deliver the car to your home.

The price you will pay for a rental vehicle varies depending on the type and size of the vehicle, pick up and drop off locations, and the length of time you wish to keep the car. The daily period rate decreases the longer you keep the car; which is usually a maximum of one month.

You can often find special offers and can obtain a basic weekend rental for as little as \$10 per day. Remember to ask for a military discount!

Some advice:

Avoid renting cars from locations on or near an airport. They have extra fees and taxes that can increase your bill by up to 30%.

Book your rental in advance to lock in a lower rate. You will not be penalized for canceling or changing your reservation if you give 48 hours notice, but you may be required to pay higher charges if you wait.

If you need a rental vehicle for more than four days, consider a week-long rental. The charges may be lower and you can keep the vehicle longer.

Use the internet to compare prices for the various car rental companies. Rates quoted typically do not include taxes and fees.

Alamo Rent-a-car www.goalamo.com 1-800-462-5266	Avis Car Rental www.avis.com 1-800-230-4898
Budget Car Rental www.budget.com 1-800-527-0700	Enterprise Rent-a-Car www.enterprise.com 1-800-261-7331
Hertz Rent-a-Car www.hertz.com 1-800-654-3131	National Car Rental www.nationalcar.com 1-800-227-7368
Thrifty Car Rental www.thrifty.com 1-800-367-2277	Dollar Rental Cars www.dollar.com 1-800-800-3665

Vehicle Registration and Car Insurance

If you buy a car from a dealer, then they will arrange for registration and title transfer. You will be charged a processing fee for this service. You will receive your vehicle title documents and new license plates in the mail. The dealer will also issue temporary tags that are valid for 30 days to enable you to legally drive your vehicle. Please do not drive without valid license plates.

If you choose to buy a vehicle from a private individual, then you will need to complete the registration process on your own. Following is a simple outline of that process for Washington, D.C., Virginia, and Maryland.

Washington D.C.

www.dmv.dc.gov/

Step 1

Complete Application for Title signed by all owners. You can obtain these application forms at D.C. DMV offices, or by calling (202) 727-5000

Step 2

Provide one form of valid identification. This would include your Washington D.C. driver's license, learner's permit, or non-drivers ID card. If the person submitting the application is not the vehicle's current owner, you must have a notarized Power of Attorney from the vehicle owner and the applicant's own D.C. driver's license.

The following documents are unacceptable forms of identification:

- Out-of-state driver's license
- Learners permit or non-driver's ID card
- An expired D.C. driver's license or ID card
- A photocopied Power of Attorney
- Work or school ID card

Step 3

Provide proof of ownership. This can be accomplished with one of the following documents:

- Certificate of Title that has been signed over from the person on face of the title to the applicant (no third-party reassignment except through a car dealership)
- Manufacturer's certificate of origin and bill of sale (new cars only)
- Original certificate of title in applicant's name (from other states)
- Government auction title

These items cannot serve as ownership:

- Bill of sale without title documents
- Out of state registrations without title documents

Step 4

Provide proof of D.C. insurance. This can be done with one of the following documents:

- Insurance policy with dates of coverage
- Insurance card with expiration dates and vehicle identification number (VIN), make and year of vehicle
- Letter from insurance company on its letterhead which verifies coverage, VIN, make and year of vehicle

Insurance bills and expired insurance cards cannot provide proof of insurance

Car insurance requirements

Your car insurance policy must have the minimum liability coverage shown below

Property Damage Liability:	\$10,000
Third Party Liability:	\$25,000 per person and \$50,000 per accident
Uninsured Motorist Bodily Injury:	\$25,000 per person and \$50,000 per accident
Uninsured Motorist Property Damage	\$5,000 subject to \$200 deductible

Step 5

Provide an odometer statement via one of the following documents:

- Odometer mileage statement (if vehicle is purchased from a dealer)
- Certificate of odometer reading on back of title (if signed over from a previous owner)
- Notarized letter of statement between buyer and seller

Step 6

Be prepared to provide additional information if you acquired the car through the following scenarios:

- If your vehicle is leased
- If your vehicle is lien
- If you live outside of D.C. and your vehicle is financed or leased and you do not have an original title in your possession
- If you acquired the vehicle through the death of the vehicle owner
- If you would like to transfer the license plate from another vehicle

Step 7

Pay the necessary fees.

<http://dmv.dc.gov/info/feerequirementsvr1.shtm>

New Title:	\$72 for vehicles weighing less than 3,500 lbs \$115 for vehicles weighing more than 3,500 lbs
Lien recordation:	\$20 for each lien (if financed)
Inspection:	\$25
Excise Tax:	6% of fair market value for vehicles less than 3,500 lbs 7% of fair market value for vehicles over 3,500 lbs
Residential Parking Permit:	\$15

Virginia

www.dmv.state.va.us/

Before you drive your car, you must title and register it at one of the Virginia DMV service centers. Your vehicle must be titled in Virginia before you can register it.

Step 1

Complete an "Application for Registration" form (VSA14). You must also have a current emissions certificate if your vehicle is kept in the following counties or cities: Arlington, Fairfax, Loudon, Prince William, Safford, Alexandria, Fairfax, Falls Church, Manassas or Manassas Park.

To obtain an emissions certificate, take the vehicle to an emissions inspection station (many garages/petrol stations perform inspections). The emissions inspector will electronically update the DMV with the emissions results. The DMV will only ask for your emissions information if your vehicle failed the test or if this information has not been received by the emissions inspector.

Step 2

Purchase license plates and/or decals. To do this, you must have proof from your insurance company that your vehicle is covered by the minimum insurance requirements. Otherwise you must pay the uninsured motor vehicle fee. Your insurance company must be authorized to do business in Virginia. These are the minimum coverage requirements:

Bodily injury/death of one person	\$25,000
Bodily injury/death of two or more persons	\$50,000
Property damage	\$20,000

Step 3

The DMV will issue you two license plates plus two decals showing the expiry date of the license plates and registration card. The decals must be affixed to the plates and attached to your vehicle (one on the front and one on the rear). Always have the registration card with

you when driving and, if required, you must obtain a local parking sticker within 30 days of registering your vehicle.

Maryland

www.mva.maryland.gov

When you become a resident of Maryland, you are required to register your vehicle within 60 days of setting up a permanent residence. To do this, you must go to a branch of the Maryland Motor Vehicle Administration (MV).

Step 1

Complete an Application for Registration. A safety inspection is required for all used vehicles being titled and registered in Maryland. A licensed Maryland inspection station must inspect your vehicle. The certificate of inspection, issued by the inspection station within the previous 90 days, must accompany the Application for the title.

Step 2

Purchase license plates/number plates and/or decals. To do this, you must have proof from your insurance company that your vehicle is covered by the minimum insurance requirements or you must pay the uninsured motor vehicle fee. Your insurance company must be authorized to do business in Maryland. Maryland requires the following insurance minimums:

Bodily injury/death of one person	\$20,000
Bodily injury/death of two or more persons	\$40,000
Property damage	\$15,000

Step 3

The MVA will then issue you with two license plates and decals showing the expiration dates of the plates and the registration card. Put the decals onto the plates, and attach the plates to your vehicle (one on front and one on the rear). Remember that when you are driving you must always have the registration card and driver's license with you.

Car Insurance Companies

Car insurance can be expensive, especially for individuals who have never before held a US license. There are many insurance companies to choose from and it is in your best interest to request several quotes in order to find the best rate. You may research insurance companies on the internet; some suggestions are:

The Sunrise Group (<i>this company offers great policies for non-US military personnel</i>) Website: www.sunriseworldwide.com Phone: (800) 478-7648	Geico Auto Insurance Website: www.geico.com Email: ratequote@geico.com Phone: (800) 841-2964
Allstate Insurance Website: www.allstate.com Phone: (800) 255-7828	State Farm Insurance Company Website: www.statefarm.com Phone: (855) 733-7333

NetQuote Insurance Website: www.netquote.com	MetLife Website: www.metlife.com Phone: 1-800-638-2886
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Many International Fellows decide to wait until they have obtained their US licenses before purchasing and insuring their cars. However, it is common for insurance companies to require that a driver hold a US license for 12 months before they are prepared to offer discounted rates.

You should plan to spend anywhere from \$1,000 to \$2,000 per year for insurance; the rate is determined by the choice of vehicle and the driver's record. If you request insurance based upon the use of an international license, the insurance quotes may be as much as double the rates for US license holders.

Zipcar

This allows you to "share" a car without purchasing or renting a vehicle. They have many drop-off and pick-up locations throughout the D.C. metropolitan area. There are different packages and price options depending on your needs. Visit www.zipcar.com to learn more about these options.



Finding Housing in Washington, D.C.

Types of Housing

Washington D.C. and its suburbs have many different types of housing available. There are thousands of Real Estate Agents in the area that all have access to the same computerized "Multiple Listing Service". If you choose to work with a realtor you may be asked to sign an agreement to work exclusively with that agent, so make sure that you fulfill your contract.

Rent varies widely throughout the Metropolitan area depending on the property's type, size, age, and proximity to the City. Most units come without furniture, and rent does not typically include utilities, so budget for these as well.

Efficiencies and Studios

One-room apartments are usually 400-600 square feet and generally include a small sleeping alcove and a large closet or wardrobe. The bathroom will be small and the kitchen will be gallery-style or along the wall of the main room. Efficiencies are found in large high-rise buildings and rent varies based on location.

One-, Two-, and Three-bedroom Apartments

One and two bedroom apartments (with or without dens) are common in D.C. and the surrounding areas and are located in high- or mid-rise apartment buildings and complexes. Most of the buildings offer an outdoor swimming pool, fitness center, and sometimes tennis or racquetball courts and a sauna. Apartments usually have a combined living/dining area, open kitchen and 1½ to 2 bathrooms. Three bedroom apartments are less frequently available, but are not impossible to find. Rent varies widely upon location.

Townhouses and Single Family Homes

Townhouses are popular alternatives for people who need three bedrooms or who like more living space without having to take care of a large garden or yard. Townhouses share at least one wall with a neighboring unit.

Single family homes are stand-alone buildings and vary in size, but all have yards which makes them suitable choices for families with children. Leases on houses tend to be for a minimum of 12 months.

Fellow Housing Categories

TLA-Recipients

Many of the previous International Fellows receiving TLA have worked with various corporate housing providers in finding housing in the Washington D.C. area. These companies can provide sufficient accommodations to meet the individual needs of each TLA Fellow and his/her family while remaining within the budgetary limit and guidelines stipulated by the US Government.

Most of these companies offer apartment “packages” throughout the Greater Washington D.C. area and their staff is dedicated to providing a satisfactory living environment for everyone. A typical apartment will include the following amenities and services:

- Utilities (heat, electric, water, air conditioning)
- Furniture
- Television
- Local telephone service
- High-speed internet access
- Housewares (Dishes & Cookware)
- Linen (Sheets & Towels)
- Cable TV access

The ISMO staff can help each Fellow find an appropriate apartment based upon the needs of their family rather than their rank. Therefore, it is vital that you inform ISMO of the number of dependents accompanying you for at least 75% of your time in the USA.

Non-TLA Recipients

The following sections are primarily intended to help this category find, furnish, maintain, and enjoy housing arrangements in the D.C. area.

Fellows that do not receive TLA are free to choose the type of accommodation they prefer. The following subsection, titled “Types of Housing”, provides a brief description of several options. If you are searching for a family home or townhouse you can work with a Realtor®. If you prefer an apartment, you can use publications such as the “Apartment Shoppers Guide”, which is an excellent, free directory that is available at local supermarkets. Also, you may consult websites that specialize in apartment rental and leases such as www.craigslist.org and padmapper.com.

There are many options available for International Fellows assigned to Fort McNair for an extended period. When selecting your preferred type of accommodation, remember to take into account the time necessary to commute to the University each day. The usual Washington D.C. rush-hour traffic is very heavy and lasts from 0600-0930, and 1530-1830.

We have included some approximate times for traveling by car to/from Fort McNair:

Downtown D.C.:	5 minutes
Georgetown/Dupont:	10 minutes
Pentagon City:	15 minutes
Crystal City:	15 minutes
Arlington:	20 minutes
Alexandria:	25 minutes
Bethesda:	45 minutes+
McLean:	40 minutes+
Fairfax:	50 minutes +
McLean:	40 minutes+
Springfield:	45 minutes+
Lorton:	55 minutes+
Woodbridge:	55 minutes+

For safety reasons, you should be cautious of residing in certain areas of D.C. Some areas have very high crime rates. A useful way to see what kind of crime exists in an area is to use this website: <http://spotcrime.com/dc/washington>

During especially bad traffic these times may double, and during exceptionally bad weather, traffic may stop completely because of dangerous road conditions.

Please note that apartments and houses are usually rented unfurnished, and your rent does not generally include the cost of utilities. Please remember to budget for extra expenses, such as utilities (electricity, water, internet, cable TV, etc), parking fees, and furniture rental.

Many Fellows seek assistance from their Embassies in Washington for finding housing. ISMO has information about several companies that provide fully furnished apartments, so please ask if you need help.



Utilities (for non-TLA recipients)

Please note that the following pages pertaining to utilities, furniture, local telephone and high-speed internet service do not apply to Fellows receiving TLA. These services are provided in the Corporate Leases.

Utility providers vary by location. Your provider is determined by the location of your apartment/house. Please ask the building manager or realtor about which companies service your particular location.

Gas

If your new home requires gas service to be turned on or off, then you need to call Washington Gas. If you smell gas or have an emergency involving natural gas, leave the area immediately, and call 911 and Washington Gas.

Emergency Number: (703) 750-1400 (emergency)
Customer Service: (703) 750-1000
Information Website: www.washgas.com

Electricity

To turn your electricity on in Washington D.C. or Maryland call the Potomac Electric Power Company (PEPCO).

Phone Number: (202) 833-7500
Information Website: www.pepco.com

Northern Virginia should call Dominion Virginia Power. Please note that Virginia Power will require a deposit plus a \$15 connection fee. The deposit will appear on your first electricity bill.

Phone Number: (888) 667-3000
Information Website: <http://preview.dom.com/dominion-virginia-power/index.jsp>

Water

Water service is generally included in your rent.

Website: www.dcwater.com
Washington D.C.: (202) 787-2000

Trash

Trash collection is managed by the building manager in most apartment buildings or condominiums. You should check with your management company for their trash removal policy.

If you live in a house, each jurisdiction handles trash collection differently. See the following contact numbers for your area.

Northern Virginia

Alexandria:	(703) 745-4410
Arlington:	(703) 228-6570
Fairfax City:	(703) 385-7995
Fairfax County:	(703) 802-3322
(AAA Trash):	(703) 818-8222

Maryland

Montgomery County:	(240) 777-0311
Prince George's County:	(301) 952-7630

Washington D.C.

Dept. of Public Works:	(202) 673-6833
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Recycling

Recycling is required by law in all commercial establishments including residential buildings with four or more apartments and schools/colleges. NDU Policy requires all paper, cardboard, glass, metals, and plastics to be recycled



Furnishing Your Residence (non-TLA recipients)

Furniture Rental

If you do not plan on paying for shipping your furniture home, or if you do not want to hassle with selling your furniture near the end of your stay, then we recommend renting furniture. Sales people can help you customize your furniture to fit your budget and requirements. Most companies require a security deposit of first and last month's rent and a delivery fee of approximately \$75. Furniture rental companies also provide housewares packages, which include electronic equipment, kitchen utensils and small appliances, and linens.

Furniture Rental Stores

Aaron's

8794-M Sacramento Drive
Alexandria, VA
(703) 360-5545
1-800-607-9999
<http://www.aarons.com/>

CORT Furniture Rental (three locations)

www.cort.com

1100 New York Avenue, NW
Washington DC
(202) 223-9241

3101 Park Center Drive
Alexandria, VA
(703) 379-8846

14370 Sullyfield Circle
Chantilly, VA 20151-1663
(703) 818-2660

Please note that both Aaron and CORT offer discounts to Military personnel. You should make sure to request all the available discounts when you negotiate your rental package.

Furniture Purchase

There are hundreds of furniture stores in the greater D.C. area. You might consider some of the following:

IKEA

This is a Swedish furniture superstore with an extensive inventory of furniture and house wares. There are two branches in the area, one at Potomac Mills in Woodbridge, VA and the other at College Park, MD. You may also want to visit www.ikea.com.

Marlo Furniture

Marlo has large showrooms of furniture for every room. For information see their website at www.marlofurniture.com. There are two branches in the area.

Pier 1 Imports

This is a chain of stores offering affordable imported items and accessories. Visit www.pier1.com.

Macy's

This is a chain store offering furniture, as well as bedding, and many more home needs. For more information, visit: <http://www.macys.com/>.

Bedding

An extensive selection of beds and mattresses are available at specialty bedding stores such as:

Mattress Discounters

Phone Number: (800) 289-2233
Website: www.mattressdiscounters.com

Mattress Warehouse:

Phone Number: (800) 233-7253
Website: www.sleephappens.com

When buying any furniture item it is acceptable to ask for discounts or use coupons that you may find printed in newspapers or online.

Unless you wish to ship your purchased furniture and house wares to your home country, you will need to make arrangements to sell your furniture before you leave.

Housewares

Items for your home (i.e. linens, small kitchen appliances, utensils, decorations, etc) are available in all styles and for all budgets. There are almost constant sales in shops and department stores. There are also special offers and discount coupons in newspapers or online. Please ask if you would like specific advice on where to shop for a particular item.



Renters Insurance

Renters insurance is required for fellows receiving corporate housing. Even if you do not receive corporate housing, renters insurance is highly recommended.

Renters insurance covers your own personal property and any household goods that you bring with you or are given, such as your military uniforms, study material, etc. You will be covered against such perils as fire, theft, and vandalism.

You should also consider including liability for accidental damage and any medical payments you may have. This compensates you for any personal damages you may be obliged to pay due to an incident that occurs in your home or on your property. Renters insurance can also help protect you in case of a liability lawsuit against you.

Non-TLA recipients should contact your landlord to establish whether he or she has included liability insurance in the rent of your home. Be aware of your possible liability for workers who may be required to undertake repairs in your home during your tenancy.

There are many companies that offer renters insurance and you may wish to search the internet for quotes.

The Sunrise Group (<i>this company offers great policies for non-US military personnel</i>) Website: www.sunriseworldwide.com Phone: (800) 478-7648	Geico (Traveler's) Insurance Website: www.geico.com Email: ratequote@geico.com Phone: (800) 841-2964
Allstate Insurance Website: www.allstate.com Phone: (800) 255-7828	State Farm Insurance Company Website: www.statefarm.com Phone: (855) 733-7333
NetQuote Insurance Website: www.netquote.com	MetLife Website: www.metlife.com Phone: 1-800-482-5546

*If you have other insurance policies, like car insurance and would like renters insurance from the same company, you can combine these insurance policies and receive a discount. (Ex. If you own a car and have car insurance with Geico, you can also get renter's insurance with Geico and the premium you pay should be less than if you got both policies from separate providers.)



Communications: Telephone Service

Note: TLA recipients in corporate housing have phone service included, so the section titled *Landlines* is primarily intended for non-TLA recipients.

Introduction to the US telephone system

Telephone numbers are issued with a 3-digit area code, followed by a unique 7-digit number. For example:

(202) 685-4240

Local calls: If you want to dial a local number (one that has the same area code), then you only have to enter the 7-digit telephone number.

Long distance calls: If you want to dial a telephone number with an area code that is different from your own, then you must press 1 before entering the area code and telephone number. So if I was dialing from a non-202 area code, then I would dial:

1 - (202) 685-4240

Local area codes include:

Washington, D.C.:	202
Northern Virginia:	703 and 571
Maryland:	301 and 240

International Calling

To make an international call, dial 011 then country code and telephone number.*

Directory Assistance:

Dial 411 for nationwide directory assistance.*

Operator Assisted Calls

Dial "0" for operator assistance in the US.

Dial "01" for international assistance in areas with direct dialing.

Dial "00" for international assistance in areas without direct dialing.

*There may be an extra charge, check with service provider

Landlines

To set up residential phone service, call the local Verizon, Comcast or AT&T office. The initial call to set up your new account will take approximately 30 minutes.

In the Virginia, Maryland, and the District of Columbia you are required to provide two forms of identification: a passport and your US military ID card (CAC) are acceptable forms of identification. You will also be asked for your Social Security number – tell them that you have a Foreign Identification Number. A \$50-\$100 deposit will likely be required, and you may be asked to deliver the deposit to a Verizon agent before telephone service can be activated.

Verizon

Information Website: www.verizon.com

Washington D.C. (202) 954-6263
(202) 954-6250 (Spanish)

Virginia (703) 876-7000
(703) 280-4652 (Spanish)

Maryland (301) 954-6260
(301) 595-4652 (Spanish)

Comcast

Information Website: <http://xfinity.comcast.net/>

Phone Number: 1-800-266-2278

AT&T

Information Website: <http://www.att.com/>

Phone Number : 1-800-205-6268

Landline Services and Features

Flat Rate: Approximately \$15 per month. Make as many calls as you want, for as long as you want, within the Metropolitan area.

Calling Card (a requirement for TLA-recipients**):** Lets you call from virtually anywhere in the USA and have the call itemized and charged on your monthly bill.

Call Waiting: Approximately \$7 per month. Lets you know that someone is trying to reach you when you are already using the telephone. You will hear a tone that tells you that another call is calling you, and you can answer the second call without disconnecting the first person.

Caller ID: Approximately \$9 per month. The telephone number of the caller will appear on a display unit after the first ring. Caller ID requires a display unit if the telephone does not have this facility built in.

Home Voice Mail: Approximately \$5-\$7 per month. Takes voice messages when you do not answer the phone or when your line is busy. Or you can buy an answering machine.

Call Forwarding: Approximately \$6 per month. Lets you receive your calls at another number.

Call Manager: Approximately \$18 per month. Lets you use all of Verizon's most popular call management features including call waiting, caller ID, call forwarding and home voice mail.

Internet Call Manager: Approximately \$6 per month. Lets you see the name of and telephone number of incoming calls while you are online.

Verizon Freedom Package: Approximately \$30-\$50 per month. These are combinations of unlimited local, long distance and five caller features that may include DSL, voice mail, three-way calling and caller ID.

Verizon Information: (800) 822-0408

Other Long Distance Services for Landlines:

AT&T	(800) 222-0300
MCI	(800) 950-5555
Sprint	(888) 635-0004
PT-One	(888) 660-5377
StarTec	(800) 313-2677
Vonage	(800) 486-6037

Each long distance company has a variety of different calling programs and you should ask for details to find the one that best suits your needs. For example, AT&T has a program that allows you to indicate a country you wish to call, and then for a flat-fee of approximately \$50 per month, you have unlimited calling to that country.

Vonage uses Voice-over Internet Protocol (VoIP), which uses your high speed internet connection to deliver phone service. Its starting rate is \$18 per month for 500 minutes, or more than 8 hours of talk time. To make it unlimited, you'll have to pay \$25 per month. To make Vonage work, you need a regular phone, a high-speed Internet connection and the Vonage Adapter, which will cost you a one-time price of about \$79, though you can often get it free when you sign up. You don't even have to have your computer plugged in -- it uses the web connection, not the computer.

Pre-Paid Phone Cards (recommended for home use)

This is an excellent and inexpensive way to make international calls without making a commitment to a particular long distance company. Be sure to purchase a card that is designated for international calls.

Telephone Directories

When you connect your telephone service, you will receive two phone books: the White Pages and the Yellow Pages.

White Pages

- Phone company information and emergency numbers are in the white pages in the front section of the book.
- Home phone numbers are listed alphabetically by the person's last name in the second section of the book.
- Business phone numbers are listed alphabetically in the third section of the book.

Yellow Pages

- At the front the Yellow Pages you will find local maps and Government Office information.

- In Section Two all of the businesses are listed under a category, and then alphabetically. For example, Riggs Bank would be found in the "Banking" section under "R".

Online Directories

There are several online telephone directories available as well. These include:

www.uswestdex.com

www.switchboard.com

www.yellowpages.com

www.whitepages.com

www.yellow.com



Communications: Cell Phones

There are many different options when considering cell phone plans. They vary based on the type of phone you have and what kind of features you would like with it.

Basic phones

Used to make calls and will typically have the capability to send text messages. NOT created for high levels of data usage or internet access.

Smartphones

Smartphones are used to make calls, send text messages, and is equipped to process high levels of data transfer, as well as connect to the internet. These types of phones are capable of sending emails and performing other technological tasks too. Smartphone plans will be more expensive than basic phone plans.

After deciding on the type of phone, there are several options to consider based on the features. The more basic your phone plan, the less expensive it will be. Prepaid cell phone plans are probably the most practical option for foreigners. There are two options with prepaid cell phone plans. You can either purchase minutes or purchase an unlimited plan, where you can make as many phone calls as you'd like to landlines and mobile phones in the Continental United States. These plans are not intended for international use, so please **do NOT try** to call out of the United States (home) with these plans.

There is also the option of text messaging for those interested. Those on an unlimited plan for their prepaid cell phone device will have unlimited text messaging to other cell phones in the United States. If you do not have an unlimited plan, you will pay for each sent text message and each received text message.

T-Mobile Phone: 703-418-0349 Website: http://www.t-mobile.com/ Address : 1100 South Hayes Street Arlington, VA 22202	AT&T Phone: (703) 414-3565 Website: http://www.att.com/ Address: 1100 South Hayes Street Arlington, VA 22202
Verizon Phone: (703) 415-1101 Website: http://www.verizonwireless.com/ Address: 1100 South Hayes Street Arlington, VA 22202	Cricket Phone: (202) 683-6005 Website: http://www.mycricket.com/ Address: 4238 N Wilson Blvd Arlington, Virginia 22203

The following locations work with a variety of different cell phone service providers and are good places to compare plans and rates:

Walmart Phone: (703) 253-9901 Address: 6303 Richmond Hwy Alexandria, VA 22306	Target Phone: (703) 706-3840 Address: 3101 Jefferson Davis Hwy Alexandria, VA 22305	Best Buy Phone: (703) 414-7090 Address: 1201 S Hayes St Ste #b Arlington, VA 22202
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Smartphone Apps

If you end up purchasing a smartphone, there are several useful apps that may help you navigate throughout the greater D.C. area. Listed below are some of the most popular apps:

Parkmobile™: <http://us.parkmobile.com/> - used to assist with parking in the D.C. area

DC Rider™: useful for navigating throughout the D.C. Metro

Taxi Magic™: <http://taximagic.com/> - used to find taxis in the D.C. area

Yelp™: <http://www.yelp.com/> - allows you to search for different services in the greater D.C. area and read/write reviews on establishments

Urbanspoon™: <http://www.urbanspoon.com/> - allows you to search for different eateries in the greater D.C. area and read/write reviews on establishments

Frequently Asked Questions

Any suggestions for mobile telephone providers? Ask your sponsor, colleague, or an ISMO staff member which company they use and thoroughly research options.

Mobile Phone Contracts

Do most mobile telephone companies require that you sign a long-term contract?

YES. Many mobile telephone company providers will request that you sign a service agreement—the term for which is an **average of one to two years**. Such contracts are common and there are significant penalties for early termination/cancellation.

Do any US providers offer short-term options/agreements? YES. You can also purchase pay-as-you-go plans, but the cost-per-minute rates and other fees—including initial telephone purchase—ordinarily such plans are more expensive than longer-term contracts. There are many mobile (cellular) telephone companies in the area, and rate plans and services vary significantly depending on the company so we strongly suggest that you speak with your sponsor, colleagues and conduct research on the Internet—and also in person by visiting different providers since some companies do not advertise all available plans and options on the Internet.

The customer service representative informed that if I receive a 'military transfer' outside the United States, I will not have to pay the early-termination penalty. Is this accurate? NO, not likely as they have presumed you are a member of the US military. Unless your contract expressly states that you—as international military—can terminate the contract early, you will likely have to pay the early termination fee as a significant penalty (usually \$175 or more per line) for early cancellation of the contract.

Do I need a special international calling plan for my mobile telephone? YES. In fact, most companies require that you pay a small monthly fee for international access. Ensure you clearly understand the rates and fees, as they are significant when calling from the United States, and can exceed \$1.00 per minute.

Documentation Requirements for Mobile Telephone Companies

Do I have to also show my passport? YES, they will likely request to see your passport and make copies of the biographic page, your "A" visa and your Form I-94.

Do I have to have—or provide—my social security number (SSN) to obtain a mobile telephone? YES, if they request it. Most companies will require your SSN to establish a contract. If you do not yet have your SSN, explain the situation, and they may allow you to sign the contract and may simply increase the amount of the deposit. Additional information regarding Social Security Numbers (SSN) can be found later in this Guide. If you choose a pay-as-you-go plan, an SSN should not ordinarily be required.

Why do they want my SSN? Most private businesses request your SSN so they can check your "credit" score" and also so they can report late payments or contractual defaults.

Deposits and Discounts

Do all mobile telephone providers require a deposit? YES, most require a significant deposit (several hundred dollars per line in some cases) on the mobile (cellular) telephone unless you have previously established 'good credit'.

Is it accurate that some mobile telephone companies offer discounts for military? YES, however these (on average 15%-20%) discounts are offered as a courtesy to US active-duty military members and are 100% voluntary on the part of the telephone service provider. Although these companies may extend the discount to international military members upon presentation of the US Department of Defense identification card, they are not required to do so.



Communications: Internet and Email

Note: Fellows receiving TLA receive high-speed internet as part of their standard lease.

Internet Service Providers

The Internet gives you access to almost any information or service that you need to have an enjoyable, safe stay in Washington, D.C. You can search for specific restaurants, bank online, communicate with friends and family, and get directions to tourist attractions or favorite sites.

Internet Service Providers offer internet access for a monthly fee. This fee includes a software package, user-name and password. So long as you have an Ethernet cable jack in your computer, you can log on to the internet as well as send and receive email. You can also connect through your wireless network adapter to local Wi-Fi or satellite networks. Individual apartments may have different rules regarding wireless and satellite networks.

Here are some high-speed internet providers:

Comcast Internet Phone: (800) 266-2278 Website: www.comcast.net	EarthLink Phone: (866) 383-3080 Website: www.earthlink.net
Verizon DSL & FiOS (<i>may not be available in some areas of D.C.</i>) Phone : 1-800-837-4966 Website: www.Verizon.com	Cox Communications (<i>not available in D.C.</i>) Website: www.cox.com Phone : 703-378-8422

Email Accounts

You will be given an NDU Google Cloud email account to use during your stay in the USA. ISMO will always use this email to communicate important information. However, you may also wish to have a separate email account to interact with your family members or friends. If you wish to sign-up for another account, then we recommend the following free email providers.

Google: mail.google.com
Yahoo!: mail.yahoo.com

Internet Search Engines: Just “Google® It”

If you would like to find a particular website, or are looking for some information about a subject, a powerful search engine like Google® or Yahoo!® or Bing® can help you find it. Use discretion and judgment when using a search engine, because there is a lot of information that you may not want or need.



Communications: Internet Calling

If you have a built in webcam on your laptop, or purchase an external webcam, there are several programs that allow you to video chat. These services are typically free, or very inexpensive, and allow you to stay in communication with those overseas.

Skype™

Once you've enabled an account with Skype™, you may video chat other Skype™ account holders. This service is typically free. You may also call people's phones directly for a small fee. This service can be used from a computer, tablet or smartphone. For pricing and other questions, visit: <http://www.skype.com/>

Google Talk™

This service allows you to video chat, make phone calls, and send instant messages to other Google™ users. You will need to enable an account with Google to use its services. For more information, visit: <http://www.google.com/talk/>

Apple™ Facetime

If you own a Mac™ product, you can video chat with other Mac™ users. For more information, visit: <http://www.apple.com/mac/facetime/>



Computers

NWC /ES International Fellows

NWC and ES International Fellows will **not** be issued a computer. Please refer to the below guidance for IT information:

1. National Defense University has recently transitioned to a Bring Your Own Device (BYOD) environment in which all students, both American and international, are asked to provide their own technology hardware and software for use during the academic year.
2. While you may want to purchase a device in your home country, it is **highly recommended** that you wait until you arrive at NDU before purchasing any hardware or software.
3. The wireless network at NDU complies with the provisions of the Federal Information Security Management Act (FISMA). All devices with access to the NDU network must also comply with these standards. Many devices bought in foreign countries do not have compatible hardware and software protections, and therefore will not be allowed to access the network. In some cases, even when the same exact version of a device bought in a foreign country exists in the United States, it will not work on the NDU wireless network. (For example, an iPad bought overseas may not work on the NDU wireless network, but an iPad bought in the US does.)
4. If you already own a device, you are welcome to test it on the NDU wireless network during your first week at NDU, but we cannot guarantee you that it will work.
5. ISMO will assist you in shopping for a laptop and/or tablet when you arrive—we will have a number of examples set up during your first week of orientation that you can test. ISMO staff will be ready to answer any questions you may have regarding purchasing a device. The estimated price range for a laptop is \$500-\$1500 and for a tablet is \$400-\$1000.
6. You must have an approved device by the third week of orientation.
7. Most NDU students have both a laptop and a tablet. Both types of devices will be on display to test during your first week at NDU.
8. If you purchase a laptop/tablet in the USA, ISMO and NDU staff will provide training on use of that device, as long as it runs a currently supported version of Windows, Macintosh, iOS (Apple's mobile operating system), or Microsoft's mobile operating system. Other devices that work on the NDU wireless network are welcome if the student knows how to use it, but only limited assistance can be provided.

CISA International Fellows

All CISA IT needs will generally be handled by the CISA Information Management Officer (IMO). CISA Ifs will be issued a computer that they will keep upon graduation. Additionally, an IT

“petting zoo,” similar to that for the NWC/ES Ifs, will be set up during the first week of orientation if any CISA IF wishes to purchases another device.

Computer Stores Near Crystal City

Apple Store

1100 S Hayes St
Arlington, VA
703-236-1550

Best Buy

1201 S Hayes St
Arlington, VA
888-229-3770

Costco

1200 S Fern St
Arlington, VA
703-413-2324

Radio Shack

1100 S Hayes St
Arlington, VA
703-415-5960

Crystal Square Arcade
Arlington, VA
703-413-0529

Staples

3301 Jefferson Davis Highway
Alexandria, VA
703-836-9485



Bank Accounts

All TLA recipients are required to open an account with PNC Bank (www.pncbank.com).

Non-TLA recipients may choose another bank if they wish. Although PNC Bank is a regional bank, they have been providing the International Fellows with reliable support. PNC has several offices, and its customers may use any bank's Automated Teller Machines (ATM) for ease of depositing and cashing checks. There is little or no charge for this throughout the USA.

PNC Bank is familiar with the requirements of the International Fellows and provides a free checking account, free ATM card usage, free checks, and free online banking with automatic deposit. They also offer other services for a small fee: credit cards, money market accounts, safety deposit boxes, international money transfers, banking by mail, etc.

Representatives from PNC Bank will be available soon after your arrival at NDU to assist you with opening your account. To open your account you will need to provide the following documents:

- Passport ID page (photo and information)
- Visa with I-94 form (the white card that was stapled into your passport when you arrived in the USA)
- ITO
- Copy of Military ID card (both sides)

If you wish to include your spouse in a joint bank account, you must provide copies of his/her passport and visa.

PNC Bank

Phone:	(888) 762-2265
Information Website:	www.pncbank.com
Hours:	Monday-Friday 0900-1800 Saturday 0900-1600 Sundays and all Federal Holidays: Closed

Nearest Locations: 1913 Massachusetts Avenue Northwest Washington - (202) 835-5531
1331 Pennsylvania Avenue Northwest, Washington - (202) 393-2324

Automated Teller Machine (ATM)

These are machines located throughout the city that allow you to withdraw cash from your bank account. To withdraw cash, insert your bank card and then enter your Personal Identification Number (PIN) using the keypad. To avoid theft and injury, do not share your PIN with others, and do not withdraw large sums of cash. There may be an extra charge if you use an ATM that is not a PNC ATM. You may also use these machines to make deposits into your bank account (cash or checks).

Frequently Asked Banking Questions

Debit Cards versus Credit Cards

Is a debit card the same as a check? YES (essentially). The amounts charged on a debit card are immediately deducted from the balance remaining in your checking account and allows you to make purchases as well as withdraw cash from an ATM. Using a debit card in the United States is equivalent to writing personal checks, but as stated above some smaller businesses, landlords and property management companies are not equipped to accept debit cards instead of a personal check. You will want to obtain detailed information from the bank representative when opening your accounts regarding fees that may be charged when using your debit card (fees can be \$0.75 per transaction, or more).

How does a debit card differ from a credit card? Use of a credit card in the United States is equivalent to buying a product or good "on credit". Purchases are charged to the credit card account and will be itemized on a monthly credit card statement. American banks and businesses do not accept credit ratings established in European countries and Canada; therefore, obtaining a credit card in the United States may not necessarily be as easy as you might anticipate (dependent upon the financial institution that you chose). As stated previously, most financial institutions require that your account be open at least 30 days before applying for a credit card.

Do I need a credit card from a US company? Not necessarily. Many staff members maintain a credit card from their home country for international travel and emergency use. You will want to be aware of international/ foreign transaction fees and other fees that your credit card company may charge for US transactions.

What is the average fee for the use of automatic teller machines (ATMs/cash point machines) using credit or debit cards? The amount of the fee depends upon whether the financial institution, which has issued your card has a relationship with the "owner" of the ATM (fees vary from \$.75 to \$3.00 and greater). Withdrawing money from your account at an ATM at a branch office of the financial institution where you maintain an account does not ordinarily result in a fee. Withdrawing funds from your foreign bank account through an ATM—if permitted—may result in higher fees. Most, but not all, ATMs will inform of the transaction fee during the withdrawal process, prior to your final approval of the transaction. You should be aware that most 'portable' ATM machines (small ATMs normally those found in restaurants, convenience stores, hotels, etc.) charge fees greater than those positioned at banks, in shopping malls, etc. as the financial institutions usually pay to have the ATM located in that business

Exchange of Money, Wire Transfer and Carrying of Cash

How can I exchange my national currency into dollars in the United States? There are limited ways in which you can exchange money in the United States, either at the airport or through the bank where you hold an account. Most US banks do not have designated foreign

exchange counters/desks. Ordinarily, the foreign currency would be collected from you and US dollars would be ordered for you to collect at the bank; this process can take up to 2 weeks. You can deposit/pay a check from your national bank into your US bank account, although the bank may place a hold on the check for 6-8 weeks to verify the foreign bank information before releasing the funds to your account.

Is there a limit on the monetary amount of a wire transfer? NO (ordinarily). There is no US law that limits the amount of the transfer. However, you will want to consult a representative of the financial institution where you have established, or intend to establish, your accounts and ask if they have a limit on the amount of the transfer, and if they have a limit on the number of transfers within a given period. You should also inquire about wire transfer fees, current exchange rates, etc. so you can do a fair comparison if you are considering more than one financial institution.

Is there a limit on the amount of cash or monetary instruments (checks, traveler's checks, money orders, and the like) that I can carry on my person when entering the United States? YES. Although US Customs and Border Protection Services officials do not collect duty on currency, travelers entering (or leaving) the United States who are carrying "monetary instruments" valued at \$10,000 or more are required to report/declare. The Financial Crimes Enforcement Network (FinCEN), US Department of Treasury (<http://www.fincen.gov>), is responsible for the collection of information and enforcement. FinCEN Form 105 "Report of International Transportation of Currency or Monetary Instruments" is completed in accordance with US Federal regulations (Title 31 Code of Federal Regulations Section 103). The form can be downloaded and completed in advance at http://www.fincen.gov/forms/files/fin105_cmir.pdf or obtained from a US Customs official upon your entry. Failure to declare currency being hand carried to the United States in amounts over \$10,000 can result in its seizure.

Establishing Credit/Credit Score in the United States

What are "credit scores" or credit? Credit scores (or **FICO** score explained in the following question) evaluate a borrower's credit history using various factors including late payments, amount of time credit has been established, amount of credit used versus the amount of credit available (i.e., you have an average balance owing of \$3,000 with a credit limit of \$15,000), employment history, length of time at present home, negative credit information such as failure to pay debts, bankruptcy, etc.

What is FICO? A credit score (explained above) is also known as a FICO score (FICO was developed by and is an acronym for "Fair Isaac & Co."). The FICO score is an estimate of the likelihood that you will repay your loan, which directly affects loan approval, the interest rate, and the loan terms. If you do not pay your obligations on time or have defaulted on loans or accounts, your FICO score will be negatively affected. The following things can negatively affect your credit score: not paying your bills when due, applying for credit often (a large number of enquiries on your credit report is looked at negatively as it appears that you cannot obtain credit), carrying high balances or using your credit cards to their limit.

I have heard that I have no credit history in the United States? This is likely true. One of the most frustrating issues that many international staff members and their spouses encounter is the lack of or insufficient "credit history" or "score" in the United States.

Is “lack of credit” a problem? YES, it can be. The main problem for international staff is not bad credit, but lack of credit. Although it may seem unfair, it is legal for insurance companies to review your credit report, which may affect your insurance premiums (including for automobile, homeowners, and renters insurance).

How do I build “credit”? The US system is structured so that an individual begins building their credit history as soon as they begin borrowing money from or open accounts with institutions that report those transactions to the four major credit reporting agencies—Equifax, TransUnion, Experian and Innovis.

Who reports credit? There are four major credit reporting agencies in the United States: Equifax (<http://www.equifax.com>); TransUnion (<http://www.tuc.com>), Experian (<http://www.experian.com>) and Innovis (<http://www.innovis.com>). You can obtain a copy of your credit report from any or all of these agencies for a fee. These major credit bureaus are required to provide, upon request, one free credit report per year by calling toll-free to 1 877 322 8228 or by requesting it on-line at <http://www.annualcreditreport.com> (you can also request it by mail by consulting the instructions on the aforementioned web site). You can obtain a credit report from all four companies simultaneously, or request a report every three months from a different agency.

I heard that I can obtain a free credit report? You can obtain a ‘free credit report’ but be advised they do not include your FICO score. It is a way of ensuring that no one is attempting to obtain credit using your name and social security number.



English Language Proficiency

English Study outside NDU

ISMO holds weekly ESOL classes for spouses in the fall and spring semesters. More information (dates/times) will be provided during the orientation program.

Additional ESOL study outside of NDU is available at various locations in the D.C. metro area (Wash D.C., Virginia and Maryland). Some of the classes are free while others charge a fee. The best approach to finding an English study opportunity is to look for a convenient location near your home or ask the ISMO staff for information, once you have arrived.

Spouse International Cultural Exchange (SpICE)

This program introduces American cultures and traditions and invites the spouses to share their own cultures and traditions. The program includes weekly meetings along with special field trips and events. Although English is used by the facilitators of the program, spouses with all levels of English speaking ability are encouraged to attend.



Academic Information for Fellows

Master's Degrees

The National Defense University is accredited by the Middle States Commission on Higher Education to award Master's degrees. The president of the National Defense University is authorized to confer these degrees to qualified graduates of the College of International Security Affairs, the Dwight D. Eisenhower School for National Security and Resource Strategy and the National War College. International students will only be admitted to the Master's degree program only after University personnel confirm that they have met all eligibility requirements. Eligibility requirements include having the equivalent of a U.S. baccalaureate degree, meeting the required TOEFL score, possessing good academic standing and completing all required stages of applying to the Master's degree program by established deadlines. Acceptance into the Master's degree program is not automatic for international students. All international students will be notified in writing of the final decision regarding their eligibility to earn a Master's degree.

Academic Records

All international students must submit a package of documents to the Registrar's office that includes copies of their academic transcripts, diplomas, and certificates in their original language and in English. Documents must be submitted as a complete package and include all relevant information. Not submitting a package or submitting an incomplete package will preclude the student from consideration for a Master's degree. Transcripts will be reviewed by the American Association of Collegiate Registrars and Admissions Officers to verify transcripts are equivalent to a U.S. baccalaureate degree. If it is determined that the submitted documentation is not equivalent to a U.S. baccalaureate degree, it will preclude the student from consideration for a Master's degree.

It is absolutely imperative that international students bring all academic documentation possible. Submitting incomplete academic records and information is one of the most common reasons international students are not admitted to the Master's degree program. Please take the time before leaving for the U.S. to ensure you possess all possible academic documentation so that you are prepared to submit a complete package upon arrival at NDU.

Test of English as a Foreign Language (TOEFL®)

The Test of English as a Foreign Language™ (TOEFL®) measures the English ability of non-native speakers to function in an academic institution/agency in the United States. The test focuses on the four integrated skills needed to successfully complete a degree/certificate or diploma program: reading and listening comprehension, speaking and writing. Today, more than 5,000 colleges, universities, and licensing agencies in 90 different countries accept TOEFL scores.

The TOEFL is offered in three different formats depending on a test taker's location:

- The internet-based TOEFL (iBT) (includes a speaking section)
- The computer-based TOEFL (CBT)
- The paper-based TOEFL (PBT)

The iBT is the most common format available in the United States, and the CBT and PBT are available in some countries outside of the US. But these formats are limited to particular locations. See www.toefl.org for particular location information and associated fees.

Candidates for The National Defense University (NDU) are required to take the TOEFL to complete a master degree at NDU. After a Fellow takes the TOEFL, his/her score is sent to the Registrar as part of a required qualification for degree status. The institution has benchmarked a score that determines an appropriate level of proficiency.

The score for each format of the TOEFL is as follows:

- **iBT 83 out of a 120 score (used in the U.S.)**
- **CBT 207 out of a 300 score**
- **PBT 540-543 out of a 677 score**

Note: Comparative scores from www.ets.org/toefl in the TOEFL iBT Tips.

Candidates for the NDU are strongly encouraged to take the TOEFL in their home country before arriving at the University. Arriving with TOEFL test results facilitates the in-processing procedure for the attendee and the academic verification process for each NDU Fellow. However if any NDU candidate has previously taken any format of TOEFL within the past two years, the validity period of the test, the candidate should present a copy of the valid results to the Registrar along with transcripts upon arrival to NDU.

If **the candidate has not taken the TOEFL** before arrival to the US, the Registrar office supports the TOEFL test and provides guidance in the test's requirements for each candidate. Students will receive a voucher from NDU to cover the cost of the test, but are responsible for registering for the test themselves. **Information and self-study materials are available at NDU, but test preparation is the primary responsibility of the candidate from each country.** For more information on the TOEFL, NDU candidates can visit www.toefl.org. At this site, study materials are provided for all three test formats. In addition, the Security Cooperation Officer (SCO) should assist with TOEFL questions. The only students exempt from taking the TOEFL are those from countries specifically exempted by DSCA Memorandum.



Registering Dependents for School

All public schools in the US are free. Education is provided from age 5 to 18. Your home address will determine which public school your children will attend. Please make sure that you know which county you live in before you make arrangements to register your children at the correct school. If you have any questions, please contact the ISMO staff. All children of TLA IFs will live in the Arlington County School district. All of these children will attend Oakridge Elementary School, Gunston Middle School or Wakefield High School, depending on their age. Free school bus service is provided for these children. Children who are age 5 by Sept 30 (or by Sept 5 in Maryland) can register for kindergarten. Children age 4 can register for preschool. (Contact ISMO prior to arriving for information on preschool registration).

School Physicals and Immunizations

All elementary school students (kindergarten through 5th grade) AND any middle or high school children participating in sports are required to have a physical prior to enrolling in school.

A completed set of physical paperwork (DD Form 2808 and DD Form 2807-1) must be provided for school registration.

- The physicals your family completed in order to be listed on your ITO are acceptable physicals. Your physician will complete a DD Form 2808. Please be sure to bring this original health form with you, along with your DD Form 2807-1 to the intake center for your children.
- There is a list of required immunizations available here: <http://www.vdh.virginia.gov/epidemiology/immunization/requirements.htm>. If a specific immunization is not available in your country, your child can receive it here in the US. Arlington County will consider valid any foreign official immunization record as long as it includes clearly: a) the name of the vaccine and b) the date (day/mo/yr) the vaccine was administered.
- **DO NOT have your child tested for Tuberculosis (TB) before arrival in the US. This test must be completed after your family has arrived in the United States.** If your children received a TB test at a U.S. Embassy or U.S. military facility, this is also acceptable, but test documentation must bear the seal of the U.S. Embassy or U.S. military facility. This is the ONLY way TB tests done outside of the US will be accepted by Arlington County.
- You may obtain additional information about registration at <http://www.apsva.us/Page/3033>
- For additional information about the Arlington Public Schools, please go to <http://www.apsva.us/cms/lib2/VA01000586/Centricity/Shared/Handbook2012-13.pdf>

Maryland, D.C. and Virginia have similar immunization requirements. All required immunizations are listed below.

- Diphtheria, Tetanus, & Pertussis (DTaP, DTP, or Tdap). A minimum of 4 doses
- Haemophilus Influenza Type b (Hib) Vaccine – required for children up to 5 years old
- Hepatitis B Vaccine - A complete series of 3 doses
- Human Papillomavirus Vaccine (HPV) recommended for girls in 6th grade or older
- Measles, Mumps, & Rubella (MMR) Vaccine - 2 measles, 2 mumps, and 1 rubella
- Pneumococcal (PCV) Vaccine – for children less than 2 years old
- Polio Vaccine -A minimum of 4 doses
- Varicella (Chickenpox) Vaccine
- TB Tine Test

If your child is missing some immunizations, some can be obtained free of cost at county health clinics. The Arlington County Public Health Division provides immunization clinics every week.

Tuesdays 3 p.m. - 6:30 p.m.
 Fridays 7:30 a.m. - 11:00 a.m.
 2100 Washington Blvd., 2nd floor (Sequoia Plaza)

No appointment is necessary. Please bring any immunization records you may have.

International Student Registration

All school age children must be registered prior to reporting to the local school. The purpose of the visit is to register your child and to test your child's academic levels. The visit will take from 1-5 hours. While students are tested, parents will be assisted with the registration process. The registration process for middle and high school students is typically longer than the process for elementary aged children. The process comprises a test for both English and Math: these tests will assess the appropriate level for your child to join in school. Testing staff will test the child and review his academic records. The registration center staff will determine your child's grade placement. Every effort will be made to place your child in the appropriate grade, based on their schooling in your home country and on results of test. Make sure your child is well rested, bring a snack and a beverage for them, and bring a sweater or jacket in case the air-conditioning is too cold. Your child's proficiency in English will determine the length of time required for the test.

In some counties, children born outside the US (even if their first language is English) need to be registered at the local International Student Intake Center, but requirements differ depending on where you will be permanently living. Make sure to call the appropriate office for specific information.

Please note that all Centers require the following documents:

- Proof of residence in your respective county (Lease, deed, rent receipt etc.)
- Passports of both student and parents
- Original Birth Certificate of the student**
- Military ID of parent
- Medical examination papers
- Immunization records, including Tuberculosis test results
- Transcripts are required for all children grades 7-12

- Each child in grades 7-12 must have all of their transcripts dating all the way back to 7th grade. For example, a child in 12th grade must have all 5 years of transcripts (11th grade, 10th grade, 9th grade, 8th grade, and 7th). A child in 8th grade only needs 1 year of transcripts (7th grade).
- Transcripts must show subjects completed, class hours and grades received.
- Transcripts in original language are acceptable.
- An English copy of the transcripts is helpful, and it may be translated by the parents. Children must have a copy of one transcript per year from grade 7 and beyond.
- Although not required, school records or report cards for grades 1-6 are helpful.
- If students have officially diagnosed or recorded special medical conditions, disabilities, or any other special program (including advanced placements or programs for the gifted), parents need to present official records/documents about this.

For Fellows whose family will arrive later in the year, you may make an appointment before they arrive but please check the ISMO schedule first. You or your wife (if she speaks passable English) will need to be with the children for the entire testing time. We recommend you make appointments outside of any required ISMO schedule.

**** If you do not bring your child's original birth certificate, an affidavit can be obtained from ISMO to meet this requirement.**

Arlington County, Virginia

Language Services and Registration Center
 2110 Washington Blvd
 Arlington, VA 22201
 Phone: (703) 228-7663
 Hours: Mon-Fri 0730-1600, *Appointments accepted*
 Email: intake@arlington.k12.va.us

City of Alexandria Virginia

English and a Second Language (ESL) Center
 4701 Seminary Road
 Alexandria, VA 22304
 Phone: (703) 461-6550
 Hours: Mon-Fri 0830-1400, *Walk- in only, no appointments*
 *The City of Alexandria requires two proofs of residency

Alexandria, Virginia (Fairfax County)

South County Government Center-Student Registration
 8350 Richmond Highway, Suite 123
 Alexandria, VA 22309
 Phone: (703) 704-6017; (703) 660-2054
 Hours: Mon-Fri 0800-1630, *Appointments accepted*

Fairfax County, Virginia

English as a Second Language Center – Central Registration

2831 Graham Road, Rooms 12 and 14
Falls Church, VA 22042
Phone: (703) 204-6740
Hours: Mon-Fri 0800-1430, *Appointments accepted*

Prince William County, Virginia

You do not need to go to a separate location to register your child. Registration is done at the school your child will be attending, which is determined by your street address.

Phone: (703) 791-8720

*Prince William County, Virginia also requires an English translation

Montgomery County, Maryland

International Student Admission Office

4910 Macon Road

Rockville, MD 20852

Phone: (301) 230-0686; (301) 929-0961

Hours: Mon-Fri 0800-1600, *Appointments accepted*

*Montgomery County, Maryland requires a copy in the home language and a copy in English

District of Columbia Public Schools, D.C.

1200 First Street, NE

Washington, DC 20002

Phone: (202) 442-5885

Fax: (202) 422-5026

In America, summer school programs are generally only attended by a small minority of students. However, summer ESOL programs are offered. Please check the website for the school district your child will attend (www.apsva.us for Virginia and www.montgomeryschoolsmd.org for Maryland are the most common). Additionally, ISMO has put together a list of summer 'camps' or programs in the local area.



Military Commissaries and Exchanges

Both military commissaries and post exchanges are found on bases and are exempt from sales tax. **Military Commissaries** offer the best prices for groceries and food items. **Post Exchanges** offer competitive prices for services, clothing and house products that are comparable to full-priced retail stores.

Fort Myer	
<i>Commissary</i>	<i>Post Exchange</i>
523 Carpenter Road Fort Myer, VA 22211 Phone: (703) 781-0536 Hours: M-F 0900-2100 Sat 0800-2000 Sun 0900-1900	Building 450 Phone: (703) 522-4575 Hours: M-F 0900-2000 Sat 0900-1900 Sun 1000-1800
Marine Corps Exchange/Henderson Hall (Connected to Fort Myer)	
<i>Commissary</i>	<i>Post Exchange</i>
None	1555 South Gate Road, Building 26 Arlington, VA 22214 (703) 979-8420 ext. 7813 Hours: M-F: 1000-1700 Sat: 0900-1700 Sun: 1000-1800
Fort Belvoir	
<i>Commissary</i>	<i>Post Exchange</i>
6020 Gorgas Road Building 2301 Fort Belvoir, VA 22060 Phone: (703) 806-6674 Hours: M 0900-2100 T-F 0700-2100 Sat 0800-2000 Sun 0900-1900	Building 2301 Phone: (703) 806-5800 Hours: M-S 0900-2000 Sun 1000-1900
Bolling Air Force Base	
<i>Commissary</i>	<i>Base Exchange</i>
185 Chappie James Boulevard Building 4570 Washington, DC 20031 Phone: (202) 767-4695 Hours: M-W, F 0730-1900 Th 0730-2000 Sat 0800-1800 Sun 0800-1700	Building 4514 Phone: (202) 562-3000 Hours: M-Sat: 0900-1900 Sun: 1000-1800

Andrews Air Force	
<i>Commissary</i>	<i>Base Exchange</i>
1684 Starkey Avenue	Building 1811
Andrews AFB, MD 20762	Phone: (301) 568-1500
Phone: (240) 857-6512	Hours: M-Sat 0900-2000
Hours: M-Sat: 0800-2100	Sun 1000-1800
Sun: 0800-1900	

Note: None of these military installations are accessible via public transportation. Please look at an online map in order to determine whether it will be best to walk to the location or take a taxi.



General Consumer Information

Tipping

What is a Tip? Leaving "TIPS" (an abbreviation—"to insure prompt service") for services is quite common in the United States. In fact, in most instances the individual providing the service expects them.

Why should I tip? An individual who ordinarily receives tips is working in an occupation for which the wage is lower than the US Federal Government's mandated minimum wage of \$7.25 per hour. In restaurants an employer, in most US states including Virginia, is only required to pay a restaurant server \$2.13 per hour in direct wages provided that the individual receives tips which when combined with their wage equals that of minimum wage (\$7.25 per hour). The amount of tip is usually determined by the type and level of service provided.

What is the recommended tip for wait staff in a restaurant? In some instances, the gratuity (or tip) is included in the bill; this occurs most frequently with large groups and should be posted in the restaurant, referenced on the menu, or you will be informed at the time of reservation or at seating. You are expected to leave a minimum of 15% of the 'pre-tax' amount, although many customers leave 20% especially if you frequent the restaurant or if it is a more expensive establishment. When dining with a large group (6 or 8 or more in your party) the gratuity (usually 15-18% of the pre-tax amount) is ordinarily included with the bill, although you can leave an additional tip if you wish. The wine steward, or sommelier, will expect a tip of 10% of the wine portion of the bill; for cocktails, most customers tip a minimum of \$1 per drink for more expensive cocktails; \$1-2 per round of beer for example. For small invoices or 'tabs', it is considered in bad taste to leave less than \$1 per person at the table, even if you have only had coffee or soda (if you are at the table for more than one hour, you would ordinarily be expected to leave more).

How much is the recommended tip for other services? Hairdressers, manicurists, masseur/masseuse, and similar service providers ordinarily expect to be tipped approximately 15% of the bill. Taxi drivers expect 10-15% of the fare, with 15% more common in larger cities. When valet parking, it is suggested that you tip \$1-5 (the value of the car factors into the amount of tip!) when you drop the car and again when you retrieve it.

Bellman (luggage carriers) expect \$1-5 per bag (proportionate to the hotel's rating-1-5 star). Hotel maids and housekeeping staff ordinarily expect a tip of approximately \$2-3 per night in an average hotel, with \$3-5 per night in a luxury hotel or resort. It is suggested that you tip daily rather than at the end of your visit as you may have a different maid each day. Leave your tip in an obvious place such as on or near the television, on your pillow or on the bathroom counter.

If I do not want to leave a tip because the service was bad, what should I do? If you receive bad service, you should speak to the manager rather than leave a bad tip, as the assumption will be that you are a poor tipper.



Online Shopping and Telemarketing

I enjoy shopping on-line, is this safe to do? The convenience of shopping online and availability of goods offer an attractive alternative to shopping in a traditional store or shop. However, you should ensure that the company or the individual with whom you are dealing is legitimate and actually has the goods or services as advertised. This is often difficult but if the deal seems too good to be true, or if you have a sense that something is "not quite right", you are likely correct. You should try to determine whether the company is legitimate by asking such questions as: what kind of business is it, what does it sell, where is it located, how can you contact the business, is the product or service being offered clearly described, restrictions or limitations on the sale, warranty/guarantee, safe payment options, estimated delivery date, etc.

I keep receiving telemarketer calls and unwanted ("Junk") Mail. Is this normal and how do they know my information? In the United States, it is common, and legal, for companies providing consumer services to 'sell' your name and address to other companies, unless you have advised in writing that you do not wish for them to do so (companies are required to send disclosure forms, but your response is only required when you do not wish for them to sell your information. Many of us do not read such pamphlets as they appear to be 'junk mail'). In addition, companies obtain your name, address and telephone number from Internet searches or from the electronic telephone listings (if your number is published). You can pay a fee to your local telephone carrier to have your number unpublished; however, please be aware that no one will be able to obtain your telephone number through directory assistance (i.e., the telephone operator). Therefore, it is likely that you will receive telephone calls from telemarketers (companies trying to sell goods or services).

Can I do anything to prevent these calls? You can avoid the majority of such calls by registering your home and mobile telephone numbers on the National Do Not Call Registry at <https://www.donotcall.gov/> or by calling +1 888 382 1222. You can also write to Direct Marketing Association, P.O. Box 9014, Farmingdale, NY 11735.

Note: If you have a smartphone, you can also download a (free) application that allows you to block calls and text messages from telemarketing companies.

Can I do anything to prevent these mailings? YES. Any unwanted, or junk mail can be reduced by sending a letter to Direct Marketing Association, P.O. Box 9008, Farmingdale, NY 11735, informing them that you do not wish to receive junk mail.

I keep receiving credit card offers. What should I do to prevent this? Many people receive credit card offers in the mail which ordinarily contain a pre-approved application for a new credit card. Pursuant to US Federal law ("The Fair Credit Reporting Act"), the four major credit reporting bureaus are required to maintain an "opt-out list" of consumers who do not wish to receive pre-approved or pre-screened offers. You can add your name to the list by visiting <http://www.optoutprescreen.com>, or by calling 1 888 OPT OUT. Your name will then be on the list for a period of five years.

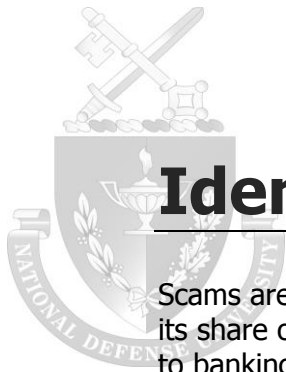
How can I better protect myself and my family from fraudulent activity? Use common sense and be aware; if your suspicion is aroused, you should look at the issue more in-depth. If something seems too good to be true, it probably is. In many instances, simply by conducting an Internet search, you will confirm your suspicions. If you do not find anything on the Internet, but are still concerned, please contact ISMO.

The following are a few tips you can use to avoid becoming a victim of cyber fraud:

- Do not respond to unsolicited (spam) email.
- Do not click on links contained within an unsolicited email.
- Be cautious of email claiming to contain pictures in attached files, as the files may contain viruses. **Only open attachments from known senders.**
- Always compare the link in the email with the link to which you are directed and determine if they match and will lead you to a legitimate site.
- Log on directly onto the official website for the business identified in the email, instead of 'linking' to it from an unsolicited email.
- Contact the actual business that supposedly sent the email to verify if the email is genuine.
- If you are asked to act quickly, or there is an emergency, it may be a scam. Fraudsters create a sense of urgency to get you to act quickly.

To receive the latest information about cyber scams, consult the FBI website (<http://www.fbi.gov>) and sign up for email alerts by clicking on one of the red envelopes.

Where can I find additional information? The US Federal Trade Commission (FTC) (<http://www.ftc.gov>), the US Federal Communications Commission (<http://www.fcc.gov>), http://www.fcc.gov/cgb/information_directory.html) and the Federal Citizen Information Center (FCIC) (<http://www.pueblo.gsa.gov>) are all excellent Government consumer resources offering 'fact sheets' and booklets on a variety of topics. The Federal Citizen Information Center (FCIC) maintains a Consumer Action website (<http://www.consumeraction.gov/viewpdf.shtml>) which contains very helpful information on common consumer issues including contact information for Federal, State and corporate consumer agencies and organizations, Trade Associations, State Better Business Bureaus, etc. Additionally the Consumer Action Handbook also contains consumer tips on topics from buying a car, credit reports, renting/leasing a home, automobile insurance, identity theft, and many other topics.



Identity Theft & Scams

Scams are regrettably common throughout the world. Like any country, the United States has its share of scams or fraudulent activities—varying in nature and frequency. Related specifically to banking, however, is a scam known as “phishing”. “Phishing” is a scam, usually by e-mail or ‘pop-up’ messages, and it is one of the most common scams in the US. The message may ask you to ‘update’, ‘validate’ or ‘confirm’ your account information or risk facing consequences—these messages exist simply to trick you into divulging your personal information. Phishing is also common by telephone and regular postal service, in which you are requested to provide personal information such as bank account numbers, social security numbers, passwords, etc., which is then used to steal your money, or identity.

The questions below list the most common problems that staff members and their families have experienced, and some practical guidance on what you can do to avoid or at least limit the effect such scams may have on you.

How to Protect Your Identity & Your Accounts

There are a wealth of tips and information available on the Internet regarding how to protect against identity theft, including on the Identity Theft Site of the US Federal Trade Commission: <http://www.ftc.gov/bcp/edu/microsites/idtheft/>. Most financial institutions provide information on ‘phishing’ to its customers upon opening an account; however, here are a few tips:

- Never link to your financial institution’s web site through e-mail—always type the name of your bank’s online service—once you connect to your bank’s online service, ensure that the web address (the uniform resource location (URL) is “https” and not simply “http” as the “s” in “https” ensures you are on a ‘secure’ web site).
- Never supply personal account information by e-mail (financial institutions, including credit card companies, never request your personal account information or personal identification number (PIN) by e-mail).
- In many instances, the correspondence includes the logo (or symbol) of the financial institution, or “verified by Visa®”, for example—this does not confirm the authenticity.
- Review your account statements regularly to ensure you have conducted and authorized all transactions.
- Protect your social security number (SSN) (if one has been issued to you) and credit card numbers.
- Review your bank account and credit card statements upon receipt.
- Protect your passwords.
- Use anti-virus software (check with ISMO Office to request information for a free subscription to McAfee protection for your home computer).
- If you receive ‘spam’ e-mail ‘phishing’ for information, forward it to the webmaster of your financial institution—do NOT respond to the sender.

Scams

What should I be aware of regarding Money Orders, Certified Checks/Checks and Wiring of Funds Scams? When purchasing or selling goods, you should only send or accept the exact amount of money required by the transaction. For example: If you are selling a car for \$5,000, you should only accept certified funds for \$5,000, the exact amount of the transaction, and then ensure (through the financial institution with whom you deal) that the funds have 'cleared' your account prior to delivering or shipping the item.

Can you provide an example of a scam? A 'scam' could involve a buyer sending the seller more money than the transaction requires (in this example, say, \$6,500), and then requesting that the seller wires the remainder of the funds (\$1,500) to a shipping, transport, or similar company so that the buyer can have the item shipped to him. However, although the method of payment (money order or certified check) appears to be valid on its face, in fact, it is not valid and the buyer loses \$1,500 in this example.

Is there any recourse against these scams? No, not in practical terms. There is essentially no viable recourse as it normally involves the use of multiple names, addresses in other countries, untraceable or blocked telephone numbers, etc.

Can I complain if I am inadvertently involved in a scam? Consumers can file a complaint online with the FTC (<http://www.ftc.gov>) or with the Internet Crime Complaint Center (<http://www.ic3.gov>); however, the likelihood of recovering your money or item once shipped is slight.

Is Identity Theft a big problem? The US Government answer to identity theft is "Deter, Detect, and Defend". Although you may be cautious and protective of your personal information and documents, identity theft does occur.

What should I do to avoid my identity being stolen? You should ensure that you shred items containing personal information (credit card/bank statements, personal checks/check (new/old/cancelled), tax information, applications from credit card companies pre-printed with your name and address, etc.) prior to placing in the trash.

I suspect that I am victim of identity theft, what should I do? If you suspect you are or have been a victim of identity theft, you should immediately call ISMO. ISMO will help you contact the Fraud Units of the four major credit bureaus—Experian, Equifax, TransUnion and Innovis, and request that they "flag your account with a fraud victim alert", request to file an "impact statement", and request a copy of your credit report and review carefully.



Shopping

Note: All items purchased have a sales tax added to the listed price. Tax is calculated as a percentage of that price. Sales taxes vary by state:

- Virginia 5%
- Maryland 6%
- Washington, D.C. 6%

Food

There are several chains of supermarkets that you may find more convenient than the Military Commissary. Some of the larger chains are Giant, Safeway, Harris Teeter, Whole Foods. Most supermarkets encourage customer loyalty by providing a free membership card that will give you minor discount rates. Also, Costco is a members-only (\$50 per family annual membership) warehouse for bulk food, electronics, housewares, etc.

International Food Stores:

Multiple Regions:

Vegetable Grand Mart

6255 Little River Turnpike
Alexandria, VA 22312
(703) 941-1177

D.C. Farmers Market

Florida Avenue btwn 2nd and 6th Sts, NE
Washington, DC
(Latin American and African foods)

World Market

1301 South Joyce Street
Arlington, VA 22202
(703) 415-7575

5335 Wisconsin Ave NW
Metro Level, DC 20015
(202) 244-8720
www.worldmarket.com

European (Balkan):

Euro Foods

5900 N. Kings Hwy
Alexandria, VA 22303
(703) 317-9133
www.eurofoodsalexandriava.us

Turkish:

Amity Halal Meat & Grocery

10372 Lee Highway,
Fairfax, VA 22030
(703) 591-2900
www.amitymeat.com

Atilla's Turkish Grocery

2705 Columbia Pike
Arlington Virginia 22204
(703) 920-4900

Halal:

Aladdin Halal Market

2524 Columbia Pike
Arlington, VA
(703) 920-5100

Alexandria Halal Meat & Groceries, Inc

5245 Duke Street,
Alexandria, VA 22304
(703) 751-7774

Halalco Supermarket

155 Hillwood Avenue
Falls Church, VA 22046
(703) 532-3202
www.halalco.com

Indian:**A1 Grocers**

2919 Arlington Drive
Alexandria, VA 22306
(703) 768-0222

India Foods

3709 Columbia Pike
Arlington, VA 22204
(703) 979-6262

India A-1 Grocery

4315 Lee Highway
Arlington, VA 22207
(703) 841-9626

Al Amanah Market

3811 South George Mason Drive
Falls Church, VA 22041
Build America Plaza
(703) 379-5539

Jerusalem Restaurant and Catering

3405 Payne Street
Falls Church, VA 22041
(703) 379-4200
<http://www.jerusalem-va.info/>

Kabob Palace

2315 South Eads Street
Arlington, Virginia 22202
(703) 486-3535
<http://kabobpalaceusa.com>

Kabob Palace Family Restaurant

2333 South Eads Street
Arlington, VA 22202
(703) 979-3000
<http://kabobpalaceusa.com>

Mediterranean Bakery Inc

352 South Pickett Street
Alexandria, VA 22304
Trade Center Shopping Center
(703) 751-0030

Swadesh Foods

21586 Atlantic Blvd
Suite 135
Sterling, VA 20166
(571) 434-0025

Minerva Express

4815 Lee Hwy
Arlington, VA 22207
(703) 841-9626

Pakistani:**Raja Bazar**

5135 Lee Highway
Arlington, VA 22207
(703) 536-4322

Latin American:**Foodway**

206 W Glebe Rd
Alexandria, VA 22305
(703) 683-1264

Chinese:**GW Supermarket**

2982 Gallows Road
Fall Church, VA 22042
(703) 208-3320

Bangladeshi:**Bangla Bazar**

5149 Lee Highway
Arlington, VA 22207
(703) 241-7040/41

Russian:**Russian Gourmet**

907 Slaters Lane
Alexandria, VA 22314
(703) 299-4627

Polish:**The Kielbasa Factory**

1073 Rockville Pike
Rockville, MD 20852
(240) 453-9090
<http://kielbasafactory.com/>

Malls

The majority of shops in the Washington, D.C. metropolitan area are located in large complexes of shops termed "shopping malls" (not to be confused with "The Mall", a term used to describe the stretch of land between the Capitol and the Lincoln Monument). We have included a list of shopping malls in this section, but you may need to consult new neighbors or the White- and Yellow-Pages for additional information about specific stores.

Washington, D.C.		
Georgetown Park 3222 M Street NW Washington, DC 20007 (202) 342-8190	Mazza Gallerie/ Chevy Chase 5300 Wisconsin Ave NW Washington, DC 20015 (202) 966-6114	Shops at Wisconsin Place 4412 Willard Avenue Suite #1 Chevy Chase, MD 20815 (301) 841-4000
Virginia		
Ballston Common Mall 4238 Wilson Boulevard Arlington, VA 22203 (703) 243-8088	Fair Oaks Mall 11750 Fair Oaks Fairfax, VA 22033 (703) 359-8300	Landmark Mall 5801 Duke Street Alexandria, VA 22304 (703) 354-8405
Springfield Mall 6500 Springfield Mall Springfield, VA 22150 (703) 971-3600	Tyson's Corner Center 1961 Chain Bridge Road McLean, VA 22102 (703) 893-9400	Pentagon City Mall 1100 South Hayes Street Arlington, VA 22202 (703) 415-2400
Maryland		
Lakeforest Mall 701 Russell Avenue Gaithersburg, MD 20877 (301) 840-5840	Westfield Mall-Montgomery 7101 Democracy Boulevard Bethesda, MD 20817 (301) 469-6025	White Flint Mall 11301 Rockville Pike Bethesda, MD 20895 (301) 231-7467

Discount Shopping

There are many bargains to be had in outlet malls. These malls are mainly comprised of factory stores where they sell their own brand of clothing at discount prices. It is useful to note, however, that some of an outlet mall's stock may be from previous season's fashions.

The nearest outlet locations are:

Potomac Mills Mall

2700 Potomac Mills Circle
Prince William, VA 22192
(703) 496-9330

Leesburg Outlet

241 Fort Evans Road NE
Leesburg, VA 20176
(703) 737-3071

You may also try the following stores:

- TJ Maxx
- Ross
- Marshalls
- Loehman's



Social Life, Entertainment, and Tourism

Washington, D.C. has tourist services available to help you experience the area. Here are three resources to help you get started.

Destination D.C.

www.washington.org

(202) 789-7000

901 Seventh Street, NW, 4th Floor
Washington, DC 20001

Cultural Tourism D.C.

www.culturaltourismdc.org

(202) 661-7581

1250 H Street, NW, Suite 1000
Washington, DC 20005

National Park Service

www.nps.gov

(202) 208-4747

1849 C Street, NW
Washington, DC 20240

Washington Post Going out Guide

<http://www.washingtonpost.com/gog/>

Museums

Washington, D.C. is home to the world's largest collection of museums in the world. The Smithsonian Institution has beautiful, informative museums that line The Mall. Visit www.si.edu for more information. The National Gallery of Art and the National Archives are also worthwhile experiences. In addition to the Smithsonian Institution, a number of other museums exist in downtown Washington that may be of interest. These include the Spy Museum (<http://www.spymuseum.org/>), the United States Holocaust Memorial Museum (<http://www.ushmm.org/>), the Newseum (<http://www.newseum.org/>), and the Crime Museum (<http://www.crimemuseum.org/>).

Theaters

There are numerous theaters in the Washington D.C. metropolitan area. Here is a listing of just a few:

The Kennedy Center for the Performing Arts: This location has D.C.'s best selection of live concerts, ballets, plays etc. www.kennedy-center.org

Warner Theatre: This theatre is the largest theater in Washington and is a non-profit theater which features a range of performances from American classics to premiers of new plays. <http://www.warnertheatredc.com/>

Ford's Theatre: Ford's is Washington's tribute to President Abraham Lincoln. This theater is a historical site, as well as a museum and theatre that produces musicals and plays that portray American life. <http://www.fordstheatre.org/>

The Shakespeare Theatre: Plays five plays each season by Shakespeare and other classical playwrights. www.shakespearetheatre.org

The Studio Theatre: A small contemporary theatre with a broad range of plays near DuPont Circle in Washington D.C. www.studiotheatre.org

Arena Stage: Located near Ft. McNair, this theatre is dedicated to providing shows that exemplify American Voices. www.arenastage.org

Little Theatre of Alexandria: This theatre is the oldest award-winning theatre in the Washington metropolitan area. www.thelittletheatre.com

Cinemas

Throughout the Washington D.C. area there are hundreds of cinemas (more commonly called movie theaters). For a listing of shows and show times consult the *Washington Post* or *Washington Times* newspapers or go online to www.fandango.com, www.dc.about.com or www.movies.msn.com

In Northern Virginia:

Regal Potomac Yard Stadium 16
3575 Jefferson Davis Hwy.
Alexandria, VA 22305
(703) 739-4054
<http://www.regmovies.com/>

AMC Loews Shirlington 7
2772 South Randolph St.
Arlington, VA 22206
(703) 671-0912
www.amctheatres.com/Shirlington

AMC Hoffman Center
206 Swamp Fox Road
Alexandria, VA 22314
(703) 998-4262
www.amctheatres.com/Hoffman

Regal Ballston Common Stadium 12
671 N. Glebe Road
Arlington, VA 22203

(703) 527-9730
<http://www.regmovies.com/>

In Maryland:

Regal Majestic 20
900 Ellsworth Dr
Silver Spring, MD 20910
(240) 393-4826
<http://www.regmovies.com/>

Regal Bethesda 10
7272 Wisconsin Avenue
Bethesda, MD 20814
(301) 718-9449
<http://www.regmovies.com/>

The Movies at Montgomery
7101 Democracy Boulevard
Bethesda, MD 20817
(301) 469-6025
<http://www.themoviesat.com/>
(Free with military ID)

In Washington D.C.:

AMC Loews Georgetown
3111 K Street, NW
Washington, DC 20007
(202) 342-6033

www.amctheatres.com/Georgetown

Regal Gallery Place Stadium 14
701 Seventh Street, NW
Washington, DC 20001

(202) 393-2121

<http://www.regmovies.com/>

For Independent Films:

E Street Cinema
555 11th St NW
Washington, DC 20004
(202) 452-7672

<http://www.landmarktheatres.com/mark-et/WashingtonDC/EStreetCinema.htm>

Sports**Baseball – Washington Nationals**

Baseball seasons runs from February – October. For tickets, go to:

<http://washington.nationals.mlb.com/>

The stadium, Nationals Park, is located only a few minutes from NDU. The closest metro stations are the Waterfront and Navy Yard stations, both located on the Green Line. The address is:

1500 South Capitol Street SE
Washington, D.C. 20003

American Football – Washington Redskins

Football season runs from September – February. For tickets, go to:

<http://www.redskins.com/>. Please note that American football games are extremely hard to buy and should be booked well in advance.

FedEx Field is located in Maryland. The closest metro is the Morgan Boulevard station on the Blue Line. The address is as follows:

1600 FedEx Way
Landover, Maryland 20785

Hockey – Washington Capitals

Hockey seasons runs from September – June. For tickets, go to:

<http://capitals.nhl.com/>

The Capitals play at the Verizon Center in downtown D.C. It is served by the Gallery Place-Chinatown Metro stop on the Green, Red, and Yellow lines. It is located at the following address:

601 F Street NW,
Washington, D.C. 20004-1603
<http://www.verizoncenter.com/>

Basketball – Washington Wizards

Basketball season runs from October – June. For tickets, go to:
<http://www.nba.com/wizards/> .

The Wizards also play in the Verizon Center. For metro accessibility and the address, see the location of the Verizon Center under the information for the Washington Capitals.

Football/Soccer – D.C. United

Soccer season runs from March – October. D.C. United plays at RFK Stadium in Southeast DC. For tickets, go to: <http://www.dcunited.com/>

Stadium-Armory on the Orange and Blue lines is the closest Metro stop to RFK. The stadium is located at the following address:

2400 East Capitol St SE
Washington, District of Columbia 20003
(202) 587-5000

Tennis –Kastles

Tennis season, in the D.C. area, runs between April and September. The stadium is located at the following address:

800 Water Street, SW
Washington, DC 20024
(202) 483-6647
<http://www.washingtonkastles.com/>



In-home Entertainment

Board Games

Shopping malls and bookstores, like Barnes & Noble, have sections in their stores for games that you can play at home.

DVD Rental

Video rental stores offer free memberships that will allow you to rent movies (usually as a DVD). Each rental will cost approximately \$4.00. You will most likely be given a membership card, and from then on you will need to present it to rent a movie.

Redbox® Another option for renting DVDs is Redbox®. These are freestanding machines that look like Automated Teller Machines (ATM), but are larger and red. For general information about Redbox®, visit www.redbox.com. To find locations, click on the link that says "Redbox Locations". Using the Redbox® is very easy. Simply follow the directions on the touch-screen. Touch the picture of the movie that you wish to rent, then slide your credit card when prompted to do so. Your card will be charged \$1.50 per day. You can return a Redbox movie to any Redbox location.

Netflix® is another option for renting movies. By paying a minimal monthly fee, members receive DVDs delivered to their home address. The DVDs can be chosen online and some are available to be viewed online.

Television

The most popular form of television subscription is with a Cable TV service provider. Cable TV is much like satellite television, but instead the service comes through a wired, rather than satellite, connection. All TLA housing options already have cable TV provided. Following is a list of service providers that you can reference to begin your subscription. You may request basic cable, and in addition select some premium movie channels, like Showtime or HBO, for an additional monthly charge.

Washington D.C.

Comcast (202) 635-5100

Virginia – Arlington County

Comcast (703) 841-7700

Virginia – Alexandria

Comcast (703) 823-3000

Virginia – Fairfax County

COX Communications (703) 378-8411

Maryland – Montgomery County

Comcast

(301) 294-7600

There are several television channels that you may view free of charge using a television digital converter/antennae (which most new televisions are equipped with).

In D.C., these stations are:

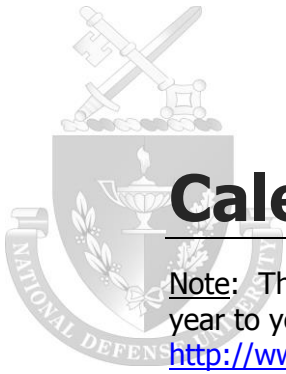
Channel 4	NBC
Channel 5	FOX
Channel 7	ABC
Channel 9	CBS
Channel 14	UNI
Channel 20	MNT
Channel 22	PBS
Channel 23	Daystar
Channel 25	Telemundo 25
Channel 26	PBS
Channel 32	PBS
Channel 50	CW
Channel 60	ION
Channel 62	PBS



Religious Centers

There are many different centers of worship in the DC area. If you cannot find what you are looking for in the list provided, please consult a local directory either online or in a phonebook.

Our Lady of Lourdes Catholic Church Phone: (703) 684-926 Address: 830 23rd St South Arlington, VA 22202 Website: www.ololcc.net/Catholic/Home.html	Calvary United Methodist Church Phone: (703) 892-5185 Address: 2315 South Grant Street Arlington, Virginia Website: http://calmeth.org/cms/
Mt Vernon Baptist Church Phone: (703) 979-1558 Address: 935 South 23 rd Street Arlington, Virginia Website: www.mvbccc.org/	Grace Episcopal Church Phone: (703) 549-1980 Address: 2609 North Glebe Road Alexandria, Virginia Website: www.stmarysarlington.org
Christ the King Anglican Church Phone: (703) 535-6814 Address: 1801 North Quaker Lane Alexandria, VA 22302 Website: www.ckalexandria.org	The Islamic Center (Mosque) Phone: (202) 332-8343 Address: 2551 Massachusetts Ave NW Washington, DC Website: www.theislamiccenter.com
Agudas Achim Congregation (Synagogue) Phone: (703) 998-6460 Address: 2908 Valley Drive Alexandria, VA 22302 Website: www.agudasachim-va.org	St. John's Lutheran Church Phone: (703) 971-2210 Address: 5952 Franconia Road Alexandria, VA 22310 Website: http://www.sjlc.com/



Calendar of Events

Note: The events take place during the same month, but the date may change from year to year, so please visit a website that keeps a current Calendar of Events.

<http://www.culturaltourismdc.org/things-do-see/dc-events-calendar>

January

- Martin Luther King, Jr.'s Birthday: Commemorated with a variety of activities
- Presidential inauguration held every four years (2013, 2017, 2021, etc.)

February

- Black History Month: in honor of the contributions of African Americans
- Chinese New Year: Special holiday events in Chinatown (celebration sometimes occurs in late January depending on the movement of the moon)
- Washington's Birthday: Ceremonies at the Washington Monument and Mt. Vernon

March

- Women's History Month
- Annual Washington Flower and Garden Show: Washington Convention Center
- St. Patrick's Day Parade: Celebrations and parade along Constitution Avenue
- Smithsonian Kite Festival: Around the Washington Monument

April

- White House Easter Egg Roll: Children 10 and under (accompanied by parents) roll Easter Eggs on the White House lawn
- Cherry Blossom Festival: Week-long celebration usually first week of April that concludes with the annual Cherry Blossom parade (exact dates depend on the weather and peak blooming)
- Georgetown House Tour: Private homes open for public tour
- Smithsonian Crafts Show: Juried craft show of the nation's best artisans
- Jefferson's Birthday: April 13th at the Jefferson Memorial
- D.C. International Film Festival: Dozens of foreign and local films are shown

May

- Memorial Day: Presidential wreath-laying ceremony at Arlington National Cemetery
- The President's Own: The U.S. Marine Corps Chamber Orchestra performs several free concerts throughout the month.

June

- Annual National Capitol Barbeque: Pennsylvania Avenue between 9th and 14th Streets

July

- Independence Day Celebrations –July 4:
 - National Symphony Orchestra plays on the steps of the US Capitol
 - National fireworks display takes place at dark around the Washington Monument
- Latin American Festival: Latino communities in Adams Morgan and Mt Pleasant host a week-long festival
- Virginia Scottish Games: Held in Alexandria on the grounds of the Episcopal High School

August

- US Army Band plays Tchaikovsky's 1812 Overture at the Washington Monument
- Lollipop Concert: Music and Disney characters presented by the US Navy Band at the Jefferson Memorial

September

- International Children's Festival: Labor Day weekend, Wolf Traps Farm presents a variety of puppet shows and events for children.
- National Symphony Orchestra's Labor Day Concert: Performed on the West Lawn of the US Capitol
- Annual Kennedy Center Open House (Free nightly concerts and performances)
- Annual Frisbee Festival, On the Mall near the National Air and Space Museum

October

- Annual Taste of D.C. festival: Sample food from a variety of D.C. restaurants on The Mall
- Marine Corps Marathon: The Marine Corps hosts a 26.2 mile run through Washington

November

- Veteran's Day: Wreath-laying ceremony at the Tomb of the Unknown Soldier at Arlington National Cemetery

December

- Annual Poinsettia Show, US Botanical Gardens
- US Capitol Tree Lighting (Ceremony on the eve of the Pageant of Peace)
- Pageant of Peace (National tree-lighting ceremony usually performed by the President of the United States)
- Lighting of the Menorah, Lafayette Park
- Ice skating in the National Gallery of Art sculpture garden
- Kennedy Center Holiday Festival (throughout December)
- Washington National Cathedral Christmas Celebrations (throughout December)
- Latter-day Saint Temple Visitors Center: Festival of Lights (throughout December)



Return Home

We have enjoyed having you spend the past year with us. We are sad to see you go, but we want to help you the best that we can. Out-processing can be stressful so here are some simple guidelines to help you.

All International Fellows assigned to NDU must start making arrangements for their departure approximately four months before graduation.

Departure Procedure

Choose your departure date based upon the following information:

- *Graduation:* Graduation for all International Fellows is usually the second Thursday of June at 1000 – your ITO should have an end date (typically graduation)
- *Visa and ITO Expiration Dates:* You should plan to depart the United States by the day indicated on your ITO. Your TLA support will cease three days after your graduation from the National Defense University.
- *Child's School Dates:* Fellows with school-age children departing in June (which is the end of the US school year) may request permission to remain in the USA until your children complete the school year.
 - Note: International Fellows in NWC or ES must obtain written permission to extend their stay until the end of a child's school year. The child's school year generally ends 10-12 days after the NDU graduation ceremony. School ends for the children on the 3rd Friday in June.

Travel Arrangements: Fellows receiving TLA

Your travel home is based on US laws for Government travel, so you must arrange your flights with the Department of Defense's travel agency, Carlson Wagonlit. They will arrange your flight on a US flag-carrying airline for as far as possible. You will probably not have a direct flight, and you may have to change planes at one or more airports. Your family's travel may or may not match the tickets that the Government provides. Therefore, if you wish to travel home with your family, it is important that you purchase tickets on an American carrier.

CISA Fellows can be issued roundtrip airfare. Families should travel on same airlines as the Fellows' tickets.

Your ITO will provide details of your individual baggage allowance. Make sure that the Travel Agent is aware of your personal baggage allowance.

The International Student Management Office does not provide transportation to the airport for your departure. Your final TLA pay will include the cost of taxi fare to Dulles

International Airport or Washington Reagan National Airport as well as travel pay from here to your home.

Travel Arrangements: Fellows not receiving TLA

You may arrange to travel any way that you see fit, but remember to consult your Visa and ITO for the date of your departure.

Give Notice to your Landlord in writing

All International Fellows must notify the landlord in writing of their exact departure date.

It is very important that you double check the lease documentation on your house or apartment for the required notice period. The standard notice for apartments is 30 days, but some landlords require up to 60 days written notice of your intention to vacate or you may be required to pay a penalty. Please send a letter of intent to vacate to your landlord and confirm that they received the notification.

Cancel Utilities

Remember to cancel any utilities that you signed up for (water, gas, electric, cable, etc.).

Banking

All International Fellows who wish to close a US bank account must visit the bank in person. Simply withdrawing money is not sufficient. Remember that you must allow time for all checks to clear before you close the account. It is not advisable to write checks or use an ATM within one week of closing your account. You will be responsible for any overdraft fees resulting from charges that post to your account after it has been closed.

If you want to leave your account open, you must provide the bank with another address other than the National Defense University or your old apartment, and you must also make arrangements to bank online.

ID Cards

All International Fellows and dependents must surrender their Military ID/CAC card and NDU access card at graduation. You will be able to enter NDU buildings through the front entrance in order to take care of any situation that would usually require an ID card. You must also surrender all dependent ID cards.

Library Access

All International Fellows will be given a MERLIN access username and password. It is a good idea to check from another internet connection (not NDU) to make sure that you can access it. You will need to obtain an Internet Service Provider (ISP) when you return to your home country. You will have the ability to access the NDU digital library.

Leave

All International Fellows must have leave authorized on your ITO or you must return home directly. Only a letter from your country's Defense Attaché to ISMO will be

accepted as authorization for additional leave. If you do not have approved leave, you risk being considered AWOL.

Retainable Instructional Materials (RIM)

All International Fellows will be allowed to send home some boxes of books, manuals, and study guides at US Government expense. Please check your ITO for the amount of RIM that you are authorized to ship.

The boxes will be available from ISMO in room 154. Directions for RIM will be provided at the time of packing. The ISMO staff must inspect each box before mailing it. The boxes will be sent to the MAAG, ODC, MAP, or SCO at the US Embassy in your country. The boxes will not be mailed to your home address.

Academic Reports

A copy of academic transcripts will be made available to all International Fellows. A letter about your academic work will be written by the Director of the International Student Management Office in conjunction with your academic advisor and will be signed by the President of the National Defense University. Please provide ISMO with the name, rank, position, and address of the individual in your country's Military to whom you would like the letter sent.

Out Briefing

All International Fellows will have the opportunity to speak candidly with the Senior Vice President of the University concerning the entire course. Every student should plan to attend. Only Fellows and the Ambassador will attend this meeting, and it is an opportunity for you to be candid and direct. Your feedback and comments help shape and direct future programs.

Note: The last official function is graduation dinner on the night of graduation. Attendance is required.

Farewell, But Not Goodbye...

Please provide ISMO with your home contact information such as address, phone number, and email address so that we can keep in touch with you.

We wish you a safe journey home and hope all of the memories of your time spent in the United States and at the National Defense University were happy ones.



Embassies in Washington, D.C.

The embassies are listed in alphabetical order. When you look for your embassy, please verify that the information is correct. If it is not, then please inform an ISMO staff member so that we can correct it. For a full list of embassies, please reference

www.embassy.org/embassies .

Afghanistan

2341 Wyoming Avenue NW

Washington, DC 20008

Tel: (202) 483-6410

Fax: (202) 483-6488

www.embassyofafghanistan.org

Algeria

2118 Kalorama Road NW

Washington, DC 20008

Tel: (202) 265-2800

Fax: (202) 667-2174

www.algeria-us.org/

Australia

1601 Massachusetts Avenue NW

Washington, DC 20036

Tel: (202) 797-3000

Fax: (202) 797-3168

www.usa.embassy.gov.au

Belgium

3330 Garfield Street NW

Washington, DC 20008

Tel: (202) 333-6900

Fax: (202) 333-3079

www.diplobel.us

Botswana

1531-3 New Hampshire Avenue, NW

Washington, DC 20036

Tel: (202) 244-4990

Fax: (202) 244-4164

www.botswanaembassy.org

Brunei

3520 International Court, NW

Washington, DC 20008

Tel: (202) 237 1838

Fax: (202) 885 0560

www.bruneiembassy.org/

Albania

1312 18th Street, NW, 4th Floor

Washington, DC 20036

Tel: (202)223-4942

Fax: (202) 628-7342

<http://embassyofalbania.org/>

Armenia

2225 R Street Northwest

Washington DC 20008

Tel: (202) 319-1976

Fax: (202) 319-2982

www.armeniaemb.org

Bangladesh

3510 International Drive NW

Washington, DC 20008

Tel: (202) 244-0183

Fax: (202) 244-2771

www.bdembassyusa.org

Belize

2535 Massachusetts Ave NW

Washington, DC 20008

Tel: (202) 332-9636

Fax: (202) 332-6888

www.embassyofbelize.org

Brazil

3006 Massachusetts Avenue NW

Washington, DC 20008

Tel: (202) 238-2700

Fax: (202) 238-2827

www.brasilemb.org

Bulgaria

1621 22nd Street NW

Washington, DC 20008

Tel: (202) 387-0174

Fax: (202) 234-7973

www.bulgaria-embassy.org

Canada

501 Pennsylvania Avenue NW
Washington, DC 20001
Tel: (202) 682-1740
Fax: (202) 682-7726
www.washington.gc.ca

Croatia

2343 Massachusetts Ave., NW
Washington DC, 20008-2803
Tel: (202) 588-5899
Fax: (202) 588-8937
www.croatiaemb.org/

Dominican Republic

1715 22nd Street, NW
Washington, DC 20008
Tel: (202) 332-6280
Fax: (202) 265-8057
<http://www.domrep.org/>

El Salvador

1400 16th Street NW, Suite 100
Washington, DC 20008
Tel: (202) 265-9671
Fax: (202) 232-3763
www.elsalvador.org

France

4101 Reservoir Road NW
Washington, DC 20007
Tel: (202) 944-6000
Fax: (202) 944-6072
www.info-france-usa.org

Germany

4645 Reservoir Road NW
Washington, DC 20007
Tel: (202) 298-4000
Fax: (202) 298-4249 or 333-2653
www.germany-info.org

Guatemala

2220 R Street, NW
Washington, DC 20008
Tel: (202) 745-4952
Fax: (202) 745-1908
www.guatemala-embassy.org

Colombia

2118 Leroy Place NW
Washington DC 20008
Tel: (202) 387-8338
Fax: (202) 232 8643
www.colombiaemb.org/

Czech Republic

3900 Spring of Freedom St. NW
Washington, DC 20008
Tel: (202) 274-9100
Fax: (202) 966-8540
www.mzv.cz/washington/en/

Egypt

3521 International Ct. NW
Washington, DC 20008
Tel: (202) 966-6342
Fax: (202) 244-4319
<http://www.egyptembassy.net/>

Ethiopia

3506 Massachusetts Avenue NW
Washington, DC 20008
Tel: (202) 364-1200
Fax: (202) 587-0195
www.ethiopianembassy.org

Georgia

1615 New Hampshire Avenue NW
Suite 300
Washington, DC 20009
Tel: (202) 387-2390
Fax: (202) 393-0864
<http://embassy.mfa.gov.ge>

Greece

2217 Massachusetts Ave. NW
Washington, DC 20008
Tel: (202) 939-1300
Fax: (202) 939-1324
<http://www.mfa.gr/usa/en/>

Hungary

3910 Shoemaker St. NW
Washington, DC 20008
Tel : (202) 362-6730\
Fax :
washington.gov.hu

India

2107 Massachusetts Avenue NW
Washington, DC 20008
Tel: (202) 939-7000
Fax: (202) 265-4351
www.indianembassy.org

Iraq

1801 P Street NW
Washington, DC 20036
Tel: (202) 483-7500
Fax: (202) 462-5066
www.iraqiembassy.us

Italy

3000 Whitehaven St, NW
Washington, DC 20008
Tel: (202) 612-440
Fax: (202) 518-2154
www.ambwashingtondc.esteri.it/

Jordan

3504 International Drive, NW
Washington, DC 20008
Tel: (202) 966-2664
Fax: (202) 966-3110
www.jordanembassyus.org

Kenya

2249 R Street NW
Washington, DC 20008
Tel: (202) 387-6101
Fax: (202) 462-3829
www.kenyaembassy.com

Kuwait

2940 Tilden Street NW
Washington, DC 20008
Tel: (202) 966-0702
Fax: (202) 966-8468
www.kuwaitembassy.us

Libya

2600 Virginia Avenue, NW Suite 705
Washington, DC 20037
Tel: (202) 944-9601
Fax: (202) 944-9606
<http://www.libyausaembassy.com>

Indonesia

2020 Massachusetts Avenue NW
Washington, DC 20008
Tel: (202) 775-5200
Fax: (202) 775-5365
www.embassyofindonesia.org

Israel

3514 International Drive NW
Washington, DC 20008
Tel: (202) 364-5500
Fax: (202) 364-5423
www.israeemb.org

Japan

2520 Massachusetts Avenue NW
Washington, DC 20008
Tel: (202) 238-6700
Fax: (202) 328-2187
www.embjapan.org

Kazakhstan

1401 16th Street NW
Washington, DC 20036
Tel: (202) 232-5488
Fax: (202) 232-5845
www.kazakhembus.com

Korea

2450 Massachusetts Avenue NW
Washington, DC 20008
Tel: (202) 939-5600
Fax: (202) 797-0595
www.koreaembassyusa.org

Lebanon

2560 28th Street NW
Washington, DC 20008
Tel: (202) 939-6300
Fax: (202) 939-6324
www.lebanonembassyus.org

Macedonia

2129 Wyoming Avenue NW
Washington, DC 20008
Tel: (202) 667-0501
Fax: (202) 667-2131
www.macedonianembassy.org

Malaysia

3516 International Court NW
Washington, DC 20008
Tel: (202) 572-9700
Fax: (202) 572-9882
www.kln.gov.my/web/usa_washington

Mexico

1911 Pennsylvania Ave, NW
Washington, DC 20006
Tel: (202) 728-1600
Fax:
embamex.sre.gob.mx/eua

Nepal

2131 Leroy Place NW
Washington, DC 20008
Tel: (202) 667-4550
Fax: (202) 667-5534
www.nepalembassyusa.org

Nigeria

3519 International Court, NW
Washington, DC 20008
Tel: (202) 986-8400
Fax: (202) 362-6541
<http://www.nigeriaembassyusa.org/>

Oman

2535 Belmont Road NW
Washington, DC 20008
Tel: (202) 387-1980
Fax: (202) 745-4933
<http://omanembassy.net/>

Peru

1700 Massachusetts Avenue NW
Washington, DC 20036
Tel: (202) 833-9860
Fax: (202) 659-8124
www.peruvianembassy.us

Poland

2640 16th Street NW
Washington, DC 20009
Tel: (202) 234-3800
Fax: (202) 328-6271
www.polandembassy.org

Maldives

800 2nd Ave. Suite 400E
New York, NY 10017
Tel: (212) 559-6195
Fax: (212) 661-6405
www.maldivesmission.com

Morocco

1601 21st Street NW
Washington, DC 20009
Tel: (202) 462-7979
Fax: (202) 453-0053
www.embassyofmorocco.us

New Zealand

37 Observatory Circle
Washington, DC 20008
Tel: (202) 328-4800
Fax: (202) 667-5227
www.nzembassy.com

Norway

2720 34th Street NW
Washington, DC 20008
Tel: (202) 333-6000
Fax: (202) 469-3990
www.norway.org/embassy

Pakistan

3517 International Court NW
Washington, DC 20008
Tel: (202) 243-6500
Fax: (202) 686-1534
www.embassyofpakistanusa.org

Philippines

1600 Massachusetts Avenue NW
Washington, DC 20036
Tel: (202) 467-9300
Fax: (202) 467-9417
www.philippineembassy-usa.org

Qatar

2555 M St NW Washington
Washington, DC 20037
Tel: (202) 274-1600
Fax: (202) 237-0061
www.qatarembassy.net

Romania

1607 23rd Street NW
Washington, DC 20008
Tel: (202) 332-4848
Fax: (202) 232-4748
<http://washington.mae.ro>

Senegal

2031 Florida Avenue, NW
Washington, DC 20009
Tel: (202) 234-0540
Fax: (202) 332-6315

Sri Lanka

2148 Wyoming Avenue NW
Washington, DC 2008
Tel: (202) 483-4025
Fax: (202) 232-7181
www.slembassyusa.org

Tunisia

1515 Massachusetts Avenue NW
Washington, DC 20005
Tel: (202) 862-1850
Fax: (202) 862-1858

Uganda

5911 16th Street NW
Washington, DC 20011
Tel: (202) 726-7100
Fax: (202) 726-1727
www.ugandaemb.org

United Arab Emirates

3522 International Court NW Suite #400
Washington, DC 20008
Tel: (202) 243-2400
Fax: (202) 243-2432
www.uae-embassy.org

Vietnam

1233 20th St NW, Suite 400
Washington D.C., DC 20037
Tel: (202) 861-0737
Fax: (202) 861-0917
www.vietnamembassy-usa.org

Saudi Arabia

601 New Hampshire Avenue, NW
Washington, DC 20037
Tel: (202) 342-3800
Fax: (202) 944-5983
www.saudiembassy.net

Serbia

2134 Kalorama Rd., NW
Washington, DC 20008
Tel: (202) 332-0333
Fax: (202) 332-3933
www.serbiaembusa.org/

Taiwan (not an official embassy)

Taipei Economic and Cultural
Representative Office in the USA
4201 Wisconsin Avenue NW
Washington, DC 20016
Tel: (202) 895-1800
Fax: (202) 966-0825
www.taiwanembassy.org/us/

Turkey

2525 Massachusetts Avenue NW
Washington, DC 20008
Tel: (202) 612-6700
Fax: (202) 612-6744
www.washington.emb.mfa.gov.tr

United Kingdom

3100 Massachusetts Ave. NW
Washington, DC 20008
Tel: (202) 588-6500
Fax: (202) 588-7870
www.ukinusa.fco.gov.uk/

Ukraine

3350 M Street NW
Washington, DC 20007
Tel: (202) 349-2920
Fax: (202) 333 0817
www.mfa.gov.ua/usa/en

Yemen

2319 Wyoming Avenue NW
Washington DC 20008
Tel: (202) 965-4760
Fax: (202) 337-2017
www.yemenembassy.org



Miscellaneous Information

(Useful Telephone Numbers)

Emergency Numbers

Police, Fire, Ambulance	911
Poison Control	(800) 222-1222
D.C. Police (Non-Emergency)	311
US Park Service	(202) 619-7222
AAA Roadside Assistance (For Members Only)	1-800-222-4357
Fort McNair Military Police (non emergency)	(202) 685-3139

Services

AAA Membership	1-866-636-2377
Amtrak	1-800-523-6590
Amtrak Metro-Liner Service	(800) 872-7245
Arlington National Cemetery	(410) 859-7111
Baltimore-Washington International Airport (BWI)	(800) 435-9294
Capitol Cab	(202) 546-2400
Diamond Cab	(202) 387-2221
Dulles International Airport	(703) 572-2700
D.C. Parks and Recreation	(202) 673-7647
Greyhound Bus	(800) 231-2222
Kennedy Center	(202) 467-4600
Marc-Camden Line Commuter	(800) 325-7245
Marc-Penn Line Commuter	(800) 325-7245
Metro	(202) 637-7000
National Aquarium	(202) 482-2825
National Arboretum	(202) 245-2726
National Park Service	(202) 208-6843
National Theater	(202) 628-6161
National Zoo	(202) 633-4800
Patriot Center at George Mason University	(703) 993-3000
Red Top Cab Arlington	(703) 522-3333
Ronald Reagan National Airport	(703) 417-8000
Rosecroft Raceway	(301) 567-4000
TicketMaster	(301) 808-2405
Union Station	(202) 289-1908
Verizon Center	(202) 628-3200
Virginia Railway Express	(703) 684-1001
Warner Theater	(202) 783-4000
Washington Flyer	1-888-927-4359
Washington Redskins	(301) 276-6000
Yellow Cab	(202) 544-1212

National Defense University

Contacting National Defense University http://www.ndu.edu/info/contact_us.cfm
(updated May 2013)

Address: National Defense University
Fort Lesley J. McNair
Washington, DC 20319-5066

Area Code: 202
DSN Prefix: 325

Administrative Offices, National Defense University	685-3938
Academic Affairs	685-2649
Health Fitness	685-3092
Legal	685-3945
Library Front Desk	685-3511
Logistics	685-3791
Operations	685-3940
Public Affairs	685-3140
Registrar (to confirm student attendance)	685-2128
Security	685-3835

Administrative Office, Dwight D. Eisenhower School for National Security and Resource Strategy	685-4333
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Administrative Office, National War College	685-3713
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Guard Desk, Annex (Coast Guard Building)	267-2426
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Guard Desk, Eisenhower Hall	685-4396
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Guard Desk, Roosevelt Hall	685-2309
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Guard Desk, Roosevelt Hall (tunnel)	685-4431
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Guard Desk, Marshall Hall	685-3766
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JFSC Staff Duty Fellow (Norfolk, VA)	DSN 646-6076 or 757-443-6076
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MDW Staff Duty Fellow	685-2903
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Emergency Numbers

EMS/Fire/Emergency	911
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Fire (Military Police)	685-3139
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Convenience Numbers

Barber Shop	484-2354
Coast Guard Cafeteria (Transpoint Bldg.)	488-8157
Fort McNair Gas Station and Shoppette	484-5823
Fort McNair Fellows' Club (closed Mondays)	484-5800
Fort McNair Post Office	523-2144
Fort Myer Billeting	(703) 696-3576
Fort Myer GO/FO Billeting	(703) 614-3171

Conversion Chart

Kilometers (km) and Miles (mi)	
To convert km to mi, multiply km by .621. To convert mi to km, multiply mi by 1.61.	
km → mi	mi → km
1 km = 1.2 mi	1 mi = 1.6 km
2 km = 1.2 mi	2 mi = 3.2 km
3 km = 1.9 mi	3 mi = 4.8 km
4 km = 2.5 mi	4 mi = 6.4 km
5 km = 3.1 mi	5 mi = 8.1 km
6 km = 3.7 mi	6 mi = 9.7 km
7 km = 4.3 mi	7 mi = 11.3 km
8 km = 5.0 mi	8 mi = 12.9 km
9 km = 5.6 mi	9 mi = 14.5 km
10 km = 6.2 mi	10 mi = 16.0 km

Meters (m) and Feet (ft)	
To convert m to ft, multiply m by 3.28. To convert ft to m, multiply ft by .305.	
m → ft	ft → m
1 m = 3.3 ft	1 ft = .3 m
2 m = 6.6 ft	2 ft = .6 m
3 m = 9.8 ft	3 ft = .9 m
4 m = 13.1 ft	4 ft = 1.2 m
5 m = 16.4 ft	5 ft = 1.5 m
6 m = 19.7 ft	6 ft = 1.8 m
7 m = 23.0 ft	7 ft = 2.1 m
8 m = 26.2 ft	8 ft = 2.4 m
9 m = 29.5 ft	9 ft = 2.7 m
10 m = 32.8 ft	10 ft = 3.0 m

Kilograms (kg) and Pounds (lb)	
To convert kg to lb, multiply kg by 2.2. To convert lb to kg, multiply lb by 0.455.	
1 = 2.2 lbs	1 lb = 0.46 kg
2 = 3.2	2 = 0.91
3 = 6.6	3 = 1.4
4 = 8.8	4 = 1.9
5 = 11.0	5 = 2.3
6 = 13.2	6 = 2.7
7 = 15.4	7 = 3.2
8 = 17.6	8 = 3.6
9 = 19.8	9 = 4.1
10 = 22.0	10 = 4.5

Grams (g) and Ounces (oz)	
To convert g to oz, multiply g by 0.035. To convert oz to g, multiply oz by 28.	
1 g = 0.04 oz	1 oz = 28 g
2 = 0.07	2 = 57
3 = 0.11	3 = 85
4 = 0.14	4 = 114
5 = 0.18	5 = 142
6 = 0.21	6 = 170
7 = 0.25	7 = 199
8 = 0.28	8 = 227
9 = 0.32	9 = 255
10 = 0.35	10 = 283

Fahrenheit (F) to Centigrade (C)			
To convert C (also Celsius) to F, multiply C by 1.8 and add 32. To convert F to C, first subtract 32 then multiply by 0.555.			
Fahrenheit (F)	Centigrade (C)	Fahrenheit (F)	Centigrade/Celsius (C)
0	-17.8	50	10
10	-12.2	60	15.5
20	-6.7	70	21.1
30	-1.1	80	26.6
32	0	90	32.2
40	4.4	98.6	37

Liters (L) to Gallons (Gal)			
To convert L to gal, multiply L by .621.			
To convert gal to L, multiply gal by 1.61.			
L → gal		gal → L	
1	= 0.26	1	= 3.8
2	= 0.53	2	= 7.6
3	= 0.79	3	= 11.4
4	= 1.1	4	= 15.2
5	= 1.3	5	= 19
6	= 1.6	6	= 22.7
7	= 1.8	7	= 26.5
8	= 2.1	8	= 30.3
9	= 2.4	9	= 34.1
10	= 2.6	10	= 37.7

Women's Clothing		
US	UK	EURO
4	10	38
6	12	40
8	14	42
10	16	44
12	18	46

Women's Shoes		
US	UK	EURO
4	4	36
6	5	37
7	6	38
8	7	39
9	8	40

Men's Suits		
US	UK	EURO
34	34	44
36	36	46
38	38	48
40	40	50
42	42	52
44	44	54
46	46	56

Men's Shoes		
US	UK	EURO
7	6	39 1/2
8	7	41
9	8	42
10	9	43
11	10	44 1/2
12	11	45

Federal Holidays

These are national holidays recognized by the Federal Government, and most government services, both State and Federal, will be closed on these days. It is important also to remember that along with no government buildings being open, mail will also not be delivered on these days. Some States also have their own holidays as well that are not recognized by the Federal Government. Here is a list of government holidays.

New Year's Day	January 1
Martin Luther King Day	Third Monday in January
Washington's Birthday (President's Day)	Third Monday in February
Memorial Day	Last Monday in May
Independence Day	July 4
Labor Day	First Monday in September
Columbus Day	Second Monday in October
Veterans Day	November 11
Thanksgiving	Fourth Thursday in November
Christmas Day	December 25