



# WORLD BANK FAMILY NETWORK

## INFORMATION EXTRACTED FROM BUDDIES WBFN WhatsApp Group

Year 2019

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## 1. World Bank Family Network

### 1.1. WBFN office information

Office Hours: 9:00am-5:30pm, weekdays

(Please note that spouse IDs do not allow entrance to WBG buildings before 7am and after 7 pm weekdays, weekends and holidays)

The WBFN office follows the WBG calendar of holidays.

Catherine Mathieu—WBFN Coordinator

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WBFN Mailing Address

1818 H Street NW, MSN J2-202

Washington DC 20433

Telephone: 202-473-8751

Email: [familynetwork@worldbank.org](mailto:familynetwork@worldbank.org)

WBFN Office Location

701 18th Street NW, Room J2-030

Washington DC 20006

USA

### 1.2. WBFN events for newcomers at the WBFN office

- **WBFN Welcoming Information Session** is held every first Tuesday of the month to give an overview of WBFN activities and discuss steps to be taken to obtain all essential documents. It is also to socialize and ask general questions. Note: in January and September it is the 2<sup>nd</sup> Tuesday of the month.
- **WBFN Members Corner:** every Wednesday 11am-1pm. Purpose: to answer WBFN members questions or just to socialize with other WBFN members at the friendly WBFN office.
- **Spouse Orientation Program (SOP)** is offered quarterly during the year. The program is a one-day program, based on the Getting Settled Program, offered to newly arrived WB staff

## 2. Paperwork and documents

### 2.1. Documents to Arrange Upon Arrival

The following documents have to be applied for by the staff member, through intranet e-services (my HR) and they will be needed while applying for other important documents:

- **Personal Identification number (PID)** through principal G4 holder issued by State Department (takes 5-6 weeks). I-94 record is required for PID application and is available online at <https://i94.cbp.dhs.gov>. PID is needed to obtain driver's license authorization letter, employment authorization and to renew G-4 visa inside the U.S.
- **Your spouse ID badge** (as soon as you can) to be able to enter in all WBG and IMF building

- An **Employment Verification letter** from your spouse’s manager, stating that he/she is employed by the WBG. This letter is needed for the Social Security office and the Driver’s License application
  - **Driver’s License authorization letter** issued by U.S. State Department through the World Bank
- You should only apply for the above once you have a permanent address.

## 2.2. Spouse ID

The WB staff member has to apply for this WB ID for his or her spouse, through the WB intranet. He or she will be notified by email when it is ready for collection. Then the staff member and the spouse should go together to the MC building security office and enter through the visitor’s entrance. Picture will be taken there, and badge will be printed. Very friendly and fast.

## 2.3. Work Permit – officially called: Employment Authorization Card (EAC)

- **Process** by the US State Department through the World Bank
  - Follow the instructions which come with the application. When applying, write “Self-Employed” (convertible to employee)
  - Once you get a job you must inform HR and also Labor Department
  - EAC has to be renewed after one or more years depending on your citizenship. EAD expiration date depends on spouse’s contract (not on VISA expiration date)
  - EAC renewal should be initiated 3 – 4 months prior to expiration date and principal spouse will receive an email alerting you.
  - Your EAC allows you to work only in the DMV area (DC–Maryland–Virginia).
  - Dependent spouse finding a STC (Short Term Consultant) job at the WBG, will need an EAC
  - STC’s do not have to pay tax when they work for the WBG. Spouses with green cards who work for the WBG receive a net salary.
  - More information on WB HR external website:  
[https://www.worldbank.org/en/about/unit/human-resources/request-or-renew-employment-authorization-card?cq\\_ck=1553199953625](https://www.worldbank.org/en/about/unit/human-resources/request-or-renew-employment-authorization-card?cq_ck=1553199953625)
- WBFN has developed an overview of the EAC process in collaboration with HR to assist members with their application:

**APPROXIMATELY 70% OF EAC APPLICATIONS ARE RETURNED TO STAFF**

### INCONSISTENCY

Prior to applying, staff should verify the accuracy of their personal information, for example address, passport information, name, marital status, PID number, etc. via the Visa Profile on myHR Self Service.

**NOTE:** Any visa profile changes made will require HR Operations to update the State Department. This can take 5 business days (approximately), after which staff can proceed with their EAC application.

**TAXES (For EAC Renewal)**

- Taxes must cover the entire tax period of the previous EAC. Submit two (2) copies of the first and second page of the applicant's U.S. Federal and State income tax returns for each year.
- If the applicant filed no taxes, submit a signed and dated letter explaining why taxes are missing along with a W2 statement from the employer.
- Dependents must file Form 1040NR NOT form 1040 or 1040A.

**EMPLOYMENT LETTERS**

- Mandatory for application
- Must include the job description
- Must have a copy of the resume attached
- If self-employed:
  - Show completion of education/training qualifications related to potential job.
  - DO NOT state "intend to search for a job".

### AVOID THESE COMMON ERRORS

**Inconsistency between WBG and U.S. State Department records**

**Tips for Forms I-566 and I-765**

**Tax Form Submission for EAC renewals**

**Photo Specifications**

**Employment / Self-Employment Letter**

#### FORMS

- Use only the WBG form versions NOT the ones from the USCIS website.
- Form I-566: Expected "Tour of Duty" end date on form is mandatory. If open ended, use expected retirement date.
- Forms must be signed in blue ink ONLY.
- Forms completed electronically are preferred. Handwritten forms can result in delays.

#### PHOTOS

- Must be taken in the last 30 days and meet the U.S. State Department guidelines.
- 2" x 2" official passport photos only. Vending machine photos will be rejected.

### ADDITIONAL INFORMATION

**CHILDREN 21 TO 23 YEARS need:**

- Proof that they are full-time students in the U.S.
- Family justification: See State Department website: <https://www.state.gov/documents/organization/63851.pdf>

**Note:** The requirements above are not applicable to children 18-21 years.

**SOCIAL SECURITY (mandatory for employment in the U.S.):**

Options to apply for a Social Security Number (SSN):

- Indicate on Form I-765, Question 14, that you want an SSN issued as part of the EAC package.
 

**Note:**

  - The Social Security Card will be mailed to HR Operations NOT to the applicant's residential address.
  - HR Operations will inform staff via email upon receipt of Social Security Card.
- Apply directly at Social Security Office. [www.ssa.gov/ssnumber](http://www.ssa.gov/ssnumber)

**CONTACT US**

**HR Operations Walk-In Support:**  
 Questions? Book an appointment to review the EAC application package with an HR Operations representative prior to submission.

[hroperations@worldbank.org](mailto:hroperations@worldbank.org)  
 Mon - Fri 12:30 am - 6:00 pm (EST)  
 Sun 12:00 am - 1:00 pm (EST)

202.473.2222 / 5220+32222

July 2019

**EMPLOYMENT AUTHORIZATION CARD (EAC) PROCESS | AVERAGE PROCESSING TIME = 12-16 WEEKS**

All paid jobs in the U.S., including international organizations, embassies, and non-profit organizations, require the G4 dependent (spouse and children) to have an Employment Authorization Card (EAC)

For EAC Renewals, staff will receive a reminder email 120 days prior to expiration of the current EAC.

	2 WEEKS	4-6 WEEKS	4-6 WEEKS	1 WEEK
<b>STEP 01</b>	<b>STEP 02</b>	<b>STEP 03</b>	<b>STEP 04</b>	<b>STEP 05</b>
<p><b>STAFF:</b></p> <p>Initiate and submit EAC request online on myHR Self-Service (<a href="http://visa">http://visa</a>) using the "Request or renew Employment Authorization Card" link.</p> <p>Submit EAC application package within 10 business days to HR Operations (G2-160).</p> <p><b>Note:</b></p> <ol style="list-style-type: none"> <li>An email reminder will be sent to staff on the 7th business day if the EAC package is not received.</li> <li>The existing request will be auto-cancelled if the EAC application package is not received. Staff will need to restart the online application process and submit a new request.</li> </ol>	<p><b>HR OPERATIONS:</b></p> <ol style="list-style-type: none"> <li><b>Acknowledges receipt</b> of EAC package on submission.</li> <li><b>Reviews and responds</b> to staff by email within a week.             <ul style="list-style-type: none"> <li>If complete, HR Operations will send a confirmation that the application will be submitted to State Department.</li> <li>If incomplete, HR Operations will ask for additional documentation prior to submission to State Department.</li> </ul> </li> </ol> <p><b>Note:</b> If the additional information is not submitted within 15 business days, the EAC request will be cancelled and staff will need to restart the online application process and submit a new request.</p>	<p><b>STATE DEPARTMENT:</b></p> <p>The EAC application goes to two different entities:</p> <ol style="list-style-type: none"> <li>State Department Office of Foreign Missions (OFM) to review accuracy of staff profile on record (e.g., address, passport information, name, marital status, PID number, etc.).</li> <li>State Department clears EAC application and submits to U.S. Customs and Immigration Services (USCIS).</li> </ol>	<p><b>USCIS:</b></p> <p>USCIS acknowledges receipt by mailing to HR Operations a <b>Labor Identification Number (LIN)</b>.</p> <p>HR Operations then sends the dependent's LIN number to the staff member for tracking with USCIS.</p> <p>Once the EAC application is approved, USCIS mails the EAC to HR Operations via the U.S. postal service from their Nebraska office.</p>	<p><b>WORLD BANK GROUP:</b></p> <p>The World Bank Group's internal mail department receives the EAC package from USCIS and processes it through its sorting facility in Maryland before delivery to the HR Operations Visa team.</p> <p>HR Operations updates the new EAC information under the staff member's profile and notifies the staff member by email that the EAC is available for pick-up.</p>

- **Photo** for EAC application:
  - Not older than 30 days passport photographs
  - Pictures can be taken in MC building C2-270, between 2pm - 4pm on Tuesdays and Thursdays. Spouse's UPI number is required. It is usually done free of charge.
  - External passport picture companies include DC District Camera on 1225 I Street (expensive \$21/2 photos). CVS Pharmacy behind the J building (cheaper \$18/8 photos, but low quality).
- **EAC for under 18 years old:** [www.dol.gov/general/topic/hiring/workersunder18](http://www.dol.gov/general/topic/hiring/workersunder18)
- A teenager who holds a G4 Visa can request an EAC at the age of 16.
- Working while renewing work authorization is under progress: someone can work if the previous one is still valid. Renewal takes between 12 and 23 weeks, as informed by HR.
- **Renewing EAC & yearly tax filing through the tax form 1040NR:** if someone has not made any revenue in the US, he/she just needs to write letter "To whom it may concern..." that you didn't made any taxable revenue for years that your EAC was issued. You should explain why (you didn't find any work, you volunteered and etc.). Please note, G-4 visa holders should only use tax form 1040NR and NOT the regular 1040. NR stands for "Non-Resident".

#### 2.4. Driving License

- Each state (DC, MD, VA) has different rules. Go to DMV where you live to obtain list of required documents or check online and attend the WBFN Welcoming Info session.
- **Documents needed:**
  - Passport, G4 visa
  - I-94
  - two address proof (lease agreement, bank statement, utility bills can be used)
  - certified translation of driving license might be necessary
  - **Ineligibility letter** from the Social Security office:
    - Go to social security administration office to get the letter. They issue the letter immediately.
    - Documents needed: Passport, G4 visa, I-94 (<https://i94.cbp.dhs.gov/i94/#/home>), letter from State Department, two address proof (Leases Agreement and Bank statement can be used)
    - Check the requirement on the SS office website, it might vary by states.
  - **State Department letter:** the WB staff has to request it through myHR portal. Be aware that it takes a bit of time to arrive, and that it is valid for 3 months only.
  - Even a Marriage Certificate will help if your last name is different from your spouse and a copy of your birth certificate.
- Be prepared to take a knowledge test at the DMV (online practice available on DMV website and on "DMV Genie" App).
- Be prepared to arrive with a car (automatic only) should you need to take a driving test
- In MD there is a Drugs and Alcohol Certificate required before you can apply for a Driver's License
- Validity of Foreign driver's license or International license: MD- two months, VA and DC- one month
- More information on WB HR external website: <https://www.worldbank.org/en/about/unit/human-resources/obtain-or-renew-drivers-license-in-the-dmv-g4-g5-visa-holders>

- Documents needed for obtaining the **learner's permit for children**:
  - A letter of ineligibility for a Social Security number. To obtain this letter, the child needs to go to a SS office and to file an application for a social security card. Passport is needed.
  - Non eligibility letter from the Office of Foreign Missions
  - The "dependent" parent needs either proof (international or translated birth certificate) of parentage or the parent "responsible" for the G4 visa has to be present with passport when you go to MVA
  - According to MVA online information you also need to prove that you are a resident and/or a student (school reports and student cards)
- Please note: before getting the driver license issued, the DMV will inform you during the application that in order to verify the identity of the G4 holder, they are obliged to send all documentation to the **US Homeland Security Department**. This lengthens the process.
- **Driver's License Practice Test**: <https://dmv.dc.gov/page/dc-dmv-practice-knowledge-tests-0>
- **Drivers Instructors**: Titus, phone: 1 571 217-1441
- When one needs to do a drivers' test, bring your prescription eye glasses with the eye doctor's letter that they are prescription, as it needs to be stipulated on your new driver's license that you wear glasses or contact lenses.

## 2.5. Social Security Number (SSN)

- First a so called 'Denial letter' or SSN ineligibility letter is needed for applying Driver's license (Social Security Administration: 1300 D Street SW, Washington DC 20024). You should provide the following documents to get the letter:
  - Passport, G4 visa
  - I-94, <https://i94.cbp.dhs.gov/i94/#/home>
  - Marriage certificate: If it is in a foreign language, get it translated by your embassy or another institution and get it notarized after.
  - 2 proofs of residence (all papers should reflect staff member and spouse): Lease or owner's agreement of your apartment or house, Utility bills, Bank statement
  - Employment Verification Letter
- Social Security Number remains the same before and after being eligible to work.
- SSN (Social Security Number) & work authorization (EAC/EAD - Employment Authorization Card/Document): Tick the SSN box when you apply for work authorization. You should get the SSN at the same time or shortly after you receive the work authorization. Make **sure to ask HR for it** specifically when you pick up the EAC.

## 2.6. Green Card

- Regarding traveling abroad during the green card process: one needs a "parole" stamp but seek help of an immigration lawyer before you plan to travel.
- <https://learn.simplecitizen.com/2017/04/travel-green-card/>
- Green card application for children and adults consult the immigration lawyer:
  - Mr. Sena Basnayake -<https://www.jobsintech.io/lawyers/sena-basnayake-washington-dc>. Price approximately: his service \$2,000, and \$1000 for USCIS forms
  - Maria ([www.eia-llc.com](http://www.eia-llc.com))



## 2.7. Other

- If you can not download **I-94** online, because the date of your last arrival to the USA is not correct, the only solution is to go to Dulles airport to the customs office opposite international arrivals, show them the passport with the entry stamp and they will update the I-94 record immediately.
- Applying **G4 Visa for parents of WB staff and spouses**
  - The process with HR to have them registered as dependents is complex.
  - You need to have proof that they have no income or have no one to take care of them in your country of origin.
  - The visa duration for them (once you can prove they are your dependents) is the same as what the WB Staff member and his or her spouse went through.
  - HR informed that parents could not be included in staff member's insurance.
- **Obtaining security clearance:** In case you want to work outside of the WB, many companies requires security clearance. G4 could only get public trust (level of security clearance) and the company obtains it for its employees.
- **Switching from a G4 dependent to an A2** and later to a G4 dependent visa again – it is possible, but process of getting G4 and EAC has to be restarted. Ask advice from HR.
- When we get our **passports renewed** does the US G-4 visa get automatically transferred to the new passport?
  - Your embassy will give your old passport back, with the G4 visa, and until that visa expires, you need to present **both** passports when you leave and enter the US. Make sure you ask for returning your expired passport as some embassies will not think of that themselves.
  - Some countries will not allow you to keep your old passport once you get a new one, however you need to negotiate with your embassy in that case, otherwise you need to go through the process of getting a new G-4 visa which is bothersome.

## 2.8. Insurance

- **Life insurance** is part of the World Bank benefit package, but one can always take out more
- BFCFCU provides life insurance through CUNA Mutual/CFMG Life Insurance company for a maximum of \$300 000 per applicant at the cost of \$33 per month. Unfortunately for G4 and G4 dependents, that is the only option available. Most American life insurance companies require you to be a US resident or citizen before they will consider your application.
- WBG Global Benefits team offers **Financial Wellness seminars** on an ongoing basis. Part of the class educates on options for Life insurance. The facilitators are experienced with G4 visa holders. However, the classes require registration, which can be done by the WB staff member. Staff should type "Take charge of your financial wellness" on OLC (Bank's learning platform) to see a list of upcoming seminar dates.
- **Personal Liability Insurance:** The World Bank does not provide this. Check your home insurance, renter's insurance, and car insurance to see if those cover your needs adequately. If not, you can buy an "Umbrella liability policy". Geico is an example of an insurance company that offers that type of coverage, but there are many other insurance companies. Enquire with WBFN.
- **Travel Insurance:** The World Bank does not cover travel insurance for family travel. Travel Guard and Amex are both recommended as travel insurance providers. One can also purchase travel insurance through the airline directly.

## 2.9. Carry at all times with you

- Real ID compliant driver's license
  - WB emergency number (on the red key chain card available at HR or WBFN office) and know your WB Staff member's spouse WB ID as you need this in case of emergency.
  - Your Bank ID
  - Green card or copy of your passport and G-4 visa
- People chose to keep electronic versions of the above on one's telephone.

## 3. Housing

### 3.1. Short term housing

- "Attache Property Management" offers corporate housing in DC, furnished apartment around Washington DC and short-term housing.
- WB Global Mobility has a list of recommended short-term accommodations.
- Bethesda has several Marriott hotels. One is on Pooks hill road next to Grosvenor metro, second next to Montgomery mall and the third is in front of White Flint metro. Try booking directly as a long term stay and the price may be comparable to short term apartment rentals in the area.
- This building does short term: <https://www.furnishedhousing.com/md/bethesda/flats-8300/48816>
- Canopy by Hilton at Pike and Rose at Old Georgetown Road and Wisconsin
- Consult Bulletin Board on WB intranet of the Global Mobility Portal
- Oakwood apartments in Crystal City

### 3.2. Buying or Renting a House

- Talk to a Realtor for comprehensive information on this issue
- **Realtor recommendations**
  - Toni Ghazi, [toni.ghazi@compass.com](mailto:toni.ghazi@compass.com)- Licensed in DC, MD, & VA, fluent in Arabic, French, Spanish, English
  - Waleed (from Bretton Woods Men group): +1 (202) 716-7776
  - Saimir (from Bretton Woods Men group): +1 (202) 758-9325
  - Christie's International Real Estate: 202 236 1511
  - Peggy - VA area [peggy@peggymccarthy.com](mailto:peggy@peggymccarthy.com)
- Application recommended for **accommodation** search: Trulia or Zillow
- **Apartment houses in Bethesda:** Solaire, The Whitney, Inigo's Crossing, Metropolitan
- Check **WB Bulletin Board**. To login to Global Mobility Portal (and there find the Bulletin Board where all kind of things are advertised from cars to furniture and short time rentals - all within the World Bank group community) the staff member should sign his/her spouse up.
- Craigslist sublets in DC is not recommended and approach Airbnb with caution because most people new to DC may not realize the top-rated Airbnb's is not in the safest of neighborhoods.
- **Home Insurance:** Geico; Erie: Agent Ewing Hines and associates (301) 942-8220
- **Renter's Insurance:** Assurant is considered the best in terms of online policy access and support.

#### 4. Neighborhoods

- **Task Rabbit** connects you to safe and reliable help in your neighborhood:  
<https://www.taskrabbit.com/dashboard/explore>

#### 5. Daycares / Schools / Learning

- [www.dcurbanmom.com](http://www.dcurbanmom.com) – a forum to discuss MD schools
- Preschools near Suburban Hospital: Childtime (Bethesda Metro Center), Bethesda Montessori School, Bethesda Country Day School, Bright Horizons
- Montgomery; Fairfax; Arlington schools – ratings etc. available via Google search but also ask realtors when working with them.
- Language Immersion for kids: FLES (Foreign Language at Elementary schools) program in County schools; <http://myfrenchclasses.org/> on Saturdays, and this exists for other languages. Google these classes.
- French School: Alliance Française <https://francedc.org/index>; Mamans Autour de DC-; [washingtonaccueil.org](http://washingtonaccueil.org)
- Global Language Network: <https://www.facebook.com/GlobalLanguageNetwork/>
- Spanish classes for Kids: The Argentinian School-Colegio Argentino
- PK3 can be absent from school, on the condition that the school is notified ahead. Please also ask for specific information regarding this from your school.
- To be enrolled in an **academic program** in the US (bachelor's or master's degree) as a G4
  - The admissions office has to be made aware of our G4 status
  - You are eligible for resident tuition at the university of the state you live in and pay therefore the state fees (certain the state requirements are applicable), and there is a loan for studying that BSFCU offers. You are not eligible for federal student loans though.
  - You need to send your academic certificates to [www.ece.org](http://www.ece.org) or [www.jsilny.org](http://www.jsilny.org) for verification. It's a standard requirement for expatriates who have not attended the American school system.
  - You may need a transcript translation: <https://www.wes.org/>
  - The grades get translated to the American grading equivalent for the schools, as some countries don't use the 4-point GPA system that American schools use
  - There is no issue with the G4 visa for enrolling in academic programs in the US. You have to meet the requirements which are the following: 1) English (TOEFL or IELTS). 2) Credential verification (WES) 3) Application done through SOFAS 4) Write your essay and make sure you have references.
- **TOEFL** exam
  - To succeed at TOEFL, one needs to know how to do the test. Even native English speakers get poor scores if not trained to take the test. Time management and prioritization are crucial to achieve a high score.
  - English teacher for the TOEFL exam: [stephen2525@gmail.com](mailto:stephen2525@gmail.com)
  - <https://toefl.magoosh.com/>
  - online course by edX.org. Special preparation course for TOEFL test: <https://www.edx.org/course/toeflr-test-preparation-insiders-guide-etsx-toeflx-4>

- Preparation for the TOEFL exam: Longman Preparation Course for the TOEFL iBT Test with Answer Key 3rd Edition
- Sultan Qaboos Cultural Center: [www.sqcc.org](http://www.sqcc.org)
- GW Confucius Institute-Chinese conversation corner  
<https://confucius.columbian.gwu.edu/chinese-conversation-corner-oct-2>
- Test Prep (e.g. SAT) organizations and tutors: Tutors in the US are very expensive. The Khan Academy website is free. Capital Educators offer classes, but not one-on-one tutoring. They are excellent, but expensive. Georgetown Learning Center also comes recommended. PrepMatters is another company.
- [www.udemy.com](http://www.udemy.com) is an excellent online site for all types of courses.

## 6. Special needs

- There are special needs schools in the DC area:
  - the Lab School in DC
  - the McLean School in Potomac (for mild learning disabilities)
  - Kingsbury in DC
- Consult can be sought by contacting The Stixrud Group in Silver Spring MD, who have psychologists who do educational and neurological testing.

## 7. Security

- The WB has its own Security department and is reachable by calling 202 – 458 8888

## 8. Healthcare providers & emergencies

- You need to get 4 cards: Aetna, Cigna, EyeMed and CVS
- On plan C the referral to a specialist must come from your PCP otherwise Aetna won't cover it, so even if you go to a specialist and are referred to another you have to let your PCP know and send a referral. Aetna is for medical; Cigna for Dental, EyeMed is for glasses at selected stores (does not cover visits to Ophthalmologist specialist as that falls under Aetna; CVS is for prescriptions.
- WB Medstar On-Site Primary Medical Care Practice at WB MC for staff members and their families.
  - Main Complex, Room MC-C2-140. Open Monday-Friday: 8:30am - 4:45pm. For an appointment, call 1-202-842-1500"
  - The clinic does not take walk-ins, you have to make an appointment. But you can make an appointment on the day - they leave a few spaces every day. Call as early as possible to get one of those. Call between 8am and 9:15am and you might be able to get a slot with the first available doctor
- CVS walk-in Clinics: In network with Aetna. Provides treatment for minor ailments. Waiting time can be checked on CVS website online. Convenient and easy to access.
- Search sites for doctors:
  - [zocdoc.com](http://zocdoc.com)
  - [healthgrades.com](http://healthgrades.com)
  - Washingtonian Magazine
  - <https://www.inova.org/about/knowwheretogo>

Specialist	Name	Contact info	Address	Area
Allergist	Dr Irons		Bethesda	MD
Cardiologist	Dr. Kenneth Lee	(202) 416-2000	Lafayette Centre, 1133, 21st street, NW, Washington, DC 20036	DC
Cardiologist	Dr Helen Barold	<a href="https://health.usnews.com/doctors/helen-barold-564873">https://health.usnews.com/doctors/helen-barold-564873</a>	Washington	DC
Dentist	Palian Pierre LDDS	(202) 362-1218 <a href="https://g.co/kgs/eVbZHW">https://g.co/kgs/eVbZHW</a>	2844 Wisconsin Ave NW #104, Washington, DC 20007	DC
Dentist	Toothtown		Vienna	
Dentist	Oakton Family Dentistry			
Dentist	Dr Philip's Cooper		K-street	DC
Dentist	Dr.Margo Robinson	Watergate Dental Associates (202) 965-5400	2506 Virginia Ave NW, Washington, DC 20037	DC
Dentist	Anwar Salha	<a href="https://www.zocdoc.com/dentist/anwar-salha-dmd-198208">https://www.zocdoc.com/dentist/anwar-salha-dmd-198208</a>		DC
Dermatologist	SkinDC	(703)2598094 <a href="https://www.skindcderm.com">https://www.skindcderm.com</a>	1525 Wilson Blvd, Suite 125, Arlington, VA 22209	VA
Family Doctor	Dr Charles Umosella	(301) 951 0420; (301) 657 5638	7625 Wisconsin Avenue; Suite 101, Bethesda, MD 20814	MD
Family Physician	Potomac Pediatrics			
Mental Health	Taranto Joseph MD	(202) 543-5290	902 Pennsylvania Ave, SE Washington, DC 20003	DC
Mental Health	WBFN Family Consultation Service	(202)-458-5550	World Bank, J Building	DC
Obstetrician	GW Medical Associates	<a href="https://www.gwdocs.com/find-a-doctor">https://www.gwdocs.com/find-a-doctor</a>		DC, MD VA
Ophthalmologist		<a href="https://www.edow.com/">https://www.edow.com/</a>	DC at Friendship Heights metro	DC
Optometrist	GW Medical Faculty Associates			DC
Optometrist	MyEyeDr.		McLean	
Orthopedics	Summit Orthopedics	(301)986-9100	5530 Wisconsin Avenue, #165 Chevy Chase, MD 208154323	MD
Pediatric Dentist	Dr Royal Pilcher	(202) 237-2833; <a href="http://dckidsdental.com">dckidsdental.com</a>	4910 Massachusetts Ave, NW, Unit 311, Washington 20016	DC
Pediatric Dentist	North Potomac Smiles	+1 (301) 926-4408; <a href="https://northpotomacsmiles.com">https://northpotomacsmiles.com</a>	Rockville	MD
Pediatrician	Potomac Pediatrics	(301)2796750	15204 Omega Dr#100,	MD

Pediatrician	PM Pediatrics	(301) 230 2767	Rockville, MD, 20850 12254 Rockville Pike, Rockville, 20852, MD	MD
Pediatrician	Elizabeth Chawla		Medstar George Town	DC
Pediatrician	Dr Kimaya Vaidhya		Oakton/Vienna/ Fairfax area	VA
Pediatrician	Capital Area Pediatrics		Oakton/Vienna/ Fairfax area	VA
Pediatrician	Dr. Nicole J Lee		Oakton/Vienna/ Fairfax area	VA
Physiotherapist	Body Connect Health & Wellness		2440 M, Street, NW Suite 326, Washington DC, 20037	DC
Physiotherapist	Center for Neuro Muscular Rehabilitation (CNMR)		1712 L Street, NW, Washington (2 blocks from the WBG building)	DC
Physiotherapist	Medstar Health at Lafayette Centre	(202)416-2000 <a href="https://goo.gl/maps/dRfk45gn8jmCnAUNA">https://goo.gl/maps/dRfk45gn8jmCnAUNA</a>	Lafayette Centre, 1133, 21 <sup>st</sup> street, NW, Washington, DC 20036	DC
Spine doctor/orthopedic surgeon	Steven S. Hughes	<a href="https://www.orthovirginia.com/physicians/steven-s-hughes/bio?utm_source=local&amp;utm_medium=organic&amp;utm_campaign=gmb">https://www.orthovirginia.com/physicians/steven-s-hughes/bio?utm_source=local&amp;utm_medium=organic&amp;utm_campaign=gmb</a>		

- Children are automatically signed up for dental care under Cigna plan irrespective of their age
- **Travel clinic:** <https://www.washingtontravelclinic.com/m/index> The Washington travel clinic for all required vaccinations, physicals, tests and lab work including cancer and tb screenings as required for green card issuance.
- If you use physicians **outside the network**, you should go to the doctor directly and then get a claim form from his/her office. Submit the completed form to Aetna via scan /fax or snail mail
- **Flu shots** at Minute Clinics at CVS or all other CVS pharmacies – they are free with Aetna. Ask your doctor for Shingles (two shot at least 3 months apart). Also available at all CVS pharmacies with Aetna card presentations
- **“Integrative medicine doctor”:**
  - The Inova group takes Aetna. Search for osteopathic doctors. Inova has a “paid” service for VIP service for integrative medicine. You pay a yearly \$2100 upfront to be in that system.
  - Oakton VA: with regards the coverage it depends on your plan and Doctors zip code and if the visit is in hospital or at the office. It is best to call Aetna and ask them based on your policy.
- What is covered **by Cigna** (dental) insurance?
  - This depends on the service that you require. Anything that is deemed as cosmetic will not be covered and even something like crowns are classified as cosmetic at times
  - Ask if procedure is covered before proceeding.
  - Always ask if anything that the dentist suggests is covered by your insurance.
  - You can ask for a price estimate before doing any service.

- **URGENT CARE vs Emergency Room (ER) in the hospitals**
  - **Emergency number in US is 911** (for ambulance or fire)
  - There is a difference between emergency and urgent care in the US regarding care provided. Recommendation: life threatening conditions = emergency care; others health problems = try to contact and be seen by your PCP (primary care physician) or go to an urgent care. For some not complex conditions or regular shots, Minute clinics might work (nurses are the providers; see list of services in the CVS website).
  - Urgent care clinics are private enterprises run by doctors or nurse practitioners and are NOT the same as emergency rooms in hospitals.
  - Urgent care at certain CVS pharmacies and suitable for MINOR ailments; kids earaches etc. They have a nurse on staff, and they can refer if ailments are more serious.
  - Some urgent care facilities have x-rays.
  - The urgent care can only be a temporary fix
  - Regarding urgent care-it depends on what the issue is. For instance, when falling from a bike and cut is deep, go to the emergency room because one might need stitches. When you might have strep throat, go to urgent care center-and you are seen by a general doctor who will give you a strep test.
  - Hospitals Emergency care: expensive and not everything is covered by Aetna.
  - Hospitals, because all tests and lab work can be completed in house, will be faster than running around 10 different labs, especially in emergencies.
  
- **Emergency rooms and Urgent care**
  - Emergency care at major hospitals such as GW University Hospital, Georgetown, Suburban Hospital and Sibley Hospital. Emergency care is much more expensive and for serious cases and stitches etc.
  - Sibley Hospital is close to Chevy chase DC and MD and is situated on Loughboro Road, Washington DC. The Suburban Hospital is in Bethesda and has a good trauma center. These hospitals were recently bought up by Johns Hopkins Hospital in Baltimore. It does not mean that necessarily the doctors are trained by Johns Hopkins Hospital in Baltimore which is a world renowned academic hospital. Therefore, if one has a very serious condition, it might be advisable to make an appointment with a physician at Johns Hopkins Hospital in Baltimore as they treat complex diseases.
  - National Children's Hospital in Washington DC
  - INOVA urgent care in VA (Arlington)
  - Right Time and Pediatric Care both are on Rockville Pike, both of them have X Rays on site.
  - For urgent medical care during the week: MedStar Health clinic at the WB Bank (same day appointment) or in Chevy Chase, Barlow Building, 5454, Wisconsin Ave #1100, Chevy Chase, MD 20815, USA, +1 855-546-1872. They have general practitioners but no specialists. Check if they have X-rays machines before setting out, if that is what one needs.
  
- **Some questions our WBFN members have asked:**
  - My **doctor** has gone to a **membership plan**, would anyone know how this works with our AETNA insurance? Best to talk to Aetna directly. Maybe for the elderly patients it is worth it but

assuming one is relatively healthy, I do not think it does pay off to have a membership with a physician.

- Completion and signing of **Kids school Health form**: If all vaccination for the kids is complete the primary Care provider should be able to complete and sign the forms. (Please call your primary care provider to confirm).
- **Mental health**: WBFN offers the Family Consultation Service (FCS) which WBFN members and their spouses can contact for moral support (btw this is not a service for children under 18 years) and their phone number is 202 458 5550. They refer to local therapists after 5 consultations if necessary. They now also offer couples counseling. Also, FCS is available from overseas WB offices.
- **Visiting relatives** who may be staying for a long time should take out travel insurance before they arrive in the US and if not, you should take up a health insurance for them. If they are coming as a G4 dependents consult HR for guidance. For older visitors World Nomads, Atlas and Columbus can be used. If coming on B1-B2 visas, they should come with health insurance from their countries. This is a cheaper option.

## 9. Home help/services/utilities

- **Task Rabbit** connects you to safe and reliable help in your neighborhood:  
<https://www.taskrabbit.com/dashboard/explore>
- **Movers**: Alex Paxton +1 (571)-839-4527; Thumbtack.com,
- **Dog sitter**: Dominique dombergeron@mac.com (202) 436-0245
- **Nanny**: World Bank Bulletin Board website; neighborhood list (ex. nextdoor.com); care.com; urbansitter.com
- Info about **G5** (nannies etc.) **visa status and rights**: to hire a G5 you should know the legislation such as the minimum wage, code of conduct, info about due sick days, due paid leaves etc. They depend on State/County. Look under: <https://www.care.com/homepay/resource-center/requirements-by-state/maryland>. For more information you can call 311 during weekdays and ask for appropriate person. WB HR should be able to answer questions by going on the WB intranet or make an appointment.

### 9.1. Housekeeping/driver/gardener

- Cleaning:
  - Jurgita and her husband Fernando - greaterdcplus.cleaning@gmail.com
  - <http://www.cleanycleaning.com>
- Carpet cleaning companies
  - Professional cleaner recommendation: Francisco Carpet 240 855-5694
  - Carpet cleaners: Rent a machine at Home depot/Giant/Safeway for DIY
  - Home depot has a tools and equipment rental section that includes rug doctor pro for about 30\$ a day if you choose to DIY
  - Giant and Walmart also rent out rug doctor equipment
  - Coupon deal at Groupon



## 9.2. House repairs

- **Plumber** in Bethesda: Mike Thomas (301)933-5995
- **Home warranty** recommendations
  - If your appliances are old, then it might be a good idea. Every year you need to purchase a new one.
  - American Home Shield
  - Home Warranty of America
  - Super Home Warranty
  - <https://www.hellosuper.com>
- **HVAC** (Appliances & Repair, Heating & Air Conditioning) companies (like Cropp Metcalfe) do some routine checks. When you have a contract every year they come and check your system, so that you don't run into trouble in the middle of winter etc.
- **Davis & Davis 301 942 7210 is a reliable company for Heating and A/C**
- **HVAC** expert in Fairfax area:
  - Cropp Metcalfe and they service the whole DMV area,
  - Home Depot has some service providers (ARS etc)
  - <https://www.nugentsons.com/>
- **Washing machine** repair: Master Appliance in Vienna VA (703) 938-6910
- **House Decluttering:** [suzanasimplesolutions@gmail.com](mailto:suzanasimplesolutions@gmail.com) Charges are by the projects, not by hours. <https://www.facebook.com/suzanasimplesolutions/>

## 9.3. Telephone/cellphone s/internet

- **T-Mobile** on K Street at the International Square building is familiar with WB and the discount they enjoy with T-Mobile. Name of the discount is T-Mobile Advantage Discount. There is a discount on the postpaid plan only. Not on prepaid plan. You need your spouse with you at the shop, buy a line/monthly package/ then your spouse has to email contact at T-Mobile for them to activate the discount.
- **Internet** providers: Xfinity Comcast, Verizon

## 10. Cars & transportation

### 10.1. Buying a Car

- World Bank Credit Union offers attractive loans for new and second-hand cars.
- Consult Blue book price and get car inspected before purchase
- CAR MAX also sells good second-hand cars
- True cars can be selected at BFSFCU website
- Dealer recommendation: Ourisman Honda in Bethesda, Raul: +1 (202) 910-8409
- G4 visa holders get regular /ordinary plate numbers and not diplomatic number plates because they are not diplomats.
- If you live in DC, but you buy a car out of DC, you just need a DC emissions test and transfer of rego through the DMV. The dealer can organize all of that.
- Buying/leasing car in DC – recommendations/considerations
  - Financing a car is a good way to increase US credit rating if that's of importance to you. The interest rates at the BFSFCU are very competitive and you get a bonus discount rate if you use

Truecar to find the vehicle. The info is on the Bank-Fund Staff Federal Credit Union (BFSFCU) website.

- The process really depends on the type of car you want and also new/secondhand.
- The best way is to go through TrueCar via BFSFCU. But be prepared to get call from dealers. Just answer, ask for a quote and then compare quotes. And maybe do test drives. Please take your time. Don't be pressured.
- Be aware that leasing may not be as good a deal in the US as it is in some other countries where it routinely includes service/maintenance and can have favorable tax arrangements. Here you are basically just paying for the depreciation of the car over the lease period.
- Become a member of AAA once you own a car – they offer service at your home in case you have car trouble. Also, AAA offers all kinds of benefits (hotel rebates; travel insurance; maps etc. etc).

## 10.2. Car insurance

- Sunrise Auto Insurance specializes in A & G visa holders
- Progressive auto insurance
- Geico
- Allstate
- Nationwide
- Erie Insurance
- Note: It is advisable to get your driving license before getting car insurance in order to reduce your premium.
- If you live in VA and have VA tags, you are obliged to pay property tax relating to cars every year. Check for other states.

## 10.3. Accident

- When causing or being involved in an accident, minor or substantial, always involve the police since they will make up a report, which is necessary to claim for the insurance.

## 10.4. Car repair

- Exxon gas station on 6100 Macarthur Blvd, Bethesda, MD 20816
- Amfor automotive, 6410 Backlick Rd, Springfield, VA 22150
- Or at the car dealer ship of the make of your car.

## 10.5. Taxis/Uber

- Airport transport recommendation with lots of baggage and kids
  - Uber offers an uber x with car seat that accommodates 3 adults, a booster seat, 1 full size luggage and 2 carry on.
  - Uber black with booster seat holds 6 adults plus booster seat plus up to 5 full sized suitcases but costs almost 3 times a regular car.
  - Get the Uber black SUV with car seat (expensive).
  - Get an uber xl and carry your own booster seat (cheaper).
  - Barwood cabs in Maryland 301 984-1900

- <https://www.supershuttle.com/locations/washington-dca-iad/>
- Washington flyer taxi offers ride from your location to the airport, they have big sized cars with infant seats etc. you can call them ahead of time. <https://www.flydulles.com/iad/washington-flyer-taxi-service-standards>

## 10.6. Car safety

- If you need to get your children's car seats inspected, you can take your car seats to the nearest fire station and they will check them for you.
- Car seat for children: Combi Coccoro. Lightweight, easy to install, no weird extraneous straps, meets all standards etc.

## 11. Shopping

### 11.1. Supermarkets

- Indian grocery stores: Dana bazaar/Guru Groceries & Chaat house/Lotte Plaza/Aditi Spice depot
- Guru Groceries & Chaat House, 7817 Old Georgetown Rd, Bethesda, MD 20814, (301) 251-4400, <https://g.co/kgs/KB4nVS>
- Sri Krishna grocery in Springfield in Virginia
- Regular food shopping: Lidl/Trader Joe's/Whole Foods/Aldi/Giant/Safeway

### 11.2. Furniture

- Furniture shops:
  - Pottery Barn
  - Crate and Barrel
  - Havertys
  - Ethan Allen
  - Arhaus
  - Ashley
  - Bob's furniture
  - For online shopping you can check at Wayfair also
  - Value city furniture
  - Ashley furniture
- Wait for special long weekend sales.
- If you go to your local post office and mentioned you just moved/or moving and ask for a "moving packet" they may give you an envelope full of discounts to places like Home Depot/ Best Buy, etc., depending on their promotion at the time.
- Remember, if you have just arrived in DC and do not have a "credit history" yet, do not apply for "store credit cards" like Macy's card etc., you will most probably be rejected and that is not good for your credit history.

### 11.3. Hair & Beauty Salon

- Hair salon for kids: Kidsville salon in Bethesda/Salon Familia in Chevy Chase DC

### 11.4. Babies and Children

- Infant formula suggestions (alternatives for nun optipro stage 2): Nan, Enfamil, Gentlease, Similac

- Names of various strollers for infants and toddlers: Yoyo; Silver Cross Jet; Bugaboo Ant
- For strollers and other baby things: Buy Buy Baby in Rockville or Potomac Hills
- Consider becoming a member of the WBFN Moms and Moms to be. See our website.

### 11.5. Buying and selling things

- WB Bulletin Board is currently the place for selling and buying. In order to get access to this platform the staff member should go through the WB intranet to sign you up and then you are free to use it for selling and buying.
- Facebook market
- Very effective for this: Nextdoor.com
- The App: LETGO for advertising: selling and buying stuff.

### 11.6. Clothes

- Men's suits recommendations:
  - Massimo Dutti in Georgetown.
  - Nordstrom Rack,
  - Jos A Bank, Men's warehouse,
  - Suitsupply,
  - Ledbury,
  - Indochino in Bethesda, Saks OFF 5th (the outlet version of Saks Fifth Avenue) brand Zegna.
  - Hugo Boss -lifetime free alterations and they are high quality

### 11.7. Other

- Recommendations for online **eyeglasses**: Warby Parker, Moda Optic (<http://modaoptical.com/>) in Rockville, Zenny Optica.
- **Floral studio** run by a WBFN member: Ambiana (In the North-West of the city). Specialized in floral design for weddings and corporate events, customized bouquets for special occasions, subscription services, and floral workshops. Website: <http://www.ambiana-floral.com>, email [maud@ambiana-floral.com](mailto:maud@ambiana-floral.com).
- **Jewelry Design** by a WBFN member:  
[https://www.instagram.com/p/BwmfelhgiKU/?utm\\_source=ig\\_share\\_sheet&igshid=1axocc58oo94n](https://www.instagram.com/p/BwmfelhgiKU/?utm_source=ig_share_sheet&igshid=1axocc58oo94n)
- **Used bicycles** can be purchased at the Bicycle for World Warehouse in North Bethesda, 11720 Parklawn Dr. Rockville, MD 20852
- Best site for **cheap airline tickets**: Skyscanner, Kayak and Tack.
- **Shoe Shopping**: Ramer's shoes for kids in Chevy Chase DC, Nordstrom
- Organic Farms:
  - Butler's Orchard for picking own fruits and veggies
  - Homestead in Poolesville MD for Apple picking
  - Organic farm open markets at local churches/Dupont Circle/Sheridan school NW DC/
- Secondhand Stores:
  - Value Village is a chain of 2nd hand shops in MD

- If you are in VA, there is the “unique thrift store” at Gallows road (Vienna/Falls Church) that has a 50% off on Wednesdays.
- The WB Bulletin Board (you can request access through your spouse or partner) also has clothing (not too much) /household stuff for sale
- A store called Unique
- National Cathedral thrift store/thrift store near Bethesda Women’s market

## **12. Recreational activities**

### **12.1. Nightlife**

- Washington Improv Theatre. Free shows every Tuesday.

### **12.2. Sports Clubs/Country Clubs**

- The Gym at the World Bank can be used at a cost after the spouse (WB staff) signs you up
- The YMCA Gym offers discount for the WB families. The heated outdoor pool is open all year round. Cost \$85 per family /year (gym and courses) Rate may change.
- Montgomery county recreations centers: Leland center in Chevy Chase, MD/Friendship Heights (just above Whole Foods store)
- Most Montgomery county aquatic centers include indoor pools, saunas, Jacuzzis for \$5 per person/visit
- Local pools: Maryland Aquatic Center near Rockville Pike MD/ Wilson High School Pool in NW, DC/YMCA’
- Exercise: If you are into running or walking or looking to start either and need a group or companion, you can search on Facebook for “moms run this town” and “dads run this town” (add the name of your town or city) you can ask join either. Both groups have people with different levels of walking/running experience. Despite the names, they are open to people not parents as well.
- Other health clubs: 202 Strong/; Fit 360DC; Equinox. In addition the World Bank fitness center is fully supplied with the state-of-the-art exercise equipment, locker rooms, showers, saunas and exercise studios. They offer classes like yoga, zumba, cycling, karate, muscle fitness, tai chi and abs express, spinning. Membership is through the WB staff member with spouse in person. Costs around \$40 per month.

### **12.3. Parks**

- Zoo
- East Potomac Park
- Rock Creek Park (during weekends certain section is car free, so great for biking and walking)
- The National Arboretum

### **12.4. Walking/Hiking/Biking**

- Walking: The Mall, DC Monuments close to Smithsonian Metro station
- Biking along the C&O Canal along the Potomac River. Starts at Georgetown and ends at Harpers Ferry

## 12.5. Weekend getaways

- Plan a trip to Annapolis: eat crabs, visit Vin 909, take a tour of the US Naval Academy (good for kids too) - but pack your own lunch if you don't like fast food.
- Try the boat ride from Alexandria to Mt. Vernon and back.  
<https://www.washingtonian.com/2015/03/01/boat-ride-to-mount-vernon/>.
- Shenandoah National Park and Charlottesville
- Harpers Ferry National Historical Park
- Lewes in Delaware
- Williamsburg, Luray
- Chincoteague
- Outer banks
- Myrtle beach
- Murrells inlet
- Salamander resort and spa
- New York: Easy and inexpensive bus ride. Buses leave from Union Station; Dupont Circle and Bethesda and Arlington. Cheap train tickets are available, but you have to buy it well advance to avoid high costs. Train is much more comfortable than bus.
- **Beach getaway** options include:
  - Rehoboth Beach and Bethany Beach in Delaware,
  - Ocean City in Maryland
  - Baltimore waterfront
  - Chincoteague Island (about 3 hours from DC).
  - Lewes Delaware <https://goo.gl/maps/VcqJHqLf6tj>. You can try the Lewes-Cape May ferry to take a tour on the NJ side also. There's a lighthouse ([https://en.wikipedia.org/wiki/Cape\\_May\\_Lighthouse](https://en.wikipedia.org/wiki/Cape_May_Lighthouse)) and a concrete shipwreck ([https://en.wikipedia.org/wiki/SS\\_Atlantus](https://en.wikipedia.org/wiki/SS_Atlantus)) on the Sunset Beach on the Cape May side, which are both interesting.
  - Cape Henlopen State Park: 15099 Cape Henlopen Dr, Lewes, DE 19958; phone: (302) 645-8983; <https://goo.gl/maps/nJAKVYCRT792>.
  - Brownies Beach near the town of Chesapeake Beach.
  - Sandy Point State Park, 1100 E College Pkwy, Annapolis, MD 21409. +1 410-974-2149. <https://goo.gl/maps/F9Czfk6LHL22>. About 50 minutes' drive from DC. Can be crowded during peak months.
  - Solomons Island, Maryland, <https://goo.gl/maps/UmyngqJMHGu>. About 90 minutes drive from DC and a little less crowded.
  - Beaches and swimming poles near DC: <https://www.tripsavvy.com/lakes-beaches-and-swimming-holes-near-washington-dc-1038777>"
- **Kids water parks:** Macomb Recreation Center in DC/ Stead Play Park DC/Westminster Park DC/Chevy Chase MD splash/Palisades Splash pad/Georgetown at Waterfront splash, Six flags water park.

## 12.6. Communities

- Muslim American Society (MAS) -6408 Edsall Road, Alexandria VA- (202) 630-4292
- DC Tasting Society: email: [dctastingsociety@gmail.com](mailto:dctastingsociety@gmail.com)
- Expats in D.C. Women Circle: Community of expats and immigrants.  
<https://www.evenbrite.com/e/expats-in-dc-womens-circle-tickets-75164004561?aff=eand>
- WBDC Book Club: Meets once in a month  
<https://chat.whatsapp.com/HerutYHm6VWLgS7auAIDRF;>
- WBFN English learning class: [https:// www.wbfn.org/event/English-class](https://www.wbfn.org/event/English-class)
- Spanish Buddies WhatsApp conducted entirely in Spanish
- Buddies DC Social group: <https://chat.whatsapp.com/HfxhUypEXweFlqLwYGxW4n>
- Buddies DC Visa Permits: <https://chat.whatsapp.com/KatQfn2tsl9mvGblD2rfz>
- Buddies Dc Creative group: <https://chat.whatsapp.com/ET1s2NAp23kVTeowDY88y>
- WBFN WhatsApp Mums group
- Book Club: <https://chat.whatsapp.com/HerutYHm6VWLgS7auAIDRF>
- Bretton Woods Chef Group: <https://chat.whatsapp.com/HLAMw03LcaDDxFiwWlliyG>
- Bretton Woods Mates with Kids group: <https://chat.whatsapp.com/Elm9qD8HBYJQwiuZPuBS5>
- There are Community Centers in Washington. Check online for the nearest to where you live.

## 12.7. Cherry Blossom ideas

- Every year in March/April, Washington DC has the Cherry Blossom Festival
- **Tidal Basin:** The best way to view the Cherry Blossoms at the Tidal Basin is to take the Metro to the Smithsonian Station (or bike or walk). It is not recommended to drive; parking is very difficult. The areas around the National Mall, Martin Luther King Memorial, and Franklin Roosevelt Memorial are said to be very nice.

If you'd like to avoid the crowds and still enjoy the Cherry Blossoms, here are a few good options:

- **Kenwood:** There is a neighborhood in Bethesda MD called “Kenwood” off River Road just past Little Falls Parkway. You can park your car at the Giant supermarket and take a short walk over to the other side of River Road. You can also reach this area, should you like to bike, via the Crescent trail starting in Georgetown and heading towards Bethesda center. The streets in this area of Chevy Chase, Maryland are lined with around 1200 cherry trees. The neighborhood’s streets become carpeted in the cherry blossom petals each spring. Remember to always be respectful when viewing in residential areas.
- The Potomac Riverboat Company offers numerous cherry blossom **cruises** which depart from Georgetown, the Wharf, and Alexandria. It even has a cruise that runs during the Cherry Blossom Festival’s Petalpalooza Fireworks show. They also run dining cruises on the Odyssey and the Water Taxi which cruises between the previously mentioned ports, as well as National Harbor. Other companies offering cherry blossom cruises include DC Cruises (which offers weekend and weekday cruises around the monuments) and Spirit Cruises (which offers a 2-3 hours dining cruise offering cherry blossom views).
- The **National Arboretum** is one of DC’s best-kept secrets. It provides 446 acres of gardens, walking trails, and a stunning collection of plants, including several varieties of cherry trees. The cherry trees are spread throughout the arboretum, but exploring this beautiful space is part of the fun. Entry is free, so make a day of it and take along the family dog and a picnic.

- The **Gardens at Dumbarton Oaks** is an oasis in the city. This historic estate in Georgetown has a number of large cherry trees that make for great picture ops. Japanese plum trees and tulip magnolias are also in bloom. The gardens are open from 2pm – 6pm Tuesday through Sunday and there is an entrance fee. Montrose Park is nearby, with a fun playground for the kids. It, too, is home to many cherry trees.
- **Foxhall Village**: This DC neighborhood sits just west of Georgetown. It’s quiet, residential streets are lined with cherry blossoms each spring. Yoshino cherries line most of these streets, which is the same variety that graces the Tidal Basin area. So, expect peak bloom to be during the same time period.
- **Basilica of the National Shrine of the Immaculate Conception**: The Basilica is located in DC’s Brookland neighborhood. It is the largest Roman Catholic church in North America, and among the 10 largest in the world. One million people visit the Basilica each year. During early April, visitors can enjoy the beauty of 150 cherry trees blossoming on its grounds. Parking is free and guided tours of the Basilica are available.
- **Oxon Run Park**: This park has over 200 cherry trees.
- **Stanton Park**: The four acres of this park are stunning when the cherry trees bloom. There are so many trees that the park looks like it is covered by clouds made of petals. There is a playground in the park, and it is an easy walk from Union Station.
- **Hains Point**: The 4.1-mile loop around Hains Point is full of cherry blossoms. It provides great photo ops with river backdrops. It can get crowded early in the cherry bloom season since many people park there to walk over to the Tidal Basin. It is home to 481 Kwanzan cherry trees, which bloom two weeks after the Yoshinos (the variety around the tidal basin). Peak bloom here is often less crowded, particularly if you can go on a weekday. There is a playground, picnic tables, and restrooms at the tip of Hains Point. You can also take a free ride on the Wharf jitney that shuttles people between the Wharf and Hains Point. The jitney, which is pet- and bike-friendly, runs twice an hour and makes the trip in about three minutes.

#### 12.8. Fourth of July fireworks viewing recommendations that does not involve the National Mall

- Roof of the IFC (but check before as security measures might have changed)
- Key Bridge is closed to cars on 4 July for fireworks in the evening
- Any hilltop around the Pentagon
- Steps of the Supreme Court
- Arlington cemetery
- National Cathedral - it is one of the highest points in DC. You need to find a spot in the small park which is on the right of the cathedral. Be there early and bring a picnic.
- Waterfront in Georgetown. Park in upper Georgetown and then walk towards the river on Wisconsin Avenue
- The Theodore Roosevelt bridge is also a perfect vantage point, not crowded at all.
- The bridge to S Arlington Ridge
- Avoid anything involving GW Parkway. It is a traffic nightmare.



### 12.9. Must-see activities for those with limited mobility

- City Bus tour
- Library of Congress
- US Botanic Gardens and the museums often have wheelchairs that she can use while on the premises. I often rent a wheelchair for the time elderly parents visit. Makes sightseeing much easier as they can then cover more ground

## 13. Other recommendations

### 13.1. Clothing and shoes

- Women's cloth line owned by Samantha: +201223318545
- Used clothing and shoes can be taken to the storage boxes at N and 23rd street next to a school, but now also everywhere in DC, MD and VA at specific locations. The clothing is donated to charities such as Lupus and Purple Heart. These two charities can also be called to come and collect the clothes from your house; however, you have to pre-book.

### 13.2. Networking & Learning

- World Bank Meetings take place in autumn and spring. Check the World Bank website for meeting times and dates. These are a great way to learn more about important international development topics and themes at the World Bank and many events are open to spouses (bring World Bank Spouse ID).

### 13.3. Mosquito bite prevention

- Mosquito net at night helps our little ones to reduce the number of bites
- Mosquito Joe is a company which can come out to your garden and spray. Check if they use chemicals which are safe. There are several companies in the DC area.
- Repellents: natural ones even though are safer don't work too well, but the ones with deet (the OFF brand) work better at repelling the mosquitos and those annoying gnats.
- Watch out for ticks as well as they are prevalent in this area and carry Lyme disease.
- <https://mosquitojoe.com/faq/> - Has all-natural options for managing mosquitos and even their standard service provision does not harm bees.
- Mosquito Joe natural products
- Mosquito Repellents:
  - OFF
  - Citronella or lemon grass
  - Aloe vera lotion and/or avocado oil
  - Neem powder in a glass with water (25% powder vs 75% water) or neem oil and coconut oil available at Indian stores

### 13.4. Tax

- CPA recommendation:  
"Kathleen Finn, CFP®, EA, Finn Financial Advisory Group, Inc., Registered Investment Advisor  
[kath@kfinnfinancial.com](mailto:kath@kfinnfinancial.com), Tel: 202-262-6085, fax: 888-501-6113  
Office: 1316 Q Street, NW, Washington, DC 20009"  
Mr. Meat Bhutani 301 946-8040

- Withholding tax working on G4 but for US company
  - Use an accountant to prepare your tax return. There are a lot of variables including the country of origin and residence, family status, tax treaty between your country of origin and US. Their service is usually not so much expensive.
  - Depending on where you are in your job application/negotiation, you need basic tax advise so that you know what you are liable for, the gross salary might look interesting, but once you start calculating the taxes etc.. then it might not look so attractive. Try to be informed as much as you can, the little bit of consulting fees from a tax professional might end up saving a lot of money in the long run.
- Spouses working outside the WB have to pay taxes.
- HR Block tax office: they have offices in many places, ask if there anybody in the office who is familiar with 1040NR tax matters (for G-4 visa holders). You have to pay for this service.
- Property tax relating vehicle: yearly tax.
- Selling a house: Regarding selling a house, you will have to pay capital gains tax. Under FIRPTA, IRS will hold 15% of the sale price to ensure there are no tax liabilities. You can apply in advance to reduce your tax liability. If the sales price of the property is not more than \$300k, then you don't have to deal with FIRPTA. There will be real estate transfer taxes too. The taxes will depend on the location/county.
- Renting out your house:
  - Taxes are supposed to be paid on income when you rent out your house.
  - Property management companies will charge from 7%-10% when engaged to manage the renting
  - File taxes to deduct all the expenses incurred on the house. Remember to depreciate the value of the house while filling taxes in order to eliminate all your income tax liability
  - When selling a house, you pay capital gains under FIRPTA if sold above \$300K
  - Remember there will be real estate transfer taxes too on sold houses depending on the location or county.

### 13.5. Will / Trust

- A will is recommended if one lives here in US with children and/or owns a house. In the event of not having a will, and upon death of one or both parents, children will become “warden of the State”. To avoid this, draw up a Will.
- For professional Will and Estate planning, contact Nicholas Fobe, 1725 St, NW, Suite 300 (202)452-1600
- Possibility to “do it yourself” by looking on line: [www.news.com/money/personal-finance/family-finance/articles/steps-to-writing-a-will](http://www.news.com/money/personal-finance/family-finance/articles/steps-to-writing-a-will).
- Filling a Will/ District of Columbia Courts: <https://www.dccourts.gov/services/probate-matters/filing-a-will>
- Register of Wills is located at 515 5th St NW #311A, Washington, DC 20001
- Register of Wills for Maryland: <http://registers.maryland.gov/main/faq.html#1.2.6>
- The Will must be submitted in a sealed envelope with the following information at the back of the envelope: Your name, Your address, Your social security number, Date of will
- Cost- \$5 for each Will filed.

### 13.6. Other

- Website Designer: Ozkan Alton +1(786) 616-2391
- Job/career coach recommendations - <https://www.lynncareercoach.com>
- Start One's Own Business: One needs to register one's business with the state you live in and get a business certificate and a Tax ID (could be your SS number will become EIN number).  
[Howtostartanllc.com/start-a-business-in-virginia.com](http://Howtostartanllc.com/start-a-business-in-virginia.com)
- Short term consultant positions advertised within WB can only be seen on Intranet through staff member computer, log-in.
- Chef and personal trainer: Gita is a healthy cooking chef and personal trainer. She is looking to expand her client base in the DC area. Her services range from cooking classes and cooking meals, to conducting health & wellness consultations, and personal fitness sessions. For more information please click on the following links: <http://healthwithgita.com/aboutme/>,  
<http://healthwithgita.com/programs/>