

7 FAM 320 USING PRIVATE RESOURCES

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7 FAM 321 GENERAL POLICY

a. It is Department policy to respond courteously and promptly to all requests for financial and medical assistance from U.S. citizens abroad. Consular officers must be willing and available to meet and assist, as appropriate, U.S. citizens requesting advice or help.

b. The consular officer also is responsible for ensuring that a U.S. citizen applies for a Government loan only after the applicant has pursued and exhausted all private resources. Consular officers should request loan approval from the Department only after they have exhausted all local resources.

7 FAM 322 PRIVACY ACT CONSENT

The applicant must provide a written Privacy Act waiver before a consular officer can contact anyone, including the applicant's immediate family, who may be a source of financial assistance. A Privacy Act waiver is not necessary if the applicant is a minor and the point of contact is a parent or legal guardian. A waiver is required in cases where information is relayed to a third party by a post or the Department. The waiver should be included as a specific item in any report to the Department.

7 FAM 323 LOCAL RESOURCES

a. Although family and friends in the United States are the usual sources of funds, U.S. citizens often have resources available to them in the host country, of which they either are not aware or which they have not considered, due to the pressure of circumstances or lack of experience. When dealing with a U.S. citizen requiring financial assistance, the consular officer might consider some of these local sources of financial aid:

- (1) Family, friends, or other traveling companions;
- (2) Replacing lost or stolen traveler's checks;
- (3) Commercial credit card advances; or
- (4) Commercial loans.

b. Consular officers should develop contacts in local branch offices of American Express, Bank of America, Citibank, and similar financial institutions located in their districts. An up-to-date handout should be maintained locally to inform U.S. citizens experiencing financial difficulties of the locations, officer hours, and services available to them from such companies.

7 FAM 324 RESOURCES IN THE UNITED STATES

If the local resources suggested above and any additional sources are not available in a particular case or have proven futile, the consul must direct the traveler's attention to possible financial sources within the United States. The more common sources are discussed in the following sections.

7 FAM 324.1 Family and Friends

The most obvious contacts are in the immediate family. Adults should be asked whom they want to contact. Their wishes should be followed to the extent possible in assisting them to make such contacts. If the applicant is under the age of eighteen, the parents generally should be the first point of contact.

7 FAM 324.2 Employer

Occasionally, the applicant's employer in the United States will serve as a source of funds. The decision to approach an employer must be made by the traveler.

7 FAM 324.3 Banks or Other Financial Institutions

The traveler's personal bank or savings association may loan, advance, or transfer the traveler sufficient funds. This usually is done only with the written authorization for the transfer from the traveler to the bank. Many banks will accept a direct relay cable from a client requesting the transfer of funds through the Department's OCS/TRUST procedure.

7 FAM 325 TRANSPORTATION RESOURCES

Often an applicant has adequate funds to meet day-to-day living expense but lacks funds for onward travel costs. In these cases, as well as those of total lack of funds, the consul should explore the transportation question as a separate issue. The consular officer should also be aware of the possibility of using any of the following means of funding transportation costs.

7 FAM 325.1 Prepaid Ticket

a. Often it is desirable for the family or friends in the United States who are providing financial assistance to pay in advance in the United States for an airline or other ticket. This method of payment generally saves time, sometimes costs less, and is a more secure method of funding the transportation than sending the money commercially or through the Department.

b. Some transportation companies are willing to accept a reasonable amount (usually less than \$100), over and above the actual cost of the transportation costs, which the company will provide the traveler for incidental expenses while en route. The consular officer should know in advance which airlines provide this courtesy and so notify the donor in the United States.

7 FAM 325.2 Nontransferable, Nonrefundable Tickets

a. If the circumstances warrant, the consular officer can recommend to the family or other person providing financial assistance to have prepaid tickets marked "PTA" (prepaid, nonreturnable, nonrefundable), in order to prevent the traveler from cashing in the ticket or using it for transportation to a destination other than directly home.

b. The donor should understand the risks in using such a ticket: should the traveler not use the ticket exactly as written, the donor may lose the money invested in the ticket.

c. Consular officers should recommend "PTA" tickets only when the circumstances are such that it is reasonable to assume that the traveler will abide by the terms of the ticket.

7 FAM 325.3 "Fly Now Pay Later" Plans

Many commercial airlines or other transportation companies are willing to arrange passage to the United States on a credit or delayed payment basis.

7 FAM 325.4 Cheaper Forms of Transportation

The consular officer must be aware of the differing costs of transportation for returning a U.S. citizen from the consular district to the United States. Advise the traveler of less expensive means available. In many cases, surface transportation can be used at considerable savings. The traveler may be eligible for reduced fares, either through the use of charter flights, standby fares, or simply by traveling at offpeak times of the day or week.

7 FAM 326 CONTACTING POTENTIAL FINANCIAL SOURCES

The consular officer should know the various methods of communication available in the consular district by which the traveler may contact possible sources of funds. The consular officer should offer all possible assistance to the traveler in communicating with potential donors. The usual means of communication are discussed in the following subsections.

7 FAM 326.1 Telephone

In many consular districts the telephone is the most rapid and easy means of communicating with possible sources of funds in the United States. If the traveler is unable to place such a call from the hotel room or other location, offer to assist the traveler in placing a call (collect, if possible) from the Embassy or consulate to the person or persons in the United States most likely to provide financial assistance. If asked, place the call on the traveler's behalf. During the actual call or at a later time, the consul should be available to explain to any possible donor(s) the circumstances prompting the request for financial assistance.

7 FAM 326.2 Commercial Telegrams

In many consular districts the traveler may use commercial telegraphic facilities to request and receive financial aid from the United States. The consular officer should be prepared to assist the traveler in preparing and sending a message, but should take care that the message originates with the applicant and not the post.

7 FAM 326.3 Direct Relay Telegrams

There are many instances when circumstances warrant use of the Department's telecommunications network in requesting financial assistance (for example, when the post anticipates funds will be sent by OCS/TRUST channels). For further guidance, see section FAM07-0344 of this chapter.

7 FAM 327 APPLICANTS UNWILLING TO PROVIDE PRIVATE SOURCES OF FUNDS

Posts may occasionally encounter applicants for financial assistance who are unwilling to provide their consent or sufficient information to permit the consular officer to pursue funding from private sources. In such cases the consular officer should:

(1) Respect the applicant's right to privacy while pursuing a local solution to the applicant's problem, such as referral to local charitable organizations or arranging for inexpensive lodging or transportation;

(2) Advise the applicant that the consular officer's ability to assist with financial difficulties is severely restricted if the applicant does not permit contacting of private sources of funds; and

(3) If the applicant declines to provide a Privacy Act waiver or the names and addresses of possible source of funds, advise the applicant that consular personnel cannot recommend approval of any loan unless all reasonable efforts have been made to obtain funds from private sources. In such cases, do not extend subsistence. Do not request assistance from potential donors without the applicant's consent.

7 FAM 328 AND 329 UNASSIGNED

