

FURLOUGH RESOURCE GUIDE

A government shutdown can be unsettling and impacts people in different ways. This guide has been created to provide valuable resources and services that may help support you during this challenging time.

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For more information about this product, please call (813) 826-3742.

FINANCIAL RESOURCES

Missing a paycheck can be difficult for some. During a government shutdown, your pay may be delayed for one or more pay periods. Listed below are resources and information that may help you during this time of uncertainty.

Air Force Aid Guard and Reserve Air Force and Space Force members (regardless of duty status) and their eligible family members. To learn more about grants and loans, visit the Air Force Aid Society website.

Navy-Marine Corps Relief Society To learn more about grants and loans, visit their website: <http://www.nmcrrs.org/>

Army Emergency Relief Society To learn more about grants and loans, visit their website: www.aerhq.org

Coast Guard Mutual Assistance: In the event of a shutdown and resulting pay halt, Coast Guard Mutual Assistance (CGMA) is prepared to step in the moment Coast Guard families need help. CGMA will offer interest-free loans to help with important bills like rent, insurance, and daycare. Coast Guard military and civilian employees are eligible to borrow up to their monthly Basic Allowance for Housing (BAH) as needed. Before applying, check with your bank or credit union to see if you have other options. CGMA wants to help, but our resources are limited because we rely on allotment donations, which are also paused during a shutdown. On Watch. Always Ready. Always Here. Visit: <https://www.cgmahq.org/>

EANGUS The We Care for America Foundation (National Guard Relief Foundation) is dedicated to providing emergency financial assistance to the men and women of the National Guard and their families. Every day, across all 50 states and US territories, our National Guard members work tirelessly to support their communities and protect our Nation. We stand ready to assist them when they face catastrophic personal hardships, national disasters, or even global crises. (enlisted and officer). <https://eangus-wcfa.org/>

Federal Employee Education & Assistance Fund (FEEA): FEEA has both an Emergency Hardship Loan program and Shutdown Grants available for qualifying full-time federal civilian employees. It is important to note the differences between the two programs, notably: (1) The Emergency Hardship Loan program does not cover pay loss during a government shutdown. (2) The Shutdown Grant application will only become available should a shutdown persist beyond the point that federal employees miss all or part of a paycheck. Learn more about eligibility and qualifying expenses by clicking on the program links found at <https://feea.org/shutdown/>

Military OneSource will continue to provide free, confidential financial counseling, non-medical counseling, Spouse Education and Career Opportunities and other support. Visit Here: <https://www.militaryonesource.mil>

Thrift Savings Plan will continue its normal daily operations and the ThriftLine will remain open. The [TSP website](#) will post additional information if a lapse in appropriations occurs. Visit: <https://www.tsp.gov/changes-in-your-career/entering-non-pay-status/>

USAA: USAA members can apply for a no-interest loan equivalent to one missed paycheck (up to \$6,000) if they are employed by an impacted federal agency.

Navy Federal Credit Union: The credit union will offer 0% APR loans to eligible members whose pay may be affected, continuing a tradition of assistance seen during previous shutdowns in 2011, 2013 and 2018–2019, when nearly 20,000 members received support. The [paycheck assistance program](#) is designed for military Servicemembers, federal employees and government contractors who are paid directly by the federal government, have their paychecks deposited with Navy Federal and would experience a disruption in income due to a shutdown.

Visit: <https://www.navyfederal.org/content/nfo/en/home/about/government-shutdown.html>

PenFed members may qualify for an interest-free loan in the amount of their net pay (up to \$6,000) through its government furlough Direct Deposit Assistance program. PenFed also offers an emergency relief loan at the lowest Pen available rate for a personal loan product.

VFW Unmet Needs Program The program provides financial assistance up to \$2,500 to assist daily necessities in the form of a grant (not a loan) so no repayment is required. They pay the creditor(s) directly. Active-duty service members (to include activated Guard/Reserve members) and their families may be eligible. For additional information including eligibility for a grant through the Financial Assistance for Service members program, please review the Financial Assistance for Service Members eligibility criteria. Visit: <https://www.vfw.org/assistance/financial-grants>

Operation Homefront (Emergency Assistance) Active-duty military member or a veterans struggling to make ends meet as well as those deployed or dealing with a service-connected wound, illness, or injury this organization help veterans financially during times of financial crisis. Operation Homefront's Critical Financial Assistance Program is designed to provide short-term financial help for military families who are experiencing financial hardship. To find out if you qualify, please review their eligibility criteria, check their FAQs or give them a call at 1-877-264-3968 (toll-free). Visit: <https://operationhomefront.org/critical-financial-assistance/>

Salvation Army

Rent Help & Mortgage Assistance: Every day, millions of people across the country are forced into making a choice between things like keeping a roof over their heads and putting food on their family's tables. We believe no one should have to make a decision like that, so we provide rental assistance and mortgage relief to eligible households facing financial difficulties

Utility Bill Assistance: We have always worked to provide critical utility assistance to ensure that no one goes without heat in the coldest winters, air conditioning in the brutal summers, or fresh water to drink and bathe in. Visit: SAhelp.org

ADDITIONAL RESOURCES

USSOCOM Force & Family Readiness Office: Please continue to reach out to your Force & Family Team as you need assistance. USSOCOM_FFR@socom.mil

Military & Family Readiness Offices: It is unknown at this time if these offices will be open during a government shutdown. Please reach out to your National Guard Military and Family Readiness Staff prior to an official shutdown to request support or additional community resources that may be available.

<https://macdillfss.com/military-family-readiness/>

Employee Assistance Program (EAP): In case of furlough– EAP services will remain available to all civilian employees and their families during a government furlough. All services to include emergency counseling and crisis intervention intake screenings, referrals services and work life support are funded and will continue to be fully available through the DAF-wide EAP during a lapse in appropriations. The National call center, counselors, & website will maintain 24/7 operations, though counselors will not be onsite on government installations. All available services can be accessed at 1-866-580-9078. EAP will provide the following services and support to the civilian workforce regardless of their furlough status (e.g., exempt, excepted, subject to furlough).

Unemployment Benefits: You may be able to file for unemployment benefits during a government shutdown – but know that you will most likely have to repay any benefits received if you get your paycheck from the federal government. Unemployment is a state benefit, but you can find out more information on the <https://www.usa.gov/unemployment-benefits>

Food Insecurities: When money gets tight, you may face some food insecurity. For some it may be not having the funds to purchase food, and for others it may be the decision about what type of food they can afford to purchase. Visit [Feeding America](#) to find local food banks. A few more options:

To find your closest Food Pantry: <https://cctb.communityos.org/#collapse6b>

Feeding Tampa Bay: <https://feedingtampabay.org/findfood>

The Bautista Project: <https://www.thebautistaprojectinc.org/programs>

Commissaries and Exchange Information: The Defense Commissary Agency (DeCA) will continue full operation of all 235 commissaries for up to 60 days or until all DeCA defense working capital funds are exhausted in the event of a government shutdown.

MacDill AFB Chapel Community Food Pantry: has non-perishable food items available to all with base access Monday to Thursday 0900–1500 and Friday 0900–1200. (*Subject to change).

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POC: MacDill AFB Chapel, 813-828-3621, 6ARW.HCAdmin@us.af.mil

Crisis Center of Tampa Bay 2-1-1 or <https://cctb.communityos.org/> is a comprehensive source of information about local resources and services in the country. Thousands of caring, local experts are available to help, 24/7. Calls to 211

are confidential and can be anonymous. Just dial 2-1-1 from your phone to be connected to local resources in your area.

MORE THOUGHTS

Loan Payments/Mortgages: If you are not receiving a paycheck or won't receive one until the end of the government shut down, you can call your creditors and request a deferment. This is basically a postponement of a payment, which would be added to the end of a loan. There is no requirement for creditors to honor your request, but it never hurts to ask. Key is to communicate with your lender, document discussions, obtaining written confirmation of any forbearance or modifications agreements. After any mortgage relief programs, stay in the loop and understand repayment options.

Credit Card Payments: Check with your issuer and explain that you're experiencing the financial fallout from the government shutdown and ask for temporary relief. You can also call your credit card company and ask to speak with the hardship department. Explain your situation and ask if you can get help. You might get a lower minimum monthly payment or be given more time to make your next payment. If your credit card company isn't offering relief and you're less than 30 days late, your next move is to ask the issuer to (please) remove the late fee from your statement. Don't put off asking for help, because once you're more than 30 days late, the issuer can report your tardiness to the credit bureaus.

Utilities: Check with your provider and explain that you are experiencing a financial fallout from the government shutdown and ask for temporary relief. Ask them if you can make smaller payments or defer payments until your full pay is restored. They will appreciate your efforts to keep them advised of a potential problem and most will work with you to find a workable solution for you and them.

Military and Family Life Counseling (MFLC): short-term solution focused counseling, working through matters such as stress management, relationship concerns, occupation issues, grief, and loss. Services are confidential with no records kept. Flexible appointment options.

- Daniella Shaw – 813-777-7257

Military Retirement Pay Is Not Affected by a Government Shutdown

- Military retirement and Survivor Benefit Plan (SBP) payments are made through

mandatory spending.

- These payments are handled by the Defense Finance and Accounting Service (DFAS) and are not interrupted during a government shutdown.
- In prior shutdowns, retirees have continued receiving their monthly payments on time—and there is no indication that this would change.

VA Benefits Will Continue Even During a Shutdown

- Disability compensation, pension payments, education benefits (like the GI Bill), and survivor benefits will continue to be paid
- The VA's healthcare system (including VA hospitals and clinics) will remain operational. Medical services for veterans are considered essential and will continue uninterrupted.

Social Security

- Social Security payments continue during shutdowns because of how the program is funded. Most government agencies depend on annual budget fights in Congress. Social Security doesn't.

CSRS & FERS

- OPM states that federal retirees under both CSRS and FERS will continue to receive their scheduled monthly annuity payments on the first business day of the month.

Healthcare

- The Military Health System may continue to provide healthcare during a government shutdown, but not all services may be available. Military hospitals and clinics will remain open for inpatient, acute, and emergency care. Private sector care under TRICARE will also continue.
- Outpatient care, such as lab work and specialty appointments, could have different hours or be rescheduled. There could also be delays in processing TRICARE claims and travel benefits.
- The Defense Health Agency has told its TRICARE contractors to continue providing healthcare to all beneficiaries. Patients who see private providers should not experience any major changes.