

Financial Assistance Programs

Air Force Aid Society: <https://afas.org>

American Red Cross Financial Assistance for Military Families- <https://www.redcross.org/get-help/military-families/hero-care-network/financial-assistance>

Blue Star Families Financial Resources: <https://bluestarfam.org/financial-resources>

American Legion TFA Grants: <https://www.legion.org/financialassistance/about>

Operation Homefront Critical Financial Assistance: <https://operationhomefront.org/critical-financial-assistance> Or Call: 1-877-264-3968

Salvation Army Rent/Mortgage & Utility Assistance: <https://www.salvationarmyusa.org/usn/rent-mortgage-and-utility-assistance>

VFW Unmet Needs Program: <https://vfwauxiliary.org/veterans-family-support-vfws-unmet-needs-helps-during-hardship>

Banking & Financial Services

[Federal Employee Education and Assistance Fund](#) – Emergency Hardship Loans

[PenFed](#) – Emergency Furlough Relief Assistance

[USAA](#) – Government Shutdown Assistance

[Navy Federal Credit Union](#) – Government Shutdown Assistance

[TSP](#) – Financial Hardship In-Service Withdrawals

Counseling & Support Services

Military OneSource: <https://www.militaryonesource.mil>

Personal Financial Counselors and Military Family Life Counselors remain available

Other Resources

NMFA: What Military Families Need to Know <https://www.militaryfamily.org/what-military-families-need-to-know-if-there-is-a-government-shutdown>

Air Force Aid Society FAQ <https://afas.org/frequently-asked-questions-in-the-event-of-a-government-shutdown>

Army Emergency Relief- <https://www.armyemergencyrelief.org/>

USAA Member Assistance (USAA members only – many banks offer similar programs)
<https://www.usaa.com/inet/wc/ent-gov-shutdown-assistance-landing-mkt?akredirect=true>

Bexar County Military and Veterans Services

1422 E. Grayson, 4th Floor, San Antonio, TX, 78208

Bexar County will offer financial assistance grants (no requirement to repay) for E6 and below service members and families which can include housing assistance (past rent due, past mortgage due, current rent or current mortgage) and utility assistance (electricity, water, well and septic, internet, and cell phone). They can also provide some emergency vehicle repair if the vehicle is the primary mode of transportation for the family.

Applicants must be residents of Bexar County or assigned to JBSA, and can connect with us at: www.bexar.org/vets.

Commissary: MILITARY STAR Card Provides Immediate Financial Relief for all Commissary Purchases Made in October

Food assistance: Contact the San Antonio Food Bank for more information. They can be reached at 210-431-8326 or they can visit our website at www.safoodbank.org.

Soldier's Angels - <https://soldiersangels.org/how-we-help/>

San Antonio Military And Veteran Food Assistance - <https://soldiersangels.org/get-support/fooddistributions/san-antonio/>

USAA Members

<https://www.usaa.com/support/government-shutdown-program/>
[usaa.com/relief](https://www.usaa.com/relief)

United Way San Antonio

If you or someone you know has been impacted by the government shutdown, you don't have to face it alone. Call 211 for free, confidential support: Food, housing, job placement, and mental health support.

Food/Formula Assistance Resources

WIC – Eligibility will depend on family size and income. Services provided by appointment only. Call to set up account over the phone and scheduled appointment. Will need to bring to your appointment proof of ID for mother and child (will accept hospital discharge papers), Proof of Address, and proof of Income for 30 days. Apply online at <https://texaswic.org/apply>
Text Line: Text with WIC staff at 1-888-210-3261. Locations near Lackland:

Communicare	Luckey Ranch Wic	Marbach Clinic	Callaghan Clinic
10002 Westover Bluff	11880 Us Hwy 90 104	7452 W Military Dr	4412 Callaghan San
San Antonio, TX 78251	San Antonio, TX 78245	San Antonio, TX 78227	Antonio, TX 78228 210-
(210) 233-7150	210-233-7150	210-207-4690	207-4694

SNAP/TANF/Medicaid -<https://www.yourtexasbenefits.com/Learn/Home>

You can apply online for Texas benefits eligibility is determined by income and family size. One application can include application for SNAP (food Assistance), TANF (financial assistance), and Medicaid (Financial Assistance). The Food Bank can assist with completed the application either in person or over the phone if you would like support in completing the application.

San Antonio Food Bank 210-431-8326

5200 Historic Old Hwy 90, San Antonio, TX 78227

Can provide formula assistance available to be picked up. There should be no income requirements, they can also assist with other food items sometimes even including pet food if you have a dog or cat. They should also be able to assist you with applying for WIC, SNAP, and TANF if you would like assistance.

St. Stephan's Care Center 210-226-6178

2127 S. Zarzamora St., San Antonio, TX 78207

Material assistance available: food, clothing, and baby materials. No appointments needed, no income requirements, open Monday-Friday 8:30am-2pm. As you walk in a worker will be able to assist you.

Ella Austin Community Center 210-224-2351

1023 N Pine St, San Antonio, TX 78202.

Assistance is offered from both Individual and Family Services as well as related programs. Specifically, food and grocery assistance is offered for the low income and the economically disadvantaged residing in Bexar County and San Antonio.

Daily Bread Ministries 210-223-4707

3559 Belgium Ln, San Antonio, TX 78219.

There are cold meals, frozen food, and other items. The free pantry may have Boxed or Canned Soups, cereal, rice, beans, peanut butter, bread and more.

Good Samaritan Emergency Food Pantry 210-434-5531

1600 Saltillo St, San Antonio TX 78207

Good Samaritan Emergency Food Pantry provides emergency food to individuals and families. This program provides:- Emergency food- Case management (available upon request).

Mariposa Program: Emergency Food Pantry 210-532-5295

The Presa Community Center offers an Emergency Food Pantry which provides quality food items to households experiencing food insecurity. This program supplies critical nutrition to hungry individuals and families.

Military Family Relief Project (210)226-6178

1801 W. Durango San Antonio, TX 78207

Call them or stop, and help is offered only for veterans or current member of the U.S. Armed Forces or its Reserve or National Guard component.

Baby Material Resources**Texas Diaper Bank** 210-731-8118 txdiaperbank.org

Will ship packages of diapers and wipes directly to your door every 3 months free of charge. Able to accommodate sizes from newborn – 4 year old including pull-ups. Can apply for each child and receive shipment packages of diapers for each child. Application will require scan of parents photo ID and Birth Certificate of each child. Application will last for 1 year, you may apply again every year. Proof of income is required, however the program will ask you to self-report income.

Any Baby Can 210-227-0170

217 Howard St., San Antonio, TX 78212

Able to assist families with diapers and formula (supplies are limited and based on availability). I did speak to them over the phone and they indicated that they carry more specialty formulas for medical need They are able to provide 1 can of formula and 1 pack of diapers per month.

Guadalupe Community Center 210-226-6178

Veronica's Boutique serves families pregnant or with a child under 36 months providing support including various material support like formula, clothing, diapers, etc. Contact them through the Guadalupe Community Center and a worker will follow up with you from the

Grace Counseling 210-377-1133

2911 S. New Braunfels Ave., San Antonio, TX 78210

Provides various supports to families who are pregnant or parenting a child under 3 years old. They do provide material assistance including: food, clothing, diapers, etc. Materials are based on donations and so formula can be limited, but assistance with other materials like diapers, wipes, toiletries, clothing, etc.

A Woman's Haven 210-224-2902

2202 Babcock Rd San Antonio, TX 78229 1012 San Pedro Ave. San Antonio, TX 78212

Free pregnancy support services: ultrasounds, pregnancy testing, pregnancy counseling, material assistance, and help with resources and referrals.

Children's Connections, Inc. 210-452-9773

San Antonio, TX 78204

Pregnancy and Parenting support services; free baby and pregnancy items such as diapers, baby wipes, maternity belts and breastfeeding supplies to legal Texas residents who are pregnant or have a child under 3.

St Paul Lutheran C.A.R.E Program 210-534-8577

2302 S Presa, San Antonio, TX 78210

Our CARE program helps expecting and new parents with free parenting classes, lactation and breastfeeding support, counseling and other resources for healthy pregnancies and infant care.

Life Choices Care 210-543-7200

3234 Northwestern San Antonio, TX 78238 700 S. Zarzamora St. San Antonio, TX 78207

Free Pregnancy Tests, Free Ultrasounds, Material Assistance for women pregnant or parenting a child under 3 years old.

Ascension DePaul Services 210-334-2300

1418 Fitch, San Antonio

3050 Golden Avenue

7607 Somerset Road

material assistance, counseling, classes and more for parents who are expecting or have a child under 3 years old.

A Brighter Day 210-638-9487

6322 Sovereign Dr., Suite# 212, San Antonio, TX 78229

Free Services Provided: Diapers, Baby/Children Clothing Formula and Baby Food, Baby Accessories, Parent Mentoring, & Career Planning.

Financial Resources**Military Family Readiness – Financial Readiness Program**

Ft Sam 210-221-2705

Lackland 210-671-3722

Randolph 210-652-5321

Financial guidance is offered to those experiencing money management difficulties or for those who wish to be in better control of their finances. The Military & Family Readiness Center's Personal Financial Management Program can work with you to prepare a personalized budget and spending plan to make your life a little easier. Information and assistance are available in areas, such as military pay and allowances, consumer rip-offs, savings, insurance, car buying, home buying, identity theft, credit card management and much more.

Military Family Relief Program (210) 226-6178

Guadalupe Community Center hosts the Military Family Relief Program, a program that provides emergency financial assistance to lift a veteran from crisis to hopeful. Financial assistance provided: Rent assistance, Utility assistance, and other Material assistance. To qualify for services, be prepared to present a DD214 or VA Statement of Service. A CPS/SAWS Disconnect Notice or Landlord Notice to Vacate also needed to qualify.

United Way – Mission United

Program available in San Antonio to help military and veteran families. Call main united way at 210-352-7000 and request to be transferred to the Mission United program or reach out to Fran Perry at 210-352-7086. She can be out of the office at events or providing outreach, but will return your call if you leave a voicemail.

Army Emergency Relief AER

Provides emergency financial assistance including help with costs related to PCS. Some assistance is grant based and does not have to be paid back while other assistance may be loan based. Call 1-866-878-6378 and they should be able to transfer you to the appropriate area for your branch to see if you will be eligible for assistance.

Operation Homefront – Critical Financial Assistance 1-877-264-3968

<https://operationhomefront.org/critical-financial-assistance/>

Our 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 our eligibility criteria.

Rent/Utility Assistance

City of San Antonio – Rental Assistance 210-207-5910

Rental Assistance for individuals/families at risk of eviction. Eligibility due to family size and income. Call or email evictionhelp@sanantonio.gov to find out if you qualify.

City of San Antonio – Utility Assistance 210-207-7830

<https://www.sa.gov/Directory/Departments/DHS/Financial-Assistance/Utility-Assistance>

Assistance with utility bills apply for CPS Energy Utility Assistance and the Affordability Discount Program Application. The application will help you determine if you are eligible.

Other Material Assistance

Military Family Readiness Center MFRC

Both Ft. Sam and Randolph AFB MFRC programs have a loan locker available and may be able to assist with temporary loans of items that are needed. The Lackland MFRC does not have a loan locker but indicated they may be able to provide additional assistance. They are located at 1550 Wurtsmith inside the Education Center Building on the second floor at Rm. 212.

Lackland 210-671-3722

Ft. Sam 210-221-2705

Randolph AFB 210-652-5321



Air Force Wounded Warrior (AFW2) Program

Community Programs Coordinators: Christa Bell and Craig Cooper

Building Resilience | Empowering Recovery | Strengthening Community

📍 **Headquarters** AFW2 Program Office 550 C Street West, Suite 41 Joint Base San Antonio-Randolph, TX 78150

☎ **Main Line:** (800) 581-9437

✉ **Email:** afw2communityprograms@us.af.mil

🌐 **Website:** www.woundedwarrior.af.mil

Military-Focused Assistance

1. **Operation Homefront – Critical Financial Assistance Program**
 - **Services:** Emergency financial help for military families (food, rent, utilities, etc.)
 - **Contact:** www.operationhomefront.org | ☎ 1-877-264-3968
2. **Air Force Aid Society / Army Emergency Relief / Navy-Marine Corps Relief Society**
 - **Services:** Interest-free loans, grants, financial counseling
 - **Contact:** Military Relief Organizations | Reach out via installation Family Readiness Center or Red Cross if local office unavailable
3. **American Red Cross – Hero Care Network**
 - **Services:** Emergency financial assistance and messaging for military families
 - **Contact:** www.redcross.org | ☎ 1-877-272-7337

Local San Antonio & Bexar County Resources

4. **Guadalupe Community Center – Veteran & Family Relief Program**
 - **Services:** Emergency rent and utility assistance, case management
 - **Contact:** 📍 1801 W. Cesar E. Chavez Blvd., San Antonio, TX 78207
 - ☎ (210) 226-6178 | ✉ veteran-referral@ccaosa.org
5. **Women Veterans of San Antonio – Emergency Assistance Directory**
 - **Services:** Referrals to food, utility, medical, and housing support
 - **Contact:** www.womenveteransofsanantonio.org

6. **Endeavors – Veteran Services**
 - **Services:** Financial assistance, housing support, crisis intervention
 - **Contact:** www.endeavors.org | 📞 (210) 431-6466
7. **Haven for Hope**
 - **Services:** Homelessness prevention, wraparound services
 - **Contact:** www.havenforhope.org | 📞 (210) 220-2100
8. **Good Samaritan Veterans Outreach and Transition Center (GSVOTC)**
 - **Services:** Free services and referrals for veterans and families
 - **Contact:** 📍 St. Philip's College, San Antonio
 - www.gsvotc.org | 📞 (210) 486-2506

Military Relief Societies (Not Federally Funded)

These nonprofit organizations are **not affected by the shutdown** and continue to offer emergency financial assistance:

- **Army Emergency Relief (AER):**
 - *Services:* Interest-free loans up to \$6,000 for missed paychecks
 - www.aerhq.org
- **Navy-Marine Corps Relief Society (NMCRS):**
 - *Services:* Emergency grants and loans for food, rent, utilities
 - www.nmcrs.org
- **Air Force Aid Society (AFAS):**
 - *Services:* Emergency financial assistance and support programs
 - www.afas.org
- **Coast Guard Mutual Assistance (CGMA):**
 - *Services:* Monthly loans for rent, food, utilities
 - www.cgmahq.org
- **Operation Homefront:**
 - *Services:* Critical Financial Assistance grants for military families
 - www.operationhomefront.org

Nonprofits & Community Organizations

These groups are stepping up with food, financial aid, and emotional support:

- **Soldiers' Angels** – National nonprofit offering food assistance and holiday support for military families www.soldiersangels.org
- **Blue Star Families** – Emergency help hub with food, childcare, mental health, and service-specific resources www.bluestarfam.org
- **Support The Enlisted Project (STEP)** – Emergency financial grants and case management www.stepsocal.org
- **Feeding America** – National food bank network with military family support www.feedingamerica.org
- **Armed Services YMCA (ASYMCA)** – Food assistance and family support programs www.asymca.org

How to Find Assistance Dates from Nonprofits & Community Groups

1. **Visit the Organization’s Website Directly** Most nonprofits post event calendars, distribution schedules, and emergency relief updates on their homepage or under “Events” or “News.”
 - Example: Operation Homefront Events
 - Tip: Look for terms like “Emergency Assistance,” “Food Distribution,” or “Shutdown Relief.”
2. **Follow Their Social Media Accounts** Facebook, Instagram, and Twitter/X are often updated faster than websites.
 - Search for the organization’s name and follow them for real-time updates.
 - Look for pinned posts or stories with dates and locations.
3. **Call or Email the Organization** If details aren’t online, a quick phone call or email can confirm availability.
 - Ask: “Are you offering any emergency assistance events or distributions this week for military/federal families?”
4. **Check Local News Outlets** Local TV stations and newspapers often publish lists of upcoming relief events.
 - Search for: “San Antonio military assistance events October 2025” or “shutdown relief events near JBSA.”
5. **Use Community Resource Hubs** Sites like **211.org**, **Feeding America**, and **Blue Star Families** often list verified events and services.
 - Visit 211.org and enter your ZIP code to find local help with dates.
6. **Ask Your Installation’s Family Readiness Center or Chaplain’s Office** JBSA and other bases often compile and distribute updated lists of support events.
 - These offices may also coordinate with nonprofits and know exact dates.

Banks & Credit Unions Offering Shutdown Support

These financial institutions are **privately operated** and continue to offer paycheck protection loans and hardship relief:

Institution	Support Offered	Website
USAA	0% interest loans up to \$6,000, payment deferrals	usaa.com
Navy Federal Credit Union	0% APR loans for direct deposit members	navyfederal.org
PenFed Credit Union	Emergency paycheck protection loans	penfed.org
Andrews Federal Credit Union	Skip-a-payment, emergency loans	andrewsfcu.org
Valley Strong Credit Union	Paycheck loans, mortgage hardship help	valleystrong.com



HUMAN SERVICES

Assistance for Federal Employees during the Government Shutdown
 The Department of Human Services (DHS) has compiled a list of organizations who provide services or referrals that may assist impacted federal workers experiencing hardship during the government shutdown. **Additional resources and services may be available through the 2-1-1 United Way Helpline, accessible 24/7 for San Antonio, Bexar County and surrounding areas.**

Service Provider (Agency Name)	Food	Rental Assistance	Mortgage Assistance	Utility Assistance	Clothing	Unemployment and/or Benefit enrollment	Senior Services	Transportation
City of San Antonio Department of Human Services (DHS) sanantonio.gov/humanservices (210) 207-8198								
City of San Antonio Neighborhood Housing Service Department (NHSD) sanantonio.gov/NHSD (210) 207-6459								
San Antonio Food Bank safoodbank.org (210) 431-8326								
CPS Energy cpsenergy.com/assistance (210) 353-2222								
San Antonio Water Systems (SAWS) uplift.saws.org (210) 704-SAWS (7297)								
Workforce Solutions Alamo workforcesolutionsalamo.org (210) 224-HELP (4357)								
Catholic Charities ccaosa.org (210) 226-6178								
Christian Assistance Ministries (CAM) christianassistanceministry.org (210) 223-4099								
Texas Diaper Bank texasdiaperbank.org (210) 731-8118								
Good Samaritan Community Services goodsamaritancommunityservices.org (210) 434-5531								
Any Baby Can abcofswtx.org (210) 227-0170								
VIA Metropolitan Transit viainfo.net (210) 362-2020								
Bexar County Economic and Community Development Department bexar.org/2748/Community-Resources								



DIRECTOR/CEO NEWSLETTER

SPECIAL EDITION

MILITARY STAR CARD PROVIDES IMMEDIATE FINANCIAL RELIEF FOR ALL COMMISSARY PURCHASES MADE IN OCTOBER

Through Oct. 31, service members and their families will receive three months of 0% interest and no payments on all Defense Commissary Agency purchases when using a MILITARY STAR® card.

This limited time offer has no minimum or maximum purchase limit, applies to all commissaries worldwide and is available to existing and new cardholders. This added support is underwritten by nonappropriated funds through the Exchange Credit Program, a Department of War credit program established by Congress that provides responsible and affordable credit solutions to the military community. According to Bankrate, the MILITARY STAR card offers the lowest everyday unsecured APR of all store credit cards available today.

Authorized military personnel (including active-duty, Guard, Reserve, retirees and disabled Veterans) can find out more by visiting [MyECP.com](https://www.myeccp.com).

It is truly an honor to serve those who serve.



Veteran For Life!

Tom Shull
Director/CEO



**UNITED
WAY**



Get Connected. Get Help.™

**Need help
and don't know
who to call?**

**DIAL
211**
Select Option 1

**We can guide you to a variety of
health and social services, including:**

- Food assistance
- Housing and shelter
- Health services
- Veterans assistance
- Mental health services
- Financial and legal
- Employment help
- Child care and education
- Aging and disability
- Crisis intervention
- Disaster recovery

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180 languages

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211Texas.org

Call Toll Free
Press 1 to reach us by TTY
1-877-541-7905

To learn more, go to 211Texas.org



**UNITED
WAY**



Get Connected. Get Help.™

**¿Necesita
ayuda
y no sabe
a quién llamar?**

**MARQUE EL
211**

Seleccione la opción 1

**Podemos guiarle hacia una variedad de
servicios sociales y de salud, incluyendo:**

- Ayuda con la comida
- Vivienda y refugio
- Servicios de salud
- Ayuda para veteranos
- Servicios de salud mental
- Asuntos financieros y legales
- Ayuda para encontrar empleo
- Cuidado de niños y educación
- Ayuda para personas mayores o discapacitadas
- Intervención en crisis
- Recuperación de desastres

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Presione 1 para comunicarse
con nosotros por TTY

1-877-541-7905

Para saber más, visite 211Texas.org

FURLOUGH RESOURCE GUIDE



A government shutdown can create uncertainty and financial strain for federal employees. This guide offers practical strategies and resources to help you manage stress, maintain stability, and plan for the future.

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Disclaimer: The resources in this guide are for informational purposes only. The appearance of external hyperlinks does not constitute endorsement by the United States Department of Defense/Department of War of the linked websites, or the information, products or services contained therein. Other than for authorized activities such as military exchanges and Morale, Welfare and Recreational sites, the United States Department of Defense/Department of War does not exercise any editorial control over the information you may find at these locations.

GOVERNMENT SHUTDOWN 101

What is a government shutdown?



A government shutdown happens when federal agencies temporarily lose funding because new budget authority has not been approved in time for the start of the fiscal year on October 1. This can occur at the beginning of a new fiscal year, when a temporary funding measure (continuing resolution) expires, or if no new funding legislation is passed to cover ongoing operations.

During a shutdown, federal agencies must pause or scale back activities considered “non-essential.” Employees in these areas may be furloughed, while those in essential roles—such as public safety, health, or national security—continue to work. Mandatory spending programs like Social Security and Medicare also continue during a shutdown, but many services and functions may be delayed or disrupted until funding is restored.

What programs are affected?

Each federal agency creates a shutdown plan that outlines which of its activities must pause until funding is restored. These plans are coordinated through the Office of Management and Budget (OMB) and determine which employees are furloughed and which functions continue. Essential services—primarily those connected to public safety and health—remain operational, while other services and programs are temporarily suspended.

Examples of operations that typically continue include border protection, medical care provided in hospitals, air traffic control, law enforcement, and maintenance of critical infrastructure such as the power grid. Mandatory programs that do not rely on annual appropriations, like Social Security, Medicare, and Medicaid, also continue to operate. In addition, some services funded through user fees, such as visa processing, or those covered by advance appropriations, such as parts of the Veterans Health Administration, are less affected by shutdowns.

GOVERNMENT SHUTDOWN 101

continued...

What federal services will be affected?

Although many programs are exempt, the public can still expect to feel the impact of a full government shutdown in several ways. Some essential services continue, but many others are delayed, reduced, or closed until funding is restored.

- **Social Security and Medicare:** Benefit checks continue to be issued; however, services such as benefit verification and new card issuance may be paused.
- **Environmental and Food Inspections:** Agencies like the Environmental Protection Agency (EPA) may suspend site inspections, including those for hazardous waste, drinking water, and chemical facilities. The Food and Drug Administration (FDA) may delay certain food safety inspections.
- **National Parks:** More than 400 parks, monuments, and recreation sites may close. In cases where they remain open without staff, visitors may see limited or no services, as well as potential safety or maintenance concerns.
- **Air Travel:** Air traffic controllers and Transportation Security Administration (TSA) officers often continue to work without pay, which can result in longer security lines and potential delays at major airports due to reduced staffing.
- **Health and Human Services:** The National Institutes of Health (NIH) may be unable to admit new patients or process new grant applications. Some federal funding streams, such as Temporary Assistance for Needy Families (TANF), may be disrupted, requiring states to provide temporary funding.
- **Internal Revenue Service (IRS):** With recent supplemental funding, many IRS operations would continue and most employees would remain on duty.
- **Supplemental Nutrition Assistance Program (SNAP):** While funding for SNAP benefits is mandatory, distribution could be disrupted if a shutdown extends beyond short-term funding provisions. Additionally, retailers whose Electronic Benefit Transfer (EBT) licenses expire during a shutdown may be unable to accept SNAP benefits until funding resumes.

This is not a complete list. If you rely on a specific program or service, it is important to check directly with that agency or provider to understand how a shutdown may affect you.

What is a Continuing Resolution (CR)?

A continuing resolution (CR) is a type of temporary funding measure used by the U.S. government to keep federal agencies running when Congress has not yet passed the necessary appropriations bills for the new fiscal year.

Without a CR, if the new fiscal year's budget isn't approved by the start of the year, the government would have to shut down. A CR ensures that agencies can continue to operate at their previous year's funding levels until a full budget is passed or another CR is enacted.

CHECKLIST TO STABILITY DURING A SHUTDOWN

Though the shutdown may be temporary, its impact can feel sudden and overwhelming. The disruption often brings stress and anxiety as employees juggle bills, responsibilities, and family needs.

If you're feeling concerned about handling this situation, you're not alone. There are proactive steps you can take to manage the effects effectively.

Four Immediate Steps You Can Take to Maintain or Secure Stability During a Shutdown

-  **Assess Your Finances:** Review your financial situation and prioritize essential expenses like rent, utilities, and groceries. Create a budget focusing only on critical needs.
-  **Reach Out to Financial Institutions:** Contact your bank or lender to inquire about deferred payments, reduced interest rates, or emergency loans for furloughed employees.
-  **Access Emergency Resources:** Look into local relief options such as unemployment benefits, food assistance, and rent relief to help you through the shutdown.
-  **Communicate with Creditors:** Proactively reach out to landlords and utility companies to discuss your situation and explore hardship programs.

Strategies to Prepare for Future Shutdowns

-  **Emergency Fund:** An emergency fund offers financial security during uncertain times. Aim to save three to six months' worth of living expenses. Even saving a small amount from each paycheck can add up over time.
-  **Diversify Income and Reduce Debt:** Diversify your income through side jobs or passive income, while reducing high-interest debt to ease financial pressure and increase stability.
-  **Create an Attainable, Flexible Budget:** This budget should allow you to adjust expenses as needed, helping you stay on track during uncertain times while prioritizing essential needs.

Disclaimer: The information provided in this guide is intended for general informational purposes only and should not be construed as financial advice. While we strive to provide accurate and up-to-date information, the content may not always reflect the most current developments or research findings.

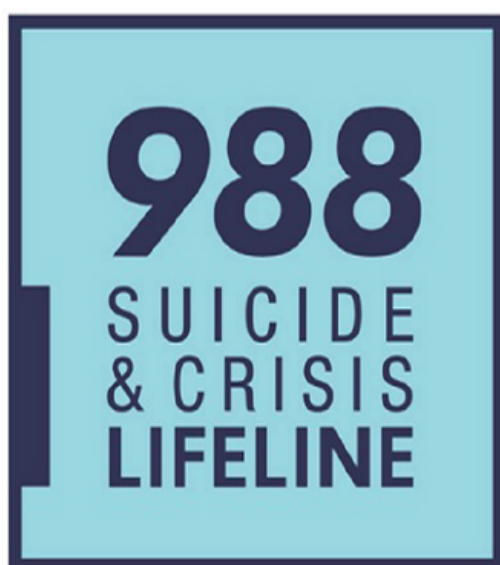


Stress Management

MANAGING STRESS AND ANXIETY

Financial strain and uncertainty during a government shutdown can impact your mental health. It's essential to take steps to manage stress and prioritize your well-being.

-  **Establish a Routine:** Maintaining regular routines, like waking up at the same time or staying active, helps bring stability during unpredictable times.
-  **Reach Out for Emotional Support:** Talk to family, friends, or mental health professionals to share your feelings. Opening up can ease your emotional burden.
-  **Practice Self-Care:** Engage in activities that bring joy and relaxation, such as reading, cooking, or exercising, to combat stress.
-  **Utilize Mental Health Resources:** Take advantage of programs like Military OneSource for confidential support or the Suicide Prevention Hotline (988) for 24/7 crisis assistance. Many federal employee organizations also offer free or discounted counseling services. Visit your local DPH, MFLC or M&FRO for additional resources.



If you or someone you know
needs support now,
CALL OR TEXT: 988
CHAT: 988lifeline.org

Talk with us.



FINANCIAL RESOURCES

Missing a paycheck can be a financial disaster 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.

Interest Free Payday Loans: Some financial institutions will offer a zero- interest loan that covers part or all of your normal direct deposit. Check with your financial institution to see if they offer any type of relief if you are impacted by the government shutdown.

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. More information on USAA loan eligibility and financial assistance is available at <http://www.usaa.com/relief>

Navy Federal Credit Union: You can register on the Navy Federal mobile app or at navyfederal.org, or call us at 1-888-842-6328 or <https://www.navyfederal.org/about/government-shutdown.html>

EANGUS: We Care for America Foundation is a National Guard Relief Foundation that offers grants and loans for Service members (enlisted and officer). More information can be found at <https://ngrf.odoo.com>

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 available rate for a personal loan product. Visit: <https://www.penfed.org/financial-hardship-center>

Thrift Savings Plan will continue its normal daily operations and the ThriftLine will remain open. The TSP will post additional information on www.tsp.gov/shutdown, if a lapse in appropriations occurs.

Military OneSource, Personal Financial Counselors and **Military Family Life Counselor services** will continue to provide career, financial and non-medical counseling as these services are paid by already funded contracts. Visit <https://www.militaryonesource.mil/>

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 falcon loans, visit: <https://afas.org/>

VFW Unmet Needs Program is available to help America's active-duty service members (to include activated Guard/Reserve members) and their families who have run into unexpected financial difficulties because of deployment or other military-related activity or injury. 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. To further ease the burden, we pay the creditor(s) directly. Visit: <https://www.vfw.org/assistance/financial-grants>



GENERAL RESOURCES

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

Employee Assistance Program (EAP): The EAP is for Air Force civilian technicians. They offer free, confidential services to help you and your household members manage everyday challenges and work on more complex issues. Call 1-866-580-9078 or visit <https://www.afpc.af.mil/Military-and-Family/Personal-and-Work-Life/>

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 at: <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. To find local food banks, visit: <https://www.feedingamerica.org/need-help-find-food>

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!

Credit Card Payments: Fortunately, some credit card issuers have waived late fees for those impacted by the shutdown. Check with your issuer and explain that you're experiencing the financial fallout from the government shutdown.

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.

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. Try to make a payment, even if you can't cover the full minimum balance.

FREQUENTLY ASKED QUESTIONS

? Who are “excepted” employees?

In the context of shutdown furloughs, the term “excepted” is used broadly to refer to employees whose work is funded through annual appropriations but who are not furloughed because they are performing tasks that, by law, are allowed to continue during a lapse in appropriations.

Those tasks are referred to as “excepted work.” Such tasks may include emergency work involving the safety of human life or the protection of property or the performance of certain other types of “excepted work activities” as defined in DOJ and OMB guidance.

? Who are “exempt” employees?

Employees are “exempt” from furlough if they are not affected by a lapse in appropriations. This includes employees whose functions are not funded by annually appropriated funds. Employees performing those functions will generally continue to be governed by the normal pay, leave, and other civil service rules.

? What about employees or do not fall in the “excepted” or “exempt” category?

Employees whose work is funded through annual appropriations but is not designated as excepted work. They are barred from working during a shutdown, other than to perform minimal activities as necessary to execute an orderly suspension of agency operations related to non-excepted activities. These employees will be furloughed.

? Can I volunteer to do my job during the government shutdown?

No. According to 31 U.S.C. 1342, Unless otherwise authorized by law, an agency may not accept the voluntary services of an employee.

? May employees take on different jobs while on furlough?

While on furlough, an individual remains an employee of the Federal Government. Therefore, executive branch-wide standards of ethical conduct and rules regarding outside employment continue to apply when an individual is furloughed. Check with your local agency to inquire if you may take on a different job during this time period.

? I was furloughed, will I get paid?

In the past, backpay for furloughed employees was not guaranteed, though Congress did act to ensure those workers were compensated for lost wages once a shutdown ended. Now, however, backpay for furloughed workers is automatically guaranteed as a result of legislation that was enacted in 2019. Employees deemed “essential” and required to work were already guaranteed backpay after a shutdown prior to the passage of that legislation.

HELPFUL WEBSITES & RESOURCES

- <https://www.opm.gov>
- <https://www.gao.gov>
- www.militaryonesource.mil
- <https://988lifeline.org/>
- <https://resources.redcross.org>
- <https://www.unitedway.org/find-your-united-way>



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