

FURLOUGH RESOURCE GUIDE

FY26 Government Shutdown

Current as of Oct. 27, 2025

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FINANCIAL RESOURCES

Military OneSource:

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>

If your budget is tight, set up a time to meet with a financial counselor by calling Military OneSource at 800-342-9647 or by using the live chat (<https://livechat.militaryonesourceconnect.org/webchat/>)

Thrift Savings Plan:

TSP will continue its normal daily operations, and the Thrift Line will remain open. The TSP website will post additional information during the current lapse in appropriations. 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. Visit: <https://www.usaa.com/support/government-shutdown-program/>

Navy Federal Credit Union:

The credit union will offer 0% APR loans to eligible members whose pay may be affected. 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/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 the government furlough Direct Deposit Assistance program. PenFed also offers an emergency relief loan at the lowest Pen available rate for a personal loan product. Visit: <https://www.penfed.org/furlough>

First Command:

First Command offers a financial relief package that starts with a 0.00% APR* pay advance loan that includes no fees or interest charges. Visit: <https://www.firstcommand.com/government-shutdown-assistance/>

Pepco:

Impacted federal workers are encouraged to contact their Customer Care team at 202-833-7500 for information on expanded bill payment support options. Visit: <https://www.pepco.com/>

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

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: <https://www.armyemergencyrelief.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://mycgma.org/programs/shutdown-loan/>

National Guard Relief Foundation:

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>.

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>

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/>

Operation Homefront (Emergency Assistance):

Active-duty military members, a veteran struggling to make ends meet, as well as those deployed or dealing with a service-connected wound, illness, or injury; this organization helps 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: Provides rental assistance and mortgage relief to eligible households facing financial difficulties

Utility Bill Assistance: Provides critical utility assistance to ensure access to critical utilities. Visit: SAhelp.org

USA Cares:

The Emergency Assistance program focuses on cases where financial stress is related to military service. This program pays immediate, essential bills, including food and utility bills and provides links to several other agencies that may be able to help with financial assistance. Visit: <https://usacares.org/>

Low Income Home Energy Assistance Program (LIHEAP):

The Low Income Home Energy Assistance Program (LIHEAP) can help you pay your heating or cooling bills or get emergency services during an energy crisis. Depending on where you live, you may also qualify for help with electric bills. Visit: <https://liheapch.acf.gov/search-tool/>

ADDITIONAL RESOURCES

Financial Thoughts:

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>

Employee Assistance Program (EAP):

In case of furlough- EAP services will remain available to all civilian employees and their families during 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 furlough status (e.g., exempt, excepted, subject to furlough).

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.

Food Related Issues:

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.

First sergeants and Military and Family Readiness Centers assist Airmen, Guardians, and their families in need of food security-related grants and loans with referrals to programs such as:

- U.S. Department of Agriculture's Supplemental Nutrition Assistance Program (<https://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program>)
- The Federal Subsistence Supplemental Allowance program (<https://militarypay.defense.gov/pay/ALLOWANCES/fssa.aspx>)
- Visit Military OneSource's Food Security Resources and Support Programs for helpful places

to find affordable, nutritious food (<https://www.militaryonesource.mil/resources/millife-guides/food-security-resources-and-support-programs/>)

- The Air Force Aid Society (<https://afas.org/>)
- Visit Feeding America (<https://feedingamerica.org/need-help-find-food>) to find local food banks or local foodbank options (<https://www.capitalareafoodbank.org/dmv-help/>)

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.

Retirement Benefits & Health Assistance:

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.

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.
- 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.

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

- TRICARE beneficiaries seeking medical care from private providers should feel no significant effects. Care at military hospitals and clinics would remain largely unaffected. The TRICARE website (<https://www.tricare.mil/>) includes current information about the impact of the shutdown on TRICARE health plans and military hospitals and clinics.
- 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.
- Additional links for healthcare support:
Military Health Centers of Excellence (<https://health.mil/Military-Health-Topics/Centers-of-Excellence>)
Mental Health, TELEMVND Military (<https://www.telemvnd.com/military>)

SUPPORT AND COUNSELING

- **Financial Hardship:** Please encourage personnel to reach out to their Supervisor, First Sergeant, or Commander if they are experiencing financial hardships. These leaders will know the local resources available to assist.
- **Mental and Spiritual Health:** Utilize Chaplain staff or other counseling resources for mental health and spiritual needs for yourselves and your families.
- **Armed Forces Legal Assistance:** <https://legalassistance.law.af.mil/>
- **Military OneSource:** Extensive source for variety of resources and information. If you don't find information you need in this resource guide go check Military OneSource to see if there are other options which may apply to your specific needs <https://www.militaryonesource.mil/>
- **Military and Family Life Counseling (MFLC):** <https://www.militaryonesource.mil/benefits/military-family-life-counseling-program/>
- **Civilians DoD:** Furloughed employees are eligible to apply for unemployment benefits, but excepted employees working on a full-time basis are generally not eligible. Employees who wish to file this should do so with the Unemployment Office for the state where the employee worked (i.e., last official duty station prior to furlough). Please be advised that when employees receive retroactive pay they will be required to pay back any unemployment benefits received in accordance with State law.
- **Confidential Crisis Support:** Call or text 988, Press 1 if calling if you or someone you know needs immediate support.

Additional resources available at the following links:

<https://www.socom.mil/Documents/Furlough/FURLOUGH-RESOURCE-GUIDE.pdf>

<https://www.afmc.af.mil/Resiliency/Resources/>