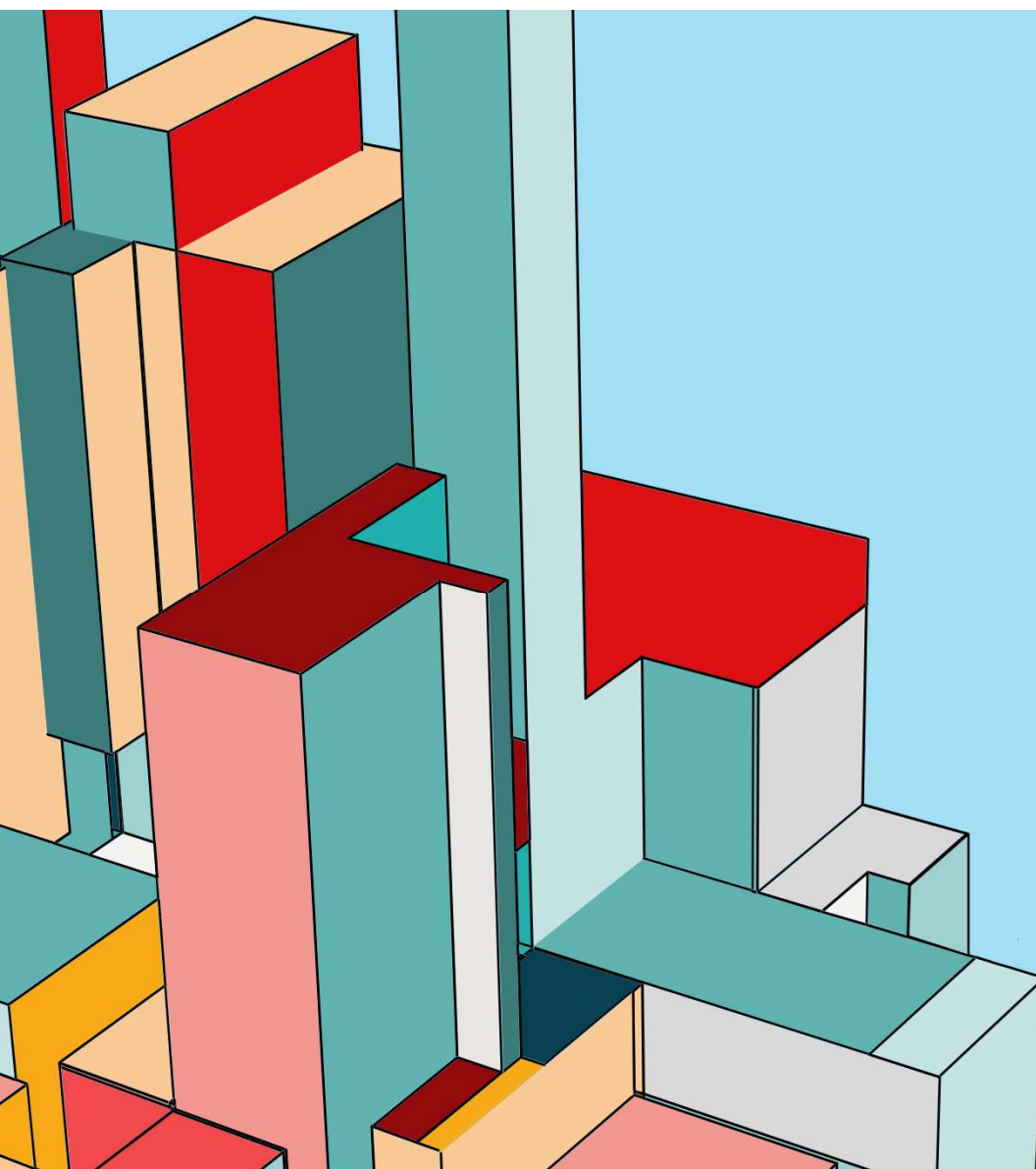




FINANCIAL SURVIVAL DURING A GOVERNMENT SHUTDOWN

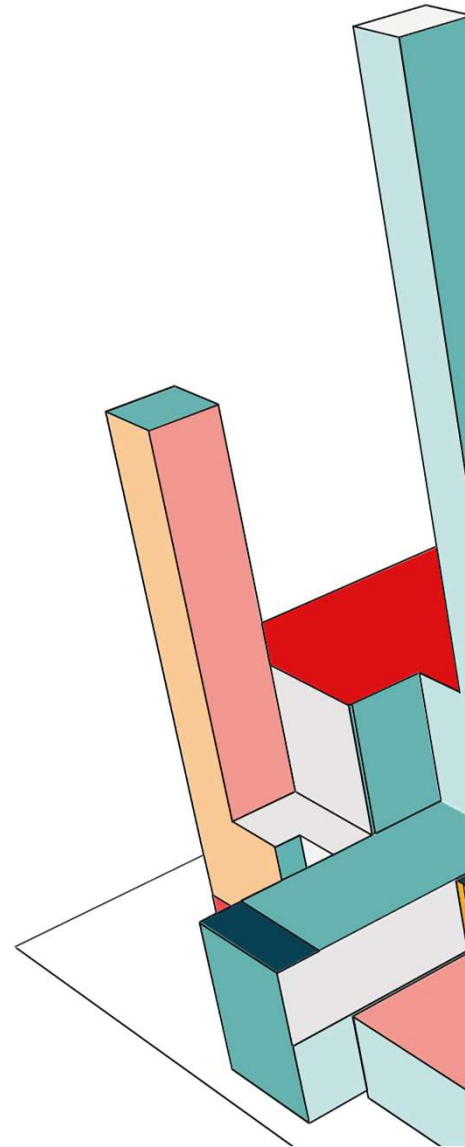
Strategies & Resources for DoD
Civilians & Service Members in the
National Capital Region & Beyond

Presented by:
Earl T. Murray III
Personal Finance Manager
Fleet & Family Support Center
NSA Washington

FINANCIAL STABLIZATION

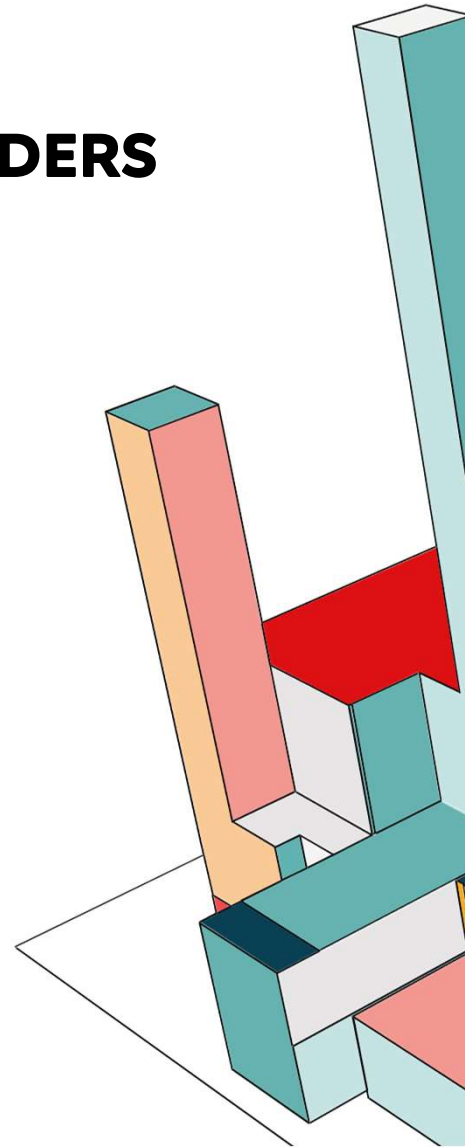
HOLD YOUR INCOME

- Focus on housing, food, utilities, transportation, and insurance first.
- Create a temporary 'crisis budget' to pause non-essentials.
- Cut subscriptions, dining out, and discretionary spending.
- Have cash on hand



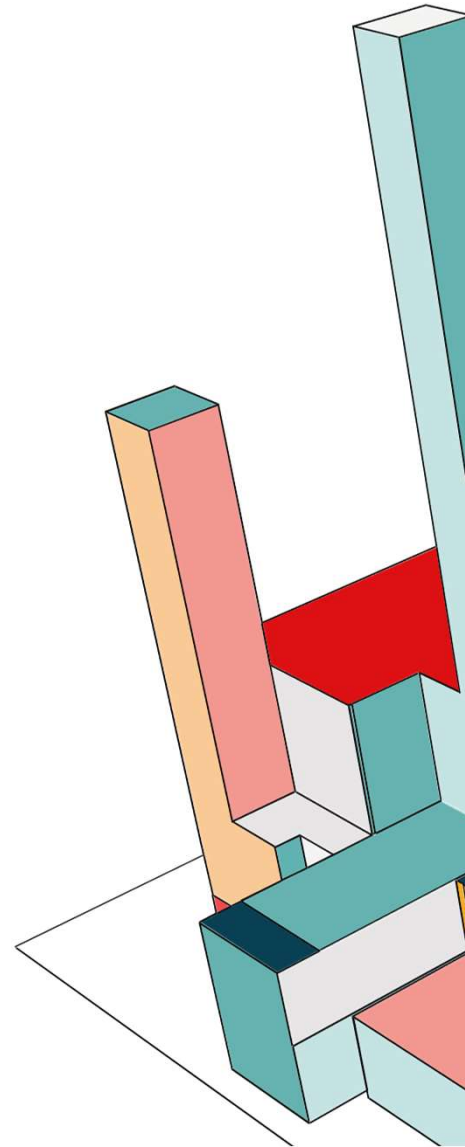
NEGOTIATE WITH CREDITORS & SERVICE PROVIDERS

- Communicate with landlords, mortgage companies, auto lenders, and utilities.
- Ask about 'hardship programs' and payment deferrals.
- Sample script: 'I'm a DoD employee furloughed during the shutdown. Do you offer hardship assistance?'



EXPLORE COMMUNITY & STATE BENEFITS

- Apply for SNAP, WIC, or local food assistance if needed.
- Some states offer rental or utility relief funds.
- Local churches and nonprofits often step in with direct aid.

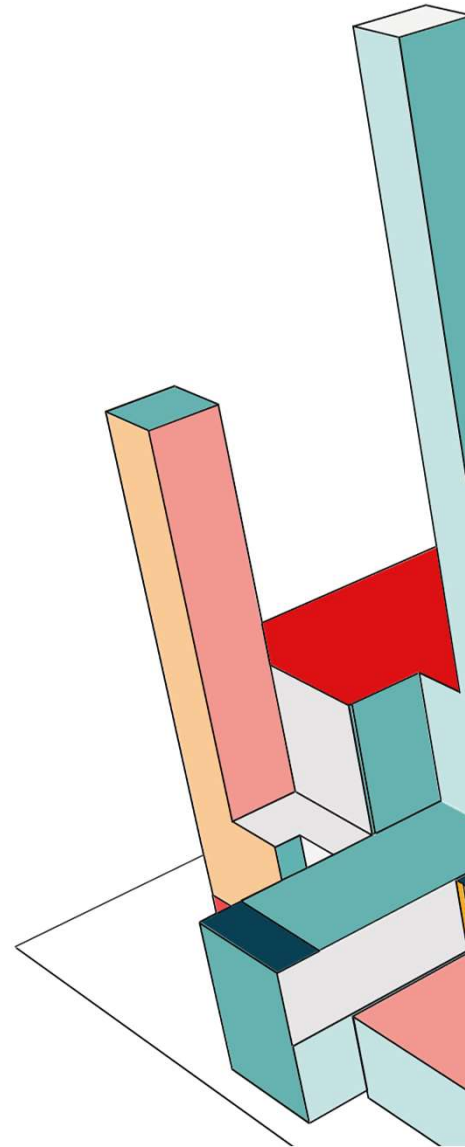


FOOD BANKS & PANTRIES

Agency	Website	Phone Number
<i>Capital Area Food Bank</i>	https://www.capitalareafoodbank.org	202-644-9800
<i>Catholic Charities - Archdiocese of Washington</i>	https://www.catholiccharitiesdc.org/program/food-pantries/	202-772-4300
<i>Bread for the City</i>	https://breadforthecity.org/food/	202-265-2400
<i>Food for Others</i>	https://foodforothers.org/get-help/neighborhood-sites/	703-207-9173
<i>ICAC Oxon Hill Food Pantry</i>	http://icacoxonhillfoodpantry.org/	301-899-8358
<i>Food and Friends</i>	https://foodandfriends.org/how-to-get-meals/	202-269-2277
<i>Allen Chapel Food Pantry</i>	https://acamec.org/ministries/allen-food-pantry	202-889-7296
AFAC	https://afac.org/	703-845-8486

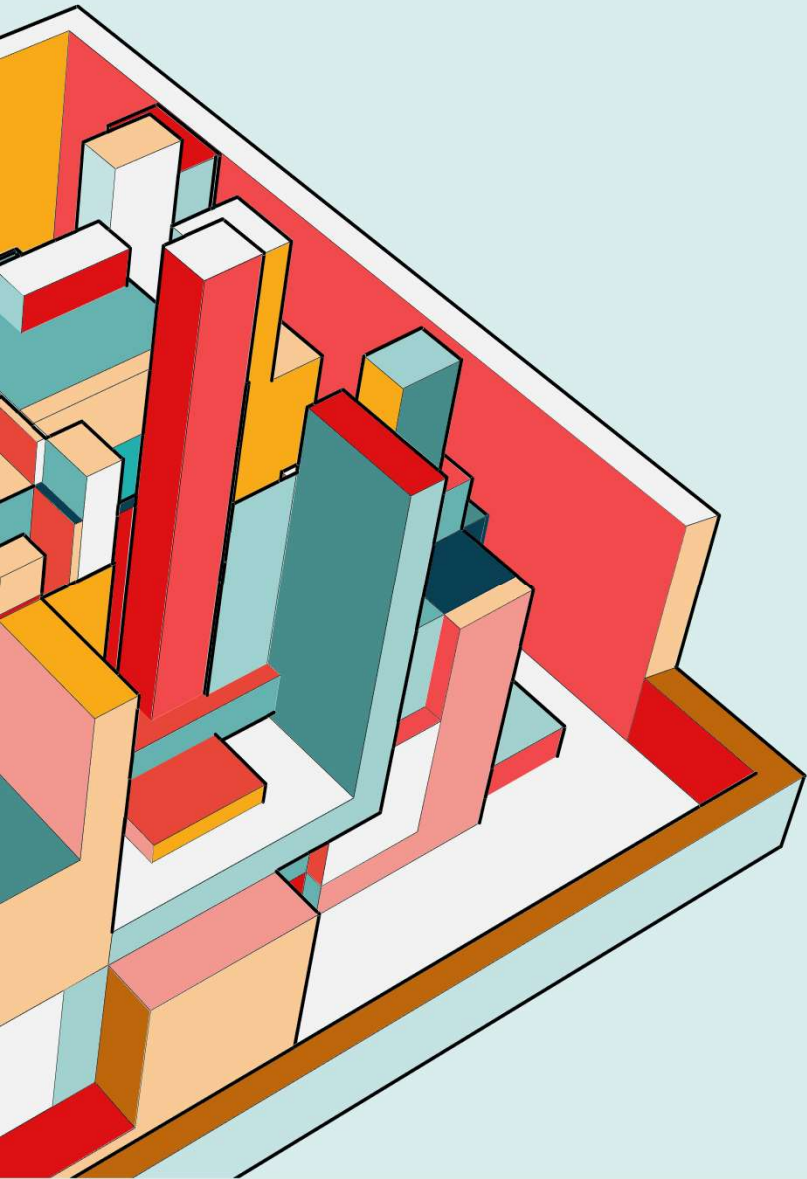
LEVERAGE EMERGENCY RELIEF PROGRAMS

- Check credit unions (Navy Federal, USAA, Pentagon Federal) for furlough relief.
- Options: low-interest loans, deferred payments, waived late fees.
- Contact your bank proactively—many have hardship teams.



LEVERAGE EMERGENCY RELIEF PROGRAMS (CONT.)

Agency / Financial Institution	Website
Maryland Department of Labor Federal Worker Emergency Loan Program	https://labor.maryland.gov/federalworkers/FWELoan
Navy-Marine Corps Relief Society	www.nmcrcs.org
Navy Federal Credit Union	https://www.navyfederal.org/about/government-shutdown.html
USAA	https://www.usaa.com/support/government-shutdown-program
Pentagon Federal Credit Union	https://www.penfed.org/furlough
Marine Federal Credit Union	https://www.marinefederalhb.org/home/news-events/member-news-alerts/governmentshutdown

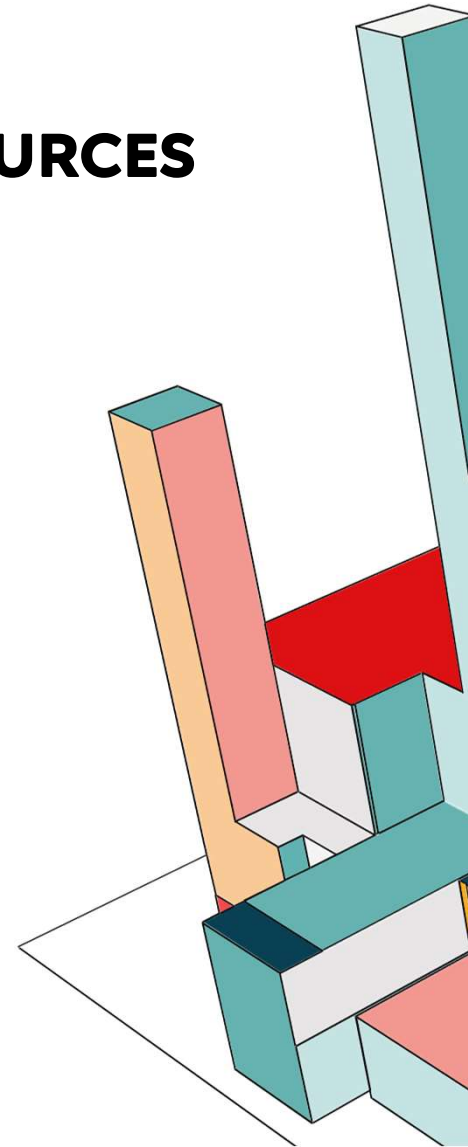


TSP/401K LOANS & WITHDRAWALS

PROS & CONS

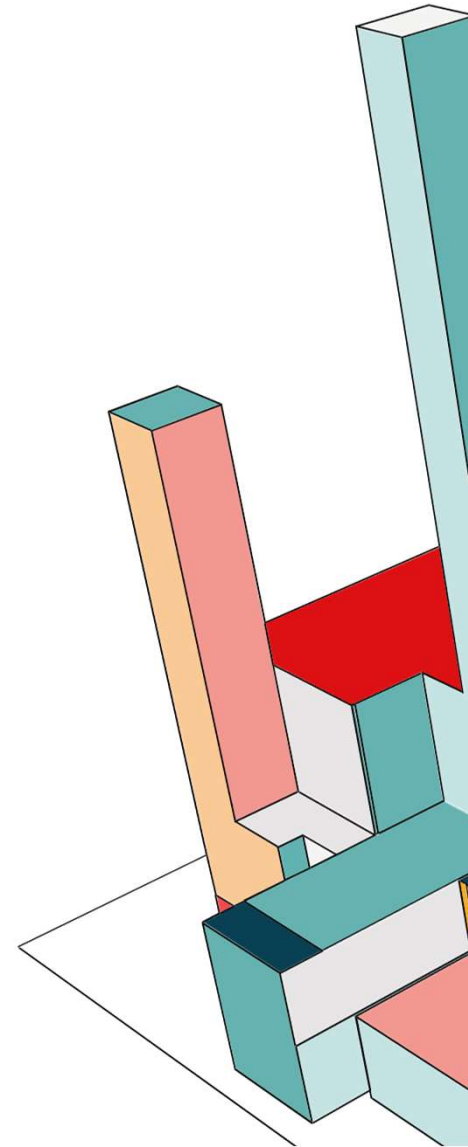
TAP INTO MILITARY & CIVILIAN SUPPORT RESOURCES

- Military Aid Societies (Army, Navy-Marine Corps, Air Force, Coast Guard).
- Employee Assistance Programs (EAP) & Fleet & Family Support Center for counseling.
- Installation food pantries, commissaries, and local nonprofits.



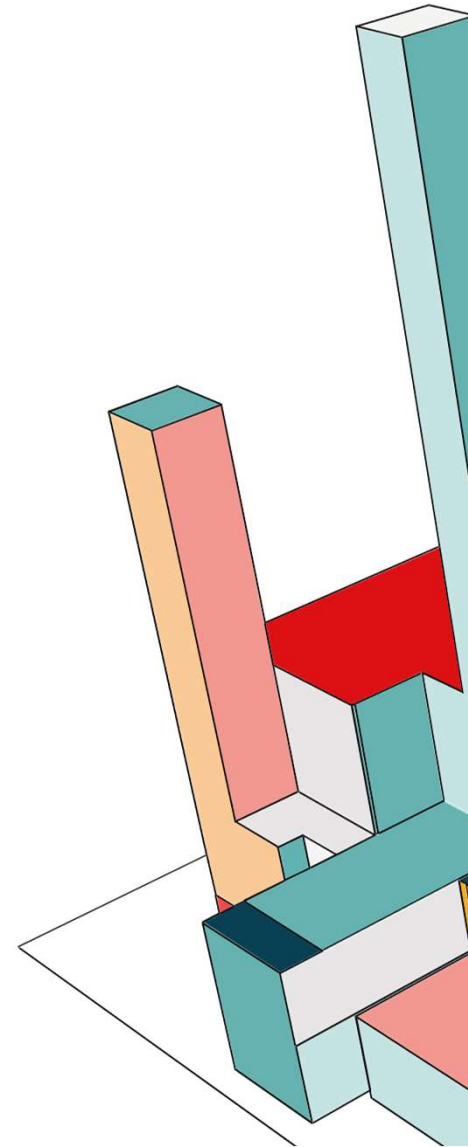
FILE FOR UNEMPLOYMENT (IF ELIGIBLE)

- DoD civilians may qualify for state unemployment insurance during furlough.
- Apply immediately to avoid delays.
- Be aware: back pay may require repayment of unemployment benefits.



MAINTAIN MENTAL & FINANCIAL RESILIENCE

- Access free DoD financial counseling services.
 - FFSC Personal Finance Managers
 - Washington Navy Yard - Earl Murray III - 202-685-8210
 - PAX River - Dylan Cribb - 301-342-5442
 - Annapolis - Sharon Cole - 410-293-2641
 - Command Financial Specialists
 - Military One Source
- Avoid payday loans—look for safer alternatives.
- Remember: furlough is temporary, avoid permanent mistakes.



THANK YOU

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www.navymwrwashington.com/pfm

