

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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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

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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.

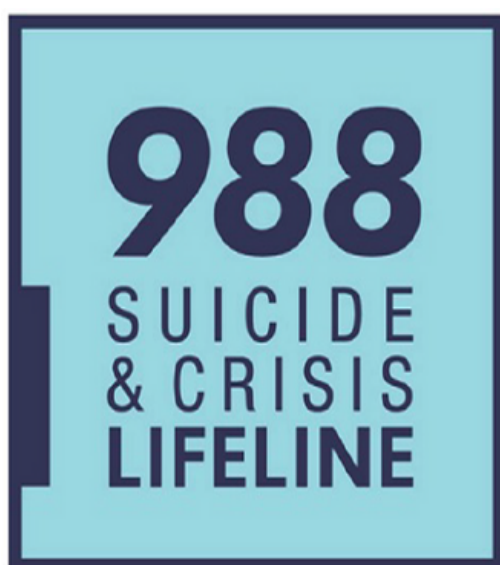


Stress Management

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>



This product was created by the Air National Guard Advisory Council
September 2026