

Financial Assistance

Several military-focused financial institutions are offering emergency support:

- **Navy Federal Credit Union:** Zero-interest loans up to \$6,000 for eligible members with direct deposit from the federal government. Repayment is automatic once pay resumes.

<https://www.navyfederal.org/about/government-shutdown.html>

- **USAA:** Zero-interest loans equal to one net paycheck (up to \$6,000) for affected members. Special payment arrangements available for insurance, credit cards, and loans. ****Might Require a Hard pull Credit Check****

<https://www.usaa.com/support/government-shutdown-program/?akredirect=true>

- **PenFed Credit Union:** Paycheck protection loans and other assistance for qualifying members.

<https://www.penfed.org/furlough>

- **Request deferred or reduced payments:** Some agencies will be willing to assist during this time. (Attached are samples letters)

- **Pepco:** Pepco is committed to helping customers impacted by the federal government shutdown. Impacted federal workers are encouraged to contact our Customer Care team at 202-833-7500 for information on expanded bill payment support options.

<https://www.pepco.com/>

- **Military Relief Societies:** Organizations like Army Emergency Relief, Navy-Marine Corps Relief Society, and Air Force Aid Society may offer grants or interest-free loans.

- **Air Force:** <https://www.af.mil/News/Article-Display/Article/4319157/help-available-for-airmen-guardians-civilians-to-mitigate-lapse-in-appropriatio/>
- **Air Force Aid Society:** <https://afas.org/>
- military-families/hero-care-network/financial-assistance.html

Support and Counseling

Support for Military personnel and their families:

- **Armed Forces Legal Assistance:**

<https://legalassistance.law.af.mil/>

- **MilitaryOneSource:**

<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 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.

OPM <https://www.opm.gov/policy-data-oversight/pay-leave/furlough-guidance/#u>

Unemployment Compensation <https://oui.doleta.gov/unemploy/unemcomp.asp>