Government Shutdown Support (current as of 10/9/25)

The purpose of this document is to share available resources, events, and opportunities. References to private organizations and their activities do not imply endorsement by the U.S. Government, Department of Defense, Defense Health Agency, Department of the Army, Fort Bragg, Womack Army Medical Center, the Department of Behavioral Health, Child and Family Behavioral Health, or the Outreach Program Coordinator.

Relief Societies for Service Members

Army Emergency Relief (AER)

- AER will provide rapid zero-interest loans to Soldiers if the Oct. 15 military payday is impacted. The financial assistance is intended to bridge the gap until standard government operations resume.
- AER will provide an interest-free loan equal to the amount of one net paycheck (last direct deposit) up to a maximum amount of $6,000. Repayment in full will be completed within 30 days and will begin on October 30, 2025, after Soldiers receive back pay following the government shutdown.
- https://www.armyemergencyrelief.org/portal-announcement/

Air Force Aid Society (AFAS)

- AFAS is accepting applications for financial assistance directly related to the shutdown, including immediate needs such as basic living expenses (mortgage/rent, food, gas, utilities) if a paycheck protection option is not available from your financial institution.
- www.afas.org

Navy-Marine Corps Relief Society

- Navy-Marine Corps Relief Society is available to assist with immediate needs such as basic living expenses like food, gas, utilities if a paycheck protection option is not available from your financial institution. We can help even if you have a current loan with NMCRS.
- www.nmcrs.org

Coast Guard Mutual Assistance (CGMA)

- 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.
- www.cgmahq.org

Assistance for All Who Qualify

Military STAR

- 0% interest and no payments for 3 months on all Commissary purchases made between October 1-31, 2025
- https://www.myecp.com/

Thrift Savings Plan

- Financial Hardship Withdrawal - https://www.tsp.gov/in-service-withdrawal-basics/financial-hardship/
- If you have a TSP loan and are an active participant (not separated from federal service or in a non-pay status for another reason), we will automatically update your status to keep your loan in good standing, even if we do not receive repayments during the shutdown.
    - The lapse in appropriations does not prevent you from requesting a new TSP loan. The established eligibility requirements continue to apply. Read the *Loans* (333kb) booklet for more information.
    - https://www.tsp.gov/news-and-resources/lapse-in-appropriations/
    - https://www.tsp.gov/tsp-loans/

North Carolina Division of Employment Security (DES)

- Federal and Grant Worker UI Hotline
- (855) 435-7969
- https://www.des.nc.gov/federalworkers
- Unemployment Compensation for Federal Employees
    - https://oui.doleta.gov/unemploy/unemcomp.asp

Federal Employee Education and Assistance Fund (FEEA)

- Shutdown Assistance Grants - https://feea.org/shutdown/#toggle-id-1
- Layoff Loans - https://feea.org/our-programs/layoff-loans/

USAA Government Shutdown Program

- Apply for a 0% interest loan equal to the amount of your net pay.
- https://www.usaa.com/support/government-shutdown-program/

PENFED Furlough Relief Assistance

- Paycheck Protection Loan
- Skip a payment
- Home Loan Hardship Assistance
- https://www.penfed.org/furlough

Navy Federal Credit Union Government Shutdown Assistance

- Paycheck Assistance Program – 0% APR loan during government shutdown
- https://www.navyfederal.org/about/government-shutdown.html

First Command Government Shutdown Assistance Program

- **Pay advance loan** – The core of our government shutdown assistance program, qualifying clients whose pay is on direct deposit with First Command Bank prior to a government shutdown can receive pay advances from us that equal their normal monthly deposit for a maximum of six months during a government shutdown. No fees and no interest. A few frequently asked questions regarding this program can be found below.
- **Loan assistance** — We will work with clients to provide favorable terms for any First Command Bank loan payments.
- **Penalty-free early CD withdrawals** — Early withdrawal penalties will be waived for clients who need to redeem a First Command Bank certificate of deposit (CD) prior to its maturity.
- **Secured lines of credit** — We are ready to help clients use their non-tax-qualified mutual fund as collateral for a line of credit so they can avoid alternatives that may have higher interest rates or fees.
- **Credit card accounts** — First Command Bank Visa cardholders will be offered priority processing on requests to increase credit limits and defer monthly payments. We will also waive cash advance fees during a shutdown.
- https://www.firstcommand.com/government-shutdown-assistance/

Support Groups for Federal Employees

Federal Employee Support Group

- **When**: Fridays from 7-8pm EST
- **Where**: Virtual via Zoom
- **Cost**: Free to all because these are such uncertain times!
- **Who Should Join**: Federal employees at any level struggling with workplace stress
  You don't have to navigate this alone. Take care of your mental health and connect with others who understand.
- Confidentiality is a priority. This is a private support group, not affiliated with any federal agency.
- For inquiries, email: **info@tamiabarnes.com**
- https://www.tamiabarnes.com/federal-employee-support-group.html

Virtual Workshop on Managing Stress and Uncertainty

- Who: Federal employees
- What: Virtual Workshop on Managing Stress and Uncertainty
- When: to be determined based on availability
- Where: Virtual (Zoom link will be provided upon registration)

- Why: To provide tools and strategies for managing stress and uncertainty in the workplace
- To register, email: Rachel Singer drsinger@resnikpsychology.com