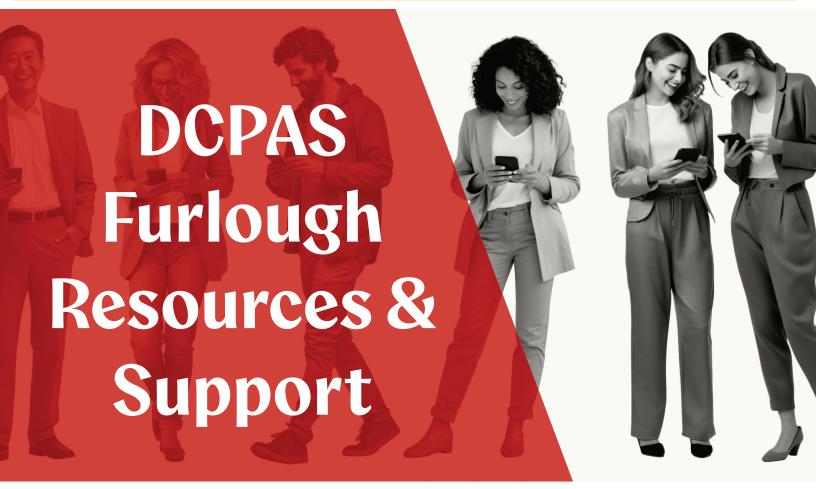
The resources listed in this flyer were gathered from multiple public and private sources to support furloughed employees. Availability of services, offers, or assistance may vary and is subject to change. We encourage individuals to contact the listed organizations directly to confirm current eligibility, access, and details. The Defense Civilian Personnel Advisory Service (DOPAS) does not endorse or guarantee any specific service, nor is it responsible for expired offers or changes made by external providers.





This non-profit offers emergency hardship loans for federal employees facing a personal crisis and may activate a shutdown grant program for furloughed employees if a shutdown extends long enough for them to miss a paycheck. Phone: 202-554-007 https://www.feea.org

#### **National Credit Union Administration and Banks**

Many financial institutions offer special assistance programs. These can include: zero-interest or low interest loans; payment deferrals on existing loans; no-penalty withdrawals from savings accounts; and waiving fees on checking accounts and credit cards. Contact your serviced financial institution.

#### **United Way 211**

Call 211 or visit http://www.unitedway.org/ to connect with local health and human services resources in your community, including food, housing, and utilities and other financial assistance.

### **Unemployment Compensation for Federal Employees**

Furloughed employees can apply for UCFE through their state workforce agency. While federal employees are typically guaranteed back pay after a shutdown, any unemployment benefits received during that period must be repaid. Contact your

#### **Food Banks**

A nationwide network of food banks provide free meals and groceries to furloughed employees. Find your local food bank. https://www.feedingamerica.org.

#### **Salvation Army**

Services include emergency food assistance, help with rent and utility bills, and access to clothing and household essentials. Local chapters may also provide emotional and spiritual care, ensuring individuals and families.

Visit https://salvationarmyusa.org

#### **Local Religious Organizations**

Churches, synagogues, mosques, and other faith-based groups often provide meals and aid. Contact your local house of worship.

#### **Local Utility Companies**

Many offer deferred payment plans or hardship assistance —contact your provider directly to inform them of your situation and make arrangements. Contact your local company.

#### October 2025



# Furlough Resources and Support

National Housing Counseling Agencies

HUD-approved counselors can help with mortgage or rent issues. Find one at <a href="https://www.hud.gov">https://www.hud.gov</a>.

Low Income Home Energy Assistance Program

Helps with heating and cooling bills. Visit <a href="https://www.benefits.gov">https://www.benefits.gov</a> to apply.

Employee Assistance Programs (EAP)

Many federal agencies offer EAPs with free counseling and support services. <a href="https://www.foh4you.com">https://www.foh4you.com</a>

Member of Congress offices

Many members of Congress have dedicated resources on their websites listing various forms of assistance, including links to financial institutions and community support services. https://www.house.gov/representatives https://www.senate.gov/senators/senators-contact.htm **→** Military OneSource

A free, confidential support service provided for active-duty, National Guard, and Reserve service members and their families. It offers 24/7 access to non-medical counseling, financial and legal resources, spouse education and career guidance, relocation assistance, and more. <a href="https://www.militaryonesource.mil">https://www.militaryonesource.mil</a>

National Foundation for Credit Counseling (NFCC)

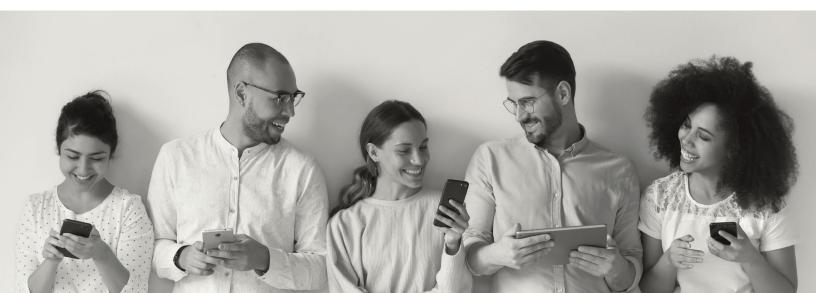
NFCC is offering tailored financial support to furloughed federal employees. Services include free budget counseling, debt management plans, and guidance on prioritizing expenses during income disruptions. Visit <a href="https://www.nfcc.org">https://www.nfcc.org</a>.

Consumer Financial for Credit Counseling

Provides tools for budgeting and managing debt during furloughs. Visit <a href="https://www.consumerfinance.gov">https://www.consumerfinance.gov</a>.

Local Government and Community Support

Many local governments and communities are actively offering resources and assistance to furloughed federal employees. Services include emergency financial assistance, food distribution, housing support, and flexible payment plans for utilities. Contact your local municipality.





### Regional and State Furlough Resources and Support

**♦** DC Dept. of Employment Services (DOES

Unemployment/UCFE, career services, For furloughed federal employees residing/working in DC https://does.dc.gov

Fairfax County, VA - Coordinated Services Planning

Food, rent, utility, and social service connections Residents of Fairfax County Phone: 703-222-0880 | Website: https://www.fairfax.county.gov

City of Alexandria, VA

Local relief, info, enforcement delays
Federal workers residing in Alexandria
https://www.alexandriava.gov/FederalShutdown

Endeavors (San Antonio nonprofit)

Housing, mental health, emergency assistance Residents in San Antonio region https://endeavors.org

**Bank of America** 

Client Assistance Program, Personalized financial assistance (case-by-case relief, fee waivers, forbearance) Available to Bank of America customers affected by furlough; Phone: 844-219-0690 https://www.bankofamerica.com

**Congressional Federal Credit Union** 

Relief Line of Credit Interest-free credit line for furloughed employees, usually 60 days; Must be a member of Congressional FCU https://www.congressionalfcu.org → Prince George's County, MD

Health, mental health, social support programs Federal workers living in PG County, MD https://www.princegeorgescountymd.gov

Maryland State - Team Maryland

State-level supports (fee waivers, utilities, etc.) Federal workers living in Maryland https://governor.maryland.gov

San Antonio Workforce Solutions / Re-employment Assistance for Federal Talent (RAFT)

Job training, reemployment services Federal workers in San Antonio, TX https://www.sa.gov | Phone: 210-224-4357

California Rural Legal Assistance (CRLA)

Free legal aid (employment, housing, consumer law) Low-income individuals in CA (including furloughed workers)

https://www.crla.org

Chase Bank

Hardship programs including loan modifications, payment deferrals; Available to Chase customers; must call to apply Phone: 888-356-0023

https://www.chase.com

**FedChoice Federal Credit Union** 

Hardship programs including loan modifications, payment deferrals; Available to Chase customers; must call to apply Phone: 888-356-0023

https://www.chase.com



## Regional and State Furlough Resources and Support



#### **Navy Federal Credit Union**

Government Shutdown Loan Program 0% interest payroll advance loans for federal employees Direct deposit with Navy Federal required Phone: 1-888-842-6328 | https://www.navyfederal.org



#### Wells Fargo

Hardship Relief; Payment deferrals, fee waivers, forbearance, case-by-case relief; Available to Wells Fargo customers affected by shutdown;

Phone: 1-800-TO-WELLS; https://www.wellsfargo.com



#### **Union Plus**

One-time grant (\$300), mortgage assistance programs Union Plus credit card holders or mortgage holders in good standing; https://www.unionplus.org



#### T-Mobile

Account Assistance; Payment deferral, flexible account support for furloughed employees
Available to T-Mobile customers with proof of impact
Call 611 (from T-Mobile device) or 877-746-0909



#### **Discover Card**

Customer Assistance; Payment skip, late fee reversals Available to Discover card members affected by shutdown https://www.discover.com



#### **First Command Financial Services**

Zero-interest payroll advances, penalty-free CD withdrawals, loan assistance; Available to First Command clients who are federal employees; <a href="https://www.firstcommand.com">https://www.firstcommand.com</a>



#### **U.S. Employees Credit Union**

Shutdown Loan; Interest-free loans repaid within 60 days or when back pay is issued
Membership required
https://www.usemployees.org



#### PenFed Credit Union

Emergency Furlough Assistance; Government furlough loan, mortgage hardship help, skip-a-payment options
Must be a PenFed member

https://www.penfed.org/furlough



#### AT&T

Hardship Support; Flexible payment arrangements, deferred billing for wireless/TV/internet
Available to AT&T customers with proof of impact
<a href="https://www.att.com">https://www.att.com</a>



#### Verizon

Promise to Pay Program; Flexible billing and promise-to-pay arrangements; Available via My Verizon app or Customer Care; Phone: 866-266-1445: https://www.verizon.com



#### **Ally Financial**

Hardship Relief; Refunds of transaction fees, penalty waivers, payment extensions; Available to Ally Bank customers with accounts/loans https://www.ally.com



#### **Toyota Financial Services**

Loan/lease extensions up to 2 months, flexible hardship programs; Available to Toyota Financial customers impacted by furlough; <a href="https://www.toyotafinancial.com">https://www.toyotafinancial.com</a>



## Regional and State Furlough Resources and Support

**★** MetLife Auto & Home

One-time 30-day grace period on policy payments Policyholders must call for eligibility Phone: 800-GET-MET8 | https://www.metlife.com

**VCA Animal Hospitals** 

Flexible payment plans for veterinary services Available at 700+ VCA locations nationwide https://vcahospitals.com

Potomac Electric Power Company (Pepco)

Help manage energy bills through flexible payment options, late payment charge waivers.

https://thesource.pepcoholdings.com/expanded-support-available-during-federal-government-shutdown-3/

**★** T-Mobile

Account Assistance; Payment deferral, flexible account support for furloughed employees
Available to T-Mobile customers with proof of impact
Call 611 (from T-Mobile device) or 877-746-0909

**★** The Hartford Insurance

Payment grace periods for affected policyholders Available to Hartford customers with valid policy Phone: 800-393-0864 | https://www.thehartford.com

Legal Aid at Work (CA)

Employment law help, workplace rights Workers in California facing employment challenges https://legalaidatwork.org

United Services Automobile Association (USAA)

Members impacted by a government shutdown can count on USAA and may be eligible to apply for a no-interest loan and other payment relief options.

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

Verizon

Promise to Pay Program; Flexible billing and promise-to-pay arrangements; Available via My Verizon app or Customer Care; Phone: 866-266-1445: https://www.verizon.com

→ My Fed Benefits

Provides a Shutdown Assistance Map to find support needed, both locally and at the national level.

https://myfedbenefitshelp.com/shutdown-assistance-map/