

Potential Resources for Utilization During Furlough

Several resources and support mechanisms have been outlined by the Office of Personnel Management (OPM), Department of War (DoW), and Department of the Air Force (DAF) to aid individuals. All Airmen and Guardians should remain engaged with their chain of command and continuously monitor legislative developments, as there could be additional available support and potential pay adjustments post-shutdown.

Civilians:

- **Unemployment Benefits:** 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). For more information, see [OPM guidance](#) and the [U.S. Department of Labor's Unemployment Compensation for Federal Employees](#).
Please be advised, however, that when employees receive retroactive pay, they will be required to pay back any unemployment benefits they received, in accordance with State law.
- **Financial Assistance Programs:** Various charitable organizations and federal employee associations might offer emergency financial aid, grants, or loans to those affected by the government shutdown.
- **Employee Assistance Programs (EAP):** EAPs are available to provide counseling and support services to employees dealing with stress, anxiety, or other issues related to the furlough. DAF members can access EAP services at 1-866-580-9078 or www.AFPC.AF.MIL/EAP.
- **Thrift Savings Plan (TSP) Loans:** Employees may have the option to access funds from their TSP accounts through loans or hardship withdrawals, adhering to applicable rules.
- **Credit Union Assistance:** Several federal credit unions may offer low-interest loans, loan extensions, or other forms of financial assistance to affected members.
- **Mortgage and Rent Flexibility:** Affected employees are encouraged to discuss potential payment adjustments or temporary forbearance with their mortgage lenders or landlords.
- **Bill Prioritization Guidance:** The DoW and DAF can offer guidance on managing finances and prioritizing bills during periods of reduced income.
- **Financial Counseling Services:** Financial counseling services might be available to help employees navigate the financial challenges posed by the furlough.

Military

- **Compensation:** The [Military Leaders Economic Security Toolkit](#), located on the [Military OneSource](#) website, offers information and support. The site is updated regularly to reflect challenges and policy changes related to economic security.
- **Personal Financial Readiness:** The Military and Family Readiness Center personal financial readiness program sustains and improves financial literacy and readiness by offering information, education, training, and free personal financial counseling to Airmen, Guardians, and their families. The DAF has also increased the number of Personal Financial Managers available to assist and enhance financial readiness and money management skills for members and their families.
- The [Air Force Aid Society](#) continues to support emergent needs such as basic living expenses (e.g., food, rent/mortgage, utilities), vehicle expenses (e.g., payments, repairs, insurance), and child care costs. Airmen and Guardians can submit requests through local Military and Family Readiness Centers and Airman and Family Readiness Centers.
- If Airmen, Guardians, or their families are not near an aid organization, they may seek financial assistance from the [Red Cross](#).
- Several banking institutions, such as USAA, Navy Federal Credit Union, and Marine Federal Credit Union, have been known to advance military pay to their customers during government shutdowns. Contact your bank to inquire about their policies for situations like these.
- **Food Insecurity:** First sergeants and Military and Family Readiness Centers assist Airmen, Guardians, and their families in need of food security-related grants and loans with referrals to programs such as: U.S. Department of Agriculture's [Supplemental Nutrition Assistance Program](#), the [Federal Subsistence Supplemental Allowance program](#), and the [Air Force Aid Society](#).
- The FY22 National Defense Authorization Act established a Basic Needs Allowance. The BNA Program provides supplemental income for military members and dependents whose gross household income falls below 130% of federal poverty guidelines.
- **TRICARE:** In response to the ongoing possibilities of a government shutdown, the Defense Health Agency (DHA) has authorized its TRICARE contractors to continue delivering health care to the 9.4 million beneficiaries of TRICARE. TRICARE beneficiaries seeking medical care from private providers should feel no significant effects. Care at military hospitals and clinics would remain largely unaffected. The [TRICARE website](#) includes current information about the impact of the shutdown on TRICARE health plans and military hospitals and clinics.
- **Overseas and Remote Commissaries:** Check status of local [commissaries](#) to determine the status of your local store. During a shutdown some non-appropriated fund services may continue to operate. Check with your local installation's website to determine which services will remain open in your area. If able, plan ahead and minimize its impact on day-to-day routine.