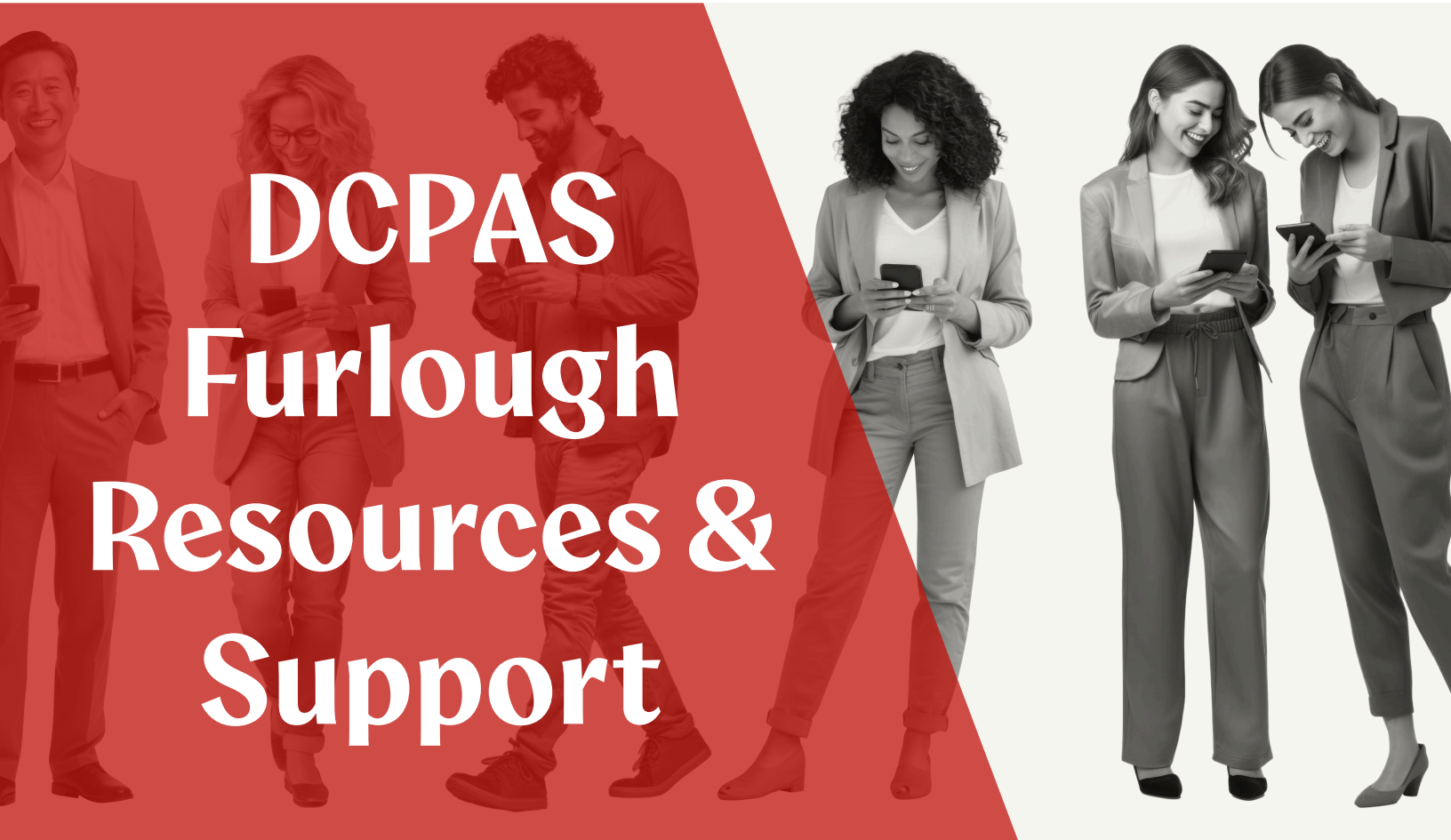


The resources listed in this flyer were gathered from multiple public and private sources to support furloughed employees. Availability of services, offers, or assistance may vary and is subject to change. We encourage individuals to contact the listed organizations directly to confirm current eligibility, 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.



# DCPAS Furlough Resources & Support

## ◆ Federal Employee Education and Assistance Fund

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 (UCFE)

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 local office.**

## ◆ 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.**



# Furlough Resources and Support

◆ **National Housing Counseling Agencies**  
HUD-approved counselors can help with mortgage or rent issues. Find one at <https://www.hud.gov>.

◆ **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. <https://www.militaryonesource.mil>

◆ **Low Income Home Energy Assistance Program**  
Helps with heating and cooling bills. Visit <https://www.benefits.gov> to apply.

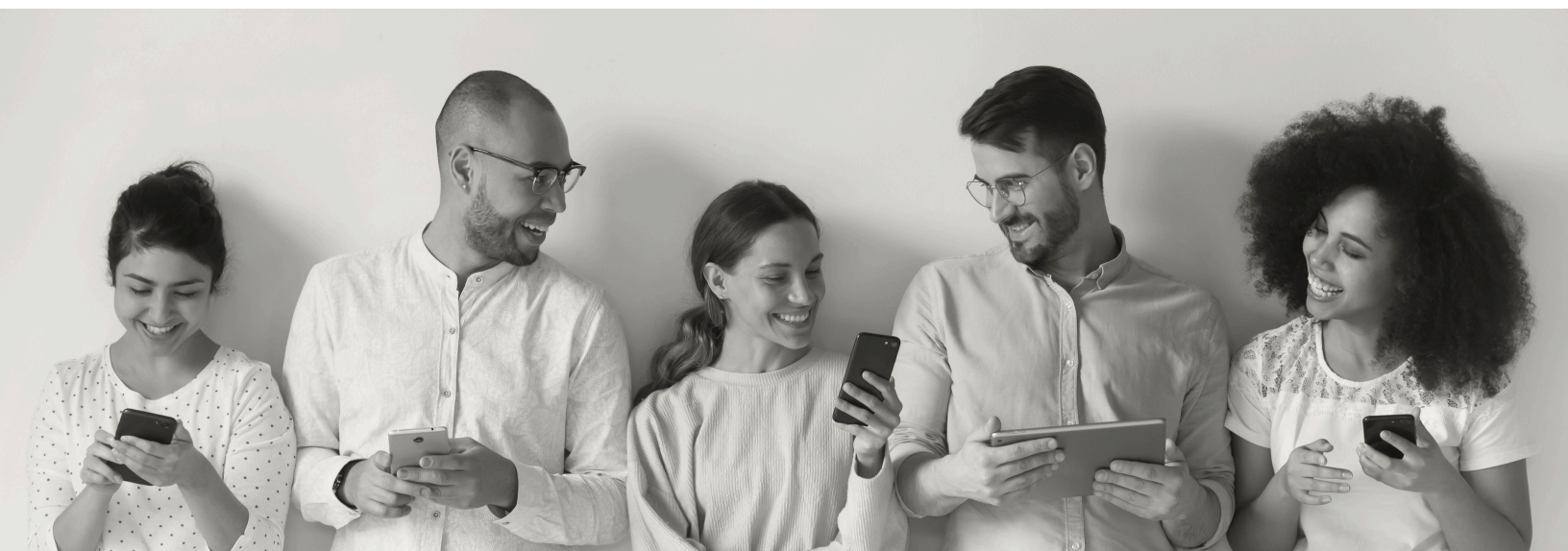
◆ **National Foundation for Credit Counseling (NFCC)**  
NFCC is offering tailored financial support to furloughed federal employees. Services include free budget counseling, debt management plans, and guidance on prioritizing expenses during income disruptions. Visit <https://www.nfcc.org>.

◆ **Employee Assistance Programs (EAP)**  
Many federal agencies offer EAPs with free counseling and support services. <https://www.foh4you.com>

◆ **Consumer Financial for Credit Counseling**  
Provides tools for budgeting and managing debt during furloughs. Visit <https://www.consumerfinance.gov>.

◆ **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>

◆ **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>

◆ **Prince George's County, MD**  
Health, mental health, social support programs  
Federal workers living in PG County, MD  
<https://www.princegeorgescountymd.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.fairfaxcounty.gov>

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

◆ **City of Alexandria, VA**  
Local relief, info, enforcement delays  
Federal workers residing in Alexandria  
<https://www.alexandriava.gov/FederalShutdown>

◆ **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

◆ **Endeavors (San Antonio nonprofit)**  
Housing, mental health, emergency assistance  
Residents in San Antonio region  
<https://endeavors.org>

◆ **California Rural Legal Assistance (CRLA)**  
Free legal aid (employment, housing, consumer law)  
Low-income individuals in CA (including furloughed workers)  
<https://www.crla.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>

◆ **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>

◆ **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>

◆ **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>

## ◆ 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>

## ◆ 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>

## ◆ 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>

## ◆ Union Plus

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

## ◆ AT&T

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

## ◆ 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**

## ◆ 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>

## ◆ Discover Card

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

## ◆ First Command Financial Services

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

## ◆ Toyota Financial Services

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



# 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-METS | <https://www.metlife.com>

## ◆ The Hartford Insurance

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

## ◆ VCA Animal Hospitals

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

## ◆ Legal Aid at Work (CA)

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

## ◆ 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/>

## ◆ 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>

## ◆ 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**

## ◆ 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/>

