

FINANCIAL HARDSHIP RESOURCES 2025

DISCLAIMER: The following resources may be of interest to service members and federal employees experiencing financial hardship due to the lapse in appropriations. These resources are provided for informational purposes only. The Department of the Army does not endorse any products, services, or organizations.

Financial Institution Assistance Programs: Several financial institutions are offering emergency support to Service Members and Federal Employees.

Note: *Some institutions will be willing to assist through requesting deferred or reduced payments.*

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 are 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
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
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
Air Force Aid Society	https://afas.org/ Article: https://www.af.mil/News/Article-Display/Article/4319157/help-available-for-airmen-guardians-civilians-to-mitigate-lapse-in-appropriatio/
Army Emergency Relief	AER will provide zero-interest loan equal to the amount of one net paycheck up to a max of 6,000. For any soldier affected with no Credit check necessary. https://www.armyemergencyrelief.org/assistance/
Navy-Marine Corps Relief Society:	Articles: https://www.navy.mil/Press-Office/News-Stories/display-news/Article/4319360/fy26-lapse-of-appropriations-department-of-the-navy-resources-for-sailors-marin/ https://www.marines.mil/Lapse-of-Appropriations/
Coast Guard Mutual Assistance	https://mycgma.org/programs/shutdown-loan/ Articles: https://www.mycg.uscg.mil/News/Article/4319467/frequently-asked-questions-about-the-2025-funding-lapse/
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
Consumer Financial for Credit Counseling	Provides tools for budgeting and managing debt during furloughs. Visit https://www.consumerfinance.gov .

FINANCIAL HARDSHIP RESOURCES 2025

Additional Military / Federal Employee Support and Counseling Resources

Armed Forces Legal Assistance	https://legalassistance.law.af.mil/
Military Family Advisory Network (MFAN)	Militarymeals.org is a resource run by the Military Family Advisory Network (MFAN) for active-duty, Guard, and Reserve households facing food insecurity. This program provides eligible military families with: • Emergency food support: You can sign up to receive free grocery boxes and Commissary gift cards delivered directly to your home. • Verification: Your military affiliation will be verified through the website using SheerID. • One request per household: To ensure that assistance can be provided to as many families as possible, there is a limit of one registration per household. . www.militarymeals.org; or www.combatmilitaryhunger.org www.mfan.org/resources
Military One Source	https://www.militaryonesource.mil/
Military and Family Life Counseling (MFLC)	https://www.militaryonesource.mil/benefits/military-family-life-counseling-program/
American Red Cross	https://www.redcross.org/get-help/military-families/hero-care-network/financial-assistance.html
Office of Personnel Management (OPM)	https://www.opm.gov/policy-data-oversight/pay-leave/furlough-guidance/#u Note: 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 employees receiving back pay will be required to pay back any unemployment benefits received in accordance with State law.
Unemployment Compensation	https://oui.doleta.gov/unemploy/unemcomp.asp
National Housing Counseling Agencies	HUD-approved counselors can help with mortgage or rent issues. Find one at https://www.hud.gov
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/
Blue Star Families	We empower families to thrive as they serve. https://bluestarfam.org/

Federal Program Resources

Employee Assistance Programs (EAP)	Many federal agencies offer EAPs with free counseling and support services. https://www.foh4you.com
Low Income Home Energy Assistance Program	Helps with heating and cooling bills. Visit https://www.benefits.gov to apply.

FINANCIAL HARDSHIP RESOURCES 2025

Federal Employee Education Assistance Fund	https://feea.org/ SHUTDOWN GRANT , micro-grants of \$150 to support federal employees impacted by the shutdown, covering essentials like groceries, gas, diapers, and other necessities. Hardship Loans , a no-fee, no-interest Emergency Hardship Loan program.
The Emergency Food Assistance Program (TEFAP)	The Emergency Food Assistance Program (TEFAP) is a federal program that helps supplement the diets of people with low income by providing them with emergency food assistance at no cost. USDA provides 100% American-grown USDA Foods and administrative funds to states to operate TEFAP. https://www.fns.usda.gov/tefap/emergency-food-assistance-program

State / Regional Program Resources

DC Dept. of Employment Services (DOES)	Unemployment/UCFE, career services, For furloughed federal employees residing/working in DC https://does.dc.gov
Maryland State - Team Maryland	State-level supports (fee waivers, utilities, etc.) Federal workers living in Maryland https://governor.maryland.gov
United Way 211	211.org connects you to expert, caring help for various needs, such as housing, food, health, and mental health. Call 211 or find a local 211 near you to get confidential referrals and resources. https://www.211.org
Maryland Federal Employees and Contractors (not sure if this includes military)	This webpage outlines resources available to impacted federal employees and contractors. https://response.maryland.gov/federalpublicservants/shutdown
Federal Worker Emergency Loan Program	The Maryland Department of Labor launched the Federal Worker Emergency Loan Program, opening an online portal for qualified former federal employees who are Maryland residents to apply for an emergency, no-interest loan. The loan application is now available at mdol.submittable.com/submit . The \$700 interest-free loan is due 180 days after the loan agreement is signed, with an option to apply for a 90-day extension if financial hardship persists. For more information and required qualifications, visit the MD Labor website and see the program FAQs . For support, applicants can email MDfedworkerloan@submittable.com or call 410-541-1075 (9:00 a.m. – 5:00 p.m. Monday – Friday). https://response.maryland.gov/federalpublicservants/food-cash-and-other-assistance
Unified Benefits Screener	Use Maryland's Unified Benefits Screener to quickly and easily check eligibility for Medicaid, Supplemental Nutrition Assistance Program (SNAP), Temporary Cash Assistance (TCA), Women Infants and Children (WIC), and Home Energy Assistance Program (OHEP) benefits. The process takes approximately five minutes and can be completed from a smartphone, laptop, or library computer. https://response.maryland.gov/federalpublicservants/food-cash-and-other-assistance

FINANCIAL HARDSHIP RESOURCES 2025

Local Area Program Resources

Potomac Electric Power Company (Pepco)	Impacted federal workers are encouraged to contact the Customer Care team at 202-833-7500 for information on expanded bill payment support options. https://thesource.pepcoholdings.com/expanded-support-available-during-federal-government-shutdown-3/ or https://www.pepco.com/
Baltimore Gas & Electric Company (BGE)	Furloughed federal workers are encouraged to contact the customer care team for information on flexible payment options, late payment charge waivers and additional bill payment support. Contact information: 800-685-0123 URL: https://www.bge.com
Delmarva Power	Furloughed federal workers are encouraged to contact the customer care team for information on flexible payment options, late payment charge waivers and additional bill payment support. Contact information: 800-375-7117 URL: https://www.delmarva.com
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
City of Alexandria, VA	Local relief, info, enforcement delays Federal workers residing in Alexandria https://www.alexandriava.gov/FederalShutdown
Baltimore County Food Pantry Locator	https://bc-gis.maps.arcgis.com/apps/instant/nearby/index.html?appid=2ec6ceb1732844bbb00a40ec1a0b733f
Prince George County Food Pantry Locator	The Prince George's County Department of Social Services' Emergency Food Assistance Program acts as a clearinghouse for the distribution of donated food. https://pgcfec.org/resources/find-food-food-pantry-listings

Point of Contact for further information or support please contact:

V. FAITH BARNES, AFC ®

Financial Readiness Program

Virginia.f.barnes.civ@army.mil

