

Impacts of a Government Shutdown on National Guard Members, Families, and Civilian Employees (T5/T32) Available Resources:

Service members, family members, and National Guard civilian staff may experience issues related to pay. Here are some potential resources to assist you if you find yourself looking for assistance. Service members, civilians and families are encouraged to call mortgage and utility companies to inform them of the situation so that leeway can potentially be granted. Failure to pay without contacting the company could result in a negative impact to a credit score, so being proactive is essential. **Additional information and support can be found through the following resources:**

Interest Free Payday Loans: Some financial institutions will offer a zero-interest loan that covers part of all of your normal direct deposit. Check with your financial institution to see if they offer any type of relief if you are impacted by the government shutdown.

EANGUS We Care for America Foundation is a National Guard Relief Foundation that offers grants and loans for Service members (enlisted and officer). More information can be found at [We Care For America | Foundation \(eangus-wcfa.org\)](https://www.eangus-wcfa.org)

USAA members can apply for a no-interest loan equivalent to one missed paycheck (up to \$6,000) if they are employed by an impacted federal agency. More information on USAA loan eligibility and financial assistance is available at <https://www.usaa.com/inet/wc/ent-gov-shutdown-assistance-landing-mkt?akredirect=true>

PenFed members may qualify for an interest-free loan in the amount of their net pay (up to \$6,000) through its government furlough Direct Deposit Assistance program. PenFed also offers an emergency relief loan at the lowest available rate for a personal loan product.

Thrift Savings Plan will continue its normal daily operations and the ThriftLine will remain open. The TSP will

post additional information on www.tsp.gov/shutdown, if a lapse in appropriations occurs. Members can also [review this fact sheet for account holders](#) who enter administrative furlough.

Navy Federal registration for assistance is available on the Navy Federal mobile app or at navyfederal.org, or call 1-888-842-6328.

Military OneSource, Personal Financial Counselors and Military Family Life Counselor services will continue to provide career, financial and non-medical counseling as these services are paid by already funded contracts. [Support for Military Personnel & Families | Military OneSource](#)

Air Force Aid Society is available to Guard and Reserve Air Force and Space Force members regardless of status.

Army Emergency Relief is available for ARNG Soldiers ordered to federal active duty for over 30 consecutive days.

National Guard Military Family Readiness Staff want to assure you that our team is committed to your well-being. Attached you will find the contact information for our Military and Family Readiness Specialists, as well as our 800 line. Please remember that you are not alone; we are here to provide the vital resources necessary to support your family during this period.

Additionally, we have a personal financial counselor available for virtual or in-person consultations who can offer valuable tips for navigating the effects of furlough. We encourage you to proactively communicate with your lenders regarding any challenges you may face in making payments.

We are dedicated to supporting you with a wide range of services, including counseling, personal financial planning, and the Work for Warriors program for employment assistance.

USA.GOV Facing Financial Hardship provides additional resources for food assistance, unemployment benefits, Welfare benefits or Temporary Assistance for Needy Families (TANF), emergency housing assistance, rental assistance, and help with utility bills. <https://www.usa.gov/financial-hardship>.

Employee Assistance Program offers additional resources and can additional information can be found at the following link: <https://armyeitaas.sharepoint-mil.us/sites/NGIL-HRO/SitePages/EMPLOYEE-ASSISTANCE-PROGRAMS.aspx>.