

## ***Financial Benefits:***

### **Banking**

[Citibank](#): Government Travel Charge Card customer service will remain open to support cardholders and APCs and their online CitiManager [citidirect.com] will remain available. Travel cards will remain operational to the extent accounts remain in good standing (no delinquent balance owed). In the event of a government-wide shut down, Citi will ensure accounts will not age delinquent or be suspended or cancelled. During a shutdown, finance charges will not be assessed; however, Statements of Account will continue to be generated. If an IBA is delinquent prior to the shutdown, it will continue to be considered delinquent until full payment is made.

[Navy Citibank Federal Credit Union](#): Eligible members with direct deposits of pay who are service members, federal government employees and federal government contractors paid directly by the federal government may be eligible for a loan with zero interest or fees. Loan amounts of up to \$6,000 are calculated based on the most recent direct deposit. Once direct deposit of pay resumes, the amount credited to the account will be deducted automatically as repayment.

[USAA](#): Members who are employed by a federal agency that's been affected and have received an eligible direct deposit into a USAA checking or savings account within 30 days prior to the beginning of the shutdown will be able to apply for a zero-interest loan equal to the amount of one net paycheck, up to \$6,000. Members may also be able to set up special payment arrangements for auto and property insurance premiums, life and health insurance premiums, credit cards, consumer loans, home equity lines of credit, and other credit.

[PenFed Credit Union](#): Members may qualify for a zero-interest paycheck protection loan and other assistance.

[Andrews Federal Credit Union](#): Offering financial assistance loan options, penalty-free share certificate withdrawals, skip-a-payment programs and other assistance with loan programs.

**Service Credit Union** To assist active-duty military members and Department of Defense civilian employees whose pay has been impacted by the shutdown, SCU will proactively post a one-time payroll credit on **Thursday, October 9**.\* This posting is only applicable to members with direct deposit, and will be based on the average of your direct deposit totals over the past three months. The credit will then be reversed once payroll has resumed.

Additionally, financial assistance loans, loan repayment options, and Skip-A-Pay options are available to members

**Community Bank** - for customers with existing loans, the possibility exists to defer payment by one or two months for people impacted by the shutdown.

**Thrift Savings Plan Hardship Withdrawal.** Current federal civilian employees and members of the uniformed services can request a financial hardship in-service withdrawal from their TSP accounts. <https://www.tsp.gov/bulletins/19-9/>

## **Military Aid Associations**

### **Army Emergency Relief Government Shutdown Relief Loan (GSRL)**

- Soldiers currently serving on Active Duty, AGR (Title 10), or National Guard/Army Reserve on Title 10 orders for more than 30 days are eligible for assistance due to non-receipt of military pay. Max \$6,000 by ETF
- Eligible Soldiers will see the Government Shutdown Relief Loan application in their ARMS portal account <https://aerprod.powerappsportals.us/>.
- Soldiers may begin the application process now; however, funds will not be disbursed until the next scheduled payday (**15 October**).
- Applications must be completed online. AEROs will not be able to enter paper applications.
- Command concurrence is required for all Government Shutdown Relief Loan applications\*\*.
- Repayment is ONE month with an October 2025 start date.

\*\*Command involvement needed to ensure Soldiers are not receiving overlapping support from multiple sources (e.g., AER and their financial institution), which protects the Soldier from future repayment issues and preserves limited resources for others.

Due to demand, AER's Facebook Page is stating the system is glitching and for Soldiers to apply in non-peak hours. AER Facebook comments also states that because September's LES is not populating in MyPay, Soldiers can upload an older LES or a bank statement showing their DFAS deposit however AER has not yet sent that guidance to the field.

## AER has you covered!

Applications for zero-interest AER loans will open on 8 Oct. at 0900 for those eligible Soldiers needing funds during the appropriation lapse.

- Payments will be disbursed by 15 Oct. after the official confirmation of the funding gap.
- Loan equal to the amount of last net paycheck up to maximum amount of \$6,000 deposited by EFT.
- No Zelle payments

Go to AER's website



**ArmyEmergencyRelief.org**



[Navy-Marine Corps Relief Society](#): Offices will be open during normal hours to help families who are experiencing immediate needs related to the loss of income from a government shutdown.

[Air Force Aid Society](#): AFAS is prepared to support airmen, Guardians and their families affected by the shutdown, officials say. Watch [www.afas.org](http://www.afas.org) and their social media channels for updates if the shutdown is expected to last beyond Oct. 15.

[Coast Guard Mutual Assistance](#): CGMA will offer interest-free loans to help with bills, such as rent payments, insurance and child care. Coast Guard military and civilian employees may be eligible to borrow up to the amount of their monthly Basic Allowance for Housing (BAH) as needed.

## **State/Federal Aid:**

**Federal Employee Education and Assistance Fund:** FEEA has both an Emergency Hardship Loan program and Shutdown Grants available for qualifying full-time federal civilian employees. It is important to note the differences between the two programs, notably:

- The Emergency Hardship Loan program **does not** cover pay loss during a government shutdown.
- The Shutdown Grant application will only become available should a shutdown persists beyond the point that federal employees miss all or part of a paycheck.

For state by state benefits <https://feea.org/shutdown/#toggle-id-1>

**Unemployment Benefits:** Civilians may be able to file for unemployment benefits during a government shutdown - but know that you will most likely have to repay any benefits received if you get your paycheck from the federal government. Unemployment is a state benefit, but you can find out more information at: <https://www.usa.gov/unemployment-benefits>

## **Garrison Agencies and Partners**

### **Child Development Centers**

Programs are authorized to operate during a government shutdown to support mission readiness. CDC and SAC scope of operations and operating hours will be in accordance with the Installation Commander's guidance.

**Child Care Fees:** Parents will be responsible to pay for care provided during a government shutdown. Child care fees will be collected for services rendered after an appropriations bill or continuing resolution (CR) is passed. Once the CR is passed, families will have 30 days to pay the balance for care that was billed during the furlough. Late payments will not be assessed during the furlough period. Note: Late payments will be applied 31 business days after the enactment of an appropriations bill or CR. \*\*Regular CYS Procedures for non-payment will be implemented 31 days after the enactment of an appropriations bill or CR.

**FCC:** FCC Providers who are providing Child Care, to include Army FCC Subsidy, will not be impacted and current policies and procedures will apply. Community-based fee assistance will not be impacted.

**CDC/Youth Programs:** Youth Centers should remain open with no decrement to service operations, and in accordance with the Installation Commander's guidance. Youth Sports & Fitness. While the parent will be billed for the service, they will not be required to pay until 30 days after the enactment of an appropriations bill or CR. \*\*Regular CYS Procedures for non-payment will be implemented 31 days after the enactment of an appropriations bill or CR.

**AAFES PX** will remain open.

**AAFES School Lunch Program:** Students will continue to receive meals at school. Full priced and reduced-price qualifying students will incur the appropriate charge however the account can go into the negative. No actions will be taken on debts until after families receive their back pay. If a family is experiencing difficulties in their communications with AAFES, please contact your local [CYS School Liaison Officer](#) for assistance.

Parents who are interested in applying for free or reduced lunch please go to the following link. <https://linqconnect.com/main> Select "School Services" & click "Free & Reduced Meal Application" When applying, Do NOT include housing allowance/LQA in calculations of income.

**Defense Commissary Agency (DeCA): MILITARY STAR CARD:** The MILITARY STAR Card is offering 0% interest and no payments at commissaries worldwide for 3 months on purchases made Oct 1 through Oct 31 to offer immediate additional relief during the government shutdown.

### **Army Lodging**

Army Lodging (Europe) will remain open. The first option is to charge a guest's Government Travel Card (GTC) for their stay, but official government travelers will be accommodated in Army Lodging locations if GTC credit limits are reduced and they will be charged once the appropriations bill has been passed.

**Army Community Service:** Staffing and services may vary by installation during a government shutdown, but all Europe Centers will remain available for information and referral, Family Advocacy Emergencies and Army Emergency Relief Support. Contact your local center or installation for more information on available services or assistance.

**MFLC:** [Military and Family Life Counseling \(MFLC\) program](#): The MFLC program continues to operate through a Government Shutdown and remains available to Soldiers and their families.

**Employee Assistance Program (EAP)** Provide confidential counseling and support to help individuals navigate life's challenges, including stress and relationship issues, with a focus on resolving personal problems and enhancing overall wellness. DA Civilians, Retiree and their Families eligible for assistance. EAP Offices are part of the garrison ASAP program. Call ASAP for additional information

**Morale, Welfare, and Recreation programs (MWR)** services will continue through the shutdown. Gyms and other facilities remain open.

**The American Red Cross** provides \$500 OCONUS Emergency Travel Assistance Grants to active-duty service members who are on emergency leave (based on the availability of funds). This program provides financial assistance to military members, including National Guard and Reserve, actively serving Foreign Outside the Continental United States (F-OCONUS) who are currently on or about to begin emergency leave. All categories of emergency leave are eligible for this grant. Service members must provide a copy of their emergency leave orders. Eligible service members will be awarded a \$500 grant. The OCONUS Emergency Travel Assistance Grant will be available for a limited time based on the availability of funds. To apply, please contact the Hero Care Center at 1-877-272-7337.

**Garrison Religious Support Offices (RSO)** have a program called Operation Helping Hands. They typically have a limited supply of commissary gift cards for emergency assistance to Soldiers and their families. Soldiers may inquire of their unit chaplains and/or local RSO to request help. Supply is limited and will not be replaced until the shutdown is over.

**Local Thrift Shops and Airman's Attic:** Often providing free or reduced priced items. Check local installation information sources

[Military OneSource](#) Offers confidential non-medical counseling (up to 12 free sessions), financial coaching, free tax filing services (MilTax), spouse employment resources, wellness coaching, and parenting/family programs. Provides 24/7 support by phone at 1-800-342-9647 and online at <https://www.militaryonesource.mil>.

[MilLife Support](#) MilLife is a Military One Source program specific to Families with Special Needs, National Guard, New Service Member, Parent, Reserves, Retiree/Veteran, Service Member, Spouse, Survivor, Transitioning Service Member, and Wounded Warriors.

[My Career Advancement Account \(MyCAA\)](#): No new requests for financial assistance will be approved after September 30 in the event of a government shutdown. If a spouse request for financial assistance was approved prior to September 30, they may continue to

attend classes. Call the SECO Career Center at 800-342-9647 or visit the SECO website and continue to monitor the MyCAA portal for any updates.

## Other Programs

[Operation Home Front](#) Designed to provide short-term financial help for military families who are experiencing financial hardship. To find out if you qualify, please [review our eligibility criteria](#). If you have any questions, please feel free to check out the [FAQs](#) or give them a call at 1-877-264-3968 (toll-free).

[USA Cares](#) The Emergency Assistance program focuses on cases where financial stress is related to military service. This program pays immediate, essential bills, including food and utility bills and provides links to several other agencies that may be able to help with financial assistance. Provides support by phone at 1-800-773-0387 and online at <https://usacares.org/>

[211 Help Line](#) 211 is a free, confidential connection to thousands of health and human services programs. From food banks and housing assistance to job training and mental health resources, 211 can help you find the support you need in your community. Available 24/7 in most areas by phone or online.

[Low Income Home Energy Assistance Program \(LIHEAP\)](#) The Low-Income Home Energy Assistance Program (LIHEAP) can help you pay your heating or cooling bills or get emergency services during an energy crisis. Depending on where you live, you may also qualify for help with electric bills. Eligibility for LIHEAP is based on your income, and every state and territory has its own requirements. Answer a few questions to learn if you qualify, find your state or territory's LIHEAP office, and apply. In some cases, you may be able to submit your LIHEAP application online. Other LIHEAP offices may require you to apply in person.

[Feeding America](#) The Feeding America network connects members with food, Supplemental Nutrition Assistance Program (SNAP) application assistance and meal programs. Services are available to federal employees, contractors, and active-duty military via phone at 800-771-2303 and online at <https://www.feedingamerica.org/>

**Supplemental Subsistence Allowance (FSSA)** Several benefits are available to assist Service members, including the Family Supplemental Subsistence Allowance (FSSA) Program. The combined effect of the household income level and household size of a Service member shall determine the member's eligibility under the FSSA Program. A member may be eligible for FSSA only if the member is serving outside the United States. For questions about this program or any other assistance, contact your family support center, command, or community services financial management counselors. The FSSA Application, The DD Form 2857 to apply can be found: [https://www.esd.whs.mil/Directives/forms/dd2500\\_2999/DD2857/](https://www.esd.whs.mil/Directives/forms/dd2500_2999/DD2857/)