

GOVERNMENT SHUTDOWN 2025 MEMBER RESOURCES



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FAQs for FEDERAL EMPLOYEES



Q Are furloughed employees eligible for unemployment?

A Yes. Furloughed employees are eligible to apply for unemployment but excepted employees are not unless later furloughed.

To apply, call Ohio Dept of Job & Family Services at 877-644-6562,
or visit <https://jfs.ohio.gov/job-services-and-unemployment/unemployment/for-unemployed-workers>
to submit an application online. A step-by-step guide is available on the website.

***IMPORTANT NOTE** If a furloughed employee receives unemployment pay and later receives back pay for their federal position upon the end of a lapse in appropriations, Ohio Department of Job & Family Services will consider the unemployment to be an overpayment, and the employee must refund that unemployment pay.*

Q What happens to health insurance if a federal employee is furloughed?

A [Federal Employee Health Benefits](#) (FEHB) and [Federal Employee Dental and Vision Insurance Program](#) (FEDVIP) remain active during the furlough. Premiums will temporarily cease since deductions cannot be made from a paycheck, but accumulated premiums will be withheld from pay once the government shutdown ends.

Q Can employees who are currently performing military duty and covered under USERRA return to duty during the government shutdown?

A If HRO receives a request to generate a Return to Duty SF50, it will still be processed with the proper effective date, but the returning employee must be immediately furloughed, sign the furlough notice, and be coded as such in ATAAPS (KE).

Q Will furloughed employees receive back pay like excepted employees once the government shutdown ends?

A Per current OPM guidance, Title 31 USC 1341(c)(2) provides retroactive pay for Federal employees affected by a lapse in appropriations. US Code states the following: "Each employee of the United States Government or of a District of Columbia public employer furloughed as a result of a covered lapse in appropriations shall be paid for the period of the lapse in appropriations, and each excepted employee who is required to perform work during a covered lapse in appropriations shall be paid for such work, at the employee's standard rate of pay, at the earliest date possible after the lapse in appropriations ends, regardless of scheduled pay dates, and subject to the enactment of appropriations Acts ending the lapse."

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FAQS for FEDERAL EMPLOYEES Continued



- Q** Can a furloughed or excepted employee use paid time off (annual leave, sick leave, paid parental leave, military leave, compensatory time off, etc.) during a lapse in appropriations?
- A** No. Previously approved leave must be cancelled if the leave is during a lapse in appropriations. This means timecards cannot be coded with paid leave during the lapse, but it does not mean excepted employees cannot seek approval to be excused from duty during a lapse. An agency may allow an excepted employee to be excused/off duty during periods when the employee was previously scheduled to be on leave, or for circumstances that may arise during the lapse. It is recommended that if employees had previously scheduled vacations or planned time off (parental leave, sick leave, etc.), that they still be excused for that time. In those cases, employees will be placed in a furlough status during the approved absence.
- Q** How is misconduct of an excepted/furloughed employee handled during a lapse in appropriations?
- A** Misconduct should still be documented at the supervisory/section level and can/will be addressed once the Government shutdown is over. Please contact HRO Labor Relations Specialist once the Government reopens to discuss and implement any actions for misconduct.
- Q** Are excepted employees able to telework during the lapse in appropriations?
- A** No. Shutdown guidance does allow some workplace flexibilities for excepted employees, but this agency is not currently offering telework.

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FINANCIAL MATTERS



During a Government shutdown, federal agencies must discontinue all non-essential discretionary functions until new funding legislation is passed and signed into law. 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 on a credit score, so **being proactive is essential**.

- **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 / National Guard Relief Foundation**](#)
WCFA-NGRF can provide emergency financial assistance (Grants and Interest-Free Loans) to the men and women of the National Guard and their families who have a verified emergency need.
- [**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.
- [**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 Thrift Line 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 Credit Union**](#) registration for assistance is available on the Navy Federal Credit Union website, mobile app, 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 and Family Readiness Staff** may have additional community resources or grant/loan opportunities. Please reach out to the Soldier or Airman and Family Readiness staff in your location for more information.
- [**County Veterans Service Offices**](#)
Searchable directory of Ohio's County Veterans Service Offices by county.

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HOW A SHUTDOWN AFFECTS SERVICE MEMBERS AND MILITARY PAY

Military members required to work during a shutdown will not receive pay or allowances during the period of the shutdown. The Government Employee Fair Treatment Act of 2019 mandates that military personnel and other federal employees will receive retroactive backpay once a shutdown concludes.

WHAT CAN I DO TO PREPARE FOR LIVING WITH NO PAY?

- Review your budget and assess your immediate needs; prioritize expenses and identify any areas with financial flexibility that can be pushed out for a month or more.
If you need financial planning and budget assistance, work with a Command Financial Specialist.
- **Contact your creditors, landlord, utility companies, mortgage company, educational institutions, etc., and make them aware your pay is affected by the government shutdown.**
Ask to make smaller payments or request deferred payments until your pay is restored.

This is basically a postponement of a payment, which would be added to the end of a loan.
There is no requirement for creditors to honor your request, but it never hurts to ask!

CREDIT CARD PAYMENTS

Fortunately, some credit card issuers have waived late fees for those impacted by the shutdown. Check with your issuer and explain that you're experiencing the financial fallout from the government shutdown.

- **If your credit card company isn't offering relief and you're less than 30 days late,** your next move is to ask the issuer to (please) remove the late fee from your statement.
- **Don't put off asking for help,** because once you're more than 30 days late, the issuer can report your tardiness to the credit bureaus.
- You can also call your credit card company and ask to speak with the hardship department. Explain your situation and ask if you can get help. You might get a lower minimum monthly payment or be given more time to make your next payment. Try to make a payment, even if you can't cover the full minimum balance.

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WHAT IF MY CREDITORS ARE NOT WILLING TO WORK WITH ME AND I CAN'T MAKE MY PAYMENTS?

Servicemember's Civil Relief Act (SCRA)

If you are not able to secure additional assistance and the individuals or businesses you are under contract with cannot support you with deferred or reduced payments, SCRA may provide some protection for active duty from adverse actions:

- **Evictions**

SCRA requires a court order to evict a servicemember from a residential home regardless of the terms of the contract or other local law that may allow non-judicial evictions. The eviction process often takes 30 days or more, so you don't have to vacate the home immediately, even if your landlord tells you otherwise or you receive a notice to vacate within a few days. In most states, this type of notice is the first step before a landlord can file eviction papers in court. If you are not unsure where your landlord is in the eviction process, request he/she provide a Final Order of Eviction signed by a state court judge before you vacate.

- **Repossession Protections**

SCRA states that a creditor may not repossess a vehicle during a borrower's period of military service without a court order as long as the servicemember borrower either placed a deposit for the vehicle, or made at least one installment payment on the contract, before entering military service.

- **Liens**

A lien cannot be enforced on a servicemember's property during or within 90 days after military service unless there is a valid court order.

- **Foreclosure**

SCRA prohibits non-judicial (out-of-court) foreclosures on mortgages that originated before military service. Courts have the ability under the SCRA, and a duty in certain instances, to stay a non-judicial foreclosure proceeding or adjust the payments if the servicemember's ability to meet the obligation is materially affected because of his or her military service.

- **Protection against default judgments (a court order)**

If, while on active duty, any civil action is filed against you, the judge must appoint a lawyer to represent you in your absence. The court must grant a delay, or stay, of at least 90 days if it determines there may be a defense to the action and the defense cannot be presented without your attendance.

- **Stay of Proceedings**

If you can't participate in a civil court action or administrative proceeding because of your military service, you can request a 90-day delay, or "stay", in the proceeding. You are automatically entitled to this delay if you follow all the requirements. The judge, magistrate or hearing officer can grant an additional 90-day stay. Proceedings may include actions for divorce, child paternity and support cases, as well as foreclosure proceedings to name a few.

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WHAT IF I NEED ADDITIONAL LEGAL HELP?

Ohio National Guard JAG Office: call 614-336-7022 or email Kelly.K.Francis2.mil@army.mil

NOTE: Legal assistance offices will continue to operate for Guard members and their families unless ordered to cease services. The general scope of Military Legal Assistance services may be limited so please call or email the legal office for updated guidance on available services.

Deployment/Mobilization

- Legal assistance for military and civilian personnel deployed, or preparing to deploy, in support of military or stability operations will always remain available throughout any shutdown period.
- If you receive deployment orders, please contact your closest legal assistance office.

WHAT FINANCIAL RESOURCES ARE AVAILABLE IF I NEED MONEY FOR FOOD AND NECESSITIES?

Financial institutions and other credit union special programs typically offer programs to help those without pay. Navy Federal Credit Union (NCFU), United Services Automobile Association (USAA), PenFed, Armed Forces Bank and other financial institutions like First Command Bank offer interest-free loan programs for eligible members whose pay is impacted, typically matching a direct deposit up to a certain amount.

TIP: Reach out to your bank/credit union to ask about interest free loan programs.

TIP: Consider stopping automatic payments, especially if you have any automatic payments pulling from your bank account, as it will decrease readily available funds for payments that can possibly be deferred.

CAUTION: Be careful who you share information with. During crisis, many people will try and steal your information. Never give your information to companies that contact you by phone; call back on official numbers after researching them on the web if you want to engage their services.

CAUTION: DO NOT rush to borrow money from payday lenders, title lenders, or take out high-interest personal loans! These types of high-interest loans are difficult to pay off even after pay resumes.

- **If you decide to take out a loan, read all documents before signing to learn what you are signing up for!** Look out for interest rates higher than national average for that type of loan, any additional service fees charged by the company (service fees, late fees, pre-payment penalties, etc.), and make sure you know what happens in the event you are late or are unable to make a payment.
- **Contact your branch's Military Aid Societies as well as local state and community Assistance Programs** [Navy Marine Corps Relief Society](#) (NMCRS), [Air Force Aid Society](#) (AFAS), [Army Emergency Relief](#) (AER), and the [Coast Guard Mutual Assistance](#) (CGMA) will assist with your emergency financial needs such as food, gas, and utilities with an interest free loan expected to be repaid once normal pay resumes.
- **Other aid organizations may be able to assist** [American Red Cross](#), [Operation Homefront](#), [Veterans of Foreign Wars](#), [Armed Services YMCA](#), [Cohen Veterans Network](#), [Military OneSource](#), local food pantries and community organizations.

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- [SNAP/EBT/food stamp benefits](#)
Military members who are not receiving pay can apply for SNAP benefits during a government shutdown. Eligibility is determined on a case-by-case basis by state-run SNAP offices and is based on a household's income, which would be lower during a period of the shutdown.
- [Prevention, Retention and Contingency \(PRC\)](#)
PRC provides one-time financial assistance (in a 12-month period) to aid with emergency situations. Program is not meant to serve as an ongoing source of income. Maximum assistance allowed is \$2500 for overdue rent or mortgage payments, security deposits, temporary housing, property taxes, home repairs (if the owner;) overdue utility bills (except during Winter Crisis), driver license reinstatement fees, transportation and auto repairs. Contact your County Department of Job and Family Services for more information or visit the website.
- [211.org](#)
Online search for local assistance programs by entering your ZIP code.
- [Salvation Army](#)
Provides emergency financial assistance in Ohio for things like rent, utilities and prescriptions, with eligibility and availability varying by location. To find and apply for assistance, contact your local Salvation Army branch directly or call **2-1-1** or visit their website.
- [Feeding America](#)
When money gets tight, you may face some food insecurity. For some it may be not having the funds to purchase food, and for others it may be the decision about what type of food they can afford to purchase. To find local food banks, visit the website.

COUNSELING RESOURCES

- [National Alliance on Mental Health \(NAMI\)](#)
Offers support for those affected by mental illness through advocacy, free mental health support, online groups and award-winning education.
- [Ohio Department of Behavioral Health](#)
The Lifeline provides 24/7, free and confidential support for people in distress, and prevention and crisis resources for you or your loved ones.

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PRESCRIPTION & MEDICAL ASSISTANCE



- [Ohio Drug Card](#)
A free, statewide program for all Ohio residents that can save up to 80% on prescriptions. You can create a pre-activated card at ohiodrugcard.com.
- [Ohio's Best Rx](#)
A free prescription discount program for Ohioans. Residents age 60+ or those under 60 with incomes below 300% of the federal poverty level are eligible for additional savings.
- [Needy Meds](#)
A nonprofit organization committed to improving access to affordable healthcare to those who are in need.
- **Contact your doctor or pharmacist**
They are often familiar with available programs for your specific medications.
- **Look for manufacturer programs**
Some pharmaceutical companies offer their own patient assistance programs for the medications they produce.