

Financial & Emergency Assistance

Federal Employee Education & Assistance Fund (FEEA):

Offers no-interest emergency loans up to \$1,500 for federal employees facing financial hardship.

Applications must be completed online with all required documentation (incomplete applications not accepted).

Loans are typically repaid via payroll allotment (Employee Express, MyPay, NFC, or Postal Ease) within 10 months.

 feea.org/emergency-assistance

Feeding America:

Connects employees and families with food assistance programs, SNAP support, and local meal services.

 1-800-771-2303

 feedingamerica.org

FoodPantries.org

Find local pantries, soup kitchens, and food banks in your area.

 foodpantries.org

Low Income Home Energy Assistance Program (LIHEAP)

Helps with heating, cooling, or energy emergency costs.

Eligibility varies by state or territory.

 liheaphelp.energy.gov

211 Help Line

Free and confidential 24/7 connection to health, housing, financial, and mental health resources.

 Dial 211 or visit 211.org

Financial Institutions (Military & Civilian)

Many banks and credit unions offer pay advances, zero-interest loans, and deferred payment options during shutdowns.

 Contact your institution directly for eligibility and program availability.

Thrift Savings Plan (TSP)

Existing TSP loans remain in good standing during shutdown (if you're still active).

New loans may be requested through the TSP website.

Consider carefully before adjusting allocations or borrowing, as loan withdrawals reduce long-term gains.

 tsp.gov/tsp-loans

Federal Student Aid

If unpaid or furloughed, you may qualify for temporary payment relief such as:

Deferment or Forbearance options

 studentaid.gov

Unemployment Resources

While updates may be paused during a shutdown, state-level unemployment offices remain accessible.

 dol.gov/general/topic/unemployment-insurance

Federal Benefit Continuation (Per OPM Guidance – Sept 28, 2025)

 OPM Shutdown Guidance

Program Status During Shutdown Key Details

FEHB  Continues Premiums delayed; repayment auto-resumes when pay restarts

FSAFEDS  Limited Claims incurred during furlough reimbursed after pay resumes

FLTCIP  Continues No cancellation; claims paused until premiums are current

FEDVIP  Continues Coverage cannot be canceled due to nonpayment

FECA / COP  Varies COP continues unless agency lacks funding

TSP Loans  Maintained Status remains “good standing” even if payments pause

Resources for Veteran / Service Member / MilSpo Employees

Army Emergency Relief (AER)

Rapid zero-interest loans up to one net paycheck (max \$6,000) for Soldiers and families.

 aerprod.powerappsportals.us

Air Force Aid Society (AFAS)

Offers grants and no-interest loans for Air Force and Space Force members. Supports immediate needs like food, gas, and utilities.

 afas.org

Supplemental Subsistence Allowance (FSSA)

Provides financial support for service members stationed overseas based on household size and income.

 DD Form 2857

Local Airman's Attic

Provides free household goods, furniture, and clothing to Airmen (E-1 to E-5, with some exceptions).

Check your local base for hours and eligibility.

Navy-Marine Corps Relief Society (NMCRS)

Offers interest-free loans, grants, and education support for Sailors, Marines, and their families.

 nmcrs.org

Coast Guard Mutual Assistance (CGMA)

Provides interest-free loans up to monthly BAH for rent, daycare, and insurance during pay delays.

 mycgma.org/programs/shutdown-loan

American Red Cross – Hero Care Network

Connects active duty, retired, and family members to emergency financial aid and travel assistance.

 877-272-7337

 Text GETHEROCARE to 90999

 redcross.org/military-families

Military OneSource

Offers confidential counseling (12 free sessions), financial coaching, free tax filing (MilTax), and spouse employment resources.

 1-800-342-9647

 militaryonesource.mil

MilLife Support

Provides targeted help for families with special needs, Guard/Reserve, retirees, survivors, and transitioning service members.

 militaryonesource.mil/millife

Operation Homefront:

Provides short-term financial help for military families in crisis.

 1-877-264-3968 (toll-free)

 operationhomefront.org

USA Cares:

Focuses on military-related financial stress — covering essential bills like food, utilities, and emergency needs.

 1-800-773-0387

 usacares.org