



Your Guide to Navigating a Government Shutdown

Serving during a government shutdown can feel frustrating and unfair. You're doing your job, but your paycheck is on hold. This guide offers steps to help you stay steady, financially, mentally, and emotionally – until funding is restored.

1) First, stabilize the budget (next 24–72 hours)

Prioritize essentials: food, housing, utilities, transportation. Pause non-essentials and any automatic payments that could overdraw your account. Many creditors have hardship policies during shutdowns; call before a bill is late.

Ask about paycheck-bridge options (0%/no-interest):

- Air Force Aid Society (**AFAS**): guidance in effect; emergency needs covered and shutdown-specific aid activities if mid-October pay is affected.
- Army Emergency Relief (**AER**): interest-free loan up to one net paycheck (max \$6,000); repayment begins after back pay is received. Online application available.
- Coast Guard Mutual Association (**CGMA**): service guidance and updates.
- Navy-Marine Corps Relief Society (**NMCRS**): immediate-needs assistance.
- Military banks/credit unions:
 - Navy Federal Credit Union: 0% APR loans for eligible members if pay is disrupted.
 - USAA: no-interest loan + payment relief for eligible members.

Smart moves right now:

- Turn off auto-pays that could bounce
- Call your landlord/mortgage/utility/credit card to note the delayed government pay
- Avoid predatory lenders (“buy now, pay later,” car-title loans)

2) Keep your head clear (daily habits that help)

- Routine beats chaos: hold onto PT, sleep windows, and 1–2 steady rituals (morning prep, evening wind-down).
- Limit doom-scrolling: pick one trusted source; check once or twice a day.
- Talk to people who get it: squadmates, chaplains, peer leaders. The goal is connection, not perfection.

If you need to talk now:

- Military OneSource: free, confidential, short-term counseling (24/7 chat/call).
- 988 (Press 1): Veterans & Service Members Crisis Line: call, chat, or text 838255, 24/7.

3) Support your family without spiraling

- Be transparent, not alarmist: “Pay is delayed; back pay is expected; here’s our plan.”
- Point to concrete support: unit family programs, relief societies, base chaplain, and local food assistance organized during shutdowns.
- If applicable, keep kids’ messaging simple: safety and routine first. The calmer you are, the calmer they will be.
- Call your parents - they need to hear that you’re ok!

4) Plan for the bounce-back (when pay resumes)

When back pay lands, consider:

- Rebuilding/starting a \$1,000 mini-cushion, then a 1–3 month emergency fund.
- Resuming/upping TSP contributions (even +1–2% matters over time).
- Scheduling a 30-minute check-in with a counselor if stress has stacked up.

Remember: You’ve handled harder days; this one is logistics. Use *Forge Ahead* to secure the basics, protect your mental space, and plan your bounce-back. For more information, visit www.brvhzns.com/programs.

For links to the resources mentioned above, visit us at brvhzns.com/resources.