GOVERNMENT SHUTDOWN GUIDANCE - *Updated: 10/31/25*

What You Need to Know

- **Service members that received their Nov 1 military pay are not eligible for pay gap assistance.** If the government shutdown continues and any future paychecks are impacted we will update our guidance and open the application window for pay gap financial assistance.
- **Food assistance is available**. AFAS can provide short-term help to purchase groceries and essential items.
- **We are still accepting applications for all other types of support.** This includes Emergency Travel, Mortgage or Rent Assistance, Vehicle Repair, Child Care Assistance and more.
- **AFAS stands ready to help.** We remain steadfast in our commitment to support Airmen, Guardians, and their families during the ongoing government shutdown. We understand the uncertainty this situation has caused and the concern it brings to many households.
- **Contact us to connect with our team directly.**

What to Do First

1. ***Contact your financial institutions*** (bank/credit union, mortgage and auto lender, landlord). Many banks offer 0% interest, no-fee loans or paycheck protection programs. Be sure to complete any necessary registration or enrollment steps to access these benefits.

Banks, Credit Unions & Others Offering Help

- **Navy Federal Credit Union – Government Shutdown Assistance**
- **USAA – Government Shutdown Program**
- **PenFed – Furlough Relief Assistance**
- **First Command – Government Shutdown Assistance Program**
- **The Federal Employee Education and Assistance Fund (FEEA) – Resources for Federal Civilian Employees**
- **Military Star Card Members – Assistance on Commissary Purchases**

Tips for Navigating Finances During a Shutdown

- ***Plan ahead.*** Delay or defer non-essential purchases.
- ***Communicate.*** Contact creditors, landlords, utility companies, and others that your paycheck may be delayed due to the shutdown. Let them know back pay is expected and bills will be paid once pay is restored.
- ***Avoid predatory loans.*** Stay away from “buy now, pay later” and high-interest loan options.

What to Do Next

- Watch www.afas.org and AFAS social media channels for further updates.