



GOVERNMENT SHUTDOWN GUIDANCE

Updated: 10/8/25

What You Need to Know

- AFAS **is accepting applications** for financial assistance directly related to the shutdown, including immediate needs such as basic living expenses (mortgage/rent, food, gas, utilities) if a paycheck protection option is not available from your financial institution.

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 with your financial institution 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 other high-interest loan options.

What to Do Next

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