



Northern Virginia Family Service is happy to provide this consolidated resource list to assist those impacted by the current Federal Government Shutdown. As resources may change, we encourage you to confirm these services by speaking directly with a provider.
*NVFS assumes no liability for the information shared herein.

Resources for Furloughed Workers

Unemployment Options

- Maryland: Qualified for unemployment from the first day of a shutdown.
 - Maximum of \$430 per week.
- Virginia: Qualified after one week off the job.
 - Maximum of \$378 per week.
- D.C.: Qualified after one week off the job.
 - Maximum of \$359 per week.
- Federal workers in West Virginia also would qualify.

Federal employees should know: if Congress would approve back pay, employees would have to pay back the unemployment money they received.

Paid Vacation/Leave Options

- Some employees may be able to use their paid vacation or paid leave banks while on furlough, but will need to discuss those options with their respective payroll departments

Federal Employees Emergency Education and Assistance Fund,

- A charity that the NTEU and other unions support. Provides emergency loans to federal employees. So if you are having trouble paying your electric bill or paying your rent, you can go to FEEA.org for information.
- Application instructions included-application itself can be completed online at www.feea.org (programs → emergency hardship loans)

Personal Finance Guide for Furloughed Employees

- <https://www.skyone.org/post/personal-finance-guide-for-federal-employees-on-furlough.html?psrc=197>

Thrift Savings Plan

- Employees may pursue loan options through their Thrift Savings Plan (TSP). Additional details can be located at www.tsp.gov. Employees can take a loan against their retirement savings as long as they are in that status for fewer than 30 days

Letter to Creditors (Office of Personnel Management)

Although employees received a paycheck today for hours worked prior to the lapse in appropriations, this partial paycheck may create some personal financial challenges for some employees. You can find online a [Letter to Creditors](#) that explains that during the government shutdown, employees will not receive full pay for an undetermined period of time, and also asks creditors to extend some flexibility to federal employees. Sample letter from OPM website attached.



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Banks/Credit Unions willing to work with furloughed workers

Bank of America

- According to spokesperson, will work with clients on case by case basis. Furloughed employees should call the client assistance program hotline and may be offered free refunds, waivers, loan modifications, and repayment plans
- Hotline number 844-219-0690

Chase

- Bank said they will automatically waive or refund overdraft fees and monthly service fees on checkings and savings accounts for any client who had a federal agency direct deposit in those accounts in Nov 2018.
- Special care line for those effected: 1-888-356-0023

Navy Federal Credit Union

- Offering 0% APR loans up to \$6000 depending on eligibility. Loan has no fees or interest and does not require a credit check. Amount is credited to account will automatically be deducted once government reopens and pay resumes

USAA

- Offering those who qualify interest free payroll loans
- Also offering 0.01% APR loan to those effected by the shutdown. Must be repaid within 12 months. 210-531-8722 for more information

Space Coast Credit Union

- Offering members 0% APR loan for 12 months, equal to one months pay.
- Call SCCU at 1-800-477-7228 for assistance

AgFed Credit Union

- Members and their family members may be able to defer payments on their AgFed consumer loans with the Skip-a-Payment option.
- Contact them at 800-368-3552 or members@agriculturefcu.org.

ABNB Federal Credit Union

- Offering assistance to members affected by the government shutdown. Options include their Skip A Pay program and a short-term loan at 0% APR.
- Call ABNB's Member Center at 757-523-5300 for assistance.

Wells Fargo

- Has set up an information page for customers experiencing hardship due to government shut down- <https://www.wellsfargo.com/help/government-shutdown>
- Customers should call 1-800-TO-WELLS or the number on their credit or debit cards, or statement. Customers can also visit any Wells Fargo branch.
- Mortgage Loans: 1-888-818-9147
- Home Equity: 1-866-355-1540
- Personal Loans: 1-877-269-6056
- Credit Cards and Personal Lines of Credit: 1-800-642-4720
- Direct Auto: 1-800-559-3557; Indirect Auto: 1-800-289-8004



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Other companies willing to provide assistance to Furloughed workers

T-Mobile: released a statement on Jan 5th 2019

- Customers who are federal employees in need of short term assistance can work with customer care representatives on solutions tailored to fit their needs including flexible payment options and payment deferral. Customers should call customer care 611 from any t-mobile phone or 1-877-746-0909

Verizon: released a statement on Jan 7th 2019 offering flexible payment options through “Our Promise to Pay” program. Payment arrangements can be made on the MyVerizon app on any smartphone, computer, or tablet. Customers can also call 1-866-266-1445

Resources from Specific .GOV websites

Office of Personnel Management

<https://www.opm.gov/policy-data-oversight/pay-leave/furlough-guidance/#url=Shutdown-Furlough>

DEPARTMENT OF TRANSPORTATION EMPLOYEES (From DOT website)

Employee Assistance Program

The DOT Employee Assistance Program (EAP) is available with a comprehensive, nationwide network of experienced, licensed counselors, who can provide legal and financial consultations. For assistance, call 1-800-222-0364 or 1-888-262-7848 (TTY).

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From the Office of the Director of National intelligence

<https://www.dni.gov/index.php/furlough-resources#opm>

Guidance on furlough and FAQs are available on DNI.gov. for other furlough questions please contact HR between 8AM-4PM Monday through Friday at 703-275-3160. Additional Furlough information can be found on the Office of Personnel Management website www.opm.gov or <https://www.opm.gov/policy-data-oversight/pay-leave/furlough-guidance/#url=Overview>