

Government Shutdown

Resources & Support



Resources

A federal government shutdown can be stressful. You are not alone; mental health affects all of us! It is okay to ask for help; there are resources to support you. Below is a collection of nationally available resources you can use at any time at no cost. You can also contact your local Veterans Service Organizations, Military Service Organizations, and community care providers for assistance. VA medical facilities/clinics will probably remain fully operational during the government shutdown. Financial support from the VA, nonprofits, and financial institutions is available for those facing financial hardship during the government shutdown.

If you have an emergency and need immediate attention, please call 911. Military and Veterans Crisis Line experiencing a mental health emergency, please dial 988 and press or say 1.

Hotlines

[Military and Veteran Crisis Line:](#)

988, PRESS OR SAY 1

[National Call Center for Homeless](#)

[Veterans:](#) 877-424-3838

[Vets4Warriors:](#) 855-838-8255

[LifelineForVets:](#) 888-777-4443

[VA's National Caregiver Support](#)

[Line:](#) 855-260-3274

[Military OneSource:](#) 800-342-9647

[IAVA Quick Reaction Task Force:](#)

855-917-2743

[211 United Way:](#) 211

[Psychological Health Resource](#)

[Center:](#) 866-966-1020

Military Relief Societies

[Air Force Aid Society](#)

[Army Emergency Relief](#)

[Coast Guard Mutual Assistance](#)

[Navy-Marine Corps Relief Society](#)

VA Resources

[VA Medical Center or Vet Center](#)

[Locator](#)

[VA Debt Management Center:](#) 800-

827-0648

[VA Financial Hardship Assistance](#)

[Women Veteran Call Center:](#) 855-

829-6636

[MYVA411:](#) 800-698-2411

The following are some organizations serving the military/veterans community nationwide. You do not have to be a member to receive help!

- [Veterans of Foreign Wars](#)
- [Amvets](#)
- [Vietnam Veterans of America](#)
- [Disabled American Veterans](#)
- [Paralyzed Veterans of America](#)
- [American Legion](#)
- [American Red Cross Hero Care Center](#)
- [Navy Federal Credit Union](#)
- [The MOAA Foundation Crisis Relief Program](#)

Additional Support

- [USAA](#)
- [Military and Family Support Centers Locator](#)
- [Feeding America Food Bank Locator](#)
- [National Resource Directory](#)
- [Service Women's Action Network Resource Portal](#)
- If you require additional assistance or have any questions, please don't hesitate to contact SWAN's case manager at casemanager@servicewomen.org or 301-578-2049.

Immediate Short-Term To-Do List

Active Duty Military, Guard, and Reserve, as well as "essential civilians," may have to continue to work but not get paid. This could also mean extra work hours, considering others will be furloughed and contractors may be laid off entirely. In addition, some services may be stopped, so you should take action now. Spouses and surviving spouses will likely be affected as well. Retirees, non-active Guard and Reserve members, and veterans who work as government civilians or contractors will probably be impacted even more. For non-active Guard and Reserve members, regular drills and training will be suspended; they will not receive pay.

- Review your Family Care Plan.** In case you have to work extra hours or childcare centers on base close or are short-staffed, you may have to implement a family care plan.
- Stock up on non-perishables and make alternate fresh food plans if CONUS commissaries and "chow halls" close.** Find out now what food assistance is available in the local community and through military assistance programs.
- Apply for unemployment and other assistance.** Furloughed civilians and non-active Guard and Reserve members, along with laid-off contractors, should check on applying

for unemployment and other assistance where they work (not where they live). Check now on eligibility so that you're prepared with documents and information (there may be a rush for services).

Seek out assistance.

- **Community services:** Those on furlough or laid off can also volunteer for community service like food banks and get support at the same time as helping others.
- **Other impacts:** Elective medical care will be postponed; "non-essential" travel will be denied; and, repairs to base housing and barracks will be delayed.
- **Find alternative assistance:** While the VA may not be affected as much because of how it's funded, veterans may be impacted because some civilians and contractors staff have to stay away. In addition, as other government agencies lose funding and staff, their assistance and services may be cut off at least temporarily. Seek out assistance. [VA Contingency Plan](#)
- **Visit the VA for ongoing updates:** Paid overtime to VA staff to clear backlogs will stop delaying disability claims, and any new claims for new compensation, pensions, education, vocational rehabilitation [Department of Labor](#), and other funding may be suspended.
- **Stay Updated with Outreach/Programs:**
 - The Small Business Administration outreach/programs for Veterans Businesses, Women's Business Centers, Service Disabled Veterans concerns, and others that provide technical and development assistance will be stopped.
 - The Department of Housing and Urban Development will allow veterans to retain housing vouchers but will not be issuing new vouchers under [HUD-VASH](#).

See also:

- *National Military Family Association*, ["What Military Families Need to Know if there is a government shutdown."](#)
- *National Military Family Association*, ["What can you expect from the veterans administration in a shutdown?"](#)
- *Task & Purpose*, article ["If the government shut down, here's what troops can expect"](#) by Matt White and Patty Nieberg, September 26, 2023
- *Military.com* ["How a Government Shutdown Affects Military Pay, Benefits"](#) by Amy Bushatz, September 22, 2023
- [Veterans Affairs Secretary's statement](#)
- [Navy Federal Credit Union assistance information](#)
- [August 2023 Department of Defense "Contingency Plan for Essential Operations."](#)

On-Going Actions – Loss of Income

- Be careful of side gigs:** Watch for advisory notices that furloughed employees may not be allowed to receive money when teaching, speaking, or writing about anything that has to do with their official position and are also not allowed to accept employment that could conflict with their official duties.
- Stockpile cash now:** Save enough money to cover important expenses for the next few months. Federal employees will get backpay due to the Government Employee Fair Treatment Act from 2019, but it won't be given until the government resumes.

- Pick and pay:** Understand your spending and triage expenses. Pick and choose between which bills to pay might be necessary. It is important to choose bills deemed necessities such as housing, food, transportation/auto loans, childcare, medical expenses, etc. Save the rest in case this drags on.
- Be proactive in contacting your creditors:** During the last shutdown, creditors and utility companies offered furloughed employees extensions on payments or reprieve on paying their bills. Call your creditors and ask for a reprieve on paying your bill.
- Withdraw from savings and use credit cards if necessary, but make withdrawing from your retirement account a last resort:** Consider halting your retirement contributions and investments and not making extra debt payments. Put these savings, investments, and payments/additional payments back in order as soon as you can after returning to work. Thrift Savings Plans (TSP) can be withdrawn under two circumstances during a government shutdown: hardship withdrawal or loan. However, hardship distributions can be subject to income tax, and if you're 59 ½ or younger, you could be subject to a 10 percent penalty for early withdrawal.
- Put a pause on any aggressive debt reduction:** Focus on essential spending to preserve cash now. If you need to make payments, only make the minimum. Your money should be going towards food, utilities, rent, etc.
- Get some counseling or consult the Consumer Federal Protection Bureau on finances:** Seeing a financial counselor can be beneficial even if you don't need one in times like this. A financial counselor can also help with avoiding scams during times when money is desperate. As these government shutdowns occur frequently, it is good to have a plan.

Taken from Michelle Singletary: September 22, 2023, "What to do if a federal government shutdown stops your paycheck," *The Washington Post*. See also her article on 27 September 2023.

MAKE YOUR VOICE HEARD: You can always "Take Action" by writing, calling, or visiting your/any Representatives or Senators to tell them how government actions affect you, your friends, and your family. If you would like assistance in doing this, contact SWAN at info@servicewomen.org.