



# Furlough Resources

## ➤ **Military Aid Societies**

Emergency financial assistance is available to all Military Members meeting specific eligibility requirements (Active Duty, Retired, Reserve, and National Guard, though Reserve/National Guard eligibility varies by branch). Emergency financial assistance is typically offered as a no-interest loan for basic living assistance (rent/mortgage, automotive loan, insurance, utilities-to include past due bills), food assistance (as a grant based on family size for AFAS), vehicle repairs, emergency travel, etc.

Below are links for each Military Aid Society as well as the American Red Cross for 24-hour access to assistance:

[Air Force Aid Society](#)

[Army Emergency Relief](#)

[Navy-Marine Corps Relief Society](#)

[Coast Guard Mutual Assistance](#)

[American Red Cross](#) (or call 1-877-272-7337)

## ➤ **Federal Employees**

The [Federal Employees Education & Assistance Fund](#) functions similarly to the Military Aid Societies in that they offer no-interest loans to eligible Federal employees.

## ➤ **Local Resources**

The [St. Clair County Resource Guide](#) contains a few organizations with financial resources and many counties have similar options. Military OneSource has a [Food Pantry Map](#) for local food pantries based on the zip code. The United Way [211](#) site also lists available resources.

## ➤ **Financial Institutions**

Several banks/credit unions offer assistance to customers impacted by a Government Shutdown. These resources vary by financial institution and may include no-interest loans, fee waivers, fee reversals, and more; individuals should contact their specific financial institution for what is available.

## ➤ **Financial Obligations**

Individuals are encouraged to reach out directly to lenders, creditors, etc., to explore specific options for their situation; some companies will defer payments, waive fees, or offer other resources for customers in times of hardship. During the shutdown of 2019, for example, the major U.S. phone carriers implemented payment deferrals for those affected.

## ➤ **Caution**

Time of uncertainty can put consumers at risk for scams. Consumers can explore [Federal Trade Commission Consumer Alerts](#) and [How to Avoid a Scam](#) for additional information on what to watch out for and steps to take if they do fall prey to these scams.

## ➤ **Military & Family Readiness Center**

Access this information on our [Personal Financial Readiness page](#).