

Military & Family Readiness Government Shutdown Resources

During shutdowns, Service members and civilians who are furloughed may miss a paycheck, although pay is typically provided retroactively. We recommend you and your family to have a plan in place in case pay is delayed as a safety measure.

Service members and families are encouraged to call creditors and utility companies to inform them of the situation so that a leeway can potentially be granted. Failure to pay without contacting the company could have a negative impact on a credit score, so being proactive is essential.

Utilizing community resources, such as foodbanks, could help to free up funds for other expenses.

Many banks announce assistance options once a shutdown has been announced and the impacts are clear.

National Resources:

EANGUS We Care for America Foundation is a National Guard Relief Foundation that offers interest-free loans <https://ngrf.odoo.com/how-to-apply>

USAA members can apply for a no-interest loan equivalent to one missed paycheck (up to \$6,000) if they are employed by an impacted federal agency. More information on USAA loan eligibility and financial assistance is available at [Government Shutdown Assistance | USAA](#)

PenFed members may qualify for an interest-free loan in the amount of their net pay (up to \$6,000) through its government furlough Direct Deposit Assistance program. PenFed also offers an emergency relief loan at the lowest available rate for a personal loan product. <https://www.penfed.org/furlough>

Thrift Savings Plan will continue its normal daily operations and the ThriftLine will remain open. The TSP will post additional information on www.tsp.gov/shutdown, if a lapse in appropriations occurs.

Navy Federal members may qualify for an interest-free loan in the amount of their net pay (up to \$6,000) through its government furlough Paycheck Assistance program. <https://www.navyfederal.org/about/government-shutdown.html>

Military OneSource, Personal Financial Counselors and Military Family Life Counselor services will continue to provide career, financial and non-medical counseling as these services are paid by already funded contracts. [Support for Military Personnel & Families | Military OneSource](#)

Air Force Aid Society and Army Emergency Relief are available to T10 Soldiers and Airmen: [Air Force Aid Society | The Official Charity of the Air Force \(afas.org\)](#) [Army Emergency Relief - Soldiers Helping Soldiers](#)

Local Community Resources

Hawaii Food Bank – Food finder

<https://hawaiifoodbank.org/help/>

The Pantry – food assistance

<https://shop.thepantry.org/>

Helping Hands Hawaii – household necessities, financial assistance

<https://www.helpinghandshawaii.org/>

ASYMCA Food Distribution

HCAP “H-HEAP Emergency Assistance” (electricity or gas)

- Based on prior month income. Applications open on the first business day of the month 8am (until funds are exhausted)
- <https://www.hcapweb.org/hawaii-home-energy-assistance-program-hheap/>

211 Aloha United Way community resource directory – call or search online directory

- Dial 211
- <https://www.auw.org/about/211-hawaii/>

Applying for Unemployment Insurance

- <https://labor.hawaii.gov/ui/>

SNAP Application

- <https://pais-benefits.dhs.hawaii.gov/>

National Guard Military Family Readiness Staff may have additional community resources or grant/loan opportunities. Please reach out to HIARNG or HIANG Family Readiness staff in your location for more information.