

## **Soldier Pay Impact Due To Extended Shutdown**

**Bottom Line:** *Soldiers* will keep working. Pay may be delayed, but resources (AER + 0% bank loans) are in place to bridge the gap until back pay arrives.

### **Official Guidance**

- Active duty Soldiers (including mobilized RC) continue to report for duty.
- Pay is obligated but may not be disbursed until appropriations resume (per Anti-Deficiency Act).
- Death gratuities remain payable under special statutory authority.
- Soldiers will receive back pay once funding is restored.

### **Options:**

**Army Emergency Relief (AER)** – Online [AER Application for Financial Assistance](#)

- Interest-free loan up to one net paycheck (max \$6,000) if pay is missed.
- Apply online or through your local AER/ACS office (Fort Campbell AER at Army Community Service, 270-798-9322).
- Repayment begins after back pay is received.

### **Bank & Credit Union Programs**

- USAA: 0% interest loan up to one net paycheck (max \$6,000); must have government direct deposit.
- Navy Federal Credit Union: 0% APR advance; auto-repays once pay resumes.
- PenFed / Andrews Federal Credit Union: Shutdown relief loans, skip-a-payment programs, penalty-free withdrawals.

### **Immediate Actions for Soldiers / Leaders:**

1. Check LES & direct deposit: Know your net pay to calculate eligibility.
2. Apply early with AER (via ACS or online).
3. Contact your bank/credit union for 0% paycheck advance programs.
4. Document financial hardship through chain of command if additional command support is needed.