# Additional Government Funding Gap Period Impacts

- Missed/Delayed pay and allowances
- Potential Cancellation of Credentialling Assistance (CA) Requests (Army Credentialling and Continuing Education Services for Soldiers (ACCESS)) HTTPS://www.cool.osd.mil/army
- Potential Impacts on FY Tuition
   Assistance

HTTPS://www.milsuite.mil/book/docs/DOC-1282763

- Federal nutrition and food assistance programs. Agriculture Department Supplemental Food Assistance Program (SNAP) and Women Infants and Children (WIC) impacted.
- Potential delay in permanent change of station (PCS)

# Army Financial Readiness (FRP) Literature

• For more information, finance calculators, online training, and other tools see the Financial Readiness website maintained by Army MWR:

https://www.armymwr.com/programs-andservices/personal-assistance/financialreadiness

- Dailey, H., Family Voices: Army Family Financial Readiness, AUSA Podcast, 18 Oct 2021, <a href="https://podcast.ausa.org/e/family-voices-army-family-financial-readiness/">https://podcast.ausa.org/e/family-voices-army-family-financial-readiness/</a>
- My Army Benefits Resource Locator Resource Locator | The Official Army Benefits Website
- Office of the Chief of Public Affairs, *AUSA* 2021: The Sergeant Major of the Army Initiatives Briefing, DVIDS Video, 13 Oct 2021, <a href="https://www.dvidshub.net/video/817676/ausa-2021-sergeant-major-army-initiatives-briefing">https://www.dvidshub.net/video/817676/ausa-2021-sergeant-major-army-initiatives-briefing</a>
- Financial Frontline Financial Frontline FinancialFrontline.org
- SMA Talks YouTube channel, *SMA Talks:* Financial Literacy (Episode 3), YouTube, 15 Mar 2021,

https://www.youtube.com/watch?v=29Pl\_kkcRqM

 Leader Development and Financial Readiness

https://www.armyupress.army.mil/Journals/NCO-Journal/Archives/2020/March/Financial-Readiness/

# Joint Base Langley Eustis (JBLE-Eustis) Government Funding Gap Period Leader Resource Guide





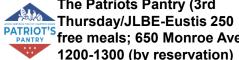
# **JBLE and Military Service Support Resources**

- Army Emergency Relief (AER) https://www.armyemergencyrelief.org
- Military One Source 800-342-9647 https://www.miltaryonesource.mil/
- Army Community Service (ACS) **Emergency Food Voucher Program** 757-878-3638
- Military & Family Life Counselor (MFLC) 757-755-5512/5509/5500, 757-570-3540, or 757-409-7438
- Garrison and Unit Religious Support Teams 757-878-1304/1450
- Navy-Marine Corps Relief Society https://www.nmcrs.org
- Air Force Aid Society https://afas.org
- Coast Guard Mutual Assistance https://www.cgmahq.org
- Enlisted Associations of the National Guard of the United States https://eangus.org
- Unit Financial Readiness NCO

### **Local Community Support** Resources



**United Service Organizations** (USO) Hampton Roads and Central Virginia, 833 Monroe Ave Fort Eustis, VA 23604



The Patriots Pantry (3rd Thursday/JLBE-Eustis 250 PATRIOT'S free meals; 650 Monroe Ave





American Red Cross 757-755-0249/757-759-3660

American Red Cross



LINK of Hampton Roads, community resources https://www.linkhr.org

Magellan Personal Financial Counselor FEDERAL 757-283-0613

pfc.ible@magellanfederal.com



FEEA Federal Employee Education & Assistance Fund (emergency hardship loans, disaster relief, scholarships, tutoring, childcare subsidies)

https://feea.org



**Check your financial institutions interest** free loans or reduced insurance rates for SMs during a government funding gap period



# **Financial Strategies for Government Funding Gap** Period 757-878-3638

#### **Advance Financial Preparations**



FINANCIAL DOCUMENTS

SELL UNWANTED

#### **Financial Tips for** Missed/Delayed Paycheck



#### Inventory

inventory your financial esources (bank accounts, cash, nvestments, etc.)



#### Identify

Identify the expenses and debts you must pay such as housing, food,

Contact



#### Communicate

Communicate with your financial institution to ask if they are offering any assistance such as



Reach out to mortgage lender or landlord to discuss possible options for delayed payments if

Decrease

#### Contact

Contact creditor/lender for guidance for any bills that were supposed to be paid by

see if they will offer any assistance such as paused payments. reduced interest rates

Reduce debt payments to the minimums if

Reduce

expenses such as food

#### Avoid Avoid overdraft

fees by

suspending

automatic bill

payments if

Pause automatic savings and investment contributions if necessary

Pause

Discuss possible childcare impacts with childcare

**Discuss** 

Cancel or pause unneeded subscriptions

Cancel