



RESOURCE
GUIDE

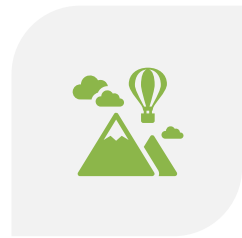
GOVERNMENT SHUTDOWN

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WHICH PROGRAMS WILL BE AFFECTED?

ALL CRITICAL INSTALLATION SERVICES AND MOST SUPPORTING SERVICES CONTINUE TO OPERATE AS USUAL, WITH MINIMAL ANTICIPATED IMPACTS TO DAILY OPERATIONS AND QUALITY OF LIFE FACILITIES.



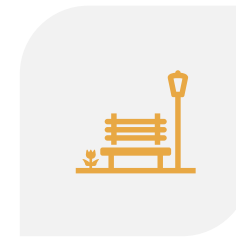
TDY TRAVEL: ALL MISSION ESSENTIAL TRAVEL WILL CONTINUE, HOWEVER TRAVEL THAT IS NOT MISSION ESSENTIAL WILL CEASE. REFER TO YOUR CHAIN OF COMMAND FOR CLARIFICATION.



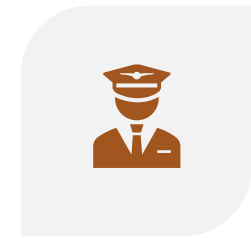
SOCIAL SECURITY AND MEDICARE: BENEFIT CHECKS CONTINUE TO BE ISSUED; HOWEVER, SERVICES SUCH AS BENEFIT VERIFICATION AND NEW CARD ISSUANCE MAY BE PAUSED.



ENVIRONMENTAL AND FOOD INSPECTIONS: AGENCIES LIKE THE ENVIRONMENTAL PROTECTION AGENCY (EPA) MAY SUSPEND SITE INSPECTIONS, INCLUDING THOSE FOR HAZARDOUS WASTE, DRINKING WATER, AND CHEMICAL FACILITIES. THE FOOD AND DRUG ADMINISTRATION (FDA) MAY DELAY CERTAIN FOOD SAFETY INSPECTIONS.



NATIONAL PARKS: MORE THAN 400 PARKS, MONUMENTS, AND RECREATION SITES MAY CLOSE. IN CASES WHERE THEY REMAIN OPEN WITHOUT STAFF, VISITORS MAY SEE LIMITED OR NO SERVICES, AS WELL AS POTENTIAL SAFETY OR MAINTENANCE CONCERNS.



AIR TRAVEL: AIR TRAFFIC CONTROLLERS AND TRANSPORTATION SECURITY ADMINISTRATION (TSA) OFFICERS OFTEN CONTINUE TO WORK WITHOUT PAY, WHICH CAN RESULT IN LONGER SECURITY LINES AND POTENTIAL DELAYS AT MAJOR AIRPORTS DUE TO REDUCED STAFFING.

CHECKLIST TO MAINTAINING STABILITY

DURING A GOVERNMENT SHUTDOWN

Though a shutdown can be temporary, it can feel overwhelming. This often results in stress and uncertainty while employees juggle responsibilities and family needs.

- **Assess Your Finances:** Review your financial situation and prioritize essential expenses like rent, utilities, and groceries. Create a budget focusing only on critical needs.
- **Reach out to Financial Institutions:** Contact your bank or lender to inquire about deferred payments, reduced interest rates, or emergency loans for furloughed employees.
- **Access Emergency Resources:** Look into local relief options such as unemployment benefits, food assistance, and rent relief to help you through the shutdown.
- **Communicate with Creditors:** Proactively reach out to landlords and utility companies to discuss your situation and explore hardship programs.

PREPARATION FOR FUTURE SHUTDOWNS

Emergency Fund: An emergency fund offers financial security during uncertain times. Aim to save three to six months' worth of living expenses. Saving just a small amount from each paycheck can add up over time.

Diversify Income and Reduce Debt: Diversify your income through side jobs or passive income, while reducing high-interest debt to ease financial pressure and increase stability.

FINANCIAL RESOURCES

DURING A GOVERNMENT SHUTDOWN, YOUR PAY CAN BE DELAYED FOR ONE MORE PAY PERIODS, WHICH CAN CAUSE FINANCIAL HARDSHIP. BELOW ARE RESOURCES AND INFORMATION THAT MAY HELP YOU DURING THIS TIME OF UNCERTAINTY.

- **Interest Free Payday Loans:** Some financial institutions offer zero-interest loans that cover part or all of your normal direct deposit. Check with your financial institution to see if they offer any type of relief if you are impacted by the government shutdown.
- **USAA:** USAA members can apply for 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 <https://www.usaa.com/relief>
- **Navy Federal Credit Union:** You can register on the Navy Federal mobile app or at navyfederal.org, or call them at 1-888-842-6328 or <https://www.navyfederal.org/about/government-shutdown.html>
- **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. Visit: <https://penfed.org/financial-hardship-center>
- **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.
- **Military OneSource, Personal Financial Counselors & Military Family Life Counselor** will continue to provide career, financial and non-medical counseling as these services are paid by already funded contracts. Visit <https://www.militaryonesource.mil/>
- **Army Emergency Relief:** AER will continue providing financial assistance to active-duty service members and their families in the event of an appropriations lapse. Through your Chain of Command AER will provide zero-interest loans to Soldiers if their pay is impacted. - 571-801-1688; www.ArmyEmergencyRelief.org
- **Landings Military Family Relief Fund:** Provides emergency assistance through the United Way of the Coastal Empire for mortgage/ rental; utilities; auto repairs; emergency travel and lodging. Soldiers and Families can access to emergency grants, Soldier food vouchers and LMFRF gas cards. For assistance contact, 912-335-0281, dsmith@uwce.org

GENERAL RESOURCES

- **Food Insecurities:** When money gets tight, you may face some food insecurity. For some it may be not having the funds to purchase food, and for others it may be the decision about what type of food they can afford to purchase. To find local food banks, visit: <https://www.feedingamerica.org/need-help-find-food>
- **Unemployment Benefits:** You may be able to file for unemployment benefits during a government shutdown - but know that you will most likely have to repay any benefits received if you get your paycheck from the federal government. Unemployment is a state benefit, but you can find out more information at <https://www.usa.gov/unemployment-benefits>
- **Employee Assistance Program (EAP):** The EAP is for Air Force civilian technicians. They offer free, confidential services to help you and your household members manage everyday challenges and work on more complex issues. Call 1-866-580-9078 or visit <https://www.afpc.af.mil/Military-and-Family/Personal-and-Work-Life/>
- **Military & Family Readiness Offices:** It is unknown at this time if our offices will be open during a government shutdown. Please reach out to your National Guard Military and Family Readiness Staff prior to an official shut down to request support or additional community resources that may be available.

LOCAL FOOD RESOURCES

■ **St Luke Baptist Missionary Church**

- 48 Elam Rd Hinesville, GA 31313
- 1st Saturday of the month from 1000-1100
- (912) 876-9888

■ **Gum Branch Baptist Church**

- 8590 Highway 196 West Hinesville, GA 31313
- 3rd Saturday of the month from 0900-1100
- (912) 876-3630

■ **Bethel AME Church - Food Distribution Center**

- 233 Gause St Hinesville, GA 31313
- Call for hours: (912) 369-2417

■ **Compassion Midway**

- 12199 East Oglethorpe Highway Midway, GA 31320
- Wed 1500-1800
- (912) 925-9657

■ **Manna House**

- 244 W. Memorial Drive Hinesville, GA 31313
- Daily 0900-1200; Closed Sundays
- (912) 368-3660

■ **Live Oak Church**

- 296 Live Oak Church Rd Hinesville, GA 31313
- Tues 0900-1200
- (912) 977-0298

■ **First Calvary Baptist Church - Food Distribution Center**

- 124 Rebecca St Hinesville, GA 31313
- 2nd Sat 0800-1100 Call for emergency assistance: (912) 887-3033

■ **Fostering Care and Hope**

- 1301 Pipkin Road Hinesville, GA 31313
- 3rd Sat 0800-1100
- (912) 492-1376

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LOCAL FOOD RESOURCES (CONTINUED)

■ **Salvation Army: Savannah Corps**

- 3000 Bee Rd, Savannah, GA
- Mon-Fri 0830-1630
- (912) 352-8366

■ **Thee Living Word**

- 1002 Talmadge Road Allenhurst, Georgia 31301
- 3rd Sat 0830-1130
- (912) 977-3990

■ **Victory Deliverance Worship Center**

- 715 Courtland Drive Hinesville, Georgia 31313
- 2nd and 4th Thurs 1100-1600
- (844) 577-4495

■ **Canaan Missionary Baptist Church**

- 144 Ford Ave Richmond Hill, GA 31324
- 3rd Sat 0900-13000
- (912) 432-0073

■ **Eleos Food Pantry**

- 9184 Ford Ave Richmond Hill, GA 31324
- Mon 1000-1300 and Wed 1700-2000
- (912) 756-2196

■ **Family Connections**

- 40 South Industrial Blvd Pembroke, GA 31321
- Wed 1000-1400
- (912) 653-3824

■ **House of Deliverance Evangelistic Center**

- 54 Singleton Lane Pembroke, GA 31321
- Friday before 2nd Sun 1200-1400
- (912) 232-4773

■ **Food for the Soul**

- 9050 Ford Avenue Richmond Hill, Georgia 31324
- Meal Delivery-must call to be added to list for South Bryan Co only
- (912) 756-2190

■ **Restoration Worship Center**

- 7466 US Hwy 17 Richmond Hill, GA 31324
- 3rd Sat 1000-1200
- (912) 271-3124

■ **Richmond Hill Holiness Church**

- 7220 Hwy 17 S
- Richmond Hill, GA 31324
- 2nd Sat 1500-1700

■ **The Way Station**

- 9050 Ford Ave Richmond Hill, GA 31324
- Thurs 0900-1200
- (912) 324-6965

FORT STEWART READINESS

Installation Support & Services

- Most gates will remain open during normal duty hours
- Health and Safety Services including law enforcement, fire & emergency services and DA guards will not be disrupted.
- Quality of life facilities will remain open with normal business hours—gyms, CDCs, housing offices, DPW, Military Personnel Division, casualty assistance, and more MWR facilities
- All dining facilities will remain open as well as AAFES / DECA
- ACS services such as Army Emergency Relief and Family Advocacy/Victim Advocate services remain available at (571) 802-7474. Nonessential ACS services are curtailed. ACS remains open for emergency assistance.

Training & Deployment Support

- Range control and airfield operations remain open
- There is no anticipated impact to rail/deployment operations

USEFUL WEBSITES



- <https://www.opm.gov>
- <https://www.gao.gov>
- www.militaryonesource.mil
- <https://988lifeline.org/>
- <https://resources.redcross.org>
- <https://www.unitedway.org/find-your-unitedway>