

RESOURCES FOR VETERANS AFFECTED BY FURLOUGH

- Air Force Aid Society

Emergency assistance to Air Force and Space Force families when unexpected financial emergencies arise, with no-interest loans and grants <https://afas.org/emergencyassistance/ea@afas-hq.org> or 703-972-2604

- American Military Family

Must have a VA rating with PTSD and/or TBI <https://americanmilitaryfamily.org/apply-for-assistance-1>

Email: QRF@amfloo.org or (303) 746-8195

- Army Emergency Relief

Active duty and retired soldiers, as well as surviving spouses and children.

<https://www.armyemergencyrelief.org/assistance/>

Phone: 866-878-6378

- Coalition to Salute America's Heroes

Post 9/11 disabled Veterans <https://saluteheroes.org/get-help/emergency-financial-aid/RequestAid@saluteheroes.org>

888-447-2588 Ext: #110

- Dixon Center

Emergency financial assistance for women Veterans for food, housing, utilities, infant supplies, gas, or insurance for vehicle, and vehicle repair.

Apply online: <https://dixoncenter.org/woman-veterans-program/>

Questions: womenvetsintake@dixoncenter.org

- HEROES Care

Service members and their spouses apply for grants, not loans. Provide funding to prevent evictions, repossessions, and foreclosures, for home, auto, and major appliance repairs, and to restore or maintain utility services.

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

Application link: <https://portal.securehopellc.com/heroescare>

(636) 600-0096

- Home Front Military Network

Financial bridge support/ connect with resources <https://homefrontmilitarynetwork.org/>

Phone: 719-577-7417

Email: info@homefrontmilitarynetwork.org

- Hope for the Warriors

Program assists service members, veterans, and their families in two specific ways: 1) Program coordinators provide integrated case management, financial education, with an emphasis on long-term financial stability, and resource referrals that assist the warrior both today and in the future. 2) If the warrior meets program eligibility criteria, financial support may be provided to assist the family in the short term

<https://www.hopeforthewarriors.org/connect-to-services/>

Contact: 877.246.7349 or info@hopeforthewarriors.org

- Navy-Marine Corps Relief Society

Active duty and retired Sailors, Marines, and their families

<https://www.nmcrcs.org/our.../financial-assistance-loans>

officeadmin@nmcrcs.org or (800)654-8364

- Operation First Response

Serves all branches of our nation's Military Heroes and First Responders with emergency needs: rent, utilities, vehicle payments, groceries, clothing, travel expenses to/from major medical facilities

<https://www.operationfirstresponse.org/assistance-request/>

info@operationfirstresponse.org or 888-289-0280

- Operation Homefront Financial Assistance

Provides short-term financial help for active-duty military and Veterans

<https://operationhomefront.org/critical-financial.../>

877-264-3968

- Operation Second Chance

Must be 70% or more service-connected, no less than 6 months of active duty, total family income must not exceed \$4,000 monthly, and must have an honorable discharge list on 00214

<https://operationsecondchance.org/support-and-assistance/>

Phone: 301-972-1080 or 888-672-4838

- USA Cares

Provides post-9/11 military veterans, service members, and their families with emergency financial assistance and post-service skills training to create a foundation for long-term stability.

<https://usacares.org/programs/#Emergency-Assistance>

Email: info@usacares.org or 1-800-773-0387

- Veterans Community Project

Emergency financial assistance and case management to Veterans, prioritizing those at risk of homelessness.

<https://www.veteranscommunityproject.org/stlouis>

Phone: 314-501-2810

Walk-in hours Tuesday 10 am-2 pm: 1515 N Grand Blvd, St. Louis, MO 63106

- Women Marines Association

Emergency funds for women Marines and women Marine Veterans

<https://www.womenmarines.org/serving-others/>

1-888-525-1942 or wma@womenmarines.org

- Wounded Warrior Project

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

888-997-2586 or resourcecenter@woundedwarriorproject.org

RESOURCES FOR FEDERAL WORKERS

Bank of America: announced assistance available to furloughed Federal employees. Call the priority assistance line 844.219.0690.

Chase Bank: Chase today announced efforts to help its customers who are U.S. government employees affected by the U.S. government shutdown. Here's the special line they set up 1-888-356-0023.

Congressional Federal Credit Union: For more information on our Relief Line of Credit or any of our assistance programs, contact our Member Service Representatives at 800-491-2328 or stop by one of our branch locations.

Fed Choice: They're offering quite a few different options to assist – for existing and new members.

Interior Federal Credit Union: They're offering a special loan for both member and non-member furloughed Federal workers. Net paycheck up to \$15,000, interest free up to 30 days. Members may apply for a limit up to the equivalent of 2 net paychecks. More offers are available on the site or call 800-914-8619

Navy Federal Credit Union: These guys are offering a special loan program. Read the FAQs PDF from this link to see if you qualify or call 1-888-842-6328

PayPal: PayPal has made a very generous offer. They've allocated \$25 million to fund interest-free cash advances to our furloughed Federal workers that need assistance right now. This is for both new and existing PayPal Credit customers. Minimum loan is \$250 with a maximum cash advance of \$500. Your account does need to be in good standing if you're an existing PayPal Credit customer. Existing customers call 1-877-689-1975. For new accounts, apply here first, then after approval call 1-877-689-1975.

U.S. Bank: Will waive all late fees if you miss a mortgage payment due to the shutdown. Also mentioned they will defer first payment dates for new mortgages.

U.S. Employees Credit Union: USECU is also offering shutdown loans, but only until Tuesday, January 15th. Call (312) 922.5310 to get help.

SunTrust: SunTrust didn't make a specific offer, but they did make a public announcement that they have programs in place to help clients affected by the shutdown.

Synchrony Bank: These guys handle store cards for Amazon, Lowes, Walmart, JCPenney, Chevron/Texaco, and many other large nationwide companies that you might do business with on a day-to-day basis. They are allowing affected customers to defer payments until after the shutdown. Contact them for more information.

Union Plus: For union members, there are a great number of options available if you're with Union Plus. Call them at 800-472-2005 to ask about these offers: \$300 Furlough Grant for eligible Union Plus credit card holders, Mortgage Assistance Loan & \$300 Grant: payment grace period for your Union Plus Life and Accident Insurance, payment grace period for Union Plus Auto Insurance, and payment grace period for Union Plus Life and Accident Insurance.

Wells Fargo: Here's a full list of all shutdown assistance lines at Wells Fargo. They've got a few different options to help depending on the services you have with their bank.

FURLOUGH GRANTS

FEEA-NARFE: This is an awesome offer that every furloughed Federal worker needs to take advantage of. FEEA-NARFE fund is offering \$100 grants to active federal employee members who are not receiving a paycheck during the current shutdown due to being furloughed or working in excepted status. To apply, visit the FEEA website.

THRIFT SAVINGS PLAN

TSP Plan News and Announcements: TSP allows for the suspension of loan payments when you go into non-pay status. They do not require documentation about your furlough currently. Missing one or two payments will not cause your loan to go into default. Log in to your account to check your status or simply call the Thrift Line at 1-877-968-3778.

Toyota Financial Services & Lexus Financial Services: Affected lease and finance customers in good standing with their accounts may be eligible to take advantage of up to two months of finance contract payment extensions or lease deferred payments. Toyota Financial Services call 800-874-8822 and Lexus Financial Services call 800-874-7050.

Hyundai Capital: Hyundai will extend all Hyundai Capital auto loans and lease payments for 30 days for current Hyundai owners who are federal government employees furloughed during the shutdown. Impacted consumers should contact Hyundai Motor Finance at 1-800-523-4030 to take advantage of this offer.

Kia Motors Finance: Kia has announced they're offering deferred payments of 30 days. If you've been affected by the current Government Shutdown and need assistance from Kia Finance, please contact us at 1-866-331-5632.

Ford Credit, GM Financial, & Mercedes-Benz Financial Services: It has been reported that these companies are among those providing qualified customers options such as payment deferrals, late fee waivers and special care lines to address their individual problems, though official announcements from these companies have not been released online.

MOBILE TELEPHONE SERVICE PROVIDERS

AT&T: Will assist with adjusting late fees, providing extensions, and revising payment schedules.

Sprint: Will provide short-term payment solutions. Call 1-888-211-4747

T-Mobile: Offering short-term assistance and can spread out service payments over time. Call 1-877-746-0909 or 611 from a T-Mobile device.

Verizon: Offering flexible payment options and has a Promise to Pay program to set payments for a future date. Call 1-866-266-1445.

Rental Home Assistance

National Rental Home Council: Represents many of the nation's largest operators of single-family rental homes. They're offering deferred rent payment options with no late fees to any renter who has been furloughed.

OPM Sample Letters for Creditors and Mortgage Companies: OPM created these sample letters for Federal workers to contact their landlords, mortgage lenders, and utilities, to request help during the shutdown.

NATIONAL FOOD RESOURCES & ADVICE

Feeding America: These guys have a nationwide network of 200 food banks. From those food banks, they have 60,000 partner pantries from which they can serve every community across the United States. This is an awesome resource, and they have already begun serving Federal employees affected by the government shutdown.

Your School District: To save on food and ensure your kid eats breakfast and/or lunch free (less stress and worry for you), notify the district of your furlough. No income is an emergency and normally qualifies you for the free meal program.

Home, Auto & Life Insurance Relief

MetLife: For those not receiving a paycheck from the federal government because of the current shutdown, MetLife Auto & Home may grant a one-time, 30-day grace period on your payment of premium on a MetLife Auto & Home policy. Members must request this one-time allowance by calling 1-800-GET-MET8. Certain restrictions apply, and premium remains due after delay expires.

Fidelity & Guaranty Life Insurance Company: To help the nearly 27,000 AFGE members who currently have a policy with the company during this government shutdown, the company “will keep the policy-in-force by waving the cost of insurance charges for the next 30 days.”. Policies beginning with the letter “Y” call: 844-800-9146, all other policies call: 888-513-8797

OTHER NOTABLE MENTIONS FOR RELIEF & ASSISTANCE

Rent-A-Center (Benefits Plus Membership): If your account was up to date at the time of furlough and you are a part of benefits plus you may be eligible for a payment waiver based on your state: “Involuntary Unemployment Payment Waiver: Losing a job is hard and making payments while unemployed is even harder. Fortunately, your Membership waives your payments when you are involuntarily unemployed. Whether you were fired, laid off, suspended, or are out of work due to a labor dispute or strike, your payments are covered for up to four (4) months, up to \$1,000, or when you’re able to return to work.”

NATIONAL FREEBIE OFFERS

U.S. Office of Personnel Management: Their fact sheet states that federal employees may be eligible for unemployment compensation administered by state unemployment insurance agencies. So, eligibility is determined by state law, not on the Federal level, which may work in your favor.

USAA is offering deferments for all loans and credit card payments.

LOCAL OFFERINGS

FORTY FOR FOOD DRIVE

Presented by The Doula Lab (501c3) x Vision Point Grooming & Styles

 6500 W. Main St., Suite 1D, Belleville, IL 62223

This Thanksgiving, we're coming together to feed 40 families in our community! ❤️

 Food Drive Dates: November 1–20, 2025

 Final Drop-Off: Thursday, November 20 @ 6 PM

How You Can Help

Bring 3 non-perishable items → Get \$5 off grooming services

Bring 5 non-perishable items → Get \$10 off grooming services

Prefer to give financially? Scan the QR code to make a donation — every dollar helps provide Thanksgiving meals and turkeys for local families. link to donate

<https://buy.stripe.com/bJeeVf6DPfVUfZl2i87ss04>

Community Giveaway & 99¢ Haircut Day

 Sunday, November 23, 2025 | 11 AM – 4 PM

 Vision Point Grooming & Styles

Families picking up boxes will also receive a free haircut during Vision Point's Annual 99¢ Haircut Day — because everyone deserves to feel good, look good, and be supported this holiday season.

For Families in Need:

Would your family like to receive a Thanksgiving meal box?

Complete the request form by November 17, 2025 @6 PM:

 <https://forms.office.com/r/UngnaUa5Mu>