

Resources for Federal Employees During a Lapse in Appropriations

A lapse in appropriations can create uncertainty and financial strain for federal employees. While the Defense Health Agency can't endorse a specific organization, there are resources and help available.

Where to Start

- The **Office of Personnel Management** [Furlough Guidance page](#) includes information on shutdown furloughs that result from a lapse in appropriations.
- Find state government resources online using the keywords “**211 + your state.**”
 - For example, Californians can go to <https://211ca.org/>;
 - <https://www.211texas.org> has information for Texans; and Virginians can go to <https://211virginia.org/> for housing and utility information, income support, food assistance, community services and more.
- **MyFedBenefits** has a [2025 Shutdown Assistance Map](#) to help federal employees find local support.
- Federal employees impacted by the lapse in appropriations can use [Military OneSource](#) support services.
- The **Department of Veterans Affairs** [Contingency Planning](#) page has [Sample Letters for Creditors and Mortgage Companies](#) when contacting landlords, mortgage lenders, and utilities to request help during the lapse in appropriations, as well as answers to [frequently asked questions](#) and more.
- Check with your local installation for additional resources such as the [Military and Family Support Center](#).
- Check your state's **department of social services** (name varies by state) for available resources.
 - For example, [California Department of Social Services](#), [Texas Health and Human Services](#), and [Virginia Department of Social Services](#).
- [Thrift Savings Plan](#) is operating normally during the lapse in appropriations.
 - **Questions about existing loans:** If you have a TSP loan and are an active participant (not separated from federal service or in a nonpay status for another reason), TSP will automatically update your status to keep your loan in good standing, even if they do not receive repayments during the

shutdown. Refer to [Appendix 1: How Nonpay Status Affects Your Existing TSP Loan](#) for more information or call 877-968-3778.

- **Requesting a new loan:** Refer to the TSP [Loans booklet](#) for more information.

Tips for Managing Finances

- Review your financial situation and prioritize essential expenses. Delay or defer non-essential purchases.
- Reach out to your bank, landlord, credit card companies, utility companies, etc. to explain your situation and ask about hardship programs.
- Take advantage of resources and local food assistance programs.
- Avoid “buy now, pay later” and high-interest loan options.

Creditors (Housing, Utilities, etc.)

- Contact the companies you regularly pay for serviced (e.g., your landlord, mortgage lender, energy provider, cell phone and internet service provider, credit card companies, etc.) to ask about payment options during the lapse in appropriations.
- Use [Sample Letters for Creditors and Mortgage Companies](#) when requesting help.

Financial Institutions

- **Banks:** Many banks are offering financial help to federal employees, members of the military and their families, and federal contractors during the lapse in appropriations. Assistance varies, but may include fee waivers, loan modifications, payment deadline extensions, payroll advances, low-rate and zero-rate loans and more. Reach out to your financial institution to see what help is available.
- **Credit Unions:** Credit unions are offering financial relief programs to impacted federal employees. Members should reach out directly to their credit union to learn what options are available.

Food Assistance

- Search online for local food pantries and other organizations offering food assistance using the keywords “**211 + your state.**”
- Check your state department of education (name varies by state) or local school district for information about whether your enrolled student(s) qualify for free

and/or reduced cost breakfast and/or lunch due to your furlough and/or nonpay status.

Housing Assistance

- Check your state department of housing (name varies by state) for government assistance programs and protections related to eviction, foreclosure, and other housing issues.
- For example, California residents can find information on the [California Housing Finance Agency](#) website under Hardship Assistance; Texans can find information on the [Texas Department of Housing and Community Affairs](#) website under [Help for Texans](#); and Virginians can find [Housing Assistance](#) information on the [Commonwealth of Virginia Department of Housing and Community Development](#) website.

Unemployment Benefits

- Unemployment is a state benefit. While you may be able to file for unemployment benefits during the lapse in appropriations, your state may require you to repay any benefits received if you are paid for the period you were furloughed after your return to work.
- Check your state employment office (name varies by state) for more information. For example, Californians refer to the [Unemployment Benefits for Federal Workers](#) notice on the [Employment Development Department](#) website; Texans refer to [Applying for Unemployment Benefits after a Federal Government Shutdown](#) on the [Texas Workforce Commission](#) website; and Virginia residents should read the [Message for Furloughed Federal Workers - October 1, 2025](#) on the [Virginia Employment Commission](#) website.

Tips for Managing Stress and Anxiety

- The **DHA Employee Assistance Program** remains available to federal civilian employees and their household family members during the lapse in appropriations.
 - Create an account on the [Magellan Healthcare site](#) to access resources and support from your personal or government furnished device.
- Maintain a regular routine, stay physically active, and do things that bring you joy.
- Talk to family, friends, or a mental health professional about your feelings.
- Call or text 988 or visit the [988 Lifeline](#).

NOTE: This document will be updated as more information becomes available.