FINANCIAL READINESS RESOURCES FOR APPROPRIATIONS LAPSE

Purpose: To provide Fort Rucker Soldiers and their Families with resources to mitigate financial hardship during a government shutdown (lapse in appropriations). This list identifies programs offering financial assistance and essential support services.

Key Considerations:

- Prioritize essential expenses: Focus assistance on food, shelter, utilities, and medical needs.
- Maintain communication: Stay informed of official DoD and Army guidance regarding pay status and available support.
- Seek assistance early: Do not delay seeking help if facing financial difficulties.

Contact Information:

- Fort Rucker Army Financial Readiness Program Office: Bldg 5700, Room 350, Fort Rucker, AL 334-255-9631/3765
- Fort Rucker Army Emergency Relief: 334-255-2341
- Chain of Command: Your unit leadership is available to provide guidance and connect you with resources.

I. Financial Assistance & Emergency Support

Army Emergency Relief (AER): This is the primary resource for Soldiers and their Families during times of financial hardship, providing assistance to help maintain stable housing and meet essential living needs. AER assistance remains fully operational during the government shutdown and has officially launched the Government Shutdown Relief Loan application process.
Website: https://aerprod.powerappsportals.us/ Applications submitted through portal. Contact the **Fort Rucker FRP AER office** at 334-255-2341/9631 for questions/concerns

National Guard Relief Foundation: financial assistance (Grants and Interest-Free Loans) to the men and women of the National Guard and their families who have a verified emergency need. https://eangus.org/national-guard-relief-foundation/

Federal Employee Education and Assistance Fund (FEEA): Resources for Federal Civilian Employees. Provides information on both national and regional resources for information purposes only. https://feea.org/shutdown/

II. Food Security & Basic Needs

Fort Rucker Army Community Service Emergency Food Assistance Program: During times of financial difficulty, this program provides a commissary food voucher to help ensure access to essential food supplies.

Feeding America/ Wiregrass Area Food Bank: A network of food banks across the country. Soldiers and their families may be eligible to receive food assistance through local food banks.

- **Wiregrass Food Bank** is a hunger relief agency serving Houston, Henry, Dale, Geneva, Barbour and Coffee Counties https://www.wiregrassfoodbank.com/Get-Help/
- **Heart of Alabama Food Bank Hero's Harvest Program** is open to active-duty military service members who may need a little extra help putting meals on the table. Each box contains nutritious foods tailored to help families thrive. https://form.jotform.com/heartofalabamafoodbank/military-enrollment

Coffee, Dale and Geneva County Community Church Mobile Food Pantry: For information on the program contact 334-791-7663
Food Distribution sites and dates – truck arrives between 0930-1000, with registration prior.

- Coffee County – Last Tuesday of the month at the Coffee County Farm Center
- Dale County – 4th Thursday of the month at the Dale County Extension Office
- Geneva County – 2nd Tuesday of the month at the Geneva County Farm Center

Military One Source Food Security Recourses and Support Programs MILLIFE Guide: https://www.militaryonesource.mil/resources/millife-guides/food-security-resources-and-support-programs/

* **Be proactive—not reactive. Reach out for support, review your budget, and explore available resources. You're not alone, and taking early steps can make a big difference.**
* Eligibility Requirements: Each organization has its own eligibility requirements. It's important to check the specific requirements before applying for assistance.
* Soldiers and Family Members concerned with experiencing financial hardship due to the government shutdown may wish to proactively contact their financial institutions to inquire about available assistance programs. These may require a credit report check and/or include options to temporarily waive fees or adjust payment schedules. Carefully review the terms and conditions of any assistance offered to avoid incurring additional fees, interest, or an impact on your credit score.

Important Notes (continued):
* If you're unsure whether you'll be able to make your payment or receive a deferment due to the government shutdown, please take action now to stop any scheduled auto debit. Unless canceled, your payment will likely still be processed—even if you're seeking relief.
* Sound financial planning is essential, especially during times of uncertainty. Before incurring new debt, consider speaking with an ACS Financial Counselor to explore your options and develop a personalized plan. Contact ACS at 334-255-3765/9631.

Thrift Savings Plan (TSP)
TSP questions? (https://www.tsp.gov/news-and-resources/lapse-in-appropriations/)

- The TSP will continue its normal daily operations during a lapse in appropriations. You do not need to take any action.
- If you have a TSP loan and are an active participant (not separated from federal service or in a non-pay status for another reason), we will automatically update your status to keep your loan in good standing, even if we do not receive repayments during the shutdown.
- The lapse in appropriations does not prevent you from requesting a new TSP loan. The established eligibility requirements continue to apply. For more information on TSP loans please refer to https://www.tsp.gov/publications/tspbk04.pdf
- TSP notes, for your protection, your bank information must be on file for at least seven days before a distribution can be sent.

Credit Card Payments
Some credit card issuers may offer temporary relief during financial disruptions such as a government shutdown, but this is not guaranteed. There is no federal requirement for issuers to waive fees or defer payments, so proactive communication is essential.

- **Contact your credit card issuer directly** and explain your situation.
- Ask if they offer a **hardship program**, and specifically inquire about:
  - Waiving late fees
  - Preventing negative impacts to your credit score
- **Request written confirmation** of the discussed terms or agreements.
- **Document the interaction**: record the name and ID number of the representative, the date and time of the call, and the terms discussed.

The Army Community Service (ACS) Financial Readiness Program (FRP) is an invaluable point of contact—offering expert guidance, emergency assistance, and tools to help you stay financially resilient through uncertainty.

- Fort Rucker Army Financial Readiness Program Office: Bldg 5700, Room 350, Fort Rucker, AL 334-255-9631/3765
- Fort Rucker Army Emergency Relief: 334-255-2341

Your Federal Benefits and Furlough

NIH Office of Human Resources has published a fact sheet on Federal Benefits and Furlough (https://hr.nih.gov/staff-resources/furlough/your-federal-benefits-and-furlough-fact-sheet), to include Federal Employees Health Benefits (FEHB), Federal Employees Group Life Insurance (FEGLI) and Federal Employees Dental and Vision Insurance Program (FEDVIP).

Federal Employees Health Benefits (FEHB)

You will continue to be covered under the Federal Employees Health Benefits (FEHB) Program during the furlough. Since you will be in non-pay status, the enrollee share of the FEHB premium will accumulate and will be withheld from pay upon return to pay status. Employees in non-pay status due to a lapse of appropriations (furlough) will not have the opportunity to terminate or cancel FEHB coverage. However, an employee who is furloughed and experiences a qualifying life event can enroll or make changes in enrollment in the FEHB Program. For further assistance, please email AskBenefits@nih.gov.

Federal Employees Group Life Insurance (FEGLI)

Your coverage will continue for 12 consecutive months in a non-pay status without costs to the employee or to the agency. Neither the employee nor the agency incurs a debt during this period of non-pay. Upon return to pay status, retroactive FEGLI premiums will be withheld from your pay.

Federal Employees Dental and Vision Insurance Program (FEDVIP)

Enrollees will continue to be covered under the Federal Employees Dental and Vision Insurance Program (FEDVIP) during the furlough and payroll deductions will temporarily cease for any employee who does not receive pay resulting from being furloughed or working without pay during a lapse in appropriations. Enrollment may not be canceled as a result of nonpayment of premiums or other periodic charges due to a lapse. Upon return to pay status, accumulated FEDVIP premiums for this period will be withheld from your pay.

Additional information on benefit coverage can be found on pages 29 -33 in the U.S. Office of Personnel Management September 2025 **Guidance for Shutdown Furloughs**.
https://www.opm.gov/policy-data-oversight/pay-leave/reference-materials/guidance-for-shutdown-furloughs-sep-28-2025/