



# NAVY-MARINE CORPS RELIEF SOCIETY®

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## **Navy-Marine Corps Relief Society Assistance Available During Government Shutdown**

- NMCRCS stands ready to help meet the immediate needs of active and retired Sailors, Marines and their families impacted by the impending government shutdown.
- NMCRCS offices will be open normal hours to assist those families who are experiencing immediate needs related to loss of income from the shutdown.
- Service members and retirees will receive their “Oct 1” paychecks before the fiscal year ends and therefore, “first of month” pay is not effected.
- The first pay day impacted by the potential government shutdown is **Oct 15**.
- Many financial institutions offer ZERO interest/ZERO fees loans to help with lost pay. Strongly encourage service members ask their financial institution what they offer. The following offer paycheck protection programs:
  - [Navy Federal Credit Union Shutdown Assistance](#)
  - [USAA Government Shutdown Assistance](#)
  - [PenFed](#)
  - Marine Federal Credit Union (link not available)

We encourage leaders at all levels to communicate the following with their team to help navigate finances through the shutdown:

- Delay/defer non-essential purchases from your October 1 paycheck.
- Contact the financial institution that receives their DOD direct deposit for paycheck protection assistance (no fees, 0% interest).
  - **Complete necessary registration/enrollment for paycheck protection program at their financial institution.**
- Service members who may be out of the area for October 15<sup>th</sup> payday (e.g., deployed), complete an NMCRCS Pre-Authorization form for their spouse should they need NMCRCS assistance.
- Contact creditors/landlords/utility companies/etc. and apprise them you are without routine paycheck due to government shutdown, yet expect back pay as soon as government is open and will pay your bills upon restoration of pay.
- Strongly discourage use of “buy now pay later” and other predatory loans.
- Navy-Marine Corps Relief Society is available to assist with immediate needs such as basic living expenses if paycheck protection option is not available.
  - Even if a service member has a current loan with NMCRCS, they can get needed assistance.

## Questions and Answers:

**Q. I am an active duty Navy/Marine Corps member and don't know if I will get paid in the event of a government shutdown. Will I be able to get NMCRS assistance to help with my bills?**

A. NMCRS will assist with your emergency financial needs such as food, gas, utilities. We encourage you to sign up for the paycheck protection options being offered by many banks.

**Q. What if I need help for emergency travel or a car repair?**

A. These types of emergency assistance requests will continue to be handled as they are under normal circumstances.

**Q. I pay several of my bills by electronic fund transfer (EFT) directly from my bank account. Can NMCRS cover these if I don't receive full pay?**

A. We recommend that you contact your bank now to find out what their policy will be regarding EFTs. To the extent that the shutdown and an EFT have caused your emergency, then the NMCRS stands ready to support.

**Q. Will assistance be provided as a loan?**

A. Yes. Assistance will be provided as an interest-free loan since furloughed personnel typically have loss of income restored. Loans will be repaid once normal pay resumes.

**Q. What can I do to help stabilize my financial situation?**

A. Understand the components of your pay, such as automatic withholding for taxes, EFT's to creditors, and especially your allotments and when they are deducted from your pay. Be proactive and contact your creditors, landlord, utility companies, etc. and make them aware that your pay may be affected by the government shutdown. Ask them if you can make smaller payments or defer payments until your full pay is restored. They will appreciate your efforts to keep them advised of a potential problem and most will work with you to find a workable solution for you and them.