**Financial Planning Tips for a Government Shutdown** (version 10/1/2025)

☐ **Check your emergency fund** and other resources (other savings, TSP, other investments, etc.).

☐ Understand what **government payments** and services are **stopping**.

☐ Research how your **banking institution may cover you for unpaid payroll** and how to participate; understand that the amount might not be as much as your normal paycheck.

- ☐ If necessary, enroll for government shutdown loan through your bank.

☐ **Hold back on unnecessary purchases and spending**.

☐ **Prioritize what needs to be paid and what can wait.** Generally, food, shelter, and transportation are going to be a priority. Less important expenses such as credit card payments (consider minimum only for now, if possible and necessary) or gym memberships might have to wait to be paid.

☐ If appropriate, **remove certain payments from autopay** if you will choose not to pay those expenses for now. Remember to track and make payments when you are able.

☐ **Communicate with landlord, loan holders, ex-spouses, and vendors** to make them aware of the situation and work out a potential repayment plan if payments will be smaller or missed.

☐ Understand any **grace periods** for payments before late fees are assessed or lateness is reported. Generally, car loans have a 10- to 15-day grace period before late fees are assessed and lenders report late payments to credit reporting bureaus after you are 30 days late on any loan payment.

☐ For VA help to **avoid foreclosure**: https://www.va.gov/housing-assistance/home-loans/trouble-making-payments/

☐ Research potential sources of assistance such as food banks and other help organizations, such as **NMCRS** (Navy Marine Corps Relief Society https://www.nmcrs.org/), **STEP** (Support the Enlisted Project https://www.teamstepusa.org/), **ASYMCA** (Armed Services YMCA https://sandiego.asymca.org/), **San Diego Military Outreach Missions** (https://sandiegomom.org/), etc. Be patient and understanding; these organizations will likely be overwhelmed.

☐ If money needs to be taken out of investments, understand **taxes and long-term implications to your financial plans**.

☐ Plan for if other **incomes may stop**, such as rental income if you rent to an affected family.

☐ Reach out to military financial counselors or managers if you need financial education or planning assistance. The Miramar Personal Financial Counselor is available to military and their families at **858-201-1916** (call or text) or PFC.Miramar@MagellanFederal.com; she is in room 122 at the Hub (building 5305 on Miramar Way). The Miramar Personal Financial Manager is at **858-307-9802**, jo.rhee@usmc.mil, room 105 in the Library at the Hub. Military OneSource Personal Financial Counselors are available to military and their families at https://www.militaryonesource.mil/ or **800-342-9647**.

☐ For general resources, call **211** or go to: https://211sandiego.org/ in San Diego or https://211.org/ nationwide

☐ Beware! Many scammers take advantage of financial difficulty so **be cautious of the links and services you use.**

☐ Find some financial resources at:

- ☐ **Miramar Personal Financial Management Program**: https://miramar.usmc-mccs.org/marine-family-support/personal-financial-management
- ☐ **Office of Financial Readiness**: https://finred.usalearning.gov/
- ☐ **Consumer Financial Protection Bureau** Consumer Resources: https://www.consumerfinance.gov/consumer-tools/
- ☐ **Federal Trade Commission** Consumer Advice: https://consumer.ftc.gov/
- ☐ **California Department of Financial Protection & Innovation**: https://dfpi.ca.gov/