

211 Help for Furloughed Federal Employees

For those individuals and families who may be struggling due to the government shut-down, 211 is compiling a list of providers in addition to those services already in our database.

211 can help find food assistance, free medical clinics, mental health care, legal help and other resources...*based on availability*. Individuals and families can dial 2-1-1, (561) 383-1112, or text their zip code to TXT211 (898211). 211's service is free, confidential, and 24/7. Help starts here!

To print a copy of the flyer for

distribution: news.211pbt.org/211-FED_EmployeesTC.pdf or see attached flyer.

Resources from the United Way

VETERANS: Veterans orgs have assistance programs for veterans:

- **American Legion:** https://www.legion.org/financialassistance/apply_
- **VFW:** <https://www.vfw.org/assistance/financial-grants>

UNION PLUS

- UnionPlus offers an array of programs and services for union members and has developed programs to assist members who experience job loss, furloughs, and natural disasters. Some programs are only available to members who are already enrolled in certain UnionPlus programs, other services are available to all union members. Programs include financial grants, housing counseling to prevent foreclosures, legal help, and more. <https://www.unionplus.org/hardship-help/layoff-assistance>

UNEMPLOYMENT BENEFITS

- Furloughed employees may be eligible for unemployment compensation, however, state unemployment compensation requirements differ. Some states require a 1-week waiting period before an individual qualifies for payments. In general, the law of the State in which an employee's last official duty station in Federal civilian service was located will be the State law that determines eligibility for unemployment insurance benefits. (See the Department of Labor website "[Unemployment Compensation for Federal Employees](#)") Agencies or employees should submit questions to the appropriate State (or District of Columbia) office.
- The Department of Labor's website provides links to individual State offices at <http://www.servicelocator.org/OWSLinks.asp>.
- A list of Federal Identification Codes (FIC) needed for unemployment compensation applications can be found here <https://www.opm.gov/policy-data-oversight/pay-leave/furlough-guidance/#url=Unemployment-Insurance-Resources>

FINANCIAL AND CREDIT COUNSELING

- **National Foundation for Credit Counseling (NFCC):** The NFCC and its member agencies are providing personalized counseling and guidance for anyone impacted by the government shutdown. Counselors provide information about hardship programs offered by lenders, can help reduce credit card payments, and more. <https://www.nfcc.org/> or call 800.388.2227

HARDSHIP PROGRAMS OFFERED BY FINANCIAL INSTITUTIONS: This is a partial list and only includes financial institutions that have publicized their hardship programs. If your institutions are not listed here, call them as soon as possible to inquire about the assistance programs they offer.

- **Bank of America:** Bank of America advises its mortgage clients to call its assistance line at (844) 219-0690 or visit one of its branches to inquire about the Client Assistance Program. Relief options may include late fee refunds or waivers, repayment plans or loan modifications.
- **Chase Bank:** The bank will automatically waive monthly fees and overdraft charges for employees with direct deposit from affected agencies, and encourages clients to call to discuss hardship programs. 1-888-356-0023
- **Citibank:** Citi is offering assistance to federal employees who are affected by the shutdown and are facing financial hardships. Call the number on your card to request assistance.
- **Congressional Federal Credit Union:** The credit union is offering a relief line of credit, in some cases with a short-term zero-percent interest rate that increases to four percent after 60 days. <https://www.congressionalfcu.org/loans/personal-loans/furlough-solutions>
- **Democracy Federal Credit Union:** The credit union is offering a short-term emergency loan with 0% interest. Contact [Democracy FCU](#) Member Services at (800) 742-5582.
- **Fed Choice Federal Credit Union:** <http://www.fedchoice.org/my-life/furlough-center/>
- **First Command Financial Services:** The bank is offering its bank clients who are federal employees interest-free payroll advances and other assistance. <https://www.firstcommand.com/cover-federal-pay/nd>
- **Launch Federal Credit Union:** The credit union is issuing a zero-percent interest rate for loans of up to \$3,000 to federal government employees. <https://www.launchfcu.com/space-center-branches-closed-due-to-govt-shutdown/>
- **Meriwest Credit Union:** The credit union is offering a variety of hardship assistance programs. <https://www.meriwest.com/?Cabinet=Main&Drawer=General+Information&Folder=Important+Announcements&SubFolder=Furloughed+Government+Employee+Support>
- **Navy Federal Credit Union:** The credit union is offering a [zero-percent APR loan](#) up to \$6,000 during the government shutdown. The assistance is open to federal government employees and active duty members of the Coast Guard whose pay has been disrupted by the shutdown, and have an established direct deposit account. You can register on the Navy Federal Credit Union website <https://www.navyfederal.org/about/government-shutdown.php?intcmp=hp|cont|4|clns|shutdown|govshutdown|12/22/2018> in branches or by phone at (888) 842-6328. Members impacted by the shutdown who don't meet the eligibility requirements should visit a branch or call to discuss their situation.
- **Quicken Loans:** Quicken Loans is waiving all late fees for clients who may miss a mortgage payment due to the shutdown. For help call (800) 508-0944 or email Help@QuickenLoans.com
- **USAA:** USAA is offering a low-interest, direct deposit loan to members who are active duty Coast Guard and National Oceanic Atmospheric Administration, or NOAA, employees only. Call (800) 531-8722 for assistance
- **U.S. Bank:** U.S. Bank will assist customers who may be eligible for mortgage relief programs, including loan forbearance and deferred first payment dates for new mortgages. Payment plans may also be available for those who qualify. For more information, call the U.S. Bank mortgage customer service line at (800) 365-7772.
- **U.S. Employees Credit Union:** The credit union is providing interest-free loans to impacted members for 60 days, regardless of their credit score. DEADLINE TO APPLY: JAN 15 <https://www.myusecu.org/loans/personal-loans/government-shutdown-loans>
- **Wells Fargo:** <https://www.wellsfargo.com/help/government-shutdown>

WIRELESS PROVIDERS

- **AT&T:** Customers affected by the shutdown are eligible for flexible payment options to keep service including cellphones, television and internet running. Make payment arrangements online at www.att.com

- **Sprint:** "Our Care reps will coordinate with qualified customers and our financial team to find a payment option that works and keep your service uninterrupted during the government shutdown," Sprint said in a statement. Impacted customers should call 888-211-4727 or do an online chat at www.sprint.com.
- **T-Mobile:** Short-term account assistance can be tailored to meet the needs of customers who are federal workers, T-Mobile said, noting options include payment deferral and "flexible payment options" that allow customers to spread their service payments over time." The company is also offering support to government account customers. Customers can call T-Mobile Customer Care to discuss options at 611 from a T-Mobile device or 877-746-0909 from any phone.
- **Verizon:** The company announced flexible payment options and a "Promise to Pay" program that can be set up in the My Verizon app or [website](#). Further assistance is available by calling 866-266-1445.

DISCOUNTED PRESCRIPTION DRUGS

- **Familywize:** Familywize partners with nearly all pharmacies nationwide to negotiate prescription discounts, so you receive a lower price. Our pharmacy discount card is for everyone nationwide, whether or not you have health insurance coverage. <https://familywize.org/prescription-discount-card/how-it-works>
- **Partnership for Prescription Assistance:** The Partnership for Prescription Assistance brings together America's biopharmaceutical companies, doctors, patient advocacy organizations and civic groups to help low-income, uninsured patients get free or nearly free brand-name medicines. <https://www.pparx.org/>

MORTGAGE DELINQUENCIES AND COUNSELING: National Hotlines

- **Neighborhood Assistance Corp:** 888-302-6222, www.naca.com
- **HomeFree-USA:** 866-696-2369, www.homefreeusa.org
- **HOPE Now:** 888-995-4673, www.hopenow.com
- For HUD-certified housing counseling agencies in your area, go to www.hud.gov, click on "avoiding foreclosure", then click on "finding HUD-certified housing counselors". They are listed by state and locality. Some of these agencies also offer rental assistance.

We hope that you and your clients will find these resources helpful,

The Programs Team

Palm Beach County Food Bank

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www.pbcfoodbank.org