



Government Shutdown Guidance (9/30/25)

What You Need to Know

- AFAS stands ready to support of Airmen, Guardians, and their families impacted by a government shutdown.
- **October 1st** paychecks will be paid as usual (pay is not affected)
- The first paycheck potentially affected by the government shutdown is **October 15th**.

What to Do First

1. **Contact your financial institution first.** Many offer 0% interest, no-fee loans or paycheck protection.
2. **Complete** any necessary registration or enrollment for these programs at your financial institution.

Banks & Credit Unions Offering Help

- [Navy Federal Credit Union – Government Shutdown Assistance](#)
- [USAA – Government Shutdown Program](#)
- [PenFed – Furlough Relief Assistance](#)
- [First Command – Government Shutdown Assistance Program](#)

Tips for Navigating Finances During a Shutdown

- **Plan ahead.** Delay or defer non-essential purchases.
- **Communicate.** Contact creditors, landlords, utility companies, and others that your paycheck may be delayed due to the shutdown. Let them know back pay is expected and bills will be paid once pay is restored.
- **Avoid predatory loans.** Stay away from “buy now, pay later” and other high-interest loan options.

What to Do Next

- Watch www.afas.org and AFAS social media channels for updates if the shutdown is expected to extend beyond October 15th.