## **Support During the Shutdown**

#### MCCS SUPPORT

## a. Child Development Center (CDC) Fees Paused

Payments to the CDCs are paused effective 13 October. Service members will be required to pay for services provided during the furlough, once government funding is restored and service members' pay is resumed.

# b. The Personal Financial Management Program (PFMP) and Family Member Employment Assistance Program (FMEAP)

These Programs offer financial counseling and assistance to spouses and units as requested.

#### **FMEAP Contact:**

Ms. Gillian Luera Phone: 760-830-4030

Email: gillian.luera@usmc.mil

#### c. Behavioral Health Counselors (BH)

Counselors available for individual and group support.

Community Counseling Center in Bldg. 1438

Phone: 760-830-7277

#### RECOMMENDED ACTIONS

#### • Contact Financial Institutions

Inquire about paycheck loan assistance programs and apply as necessary. Many institutions offer options online or in person.

#### • Communicate with Creditors

Request approval for reduced payments, deferred payments, or restructuring loan terms to avoid penalties.

## • Pause or Adjust Monthly Subscriptions

Contact subscription providers to pause services or payments temporarily.

## • Utilize Available Cash Assistance Programs

Seek support through Navy Marine Corps Relief Society, family, friends, personal savings, or TSP loans. Avoid high-interest payday lenders.

#### • Reach Unit Resources

Contact your Command Financial Specialist (CFS), for unit-level financial counseling

## • Engage Unit Embedded Resources

Chaplain, Military Life and Family Counselor (MFLC), Embedded Prevention Specialist

#### Coordinate with Civilian Service Providers

For civilian employees, contact daycare centers, utility providers (gas, water, electric, trash), and request payment deferments or pauses.

## • Access Installation Support Services

Use ASYMCA resources such as the Pelican Shop for essential supplies.

Location: Bldg. 693 Del Valle Rd.

Phone: 760-830-7481

### COMMAND FINANCIAL SPECIALIST (CFS) ROLE

CFS personnel are the primary action officers for financial crisis management within units. They should establish immediate contact with all personnel, provide ongoing financial updates (which may change daily or weekly), and facilitate communication between Marines, unit commanders, and Marine Corps Community Services (MCCS) Personal Financial Managers (PFMs). CFSs serve as the liaison ensuring timely dissemination of information and coordination of support efforts.

## INSTALLATION PERSONAL FINANCIAL MANAGERS (PFM) CONTACT INFORMATION

• Mr. Hunter Keniry, PFM Phone: 760-830-4032

Email: hunter.e.keniry@usmc.mil

• Mr. Derek Lenington, PFM

Phone: 760-830-6705

Email: derek.lenington@usmc.mil

These PFMs provide specialized financial counseling and resource referrals for active duty and civilian personnel during the furlough.

### **Local Resources**

## **MCAGCC 29 Palms Family Housing Office**

## **Liberty Military Housing**

1003 Cottontail Rd Suite 112

Phone: 760-668-4497

## Leasing Office Hours:

• Monday - Friday: 8:30am - 5:30pm

• Saturday: 9:00 am – 5:30 pm

• Sunday: Closed

## **MCAGCC 29 Palms Chaplain Services**

Offers 100% confidential counseling and emotional/spiritual support for stress, family issues, or any personal challenge; use this shield for your sanity.

## **Protestant Chapel**

Bldg. 1541, corner of 5<sup>th</sup> and Sturgis Rd.

Phone: 760-830-6464

#### Services:

- Sunday: 10:30 am General Protestant Service ("Chapel Kids" program offered during sermon)
- Sunday: 1:00 pm Gospel Service (children's church offered during sermon)
- Tuesday: 7:00 pm Men's Gospel Bible Study
- Wednesday: 6:00 pm Fellowship Meal and Bible Study (adult, teen, and children's Bible studies offered)

## **Immaculate Heart of Mary Catholic Chapel**

Bldg. 1542, corner of 6<sup>th</sup> and Sturgis Rd.

Phone: 760-830-6456

#### Services:

- Saturday Vigil Mass: 5: 00 pm
- Sunday: 9:30 am and 12:00 pm
- Daily Mass: Monday, Wednesday, Thursday, Friday: 11:30 am
- Every First Friday: 11:30 am
- Holy Days of Obligation: 11:30 am and 6:00 am

## **MCAGCC 29 Palms Legal Assistance**

The mission of the Legal Services Support Team is to provide professional and efficient legal services to active-duty personnel, retired personnel, dependents and spouses in Twentynine Palms, as well as the surrounding area. Reliable and effective trial services, administrative law services, and defense services, are also provided to commands and personnel aboard MCAGCC.

Location: Bldg. 1514 (across from the base theater and between the Main MCX and

Frontwave Credit Union) Phone: 760-830-6111

#### Hours:

Monday: 8:00 am -11:00 am, 1:00 pm -3:00 pm
Tuesday - Thursday: 0800-1100, 1300-1630

• Friday: 0800-1200

## **MCAGCC 29 Palms Navy Marine Corps Relief Society**

Bldg. 693

Phone: 760-830-6323

#### Hours:

• Monday – Friday: 8:00 am – 4:00 pm

• Saturday & Sunday: Closed

NMCRS stands ready to help meet the immediate needs of active and retired Sailors, Marines and their families impacted by the impending government shutdown.

- NMCRS 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 affected
- The first pay day impacted by the potential government shutdown is Oct 15

## American Red Cross (ARC) Emergency Communication Center

Primarily used for emergency family communications but also facilitates NMCRS financial assistance after normal business hours. **Available 24/7** for urgent relief facilitation.

Call 1-877-272-7337 (24/7 Toll-Free)

Financial Assistance for Military Families | American Red Cross

## **CA EDD for Furloughed Federal Workers**

Federal workers affected by a government shutdown may be eligible for unemployment benefits. Excepted employees who are still working but not being paid are not considered unemployed and do not qualify for unemployment benefits.

If you receive benefits and later get back pay from your employer for the same period, you will be required to repay those benefits. We will mail you a notice of overpayment with repayment details. You can choose to pay the full amount or set up a repayment plan. Log in to <a href="mailto:myEDD">myEDD</a> for easy repayment options.

Download and share our helpful guide, <u>Unemployment for Federal Employees During a</u> Government Shutdown (DE 2338FED) (PDF).

Visit <u>US Office of Personnel Management Furlough Guidance</u> for federal agency and employee resources.

https://edd.ca.gov/en/unemployment/unemployment-benefits-for-federal-workers/

#### **Armed Services YMCA Twentynine Palms**

Building 693, Family Service Center Pelican Shop (Food Pantry,) every Tuesday, 10:00AM – 2:00PM The Empty Nest (Thrift Store), Tuesday-Friday, 10:00AM – 2:00PM https://29palms.asymca.org/

## **Community Support in Action**

**Bank of America**: announced assistance available to furloughed Federal employees. Call the priority assistance line 844.219.0690.

**Chase Bank**: Chase today announced efforts to help its customers who are U.S. government employees affected by the U.S. government shutdown. Here's the special line they set up 1-888-356-0023.

**Congressional Federal Credit Union**: For more information on our Relief Line of Credit or any of our assistance programs, contact our Member Service Representatives at 800-491-2328 or stop by one of our branch locations.

**Fed Choice**: They're offering quite a few different options to assist – for existing and new members.

**Interior Federal Credit Union**: They're offering a special loan for both member and non-member furloughed Federal workers. Net paycheck up to \$15,000, interest free up to 30 days. Members may apply for a limit up to the equivalent of 2 net paychecks. More offers are available on the site or call 800-914-8619

**Navy Federal Credit Union**: These guys are offering a special loan program. Read the FAQs PDF from this link to see if you qualify or call 1-888-842-6328 Government Shutdown Assistance | Navy Federal Credit Union

**PayPal**: PayPal has made a very generous offer. They've allocated \$25 million to fund interest-free cash advances to our furloughed Federal workers that need assistance right now. This is for both new and existing PayPal Credit customers. Minimum loan is \$250 with a maximum cash advance of \$500. Your account does need to be in good standing if you're an existing PayPal Credit customer. Existing customers call 1-877-689-1975. For new accounts, apply here first, then after approval call 1-877-689-1975.

**U.S. Bank**: Will waive all late fees if you miss a mortgage payment due to the shutdown. Also mentioned they will defer first payment dates for new mortgages.

**U.S. Employees Credit Union**: USECU is also offering shutdown loans, but only until Tuesday, January 15th. Call (312) 922.5310 to get help.

**SunTrust**: SunTrust didn't make a specific offer, but they did make a public announcement that they have programs in place to help clients affected by the shutdown.

**Synchrony Bank**: These guys handle store cards for Amazon, Lowes, Walmart, JCPenney, Chevron/Texaco, and many other large nationwide companies that you might do business with on a day-to-day basis. They are allowing affected customers to defer payments until after the shutdown. Contact them for more information.

Union Plus: For union members, there are a great number of options available if you're with Union Plus. Call them at 800-472-2005 to ask about these offers: \$300 Furlough Grant for eligible Union Plus credit card holders, Mortgage Assistance Loan & \$300 Grant: payment grace period for your Union Plus Life and Accident Insurance, payment grace period for Union Plus Auto Insurance, and payment grace period for Union Plus Life and Accident Insurance.

**Wells Fargo**: Has a few different options to help depending on the services you have with their bank.

**FEEA-NARFE**: FEEA-NARFE fund is offering \$100 grants to active federal employee members who are not receiving a paycheck during the current shutdown due to being furloughed or working in excepted status. To apply, visit the FEEA website.

**TSP Plan News and Announcements**: TSP allows for the suspension of loan payments when you go into non-pay status. They do not require documentation about your furlough currently. Missing one or two payments will not cause your loan to go into default. Log in to your account to check your status or simply call the Thrift Line at 1-877-968-3778.

#### **Vehicle Financing Options**

**Toyota Financial Services & Lexus Financial Services**: Affected lease and finance customers in good standing with their accounts may be eligible to take advantage of up to two months of finance contract payment extensions or lease deferred payments. Toyota Financial Services call 800-874-8822 and Lexus Financial Services call 800-874-7050.

**Hyundai Capital**: Hyundai will extend all Hyundai Capital auto loans and lease payments for 30 days for current Hyundai owners who are federal government employees furloughed during the shutdown. Impacted consumers should contact Hyundai Motor Finance at 1-800-523-4030 to take advantage of this offer.

**Kia Motors Finance**: Kia has announced they're offering deferred payments of 30 days. If you've been affected by the current Government Shutdown and need assistance from Kia Finance, please contact us at 1-866-331-5632.

**Ford Credit, GM Financial, & Mercedes-Benz Financial Services**: It has been reported that these companies are among those providing qualified customers options such as payment deferrals, late fee waivers and special care lines to address their individual problems, though official announcements from these companies have not been released online.

## **Mobile Telephone Service Providers**

**AT&T**: Will assist with adjusting late fees, providing extensions, and revising payment schedules.

**Sprint**: Will provide short-term payment solutions. Call 1-888-211-4747

**T-Mobile**: Offering short-term assistance and can spread out service payments over time. Call 1-877-746-0909 or 611 from a T-Mobile device.

**Verizon**: Offering flexible payment options and has a Promise to Pay program to set payments for a future date. Call 1-866-266-1445.

## **Additional Resources**

#### **Rental Home Assistance**

National Rental Home Council: Represents many of the nation's largest operators of single-family rental homes. They're offering deferred rent payment options with no late fees to any renter who has been furloughed.

OPM Sample Letters for Creditors and Mortgage Companies: OPM created these sample letters for Federal workers to contact their landlords, mortgage lenders, and utilities, to request help during the shutdown.

#### **National Food Resources & Advice**

Feeding America: These guys have a nationwide network of 200 food banks. From those food banks, they have 60,000 partner pantries from which they can serve every community across the United States. This is an awesome resource, and they have already begun serving Federal employees affected by the government shutdown.

Your School District: To save on food and ensure your child(ren) eats breakfast and/or lunch free (less stress and worry for you), notify the district of your furlough. No income is an emergency and normally qualifies you for the free meal program. All children enrolled with Morongo Unified School District qualify for free lunch and breakfast at their respective school(s).

## Home, Auto & Life Insurance Relief

MetLife: For those not receiving a paycheck from the federal government because of the current shutdown, MetLife Auto & Home may grant a one-time, 30-day grace period on your payment of premium on a MetLife Auto & Home policy. Members must request this one-time allowance by calling 1-800-GET-MET8. Certain restrictions apply, and premium remains due after delay expires.

**Fidelity & Guaranty Life Insurance Company**: To help the nearly 27,000 AFGE members who currently have a policy with the company during this government shutdown, the company "will keep the policy-in-force by waving the cost of insurance charges for the next 30 days.". Policies beginning with the letter "Y" call: 844-800-9146, all other policies call: 888-513-8797

**Rent-A-Center** (Benefits Plus Membership): If your account was up to date at the time of furlough and you are a part of benefits plus you may be eligible for a payment waiver based on your state: "Involuntary Unemployment Payment Waiver: Losing a job is hard and making payments while unemployed is even harder. Fortunately, your Membership waives your payments when you are involuntarily unemployed. Whether you were fired, laid off, suspended, or are out of work due to a labor dispute or strike, your payments are covered for up to four (4) months, up to \$1,000, or when you're able to return to work."

#### **National Freebie Offers**

U.S. Office of Personnel Management: Their fact sheet states that federal employees may be eligible for unemployment compensation administered by state unemployment insurance agencies. So, eligibility is determined by state law, not on the Federal level, which may work in your favor.

USAA Are offering deferments for all loans and credit card payments.

### **Local Food Resources**

## The Way Station

61722 Commercial St., Joshua Tree

(760) 366-8088

Hours of service: 2nd or 3rd Tuesday, 10:00 am

Additional Information: Distribution varies; call ahead to verify which Tuesday of the

month.

## **Calvary Road Fellowship**

11518 Elbow Road, Morongo Valley

Hours of service: 3rd or 4th Tuesday, 10:00 am − 1:00 pm

## **Gateway Assembly Church**

7546 Kickapoo Trail, Yucca Valley

(760) 365-8374

Hours of service: Once a month any Tuesday or Wednesday, 10:00 am − 1:00 pm

## Yucca Valley Church of the Nazarene

56248 Buena Vista Dr., Yucca Valley

(760) 365-7819

Hours of service: 2nd and 4th Thursday, 11:30 am – 12:30 pm (or until food runs out)

Additional Information: Advised to come early.

## **Senior Center Community Center**

57088 Twenty-Nine Palms Highway, Yucca Valley

(760) 853-0069

Hours of service: 4th Monday, 10:00 am – 1:00 pm (or until food runs out)

Additional Information: Must fill out form to be given a "green card" needed for food

collection. Bring "green card" at time of each food collection.

#### **Calvary Christian Fellowship**

288 Old Woman Spring Road, Landers

(760) 364-4195

Hours of service: 3rd Friday, 10:00 am – 12:00 pm

#### The 29 Palms Community Food Pantry

6450 Stardune Ave, 29 Palms

(760) 361-3663

Hours of service:

Monday, Wednesday, Friday: 9:30 – 11:30 am

2nd and 4th Wednesday: 5 - 6:30 pm

1st Saturday: 9:30 – 11:30 am

Additional information: Photo I.D. or proof of residency required to collect food once per

month.

## **Alex Ross Ford Food Pantry**

6631 Utah Trail, 29 Palms

(760) 628-4040

Hours of service: Thursday, 10:00 am – 12:00 pm

## Feed the Need / Nourish Your Neighbors

4751 Adobe Rd., 29 Palms

(760) 361-2450

Hours of service: 3rd Tuesday, 5:00 – 6:00 pm

## Find Food Bank (At Morongo Basin Healthcare District)

6530 La Contenta Rd., Suite 300, Yucca Valley

(760) 775-3663

Additional Information: Provides food sourcing for Morongo Basin food pantries. Call to inquire or sign up.

#### Santa Fe Social Club

56020 Santa Fe Trail, Yucca Valley

(760) 369-4057

Hours of service: 1st Wednesday, 3:00 pm

Additional Information: Advised to come early; line forms on street opposite building.

## **Copper Mountain College**

6162 Rotary Way, Joshua Tree

(760) 775-3663

Hours of service: 1st Tuesday, 9:00 – 11:00 am

#### **Reach Out Morongo Basin**

6539 Adobe Rd., 29 Palms

(760) 361-1410

Hours of service: Monday – Friday, 9:00 am – 5:00 pm

## TWP USDA Food Distribution at Yucca Valley Community Center Parking Lot

57090 29 Palms Highway, Yucca Valley

(760) 369-7211

Hours of service: 3rd Monday, 9:00 – 11:00 am