



UTNG J9 FY 2026 Government Shutdown Resource and Advice One-Sheet

Immediate Steps to Secure Your Finances During the Shutdown

- ✓ **Assess Your Finances:** Review your financial situation and prioritize essential expenses like rent, utilities, and groceries. Create a budget focusing only on critical needs.
- ✓ **Reach Out to Financial Institutions:** Contact your bank or lender to inquire about deferred payments, reduced interest rates, or emergency loans for furloughed employees.
 - *Several banking institutions, such as USAA, Navy Federal Credit Union, and Marine Federal Credit Union, have been known to advance military pay to their customers during government shutdowns. Contact your bank to inquire about their policies.*
- ***NOTE ON TSP:** Thrift Savings Plan normal daily operations will continue and the Thrift Line will remain open. TSP will post additional information on www.tsp.gov/shutdown.
- ✓ **Communicate with Creditors:** Proactively reach out to landlords and utility companies to discuss your situation and explore hardship programs.
 - *It is imperative that you contact and coordinate any payment issues with all your creditors directly. Most companies will consider a renewed payment plan, deferred payment option, interest rate reduction, or other alternatives.*
 - *All local banks and credit unions offer various free credit and debt management counseling and may provide additional financial information and resources.*
- ✓ **Access Emergency Resources:** Consider local relief options such as unemployment benefits, food assistance, and rent relief to help you through the shutdown.
 - *A comprehensive resource to access many different local organizations is the Utah 211 United Way website: [United Ways of Utah at https://211utah.org/](https://211utah.org/)*
- ✓ **Contact a UTNG J9 Soldier and Family Readiness Specialist (SFRS):** Our SFRS's are ready meet with UTNG service members and/or family members (Army and Air) to discuss all available sources of help for the Utah National Guard community. Find your organizations assigned SFRS or one nearest you here: <https://guard.utah.gov/family-assistance-and-readiness/>
 - **UTANG Military Readiness Specialist is currently unavailable during the shutdown, please contact member of the SFRS team for readiness and assistance services.*
- ✓ **Download UTNG J9 Resource Guide** We also recommend you access and/or download (no CAC needed) our UTNG J9 Resource Guide found here: https://guard.utah.gov/wp-content/uploads/UTNG-J9-People-First-Resource-Handbook-V-10.25_compressed.pdf or scan the QR code below.

Additional Local Resources

Utah financial web resources

- Powerpay.org: <https://powerpay.org/>

Local food banks

- Utah Food Bank: <https://www.utahfoodbank.org/find-a-pantry/>
- Tabitha's Way (Spanish Fork, Pleasant Grove, Saratoga Springs): <https://tabithasway.org/get-food/>

Utility Bill Assistance

- Enbridge Gas: <https://www.enbridgegas.com/utwyid>
- Rocky Mountain Power: <https://www.rockymountainpower.net/my-account/payments/bill-payment-assistance.html>



For questions or further advice please contact Ms. Ashley Warren at ashley.n.warren.nfg@army.mil or the UTNG J9 MCFS at <https://guard.utah.gov/j9/>