

Culture

Enduring

Readiness

Financial  
Readiness

Innovation

Resilient

**GOVERNMENT  
SHUTDOWN**

# ROADMAP



## UTNG ASSISTANCE & READINESS CENTERS REMAIN OPEN

### Services Include:

- Military Pay issues
- Financial counseling and training
- Financial assistance issues
- Food Pantry
- Resources for community support
- Emergency assistance coordination
- Crisis intervention and referral
- Domestic & Interpersonal Violence Advocacy
- Deployment/Mobilization and Support Operations
- Legal resource and referral
- Health and Welfare issues
- Benefits questions
- Exceptional Family Member Program (EFMP) enrollment guidance
- Servicemember & Family Readiness support and mentoring
- Employer Guard issues
- Red Cross issues
- Guard Life Classes
- Leadership & Volunteer Trainings

Current as of 27 Oct 2025



# AVAILABLE UTNG J9 SERVICES



For assistance you may contact your Brigade assigned Readiness Specialist or the team member nearest you.

## ASSISTANCE & READINESS CENTERS STATEWIDE

**UTNG Headquarters** 12953 S. Minuteman Dr. Draper, Utah 84020  
Ashley Warren, Program Lead | ashley.n.warren.nfg@army.mil | 801-432-4522



**Camp Williams, Building 7150 (RTI)** 17800 South Redwood Road, Bluffdale, Utah 84065  
Matt Luker, CPFC | JFHQ, 97th TC, RTI & UTC | matthew.m.luker.nfg@army.mil | 801-878-5037

**Camp Williams- Building 9500**, 17800 South Redwood Road, Bluffdale, Utah, 84065  
Marcie Mock | 19th SFG (A) & RRB | marcie.n.mock.nfg@army.mil | 801-878-5353



**West Jordan Armory** 7602 South Airport Road, West Jordan, Utah 84084  
Amber Silcox, CPFC | 97th ATC | amber.d.silcox.nfg@army.mil | 358-630-1503

**Spanish Fork Armory**, 2801 North Main Street, Spanish Fork, Utah 84660  
Amber Kennedy | 204th MEB | amber.m.kennedy10.nfg@army.mil | 801-794-6011



**Richfield Armory**, 620 West 200 South, Richfield, Utah 84701  
Austin Bozzelli, CPFC | 65<sup>th</sup> FAB | austin.g.bozzelli.nfg@army.mil | 435-867-6513

**St George Armory**, 1710 East Commerce Drive, St George, Utah 84790  
Erin Henrie | erin.l.henrie.nfg@army.mil | 435-986-6705



**Blanding-Thode Armory**, 10 West Freedom Way, Blanding, Utah 84511  
Holly Walker, CPFC | holly.k.walker6.nfg@army.mil | 435-979-0546

## CHILD & YOUTH PROGRAMS

**Camp W.G. Williams, Building 6220**, 17800 South Redwood Road, Bluffdale, Utah 84065  
Julia Tateoka | 801-716-9239

## GUARD & FAMILY LIFE COUNSELORS

**Northern Utah** | Roland Wright Air Base & Browning Armory  
Alex Oser, LCSW | alexandria.n.oser.nfg@army.mil | 801-716-9064

**Central Utah** | Camp W.G. Williams & West Jordan Armory  
Drew Trotter | andrew.h.trotter.nfg@army.mil | 801-716-9012

**Southern Utah** | Cedar & St George Armories  
CJ Gibbs | carikl.j.gibbs2.nfg@army.mil | 801-716-9229

**Program Administration** | Draper, UTNG HQ  
Duncan Shumway | duncan.c.shumway.nfg@army.mil | 801-716-9228

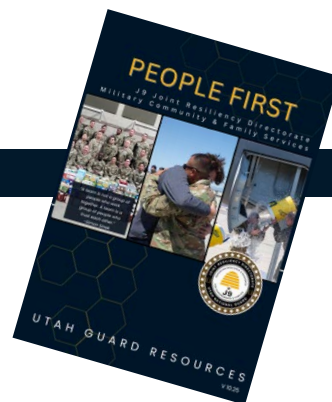
## PSYCHOLOGICAL HEALTH

Sarah Laramore, LCSW | sarah.l.laramore.civ@army.mil | 801-716-9009  
Aaron Baxter, LCSW | aaron.j.baxter7.mil@army.mil | 801-716-9096

### FINANCIAL COUNSELING



Available at four  
Servicemember and  
Family Assistance  
Centers.



Visit <https://guard.utah.gov/j9/>  
to view or down UTNG J9  
Resource Guide or scan the QR  
code from your mobile device.



## FOOD ASSISTANCE

### FEEDING AMERICA FOOD BANK NETWORK

<https://www.feedingamerica.org/find-your-local-foodbank>

The Feeding America Food Bank Network consist of the Feeding America national organization, working in coordination with food banks, food pantries, and local meal programs to distribute food and provide assistance in every single country across the United States.

*Community partner food drives and special events are announced as scheduled.*

### THE NATIONAL SCHOOL LUNCH PROGRAM (REDUCED COST OR FREE)

Visit your child's school or school district office or their website to apply.

The National School Lunch Program (NSLP) is a federally assisted meal program operating in public and nonprofit private schools and residential childcare institutions. It provides nutritionally balanced, low-cost or free lunches to children each school day.

Applications are for the current school year those applying due to furlough may continue the program or request to be removed after they are no longer financially impacted by the government shutdown.

Income eligibility guideline:

<https://www.federalregister.gov/d/2025-03821/p-15>



## EMPLOYMENT INSURANCE AND FURLOUGHS, THE FACTS

If you are a federal employee or Servicemember affected by a government shutdown, wait until your first missed day of regular work before filing for unemployment benefits.

Furloughed federal employees and eligible Servicemembers are generally considered unemployed through no fault of their own, though eligibility is determined case by case.

While not required, providing pay stubs or federal documents such as the SF-8 or SF-50 can help speed up processing—upload recent pay stubs from March, June, September, and December 2024, and March and June 2025 if possible.

Essential personnel, including Servicemembers working full time without pay, may also file but must report any hours worked or wages earned. The fastest way to apply is online, including by smartphone.

If you later receive back pay, you must repay any unemployment benefits for those same weeks. Furloughed workers and Servicemembers are considered “job-attached” and do not need to search for other work; indicate this and request a 10-week deferral when filing. Since federal employers and military agencies don't report wage data directly, select “other” for employer type, list your agency or branch, and the Unemployment Insurance Division will verify your information.

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**If you later receive back pay, you must repay any unemployment benefits**

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### UTAH DEPARTMENT OF WORKFORCE SERVICES-UNEMPLOYMENT INSURANCE

<https://train.jobs.utah.gov/jobseeker/veterans/ace.html>

Temporary income is available for qualified workers who are unemployed through no fault of their own and are looking for fulltime work or in approved training.





## FINANCIAL ASSISTANCE



### **FINANCIAL READINESS TOOL: SPENDING PLAN WORKSHEET**

<https://finred.usalearning.gov/assets/downloads/FINRED-Spendingplan-TK.pdf>

### **THRIFT SAVINGS PLAN (TSP)**

#### **TSP Loan**

When you take a loan, you are borrowing from your own contributions and the earning on those contributions. When your loan is approved, the amount of the loan is removed from your TSP account. As you repay your loan, your loan repayments restore the amount of your loan plus the interest you pay to your account. There are two types of TSP loans which are general purpose loan and a loan for the purchase or construction of a primary residence.

#### **TSP In-Service Withdrawal**

In-service withdrawals are withdrawals you take from your TSP account while you're still employed in a TSP-eligible position. These types of withdrawals are available to active participants who meet certain criteria, depending on the type of withdrawal. They do not charge a fee for making an in-service withdrawal. There are three types of in-service withdrawal's which are financial hardship withdrawal, Age 59 ½ withdrawal, and Spouses' rights for withdrawal.

### **AIR FORCE AID SOCIETY (AFAS)**

<https://portal.afas.org/>

The Air Force Air Society's provides financial assistance to Air Force (Active, Guard, and Reserve) and Space Force families when unexpected financial emergencies arise with no-interest loans and grants. These financial assistance programs help meet immediate financial emergency needs and help make a positive step toward a lasting financial solution. A budget is required, and payment is made directly to the Servicemember by Zelle or Bank ACH.

### **NATIONAL GUARD RELIEF FOUNDATION (WE CARE FOR AMERICA FOUNDATION)**

<https://portal.afas.org/>

The National Guard Relief Foundation proudly steps in to bridge the gap, providing financial relief and essential resources to Guard members and their families. Assistance is available through Soldier and Airmen Grants for Emergencies (SARGE) and Interest-Free Loans.

### **GOVERNMENT SHUTDOWN PROGRAMS- VARIOUS FINANCIAL INSTITUTIONS**

Many banks and credit unions provide pay advances, zero-interest loans, and deferred payment programs to help cover essential expenses during pay delays. Availability and terms vary by institution. Contact your bank or credit union directly to determine eligibility and assistance options.

#### **USAA**

<https://www.usaa.com/support/government-shutdown-program>

#### **Navy Federal Credit Union**

<https://www.navyfederal.org/about/government-shutdown.html>

#### **PenFed**

<https://www.penfed.org/furlough>

#### **America First Credit Union**

<https://www.americafirst.com/loans/personal-loans/furlough-loans.html>

#### **Mountain America Credit Union**

<https://www.macu.com/help/answers/general-information/government-shutdown>

## Loan Payments / Mortgages

If your paycheck has been delayed or stopped due to the government shutdown, contact your lender as soon as possible to discuss payment options. You may be able to request a deferment—a temporary pause in payments that is added to the end of your loan. While lenders are not required to grant this request, it's always worth asking.

Be proactive: communicate with your lender, take detailed notes of all conversations, and obtain written confirmation of any agreements for forbearance or loan modifications. Once any mortgage relief programs end, make sure you understand your repayment options and plan accordingly.

## Utilities

Contact your utility providers and let them know you're experiencing financial hardship due to the government shutdown. Ask about temporary relief options, such as smaller or deferred payments, until your regular income resumes.

Most providers appreciate open communication and will work with you to develop a manageable payment plan. Staying in contact shows good faith and helps prevent service interruptions.

## Credit Card Payments

If you're struggling to make credit card payments due to the shutdown, contact your credit card issuer and explain your situation. Ask to speak with the hardship department to explore temporary relief options—such as reduced minimum payments or an extension on your due date.

If your issuer cannot offer formal relief and you're less than 30 days late, request that any late fees be waived. It's important to reach out early—once you're more than 30 days late, your missed payment can be reported to credit bureaus, which may impact your credit score.



## HOLIDAY ASSISTANCE

### UTAH GUARD CHARITABLE TRUST SUB FOR SANTA PROGRAM

For over twenty years, the Utah Guard Charitable Trust Sub for Santa Program has brightened the holiday season for thousands of Utah National Guard Children. This valuable program, designed for one-time assistance to Utah Military Families facing financial hardships, helps bring Christmas spirit to those who might go without during the holiday season. 2026 Application closes December 7<sup>th</sup>. <https://forms.osi.apps.mil/r/LcPBpjWk5k?origin=lprLink>

### UTAH NATIONAL GUARD ANNUAL HOLIDAY MEAL PROGRAM

The Joint Resiliency Directorate (J9) is committed to supporting the well-being of our Utah National Guard personnel and their families. Their annual Holiday meal program provides an uncooked turkey dinner with all the necessary sides to Servicemembers who may experience challenges affording a traditional holiday meal. Servicemembers can register themselves or other Guardsmen to receive this meal. Registration closes November 10<sup>th</sup>. <https://forms.osi.apps.mil/r/3g55WKM0X6>



## TRICARE UPDATE

### TRICARE-FEDERAL GOVERNMENT SHUTDOWN UPDATES

<https://tricare.mil/About/Shutdown>

During the current lapse in government appropriations, you may continue to get care or attend currently scheduled appointments with your civilian providers. Your usual out-of-pocket costs will apply. You may also continue to fill prescriptions at military pharmacies, retail network pharmacies, and home delivery. However, TRICARE may not be able to process or pay medical claims received on or after 01 October 2025, until funding is restored.



## PET ASSISTANCE

### STATEWIDE PET FOOD RESOURCE LIST

[https://bestfriends.org/sites/default/files/2024-02/Best\\_Friends\\_SLC\\_Food\\_Resources\\_2.26.24.pdf](https://bestfriends.org/sites/default/files/2024-02/Best_Friends_SLC_Food_Resources_2.26.24.pdf)  
Best Friends Salt Lake City has created a statewide list of organizations who offer pet owners assistance with food for their furry friends.

### NATIONWIDE PET FOOD PANTRY FINDER

<https://www.pethelpfinder.org/m/phf/35>

Use the pet help finder tool to locate organizations who assist with pet food and supplies. The list generated will not be all inclusive there may be other pantries in your area not listed.

### Content Disclaimer

The sharing of resources, information, products, or services offered by external organizations does not constitute endorsement by the United States Department of Defense. The Utah National Guard, Joint Resiliency Directorate (J9) and its subordinate programs strive to provide an assortment of information to our military community to ensure all individuals receive content which is applicable and of interest to them. Other than for authorized activities such as military exchanges and Morale, Welfare and Recreation sites, the United States Department of Defense does not exercise any editorial control over the information you may find at these sites.

