



UTAH NATIONAL GUARD J9: EMPLOYEE POST-FURLOUGH RECOVERY STRATEGY GUIDE

(Current as of November 17th, 2025)

I. Purpose

The purpose of this guide is to assist National Guard technicians in the transition from crisis to recovery following a period of furlough. Many have returned to duty with back pay, yet face disrupted finances: overdue bills, loan delinquencies, credit-score damage, and depleted reserves. This guide provides the structure to **stabilize, repair, and strengthen** your financial position using verified Utah and federal resources.

II. Scope

Applies to **Utah National Guard technicians**, both **Title 32 (dual status)** and **Title 5 (federal civilian)**. Includes state-level and national resources accessible to current Guard members and federal civilian employees. Programs exclusive to *Active Duty* personnel are excluded.

III. Command Intent

You endured the furlough; recovery is the next operational phase. Treat this guide as a **continuity-of-operations plan** for your personal finances. Follow the sequence: **Triage → Stabilize → Rebuild → Fortify**. Document all steps and store confirmations, receipts, and correspondence in a secure location for at least one year.

IV. How to Use This Guide

- **Phase 1 (Triage):** Confirm that pay and entitlements are correct; identify any errors or deductions.
- **Phase 2 (Stabilize):** Resolve unemployment overpayment, medical bills, and housing/utility arrears.
- **Phase 3 (Rebuild):** Reestablish savings, repair credit, and restore regular contributions.
- **Phase 4 (Fortify):** Adopt habits and structures that make future disruptions survivable.

Each section provides practical actions with Utah-specific contacts and clear timeframes.

1. First 30 Days After Pay Resumes — Immediate Priorities (TRIAGE)

When your pay resumes, resist the urge to spend freely. Use the next 30 days to determine whether you stabilize quickly or extend hardship for an extended period.

1.1 Verify Pay, Entitlements, and Deductions

- **Compare LES (Leave and Earnings Statement)** for the first restored pay period against your last pre-furlough LES.
 - Verify that **all furloughed days** are included as **retroactive pay**.
 - Identify any double deductions (this is common when insurance premiums and retirement catch-ups occur simultaneously).
- **If pay is missing or misapplied**, file a **pay inquiry** immediately through your Human Resources Office (HRO).
 - Attach copies of LES and timecards.
 - Document the date/time of submission.

• **Anticipate FEHB, FEDVIP, and TSP corrections.**
Premiums withheld during the furlough are recouped automatically—often in a single pay period. Plan your cash flow around these additional deductions before committing to new expenses.

○ Verify that health care coverage for you and your covered dependents is intact, especially if premium payments were tied to payments disrupted by the furlough. Make sure your DEERS profile is correct if this affects your insurance eligibility i.e., TriCare Reserve Select or TriCare Prime. For more information about DEERs visit: <https://guard.utah.gov/deers-id-cards/>

1.2 Prioritize Where the First Two Paychecks Go

The first 60 days are about clearing the backlog—not lifestyle restoration.

Category	Suggested Allocation	Purpose
Critical Bills	30 – 40 %	Bring housing and utilities current first.
UI Repayment Reserve	20 – 30 %	If you received Unemployment Insurance, hold funds for repayment.
Emergency Savings Rebuild	10 – 20 %	Restart your cushion; even small deposits matter.
Living Expenses	Remaining balance	Resume ordinary expenses cautiously.

- *Tip:* Consider using two checking accounts—one for automatic bill payments, another for discretionary spending. This physical separation prevents accidental overspending that could exacerbate the hole we are working to dig out of.

1.3 Re-establish Payroll Deductions and Retirement Contributions

- TSP: Log in to myPay (<https://mypay.dfas.mil/#/>) and confirm that contributions are resumed. If it appears they have not, re-enter your percentage manually. Consider setting it slightly higher (e.g., +2 %) until you reach your annual goal.

- Existing TSP Loans: Payments resume automatically; review the loan re-amortization notice to ensure the new schedule avoids default.

- Flexible Spending Accounts: Verify deductions and balances; some medical or dependent-care FSAs may allow grace period spending from missed months.

1.4 Adjust Tax Withholding

Use the **IRS Withholding Estimator** to ensure back pay doesn't create an unexpected tax bill. Many employees find they were pushed into a higher bracket temporarily small W-4 adjustments now prevent an unwelcome April surprise.

Here's a practical illustration in action, showing exactly how and why a technician would do this:

Contextual Example: Technician Adjusting Withholding After Back Pay

Scenario:

Sergeant Taylor, a Title 32 aircraft mechanic, was furloughed for three weeks. After Congress restored funding, he received a single lump-sum back-pay deposit of **\$4,200** on top of his regular biweekly paycheck. His LES shows normal federal tax withholding—about \$500—but the back pay is large enough that it temporarily pushed his total income for that pay period into a higher tax bracket.

Taylor realizes that while his take-home pay looks great now, the IRS may treat this as extra income for the year, leaving him short on withholdings by tax season.

Step-by-Step Action

Step 1 - Gather current information:

Taylor opens his most recent LES, notes his year-to-date earnings, and confirms that the \$4,200 back pay was fully taxable (it wasn't labeled "non-taxable allowance").

Step 2 - Access the estimator:

He goes to irs.gov/withholding-estimator and selects "Single/Married Filing Jointly," entering his income so far, number of dependents, and total withholdings shown on the LES.

Step 3 - Enter back-pay effect:

In the estimator, he adds the \$4,200 as "extra income" received this year but not recurring. The calculator estimates he will owe **about \$480** more in federal tax at year's end unless his W-4 is adjusted.

Step 4 - Adjust W-4 accordingly:

Taylor downloads a blank **Form W-4**, and in **Step 4(c)** (“Extra Withholding”), enters **\$50**. This means an extra \$50 per paycheck will be withheld for the remainder of the year (roughly nine pay periods), covering the additional \$480.

Step 5 - Submit and monitor:

He submits the W-4 to his HRO or DFAS payroll point of contact, keeps a copy, and checks the next LES to ensure the \$50 adjustment appears under “Add’l Fed Tax.”

Step 6 - Verification:

Two months later, Taylor re-runs the estimator using updated figures to confirm he’s still on target. If his spouse’s income changes, he can adjust again.

- **Outcome:**

By acting early, Taylor spreads a \$480 tax correction over several months instead of facing a surprise bill in April. He maintains steady cash flow, avoids under-withholding penalties, and develops a replicable post-crisis procedure for future events.

1.5 Psychological Reset

Financial stress carries over after pay resumes. Schedule time to meet with the Guard Family Life or EAP counselors if you need a hand in reframing your mindset. This is not about “counseling for crisis.” It’s a performance resource to regain focus and decision-clarity.

2. If You Claimed Unemployment (UCFE) Reconcile Immediately (STABILIZE)

If you received UCFE payments during the furlough, Utah DWS will crossmatch those weeks with your back pay. Overlaps become “overpayments,” even if you followed all rules.

- **Contact DWS Collections** (801-526-9240) the moment you receive a notice. Early communication stops automated garnishment.

- **Waiver Option:** You may request a non-fault hardship waiver if repayment endanger your ability to meet basic needs. Attach evidence: LES showing deductions, current bills, and bank statements.

- Track all correspondence; DWS will not accept verbal appeals.

2.1 Security Clearance Reporting Considerations

Those that believe they became “excessively” indebted due to UCFE collections and/or other unpaid debts *may* need to report this to a unit security manager. Individuals with a security clearance (especially TS or TS/SCI) should contact their unit security manager to see if/how they should report collection actions to avoid problems with their security clearance.

3. Health Coverage and Medical Bills (STABILIZE)

3.1 FEHB Catch-Up

Your Federal Employees Health Benefits coverage continued uninterrupted. However, the unpaid premiums will now be **recouped in arrears**—sometimes across multiple pay periods. Verify deduction accuracy and dependent coverage in myPay’s “Benefits” tab.

3.2 Deferred Medical Care

Now that income is restored, schedule any deferred preventive or specialist appointments. Neglected health issues compound costs later. Ask your FEHB carrier whether telehealth visits qualify for reduced copays—many now do.

4. Housing and Utilities — Transitioning Out of Hardship (STABILIZE)

Your objective is to exit emergency arrangements gracefully without damaging credit.

4.1 Housing:

- If you had informal payment arrangements, convert them into written agreements stating no negative reporting as long as you stay current.
- Utah Legal Services (801-328-8891) can mediate or review contracts.
- If you received a court notice or eviction warning, respond within the deadline—silence equals default.

4.2 Utilities:

- Reapply for HEAT if your previous benefit period expired. New funding usually begins each October and will restart after the government shutdown ends.
 - <https://jobs.utah.gov/housing/scso/seal/heat.html>
- Notify Rocky Mountain Power and/or Enbridge Gas that your pay has resumed and request late-fee reversals.
 - <https://csapps.rockymountainpower.net/public/about/contact-us>
 - <https://www.enbridgegas.com/utwyid/contact-us>
- Contact 211 Utah for short-term reconnection vouchers if you still owe arrears.
 - <https://211utah.org/contact-us/>

5. Credit Repair and Score Recovery (REBUILD)

Rebuilding credit is methodical—expect gradual improvement over six months to a year.

- **Pull your reports weekly:** Use the “Annual Credit Report” official website to monitor corrections in real time.
 - <https://www.annualcreditreport.com/index.action>
- **Dispute errors in writing with all three bureaus:** Focus on late pays that occurred during confirmed furlough hardship.

- **Engage NFCC-certified credit counselors for professional Debt Management Plans:** They can reduce rates and consolidate payments while protecting your score.

- ***Avoid “credit-repair” companies that charge upfront fees as these are often fraudulent.***

6. Student Loans and Federal Debts — Re-Baseline Properly (REBUILD)

Post-furlough, your debt landscape may have shifted—income changes, deferred payments, or accrued interest require recalibration.

6.1 Federal Student Loans

- **Log into studentaid.gov and review your repayment plan:** If your furlough reduced annual income, recertify your Income-Driven Repayment (IDR) plan to lower payments.

- **If you missed installments, request a short forbearance while recalculating your plan:** Ensure the forbearance start date matches the first missed payment to prevent delinquency entries.

- **If you are pursuing Public Service Loan Forgiveness (PSLF):** File the Employment Certification Form after resuming full pay to document continuous qualifying service despite furlough.

- **Save confirmation emails:** Loan servicers occasionally misclassify furlough periods; documentation protects your credit and forgiveness eligibility.

6.2 Other Federal Debts and Taxes

- **IRS Payment Plans:** If back-pay adjustments or UI repayments create a balance due, set up a direct-debit installment plan at irs.gov/payments.

- **Withholding Review:** Revisit your W-4 quarterly until pay stabilizes.

- **Government Travel Card or Agency Debts:** Contact your agency coordinator to confirm no delinquency reporting occurred during furlough; request written confirmation once resolved.

6.3 Validate Reestablishment of Educational Benefit Links

Check on the status of your educational benefits to ensure disruptions do not persist (if they occurred). Visit <https://guard.utah.gov/education-services/> for resources and contacts.

7. Rebuilding Liquidity and Emergency Reserves (REBUILD)

Liquidity, the cash buffer between you and crisis, is the single strongest defense against future furloughs.

7.1 Restart Your Emergency Fund

Your emergency fund is your personal readiness reserve—the buffer that prevents a financial inconvenience from becoming a full-blown crisis. It’s not about wealth; it’s about continuity of operations in your household. Even if it feels symbolic, the act restores psychological control over your finances. And once it is started you can focus on refilling it to levels at or above what it contained before the furlough.

7.2 Establishing Full Reserve Levels: Filling the Reservoir

Aim for *three to six months of essential expenses* but build it in achievable stages. Begin with an achievable **micro-goal**: \$1,000 to \$2,000 within 90 days. Deposit part of your back pay immediately into a separate account.

Step 1: Identify Essential Expenses

List only what you must pay to keep the lights on and your family secure:

- Rent or mortgage
- Utilities (electric, heat, water)
- Groceries and household supplies
- Vehicle fuel or transportation
- Insurance premiums
- Debt minimum payments

Add those together for your monthly baseline.

Let’s say that number is \$3,000 per month—that’s your “Stage 3” target.

Step 2: Build in Stages

Breaking the target down into phases makes it attainable.

Stage	Goal	What It Covers	Timeframe	Strategy
Stage 1	1 month of essentials	Rent/mortgage, utilities, food, transportation	60–90 days	Use part of back pay or overtime to seed the fund.
Stage 2	3 months of essentials	Adds insurance and debt minimums	6–9 months	Continue automatic transfers; save tax refunds or bonuses.
Stage 3	6 months of essentials	Full operational reserve	12–18 months	Maintain by contributing each payday and avoiding unnecessary withdrawals.

Automation rule: Even \$25 per pay period compounds over time. Set it up once—then forget it.

Step 3: Choose the Right Account

Your emergency fund should be both safe and accessible, but not so easy to spend impulsively.

- Use a separate savings account at your credit union or an online bank, not the same account used for daily spending.
- Ensure its FDIC- or NCUA-insured.
- Avoid investment accounts—your emergency fund is about liquidity, not returns.

Step 4: Set Triggers for Use

Use the fund only for unplanned, unavoidable expenses:

- Vehicle breakdown
- Job disruption or delayed pay
- Medical or household emergency

When you withdraw from the fund, schedule automatic replenishment before the next payday. This keeps the fund from eroding permanently.

Contextual Example: Building the Reserve in Practice

Scenario:

Ms. Lopez, a Title 5 technician at the Utah National Guard, earns \$2,800 net per month. Her essential expenses total \$2,400. She wants to build a six-month emergency reserve—\$14,400—but that feels impossible right now.

Step-by-Step Action

Stage 1-(First 90 days):

She uses \$800 from furlough back pay to open a separate “Emergency Reserve” account at Mountain America Credit Union. She sets up an automatic transfer of \$50 per paycheck into that account. After 3 months, she has about \$1,100—nearly half a month of expenses covered.

Stage 2 -(Next 6 months):

She applies her annual tax refund and cancels unused subscriptions, redirecting \$100/month in savings to the emergency fund. Nine months after starting, she reaches \$3,000—a full month of expenses.

Stage 3-(Long-term):

Each time she receives a cost-of-living raise, she allocates half of the increase to her emergency fund. At the one-year mark, she’s reached \$6,000 (2.5 months) and continues automatic transfers.

Outcome:

In a little over a year, Lopez converts back-pay windfall and minor habit changes into a stable, growing financial reserve. When her vehicle later needs a \$600 repair, she pays cash—no credit card debt, no stress, no financial crisis. So what? That \$600 withdrawal might look like a setback, but it’s actually proof of readiness: she absorbed

an unplanned expense without creating new debt. Her emergency fund turned what could have been another hardship into a routine inconvenience.

7.3 Select Secure Accounts

Use a **local Utah credit union** or federally insured online bank. Ask about “rainy-day” or “round-up” savings programs that automatically move spare change from transactions into savings. Utah’s Mountain America Credit Union and America First Credit Union both offer such tools. Once you have rebuilt your liquidity it is time to prepare a personal financial continuity tool to ensure crisis events do not undo all the work you completed.

7.4 Prepare a Contingency Plan — The Financial Continuity Binder

A **Personal Financial Continuity Binder** is the personal counterpart to a unit’s continuity book. It ensures that when stress hits—whether from furlough, a medical event, or natural disaster—your financial operations continue smoothly without panic or lost time.

Step 1-Assemble the Binder

You can use either a **three-ring binder** with sheet protectors or a **secure digital folder** (encrypted USB drive or cloud storage).

Include these items:

Identity and Access Information

- List of all checking, savings, credit-card, and loan accounts (just institution name and contact number, not full numbers).
- Online access procedures: URLs, recovery questions, and password hints (avoid full passwords—store those in a password manager).

Income and Employment

- Two most recent LES or pay stubs.
- HR and payroll office points of contact.
- Copies of furlough or backpay notices for documentation.

Expense Obligations

- Mortgage or lease contract and lender contact info.
- Utility providers and account numbers.
- Vehicle loan or lease information.

Emergency Fund Access Procedures

- How to withdraw from your reserve if normal payroll stops.
- Transfer instructions or designated co-signer, if applicable.

Assistance and Relief Resources

- 211 Utah

- Utah Department of Veterans and Military Affairs (UDVMA)
- National Foundation for Credit Counseling (NFCC)
- Local credit-union hardship-loan programs
- Insurance claim phone numbers

Legal and Protection

- Copy of ID, insurance cards, and a limited-power-of-attorney form if someone may need to act for you.
- Record of credit freezes or fraud alerts, if applicable.

Keep one **physical copy** in a waterproof sleeve at home and one **digital copy** stored in encrypted form (e.g., on a password-protected cloud drive or flash drive kept off-site).

Step 2-Rehearse the Plan

Once the binder exists, **walk through it** as if you were offline for a week:

- Can your spouse or trusted contact locate accounts and pay critical bills?
- Are assistance resources current?
- Do you know how to access your emergency fund without logging into your work network?

Treat this as a personal readiness drill—review and update every **October** before winter storms and fiscal-year transitions.

Step 3-Apply It During Events

Contextual Example: Employing your Financial Continuity Binder

During a sudden natural disaster evacuation, you need to access your savings but can't log into your work email. Your binder lists your bank's 24-hour number and the steps for a phone transfer. You make a call, move funds, and pay your rent without delay. No scramble, no overdrafts, no lost sleep.

Why This Matters

- **Preserves Continuity Under Stress:** Just as a unit continuity book keeps operations running when key personnel are absent, your binder keeps your household running if you're unreachable or systems are down. Financial stress drops when you already know exactly where to turn.
- **Reduces Cognitive Load During Crisis:** In emergencies, decision-making quality declines. Having pre-organized information eliminates the need to think through routine logistics when focus should be on safety and mission.
- **Protects Against Data Loss or Fraud:** Many people discover too late that their only copies of financial records were digital and inaccessible. A physical or offline backup ensures you can prove income, verify accounts, and report fraud quickly.

- **Enables Rapid Assistance:** Assistance programs often require proof of pay status, bills, or identification. Your binder allows you—or someone helping you—to deliver that immediately, speeding relief approval.

- **Builds Household Readiness Culture:** Maintaining this binder trains you and your family to think like planners, not reactors. It turns the hardship of the last furlough into institutional knowledge for your home.

Bottom Line

A Financial Continuity Binder is not just paperwork; it is **operationalized resilience**. It bridges the gap between your paycheck stopping and your plan starting. By investing a few hours to build it now, you convert your recent furlough experience into a permanent capability: self-sustaining financial readiness that mirrors the professionalism of the force you serve within.

8. Optimizing Pay and Benefits (FORTIFY)

- **TSP:** Confirm contributions, consider a short-term catch-up.
- **FSA:** Verify grace-period extensions.
- **Insurance:** Review all coverages—discontinue duplicates that drain cash.
- **Taxes:** Adjust withholding again once debts or repayment plans stabilize. Small course corrections now prevent another destabilizing surprise later.

9. Avoiding Scams and Predatory Offers (FORTIFY)

Periods of resumed pay attract fraud. Common schemes include “instant back-pay advances,” “credit repair guarantees,” and “TSP cash-out assistance.”

9.1 Fraud Defense:

- Legitimate lenders never ask for your CAC, DoD ID, or myPay credentials.
- Verify any loan or debt-consolidation company at dfi.utah.gov.
- Report suspicious solicitations through reportfraud.ftc.gov or consumerfinance.gov/complaint.
- When in doubt, consult your unit’s Military Family Readiness personnel before signing. Find a representative near you at: <https://guard.utah.gov/family-assistance-and-readiness/>
- Regularly run operating system and any installed anti-virus software update packages on your devices to protect against cyber-attacks.
- Monitor your accounts for compromised or inadequate passwords. Change your passwords at regular intervals or consider using a “password wallet” to create extremely strong passwords.

10. Smart Financial Habits for the Next 12 Months (FORTIFY)

Long-term recovery requires habit formation, not one-time fixes. Think of this as your *financial readiness training schedule*.

10.1 Weekly Battle Rhythm

- Spend 20 minutes each week reviewing your account balances, upcoming bills, and savings goals.
- Automate as much as possible—automatic payments for essentials, automatic transfers for savings.
Automation reduces decision fatigue and missed payments.

10.2 The Three Buckets Method

Organize each paycheck into:

- Essentials – Housing, food, transportation, utilities.
- Obligations – Debts, insurance, and taxes.
- Future – Savings, retirement, and professional development.
When income fluctuates, scale down Bucket 3 temporarily—but never eliminate it.

10.3 Guardrails Against Regression

- **No payday loans, no title loans, no cash advances.** These products violate the spirit of the Military Lending Act and trap borrowers.
- Maintain credit utilization under 30 %; pay balances mid-cycle if possible.
- Review all recurring subscriptions quarterly—cancel what no longer adds value.
- Freeze credit at all three bureaus until you plan a major purchase.
- Schedule an annual check-in with an NFCC counselor or trusted financial advisor to recalibrate your plan.

10.4 Link Financial Health to Mission Readiness

Sound personal finances reduce distraction and stress, directly supporting readiness and retention. Commanders and supervisors should encourage technicians to use EAP, NFCC, and credit-union resources as preventive tools, not signs of distress.

11. Operationalizing Resilience: Beyond Finances (FORTIFY)

11.1 Food Security

Securing your finances and benefits is critical. But it is not the only kind of preparation that is needed. Maintaining an operational food reserve will help you maintain financial stability during challenging times by reducing the impact of food expenses to your budget. We recommend keeping a one-month supply of shelf stable foods in your home, procuring goods as your budget allows post-furlough. You can find detailed guides on how to do this at <https://beready.utah.gov/family-preparedness/12-areas-of-preparedness/food/> The bullet points below are some simple planning factors you can start on at any time to help get you started.

- Determine the dietary needs of your family members. Are there allergies or other food restrictions?

- Make a list of the foods that your family eats for a month and create a one-month menu of foods that can be made from your (current or planned) pantry and food stores. Make sure you are covering the basics of nutrition.
- Build your food storage in increments by getting a few additional items each time you go to the grocery store.
- Do not buy anything you will not actually eat.
- Understand that your food storage will be operational i.e., you will use what you buy and replace it IOT cycle foods and maintain freshness.

Appendix A - Reference Citations

- OPM Furlough Guidance (Sept 28, 2025)
- OMB Budget Memo on Back Pay (Oct 2025)
- Utah DWS UI Policy Manual § R994-406-117 (Overpayment Waivers)
- IRS Tax Withholding Estimator (2025 update)
- NFCC Accredited Agency Standards (2024)
- Utah HEAT Program Guidelines (2025)
- FTC ReportFraud Portal (2025)

Appendix B - Thirty-Day Recovery Checklist

Days	Task	Outcome	So What (Why This Matters)
1–3	Verify LES, deductions, and insurance premiums.	Accurate pay data confirmed; errors identified early.	Prevents financial shock later—one incorrect deduction can cascade into lost coverage or tax issues. Verifying now ensures your financial footing is solid before making recovery decisions.
4–7	Contact DWS regarding any unemployment overpayment.	Avoid garnishment and legal collection actions.	Demonstrates fiscal responsibility and safeguards your paycheck from automatic offsets. Taking initiative keeps you in control rather than reacting to enforcement.
8–12	Update benefits and W-4; check FEHB deductions and dependents.	Budget accuracy and benefit continuity restored.	Ensures your health insurance, taxes, and payroll settings align with current income—reducing surprises at year’s end and avoiding gaps in coverage.

Days	Task	Outcome	So What (Why This Matters)
13–20	Pull credit reports, dispute errors, and schedule NFCC counseling if needed.	Credit stabilization begins; negative listings challenged.	A clean credit file directly affects loan rates, security clearances, and long-term financial options. Addressing errors now converts short-term disruption into long-term credit improvement.
21–25	Deposit to emergency fund; open a separate savings account.	Liquidity rebuilt; early financial cushion in place.	Reestablishes resilience. Having even a modest cash buffer prevents minor setbacks—like car repairs or utility spikes—from triggering another crisis.
26–30	Review and update monthly budget; cancel unnecessary subscriptions.	Financial discipline restored; spending aligned with goals.	Reduces recurring waste and clarifies your post-furlough baseline. Each canceled expense frees funds for savings or debt reduction, turning regained income into sustained progress.

Usage Note: Treat this table as a **task checklist**, not a merely a suggestion list. Each row closes a specific vulnerability exposed during the furlough e.g., pay errors, benefit lapses, debt accumulation, or liquidity loss. Completing the sequence within 30 days builds immediate stability and confidence for long-term recovery.

Appendix C - Utah and National Resources for Recovery

Program / Agency	Website / Phone	Purpose
UTNG J9 Directorate	https://guard.utah.gov/j9/	The J9 assists Airmen, Soldiers, Families, and Command Teams in enhancing readiness and operationalizing resilience. The J9 will help you research, find, acquire, and/or use all the resources available to you as a Utah Guardsman or family member.
Utah DWS (UI Overpayment)	jobs.utah.gov/ui/home/ / 801-526-9240	Repayment or waiver requests
211 Utah	211utah.org / Dial 211	Food, housing, utility, legal referrals
UDVMA	veterans.utah.gov / 801-326-2372	Emergency grants for military families

Program / Agency	Website / Phone	Purpose
NFCC	nfcc.org / 800-388-2227	Credit counseling & Debt Management Plans
Utah Legal Services	utahlegalservices.org	Tenant and consumer advocacy
CFPB	consumerfinance.gov	Credit and debt complaint filing
FTC ReportFraud	reportfraud.ftc.gov	Report scams and predatory lenders
IRS Estimator	irs.gov/withholding-estimator	Adjust withholding
TSP Support	tsp.gov	Account and loan management
Utah Credit Unions	local branches	Hardship savings and counseling programs
Military OneSource Financial Counseling	https://www.militaryonesource.mil/benefits/financial-counseling/	Basic financial counseling assistance and tax preparation