



# UTAH NATIONAL GUARD J9: POST-FURLOUGH RECOVERY GUIDE

(Current as of November 20th, 2025)

This guide helps Utah National Guard employees transition from crisis to recovery after a furlough. Even after receiving back pay you may be dealing with financial issues like overdue bills, loan delinquencies, credit-score damage, and depleted savings. This handout provides a framework to help you stabilize and improve your financial situation after the disruption of the shutdown.



**How to Use This Guide:** 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.

01

TRIAGE

- Confirm accuracy of all back-pay and entitlements
- Report errors to pay agents
- Review tax deductions

02

STABILIZE

- Resolve unemployment overpayment
- Pay medical bills
- Pay home/utility bills in arrears

03

REBUILD

- Reestablish savings base
- Repair credit
- Restore regular contributions

04

FORTIFY

- Reinforce /create protective habits and mental models

## BLUF: What to do in the First 30 Days Post-Furlough

Days	Task	Outcome	So What (Why This Matters)
1-3 <i>TRIAGE</i>	Verify LES info. i.e., pay and allowances, deductions insurance premiums; Review UTNG J9 resources for more information ( <i>See QR code below</i> )	Accurate pay data confirmed; Errors identified early	Prevents financial shock later. Incorrect deductions can result in lost coverage or tax issues.
4-7 <i>STABILIZE</i>	Contact Workforce Services regarding unemployment insurance (UI) benefits debt repayment (Disregard if UI not used)	Avoid garnishment; Prevent collection actions	Safeguards your paycheck from automatic offsets and avoids debt situations that could affect security clearances.
8-12 <i>STABILIZE /REBUILD</i>	Update benefits and W-4; Check FEHB deductions and dependents status classification in DEERs	Personal budget accuracy; Benefit continuity restored	Ensures health insurance, taxes, and payroll settings align with current income, avoids gaps in coverage.
13-20 <i>REBUILD</i>	Pull credit reports, dispute errors, get credit counseling if needed	Credit stabilization begins; Negative listings challenged before damaging credit score	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 <i>REBUILD/ FORTIFY</i>	Deposit to emergency fund; open a separate savings account; Build "Financial Continuity Binder"; Write down your "financial values"	Liquidity rebuilt; Values guide detailed budget plans	Emergency funds are key to operational resilience. Even a modest cash buffer prevents minor setbacks from triggering major crises.
26-30 <i>FORTIFY</i>	Conduct complete personal budget review / update (Contact UTNG J9 <i>Soldier and Family Readiness Specialists</i> for hands-on help ( <i>See QR code below</i> ))	Financial awareness and discipline reinforced; Spending aligned with goals.	Reduces recurring waste and clarifies your post-furlough baseline. Each canceled expense frees funds for savings or debt reduction.



Long-term recovery means forming enduring habits. This guidance starts that process, but please contact us for more support as you create enduring financial health. The UTNG J9 is here to help you stay *resilient, resolute, and ready to fight!*

