

## **Frequently Asked Questions In the Event of a Government Shutdown**

The Air Force Aid Society wants all Airmen and their families to know that we are here to help you in the event of a government shutdown that may affect your pay. We have compiled the following FAQs to help you understand what we can do and how you can request assistance if needed.

**Q. I am an active duty Air Force member and don't know if I will get paid in the event of a government shutdown. Will I be able to get Air Force Aid Society assistance to help with my bills?**

A. If for example there is a government shutdown on 1 October 2013, we expect that military personnel's mid-month paychecks will be affected. At that time, AFAS assistance will be available to assist with your emergency financial needs such as food, gas, and other essentials. In order to help the maximum number of Airmen possible, it is not reasonable to expect the Society to replace your total lost pay.

**Q. What if I need Air Force Aid help for emergency travel or a car repair?**

A. These types of emergency assistance requests will continue to be handled as they are under normal circumstances.

**Q. I pay several of my bills by electronic fund transfer (EFT) directly from my bank account. Can AFAS cover these if I don't receive full pay?**

A. We recommend that you contact your bank now to find out what their policy will be regarding EFTs. To the extent that the shutdown and an EFT have caused your emergency then the AFAS stands ready to support.

**Q. Where do I apply for AFAS assistance during the government shutdown?**

A. We anticipate that Airman and Family Readiness Centers (A&FRCs) will be minimally manned but will have personnel on staff to process AFAS emergency assistance requests. If you are not at an Air Force base, you may request assistance at any Army Emergency Relief Society, Navy-Marine Corps Relief Society, Coast Guard Mutual Assistance or the American Red Cross.

**Q. What is the application process?**

A. We anticipate using a streamlined process similar to what is used when applying for a Falcon Loan. You will need to bring your ID card and Leave and Earning Statement when you apply. You will not need to complete a budget or bring copies of your bills. Checks will be made payable to the service member.

**Q. Why can't you just Electronic Funds Transfer (EFT) the money to my bank account?**

A. AFAS is currently not capable of making an EFT to members. We are continuing to explore EFT as a payment option but will not implement such a capability without the opportunity to design/test/validate.

**Q. Will assistance be provided as a loan?**

A. Yes, since active duty military personnel will eventually have their lost pay restored, emergency assistance provided due to this temporary loss of income will be provided as an interest-free loan. Loans will be repaid by allotment over a period of 3 months with the allotment starting 30 days after restoration of lost pay.

**Q. I am a Title 10 Reservist (or ANG) currently on active duty. Am I eligible to apply for assistance during a government shutdown?**

A. Title 10 Reserve/Guard members serving on active duty under Title 10 orders for more than 15 days are eligible for AFAS assistance. If you have an emergency need as a result of the government shutdown, you may request assistance as described above for active duty members.

**Q. What can I do to help stabilize my financial situation?**

A. Understand the components of your pay, such as automatic withholding for taxes, EFTs to creditors, and especially your allotments and when they are deducted from your pay. Be proactive and contact your creditors, landlord, utility companies, etc. and make them aware that your pay may be affected by the government shutdown. Ask them if you can make smaller payments or defer payments until your full pay is restored. They will appreciate your efforts to keep them advised of a potential problem and work with you to find a workable solution for you and them.

**Helpful Websites**

DFAS – [www.dfas.mil](http://www.dfas.mil)

OPM – [www.opm.gov](http://www.opm.gov)

Air Force Link – [www.af.mil](http://www.af.mil)

DoD – [www.defense.gov](http://www.defense.gov)

Red Cross – [www.redcross.org](http://www.redcross.org)

Navy-Marine Corps Relief Society – [www.nmcrs.org](http://www.nmcrs.org)

Army Emergency Relief Society – [www.aerhq.org](http://www.aerhq.org)

Coast Guard Mutual Assistance – [www.cgmahq.org](http://www.cgmahq.org)

Federal Employee Education and Assistance Fund (FEEA) – [www.feea.org](http://www.feea.org)