

FLEET ACTIVITIES YOKOSUKA

LAPSE OF APPROPRIATIONS AND FURLOUGH

RESOURCE GUIDE

A government shutdown can create uncertainty and financial strain for service members, federal employees, and families. This guide offers practical resources to help you manage stress, maintain stability, and plan for the future.

IMMEDIATE HELP AND COUNSELING

#1 Local Resource: Yokosuka Mental Health & Community Resource Playbook:

If you or your family are feeling stressed, overwhelmed, or facing financial strain, start here. The Yokosuka Mental Health Playbook is a one-stop guide with working phone numbers, DSNs, hours, and referral paths for USNH Yokosuka, SARP, IBHC, FFSC (counseling/advocacy/finance), MFLC (adult & child), chaplains, Nurse Advice Line, crisis lines, EFMP, and more. [Click HERE to access the playbook.](#)

Military OneSource – 24/7: Non-medical counseling; financial/legal resources; spouse employment & education; relocation support for Active-duty, Guard/Reserve, and families. militaryonesource.mil

DONCEAP (Dept. of the Navy Civilian Employee Assistance Program) – 24/7:

Confidential counseling, financial/wellbeing coaching, work-life services, manager support, discount center for Department of the Navy civilian employees and household members. Call 1-844-DON-CEAP (1-844-366-2327) | TTY 711
Website: member.magellanhealthcare.com (use your DON access)
Portal for flyers/resources: portal.secnnav.navy.mil/orgs/MRA/DONHR/DONCEAP

Employee Assistance Programs (EAP):

Free counseling & support (varies by agency) for federal employees (check your agency's EAP). In case of furlough- EAP services will remain available to all civilian employees and their families during a government furlough. All services to include emergency counseling and crisis intervention intake screenings, referrals services and work life support are funded and will continue to be fully available through the EAP during a lapse in appropriations. The National call center, counselors, & website will maintain 24/7 operations, though counselors may not be onsite on government installations. All available services can be accessed at 1-866-580-9078. EAP will provide the following services and support to the civilian workforce regardless of their furlough status (e.g., exempt, excepted, subject to furlough). FOH4You: foh4you.com

[*Click to access the Yokosuka Mental Health and Community Resource Playbook*](#)

FINANCIAL RESOURCES

U.S. Navy Judge Advocate General (JAG) Corps fact sheet for an FY26 government shutdown: This fact sheet for active-duty Sailors, Marines, civilians, and families explains how pay is affected, how to prepare financially, what emergency resources are available, and what legal protections exist under the Servicemembers Civil Relief Act (SCRA). It also includes ready-to-use templates (creditor/rent relief letters, a rent-repayment addendum, and an SCRA stay-of-proceedings request). The fact sheet is available via the [Navy JAG Corps legal website](#).

Banks and National Credit Unions: Many financial institutions offer special assistance programs. These can include: zero-interest or low interest loans; payment deferrals on existing loans; no-penalty withdrawals from savings accounts; and waiving fees on checking accounts and credit cards. Contact your serviced financial institution.

Food Insecurities: Check your local base chapel or the nationwide network of food banks provide free meals and groceries to furloughed employees. Find your local food bank at <https://www.feedingamerica.org>.

Unemployment Compensation for Federal Employees (UCFE): You may be able to file for unemployment benefits during a government shutdown – but know that you will most likely have to repay any benefits received if you get your paycheck from the federal government. Unemployment is a state benefit, but you can find out more information at <https://www.usa.gov/unemployment-benefits>.

Thrift Savings Plan – Loan Relief: TSP will continue its normal daily operations and the ThriftLine will remain open. You may suspend TSP loan payments while in non-pay status. For more information log in to your [TSP account](#) or call 1-877-968-3778.

ADDITIONAL FINANCIAL RESOURCES

NEX Free & Reduced-Price School Meals (FARM Program): Families can apply now. If your household income has changed, this may help reduce school meal costs. Learn more: <https://www.mynavyexchange.com/studentmealprogram/>

NEX/AFFES Military Star Card: Through Nov 30, commissary purchases made with the MILITARY STAR® card qualify for 0% interest and no payments for 3 months. (Minimum payments resume after promo period; see terms.) For more information visit the [NEX/AAFES Military Star Card website](#).

Federal Employee Education & Assistance Fund (FEEA): FEEA has both an Emergency Hardship Loan program and Shutdown Grants available for qualifying full-time federal civilian employees. It is important to note the differences between the two programs, notably: (1) The Emergency Hardship Loan program does not cover pay loss during a government shutdown. (2) The Shutdown Grant application will only become available should a shutdown persist beyond the point that federal employees miss all or part of a paycheck. Learn more about eligibility and qualifying expenses by clicking on the program links found at <https://feea.org/shutdown/>

VFW Unmet Needs Program: The program provides financial assistance up to \$2,500 to assist daily necessities in the form of a grant (not a loan) so no repayment is required. They pay the creditor(s) directly. Active-duty service members (to include activated Guard/Reserve members) and their families may be eligible. For additional information including eligibility for a grant through the Financial Assistance for Service members program, please review the Financial Assistance for Service Members eligibility criteria. Visit: <https://www.vfw.org/assistance/financial-grants>

FINANCIAL CHECKLIST FOR STABILITY DURING A SHUTDOWN

Four Immediate Steps You Can Take to Maintain Stability During a 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.
- **Access Emergency Resources:** Look into local relief options such as unemployment benefits, food assistance, and rent relief to help you through the shutdown.
- **Communicate with Creditors:** Proactively reach out to landlords and utility companies to discuss your situation and explore hardship programs.

Strategies to Prepare for Future Shutdowns:

- **Emergency Fund:** An emergency fund offers financial security during uncertain times. Aim to save three to six months' worth of living expenses. Even saving a small amount from each paycheck can add up over time.
- **Diversify Income and Reduce Debt:** Diversify your income through side jobs or passive income, while reducing high-interest debt to ease financial pressure and increase stability.
- **Create an Attainable, Flexible Budget:** This budget should allow you to adjust expenses as needed, helping you stay on track during uncertain times while prioritizing essential needs.

NAVY FAMILY EMERGENCYHUB



To access the Hub click here: MyNavyFamily.com

It offers three key resources designed to keep you and your family strong, supported, and prepared:

Personalized Support: One-on-one assistance from accredited financial counselors for financial concerns, plus access to non-medical clinical counselors to support emotional well-being

Practical Resources: Financial and food security programs to help bridge any gaps and ensure your family's basic needs are met.

Learning Opportunities: Webinars and discussion groups tailored for this moment—covering topics like spotting early signs of youth distress, supporting your family through change, protecting your finances, strengthening resilience, and preparing for the unexpected.

BOOK NOW

Virtual Non-Medical Counseling call:
1-855-205-6749

In person visit your local Fleet and Family
Support Center

Financial concerns click or
scan the QR code to book a
virtual appointment



In person visit your
local Fleet and Family
Support Center - click
or scan here.



Click here for Navy shutdown resources related to the lapse
of appropriations located on Navy.mil



Mental Health Roadmap

Are you feeling stressed and need help, but don't know where to start?

START HERE

Command:



Expanded Operational Stress Control

Navywide peer-to-peer stress control program that provides resilience education and training that promotes early recognition and mitigation of stress-related problems.

Contact your E-OSC Team Leader:



Command CHAPLAINS

Chaplains provide more than spiritual counseling – talking to your Chaplain is 100% confidential, with no reporting requirements and no health record documentation.

Contact your Chaplain:



MILITARY & FAMILY LIFE COUNSELING

MFLC provides non-medical counseling with flexible locations, no referral needed, no health record documentation, and minimal reporting requirements.

Contact your MFLC:



Independent Duty Corpsman/General Medical Officer

IDCs and GMOs can place referrals to embedded mental health, MTFs, and network providers for serious conditions or duty determinations. They provide medical management for most mental health concerns and can communicate with CO and other providers.

Contact your IDC or GMO:



Military OneSource

Counseling for family, financial, stress, and coping skills with no referral needed and no health record documentation.

Contact Mil OneSource:
800-342-9647 or live chat on
www.militaryonesource.mil



Fleet and Family SUPPORT CENTER

Offers individual and couples life skills counseling, with no referral needed and no health record documentation.

Contact your FFSC:
DSN 315-243-7878



EMBEDDED MENTAL HEALTH

EMH can evaluate and treat mental health conditions with therapy and medication. EMH is authorized to determine fit for duty and to communicate diagnosis and plans with other providers and CO.

Contact your EMH:



MILITARY TREATMENT FACILITIES

Provide inpatient psychiatry and emergency room services, group treatment, and comprehensive care; authorized to make military duty determinations and to communicate with other providers and CO.

Schedule an appointment:

315-243-5171



EMERGENCY ROOM

ERs are for life-threatening conditions; ie. the patient is a danger to self or others, or has become gravely disabled.