

FEDERAL EMPLOYEE GOVERNMENT SHUTDOWN RESOURCE GUIDE

Below is a consolidated list of local and federal resources available during the federal government shutdown. Each item includes a summary plus direct contact information. Employees should have a federal ID or proof of employment/furlough when requesting assistance and are encouraged to contact banks, landlords, and utilities early.

FINANCIAL & EMPLOYMENT ASSISTANCE

Federal Employee Education & Assistance Fund (FEEA)

- Provides micro-grants and emergency hardship aid to qualifying federal civilian employees facing financial difficulties during a shutdown. Applications are simple and require proof of federal employment and demonstrated need.
 - <https://feea.org/shutdown>

Government of Guam Relief Center

- A one-stop location for help with rent, mortgage, utilities, and other public assistance programs. Staff can walk applicants through eligibility requirements and assist with paperwork submission.
 - (671) 475-2060 | <https://governor.guam.gov/relief-center>

WestCare Pacific Islands (Guam)

- Offers emergency support for rent, mortgage, utilities, food, and behavioral-health services. Case managers help connect individuals and families to multiple forms of assistance and coordinate next steps.
 - (671) 472-0218/0219 | pacificislands@westcare.com | <https://westcare.com/places/guam>

Guam Department of Labor (GDOL)

- Provides information on unemployment benefits, disaster unemployment assistance (DUA), job placement services, and worker rights. Employees affected by the shutdown should monitor updates for eligibility and filing windows. GDOL, through the American Job Center (AJC), leads Rapid Response efforts in coordination with the Business Services Unit (BSU) and workforce development staff. These teams work collaboratively to provide layoff aversion resources, career transition services, and other support to affected workers, including federal employees impacted by furloughs.
 - (671) 475-7040 | <https://dol.guam.gov>
Unemployment portal: <https://dol.guam.gov/unemployment>

BANKS & CREDIT UNIONS

Most local financial institutions offer payment deferrals, waived fees, and short-term emergency loans for affected federal workers. Contact your bank directly and request “shutdown hardship assistance.”

Coast360 Federal Credit Union

- Offering loan payment deferments of up to 90 days for members affected by the shutdown.
- May waive certain late fees and penalties during the period of non-payment.
- Members should contact Coast360 directly to request assistance and review eligibility.
 - (671) 477-8736 | <https://www.coast360fcu.com/deferment>

Bank of Guam

- Provides payment assistance programs and loan restructuring options for customers experiencing financial hardship due to the shutdown.
- Programs are tailored on a case-by-case basis and may include deferred payments or modified repayment plans.
- Contact your local branch or call customer service to request support.
 - (671) 472-5300 | <https://www.bankofguam.com>

First Hawaiian Bank

- Historically offers payment deferrals and temporary loan modifications for federal employees during shutdowns.
- Customers may also be eligible for fee waivers and short-term bridge loans.
- Contact the bank directly to inquire about current programs.
 - (671) 475-7829 | <https://www.fhb.com>

Bank Pacific

- May provide emergency personal loans, temporary interest-only payments, or payment extensions for borrowers affected by a federal shutdown.
- Each case is handled individually — contact the bank directly for current assistance options.
 - (671) 472-6704 | <https://www.bankpacific.com>

Community First Guam Federal Credit Union

- Offers hardship loan options and may waive late fees or provide payment extensions during shutdowns.
- Federal employees should reach out to discuss tailored solutions and required documentation.
 - (671) 472-6900 | <https://www.communityfirstguam.com>

Navy Federal Credit Union

- Provides 0% APR emergency loans, payment extensions, and loan modification options for federal employees affected by a shutdown.
- May also offer overdraft fee waivers or temporary credit-line increases.
- Branches on Andersen AFB and Naval Base Guam are open for in-person assistance.
 - 1-888-842-6328 | <https://www.navyfederal.org>

Chase Bank

- Chase today announced efforts to help its customers who are U.S. government employees affected by the U.S. government shutdown.
 - 1-888-356-0023 | [Credit Card, Mortgage, Banking, Auto | Chase Online | Chase.com](#)

USAA

- Offering deferments for all loans and credit card payments.
 - 1-800-531-8722 | <https://www.usaa.com/>

PayPal

- PayPal has allocated \$25 million to fund interest-free cash advances to furloughed Federal workers that need assistance right now. This is for both new and existing PayPal Credit customers. Minimum loan is \$250 with a maximum cash advance of \$500. Your account does need to be in good standing if you're an existing PayPal Credit customer.
 - 1-877-689-1975

U.S. Employees Credit Union

- USECU is also offering shutdown loans, but only until Tuesday, January 15th.
 - (312) 922.5310

TSP Plan News and Announcements

- TSP allows for the suspension of loan payments when you go into non-pay status. They do not require documentation about your furlough currently. Missing one or two payments will not cause your loan to go into default. Log in to your account to check your status
 - Thrift Line: 1-877-968-3778.

FOOD & BASIC NEEDS

SNAP (DPHSS – MyBenefits)

- Provides monthly food benefits to eligible households based on income. Applications can be submitted online, and processing times vary — apply as soon as possible if your income is affected by the shutdown.
 - <https://mybenefits.guam.gov> | <https://dphss.guam.gov>

Catholic Social Services – Emergency Food Pantry

- Offers free groceries and basic necessities to individuals and families in need. Call to confirm operating hours and required documentation.
 - (671) 635-1442 | <https://www.cssguam.org>

The Salvation Army Guam Corps – Food Assistance

- Provides food pantry services, thrift-store vouchers, and limited financial help. Appointments are recommended, and services are available on a first-come, first-served basis.
 - (671) 477-9855 / (671) 477-9866 | <https://guam.salvationarmy.org/guam>

AUTO SERVICES

Toyota Financial Services & Lexus Financial Services

- Affected lease and finance customers in good standing may be eligible for up to two months of payment extensions or lease deferrals.
 - (671) 649-6410 | <https://www.akguam.com>
 - Toyota Financial: 1-800-874-8822 | Lexus Financial: 1-800-874-7050

Hyundai Capital

- Extending all Hyundai Capital auto loans and lease payments for 30 days for current Hyundai owners who are federal employees furloughed during the shutdown.
 - 1-800-523-4030 | [Cars Plus in Maite, Guam](#) | [New and Used Cars Maite](#) | [Cars Plus Guam](#)

Kia Motors Finance

- Offering deferred payments of 30 days.
 - 1-866-331-5632 | (671) 648-6063 | <https://www.carsguam.com>

Ford Credit, GM Financial, & Mercedes-Benz Financial Services

- Providing qualified customers with options such as payment deferrals, late fee waivers, and special care lines to address individual situations.

UTILITIES ASSISTANCE

Guam Power Authority (GPA)

- Offers hardship payment plans and deferred billing options for customers impacted by a temporary loss of income. Contact GPA before your bill's due date to set up a plan.
 - (671) 647-5787/8/9 | CustomersFirst@gpagwa.com
<https://guampowerauthority.com>

Guam Waterworks Authority (GWA)

- Provides flexible payment plans and late-fee waivers for customers affected by financial hardship. Contact customer service to discuss available options.
 - (671) 647-7800 | <https://guamwaterworks.org>

LIHWAP – Low-Income Household Water Assistance Program

- Helps eligible households pay overdue water and wastewater bills directly to GWA. Funding levels vary, so applicants should call early to check current program availability.
 - (671) 638-3814/3815 | <https://bsp.guam.gov/assistance>

LIHEAP – Energy Assistance (Guam Energy Office)

- Provides financial support for home energy bills or crisis situations during open application periods. Applicants must meet income and household eligibility requirements.
 - <https://energy.guam.gov/liheap>

HOUSING, RENT & MORTGAGE

Mortgage/Landlord Hardship Options

- Most lenders and landlords offer temporary payment deferrals or forbearance plans during federal shutdowns. Contact them directly and provide proof of furlough or employment impact. Property managers are encouraged to offer grace periods and flexible payment plans. Our office can help connect tenants with available resources, clarify housing-related guidance, and elevate urgent cases to the appropriate agencies when needed. Federally Subsidized Housing: Section 8 and HUD-VASH vouchers remain active. Tenants must still pay their portion of rent. No automatic eviction pause—tenants should request flexibility from landlords.

Emergency Rental Assistance Program (ERA)

- Covers rent, arrears, and utility bills for eligible renters affected by income loss. Payments are generally made directly to landlords or utility providers.
 - (671) 638-4518/4519 | <https://bsp.guam.gov/assistance>

Homeowner Assistance Fund (HAF)

- Assists homeowners with mortgage payments, utility bills, and property taxes. This program is particularly useful for those struggling with housing costs due to furlough or reduced hours.
 - (671) 638-3814 | <https://bsp.guam.gov/assistance>

CHILD CARE & FAMILY SUPPORT

Child Care Assistance Program (DPHSS/BSP)

- Provides financial assistance for working families who need childcare support. The program can also refer families to licensed childcare providers.
 - (671) 735-7344 | childcare@dphss.guam.gov | <https://bsp.guam.gov/assistance>

Guam Relief Center – Family Support

- Can connect families with childcare services, social service programs, and other family support resources.
 - (671) 475-2060 | <https://governor.guam.gov/relief-center>

MENTAL HEALTH & CRISIS SUPPORT

Guam Behavioral Health & Wellness Center (GBHWC)

- Offers 24/7 crisis support via 988, along with outpatient counseling, psychiatric care, and specialty services.
 - Crisis: 988 | Main: (671) 647-5440 | <https://gbhwc.guam.gov>

PEACE Guam – “Get Help”

- Provides a comprehensive list of local crisis hotlines and support services for mental health, domestic violence, and substance abuse.
 - <https://peaceguam.org>

WestCare Pacific Islands

- Offers counseling, crisis response, and behavioral health support, often in combination with housing or basic needs assistance.
(671) 472-0218/0219 | pacificislands@westcare.com | <https://westcare.com/places/guam>

TELECOM PROVIDERS

GTA, Docomo Pacific, IT&E:

- Most major providers—including GTA, Docomo Pacific, and IT&E—are offering payment extensions or agreements based on customer standing. These programs vary, so it's best to contact your provider directly to discuss eligibility and avoid service disruptions. Contact customer service and request “shutdown hardship options.”
 - <https://www.gta.net> | <https://www.docomopacific.com> | <https://shop.ite.net/>

FEDERAL-LEVEL GUIDANCE & BENEFITS

OPM – Furlough Guidance

- Covers official rules for pay, leave, benefits, and excepted work during a shutdown.
 - <https://www.opm.gov/policy-data-oversight/pay-leave/furlough-guidance>

Thrift Savings Plan (TSP)

- Explains hardship withdrawal options and loans available to federal employees during financial emergencies.
 - 1-877-968-3778 | <https://www.tsp.gov>

FEHB – Health Insurance

- Outlines how health insurance coverage is maintained during a shutdown and how premium payments are handled.
- <https://www.opm.gov/healthcare-insurance>

REMINDERS:

- Always bring a federal ID or furlough notice when requesting assistance.
- Contact financial institutions, landlords, and utility providers early.
- Save all written communications and agreements.
- For immediate crisis support, call 988 (24/7).

*Please Note:

Backpay: Most federal employees are legally guaranteed retroactive pay once the shutdown ends. Contractors may not be covered—if you've been formally informed that you will not receive backpay, please contact our office immediately.

Employment Status: Furloughs are temporary suspensions due to funding lapses, not terminations. If you're unsure about your status, we can help interpret your agency's notice.