

MCRD SAN DIEGO ESSENTIAL FURLOUGH RESOURCES

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MARINE CORPS COMMUNITY SERVICES

SUBJECT: Furlough Financial Facts and Guidance for Active Duty and Civilian Employees

1. PURPOSE

To provide critical financial information and guidance to active duty and civilian Marines furloughed due to the current government shutdown and resulting financial hardship. This message outlines key considerations for managing personal finances during the furlough period, which may be extended, and highlights available resources for assistance.

2. SITUATION

All personnel furloughed under the current government shutdown are not receiving pay during this period. It is essential to recognize that this non-payment status will impact monthly financial obligations and require immediate personal financial planning and outreach to support entities.

3. KEY FINANCIAL CONSIDERATIONS

a. No Pay During Furlough

Personnel are reminded they will not receive paychecks during the furlough. Budget adjustments and financial planning must reflect this.

b. Expenses and Payment Sources

Some expenses are automatically covered or partially subsidized through military or civilian employer programs, such as insurance premiums, MCCS benefits, allotments, and other payroll deductions. Understanding which costs continue versus those that must be self-managed is vital to avoid default or service interruptions.

c. Budget Review and Adjustment

Personnel must review all monthly expenses, including mortgages, loans, subscriptions, utilities, childcare, and others—and identify which payments can be deferred, paused, or reduced during the furlough.

4. MCCS SUPPORT

a. Child Development Center (CDC)

Bldg. 638 619-524-4430

<https://sandiego.usmc-mccs.org/marine-family-support/child-and-youth/child-development-centers>

b. Family Member Employment Assistance Program (FMEAP)

Program offers employment services to spouses and units as requested.

FMEAP Office: Bldg. 14, Connie Vasquez 619-524-8640 connie.vasquez@usmc.mil

c. Behavioral Health Counselors (BH)

Counselors available for individual and group support.

Community Counseling Center: Bldg. 6 East, 619-524-0465

d. Information, Referral, and Relocation (IR&R)

The program helps connect Marines and their families to valuable resources that include food resources, housing, relocation, childcare, schools, and access to community resources.

IR&R Office: Bldg. 14, Perlita Rodriguez 619-524-5732 perlita.rodriguez@usmc.mil

5. RECOMMENDED ACTIONS

- **Contact Financial Institutions**
Inquire about paycheck loan assistance programs and apply as necessary. Many institutions offer options online or in person.
- **Communicate with Creditors**
Request approval for reduced payments, deferred payments, or restructuring loan terms to avoid penalties.
- **Pause or Adjust Monthly Subscriptions**
Contact subscription providers to pause services or payments temporarily.
- **Utilize Available Cash Assistance Programs**
Seek support through Navy Marine Corps Relief Society, family, friends, personal savings, or TSP loans. Avoid high-interest payday lenders.
- **Reach Unit Resources**
Contact your Command Financial Specialist (CFS), for unit-level financial counseling
- **Engage Unit Embedded Resources**
Chaplain, Military Life and Family Counselor (MFLC), Embedded Prevention Specialist
- **Coordinate with Civilian Service Providers**
For civilian employees, contact daycare centers, utility providers (gas, water, electric, trash), and request payment deferments or pauses.

Please refer to *Financial Planning Tips During a Government Shutdown* checklist listed on page 3 for additional tips and resource information.

6. COMMAND FINANCIAL SPECIALIST (CFS) ROLE

CFS personnel are the primary action officers for financial crisis management within units. They should establish immediate contact with all personnel, provide ongoing financial updates (which may change daily or weekly), and facilitate communication between Marines, unit commanders, and Marine Corps Community Services (MCCS) Personal Financial Managers (PFMs). CFSs serve as the liaison ensuring timely dissemination of information and coordination of support efforts.

7. INSTALLATION PERSONAL FINANCIAL MANAGER (PFM) CONTACT INFORMATION

PFMs provide specialized financial counseling and resource referrals for active duty, military spouses, and civilian personnel during the furlough.

PFM Office: Bldg. 14, Michael McIsaac 619-524-1204 michael.mcisaac@usmc.mil

FINANCIAL PLANNING TIPS DURING A GOVERNMENT SHUTDOWN

- ☐ Check your **emergency fund** and other resources (other savings, TSP, other investments, etc.).
- ☐ Understand what **government payments** and services are **stopping**.
- ☐ Research how your **banking institution may cover you for unpaid payroll** and how to participate; understand that the amount might not be as much as your normal paycheck.
 - ☐ If necessary, enroll for government shutdown loan through your bank.
- ☐ Hold back on unnecessary purchases and spending.
- ☐ Prioritize what needs to be paid and what can wait. Generally, food, shelter, and transportation are going to be a priority. Less important expenses such as credit card payments (consider minimum only for now, if possible and necessary) or gym memberships might have to wait to be paid.
- ☐ If appropriate, **remove certain payments from autopay** if you will choose not to pay those expenses for now. Remember to track and make payments when you are able.
- ☐ Communicate with landlord, loan holders, ex-spouses, and vendors to make them aware of the situation and work out a potential repayment plan if payments will be smaller or missed.
- ☐ Understand any **grace periods** for payments before late fees are assessed or lateness is reported. Generally, car loans have a 10- to 15-day grace period before late fees are assessed and lenders report late payments to credit reporting bureaus after you are 30 days late on any loan payment.
- ☐ For VA help to **avoid foreclosure**: <https://www.va.gov/housing-assistance/home-loans/trouble-making-payments/>
- ☐ Research potential sources of assistance such as food banks and other help organizations, (see resource list). Be patient and understanding; these organizations will likely be overwhelmed.
- ☐ If money needs to be taken out of investments, understand **taxes and long-term implications to your financial plans**.
- ☐ Plan for if other **incomes may stop**, such as rental income if you rent to an affected family.
- ☐ Reach out to military financial counselors or managers if you need financial education or planning assistance. The MCRD San Diego Personal Financial Manager is at **619-524-1204**, michael.mcisaac@usmc.mil, room 112 in Bldg 14. Military OneSource Personal Financial Counselors are available to military and their families at <https://www.militaryonesource.mil/> or **800-342-9647**.
- ☐ Beware! Many scammers take advantage of financial difficulty so **be cautious of the links and services you use**.
- ☐ Find some financial resources at:
 - ☐ Office of Financial Readiness: <https://finred.usalearning.gov/>
 - ☐ Consumer Financial Protection Bureau Consumer Resources: <https://www.consumerfinance.gov/consumer-tools/>
 - ☐ Federal Trade Commission Consumer Advice: <https://consumer.ftc.gov/>
 - ☐ Resources for Federal Employees: [Government shutdown resources for federal employees](#)
 - ☐ Financial resources for troops: [troops experiencing financial distress due to the shutdown](#)

LOCAL RESOURCES

2-1-1 San Diego is a website that connects people with community, health and supportive services 24/7.

<https://211sandiego.org/>

American Red Cross (ARC) Emergency Communication Center

Primarily used for emergency family communications but also facilitates NMCRS financial assistance after normal business hours. **Available 24/7** for urgent relief facilitation.

Call 1-877-272-7337 (24/7 Toll-Free)

[Financial Assistance for Military Families | American Red Cross](#)

CA EDD for Furloughed Federal Workers

Federal workers affected by a government shutdown may be eligible for unemployment benefits. **Excepted** employees who are still working but not being paid are not considered unemployed and **do not** qualify for unemployment benefits.

<https://edd.ca.gov/en/unemployment/unemployment-benefits-for-federal-workers/>

Visit [US Office of Personnel Management Furlough Guidance](#) for federal agency and employee resources.

Chaplain Services

Offers 100% confidential counseling and emotional/spiritual support for stress, family issues, or any personal challenge; use this shield for your sanity.

MCRD San Diego Chapel- Bldg. 8/Religious Ministries- Bldg. 31 Office: 619-524-8820

Liberty Military Housing

We recognize that the ongoing Government shutdown has placed significant stress on the families that we serve, and we are doing what we can to alleviate that strain. Residents of Liberty communities will not be required to pay rent until their Basic Allowance for Housing (BAH) has been reinstated and received. Additionally, residents will not incur any late fees or penalties due to rent non-payment as a result of not receiving their BAH allotments. There will be no interruption in service within our communities. Our offices remain open, and we will continue to provide our residents with all maintenance and community events.

<https://www.livelmh.com>

MCRD San Diego Legal Assistance

The Regional Law Center – West (RLC-W) is tasked with providing free attorney and paralegal assistance to uniformed service members, their family members and dependents, retirees and other eligible clients regarding personal civil legal matters. "Family members" or "dependents" are those persons identified in the sponsor's service record and/or who possess a valid United States Uniformed Services Identification and Privilege Card. Legal Assistance attorneys are available to assist clients with step-parent adoption, child support, consumer problems, contracts, debt and credit problems, immigration advice, wills, living wills, name changes, marital separation agreements, spousal support, and Notaries.

Legal Office: Bldg. 12 619-524-4111

<https://www.mcrdsd.marines.mil/Permanent-Personnel-TAD/Resources/Legal-Assistance-Office/>

Military OneSource

Active-duty military resource website, offering 24/7 support for service members, spouses, their family and survivors on taxes, moving, benefits, MWR and more.

<https://www.militaryonesource.mil/>

Navy Marine Corps Relief Society- MCRD San Diego

NMCRS stands ready to help meet the immediate needs of active and retired Sailors, Marines and their families impacted by the impending government shutdown. NMCRS offices will be open normal hours to assist those families who are experiencing immediate needs related to loss of income from the shutdown.

NMCRS Office: Bldg. 14 619-524-5734

<https://www.nmcrcs.org/locations/mcrd-san-diego>

Federal Employee Education & Assistance Fund

<https://feea.org/shutdown/>

Navy Federal Credit Union Shutdown Assistance

[Government Shutdown Assistance | Navy Federal Credit Union](#)

USAA Government Shutdown Assistance

[Government Shutdown Program | USAA](#)

PenFed

[Furlough Relief Assistance](#)

Marine Federal Credit Union

[Marine Federal Credit Union - News and Events - Member News and Alerts - Government Shutdown](#)

Military Star Card Members

<https://www.myecp.com/>

LOCAL FOOD RESOURCES

Armed Services YMCA

The ASYMCA San Diego provides no-cost food distributions twice a month to active-duty military families stationed in the San Diego area who are in need of food assistance.

Registration is required. Any information collected is held completely confidential.

<https://sandiego.asymca.org/services/food-assistance/>

Our Neighborhood Food Distribution takes place twice a month:

- 2nd Thursday at Bayview Hills, 1898 Sky Harbor Rd. San Diego, CA 92139
- 4th Thursday at our Murphy Canyon, 3293 Santo Rd. San Diego, CA 92124

Courage to Call

In partnership with Feeding San Diego, Courage to Call will be hosting Free Food Distributions.

WHEN: 2nd & 4th Saturday of every month.

WHO: Open to all Active Duty, Veterans, Guard, reservists and their families.

RSVP: Please email couragetocall@turnbhs.org for location information for each distribution.

<https://www.courage2call.org/>

Catholic Charities Diocese of San Diego

Online ordering for Emergency Food. Various Locations Across the County

619-323-2841 Option 2

<https://www.ccdsd.org/efdn>

Feeding San Diego

To locate distributions near you visit website.

<https://feedingsandiego.org/need-help/food-distributions/>

Feeding San Diego provides no-cost groceries at hundreds of locations throughout the county. The majority of our distributions have no requirements and provide a mix of fresh produce and pantry staples.

If you or someone you know needs support, visit our [Find Food Map](#) to find a food distribution near you.

Extended Marketplace Hours

Starting Saturday, October 18, the [Feeding San Diego Marketplace](#) will have extra hours just for federal workers:

- Mondays: 10 a.m. – 12 p.m.
- Wednesdays: 5 – 7 p.m.
- First & Third Saturdays: 10 a.m. – 12 p.m.

You'll receive about 36 pounds of groceries and can shop for pantry staples and fresh produce.

Please bring your government employee or contractor ID when you visit.

Helping Hand Worldwide Mobile Food Pantry

Please go to Helping Hand Worldwide Mobile Food Pantry Facebook page for more information

949-230-7318 Email: sitahhww@gmail.com

<https://www.facebook.com/pg/thehelpinghandworldwide/posts/>

Jewish Family Service

In partnership with the San Diego Food Bank, JFS will begin hosting a weekly drive-thru food distribution at the Joan & Irwin Jacobs Campus in Kearny Mesa. Supplemental groceries—including non-perishables, pantry staples, and fresh produce—will be provided to furloughed government workers and their families.

Drive-Thru Nutrition Assistance

Open to federal government employees or contractors, and their families, impacted by the Government Shutdown.

Pre-registration is not required. Supplies are limited. First come, first serve.

Jewish Family Service

Joan & Irwin Jacobs Campus

8804 Balboa Avenue, San Diego, CA 92123

We can also assist with additional community resources. Please contact us at (858) 637-3210 or reach us online

<https://www.jfssd.org/government-shutdown/>

San Diego Food Bank

866-350-FOOD (3663) or 858-527-1457 www.sandiegofoodbank.org

San Diego Humane Society

Free pet food and supplies. (619) 299-7012 www.sdhumane.org

San Diego Military Outreach Ministries

Serving only active-duty junior enlisted families (E5 and below). Everything is given free in appreciation for your service. Families can visit the Distribution Center to pick up children's (under age 12) clothing, infant diapers, baby food, toys, small household items. Please make an appointment unless there is an emergency request.

The Distribution Center Hours: 10:30 am – 1:30 pm on Tuesdays

4426 Harbison Ave La Mesa CA 91942

To visit, please request an appointment me by using email address: office4sdmom@yahoo.com

Facebook page: SD Military Outreach Mission, Food Distributions

General correspondence or requests for info: office@sandiegomom.org

News and Events: <https://sandiegomom.org/news-and-events/>

Us4Warriors

[Us4Warriors](#) food distributions are open to veterans, active members of the military, and their families.

Distributions take place on the second Friday of each month from 11 a.m. to 1 p.m., except in December.

Appointments are required and can be made on the [Us4Warriors website](#). The next distribution is Friday, November 14, at the VA Medical Clinic, 8875 Aero Drive., San Diego, CA 92123.

Us4Warriors also operates a food pantry, Monday through Thursday, from 11 a.m. to 1 p.m., at 1626 Frontage Road, Chula Vista, CA 91911. All participants must bring proof of past or present military service eligibility and [make an appointment](#) in advance.

Support the Enlisted Project (STEP)

Monthly distributions reduce out-of-pocket costs so families can have peace of mind and focus on what matters most- making progress in their financial future. We also offer a Financial Wellness Counseling program that addresses chronic financial stress.

They offer warehouse distributions where military families can get diapers and other toiletry items as well. Must register. List of locations and dates are found here:

<https://www.teamstepusa.org/supplemental/wow#distros>

Please refer to the table below for upcoming food distribution dates.

Address	Date	Time
Gateway Village Military Housing, 2741 Mendonca Drive, San Diego, 92110	November 7	11 a.m. to 2 p.m.
101 Santa Rosa Dr., Camp Pendleton	November 12	3 to 5 p.m.
8320 Juniper Creek Lane, San Diego, CA 92126	November 15	9 a.m. to 12 p.m.
2394 Teamwork Street, Camp Pendleton	November 19	11 a.m. to 1 p.m.
MCAS Miramar, 2242 Moore Avenue, San Diego, CA, 92126	November 20	2 to 5 p.m.

Zero8Hundred: Guides service members and their families through the transition to civilian life by connecting them with resources for employment, education, and well-being.

<https://www.zero8hundred.org/> 858-944-0800