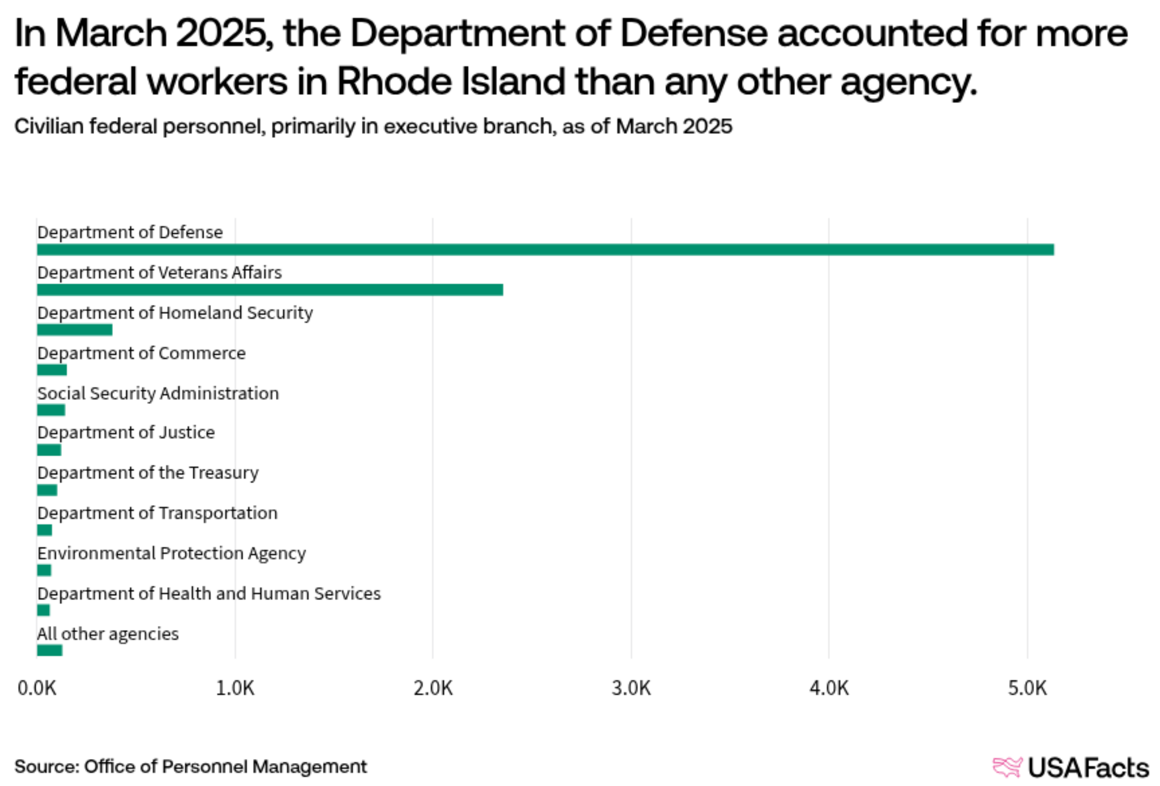
Furloughed Employee Resources

Last updated: 10.29.25 @ 9:00AM

Governor McKee announced on October 1 that there are roughly 8,500 federal workers that may be impacted by the government shutdown.

See chart below for a breakdown of the federal agencies located in RI.



Department of Labor and Training (DLT)

Furloughed employees in Rhode Island may be eligible for unemployment benefits if they meet the state criteria, which includes losing employment through no fault of their own and being able to work and available for work.

For any questions, complete the UI Help Form to request a call from a call center representative: https://dlt.ri.gov/ui-help or contact UI Call center at (401) 415-6772.

How to File

Visit the RI DLT website https://dlt.ri.gov/individuals/unemployment-insurance/apply-unemployment-benefits as soon as affected employees are furloughed, as there is a one-week waiting period before receiving benefits.

Eligibility Requirements

- Furloughed through no fault of their own: This applies to being laid off, furloughed, or having hours significantly reduced by the employer.
- Ability and availability to work: Must be able to work and be available for work during the week of claiming benefits.
- No good cause for quitting: Applicants cannot be eligible if they quit without a good reason or were fired for misconduct related to the job.

Information You'll Need

When filing a claim, provide details for all employers in the last 18 months:

- Driver's license or state-issued ID number
- Names, addresses, phone numbers, and dates of employment for all past employers
- Rate of pay and income from each employer
- Social Security number
- Information about dependent children, if applicable

Please note: Unemployment benefits must be paid in full if backpay was received during the time recipients were furloughed. Further instructions will be shared at the appropriate time.

Childcare

Kids on the Pike

Providing free childcare services for affected Coast Guard member families

Address: 1 Starline Way, Cranston, RI 02921

Phone: (401) 443-5336

Lighthouse Preschool, The

Providing free childcare services for affected Coast Guard member families

Address: 59 West Shore Road, Warwick, RI 02889

Phone: (401) 737-3400

Greenhouse Preschool, The

Providing free childcare services for affected Coast Guard member families

Address: 1666 Post Road, Warwick, RI 02888

Phone: (401) 921-0458

Schoolhouse Preschool, The

Providing free childcare services for affected Coast Guard member families

Address: 350 Central Avenue, Johnston, RI 02919

Phone: (401) 808-6243

Financial Help

RI Energy

Support for Federal Employees – will temporarily place a hold on the federal employee's account for the duration of the shutdown to prevent any negative impacts. Download and fill out the application found on the website, send online, mail, or fax.

To learn more, visit: https://rienergy.com/site/ways-to-save/assistance-programs/federalshutdown

FedChoice

FedAssist Furlough Loan - Clients receive the equivalent of one month's net pay as the maximum loan amount plus 60 days until first payment in 6-, 12-, 24- or 36-month repayment terms. Interest rates start at 3.25% APR for 6-month term; 4.25% APR for 12-month term; 5.25% APR for 24-month term; 6.25% APR for 36-month term. Copy of Furlough notice is required.

No Fee Skip-a-Pay Options – Clients can skip a payment at no fee on their existing FedChoice loan (vehicle loans, VISA® credit cards, lines-of-credit, and personal loans). Note: Interest will continue to accrue, and real estate loans do not qualify for this program.

To learn more, visit: https://www.fedchoice.org/fedassist

USAA Federal Savings Bank

Government Shutdown Loan Program – Clients who are employed by an impacted federal agency can receive a 0% interest loan equal to the amount of their net pay, from $500 to $6,000 in their USAA checking or savings account if they have at least one qualifying direct deposit within 30 days prior to the beginning of the shutdown. Note: Loan has to be repaid within 3 months of funding and will be split into 2 equal installments. The first is due in about 60 days and the second in about 90 days.

To learn more, visit: https://www.usaa.com/support/government-shutdown-program/

Coast Guard Mutual Assistance (CGMA)

Shutdown Loan - Coast Guard military and civilian employee clients can be eligible for interest-free loans to help with important bills like rent, insurance, and daycare. Eligible clients can borrow up to their monthly Basic Allowance for Housing (BAH) as needed.

To learn more, visit: https://mycgma.org/programs/shutdown-loan/

Air Force Air Society (AFAS)

If the government shutdown persists past 10/15/2025 military pay day, AFAS will provide instruction to apply for financial assistance to affect Air Force service members.

To learn more, visit: https://afas.org/frequently-asked-questions-in-the-event-of-a-government-shutdown/

Army Emergency Relief (AER)

AER will provide rapid, zero-interest loans to help cover financial needs for Army soldiers and their families if the government shutdown persists past 10/15/2025 military pay day. Assistance is available up to the amount of one net paycheck (maximum $6,000).

To learn more, visit: https://www.armyemergencyrelief.org/government-shutdown/

Navy-Marine Corps Relief Society (NMCRS)

NMCRS is available to assist with immediate needs such as basic living expenses like food, gas, utilities, for sailors and marines, if a paycheck protection option is not available from their financial institution.

Local NMCRS Office

Address: 690 Peary St, Building 690, Newport, RI 02841

Phone: (401) 841-7342

To learn more, visit: https://www.nmcrs.org/news/navy-marine-corps-relief-society-stands-ready-to-help-during-a-government-shutdown

Navy Federal Credit Union

Government Shutdown Assistance - Clients who are employed by an impacted federal agency can receive a 0% interest loan. Loan amounts are calculated based on the amount of the most recent direct deposit of pay that was made to their account prior to pay interruption. Note: Clients should register by the day before their scheduled pay date. The credit union will continue to accept registrations up to 3 days after the client's scheduled pay date.

To learn more, visit: https://www.navyfederal.org/about/government-shutdown.html

First Command

Government Shutdown Assistance Program - Qualifying clients whose pay is on direct deposit with First Command Bank, prior to a government shutdown, can receive pay advances that equal their normal monthly deposit for a maximum of six months during a government shutdown. Early withdrawal penalties will also be waived for clients who need to redeem a First Command Bank certificate of deposit (CD) prior to its maturity.

To learn more, visit: https://www.firstcommand.com/government-shutdown-assistance/

PENFED Credit Union

Paycheck Protection Loan - Qualifying clients whose pay is on direct deposit with PENFED, prior to a government shutdown, can receive an interest free loan that equals their normal paycheck deposit.

Skip a Payment – Qualifying clients may be eligible for a 1-month skip-a-payment on qualifying loans. Note: First mortgages, fixed equity loans, and HELOC are not eligible.

Home Loan Hardship Assistance – For qualifying clients, depending on their loan type, can be provided with loan relief options, such as, deferring payments, forbearance plan, repayment plan, loan modification.

To learn more, visit: https://www.penfed.org/furlough

Thrift Savings Plan (TSP Loans)

Clients with a pre-existing TSP loan and are an active participant (not separated from federal service or in a nonpaid status for another reason), will automatically have their status updated to keep their loan in good standing, even if TSP does not receive repayments during the shutdown. Note: The shutdown will not prevent clients from requesting a new TSP loan.

To learn more, visit: https://www.tsp.gov/news-and-resources/lapse-in-appropriations/

Operation Homefront

Critical Financial Assistance - provides short-term financial help for military families who are experiencing a financial hardship, including government shutdowns.

To learn more, visit: https://operationhomefront.org/critical-financial-assistance/

Citizen Bank

Customers affected by the government shutdown are encouraged to reach out to the bank to discuss flexible payment options such as adjusting the customer's payment due date and/or setting up a hardship plan.

To learn more, visit: https://www.citizensbank.com/learning/2025-government-shutdown.aspx

Santander Bank

The bank provides belief programs to support affected customers through any hardships, and customers affected by the government shutdown are encouraged to reach out.

Chase Bank

The bank provides belief programs to support affected customers through any hardships and customers affected by the government shutdown are encouraged to reach out.

To learn more visit: https://www.chase.com/personal/government-shutdown

TD Bank

TD Cares – helps furloughed federal employees, federal contractors, and other TD clients whose federal benefits are impacted by the federal shutdown.

Eligible fees refunded – Impacted clients may request refunds on certain fees, such as Overdraft Fees, Non-TD ATM Fees, and Monthly Maintenance fees. And if impacted clients need access to the funds in their Certificate of Deposit (CD), TD Bank will waive the early withdrawal penalty on a CD.

Late fee refunds – Impacted clients who receive late charges on a TD Bank Visa credit card can contact TD Credit Card Assistance by calling the phone number that appears on the back of the card to see what assistance is available.

Loan assistance – Impacted clients struggling to make a mortgage, home equity, personal or TD Auto Finance loan payment to TD Bank due to financial hardship caused by the government shutdown should call TD to learn more about opportunities for short-term relief.

Commercial and small business loan assistance – Commercial and Small Business clients who experience a hardship resulting from the government shutdown may be eligible for fee refunds on their loan or line of credit. Clients should contact their relationship manager.

To learn more, visit: https://stories.td.com/us/en/article/td-bank-offers-assistance-to-federal-employees-contractors-and-other-td-clients-impacted-by-u-s-government-shutdown

Food

Jonnycake Center of Westerly

Food Pantry – Open for impacted federal, government or military employees living in Westerly, Richmond, Hopkinton, or Charlestown. Bring Photo ID, Proof of residency (i.e. utility bill, etc.), Furlough notice

To learn more, visit: https://jonnycake.org/programs/food-pantry/

St. Vincent De Paul

Open for impacted federal, government or military employees living in the specified service area. Provide Photo ID and Proof of residency (i.e. utility bill, etc.). No proof of income is required.

St. Philip Conference

Address: 622 Putnam Avenue, Greenville, RI 0282

Phone: (401) 949-2949

Service Area: Smithfield, Harmony, North Scituate, and zip code 02917, 02828

St. Raymond Conference

Address: 1240 North Main Street, Providence, RI 02904

Phone: (401) 323-8305

Service Area: zip code 02904, 02906, 02860

St. John Paul II Conference

Address: 745 Central Avenue, Pawtucket, RI 02861

Phone: (401) 744-5404

Service Area: zip code 02860 and 02861

Our Lady of Good Help Conference

Address: 1063 Victory Highway, Mapleville, RI 02839

Phone: (401) 762-1834

Service Area: Burrillville including, Glendale, Mapleville, Oakland, and Pascoag

St. Vincent de Paul Conference

Address: 222 MacArthur Boulevard, Coventry, RI 02816

Phone: (401) 828-3090

Service Area: Coventry

St. Joseph Conference Newport

Address: 5 Mann Avenue, Newport, RI 02840

Phone: (401) 258-5773

Service Area: Newport County including Adamsville, Jamestown, Little Compton, Middletown, Newport, Portsmouth, and Tiverton

To learn more, visit: https://svdpri.org/basic-needs/

Health

YMCA of Greater Providence

Financial Assistance Program – Community-based pricing membership is available for individuals facing financial hardships and extenuating circumstances

To learn more, visit: https://ymcagreaterprovidence.org/membership#financial

YMCA of Pawtucket

MacColl Branch - Affect furloughed employees can apply for their community-based pricing with their current income.

To learn more, contact: Alexandria McCormick, Membership Director, amccormick@ymcapawt.org

Recreational

Pending...

FAQ

Q: Will mail be delivered during the federal shutdown?

A: USPS will not be affected by a shutdown. USPS is an independent agency, funded through sales of its services and products, such as stamps.

Q: How will air travel be impacted?

A: Air traffic controllers will continue to work without pay but expect delays in services. During the shutdown, the Department of Transportation has halted hiring and field training of air traffic controllers, facility security inspections and support for law enforcement.

Q: How is Social Security affected?

A: Social Security recipients will continue to receive their benefit; however, new Social Security applications can face delayed processing due to a furloughed workforce.

Q: How are Supplemental Nutrition Assistance Program (SNAP) and Women, Infant, and Children Nutrition Program (WIC) affected?

A: Recipients will receive their benefits for the month of October; however, can face benefit disruption if the shutdown persists over a month.

Q: How are Medicaid and Medicare affected?

A: Medicaid and Medicare benefits will continue during the federal shutdown; however, processing of new applications may be delayed due to a furloughed workforce.

Q: How are passport services affected?

A: Passport services will also remain operational but could be delayed in the case of a prolonged shutdown.