

# VBA resources for Veterans, dependents, survivors, and federal employees during shutdown

Even on the best of days, we at VA know that providing for yourself and your family—and having financial stability and security—are some of the most important things in life. We recognize that many of our fellow Veterans who are also government employees impacted by the partial Federal government shutdown are experiencing significant personal and financial stress right now. We share your concerns, and I want to personally say that VA is not only still **open for business**, but we are actively working to provide you with much needed support and relief.

If you are a Veteran and federal employee that is currently furloughed, here are some of the things we are doing for you:

- **Compensation and Pension:** VA continues to pay disability compensation and pension benefits to 5.5 million disabled Veterans, dependents and survivors.
- **Education Benefits:** We know that January and February are the peak times for spring semester enrollment. Right now, VA has over 1,100 employees processing GI Bill® benefits for beneficiaries. VA's Education Service is working overtime during this critical enrollment period so that GI Bill® payments are issued correctly and on time. Anyone facing a financial hardship due to the furlough or a delayed GI Bill® payment can contact the Education Call Center at 1-888-GIBILL-1 for assistance between 7 a.m. and 6 p.m. Central Standard Time, Monday through Friday.
- **Home Loans:** VA has encouraged loan servicers to be flexible in dealing with borrowers who have lost income due to the shutdown. In addition to providing assistance through loan modifications or other loss mitigation options, VA loan servicers can waive late fees and suspend negative credit-bureau reporting. VA can still guaranty loans if a Veteran borrower has been furloughed or otherwise negatively impacted by the partial shutdown. Veterans who have questions about their VA home loan or Specially Adapted Housing benefits can contact VA staff toll free at 877-827-3702. See <https://www.va.gov/housing-assistance/home-loans/trouble-making-payments/>.
- **Vocational Rehabilitation and Employment (VR&E) program:** VR&E applicants will continue to meet with their counselors who will determine eligibility for services and develop and/or implement a plan to achieve employment or independent living goals. There is no disruption in payments or services, and VA encourages you to apply for this benefit program.
- **Insurance:** Both the Insurance Center and the Office of Servicemembers' Group Life Insurance are working as usual to issue new policies, collect premiums from insured Veterans, maintain policies, pay claims, and answer calls from Service members, Veterans and their beneficiaries.

- **Overpayments:** If you have a VBA debt and need temporary financial relief, contact the Debt Management Center (DMC) at 800-827-0648 to request assistance. The DMC can stay or suspend collection activity on your account until April 1, 2019.
- **VA Community Care and Hardship:** There are options for Veterans who suffer from difficult financial circumstances and struggle to pay VA copayments. More information is available at [https://www.va.gov/COMMUNITYCARE/revenue\\_ops/Financial\\_Hardship.asp](https://www.va.gov/COMMUNITYCARE/revenue_ops/Financial_Hardship.asp). For a myriad of focused financial assistance and hardship services, visit <https://www.va.gov/finance/policy/vfffa.asp>.

We also encourage you to visit the following resources from other federal agencies and organizations that may provide helpful information and financial services to support you during this time:

- **Office of Management and Budget:** You can find important unemployment insurance resources for Federal Agencies and Employees at this site including the following:

[Unemployment Compensation for Federal Employees Fact Sheet \(December 2018\) \(PDF file\)](#)

[Quick Reference Table of State Unemployment Insurance Laws \(external link\) \(PDF file\)](#)

- **Thrift Savings Program (TSP):** Employees can refer to the TSP publication, effect of non-pay status on a TSP account, or contact their agency representative for information about obtaining a loan from a TSP account: [tsp.gov](http://tsp.gov).
- **Treasury.gov:** See these FAQs for furloughed employees: [https://home.treasury.gov/system/files/266/Frequently-Asked-Questions-for-Furloughed-Employees\\_2018-12-20.pdf](https://home.treasury.gov/system/files/266/Frequently-Asked-Questions-for-Furloughed-Employees_2018-12-20.pdf).
- **Mymoney.gov:** This website serves as a one-stop shop for federal financial literacy and education programs, grants and other information: <https://www.mymoney.gov/Pages/default.aspx>
- **1-800-FED-INFO:** If you have a question about federal agencies, programs, benefits or services related to financial literacy and education, trained specialists can answer your question in English or Spanish, or refer you to the agency that can help.
- **Office of Personnel and Management (OPM):** Visit <https://www.opm.gov/policy-data-oversight/pay-leave/furlough-guidance/guidance-for-shutdown-furloughs.pdf> for furlough guidance from OPM.
- **Department of Labor:** It is possible that furloughed employees may be eligible for unemployment compensation. State unemployment compensation requirements differ, and some states require a one week waiting period before an individual qualifies for payments. This DOL website provides links to individual state offices: <https://www.careeronestop.org/LocalHelp/UnemploymentBenefits/Find-Unemployment-Benefits.aspx>
- **Bank & Credit Union Support:** Many credit unions and some banks are offering furloughed federal workers no-interest or low-interest loans during the shutdown. Contact them for information.

- **Helpwithmybank.gov:** This site helps you [find answers](#) to your questions regarding national banks, federal savings associations, and credit cards. Also see this sample letter for creditors and mortgage companies: <https://www.opm.gov/policy-data-oversight/pay-leave/furlough-guidance/sample-letters-for-creditors-and-mortgage-companies.doc>
- [MilitarySaves](#): A component of America Saves and a partner in the Department of Defense's Financial Readiness Campaign, this organization seeks to motivate, support, and encourage military families to save money, reduce debt, and build wealth.

VBA is honored to continue serving you—our Veterans, dependents, and survivors—during these difficult times. I will continue to work with our entire network of VBA staff and partners to support you in the best way possible to address your needs and concerns to fulfill our vital mission.