



Government Shutdown Resources

Rent Relief

[American Homes 4 Rent](#), [FirstKey Homes](#), [Front Yard Residential](#), [Invitation Homes](#), [Progress Residential](#) and [Tricon American Homes](#) are offering deferred rent payment options with no late fees to any renter who has been furloughed.

Residents apply for the deferral by showing verifiable proof of being furloughed.

Food

SNAP Benefits: Due to the partial US government shutdown, eligible SNAP customers will receive February benefits on January 20, 2019. There will not be an additional deposit in the month of February. January will follow the regular deposit schedule.

Hunger Free America: launched a hotline and website to help unpaid federal workers navigate the process to apply for benefits, locate food pantries, or find out how to volunteer while they are furloughed. <https://www.hungerfreeamerica.org/FedFood> or 855-859-4647

Farm Share: information@farmshare.org 305.246.FARM (3276). Offering free food and assistance to furloughed Floridians. Follow this link to see where they will be in the month of January: <http://test.farmshare.org/>

Feeding South Florida: partners with approximately 300 nonprofit agencies in its quad-county service area- <https://feedingsouthflorida.org/locate-an-agency/>

The Humane Society of Broward County is now providing pet care-related assistance to any affected government employee in need of help. <https://miami.cbslocal.com/2019/01/18/agencies-step-up-tohelp-federal-employees-during-shutdown/>

Free pet food and cat litter will be given to any individual who presents a valid government identification card from an affected agency. Furthermore, the agency will provide additional pet-related services with prior arrangements.

The Seminole Casino Coconut Creek is generously offering those struggling without a paycheck free lunches and dinners at two restaurants at the casino through Jan. 31. The offers include a guest. <https://www.sun-sentinel.com/features/deals-shopping/fl-bz-doreen-christensen-furlough-freebiesshutdown-specials-20190118-story.html>

Furloughed employees can eat for free from 11 a.m. to 4 p.m. weekdays at Fresh Harvest buffet once a day, up to five times a week, according to a news release. The offer is valued at \$19 per person and \$38 per couple.

Employees also may have dinner once weekly at Sorrisi, the casino's upscale Italian restaurant, from 5 to 10 p.m. Sunday, Wednesday or Thursday or from 5 to 11 p.m. on Friday and Saturday. The value is \$40 per person and \$80 per couple. Reservations are recommended by calling 954-585-5379. The offer is open to employees of Treasury, Homeland Security, Interior, State, HUD, Transportation, Justice, Agriculture and Commerce departments who show their valid government ID. The casino is at 5550 NW 40th Street, Coconut Creek, CasinoCoco.com.

Rocco's Tacos is giving furloughed employees a \$20 credit on food and non-alcoholic beverages at Florida and New York restaurants through Feb. 20 with government ID. Taco Tuesdays are excluded from the offer.

Pollo Tropical is offering quarter chicken meals for \$2.99 to federal employees at restaurants (not online orders) with government ID.

Bahamas Paradise Cruise Line will offer furloughed federal employees and families a complimentary buffet lunch and afternoon aboard the ship free of charge. They request that federal employees call customer service at 800-374-4363 to reserve their lunch and visit. They will need to provide a federal ID at port terminal visitor check in.

Transportation

Brightline is offering free rides for federal employees (Smart Service only) between its Miami, Fort Lauderdale and West Palm Beach stations. Federal employees must present their government-issued employee ID to guest service agents at each Brightline station to receive a free SMART ride. Federal employees are eligible to receive complimentary rides until the government reopens. Rides can only be booked in the station.

Banking

Bank of America, Chase and Wells Fargo are offering financial assistance or hardship programs. Here are the contact numbers:

Bank of America: 844-219-0690

Bank of America may offer financial assistance. Call 844-219-0690 for more information.

Chase has hardship programs in place to help those on furlough as well as customers who do business with federal agencies affected, according to a news release. Call 888-356-0023.

Wells Fargo: 800-TO-WELLS

PayPal is offering an interest-free cash advance up to \$500 for federal employees through the PayPal Credit platform to pay for food, gas, and other everyday necessities.

USAA Federal Savings Bank: 210-531-USAA (8722), 800-531-USAA (8722) or mobile shortcut, #8722. Offering a special government shutdown loan program to support eligible members who serve in the Coast Guard, National Oceanic and Atmospheric Administration Corps, or the Public Health Service Corps. - https://www.usaa.com/inet/ent_logon/Logon?redirectjsp=true

The Federal Employee Education & Assistance Fund is offering \$100 grants and also has a long list of resources at <http://feea.org/shutdown/>.

Coast Guard Mutual Assistance: the branch's nonprofit relief society will be providing some financial assistance to junior enlisted members. The CGMA is offering \$550 to married couples and \$300 to junior enlisted members who are not married.

Discover: Impacted federal workers who are Discover card members or have a loan with Discover Bank may be eligible for assistance such as skipping a payment and having late fees and interest charges reversed if they miss a payment because of the shutdown. To request assistance, call 800-347-2683.

In addition, furloughed employees are eligible to receive an interest-free loan up to a \$500 from [Check Cashing USA](#).

Credit Unions

Navy Federal Credit Union: 1-888-842-6328 has announced a relief program that features a zero-interest loan to affected members. <https://www.navyfederal.org/about/government-shutdown.php>

[FedChoice](#) will cover the initial \$5 deposit required to open an account and waive withdrawal penalties and offer Furlough Loans.

[Congressional Federal Credit Union](#): Furloughed employees can apply for the "Relief Line of Credit" with an interest-free loan over the first 60 days.

If you are a member of [U.S. Employees Credit Union](#) or [Navy Federal Credit Union](#), and have direct deposit set up for your government paycheck, you may be eligible for interest-free loans.

Unemployment benefits

According to a U.S. Office of Personnel Management fact sheet, federal employees may be eligible for

"Unemployment Compensation for Federal Employees," which is administered by state unemployment insurance agencies.

The fact sheet notes "the law of the state in which an individual's official duty station in Federal civilian service is located will be the state law under which an individual's eligibility for benefits is determined." Unfortunately, workers deemed to be essential—who have to report to work without pay—are not eligible for unemployment compensation. -

<https://workforcesecurity.doleta.gov/unemploy/unemcomp.asp>

Phone and TV

[AT&T](#), [Sprint](#), [T-Mobile](#), and [Verizon](#) customers affected by the shutdown are eligible for flexible payment options to keep services including cellphones, television and internet running.

AT&T: Customers affected by the shutdown are eligible for flexible payment options to keep service including cellphones, television and internet running. Make payment arrangements online at www.att.com.

Sprint: "Our Care reps will coordinate with qualified customers and our financial team to find a payment option that works and keep your service uninterrupted during the government shutdown," Sprint said in a statement. Impacted customers should call 888-211-4727 or do an online chat at www.sprint.com.

T-Mobile: Short-term account assistance can be tailored to meet the needs of customers who are federal workers, T-Mobile said, noting options include payment deferral and "flexible payment options" that allow customers to spread their service payments over time." The company is also offering support to government account customers. Customers can call T-Mobile Customer Care to discuss options at 611 from a T-Mobile device or 877-746-0909 from any phone.

Verizon: The company announced flexible payment options and a "Promise to Pay" program that can be set up in the My Verizon app or website. Further assistance is available by calling 866-266-1445.

Utilities

Florida Power and Light: offers payment assistance for customers. Online payment extension offers qualifying customers the chance to temporarily extend the due date of their bills. Customers can see all of the programs and apply online at FPL.com/GetHelp.

Family Entertainment

Sky Zone

Government employees and their immediate families are invited to Sky Zone Fort Lauderdale Tuesday through Thursday for 60-minutes of play, on us.

<https://www.skyzone.com/fortlauderdale/promotions/5611-dogood-for-federal-employees>

Terms & Conditions

Valid government identification required. Government employees and up to three immediate family members are each eligible for one (1) free 60-minute jump per day at participating Sky Zone locations every Tuesday through Thursday until January 31, 2019. Sky Zone socks are required but remember you can bring back SkySocks from previous visits to use again. Taxes are not included. No rain checks. Offer is valid at participating Sky Zone locations only and is subject to change.

Museums

Several South Florida museums are offering free admission to guests with a valid federal employee ID:

[The Bass Museum of Art](#)

[The Wolfsonian-FIU](#)

[The Jewish Museum of Florida-FIU](#)

[Pérez Art Museum Miami \(PAMM\)](#)

The Frost Science Museum and Perez Art Museum Miami, which are next to each other on Biscayne Bay in downtown Miami, are offering free admission to workers and a guest. Bring a government ID to the ticket windows to get the freebies through the end of the shutdown. (The PAMM is offering part-time employment opportunities. Apply at resumes@pamm.org.) Go to SunSentinel.com/FreeVisits for more info.

SAMPLE LETTERS
PROVIDED BY: US OFFICE OF PERSONNEL MANAGEMENT

Following are sample letters that you may use as a guide when working with your creditors. OPS is not able to provide legal advice to individual employees.

Things to consider:

- Speak with your landlord, Mortgage Company, or creditor first before you write a letter. Just sending a letter may not be very effective as it will take a fair amount of time to get to the individual who needs to see it, if at all. Speaking with your creditors will enable you to work out the details of any payment plan that you can later confirm with your letter.
- Be sure to send the letter directly to the person to whom you have spoken to confirm your request for a reduced payment plan.
- Make sure that you have all the necessary information in your letter including account number, address of the property, and a telephone number where you can be reached.
- Be sure to keep a copy of the letter. In some situations, you may want to send the letter by certified mail. You may also want to fax the letter to the company.

Sample Letter to Creditor

Dear (Name of Company or individual with whom you have spoken)

This is to confirm our conversation of (date) in which we discussed a temporary reduction in my monthly payment.

As we discussed, I am a Federal employee who has recently been furloughed due to a lack of funding of my agency. Because of this, my income has been severely cut and I am unable to pay the entire cost of my monthly payments, along with my other expenses.

As we had agreed in our conversation, I will be able to make regular payments in the amount of \$_____. I realize that I will be responsible to pay the remainder of the payments and, when I return to work, I will contact you immediately to work out a plan to take care of the reduced payments. I will also keep in touch with you to keep you informed about my income status.

I appreciate your willingness to work with me and your understanding during this difficult time.

Sincerely,

(Name)

Account Number

Address

Telephone Number

Sample Letter to Mortgage Company

Dear (Name of Company or individual with whom you have spoken)

This is to confirm our conversation of (date) in which we discussed a temporary reduction in my mortgage payment.

As we discussed, I am a Federal employee who has recently been furloughed due to a lack of funding of my agency. Because of this, my income has been severely cut and I am unable to pay the entire cost of my mortgage, along with my other expenses.

As we had agreed in our conversation, I will be able to make regular payments in the amount of \$_____. I realize that I will be responsible to pay the remainder of the payments and, when I return to work, I will contact you immediately to work out a plan to take care of the reduced payments. I will also keep in touch with you to keep you informed about my income status.

I appreciate your willingness to work with me and your understanding during this difficult time.

Sincerely,

(Name)

Account Number

Address

Telephone Number