

Hello Auxillaries

I hope you are doing well. With the recent shut downs, I have some information that was handed down to me by my National Chairman. I hope you will send this out, and it can help Veterans and their families. Here is what she sent out.

Here is some great information to share for families of service members (and DoW Civilians) who may be facing delayed pay due to government shutdown:

Two key dates come to mind that may be associated with financial risk. 15 October and 16 October for military and civilian, respectively.

Financial Readiness professionals are standing by to assist as well as other avenues to support as well (USA Cares and Red Cross)s). Military banking institutions (Abound CU, Armed Forces Bank, and Navy Federal Credit Union on the installations are prepared to support their members.

Request for Emergency Relief (Army Emergency Relief, Navy-Marine Corps Relief, Air Force Aid, Coast Guard Mutual Aid) Assistance due to government shutdown non-receipt of pay:

- **Can apply starting immediately**
- **Assistance will not be disbursed until after a decision is made 14 October 2025**
- **LOAN REPAYMENT WILL BE TAKEN OUT WHEN PAY IS RESTORED IN FULL**
- **Application Process:**
  - [AER ONLINE PORTAL](#)
  - [Navy-Marine Corps Relief](#)
  - [Air Force Aid Society](#)
  - [Coast Guard Mutual Assistance](#)
- Service members pending CHAPTER or ELIMINATION from the Service are not eligible
- Service Members expected to ETS through November are not eligible

**NOTE:** Navy Fed, USAA, Pen Fed (as well as many local, installation based credit unions) will offer 0% loan options that may be quicker and more advantageous. **BEST Practice:** **DO NOT DOUBLE DIP** as this will cause additional financial hardship.

Please let me know if you need assistance in locating additional resources. Keep in mind that the VFW [has announced that they will be unable to assist at this time due to the magnitude of the shutdown.](#)

If you have any questions, please feel free to call/text/email. Raina K Bryant

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