

Hardship Assistance and Informational Resources for Laid-off Federal Members

AFSCME Advantage / Union Plus Hardship Assistance

AFSCME federal employee members who participate in Union Plus credit card, personal loan or mortgage programs may be eligible for hardship benefits if they are laid off:

- Union Plus credit card and personal loan customers may apply for a \$500 grant after 45 days of uninterrupted, involuntary unemployment.
- The Mortgage Assistance program offers eligible Union Plus Mortgage customers interest-free loans and grants to help make mortgage payments for up to six months. Those who qualify will also be eligible for a \$1,000 hardship grant.

These hardship benefits are administered through Union Plus. Learn more and apply for benefits at <https://www.unionplus.org/benefits/money/layoff-or-furlough-assistance>.

Federal Employee Education and Assistance Fund Layoff Loans

The Federal Employee Education and Assistance Fund (FEEA) is an independent, nonprofit organization that provides emergency financial assistance to federal employees. FEEA's Layoff Loans program offers short-term financial assistance to federal employees impacted by the recent mass layoffs. FEEA provides loans of up to \$2,000 (total amounts are determined by FEEA) and applicants must apply and meet loan approval conditions. Eligible federal employees may qualify for a short-term deferred repayment arrangement. Learn more and apply at <https://feea.org/our-programs/layoff-loans/>.

State and Local Assistance Programs

D.C., Maryland, Virginia and area local governments have announced assistance programs for federal employees impacted by the federal government shutdown:

- **D.C.** resident federal employees who are furloughed can file for unemployment compensation. Learn more at <https://does.dc.gov/service/federal-government-shutdown-frequently-asked-questions>.
- Federal employees who reside in **Maryland** and are required to continue reporting to work without pay during the government shutdown may be eligible for a no-interest loan. Laid-off federal employees may qualify for Maryland's Federal Worker Emergency Loan Program. See details about each program and apply at <https://mdol.submittable.com/submit>. Maryland local governments are also offering selected supports:
 - Baltimore County: <https://www.baltimorecountymd.gov/departments/communications/federal-government-shutdown-resources-employees>.
 - Frederick County: <https://frederickcountymd.gov/7815/Assistance-for-Federal-Employees>.
 - Howard County: <https://www.howardcountymd.gov/News100625>.

- Montgomery County: <https://www.montgomerycountymd.gov/OPI/fed-worker-resources-shutdown.html>.
- Prince George's County: <https://www.princegeorgescountymd.gov/departments-offices/news-events/news/federal-government-shutdown-resources-0>.
- **Virginia** residents who are furloughed from a federal job due to the government shutdown may apply for unemployment benefits at <https://www.vec.virginia.gov/message-furloughed-federal-workers-october-1-2025>. Virginia local governments are promoting supportive resources:
 - City of Alexandria: <https://www.alexandriava.gov/FederalShutdown>.
 - Arlington County: <https://www.arlingtonva.us/Government/Departments/CMO/Government-Shutdown>.
 - Fairfax County: <https://www.fairfaxcounty.gov/news/federal-government-shutdown-impacts-and-resources>.
 - Prince William County: <https://www.pwcva.gov/department/office-communications/resources-for-residents-impacted-by-federal-workforce-actions/>.
 - Stafford County: https://staffordcountyva.gov/residents/resources_for_federal_workforce.php.
 - Northern Virginia Community College (NOVA) offers free career assistance, certification courses and skills training to recently laid off federal employees living within NOVA's service area and who meet other eligibility conditions. Learn more and apply for the NOVAnext program at <https://www.nvcc.edu/academics/workforce/novanext/index.html>.

Informational Resources

Various organizations have collected informational, career, legal and mental health support resources for federal employees facing layoffs. These include:

- FEEA: Informational Resources for Feds, <https://feea.org/2025-resources-for-feds/>.
- Civil Service Strong: A Civil Servant's Guide to Reductions in Force, <https://www.civilservicestrong.org/resources/a-civil-servant-s-guide-to-reductions-in-force>.
- Civil Service Strong: Additional RIF Resources, <https://www.civilservicestrong.org/documents/additional-rif-resources> (PDF).
- Partnership for Public Service: Fedsupport Resources, <https://fedsupport.org/resources/resource-library>.