



**SCARNG 2025**

**Shutdown Resource Guide**

**Military And Family Programs**

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Office: 803-299-1642 Cell: 864-387-9245

**This guide is designed to provide information and resources to South Carolina Army & Air National Guard members and their families during a government shutdown or furlough. We understand this situation can create significant financial hardship and stress. This guide aims to connect you with available support, financial assistance, and advice to navigate this challenging period. We are committed to supporting you and your family.**



## **What is a government shutdown?**

- Many federal government agencies and programs rely on annual funding appropriations passed by Congress. Every year, Congress must pass and the President must sign budget legislation for the next fiscal year. Congress has not yet enacted these 12 bills for FY 2026 that make up the discretionary spending budget. If this process does not happen by the deadline of September 30th, then the government will “shutdown”.
- In a “shutdown”, federal agencies must discontinue all non-essential discretionary functions, until new funding legislation is passed and signed into law. Essential services continue to function, as do mandatory spending programs.

## **What services are affected?**

Essential services –many of which are related to public safety – continue to operate, with payments covering any obligations incurred only when appropriations are enacted. In prior shutdowns, border protection, in-hospital medical care, air traffic control, law enforcement, and power grid maintenance have been among the services classified as essential, while some legislative and judicial staff have also been largely protected. Mandatory spending not subject to annual appropriations, such as for Social Security, Medicare, and Medicaid, also continues. Other examples of activities that continue are those funded by permanent user fees that are not subject to appropriations, such as immigration services funded by visa fees. Certain programs that are funded through advance appropriations, such as those within the Veterans Health Administration, have been minimally affected during recent shutdowns.

# FREQUENTLY ASKED QUESTIONS

## Who are “excepted” employees?

In the context of shutdown furloughs, the term “excepted” is used broadly to refer to employees whose work is funded through annual appropriations but who are not furloughed because they are performing tasks that, by law, are allowed to continue during a lapse in appropriations. Those tasks are referred to as “excepted work.” Such tasks may include emergency work involving the safety of human life or the protection of property or the performance of certain other types of “excepted work activities” as defined in DOJ and OMB guidance.

## Who are “exempt” employees?

Employees are “exempt” from furlough if they are not affected by a lapse in appropriations. This includes employees whose functions are not funded by annually appropriated funds. Employees performing those functions will generally continue to be governed by the normal pay, leave, and other civil service rules.

## What about employees or do not fall in the “excepted” or “exempt” category?

Employees whose work is funded through annual appropriations but is not designated as excepted work are barred from working during a shutdown, other than to perform minimal activities as necessary to execute an orderly suspension of agency operations related to non-excepted activities. These employees will be furloughed.

## How do I determine if I am an “excepted” or “exempt” employee?

Each agency will determine the method and timing of notifying employees of whether their work has been determined to be excepted.

## Can I volunteer to do my job during the government shutdown?

No. According to 31 U.S.C. 1342, Unless otherwise authorized by law, an agency may not accept the voluntary services of an employee.

## May employees take on different jobs while on furlough?

While on furlough, an individual remains an employee of the Federal Government. Therefore, executive branch-wide standards of ethical conduct and rules regarding outside employment continue to apply when an individual is furloughed. Check with your local agency to inquire if you may take on a different job during this time period.

## I was furloughed, will I get paid?

In the past, back-pay for furloughed employees was not guaranteed, though Congress did act to ensure those workers were compensated for lost wages once a shutdown ended. If you are an essential worker during a furlough, 2019 legislation ensures back pay is provided, however, if you are non-essential and are furloughed without work, congress would still need to enact a back pay bill.

# **The first step is to always refer to instructions and resources provided through your leadership, chain of command, and ultimately HRO as these entities have the policies, procedures, and information.**

Below are some tips for any South Carolina National Guard employee that can help during a shut down. Keep in mind, shutdowns have been as short as a few hours to as long as over a month. Do not panic as it may be short lived, these resources should assist you and your family should the shutdown progress past one missed pay check.

## **General Emergency Money Management Tips:**

- ✓ **Review Your Budget:** Identify areas where you can cut expenses.
- ✓ **Prioritize Essential Bills:** Focus on paying for housing, utilities, food and car payments first. The goal is to be sheltered, fed, and have means to get to a hospital in case of medical emergencies.
- ✓ **Contact Creditors Immediately:** Explain your situation and ask about hardship programs, payment deferrals, or temporary interest rate reductions. Be proactive and honest.
- ✓ **Beware of Predatory Lenders:** Avoid payday loans, car title loans, and other high-interest loans, as they can trap you in a cycle of debt.
- ✓ **Avoid New Debt:** Resist the urge to take out new loans or use credit cards to cover expenses, as this can worsen your financial situation in the long run.



**United Way Association  
of South Carolina**

Families who are having a hard time with basic life necessities such as food, shelter, utilities, etc., should contact South Carolina 211. This program has an inventory of all the federal, state, and local resources available. This includes local food shelves, state assistance programs, local private organizations, etc. They are available 24 hours a day, every day. Just dial 2-1-1 from any phone in South Carolina to get connected.

<https://sc211.org>



# BHS Coverage

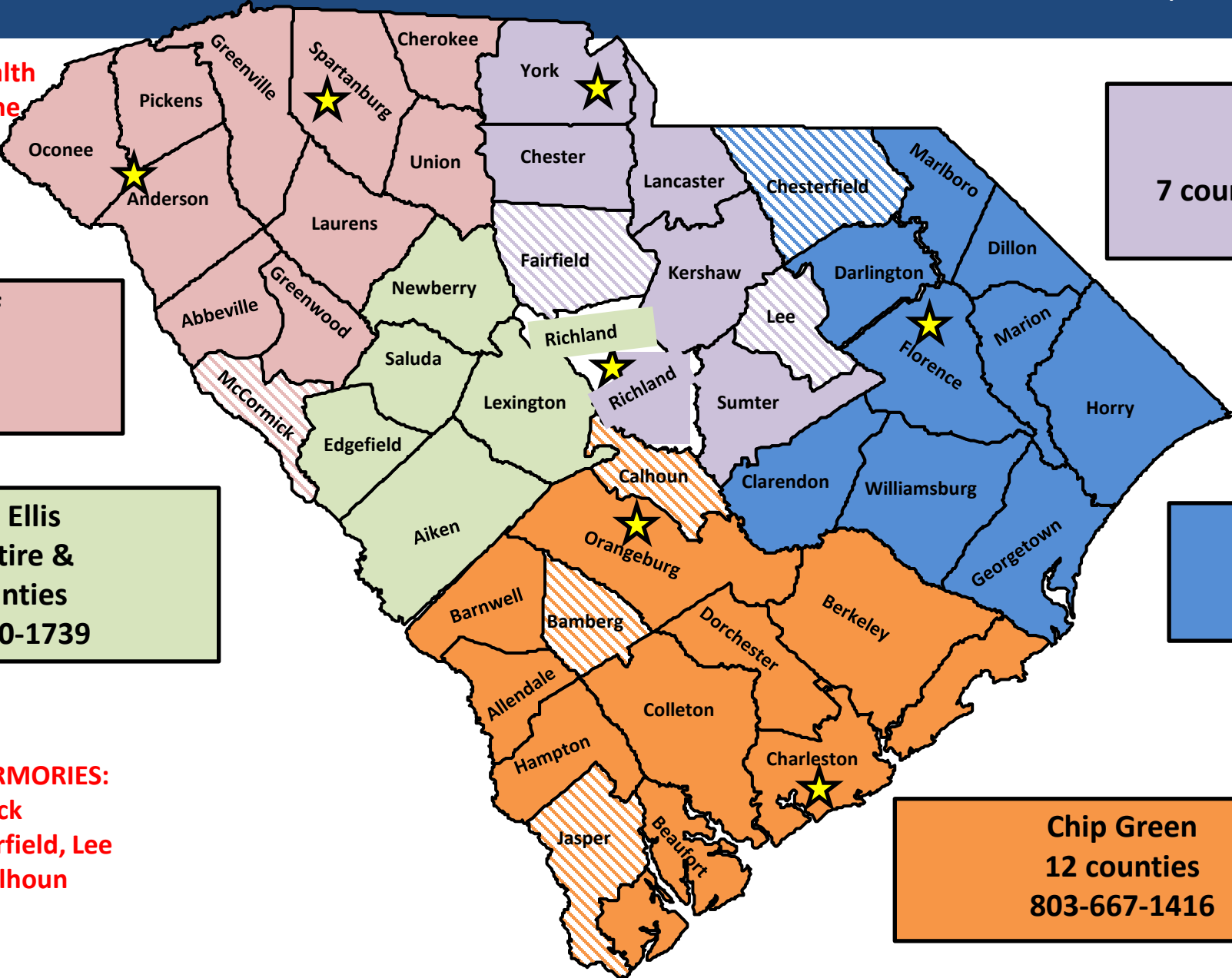
Updated coverage 10/1/2025

**Integrated Behavioral Health  
System (IBHS) of Care Line**  
**800-681-2558**  
**24/7/365 On Call  
Coverage**

**Jennifer Wolff**  
**11 counties**  
**803-394-2076**

**Ruth Ellis  
McEntire &  
6 counties**  
**803-360-1739**

**COUNTIES WITH NO ARMORIES:**  
Reg 7-McCormick  
Reg 4- Chesterfield, Fairfield, Lee  
Reg 5- Bamberg, Calhoun  
Reg 1- Jasper



**Lisa Mustard  
McCrary &  
7 counties, share Richland**  
**803-409-9965**

**Rudy Guajardo**  
**10 counties**  
**803-667-2219**

**Chip Green**  
**12 counties**  
**803-667-1416**





# RESOURCES FOR VETERANS



**VA**

U.S. Department  
of Veterans Affairs

*According to Past VA press releases, there will be no lapse in the delivery of major VA healthcare and benefits for veterans. Mentioned specifically: Veteran healthcare; burials would continue at VA national cemeteries; VA would continue to process and deliver benefits to Veterans, including compensation, pension, education, and housing benefits; and the Board will continue to process appeals. However, each shut down is different*

## **Columbia VA Health Care System**

Wm. Jennings Bryan Dorn VA Medical Center  
6439 Garners Ferry Road  
Columbia, SC 29209-1638  
Main phone numbers  
Local: 803-776-4000  
Toll-free: 800-293-8262

- <https://www.va.gov/>
- <https://www.va.gov/columbia-south-carolina-health-care/>

## **Anthony Hodges**

Resource and Outreach Program Specialist  
Post 9/11 Military2VA (M2VA) Case  
Management Program  
Minority Veterans Program Coordinator  
Columbia VA Health Care System  
U.S. Department of Veterans Affairs (VA)  
803.776.4000, ext. 55013  
Mobile: 803.521.0980  
[Anthony.Hodges2@va.gov](mailto:Anthony.Hodges2@va.gov)



The Office of Veterans Affairs administers the South Carolina Military Family Relief Fund. This program can provide a one-time payment to veterans who are in a financial crisis and need help paying for a critical need, such as housing and utilities. The amount of assistance provided can be up to \$2,000. Applications are paper copy processing times apply.

## **Contact Us**

**1-803-734-0200**

**[va@scdva.sc.gov](mailto:va@scdva.sc.gov)**

# It Pays to Visit a Personal Financial Counselor

- ✓ Are you interested in planning your financial future?
- ✓ Do you need financial peace of mind to better focus on the mission?
- ✓ Are you ready to boost your monetary might?



Take advantage of the no-cost, personal support services that Personal Financial Counselors (PFCs) offer and make the most of your money today as you develop your financial plan for the future.

Support and counseling services include face-to-face appointments with individuals and families, group presentations, referrals to military and community resources, support for family members during deployments, and help with budgeting, credit management and navigating benefits.

PFCs offer a wide range of training and workshops on topics such as money management, budgeting and developing spending plans, debt and credit card management, consumer rights and obligations, homebuying, retirement and estate planning, taxes and more.

PFCs are:

- Accredited professionals
- Available by appointment at your installation Family Center
- Flexible, providing their services one-on-one, at group briefings and at events


You work hard; let your financial status reflect that hard work. Reach out to your installation's Family Center to make an appointment with a PFC who can help you develop a healthy financial future.

## Follow the Office of Financial Readiness

 <https://www.facebook.com/DoDFINRED>

 <https://www.twitter.com/DoDFINRED>

 <https://www.instagram.com/DoDFINRED>

 <https://www.youtube.com/channel/UCg0MPnnOV4wVimcGH1i-T8Q>

## Local Contact Information

Cecilia Brien, AFC  
Lesley Schmidt, AFC  
SC National Guard  
Bluff Road Armory SMFC  
803-602-8526  
[pfc.columbia@magellanfederal.com](mailto:pfc.columbia@magellanfederal.com)





## Food Banks and Pantries (South Carolina)

### Harvest Hope Food Bank

Description: Serves multiple counties in South Carolina. Provides food to partner agencies and directly to individuals.

Website: [harvesthope.org](http://harvesthope.org)

Locations: Multiple locations throughout South Carolina. Use the website to find the nearest one.

Main Office Phone: 803-254-4400

### Lowcountry Food Bank:

Description: Serves the coastal region of South Carolina. Provides food to partner agencies.

Website: [lowcountryfoodbank.org](http://lowcountryfoodbank.org)

Phone: 843-747-8146

### Golden Harvest Food Bank:

Description: Serves multiple counties in South Carolina and Georgia.

Website: [goldenharvest.org](http://goldenharvest.org)

Phone: 803-279-5771

### Find Help Food Locator

Description: Provides a search by zip code option to assist in finding food banks in your area.

Website: <https://www.findhelp.org>





A 24/7 U.S. Department of Defense program that provides resources and support to active-duty, National Guard and Reserve service members and their families anywhere in the world. This free program is eligible for those currently serving or within their 365-day separation (retirement) window. Some of the benefits of using this program are:

- ✓ Free non-medical counseling sessions (up to 12 sessions, per issue, per calendar year)
- ✓ Unlimited financial counseling sessions
- ✓ Peer-to-Peer support –speak with someone who understands similar stressors
- ✓ Free Health and Wellness Coaching (weight management, fitness, nutrition, health condition management, stress management, and life transitions)
- ✓ Spouse employment/education
  
- ✓ Military OneSource, Personal Financial Counselors and Military Family Life Counselor services will continue to provide career, financial and non-medical counseling as these services are paid by already funded contracts. Support for Military Personnel & Families | Military OneSource
- ✓
  
- ✓ Confidential Support for Federal Agency Employees
- ✓ As an employee assistance program, or EAP, Military OneSource provides a wide range of support and confidential services to service members, their immediate families and survivors on every aspect of military life — including deployment, finances, reunions, relationships, grief, spouses, employment, education, parenting and child care.
- ✓ If you are not eligible for Military OneSource services but work for one of the following federal agencies, or want to provide information to someone who does, there are other EAPs available to you.
- ✓ <https://www.militaryonesource.mil/resources/millife-guides/eap-programs-for-federal-employees/>
- ✓



**The American Legion (South Carolina Department):**  
Provides assistance to veterans and their families, including financial aid, employment support, and advocacy.

Website: [sclegion.org](http://sclegion.org)  
Phone: 803-791-8656



**Veterans of Foreign Wars (VFW) – South Carolina:** Offers various programs and services for veterans, including financial aid and advocacy.

Website: [vfwsc.org](http://vfwsc.org)



## Uniform Military Members



**The Enlisted Association of the National Guard of the United States – We Care for America**  
(EANGUS) has established the We Care For America (WCFA) Foundation Inc. One part of the WCFA Foundation Inc. is the National Guard Soldier and Airmen Emergency Relief Fund. Distribution amounts vary. Eligibility: Must be a member of EANGUS for eligibility in this program.

Website: [ngrelief.org](http://ngrelief.org)



Critical Financial Assistance Program- Are you an active-duty military member or a veteran struggling to make ends meet? Are you deployed or dealing with a service-connected wound, illness, or injury? If so, you are not alone. Fortunately, there are organizations that help veterans financially during times of financial crisis, such as Operation Homefront's Critical Financial Assistance Program.

<https://operationhomefront.org/critical-financial-assistance/>



## Title 5 Federal Civilian Employees



Thrift Savings Plan will continue its normal daily operations and the ThriftLine will remain open. The TSP will post additional information on [www.tsp.gov/](http://www.tsp.gov/) shutdown, if a lapse in appropriations occurs. Members can also review this fact sheet for account holders who enter administrative furlough.

TSP LOANS: <https://www.tsp.gov/tsp-loans/>

## **Unemployment Benefits:**

You may be able to file for unemployment benefits during a government shutdown - **but know that you will most likely have to repay any benefits received if you get your paycheck from the federal government.**

Unemployment is a state benefit, but you can find out more information at:  
<https://www.usa.gov/unemployment-benefits>



### **South Carolina Department of Employment and Workforce**

#### **Filing a Claim and FAQs**

<https://www.dew.sc.gov/individuals/applying-benefits>

#### **Instructions on E-filing a Claim**

[https://www.youtube.com/watch?](https://www.youtube.com/watch?v=oygar6ISMZk&list=PLGTg6jYQG9VN58q3n9HsDAM06curGVniz&index=3)

[v=oygar6ISMZk&list=PLGTg6jYQG9VN58q3n9HsDAM06curGVniz&index=3](https://www.youtube.com/watch?v=oygar6ISMZk&list=PLGTg6jYQG9VN58q3n9HsDAM06curGVniz&index=3)



[dss.sc.gov](https://dss.sc.gov)

### **South Carolina Department of Social Services**

There are many agencies, programs, and referrals that the SC DSS can make, below is the link for all helping agencies by type of need for you to access

**Text "DSS" to 211211 for a menu of DSS programs and services.**

<https://dss.sc.gov/about/other-resources-helping-agencies-for-sc-families/>



### **USAA**

#### **Financial solutions during your hardship**

**Stability plays an important role in the financial security of our members — and empowering that security is our mission.**

**Members impacted by a government shutdown can count on USAA and may be eligible to apply for a no-interest loan and other payment relief options across our banking and insurance products.**

[https://www.usaa.com/support/government-shutdown-program/?](https://www.usaa.com/support/government-shutdown-program/?vurl=vurl_relief)

[vurl=vurl\\_relief](https://www.usaa.com/support/government-shutdown-program/?vurl=vurl_relief)