

Essential Furlough Resources

MARINE CORPS COMMUNITY SERVICES

SUBJECT: Furlough Financial Facts and Guidance for Active Duty and Civilian Employees

1. PURPOSE

To provide critical financial information and guidance to active duty and civilian Marines furloughed due to the current government shutdown and resulting financial hardship[. This message outlines key considerations for managing personal finances during the furlough period, which may be extended, and highlights available resources for assistance.

2. SITUATION

All personnel furloughed under the current government shutdown are not receiving pay during this period. It is essential to recognize that this non-payment status will impact monthly financial obligations and require immediate personal financial planning and outreach to support entities.

3. KEY FINANCIAL CONSIDERATIONS

a. No Pay During Furlough

Personnel are reminded they will not receive paychecks during the furlough. Budget adjustments and financial planning must reflect this.

b. Expenses and Payment Sources

Some expenses are automatically covered or partially subsidized through military or civilian employer programs, such as insurance premiums, MCCS benefits, allotments, and other payroll deductions. Understanding which costs continue versus those that must be self-managed is vital to avoid default or service interruptions.

c. Budget Review and Adjustment

Personnel must review all monthly expenses, including mortgages, loans, subscriptions, utilities, childcare, and others—and identify which payments can be deferred, paused, or reduced during the furlough.

4. MCCS SUPPORT

a. Child Development Center (CDC) Fees Paused

Payments to the CDCs are paused effective 13 October. Service members will be required to pay for services provided during the furlough, once government funding is restored and service members' pay is resumed.

b. The Personal Financial Management Program (PFMP) and Family Member Employment Assistance Program (FMEAP)

These Programs offer financial counselling and assistance and employment services to spouses and units as requested.

FMEAP Office 1: Lana Massimini (442) 288-5843 lane.massimini@usmc.mil

FMEAP Office 2: Alysha Copp (760) 829-0205 Alysha.copp@usmc.mil

c. Behavioral Health Counselors (BH)

Counselors available for individual and group support.
Community Counseling Center in Bldg. 130193T
760-763-3222

5. RECOMMENDED ACTIONS

- **Contact Financial Institutions**
Inquire about paycheck loan assistance programs and apply as necessary. Many institutions offer options online or in person.
- **Communicate with Creditors**
Request approval for reduced payments, deferred payments, or restructuring loan terms to avoid penalties.
- **Pause or Adjust Monthly Subscriptions**
Contact subscription providers to pause services or payments temporarily.
- **Utilize Available Cash Assistance Programs**
Seek support through Navy Marine Corps Relief Society, family, friends, personal savings, or TSP loans. Avoid high-interest payday lenders.
- **Reach Unit Resources**
Contact your Command Financial Specialist (CFS), for unit-level financial counseling
- **Engage Unit Embedded Resources**
Chaplain, Military Life and Family Counselor (MFLC), Embedded Prevention Specialist
- **Coordinate with Civilian Service Providers**
For civilian employees, contact daycare centers, utility providers (gas, water, electric, trash), and request payment deferments or pauses.
- **Access Installation Support Services**
Use ASYMCA resources such as the Pendleton Pantry for essential supplies.

6. COMMAND FINANCIAL SPECIALIST (CFS) ROLE

CFS personnel are the primary action officers for financial crisis management within units. They should establish immediate contact with all personnel, provide ongoing financial updates (which may change daily or weekly), and facilitate communication between

Marines, unit commanders, and Marine Corps Community Services (MCCS) Personal Financial Managers (PFMs). CFSs serve as the liaison ensuring timely dissemination of information and coordination of support efforts.

7. INSTALLATION PERSONAL FINANCIAL MANAGERS (PFM) CONTACT INFORMATION

- PFM Office 1: Ms. Sandra Little, PFM, (760) 829-0105 or (760) 725-9478
- PFM Office 2: Ms. Beth Middleton, PFM, (760) 829-0245 or (760) 725-6098

These PFMs provide specialized financial counseling and resource referrals for active duty and civilian personnel during the furlough.

Local Resources

Camp Pendleton Family Housing Office

Liberty Military Housing

98 San Jacinto Road Oceanside, CA 92058

Leasing Office Hours

Monday - Friday: 8:30am - 5:30pm

Saturday - Sunday: Closed

760-655-1477

👉 [Military Homes for Rent in Oceanside, CA | Camp Pendleton \(MCB\)](#)

Deluz Family Housing Hunt Military Communities

108 Marine Drive Oceanside, CA 92058

Office: 760-281-2900 Leasing: 760-278-3406

👉 [Camp Pendleton Military Housing | De Luz Family Housing](#)

Camp Pendleton Chaplain Services

Offers 100% confidential counseling and emotional/spiritual support for stress, family issues, or any personal challenge; use this shield for your sanity.

Blinder Memorial Chapel

Services:

Sunday Contemporary Christian Service at 9:30 a.m.

Sunday Roman Catholic Mass at 11:00 a.m.

2863 San Jacinto Rd Bldg. 202863 Oceanside, CA 92058 [760-725-2929](tel:760-725-2929)

POC: LT Harrison Usmc.onmicrosoft.com

Marine Memorial Chapel

Daily: Roman Catholic Mass: Mon-Thurs at 11:40 a.m.

1161 Sunday Roman Catholic Mass at 8:00 a.m.

Sunday: Contemporary Christian Service at 10:30 a.m.

1160 Vandergrift Blvd Bldg. Oceanside, CA 92058 [760-725-5332](tel:760-725-5332)

POC: LT Walton mcbcpencrp@outlook.com

Afterhours Duty Chaplain- [760-470-7077](tel:760-470-7077)

Contract Priest: Father Jude Serfino [760-725-5322](tel:760-725-5322) or jude.serfino.ctr@usmc.mil

👉 <https://www.mciwest.marines.mil/Staff/Special-Staff/Chaplain/>

Camp Pendleton Legal Assistance

The Regional Law Center – West (RLC-W) is tasked with providing free attorney and paralegal assistance to uniformed service members, their family members and dependents, retirees and other eligible clients regarding personal civil legal matters. "Family members" or "dependents" are those persons identified in the sponsor's service record and/or who possess a valid United States Uniformed Services Identification and Privilege Card. Legal Assistance attorneys are available to assist clients with step-parent adoption, child support, consumer problems, contracts, debt and credit problems, immigration advice, wills, living wills, name changes, marital separation agreements, spousal support, and Notaries.

Camp Pendleton Bldg. 22161

Office: 760-725-6558

Office: 760-725-6580

👉 <https://www.pendleton.marines.mil/Staff/Special-Staff/Regional-Law-Center-West-RLC-W-/>

Camp Pendleton Navy Marine Corps Relief Society (North / South)

NMCRS stands ready to help meet the immediate needs of active and retired Sailors, Marines and their families impacted by the impending government shutdown.

- NMCRS offices will be open normal hours to assist those families who are experiencing immediate needs related to loss of income from the shutdown.
- Service members and retirees will receive their "Oct 1" paychecks before the fiscal year ends and therefore, "first of month" pay is not affected.
- The first pay day impacted by the potential government shutdown is **Oct 15**.

Navy Federal Credit Union Shutdown Assistance

[Government Shutdown Assistance | Navy Federal Credit Union](#)

USAA Government Shutdown Assistance

[Government Shutdown Program | USAA](#)

PenFed

[Furlough Relief Assistance](#)

Marine Federal Credit Union

[Marine Federal Credit Union - News and Events - Member News and Alerts - Government Shutdown](#)

American Red Cross (ARC) Emergency Communication Center

Primarily used for emergency family communications but also facilitates NMCRS financial assistance after normal business hours. **Available 24/7** for urgent relief facilitation.

Call 1-877-272-7337 (24/7 Toll-Free)

👉 [Financial Assistance for Military Families | American Red Cross](#)

CA EDD for Furloughed Federal Workers

Federal workers affected by a government shutdown may be eligible for unemployment benefits. **Excepted** employees who are still working but not being paid are not considered unemployed and **do not** qualify for unemployment benefits.

If you receive benefits and later get back pay from your employer for the same period, you will be required to repay those benefits. We will mail you a notice of overpayment with repayment details. You can choose to pay the full amount or set up a repayment plan. Log in to [myEDD](#) for easy repayment options.

If you return to work full-time, simply stop certifying for benefits, and your claim will automatically become inactive.

If you return to work part-time, you may still qualify for partial unemployment benefits. To continue, you must:

- Keep certifying every two weeks.
- Report your work hours and gross wages, your wages before taxes, each week.

Download and share our helpful guide, [Unemployment for Federal Employees During a Government Shutdown \(DE 2338FED\) \(PDF\)](#).

👉 Visit [US Office of Personnel Management Furlough Guidance](#) for federal agency and employee resources.

👉 <https://edd.ca.gov/en/unemployment/unemployment-benefits-for-federal-workers/>

Local Food Resources

ASYMCA – Camp Pendleton Neighborhood Exchange
Tuesdays and Wednesdays from 11:00 a.m. to 2:00 p.m.
Building 200090 Ash Road, Wire Mountain Road
(Wire Mountain Housing area)
Bring your Military ID
Please register one week prior to distribution
👉 <https://www.asymca.org/camp-pendleton-home>

Brother Benno's Foundation - Low-income family's w/children, senior citizens, and the disabled are eligible to receive family food box or boxes once a month.
Monday to Friday from 6:30 a.m. to 10: a.m. & Sat 9:00 a.m.-11:30 a.m.
Call 760-439-1244 to register
3260 Production Ave, Oceanside, CA 92058
email: info@brotherbenno.org
👉 <https://www.brotherbenno.org/services/>

Catholic Charities Diocese of San Diego
Online ordering for Emergency Food
619-323-2841 Opt 2
Various Locations Across the County
👉 <https://www.ccdsd.org/efdn>

Christian Credit Counselors Food Pantry
800-557-1985, please call first
Monday through Friday, 8:00 a.m. to 4:00 p.m.
5838 Edison Place, Suite 130, Carlsbad, CA 92008
Email: info@chrisancreditcounselors.org
👉 <https://chrisancreditcounselors.org/giving-back/>

Coast Hills Community Church Food Distribution
2nd Saturday of the month, 9:30 a.m. to 10:30 a.m.
San Onofre area, parking lot in front of Child Development
Center building 51080
5 Pursuit, Aliso Viejo, California 92656
949-362-0079
Email: Casey Almero: connect@coasthills.church
👉 <https://coasthills.church/local-outreach>

Fallbrook Food Pantry
760-728-7608
Monday through Friday, 9:30 a.m. to 12:30 p.m.; Friday 4:00 p.m. to 6:00 p.m.
140 N. Brandon Road, Fallbrook, CA 92028
Bring ID and proof of address
👉 www.fallbrookfoodpantry.org

Family Assistance Ministries (FAM)

Live in San Clemente area? You may be eligible to receive food
1000 Calle Cordillera San Clemente, CA 92673
Please call 949-492-8477

👉 <https://lovefam.org/>

Feeding San Diego

Distributions near you Nov 15, 2023

👉 <https://feedingsandiego.org/need-help/food-distributions/>

Helping Hand Worldwide Mobile Food Pantry

Please go to Helping Hand Worldwide Mobile Food Pantry Facebook page for more information

949-230-7318

Email: sitahhww@gmail.com

👉 <https://www.facebook.com/pg/thehelpinghandworldwide/posts/>

Mission San Luis Rey Parish

Open Tuesdays, Wednesdays, and Thursdays from 9:00 a.m. to 2:30 p.m.

Emergency food assistance

760-757-3250, please call first

4070 Mission Avenue, Oceanside, CA 92057

email: office@sanluisreyparish.org

👉 <https://sanluisreyparish.org/>

North County Food Bank

3030 Enterprise Court, Suite A, Vista, CA 92081

1-858-527-1419 Local; 1-866-350-FOOD (3663) Toll Free

Hours of Operation - North County

ADMINISTRATIVE OFFICE

Saturday & Monday 9:00 a.m. – 12:00 p.m.

Tuesday – Friday 9:00 a.m. – 12:00 p.m. & 1:00 p.m. – 3:30 p.m.

👉 <https://northcountyfoodbank.org/>

Rock Church San Marcos

Every 1st Thursday of the month, 12:00 p.m. (While supply last)

1370 W. San Marcos Blvd. San Marcos, CA 92078

email: provisions@sdrock.com

👉 <https://www.sdrock.com/ministries/provisions/sm/>

Saddleback Church Ministries

Please call the PEACE Community Resource Center at 949-609-8111 to make an appointment

Find one of their Grocery Distributions near you:

👉 <https://saddleback.com/connect/ministry/food-pantry>

San Diego Food Bank

866-350-FOOD (3663) or 858-527-1457

👉 www.sandiegofoodbank.org

San Diego Military Outreach Ministries

Serving only active-duty junior enlisted families (E5 and below). Everything is given free in appreciation for your service. Families can visit the Distribution Center to pick up children's (under age 12) clothing, infant diapers, baby food, toys, small household items. Please make an appointment unless there is an emergency request.

The Distribution Center Hours: 10:30 am – 1:30 pm on Tuesdays

4426 Harbison Ave La Mesa CA 91942

To visit, please request an appointment ☞ me by using email address below:

Email: office4sdmom@yahoo.com

Facebook page: SD Military Outreach Mission, Food Distributions VISIT OUR FACEBOOK page for monthly UPDATES. MONTHLY DISTRIBUTION AT MCAS MIRAMAR 3-4 pm Second Thursday of the month at the BOB HOPE THEATER PARKING LOT.

General correspondence or requests for info:

☞ office@sandiegomom.org

News and Events:

☞ <https://sandiegomom.org/news-and-events/>

Western Eagle Foundation - Temecula

Project Food Box (a small fee for a box of food)

40940 County Center Drive, Temecula, CA 92591

Store Hours Monday – Friday 9:00am – 6:00pm; Saturday – Sunday 9:00am – 5:00pm

*Tuesday's Senior Day; Food Box Hours Monday-

Friday 9-5:15, Saturday and Sunday 9-4:15

951-695-7206

☞ www.western-eagle.org

Support the Enlisted Project (STEP)

Food and diaper distribution, Marine Corps Air Station Camp Pendleton.

Every 2nd & 4th Wednesday 1130-1400.

☞ <https://www.teamstepusa.org/wow>