Managing Stress and Anxiety During a Government Shutdown

A government shutdown can cause significant stress and anxiety from working without pay, disruptions to operations, and undermining morale and trust. It is not uncommon for the financial strain to cause emotional exhaustion and resentment. Many report feeling anxious, undervalued, and uncertain about how long the shutdown will last. The stress of maintaining safety while worrying about personal finances often leads to burnout, irritability, reduced focus, and an exacerbation of existing mental health challenges. Over time, we are at risk for an erosion of cohesion, trust, and professional pride—all of which are essential in corrections.

It is important to proactively take steps to manage your stress during a shutdown and prioritize your well-being.

■ **Establish a Routine:** Maintain your regular routine and stay physically active to bring a sense of stability during this uncertain time.
■ **Reach out for Emotional Support:** Sharing your concerns with a family member, friend, or trusted coworker can be helpful.
■ **Take Care of Yourself:** Self-care can counteract stress. Find time to engage in activities that you enjoy.

■ **Utilize Mental Health Resources:** Consider making an appointment with a mental health provider if you are feeling overwhelmed.

Helping your Household during a Government Shutdown

Consider creating a plan for your household to ensure your loved ones are prepared.

Create a Family Plan: Create a plan for how your family will manage the disruption to your income, including any necessary adjustments to your budget and any specific roles for each family member.

Reduce Household Expenses: Work together to identify ways to cut costs, like reducing food waste, lowering your thermostat setting, and canceling non-essential subscriptions.

Communicate with Children: Children will quickly recognize that something is going on. Communicate with your children in an age-appropriate manner and provide reassurance and information about how the family will manage this situation together.

Arrange Backup Plans: If you rely on paid childcare or transportation, consider developing a backup plan in case those services become unaffordable during the shutdown.

Staying Grounded During Uncertainty

It is not yet clear when this government shutdown will end. In the meantime, we encourage all Bureau of Prisons employees to take proactive steps to regain a sense of control and stability. Being informed and acting with urgency can help protect your finances, connect you to available resources, and ease the emotional toll of uncertainty. Consider the following below:

Assess Your Finances

Take time to review your current financial situation. Identify essential expenses—such as housing, utilities, transportation, and food—and prioritize them. Postpone non-critical purchases and avoid taking on new debt during this period. A clear understanding of your financial landscape can help you make confident decisions.

Communicate with Financial Institutions

Many companies are offering support to federal employees during the shutdown, but they may not reach out proactively. Contact your bank, credit union, or lender to explain your situation. Ask about:

■ Deferred or reduced payments
■ Lower interest rates
■ Emergency loan options

Early communication can ease financial pressure and demonstrate your commitment to finding solutions.

Identify Emergency Resources

This shutdown is not your fault. If you need help-whether financial assistance, benefits, or food support-please don’t hesitate to seek it. A quick online search or call to your local community services department can connect you to trusted resources that can help bridge the gap.

Communicate with Creditors

If you’re experiencing financial hardship, be proactive. Reach out to your:

- Mortgage lender
- Landlord
- Utility providers
- Cable and phone companies

Many offer hardship programs specifically for federal employees affected by shutdowns. Document all communications and ask for written confirmation of any agreements.

Utilize Federal Support Program

Several nonprofit organizations provide emergency grants and interest-free loans to furloughed federal workers. These programs are designed to offer temporary relief and restore financial stability. Be sure to vet organizations carefully before applying.

Connect with Federal Employee Networks

You are not alone. There are support groups, forums, and professional organizations dedicated to helping federal employees navigate shutdowns. These networks offer:

- Peer advice
- Emotional support
- Resource sharing

Engaging with others who understand your experience can be a powerful source of strength.

Navigating the Shutdown Together

Working for the Bureau of Prisons means serving with integrity, vigilance, and compassion in one of the most demanding environments in public service. We face exposure to trauma, conflict, and unpredictability—all while upholding safety, security, and human dignity. When pay is disrupted, the impact reaches far beyond financial inconvenience.

The reality is the majority of Americans live paycheck to paycheck—a number that continues to grow as inflation and cost-of-living outpace wage growth. If you are feeling financial strain due to the government shutdown, you are not alone.

We are now days away from not receiving our first full paycheck. For many of us, that means difficult choices about housing, food, childcare, and medical care. It introduces stress into already high-pressure roles and can affect emotional health, morale, and focus. In corrections, where professionalism and presence are critical, these pressures can ripple outward—compromising team cohesion, operational stability, and institutional trust.

And yet, our workforce continues to show up. That perseverance reflects the strength of our mission and the character of those who carry it forward. As leaders in corrections, we must ensure that this commitment is met with care, consistency, and respect. But pay is more than compensation-it's a signal that service is valued. Supporting each other during times of uncertainty is not just the right thing to do-it's essential to sustaining a culture of wellness, resilience, and excellence within the Bureau of Prisons.

The Department of Justice has determined that creditor letters will not be issued at this time. However, you may use your most recent Earnings and Leave Statement (PP20) to demonstrate that you are not receiving pay due to the shutdown.

While appropriations law prohibits the endorsement of specific organizations and corporations, it is important to know that assistance is available. There are many trustworthy websites, community agencies, nonprofit organizations, and businesses that offer support to federal employees during a government shutdown—**but you must be proactive.**

Possible Resources During a Government Shutdown

Loans and Emergency Assistance

■ **Thrift Savings Plan (TSP) Loans:** TSP operations continue during a shutdown. You may request a new loan, and existing loans will remain in good standing—even if payroll deductions are paused. No action is required to prevent penalties or default.
■ **Emergency Hardship Loans and Grants:** Several nonprofit organizations offer emergency financial support to federal employees. Many reputable lenders also provide shutdown-specific loan assistance. Always vet organizations carefully to ensure fairness and transparency.

Housing Support

■ **Mortgage Relief:** Contact your mortgage provider to request a deferment or forbearance. While not legally required to grant relief, many lenders will work with you if you communicate early. Document any communication with your lender and ask for written

confirmation and document all agreements. Lenders appreciate your effort to keep them informed, and most will work with you to find a solution.
■ **Rent Assistance:** Local nonprofits and government programs may offer temporary rent relief. Reach out to your city or county's community services department to explore eligibility.

Automotive Loans

Many auto finance companies offer support during shutdowns, including:

■ Payment extensions
■ Deferred lease payments
■ Late fee waivers
■ Dedicated care lines

Contact your lender promptly to discuss available options.

Mobile Phone Providers

Many providers have announced assistance for federal employees during the shutdown, including:

■ Late fee adjustments
■ Flexible payment plans
■ Short-term payment solutions

Call your provider, explain your situation, and request assistance.

Credit Cards

Speak with your credit card company if you anticipate difficulty making payments:
■ Contact your credit card company's hardship department.
■ Explain your federal employment status and request temporary relief.
■ Options may include deferred payments, reduced minimums, or postponed due dates

Proactive communication is key—most companies will work with you.

Utilities

Reach out to your utility provider and explain your financial situation.

Many offer:
■ Deferred payment plans
■ Reduced payment options
■ Critical utility protection (heat, electricity, water)

Local nonprofits may also provide utility bill assistance—check with your community services department.

Food Assistance

Many food banks have proudly served Federal employees affected by government shutdowns in the past. Search for a program in your area.

■ **Local Food Banks & Charities** Many organizations provide groceries and meals to federal employees during shutdowns. Search for programs in your area.
■ **School Meal Programs** If you have school-aged children, notify your district of your current status. Most will offer free or reduced-cost meals during financial emergencies.

Discounts & Community Support

Some businesses offer discounts or free services to federal employees during shutdowns—especially grocery stores and restaurants. Share local offerings with coworkers to build community support.

Income & Benefits

■ **Unemployment Benefits** You may be eligible to file for state unemployment benefits. However, repayment may be required once federal pay resumes. Contact your state unemployment office for details.
■ **VA Benefits** Disability compensation, pensions, education benefits, and survivor benefits continue uninterrupted. VA healthcare services remain fully operational.
■ **Social Security** Social Security payments are unaffected by shutdowns due to separate funding mechanisms.

Wellness & Emotional Support

■ **Employee Assistance Program (EAP)** EAP services remain available to you and your family during the shutdown. These services are free and include confidential counseling, stress management, referrals for financial or emotional support, and much more. EAP can be accessed via the portal at https://portal.bhsonline.com (organization id is BOP) or by calling (800) 327-2251.