Shutdown 2026 Financial Prep Checklist

15 money moves before October 1, 2026 • FedTools.com • Program terms verified July 19, 2026

CASH FLOW (do these first)

- **1. Price your real gap.** Your shortfall is your NET paycheck, not gross. Run fedtools.com/calculators/federal-take-home-pay, multiply by checks you could miss. A GS-12 Step 5 (Rest of U.S.) faces ~$5,400 net per 30 days of lapse.
- **2. Build the 30-day floor.** One month of net pay in a liquid account. The 2025 shutdown ran 43 days; aim higher if you can.
- **3. List must-pay dates.** Mortgage/rent, insurance, childcare, minimum debt payments, in calendar order for the gap window.

CREDIT UNION PROGRAMS (register BEFORE the deadline)

- **4. Navy Federal: pre-register in the app now.** 0% loan equal to your last direct deposit (up to $10,000). Registration closes ONE business day before your pay date. January 2026 enrollees stay enrolled. Auto-repays from back pay.
- **5. USAA: confirm your direct deposit.** 0%, $500-$6,000. Requires a qualifying federal direct deposit within the 30 days BEFORE the shutdown starts. Cannot join day-of.
- **6. No NFCU/USAA? Line up an alternative now.** PenFed (0%, to $6,000), Congressional FCU ($10,000 in 2025), US Senate FCU ($5,000; any fed can join via affiliates). Account opening takes weeks.

DEBT AND OBLIGATIONS

- **7. Get hardship policies in writing early.** Mortgage forbearance, auto and card skip-a-pay programs existed in 2025. One call now beats ten during the panic.
- **8. Draft the creditor letter.** Two paragraphs citing the lapse in appropriations and the back-pay guarantee, ready to send.
- **9. Pause non-essential autopay.** Streaming, subscriptions, extra principal payments.

TSP STRATEGY

- **10. Know the loan rules.** New TSP loans ARE allowed during furlough (2019 FRTIB rule). Existing loan payments pause and reamortize automatically when pay resumes.
- **11. Skip the hardship withdrawal.** Taxes + 10% penalty consume 30-40%. The TSP loan beats it every time.

INCOME AND LEGAL PROTECTIONS

- **12. Back pay is the law.** GEFTA (2019) guarantees retroactive pay for furloughed and excepted employees; Congress reaffirmed it in February 2026. Contractors are not covered.
- **13. Unemployment: file late, save everything.** Every state claws UCFE back from your back pay. File around day 8 only if the lapse looks long; park the money for repayment.
- **14. Know your status letter.** Furloughed = can claim UCFE, no leave accrual. Excepted (working unpaid) = generally no UCFE, leave accrues.
- **15. FEHB and FEGLI continue.** Premiums accumulate and come out of back pay. Coverage does not lapse.

Not financial advice. Verify current program terms with each institution. Full guide: fedtools.com/blog/shutdown-2026-financial-prep-checklist • Free calculators: fedtools.com/calculators