

## FINANCIAL RESOURCES DURING DIFFICULT TIMES

During times of financial stress such as furloughs, layoffs, or health related absences such as long-term illnesses or pandemics, you may be without your regular income. Your immediate action will help minimize the financial impact you experience.

### **Military & Family Readiness Center (M&FRC)**

<https://hillfss.com/military-and-family-readiness-center/>

Phone: 801-777-4681

Address: 5837 D Avenue, Hill AFB, Utah 84056

Provides one-on-one financial counseling concerning budgets, credit and debt management and pull credit reports (soft pull that doesn't affect your credit) among other services for our military, retirees and dependents. They can link you to other resources such as the ones below.

The M&FRC also has a Personal Financial Counselor (PFC) who is not affected by government shutdowns. The PFC can help with building budgets, debt management, and TSP. PFC can meet with service members and their dependents, and retirees/separates 1 year post separation.

### **PFC Contact Information:**

Phone: 801-360-6725

Email: [pfc.hill@magellanfederal.com](mailto:pfc.hill@magellanfederal.com)

Educational resources found on: <https://finred.usalearning.gov/>

### **Air Force Aid Society**

<https://afas.org/emergencyassistance/>

The Air Force Aid Society's mission is to support Airmen and enhance the Air Force Mission by relieving emergency financial distress, helping Airmen's families achieve their educational goals, and improving their quality of life through proactive programs.

### **Those Eligible for AFAS Assistance:**

- Active-duty Air Force members, Air National Guard and Air Force Reserve personnel
- Retired Air Force members (including Temporary Disability Retired List, [TDRL])
- Spouse of AF member who is enrolled in DEERS and holds valid military dependent ID card (with Power of Attorney)
- Dependent family members enrolled in DEERS holding valid military dependent ID card
- Dependents of deceased Air Force members enrolled in DEERS and holding valid military dependent ID card (Widows)

*\*Army and Navy and Marine Relief Societies have their own respective guidance.*

## TRANSITION ASSISTANCE PROGRAM

Congressionally mandated program for service members and their families who are separating/retiring from the military to assist in their transition to the civilian sector.

Service Members must start the process no later than 365 days prior to their separation/retirement date and consists of the following:

*Initial Counseling*

*Pre-Separation Briefing*

*TAP Workshop & additional track workshops*

## INSTALLATION VOTING ASSISTANCE

Provides assistance to base personnel regarding absentee ballot, voter registration, and answers questions for all elections, regardless of when they are held, with special emphasis on the period prior to general elections.

Federal Voting Assistance Program:

<https://www.fvap.gov/>

## CASUALTY ASSISTANCE

Provides compassionate assistance in applying for benefits and entitlements in times of injury, illness, or death of an active duty member.

## AIR FORCE FAMILIES FOREVER

Links families of fallen Airmen to resources, support, and information. Facilitates connection between survivors and their nearest military installation.

## SURVIVOR BENEFIT PLAN

Allows a retiree to ensure, after death, a continuous lifetime annuity for their dependents. SBP is a Department of Defense sponsored program that provides up to 55 percent of a service member's retired pay to an eligible beneficiary upon the death of the member. Prospective retirees are required to make an election with an SBP counselor

## INFORMATION AND REFERRAL

All services provided by Hill-M&FRC are open to all branches of the military, Active Duty Military and their Families, Reservists, National Guard, Retirees and DoD civilian employees. Looking for a resource? Contact us!

### Hours of Operation:

Monday-Friday: 0730– 1630

Wednesday : 0730– 1330

Closed: Federal Holidays

### Airman's Attic: 801-586-2699

Tuesday & Thursday: 10 a.m.-2 p.m.

Wednesday: 5 p.m.-7 p.m.

Open to all ranks

Volunteers needed!

# Hill AFB Military & Family Readiness Center



5837 D Avenue, Bldg 150

Hill AFB, UT, 84056

801-777-4681

Website: [www.hillfss.com](http://www.hillfss.com)

Facebook: Hill AFB Military & Family  
Readiness Center

Instagram: Hill.MFRC

E-mail: [75fss.fsh.workflow@us.af.mil](mailto:75fss.fsh.workflow@us.af.mil)

## **EMPLOYMENT ASSISTANCE**

Support customers in achieving employment, education/training, and career goals

Individual Employment Counseling  
Resume Writing (Federal and Private Sector)  
Job Search  
Local Job Market Information  
Mock Interviews  
Computer Lab & Printer  
Scholarship Resources  
Facebook: Hill Career Corner

## **VOLUNTEER RESOURCES**

Collaborates with base agencies in referring base personnel to volunteer opportunities based upon interest and needs.

## **EXCEPTIONAL FAMILY MEMBER FAMILY SUPPORT**

Designated specialists are available to assist you as you navigate resources. Services include:

Information & Referral  
Family Needs Assessment  
Activities, network opportunities and events  
Educational Workshops  
AF EFMP Respite Care Information  
Early Intervention/Special Education  
Air Force Aid Society Special Needs Grants  
Special Needs Consultation

## **PERSONAL FINANCIAL READINESS**

Provide information and personal financial counseling to assist members maintain financial readiness

Individual Consultations  
Budgeting & Credit Management  
Debt Management  
Understanding Credit  
Home and Car Buying  
Saving & Investing  
Planning for Retirement  
Air Force Aid Society Liaison

## **DEPLOYMENT READINESS**

Provides deployment assistance to help DoD personnel and their families meet pre-deployment, sustainment, reintegration and post-deployment challenges

Help to reduce stress, deal with separation and reintegration, increase individual and family morale, unit cohesion, and support operational readiness.  
Facilitates the Hearts Apart Support Program; ensures the well-being, morale, and welfare of families is maintained during a deployment, extended TDY, or remote assignment  
One-on-one appointments available

## **RELOCATION ASSISTANCE**

Provide up-to-date information about your new base and community before you move. The automated database, Military Installations is available at [militaryinstallations.dod.mil](http://militaryinstallations.dod.mil)

Sponsorship Training  
Hill Pre-Arrival Orientation  
Newcomers Orientation  
Workshops & Resources  
PCS Childcare

## **PERSONAL & WORK LIFE**

Assist customers and teams improve interpersonal & relationship skills through the life cycle

Community Resources  
Spouse Orientation  
Bundles for Babies  
Work & Life Balance  
Communication  
Four Lenses

## **KEY SUPPORT LIAISON PROGRAM**

Unit family readiness program designed to enhance mission readiness and resiliency and establish a sense of community.  
Promotes partnerships with unit leadership and families.

## **MILITARY & FAMILY LIFE COUNSELOR**

Support service members and their families with confidential, non-medical counseling.  
Helps individuals address issues such as improving relationships at home and work, stress management, adjustment difficulties, parenting, and grief or loss  
Provides group support with briefings and presentations

For an appointment contact:

### **Adults & Couples:**

801-678-6731, 801-644-0493

### **Child & Youth Behavioral Program:**

#### **Child Development Center**

801-787-3060

#### **Hill Field Elementary**

801-719-7769

#### **Youth Center**




385-288-2825



**Military Family  
Advisory Network**

## Military Aid Societies

Helping Military Families Weather Financial Emergencies

				
<b>Who do they serve?</b>	<b>Airmen, Guardians, and eligible family members including:</b> * Active Duty * Guard * Reserve * Retired * Spouses & Children	<b>Soldiers and eligible family members including:</b> * Active Duty * Retired * Army Reserve & National Guard (activated on Title 10 orders for more than 30 days) * Dependents of qualifying service members * Surviving spouses who have not remarried * Children of Soldiers who died on active duty or died after reaching retirement eligibility	<b>Coast Guard members including:</b> * Active Duty * Reserve * Auxiliary * Retired * PHS Officers * Chaplains * Civilian Employees	<b>Sailors, Marines, and eligible family members including:</b> * Active Duty * Retired * Reservists on active duty for 30 days or more
<b>What do they offer?</b>	Emergency assistance through interest-free loans, grants, or a combination  Education support including college scholarships, grants, no-interest education loans  Community programs including child care for PCS and \$100 for baby essentials	Grants, zero-interest loans, and scholarships for spouses and dependents based on needs.  Categories of assistance include housing costs associated with PCS moves, disaster relief, emergency travel, car repairs, and unmet medical expenses and many more.	Interest-free loans, grants, financial counseling, referrals, and other help  Assistance programs focus on situations requiring immediate attention for essentials and solving temporary problems	Financial assistance including interest-free loans, grants, and budget counseling to meet unexpected needs  Emergency travel, disaster relief, health education  Budget for Baby workshops and thrift shops
<b>How do I apply?</b>	Apply online at <a href="https://afas.org">afas.org</a> , or visit your M&FRC for assistance	Visit one of the 70 AER offices worldwide, Red Cross offices if more than 50 miles from a military installation, or on the AER website starting in 2025	Contact your local CGMA Representative to start the process	Contact your local NMCRS office
<b>Will I need command approval?</b>	No, command involvement is not required	No, command involvement is not required for the first two requests in 12 months	No, command involvement is not required unless request is over \$5,000	No, NMCRS interactions are confidential and NMCRS will not contact your command without your consent
<b>Where can I learn more?</b>	<a href="https://afas.org">afas.org</a>	<a href="https://armyemergencyrelief.org">armyemergencyrelief.org</a>	<a href="https://mycgma.org">mycgma.org</a>	<a href="https://nmcrs.org">nmcrs.org</a>

**Not near a military installation? Need emergency assistance after business hours or during a holiday?**  
Contact the American Red Cross at 1-877-272-7337 and select the financial assistance option.

Find this resource and more at **mfan.org**



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FARGO**



The Official Relief Organization of the  
U.S. Air Force and U.S. Space Force.

## AFAS FINANCIAL ASSISTANCE UPDATES

# STREAMLINED APPLICATION PROCESS & New Categories of Support

**Air Force Aid Society (AFAS)** provides interest-free loans, grants, or a combination of both to help Airmen, Guardians, and their families manage unexpected financial emergencies and needs.

To better serve the Air and Space Force communities, AFAS is introducing a streamlined application process that consolidates all emergency financial assistance requests into a single application. This change helps eliminate confusion, reduce delays, and ensure consistent and equitable service delivery across all eligibility categories.

In addition, AFAS expanded the list of categories it supports starting in June 2025 to reflect the real-life challenges our military families face.

## APPLICATION PROCESS CHANGES

### ★ Falcon Assistance Integrated

This process has been fully integrated into the Standard Assistance process, providing a simplified, consistent way to apply for support.

### ★ No Loan Limit

Applicants may receive multiple interest-free loans if their financial need is justified and their personal budget supports repayment.

AFAS strongly encourages members to use AFAS interest-free loans as a first option before turning to high-interest or predatory lenders.

## WHAT ASSISTANCE CAN HELP WITH

*AFAS provides financial assistance for a wide range of verified needs, including (but not limited to):*

- ★ Rent, mortgage, or utility bills
- ★ Vehicle repairs, insurance, or fuel
- ★ Emergency medical or dental care costs
- ★ Child Care and funeral expenses
- ★ Emergency travel
- ★ Food and personal hygiene items
- ★ Domestic violence support
- ★ Pet emergency surgery or PCS-related pet transportation
- ★ Special needs expenses (EFMP), cranial helmets, and pay/allotment issues

## NEW CATEGORIES OF SUPPORT (Starting June 2025)

- ★ Adoption expenses
- ★ Furniture costs
- ★ Overseas car rental
- ★ Car Seat/Booster Seats
- ★ Home repair
- ★ Immigration expenses
- ★ Mental health support
- ★ Vehicle shipment costs for PCS moves

## ELIGIBILITY

AFAS financial assistance is available to:

- ★ Active-duty Air Force and Space Force members
- ★ Guard and Reserve (regardless of duty status)
- ★ Retirees, surviving spouses, and eligible dependents
- ★ Spouses with a valid Power of Attorney (POA) and dependents enrolled in DEERS (Defense Enrollment Eligibility Reporting System)

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## APPLICATION PROCESS

### To Apply:

1. Visit [www.afas.org](http://www.afas.org) and click “Request Assistance” at the top of the page
2. Register for an account (first-time users) or Sign in (existing users)
3. Complete the online application

**Important note:** All applications require supporting documents, and a budget worksheet may also be required depending on the type of request.

### Repayment Terms:

Repayment plans vary but typically range up to 24 months, based on the applicant’s service timeline and ability to repay.

- ★ Active Duty: Repayments via allotment
- ★ Traditional Guard/Reserve: Repayments via ACH withdrawal
- ★ Retired: Repayment via allotment

AFAS is committed to providing timely responses and ensuring emergency needs are met swiftly and compassionately.

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## MORE THAN EMERGENCY HELP

AFAS also offers additional programs designed to support financial well-being:

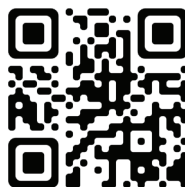
- ★ Financial Education and Budgeting Tools
- ★ Educational Scholarships
- ★ Disaster Relief Assistance
- ★ Child Care Assistance through our *Child Care for PCS* and *Give Parents a Break* Programs

These programs are designed to reduce stress, strengthen families, and support mission readiness.

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## DON'T SEE A PROGRAM THAT FITS YOUR SITUATION?

If there is a financial need not listed above, please don't hesitate to contact AFAS. We may be able to assist or connect you with trusted resources that can.



SCAN TO LEARN MORE

**AIR FORCE AID SOCIETY**  
1550 Crystal Drive, Suite 809  
Arlington, VA 22202

703.972.2650  
[www.afas.org](http://www.afas.org)





**Employee Assistance Program**

[afpc.af.mil/EAP](http://afpc.af.mil/EAP)

**The EAP is your primary resource for financial resources our civilian workforce.**

The EAP Financial Brochure can be located at:

<https://www.magellanassist.com/mem/library/ContentDB.Image?id=6738>

(Explains the EAP role in regard to financial services provided)

The EAP financial resources guide can be located at:

<https://www.magellanassist.com/mem/library/contentDB.image?id=6808>

(Lists various financial resource websites available for federal employees)

The EAP is your primary resource for financial resources. You may call 866-580-9078 anytime 24/7 to schedule a consult with a financial counselor. Appointments are normally scheduled during regular business hours from 0800-1900 CST. These services are confidential and can include developing plans to cope with your financial stress and address financial concerns you may have. Counseling is provided through multiple formats and covers numerous topics including:

- Finance support is available via phone consults. Basic consults are free (usually limited to 30 minutes and good for answering questions on credit cards, mortgages, budgeting, etc)
- EAP can help refer to a credit counseling agency or attorney (1 free hour, then discounted rate depending on financial advisor or attorney rates...usually 25%)
- Employees can ASK if there are attorneys/advisors that will work pro-bono or provide an additional discount, but employees must ASK for pro-bono support specifically
- Identity theft and fraud support is unlimited and free
- There are numerous brochures/papers on individual topics on the web site
- Specific examples of finance topics EAP can support over the phone/via their info papers:
  - Deciding whether to buy or lease your next car
  - Selecting which credit card to pay off first
  - Family budgeting
  - College budgeting
  - Buying a home
  - Setting your financial goals
  - Debt consolidation
  - Savings and investment strategies
  - Determining how much you will need to save to retire comfortably
  - Finding a financial planner in your community

# GROW. LEARN. SUCCEED. EAP IS HERE FOR YOU

Your DAF EAP provides free, confidential resources to support education goals - for you and your household members. Whether you're building new skills for your career, exploring educational options, or planning for the future, EAP is here to help you every step on the way.



## COACHING SUPPORT

- ▶ Get personalized coaching for life, wellness, education, and career goals.

### *Let's talk:*

Goals, Action plans, Time management, Leadership, Communication skills, Building resilience, Motivation

## POST-SECONDARY PLANNING RESOURCES

- ▶ Find guidance for every step of the process.

### *Let's talk:*

Applications, Essay writing, SAT/ACT prep, Identifying the right institutions, Moving resources, Study abroad, Graduate school

## SCHOLARSHIP & FINANCIAL AID

- ▶ Access help locating resources to make education more affordable for you and your household.

### *Let's talk:*

Financial aid, Scholarships, Grants, FAFSA, Subsidized and unsubsidized loans, Essay writing for scholarships

## ACADEMIC SUPPORT

- ▶ Secure the support you need for your learning journey.

### *Let's talk:*

Tutoring, Study skills development, Homework help, Test taking preparation, Time management, Stress management

**+** AVAILABLE 24 HOURS A DAY  
7 DAYS A WEEK  
365 DAYS A YEAR  
CALL TOLL FREE: 866-580-9078



DAFEAP02282025

[www.resilience.af.mil/workforce-resource](http://www.resilience.af.mil/workforce-resource)







# ELIGIBILITY

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

**Are You Eligible for Free EAP Services?** Simply check off your applicable status to confirm your eligibility for your free Employee Assistance Program:

- ☐ **Civilian Employee**  
Regular APF and NAF civilian employee, working either within or outside of the US.
- ☐ **Civilian Part-time Employee**  
Regular APF and NAF civilian part-time employee, working either within or outside of the US.
- ☐ **Disabled Civilian Employee**  
Currently on long-term or short-term disability.
- ☐ **Retired Civilian Employee**  
Within 6 months post-retirement.
- ☐ **Civilian Paid Intern**  
Meeting minimum qualifying hours and receiving a paycheck from an eligible agency.
- ☐ **Civilian Air National Guard Employee**
- ☐ **Civilian Army Employee at Air Force Led Installation**  
Joint Base Langley-Ft Eustis, VA; Joint Base San Antonio, TX (which includes Lackland, Randolph, Kelly, Camp Bullis, Camp Stanley, and Ft. Sam Houston); Joint Base Charleston, SC; Joint Base McGuire-Dix, NJ; Joint Base Lewis-McChord, WA; and Joint Base Andrews, MD.
- ☐ **Spouse of Civilian Employee**
- ☐ **Domestic Partner of Civilian Employee**
- ☐ **Child of Civilian Employee**  
Dependant of civilian employee.
- ☐ **Student of Civilian Employee**  
No longer a dependent but household member and/or studying and living away from household.
- ☐ **Household Member**  
Residing in the household of a civilian employee.

Confirm your status and access a wide range of EAP services designed to support your wellbeing. Get started with EAP today by calling 866-580-9078 or visit [www.resilience.af.mil/workforce-resource](http://www.resilience.af.mil/workforce-resource) to access your free services and support.



## FINANCIAL RESOURCES DURING DIFFICULT TIMES

### **Military OneSource**

<https://www.militaryonesource.mil/>

Managing money and legal affairs are part of mission readiness. Military OneSource provides strategies on consolidating and paying down debt, saving for retirement or college, and creating a financial plan that will lead to financial security. Link to installation legal services that protect you and your family from mishaps. And discover how Military OneSource MilTax free tax filing services can make quick work out of tax return preparation and filing. See attached flyer for link to tax help. Set financial goals for your future by tapping into the information and resources available through Military OneSource. Call Military OneSource at 800-342-9647 or live chat to schedule a free appointment with a MilTax consultant or a financial counselor.

### **Utah National Guard Charitable Trust**

<https://utahguard.org/aid>

Members must apply for emergency assistance online. Assistance categories of need include rent/mortgage, car payment/insurance, utilities, gas or food. Please be sure to provide a detailed statement of the emergency need with valid justification.

### **Additional Financial Resources:**

Credit Counseling can be obtained through most banks and credit unions if you are a member. You may contact your bank directly to seek information and resources available where possible.

### **USA Cares**

<https://usacares.org/programs>

The Emergency Assistance program focuses on cases where the financial stress is related to military service. This program pays immediate, essential bills, including food and utility bills. They also have links to several other agencies that may be able to help with financial assistance. (Click on Get Help in the upper right)

### **National financial website resources available:**

### **Consumer Federal Protection Bureau**

<http://www.consumerfinance.gov/>

Their mission is to make markets for consumer financial products and services work for Americans — whether they are applying for a mortgage, choosing among credit cards, or using any number of other consumer financial products. You can submit a complaint, learn about industry trends, and educate yourself about financial issues that affect all Americans.

# Master your finances

**Tackle debt. Secure your future.  
Schedule free financial counseling from Military OneSource.**

Financial security is important for everyone and critical to military readiness. You don't need to tackle tough financial questions alone. Connect with an accredited Military OneSource financial counselor.

## How can a financial counselor help?

Military OneSource financial counselors are professionally trained. And they understand military life. Your counselor can offer personalized help with:

- Budgeting
- Managing money
- Reducing debt
- Saving for college
- Weighing investment and saving options for retirement
- Filing taxes with MilTax
- Supporting your negotiations with creditors on things like late fees, payment plans and foreclosures.

## Who is eligible?

Financial counseling is free to all active-duty service members, National Guard and reserves, recently separated service members, military families and survivors.

## How does it work?

You can meet with a financial counselor in person, by phone or video chat. Because financial needs change over time, there is no limit on sessions.

Financial counseling sessions are free and confidential.

Call Military OneSource at 800-342-9647 to schedule a consultation with a financial counselor. Or connect online at [www.MilitaryOneSource.mil](http://www.MilitaryOneSource.mil).



**National Foundation for Credit Counseling**

<http://www.nfcc.org/>

Provides free credit, housing and bankruptcy counseling and education.

**Federal Trade Commission**

<http://www.ftc.gov/>

Their mission is to prevent business practices that are anticompetitive or deceptive or unfair to consumers; to enhance informed consumer choice and public understanding of the competitive process; and to accomplish this without unduly burdening legitimate business activity.

**FINRA: Investor Education Foundation**

<https://www.finrafoundation.org/>

(General Information on saving and investing)

**AnnualCreditReport.com**

<https://www.annualcreditreport.com/cra/index.jsp>

**Local Utah financial website resources available:**

The below listed local companies offer FREE financial counseling related to debt and money management, credit and budget counseling, bankruptcy, foreclosure, and more. Please contact them directly to inquire about available classes.

**2-1-1: Local community resources**

<http://www.211.org>

Call 211 or (888) 826-9720

**Utah State University – Cooperative Extension**

<http://extension.usu.edu/>

(801) 468-2846

**Powerpay.org**

<https://powerpay.org/>

**Utah Saves**

<https://americasaves.org/local-campaigns/utah-saves/>

**Cottages of Hope**

<http://www.cottagesofhope.org/>

2724 Washington Blvd Ogden, UT 84401

(801) 393-4011

**Utah Department of Workforce Services**

<https://jobs.utah.gov/>

(866) 435-7414

- See attachment for application process

All local banks and credit unions offer various free credit and debt management counseling and may provide additional financial information and resources. See attachments for additional information.

\*\*It is imperative that you contact and coordinate any payment issues with all your creditors directly. Most companies will consider a renewed payment plan, deferred payment option, interest rate reduction, or other alternatives.

**Other financial websites available include:**

**AnnualCreditReport.com**

<https://www.annualcreditreport.com/index.action>

You should check and monitor your credit report for accuracy and ID theft.

- For military and dependents, the M&FRC can pull your credit report with a score and analysis tool.

**Thrift Savings Plan**

<https://www.tsp.gov>

You should monitor and verify your current TSP plan contributions.

- In time of need you may want to evaluate your individual TSP plan contributions. Employees with significant debt due to reduced income may want to consider their options very closely. You may be eligible for a TSP loan and can check eligibility on the TSP website above. Please be mindful of the long-term effects of loss interest of the amount of the loan. If drastic measures are required, you can change or modify your specific TSP allocations online.
- Attachment has information about TSP once a member leaves federal employment.

**Debt Consolidation/Debt Management:**

**InCharge Debt Solutions**

<http://www.incharge.org/>

800-565-8953

- **Consolidate** credit bills into one easy monthly payment
- **Pay off** your debt faster
- **Lower** your interest rates regardless of credit score



## FINANCIAL RESOURCES DURING DIFFICULT TIMES

- **Stop** collection calls
- **Eliminate** late fees and over-limit charges
- **Build** a realistic budget and financial plan you can follow

Employees should be well prepared to take the steps necessary to ensure financial stability during a difficult time. Your immediate action will ensure minimal impact to your financial future. If you have not recently completed an accurate financial assessment or completed a thorough budget review, it would be in your best interest to do so.

Do not hesitate to contact your creditors immediately if you experience financial difficulty. Communication with them is the first step to ensuring you remain ahead of your financial game plan. Keeping payments on time will also reduce the risk of incurring additional late fees and other penalties.

During this difficult time, it may be necessary to evaluate your budget and current spending habits. It is highly recommended to develop an emergency savings plan and to monitor your mandatory and discretionary expenses to assist in achieving your goals while maintaining your lifestyle.

### **Local food banks:**

The local food banks are willing to assist when necessary. Please contact them directly for assistance if needed.

#### **Catholic Community Services Food Bank**

[www.ccsutah.org/](http://www.ccsutah.org/)

2504 F Ave  
Ogden, UT 84401  
(801) 394-5944

#### **Open Doors**

[www.opendoorsutah.org](http://www.opendoorsutah.org)

875 E Hwy. 193, Layton, UT 84041  
(801) 771-4642

#### **Utah Food Bank**

[www.utahfoodbank.org](http://www.utahfoodbank.org)

3150 S 900 W, Salt Lake City Utah 84119  
(801) 978-2452

#### **Family Connection Center Food Bank**

[https://foodpantries.org/li/family\\_connection\\_center\\_food\\_bank](https://foodpantries.org/li/family_connection_center_food_bank)

875 E Hwy. 193, Layton, UT 84041  
(801) 771-4642

**Financial Assistance**

**Federal Employee Education & Assistance Fund**

<http://www.feea.org>

3333 S. Wadsworth Blvd., Suite 300

Lakewood, CO 80227

(303) 933-7580

\*\*Federal employees are eligible to apply for emergency financial assistance through this organization. Applications must be completed online with attached supplemental documentation. The system does not accept incomplete applications.

No-interest loans of up to \$1,500 are available to assist with individual emergency situations.

Loans are repaid through payroll allotment administered by the employee's payroll service, e.g.

Employee Express, My Pay, NFC or Postal Ease. Loans are generally repaid within 10 months.

Assistance is generally available for the following types of hardships:

- Severe illness, injury, or emergency dental work of employee
- Severe illness or injury of employee's immediate family member
- Death of employee's immediate family member
- Major loss/damage to primary residence due to natural disaster such as fire, flood, or hurricane
- Victim of domestic violence with immediate need for safe housing
- Victim of violent crime
- Victim of identity theft

Sometimes bad things happen to good people.

## DO YOU KNOW A FEDERAL EMPLOYEE FACING A TRAGEDY?

### DO YOU KNOW A FEDERAL EMPLOYEE WHO:

- ▶ Has recently been off work due to serious illness?
- ▶ Has a child in the hospital?
- ▶ Had a parent recently pass away?
- ▶ Lost their home in a fire?
- ▶ Has been a victim of a violent crime?



### FEEA may be able to help.

Please refer them to [feea.org/emergency](https://feea.org/emergency) for information on our emergency hardship loan program.



# FEEA

FEDERAL EMPLOYEE EDUCATION & ASSISTANCE FUND

*We are a national charity and do not charge any fees or interest - if you borrow \$1,000, you pay back \$1,000.*

FEEA is the only independent national charity for federal employees and by federal employees. During our more than 30-year history we have helped over 50,000 federal families.



FEDERAL  
EMPLOYEE  
EDUCATION &  
ASSISTANCE FUND

1641 PRINCE ST, ALEXANDRIA, VA 22314



Sign up to get FEEA news and information at [feea.org/subscribe](https://feea.org/subscribe)

Follow Us:



*Special thanks to the thousands of individual donors and BlueCross BlueShield and CareFirst BlueCross BlueShield for their support in expanding our loan program to more families in need.*

### **Utility Assistance Programs**

If you have been living in your residence for over one year, you may contact your power and gas utility to inquire if you meet eligibility requirements for the EQUAL PAYMENT PLAN, this plan will average your utility costs over the entire year and provide an average monthly billing. By doing so, you can avoid spikes in your heat and electric bill during peak months. Depending on your income you may be eligible for financial assistance through other utility programs such as HEAT.( <https://jobs.utah.gov/housing/scso/seal/heat.html>)

### **Rocky Mountain Power**

<http://www.rockymountainpower.net/res/po.html>

(888) 221-7070

### **Enbridge Gas**

<https://www.enbridgegas.com/utwyid>

(800) 323-5517

City and local utility companies should be contacted directly to inquire about any further assistance available.

### **Legal Assistance**

For complex or serious issues consult with an attorney or a lawyer. Several free clinics are located throughout Utah. Pro bono services offered at legal clinics may include legal advice for civil legal issues, help answering papers, summons, and requests, and referral and resource information. Services provided may be dependent on income.

[www.utahlegalhelp.org/utah-state-bar-pro-bono](http://www.utahlegalhelp.org/utah-state-bar-pro-bono)

(801) 297-7049

### **Utah@EASE**

Utah@EASE is a referral program led by the Office of the Utah Attorney General in partnership with the Utah Department of Veterans and Military Affairs and the Utah State Bar. This public-private partnership connects eligible Veterans and current service members with pro bono legal services and representation for covered Utah issues. Covered legal issues include:

- Power of Attorney
- Wills
- Consumer fraud
- Predatory lending
- Debt
- Landlord or tenant rights
- Servicemembers Civil Relief Act (SCRA)
- Uniformed Services Employment and Reemployment Rights Act (USERRA)

### **VA Legal Clinic – Salt Lake City**

The VA has partnered with volunteer attorneys who provide a free monthly legal clinic for Veterans. The clinic is held the second Thursday of each month (except December) from 5:30 to 7:00 p.m. in building 16 lobby of the VA Medical Center. This gives veterans an opportunity to speak to an attorney, free of charge, for guidance on legal questions. No appointment needed. Location: George E. Wahlen Department of Veterans Affairs Medical Center, 500 Foothill Boulevard, Salt Lake City, Utah 84148

### **American Red Cross**

The American Red Cross works in partnership with military aid societies to provide quality, reliable financial assistance to eligible applicants 24/7/365. Assistance can include funds for emergency travel, burial of a loved one, emergency food and shelter, etc. For more information, please visit <https://www.redcross.org/get-help/military-families/financial-assistance.html>.

If your family needs emergency assistance, you can submit a request online at <https://saf.redcross.org/css> or call the American Red Cross at 1-877-272-7337

Who is Eligible for Financial Assistance?

Call the American Red Cross Hero Care Center at 1-877-272-7337 (toll-free) if you are:

- An active-duty service member
- A member of an activated National Guard or Reserve unit
- An immediate family member of a service member in the above two categories
- A military retiree or spouse/widow(er) of a retiree

Information to Have Ready:

When calling the Red Cross, please provide as much of the following information about the service member as is known:

- Full legal name
- Rank/rating
- Branch of service (Army, Navy, Air Force, Marines, Coast Guard)
- Social Security number
- Date of birth
- Military unit address
- Information about the deployed unit and home base unit (for deployed service members only)



### **Homeowners Assistance Program (HAP)**

Provides financial assistance to those who suffer financial loss on the sale of their primary residence.

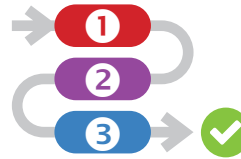
- 1) Members of the Armed Forces (30% or greater disability) who incur a wound, injury, or illness in the line of duty during a deployment in support of the Armed Forces on or after September 11, 2001;
- 2) Wounded DoD and Coast Guard civilian homeowners reassigned in furtherance of medical treatment or rehabilitation or due to medical retirement in connection with a disability incurred in the performance of his or her duties during a forward deployment occurring on or after September 11, 2001 in support of the Armed Forces; and
- 3) Surviving spouses of fallen warriors who move within two years of the death of such employee or member.

<https://www.usace.army.mil/Missions/Military-Missions/Real-Estate/HAP/>

800-861-8144

### **Financial tips and tricks to save money**

- Track your monthly and daily spending
- Prioritize your needs and your wants
- Elect automatic payment plans for mandatory expenses to help alleviate stress
- Be a conservative and well-informed shopper
- Take advantage of sales and coupons
- Shop at thrift stores
- Pay your bills on time to reduce the risk of penalties and fees and contact lender if required. (Often fees can be waived)



# The Application Process

*I applied. What happens next?*

The following steps will help you understand the application process for Medicaid, CHIP, SNAP, Child Care, and Financial assistance. Each step explains what to expect.

## → **Step 1** The Department of Workforce Services (DWS) will review your application.

- DWS will review your application in 7-10 days and may contact you by phone or mail to discuss your application.
- Check the status of your application at [jobs.utah.gov/mycase](https://jobs.utah.gov/mycase) or call DWS at 801- 526-0950 or 1-866-435-7414 Monday - Friday, 8 am - 5 pm.
- Watch for DWS notices sent by mail or if you receive paperless notices, you may log on to [jobs.utah.gov/myCase](https://jobs.utah.gov/myCase) and review the documents tab.
- If you applied for the SNAP program, a telephone interview is required. Call 801- 526-0950 or 866- 435-7414 to complete the interview.

## → **Step 2** DWS needs to gather your verification.

- Verification is the paperwork, like bank statements or pay stubs, required to verify the information you report to us. The information you provide will help us determine your eligibility.
- If verification is required, DWS will send you a notice. The notice will list what is required and a date the information is due.
- If you need help gathering the requested verification or need more time, call DWS before the due date.
- Once you turn in the requested documents, DWS will review them within 14 days to determine your eligibility. If they need additional information or documentation, they will contact you.

### → **How do I get DWS the verification they need?**

**Online:** You can upload verification documents at [jobs.utah.gov/mycase](https://jobs.utah.gov/mycase)

**By fax:** You can fax them to 1-877-313-4717 or 801-526-9500

**By mail:** You can mail documents to:

Department of Workforce Services • Imaging Operations • PO BOX 143245 • Salt Lake City, UT 84114-3245

**In person:** You can drop off documents at any [DWS Employment Center](#) M - F, 8 am - 5 pm.

## → **Step 3** DWS makes a decision.

- DWS will determine your eligibility for benefits within 30 days of your application (90 days for medical applications, if you claim a disability). But, if you return verifications within 30 days after an application has been denied, DWS will use the verification received and you may not have to complete a new application.
- Once your eligibility has been determined, DWS will send you a notice of decision explaining the outcome of your application. The notice lists your appeal rights if you do not agree with the decision.
- If you are approved for a Medicaid program with a cost-sharing requirement such as a spenddown, premium, or cost of care, a separate notice will be sent to you explaining the options, costs, due dates, and ways to make payments, if needed.
- New Medicaid members will receive a wallet sized Medicaid card. If you have received one in the past, a new one will not be mailed unless you request it. For SNAP and Financial programs, an EBT card may be mailed when your application is submitted. If you have an active EBT card another will not be mailed to you.
- Contact DWS at 801-526-0950 or 1-866-435-7414, Monday - Friday, 8 am - 5 pm to request a replacement Medicaid card or to report changes like your income, address, or household.
- Medicaid and CHIP members will get a welcome letter with instructions to enroll in a health plan.

# Unemployment Insurance BENEFIT SCHEDULE

January 2025



**Determine your weekly benefit amount and total benefits:**

- ✓ Maximum weekly benefit amount (WBA) \$777
- ✓ Maximum benefit amount (MBA) \$20,202

## INFORMATION ABOUT BASE PERIOD, DETERMINING NUMBER OF WEEKS AND WEEKLY BENEFIT AMOUNT, EFFECTIVE JANUARY 1, 2025 to DECEMBER 31, 2025

TO QUALIFY MONETARILY, you must have earned at least \$5,300 during a specific period of time referred to as a "base period." (See table included to determine your base period.) Your total base period earnings must be equal to 1½ times the highest amount of wages paid to you during any calendar quarter of your base period.

If you do not have 1½ times your high quarter wages in your base period, you may qualify for benefits using an alternate base period, which would be the most recent four completed calendar quarters.

### DEDUCTION OF RETIREMENT INCOME FROM UNEMPLOYMENT BENEFITS

Only the pension, retirement, or disability pay that is maintained or contributed to by a base period employer is deductible from the weekly benefit amount.

### HOW TO DETERMINE YOUR BASE PERIOD

IF YOUR NEW CLAIM IS EFFECTIVE IN:	YOUR BASE IS THE 4 QUARTERS	
	BEGINNING	ENDING
JAN-FEB-MAR, 2025	OCT. 1, 2023	SEPT. 30, 2024
APR-MAY-JUNE, 2025	JAN. 1, 2024	DEC. 31, 2024
JULY-AUG-SEPT, 2025	APRIL 1, 2024	MARCH 31, 2025
OCT-NOV-DEC, 2025	JULY 1, 2024	JUNE 30, 2025

### HOW TO DETERMINE WEEKS OF ENTITLEMENT

Multiply your total wages for insured work paid during the base period by 27%, disregarding any fraction of \$1 and divide by your weekly benefit amount, disregarding any fraction. The result will be the number of weeks you are entitled to receive benefits—a minimum of 10 weeks and a maximum of 26 weeks of regular benefits.

IF THE HIGHEST AMOUNT OF WAGES PAID TO YOU DURING ANY CALENDAR QUARTER OF YOUR BASE PERIOD WAS:			YOUR WEEKLY BENEFIT AMOUNT IS
14430.00	to	14455.99	550
14456.00	to	14481.99	551
14482.00	to	14507.99	552
14508.00	to	14533.99	553
14534.00	to	14559.99	554
14560.00	to	14585.99	555
14586.00	to	14611.99	556
14612.00	to	14637.99	557
14638.00	to	14663.99	558
14664.00	to	14689.99	559
14690.00	to	14715.99	560
14716.00	to	14741.99	561
14742.00	to	14767.99	562
14768.00	to	14793.99	563
14794.00	to	14819.99	564
14820.00	to	14845.99	565
14846.00	to	14871.99	566
14872.00	to	14897.99	567
14898.00	to	14923.99	568
14924.00	to	14949.99	569
14950.00	to	14975.99	570
14976.00	to	15001.99	571
15002.00	to	15027.99	572
15028.00	to	15053.99	573
15054.00	to	15079.99	574
15080.00	to	15105.99	575
15106.00	to	15131.99	576
15132.00	to	15157.99	577
15158.00	to	15183.99	578
15184.00	to	15209.99	579
15210.00	to	15235.99	580
15236.00	to	15261.99	581
15262.00	to	15287.99	582
15288.00	to	15313.99	583
15314.00	to	15339.99	584

IF THE HIGHEST AMOUNT OF WAGES PAID TO YOU DURING ANY CALENDAR QUARTER OF YOUR BASE PERIOD WAS:			YOUR WEEKLY BENEFIT AMOUNT IS
15340.00	to	15365.99	585
15366.00	to	15391.99	586
15392.00	to	15417.99	587
15418.00	to	15443.99	588
15444.00	to	15469.99	589
15470.00	to	15495.99	590
15496.00	to	15521.99	591
15522.00	to	15547.99	592
15548.00	to	15573.99	593
15574.00	to	15599.99	594
15600.00	to	15625.99	595
15626.00	to	15651.99	596
15652.00	to	15677.99	597
15678.00	to	15703.99	598
15704.00	to	15729.99	599
15730.00	to	15755.99	600
15756.00	to	15781.99	601
15782.00	to	15807.99	602
15808.00	to	15833.99	603
15834.00	to	15859.99	604
15860.00	to	15885.99	605
15886.00	to	15911.99	606
15912.00	to	15937.99	607
15938.00	to	15963.99	608
15964.00	to	15989.99	609
15990.00	to	16015.99	610
16016.00	to	16041.99	611
16042.00	to	16067.99	612
16068.00	to	16093.99	613
16094.00	to	16119.99	614
16120.00	to	16145.99	615
16146.00	to	16171.99	616
16172.00	to	16197.99	617
16198.00	to	16223.99	618
16224.00	to	16249.99	619
16250.00	to	16275.99	620

### DETERMINING WEEKLY BENEFIT AMOUNT

\*To determine weekly benefit amount for WBAs less than \$550.00, divide the high quarter by 26 and subtract \$5.00.

americanjobcenter®

04-13-0125



**WORKFORCE  
SERVICES**  
UNEMPLOYMENT INSURANCE

[jobs.utah.gov/ui/home](https://jobs.utah.gov/ui/home)

IF THE HIGHEST AMOUNT OF WAGES PAID TO YOU DURING ANY CALENDAR QUARTER OF YOUR BASE PERIOD WAS:			YOUR WEEKLY BENEFIT AMOUNT IS
16276.00	to	16301.99	621
16302.00	to	16327.99	622
16328.00	to	16353.99	623
16354.00	to	16379.99	624
16380.00	to	16405.99	625
16406.00	to	16431.99	626
16432.00	to	16457.99	627
16458.00	to	16483.99	628
16484.00	to	16509.99	629
16510.00	to	16535.99	630
16536.00	to	16561.99	631
16562.00	to	16587.99	632
16588.00	to	16613.99	633
16614.00	to	16639.99	634
16640.00	to	16665.99	635
16666.00	to	16691.99	636
16692.00	to	16717.99	637
16718.00	to	16743.99	638
16744.00	to	16769.99	639
16770.00	to	16795.99	640
16796.00	to	16821.99	641
16822.00	to	16847.99	642
16848.00	to	16873.99	643
16874.00	to	16899.99	644
16900.00	to	16925.99	645
16926.00	to	16951.99	646
16952.00	to	16977.99	647
16978.00	to	17003.99	648
17004.00	to	17029.99	649
17030.00	to	17055.99	650
17056.00	to	17081.99	651
17082.00	to	17107.99	652
17108.00	to	17133.99	653
17134.00	to	17159.99	654
17160.00	to	17185.99	655
17186.00	to	17211.99	656
17212.00	to	17237.99	657
17238.00	to	17263.99	658
17264.00	to	17289.99	659
17290.00	to	17315.99	660
17316.00	to	17341.99	661
17342.00	to	17367.99	662
17368.00	to	17393.99	663
17394.00	to	17419.99	664
17420.00	to	17445.99	665
17446.00	to	17471.99	666
17472.00	to	17497.99	667
17498.00	to	17523.99	668
17524.00	to	17549.99	669
17550.00	to	17575.99	670
17576.00	to	17601.99	671
17602.00	to	17627.99	672

IF THE HIGHEST AMOUNT OF WAGES PAID TO YOU DURING ANY CALENDAR QUARTER OF YOUR BASE PERIOD WAS:			YOUR WEEKLY BENEFIT AMOUNT IS
17628.00	to	17653.99	673
17654.00	to	17679.99	674
17680.00	to	17705.99	675
17706.00	to	17731.99	676
17732.00	to	17757.99	677
17758.00	to	17783.99	678
17784.00	to	17809.99	679
17810.00	to	17835.99	680
17836.00	to	17861.99	681
17862.00	to	17887.99	682
17888.00	to	17913.99	683
17914.00	to	17939.99	684
17940.00	to	17965.99	685
17966.00	to	17991.99	686
17992.00	to	18017.99	687
18018.00	to	18043.99	688
18044.00	to	18069.99	689
18070.00	to	18095.99	690
18096.00	to	18121.99	691
18122.00	to	18147.99	692
18148.00	to	18173.99	693
18174.00	to	18199.99	694
18200.00	to	18225.99	695
18226.00	to	18251.99	696
18252.00	to	18277.99	697
18278.00	to	18303.99	698
18304.00	to	18329.99	699
18330.00	to	18355.99	700
18356.00	to	18381.99	701
18382.00	to	18407.99	702
18408.00	to	18433.99	703
18434.00	to	18459.99	704
18460.00	to	18485.99	705
18486.00	to	18511.99	706
18512.00	to	18537.99	707
18538.00	to	18563.99	708
18564.00	to	18589.99	709
18590.00	to	18615.99	710
18616.00	to	18641.99	711
18642.00	to	18667.99	712
18668.00	to	18693.99	713
18694.00	to	18719.99	714
18720.00	to	18745.99	715
18746.00	to	18771.99	716
18772.00	to	18797.99	717
18798.00	to	18823.99	718
18824.00	to	18849.99	719
18850.00	to	18875.99	720
18876.00	to	18901.99	721
18902.00	to	18927.99	722
18928.00	to	18953.99	723
18954.00	to	18979.99	724

IF THE HIGHEST AMOUNT OF WAGES PAID TO YOU DURING ANY CALENDAR QUARTER OF YOUR BASE PERIOD WAS:			YOUR WEEKLY BENEFIT AMOUNT IS
18980.00	to	19005.99	725
19006.00	to	19031.99	726
19032.00	to	19057.99	727
19058.00	to	19083.99	728
19084.00	to	19109.99	729
19110.00	to	19135.99	730
19136.00	to	19161.99	731
19162.00	to	19187.99	732
19188.00	to	19213.99	733
19214.00	to	19239.99	734
19240.00	to	19265.99	735
19266.00	to	19291.99	736
19292.00	to	19317.99	737
19318.00	to	19343.99	738
19344.00	to	19369.99	739
19370.00	to	19395.99	740
19396.00	to	19421.99	741
19422.00	to	19447.99	742
19448.00	to	19473.99	743
19474.00	to	19499.99	744
19500.00	to	19525.99	745
19526.00	to	19551.99	746
19552.00	to	19577.99	747
19578.00	to	19603.99	748
19604.00	to	19629.99	749
19630.00	to	19655.99	750
19656.00	to	19681.99	751
19682.00	to	19707.99	752
19708.00	to	19733.99	753
19734.00	to	19759.99	754
19760.00	to	19785.99	755
19786.00	to	19811.99	756
19812.00	to	19837.99	757
19838.00	to	19863.99	758
19864.00	to	19889.99	759
19890.00	to	19915.99	760
19916.00	to	19941.99	761
19942.00	to	19967.99	762
19968.00	to	19993.99	763
19994.00	to	20019.99	764
20020.00	to	20045.99	765
20046.00	to	20071.99	766
20072.00	to	20097.99	767
20098.00	to	20123.99	768
20124.00	to	20149.99	769
20150.00	to	20175.99	770
20176.00	to	20201.99	771
20202.00	to	20227.99	772
20228.00	to	20253.99	773
20254.00	to	20279.99	774
20280.00	to	20305.99	775
20306.00	to	20331.99	776
20332.00	and above		777

**For more information or to file for unemployment benefits, visit  
[jobs.utah.gov/ui/home](https://jobs.utah.gov/ui/home)**



**LIVE CHAT**

If you need help filing a claim, or have questions about your claim,  
 chat with a representative at [jobs.utah.gov/ui/home](https://jobs.utah.gov/ui/home)  
 Monday—Friday

Equal Opportunity Employer/Program • Auxiliary aids (accommodations) and services are available upon request to individuals with disabilities by calling 801-526-9240. Individuals who are deaf, hard of hearing, or have speech impairments may call Relay Utah by dialing 711. Spanish Relay Utah: 1-888-346-3162.

# Information for TSP Participants Leaving Federal Employment

Fact Sheet

February 2025

## Introduction

This fact sheet is for federal civilian employees who are leaving federal employment and who have a Thrift Savings Plan (TSP) account.

Note that an employee on administrative leave is employed and in pay status until the date of separation.

**You can stay with the TSP even if you leave your federal job.** You don't have to take any money from your TSP savings until you reach the age when you have to start taking IRS required minimum distributions. You can continue to allow your investments to grow in the TSP and take advantage of the TSP's low expenses, and you'll always have secure access to manage your investments online in My Account.

## Contributions to your TSP account

### Employee contributions

As long as you're in pay status in a TSP-eligible position, you can start, change, or stop your TSP contributions. In most cases, you'll use your agency or service electronic payroll system to make any changes. Once you leave the federal government, you'll no longer be able to make employee contributions.

For more information about making TSP contributions, visit:

- [tsp.gov/making-contributions](https://tsp.gov/making-contributions)

### Agency contributions

As long as you're covered by the Federal Employees Retirement System (FERS) and in pay status, you receive Agency Automatic (1%) Contributions. You also receive Agency Matching Contributions on your own TSP contributions. Agency contributions stop when you are no longer in pay status.

For more information about agency contributions, visit:

- [tsp.gov/making-contributions/contribution-types](https://tsp.gov/making-contributions/contribution-types)

## Moving money into your TSP account

You can't make direct contributions after your date of separation. You can still move money into your TSP account from other eligible retirement plans.

For information about rollover contributions to the TSP, visit:

- [tsp.gov/tsp-basics/move-money-into-tsp](https://tsp.gov/tsp-basics/move-money-into-tsp)

## Loans

New TSP loans are available only to participants who are employed, who are in pay status, and who have contributed their own money to the TSP. You repay the loan with interest in regular payments—through payroll deduction if you're still employed and in pay status in federal service, or by direct debit, check, or money order after you separate from federal employment.

**If you have any TSP loans when you separate from federal employment,** you must decide if you want to pay them off, keep them open and set up monthly payments, or allow them to be foreclosed and accept the outstanding balance and accrued interest as taxable income.

Failing to make loan payments in accordance with your *Loan Promissory Note* can have serious financial consequences, especially if you're still working or subject to an early withdrawal penalty tax. **You are responsible for ensuring that the loan payments are correct and submitted on time regardless of whether your agency or service missed your loan payment.**

For more information about TSP loans, visit:

- [tsp.gov/tsp-loans](https://tsp.gov/tsp-loans)



## Withdrawals and distributions from your TSP account

For details about withdrawals and distributions from your TSP account, visit [tsp.gov/forms](https://tsp.gov/forms) and download these booklets:

- *Distributions*
- *In-Service Withdrawals*
- *Tax Rules about TSP Payments*

You can also find information about withdrawals and distributions on our website:

- [tsp.gov/taking-money-from-your-account](https://tsp.gov/taking-money-from-your-account)

**If you are not age 55 or older in the year you separate, the IRS early withdrawal penalty will apply to most TSP withdrawals and all loan distributions received before age 59½.** Because tax rules are complex, you may want to speak with a tax advisor before taking money from your TSP account.

### In-service withdrawals

In-service withdrawals are withdrawals you may make from your TSP account while you're still employed by the federal government. There are two types of TSP in-service withdrawals: financial hardship and age-59½.

#### Financial hardship withdrawal

To qualify for a financial hardship withdrawal, you must have a financial need that meets certain requirements, and you must certify, under penalty of perjury, that you have a genuine financial hardship.

#### Age-59½ in-service withdrawal

Age-59½ in-service withdrawals are withdrawals that you can make from your TSP account when you're age 59½ or older and still employed by the federal government. You can only withdraw funds in which you are vested based on your years of service, and the amount must be at least \$1,000 (or your entire vested balance if less than \$1,000).

## Withdrawals after separation (post-employment distributions)

After you separate from service, you have four options for taking money from your TSP account:

- Partial distribution of a specified amount
- Total distribution
- Annuity purchase
- Installments (automatic withdrawals)

You can request a distribution using one of these methods or any combination of them that you choose.

For in-depth information about these and other TSP topics, browse our free TSP webinars:

- [tsp.gov/online-learning](https://tsp.gov/online-learning)



# MilTax

**FREE TAX SERVICES**

- **FREE e-filing tax software to account for MilLife – everything from multiple moves to combat pay**
- **FREE support from MilLife consultants, specially trained in complex tax situations**
- **Prep and file anytime, anywhere and save your progress as you go.**
- **Software calculations are 100% accurate, guaranteed by the software provider.**

## **TAKE COMMAND OF YOUR TAXES.**

To get started, visit [MilitaryOneSource.mil](https://MilitaryOneSource.mil)  
or call 800-342-9647 to schedule a consultation.



U.S. Department of Defense

MilTax is a benefit provided by the Defense Department exclusively for eligible service members and family members through Military OneSource.



## **Free Tax Help Near You**

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## **Directory of Federal Tax Return Preparers with Credentials and Select Qualifications**

<https://irs.treasury.gov/rpo/rpo.jsf>

