

## **FAQs from Non-Government Employees**

**Q:** How will my finances be affected? Will I still have access to my money?

**A:** The Federal Reserve is not part of the U.S. government and neither are local financial institutions. The Federal Reserve will continue to operate normally during a government shutdown. All bank funds will continue to be insured and you will have the same kind of access to your checking account and savings account as always.

**Q:** What about my house loan application with the FHA and my business loan? Will these be affected?

**A:** If you're already close to settlement, and you already have an FHA case number, you will not be affected by this. However, the FHA will not insure new loans for the duration of the government shutdown. The Small Business Administration will also stop processing direct small business loans for the duration of the government shutdown.

**Q:** Will I still get my social security check?

**A:** Yes, Social Security payments will continue as usual.

**Q:** Do I still have to pay my taxes by April 15th? How will this affect my tax return?

**A:** Tax filings will still be due April 15. Refunds from electronic filings are done automatically and should not see a delay. Paper filings could see significant delays. The delay in processing paper returns would affect taxpayers who must file in that manner. This particularly affects people claiming the first-time homebuyer credit or a tax credit for adoption. Tax audits will be suspended.

**Q:** Are there other application processes that will be affected?

**A:** Trademark and patent applications could also be delayed

**Q:** How will my travel plans be affected? Can I get my passport during this time?

**A:** Passport processing employees will be sent home during the shutdown. Only emergency passports will be issued during this time period.

**Q:** Will airports be open?

**A:** Airports will remain open. Air traffic controllers and Transportation Security Administration (TSA) agents are considered "essential" employees and as such will continue to work as usual.

**Q:** Will the post office be open?

**A:** Yes. The government shutdown won't affect mail delivery or mail processing, as the Postal Service is self-funded.

**Q:** What tourist attractions will be closed during the shutdown?

**A:** All national parks, the National Zoo, national museums (such as the Smithsonian) and attractions associated with them (such as the Cherry Blossom Festival in DC) will be closed.

**Q:** Will this affect law enforcement and federal prisons?

**A:** No.

Q: How will this affect Homeland Security e-Verify system?

A: During a government shutdown, the Department of Homeland Security will suspend the operation of its e-Verify system.

Q: Will I be able to verify the immigration status of job applicants?

A: No. This will be suspended during the shutdown.

Q: How will farming and rural development be affected by the shutdown?

A: Farm loans and farm payments will not continue during a shutdown. Rural development and housing loans and grants will not continue during a shutdown. Farm reports and other agricultural reports will not continue during a shutdown. Most animal and plant pest control programs will be discontinued.

Q: Will this affect my Medicare benefits?

A: Medicare benefits are paid through an emergency trust fund and will be uninterrupted unless the shutdown were to last for many months, in which case Medicare benefits would stop. The odds of a shutdown that long are slim.

## **FAQs from Federal Government Employees**

Q: How will federal workers be affected?

A: During a federal government shutdown all government workers who are not "excepted employees" will be furloughed until a budget appropriations bill is passed.

Q: What is a furlough?

A: A furlough is the placing of an employee in a temporary non-duty, non-pay status because of lack of work or funds, or other non-disciplinary reasons.

Q: What is a shutdown furlough and why is a shutdown furlough necessary?

A: In the event that funds are not available through an appropriations law or continuing resolution, a "shutdown" furlough occurs. A shutdown furlough is necessary when an agency no longer has the necessary funds to operate and must shut down those activities which are not excepted pursuant to the Antideficiency Act.

Q: Who are Excepted Employees?

A: In the context of shutdown furloughs, the term "excepted employees" is used to refer to employees who are funded through annual appropriations who are nonetheless excepted from the furlough because they are performing work that, by law, may continue to be performed during a lapse in appropriations. "Excepted employees" include employees who are (1) performing emergency work involving the safety of human life or the protection of property, (2) performing minimal activities as necessary to execute an orderly suspension of agency operations related to non-excepted activities, or (3) performing certain other types of excepted work. Agency legal counsels, working with senior agency managers, are determining which employees are designated to be handling "excepted" and "non-excepted" functions.

Other employees are "exempt" from furlough because they are not affected by a lapse in appropriations. This includes employees who are not funded by annually appropriated funds. It

also includes those Presidential appointees who are not subject to a Federal employee leave system-i.e., who are entitled to an annual salary without consideration of the hours of duty required and thus cannot be placed in nonduty/nonpay status. (NOTE: Non-career SES and Schedule C employees do not fall into this category.) All other employees funded through annual appropriations are not able to work during a "shutdown" and will be furloughed.

Q: How will employees be notified whether they have been designated to be handling "excepted" or "non-excepted" functions?

A: Each Agency will communicate with its employees regarding the method and timing of notification of whether they have been designated as an excepted or non-excepted employee. Every federal agency is expected to develop a contingency plan for its employees. Access links to current contingency plans for agencies across the Federal Government.

<https://www.whitehouse.gov/omb/information-for-agencies/agency-contingency-plans/>

Q: Are all employees who qualify as "emergency employees" for the purpose of weather emergencies considered to be "excepted employees" for the purpose of a shutdown furlough?

A: Not necessarily. "Emergency employees" are those employees who must report for work in emergency situations-e.g., severe weather conditions, air pollution, power failures, interruption of public transportation, and other situations in which significant numbers of employees are prevented from reporting for work or which require agencies to close all or part of their activities. Emergency employees are not automatically deemed excepted employees for purposes of shutdown furloughs. Each agency must determine which employees are excepted employees.

Q: I am a federal employee. Will I get paid during a federal government shutdown?

A: No. Federal agencies do not have the authority to pay their employees during a shutdown, regardless of whether the employees are working as "excepted" or furloughed as "non-excepted". "Excepted" employees will receive pay for hours worked when the Congress passes and the President signs a new appropriation or continuing resolution. Congress will also determine whether "non-excepted" employees will receive pay for the furlough period.

Q: Will I still have health insurance and other benefits?

A: Federal employees' health benefits continue during a period of lapsed appropriations lasting less than 365 days, regardless of the "excepted" or "non-excepted" status of the employee. Federal Employees Group Life Insurance coverage continues for up to 12 consecutive months while in a non-pay status without cost to the employee or the agency. Both Federal Long Term Care (LTC) and Federal Employees Dental and Vision Insurance Plan (FEDVIP) deductions will cease for "non-excepted" employees.

Q: What should I do about paying my bills if I am not getting paid?

A: If you are among the thousands of Americans who have limited savings, here are some tips on how to manage during this period of time:

Talk with your regular creditors and explain that your family depends on your government paycheck, and until it arrives, you will have no way to pay them. Promise them that as soon as you receive your paycheck, you will pay them.

If you have automatic debits in place, you may need to notify those creditors NOT to take the automatic debit until you notify them that it's OK. In the event that something gets missed and there is an overdraft to your account, talk to your bank and ask them to waive any overdraft fees because the overdraft was due to circumstances beyond your control.

Ask any creditors to waive late payment fees if they're assessed because the late payment was outside your control. They should be willing to do that, especially if you usually make your payments on time.

Short term loans—be very careful of scams and extremely high-interest payday loans. Go to your existing financial institution for help first and only if absolutely necessary.

Don't worry that you will be evicted or your car will be repossessed or your credit will be ruined if your payments are late one time. They won't.

Late payments aren't even reported till they're more than 30 days late.

And evictions and repossessions don't happen until you've missed several payments (usually 3 or more).

Q: I am an active member of the military service. Will I still receive my pay?

A: Troops will receive half a paycheck for the first two weeks of April. After that, troops won't be paid until the shutdown ends, although they will receive any back pay owed. Back Pay will be issued through an appropriations bill introduced by Congress.

Q: Where can I turn to for help in meeting my expenses?

A: USA Cares will assist with food and gas needs for those active duty personnel impacted directly by a pending shutdown. Military families anywhere in America can apply for assistance through the USA Cares web site, <http://www.usacares.org/> or by calling 1-800-773-0387.

Q: I am a veteran. How will my veteran benefits be affected?

A: Veterans Affairs has received an advance appropriation for two years. This means: Enrolled veterans at VA medical facilities will continue to receive treatment. The VA does not foresee any medical appointments or treatment being canceled or delayed.

VA staffing for other veterans benefits will be reduced. VA benefit payments will not be affected in the short-term but could be delayed in the shutdown persists.

VA funeral services will continue, although some VA cemeteries will operate on a modified schedule. Contact your local VA cemetery for specifics details.

The VA website will be updated. Veterans and their families are encouraged to visit the site for current information.

Answers to e-mail and telephone inquiries, hiring, recruiting, training and fraud investigations will be suspended

## **More Questions Regarding Working during a Furlough**

Q: May an employee volunteer to do his or her job on a non-pay basis during a shutdown furlough?

A: No. Unless otherwise authorized by law, an agency may not accept the voluntary services of an employee. (See 31 U.S.C. 1342.)

Q: May employees take other jobs while on furlough?

A: 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 (specifically, the executive branch-wide standards of ethical conduct (the standards), at 5 CFR part 2635). In addition, there are specific statutes which prohibit certain outside activities, and agency-specific supplemental rules that require prior approval of, and sometimes prohibit, outside employment. Therefore, before engaging in outside employment, employees should review these regulations and then consult their agency ethics official to learn if there are any agency-specific supplemental rules governing the employee.

Q: Will excepted employees be paid for performing work during a shutdown furlough? If so, when will excepted employees receive such payments?

A: Agencies will incur obligations to pay for services performed by excepted employees during a lapse in appropriations, and those employees will be paid when Congress passes and the President signs a new appropriation or continuing resolution.

Q: Will employees who are furloughed eventually get paid?

A: Congress will determine whether "non-excepted" employees receive pay for the furlough period.

Q: May an employee not excepted from the furlough take previously approved paid leave (e.g., annual, sick, court, military leave, or leave for bone marrow or organ donation) during a shutdown furlough?

A. No. All paid leave during a shutdown furlough period must be canceled because the requirement to furlough supersedes leave rights. The Antideficiency Act (31 U.S.C. 1341 et seq.) does not allow authorization of any expenditure or obligation before an appropriation is made unless authorized by law. Paid leave creates a debt to the Government that is not authorized by the Act. Therefore, agencies are instructed that during a shutdown furlough, all paid leave must be canceled.

Q: May an excepted employee take previously approved paid leave or be granted new requests for paid leave during a shutdown furlough?

A. No. When an excepted employee is not working or not performing excepted activities in compliance with the Antideficiency Act, he or she cannot be in a paid leave status. Excepted employees must be either performing excepted activities or furloughed during any absence from work. The furlough must be documented by a furlough notice. If an excepted employee refuses to report for work after being ordered to do so, he or she will be considered in an absence without leave (AWOL) and will be subject to any consequences that may follow from being AWOL.

Q: What effect will a furlough have on other benefits that are paid for through payroll deductions?

A. The effect of a furlough on benefits that are paid for through payroll deductions varies. For additional information, see OPM's fact sheet on the "Effect of Extended Leave Without Pay (or Other Nonpay Status) on Federal Benefits and programs at [http://www.opm.gov/oca/leave/HTML/LWOP\\_eff.asp](http://www.opm.gov/oca/leave/HTML/LWOP_eff.asp).

Q: Am I entitled to unemployment compensation while on furlough?

A. It is possible that furloughed employees may become eligible for unemployment compensation. State unemployment compensation requirements differ. Some States require a 1-week waiting period before an individual qualifies for payments. Agencies or employees should submit questions to the appropriate State (or District of Columbia) office. In general, the law of the State in which an employee's last official duty station in Federal civilian service was located will be the State law that determines eligibility for unemployment insurance benefits. (See the Department of Labor website "Unemployment Compensation for Federal Employees" at <http://workforcesecurity.doleta.gov/unemploy/unemcomp.asp>.)