



Financial Resilience During the Government Shutdown

Financial Education Center

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Preparing for Financial Stability

Government shutdowns bring emotional and financial stress.

Navigating income disruptions, protecting your credit, and maintaining stability all require careful planning.

We'll cover:

- Practical strategies
- Immediate financial tools
- Delta Community resources



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The Impact of a Government Shutdown



Temporary loss or delay of income

- Financial stress
- Credit and loans



Impact on benefits and services



Increased stress and uncertainty

NCUA-insured credit unions, such as Delta Community operate independently, ensuring uninterrupted access to your accounts.

Key Tools for Managing Financial Hardship

Cut your spending to the essentials to save money

Budget Triage: The 3-Category Method



Must-Pay

- Housing
- Food
- Medications
- Insurance



Should-Pay

- Transportation
- Childcare
- Internet
- Cell phone



Can-Wait

- Subscriptions
- Entertainment
- Dining out
- Hobbies

Find budgeting triage templates on our home page under the [Notice on Government Shutdown](#)

Key Tools for Managing Financial Hardship

Find Ways to Supplement Income

- Use savings or emergency fund
- Sell unused items or rent a room
- Temporary work: Check agency policy
- Unemployment benefits: May need repayment after back pay

Using Assets

- Selling may trigger taxes or penalties
- Borrowing can have long-term negative effects
- Consult a financial professional first



Key Tools for Managing Financial Hardship



Proactively Communicate with Creditors

- Contact before missing payments
- Explain your situation clearly and concisely

Delta Community stands ready to provide support to members who may be affected by the current government shutdown. Questions or concerns can be directed to our **Member Care Center at 800-544-3328**, and our service representatives will share information on available options or connect members to internal resources based on their individual needs and interests.

Financial Coaching: Free one-on-one sessions are available from Balance to help guide you

Preserving Long-Term Financial Health



Protect Your Credit

Limit Credit Utilization

Avoid payday or predatory lenders

Make minimum payments if possible

Communicate before missing payments

Monitor your credit report

Emotional & Financial Well-Being

Take care of physical and mental health

Stay connected with support systems

Leverage free resources

Local food and utility assistance

Financial Education Center coaching and resources



Summary



1. **Prioritize essential expenses and create a new budget**
2. **Look for ways to supplement income**
3. **Be proactive about contacting creditors**
4. **Look for assistance**
5. **Preserve long-term financial health**
6. **Take care of emotional and financial well-being**

Personalized Assistance



Financial coaching and education resources

- ▶ Budgeting and Money Management
- ▶ Credit Report Reviews and Debt Management
- ▶ Student Loans and Home Buying

Toll-free **888-456-2227**

DeltaCommunityCU.BeBalanced.org



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Member Today!**

