WHAT TO DO IF YOU'RE MISSING A PAYCHECK

Thousands of Pierce County families are going without pay due to the federal shutdown.

If your income has stopped or been reduced, here's how to stay afloat and protect your finances until pay resumes.

🏠 PRIORITIZE ESSENTIALS

- Housing: Pay rent/mortgage first if possible. Contact your landlord or lender to ask for payment plans or deferment.
- Utilities: Call Tacoma Power, PSE, or Tacoma Water to request payment extensions or disconnection holds.
- Food & Medicine: Focus on groceries and prescriptions. Access Pierce can connect you to local pantries and community meals.
- Transportation: Keep enough for gas or transit to get to work or childcare.

📞 CONTACT CREDITORS EARLY

- Ask credit card, auto, or student loan lenders about skip-a-payment or hardship programs.
- Pause non-essential subscriptions temporarily.
- Always get agreements in writing.

💳 USE SAFE BORROWING OPTIONS

- Avoid payday or title loans–they trap families in debt.
- Check local banks and credit unions for low-interest "furlough" or "bridge" loans.
- Financial coaches through the Center for Strong Families can help review safe loan options and plan repayment.

🍎 ACCESS AVAILABLE RELIEF

- Unemployment: Furloughed federal workers can apply for benefits at esd.wa.gov.
- Food Assistance: Apply for Basic Food (SNAP) at washingtonconnection.org–benefits will process once funding resumes.
- Access Pierce (call or text to 253-572-4357) connects you to food, rent, utility, and legal support in real time.

📄 PROTECT CREDIT & FUTURE STABILITY

- Make minimum payments when possible to avoid late fees.
- Check your credit report (free at annualcreditreport.com).
- Connect with a nonprofit financial coach for budget planning and bill prioritization.

❤️ CARE FOR YOURSELF & YOUR FAMILY

- This is not your fault. Stress and uncertainty are real–don't face it alone.
- Contact Access Pierce for referrals to counseling or other resources and supports.

UNITED WAY
Pierce County

253-572-4357 www.accesspierce.org access@uwpc.org