

RESOURCES FOR HAWAII'S FEDERAL WORKFORCE

**In all cases, contact your creditors before missing or delaying a payment! They may not know that you are a federal worker and will need to give permission first.*

Mortgage, credit card, and other loan payments

If you get permission from your bank or credit union, you can wait to pay your mortgage, credit card bill, car loan, or other loans until after the shutdown without any late fees or penalties. All local banks and credit unions, and most banks nationwide, are offering relief for workers impacted by the shutdown:

- Delaying payment on mortgages, home equity loans, auto loans, personal loans, and other loans, until after the shutdown.
- Waiving fees and penalties for any late or missed payments during the shutdown.
- Offering low-interest personal loans to help you meet immediate financial needs.
- Keeping missed or late payments off of your credit report.

To find out what your options are, contact your bank or credit union. They will be evaluating relief on a case-by-case basis.

Tips:

- Check out [housing and credit counseling](#) for help on figuring out the best options for you.
- Be sure to reach out to your loan servicer, not the original loan officer, because it is your loan servicer that handles your loan payments.
- Remember to request that your bank, credit union, or loan servicer suspend or delay reporting any late or missed payments to the credit bureaus to protect your credit report and score.

Unemployment Insurance

If you are furloughed, you may be eligible for unemployment insurance (UI). However, if you receive back pay, the state will reclaim the UI benefits paid to you. Excepted employees—those required to work without pay—are ineligible for UI.

Utility bills

With approval, you can delay payment on your utility bills during the shutdown:

Electric

Hawaiian Electric and its Maui County and Hawaii County subsidiaries are suspending collection efforts and will not disconnect any services to federal employees during the shutdown. More information is available on their websites.

Contact:

[Hawaiian Electric](#): (808) 548-7311

[Maui Electric](#)

Maui: (808) 871-9777

Molokai and Lanai: (877) 871-8461

[Hawaii Electric Light](#)

Hilo: (808) 969-6999

Kona: (808) 329-3584

Waimea: (808) 885-4605

Kauai Island Utility Cooperative is willing to assist federal workers who may have trouble paying their bill. Federal employees can call to discuss options: (808) 246-4300, ext. 3.

Telephone/Internet/Cable

HawaiianTel will defer payments until 30 days after the shutdown ends. Federal employees need to submit a request on their [website](#).

On a case-by-case basis, Charter may provide a 30-day grace period to customers, which means accounts will not be disconnected and late fees will not apply. Contact Charter to discuss your options: (808) 625-2100 (to the extent possible, use the phone associated with your account—it helps expedite the process)

Water

Board of Water Supply (Honolulu) will suspend collection and will work with individual customers to set up payment plans. Their practice is to not cut off service. For other counties, please reach out to your local Board of Water Supply to see what options are available.

Health insurance

Currently, major health insurance providers do not have special relief for federal workers impacted by the shutdown. However, it is generally their policy to give people a three month grace period. If you think you will have difficulty paying your health insurance premium, you may want to contact your insurance provider to ask about their grace period.