



PRESS RELEASE

Consumer Protection Division Advisory for Unpaid Furloughed Federal Workers Facing Financial Hardship

BALTIMORE, MD (January 23, 2019) – The Maryland Office of the Attorney General’s Consumer Protection Division advises federal workers affected by the Trump administration’s partial shutdown to use these consumer-related resources to maintain financial fitness through these tough times. Federal workers who are not receiving their paychecks and are having difficulty making mortgage, student loan, and/or rent payments should be aware that there are resources available to help address certain financial challenges they experience during the shutdown.

Mortgage Payments – Many banking institutions have released statements indicating willingness to work with furloughed federal employees who are having trouble making their mortgage payments. Your bank may offer a modified or deferred payment schedule to keep you on track and out of danger of falling behind on your payments. You should immediately visit the official website for your mortgage lender to view what assistance is being offered, or contact their customer service by telephone (a list of some of the major lending institutions with websites and telephone numbers can be found [here](#)). In addition, the Consumer Protection Division’s Mediation Unit may be able to assist you in seeking a modification, depending upon your circumstances.

Rental Payments – If you are having trouble making rental payments to your landlord, a good place to start is to seek help from the housing assistance office in your county or Baltimore City. A list of these offices is available [here](#). If you have sought assistance from your county or directly from your landlord, but were unable to negotiate a plan regarding your rent payments, the Consumer Protection Division’s Mediation Unit may be able to help negotiate on your behalf. To see if our office can help, you will first need to file a Landlord/Tenant complaint by visiting our website at www.marylandattorneygeneral.gov. Be sure to note in your complaint that you are a furloughed federal employee.

Student Loan Payments – Despite the partial government shutdown, the federal government is still collecting payments on its student loans. If you have a federal student loan for which you are having trouble making payments, you should contact your loan servicer to ask if there are any options in light of your financial hardship. (Federal student loans are generally processed through a company called a loan servicer; the name of your loan servicer will be on your bill. A list of the most common loan servicers is available [here](#).) One option that may be available is a forbearance, which allows you to temporarily stop making payments for a month or more. This

option generally comes with other conditions, such as increased indebtedness due to deferred interest.

“I highly encourage those federal employees impacted by the shutdown to reach out for help before falling behind in important payments,” said Maryland Attorney General Brian E. Frosh. “As much as we hope this partial shutdown will end soon, falling behind financially can have devastating and long-term effects. If you need help, get it now.”

In addition to mortgage, rent, and loan payments, if you are a furloughed federal employee who needs help making payments to a public utility (e.g., gas, electricity, water), please contact your utility company immediately. Most Baltimore-Washington area public utilities have agreed to exercise some flexibility with customers affected by the shutdown. You will need to contact the utility directly to get information about these options. If you are not able to receive assistance directly from the utility company, you may file a complaint with the [Maryland Public Service Commission](#). The [Maryland Office of People’s Counsel](#) is a state agency and utility consumer advocacy office. They may also be able to assist you if you have problems dealing with a regulated utility in Maryland.

If you are experiencing other consumer-related problems and need assistance, please contact the Consumer Protection Division’s hotline at 410-528-8662.