



Resources for Maryland's Federal Workers and Contractors Impacted by Job Loss, Furloughs, and Federal Government Shutdowns

For the most comprehensive information, Marylanders can access the [state resource page](#) and [MD Labor resource page](#) for workers impacted by recent federal actions.

Unemployment Insurance

- **Federal workers and contractors experiencing job loss or furloughs** may be eligible for unemployment insurance benefits.
 - A dedicated webpage—labor.maryland.gov/federalworkers—links to information about both [Unemployment Compensation for Federal Employees](#) (UCFE) and the [state unemployment insurance program](#) for non-federal workers, which includes federal contractors in the private sector.
 - [Steps to Prepare for a Reduction in Force](#) is a quick-reference guide on what federal employees can do now to help them in the event they need to apply for unemployment insurance benefits in the future.
- **Furloughed federal employees and contractors** can access details specific to their situation at a dedicated [unemployment insurance page with FAQs](#).
- **Former federal workers who participated in the Deferred Resignation Program** and have reached their resignation date (are no longer on administrative leave) may be eligible for [unemployment insurance benefits](#). Eligibility is determined on a case-by-case basis, and includes an assessment of whether their departure was voluntary or involuntary.

Reemployment Support

- Maryland's [American Job Centers](#) and [Professional Outplacement Assistance Center](#) provide **in-person and virtual services**, like: résumé workshops, individualized career guidance, mock interviews, effective job search strategies, coping support, networking help, and more.
- Our [expert-led virtual workshop](#) on career transition for federal workers and contractors is held every Wednesday, 9 a.m.–noon. To sign up, email FedWorker.Transition@maryland.gov.
- Jobseekers can find **job fairs** for former federal employees and contractors at the bottom of labor.maryland.gov/federalworkers, plus a link to our broader job fair calendar.
- Maryland is seeking people interested in **teaching careers**. Visit teach.maryland.gov.
- See our [resource guide](#) (guía de recursos [en español](#)) for more information.

Federal Worker Emergency Loan Program

- Maryland residents who have been **recently terminated from federal employment** due to mass layoff, relocation, closure of a unit of federal government, or similar circumstance, and are experiencing financial hardship, may be eligible for a [Federal Worker Emergency Loan](#).
- This \$700 no-interest loan must be paid back within 180 days, with a possible 90-day extension. Apply online at mdol.submittable.com/submit.
- Furloughed federal employees are not eligible for this loan program, but may be eligible for [unemployment insurance](#).

Federal Shutdown Loan Program

- Maryland residents who are **current federal employees designated as “excepted”** (also called “essential”), and are required to work without pay during a federal government shutdown, may be eligible for the [Federal Shutdown Loan Program](#) to help pay for expenses like food and rent.
- This \$700 no-interest loan must be repaid 45 days after the shutdown ends, giving workers time to receive their back pay from the federal government. Apply online at mdol.submittable.com/submit.
- Furloughed federal employees are not eligible for this loan program, but may be eligible for [unemployment insurance](#).

More resources to meet critical needs

- Information on help with **housing, health coverage, food assistance, legal needs**, and resources for **veterans** is available on the [dedicated Maryland.gov page](#) for workers impacted by federal actions.