



## Who is eligible for the Federal Worker Emergency Loan Program?

You may be eligible to receive assistance from the program if you meet the following criteria:

- A resident of Maryland;
- Terminated from federal employment due to a mass layoff, relocation, or closure of a unit of the federal government, or similar circumstances beyond your control;
- Termination occurred within the six months before applying for the loan, and on or after January 1, 2025; and
- Experiencing financial hardship, which might include difficulty making on-time payments for a mortgage or rent, utilities, healthcare, childcare, a car loan or car insurance, credit cards or loans, or other household expenses.

Federal contractors are not eligible for the program, nor are residents of other states who work for a federal agency located in Maryland.

## Federal Worker Emergency Loan Program

If you are a federal employee who was recently terminated from your position, you may be eligible for a no-interest loan through Maryland's Federal Worker Emergency Loan Program.

This program offers a zero-interest \$700 loan to qualified applicants who are experiencing financial hardship. Applicants must apply within six months of termination, and this loan is required to be paid back.

### How do I indicate financial hardship?

To qualify for this loan, you must attest that your current pay has been reduced by at least 25 percent compared to the period before you were terminated from federal employment and that you are experiencing financial hardship. This is defined as lacking sufficient income or other means to pay for basic expenses.

Having resources such as savings accounts or retirement funds, or owning a home or other asset with equity, does not preclude an applicant from claiming financial hardship if accessing that equity would require the applicant to incur penalties or other costs they believe they cannot pay.

You may be asked to provide documentation of household expenses that you may be unable to pay due to that reduction in income, such as a:

- Mortgage statement,
- Lease,
- Utility bill,
- Vision, dental, or other healthcare service statement,
- Childcare contract or bill,
- Car loan statement,
- Car insurance statement,
- Medical insurance reconciliation notice, or
- Credit card or other loan statement.

## What documents do I need to apply for this loan?

- U.S. or state government issued photo identification (a current Maryland driver's license is preferred)
- Real-time photograph taken by smartphone or webcam during the application process
- At least two different documents providing proof of your Maryland residency. These could include:
  - Utility, telephone, cable or satellite TV bill,
  - Checking, savings or financial account statement,
  - Property tax bill or receipt,
  - Mortgage account statement, deed, or other proof of homeownership,
  - Residential rental contract (current apartment lease, or other current rental or real property with signatures),
  - Mail from a federal, state or local government agency, or
  - Installment (loan) documents from a bank or other financial institution
- At least two different documents providing proof of your former federal employment. These could include:
  - Recent SF-50 (Standard Form 50 - Notification of Personnel Action),
  - Last two federal pay stubs, or
  - 2024 W-2 from the federal government
- At least one document that provides proof of your termination from the federal government. This could include:
  - Recent SF-50,
  - Reduction in Force (RIF) notice from the federal government, or
  - Email or other official notification of termination from the federal government

## How long would I have to repay the loan?

Loans will be due 180 calendar days after the date you signed your loan agreement. If you continue to experience financial hardship you may request a 90-day repayment extension.

## Can I get help with the application?

You can contact the program support team by email at [MDfedworkerloan@submittable.com](mailto:MDfedworkerloan@submittable.com) or by phone at (410) 541-1075 (9 a.m.–5 p.m., Monday–Friday).

You can also get application assistance at any of the Maryland Department of Labor's American Job Centers at [labor.maryland.gov/county](http://labor.maryland.gov/county).

## How do I apply?

Apply at [mdol.submittable.com/submit](http://mdol.submittable.com/submit).

## Where can I learn more?

For more information, see our program page at [labor.maryland.gov/federalworkers/FWEloan](http://labor.maryland.gov/federalworkers/FWEloan) and answers to frequently asked questions at [mdfedworkerloan.zendesk.com/hc/en-us](http://mdfedworkerloan.zendesk.com/hc/en-us).

Additional resources and information for workers whose jobs have been affected by the federal government transition are available on our dedicated support page at [labor.maryland.gov/federalworkers](http://labor.maryland.gov/federalworkers). It features details on unemployment insurance benefits and reemployment support.

Federal civilian employees who become unemployed due to no fault of their own can apply for Unemployment Compensation for Federal Employees (UCFE). For information on eligibility, how to apply, and more, see our Maryland UCFE FAQ page at [labor.maryland.gov/employment/uifedworkerfaq.shtml](http://labor.maryland.gov/employment/uifedworkerfaq.shtml).

The online application portal is  
now open at  
[mdol.submittable.com/submit](http://mdol.submittable.com/submit)



## Resources for Maryland's Federal Workers and Federal Contractors Impacted by Job Loss

### Unemployment Insurance

- Our dedicated webpage—[labor.maryland.gov/federalworkers](https://labor.maryland.gov/federalworkers)—provides information on Unemployment Compensation for Federal Employees (UCFE) and links to our regular Maryland unemployment insurance program for non-federal workers, including federal contractors in the private sector.
- These resources are available through that dedicated page:
  - [FAQs](#) about UCFE eligibility, how to apply, and more;
  - Info on how [federal severance pay](#) could affect your eligibility for unemployment benefits, so workers can make an informed decision on if and when to apply; and
  - [Steps to Prepare for a Reduction in Force](#), 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.

### Reemployment Support

- 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](mailto:FedWorker.Transition@maryland.gov).
- Our [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 support, and more.
- Jobseekers can find job fairs for federal employers and contractors at the bottom of [labor.maryland.gov/federalworkers](https://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](https://teach.maryland.gov).
- See our [resource guide](#) (guía de recursos [en español](#)) for more information.

### Federal Worker Emergency Loan Program

- This program will provide a \$700 no-interest loan, to be paid back within 180 days, with a possible 90-day extension.
- To be eligible, applicants should be a (1) Maryland resident; (2) terminated from federal employment due to mass layoff, relocation, closure of a unit of federal government, or similar circumstance; (3) terminated within the past six months, and on or after Jan. 1, 2025; and (4) experiencing financial hardship.
- The online application portal is now open at [mdol.submittable.com/submit](https://mdol.submittable.com/submit).
- For additional information, see [labor.maryland.gov/federalworkers/FWEloan](https://labor.maryland.gov/federalworkers/FWEloan).

### More resources

- Info on help with housing, health coverage, food assistance, legal needs, and resources for veterans is available at [response.maryland.gov/federalpublicservants](https://response.maryland.gov/federalpublicservants).