

Congress is still talking, but the clock is running down to midnight Friday when the federal government runs out of money. If lawmakers can't work out a budget agreement, "non-essential" federal workers will not show up to work starting on Saturday. Here's what'll stay open and what won't.

One of the questions a lot of constituents have asked Democratic Congresswoman Maxine Waters of Los Angeles is: will the post office close down? The answer is "no," because the US Postal Service pays for itself.

Social Security checks will go out on schedule for people who've already signed up. None of that settles Waters.

"I know that it's automatic and all of that, but you've got to push a button somewhere," she says.

That includes the Internal Revenue Service, which will close its offices, even at the height of income tax season. And completed returns are still due on April 18. LA Democratic Congressman Xavier Becerra says some taxpayers will promptly collect their refunds.

"If you filed electronically," notes Becerra.

However, he says there are "many, many Americans and many Californians who did not file electronically, and therefore will not be getting refunds that they are due."

If you're budgeting for an overseas trip with that money, Becerra says, "I hope you finished the process and got your passport in hand because otherwise those offices shut down until the government gets back up again with a budget."

The federal government will process emergency passport applications, although it's unclear

what constitutes an emergency.

If you're planning a trip closer to home — say, a campout in Yosemite or the Mojave Desert — Republican Congressman Dan Lungren of northern California says, forget it.

"National Parks would be somewhat restricted," says Lungren.

During the shutdown 16 years ago, the federal government stretched caution tape across national park entrances and pulled rangers off duty in the national forests.

If you're looking to put down roots, Republican **Congressman John Campbell** of Irvine says an extended shutdown could make it hard to get a mortgage.

"Right now 95% of all loans are either made by FHA or guaranteed by Fannie and Freddie," he says. "So there's some — and I believe Fannie and Freddie are separate institutions — those loans will continue. But if FHA loans get shutoff, that'll have a negative impact on the housing market."

The estimated quarter-million federal workers in California have as many questions as answers about who's an "essential" worker and who's not. For now, the government's telling most federal workers to show up to work on Monday morning to find out whether they've been furloughed.