

List of Effective Pages

The following is a list of the effective pages of the CGMA Manual released in March 2004.

List of Effective Pages

5 pages

Page	Last Change	Page	Last Change	Page	Last Change
1	04/04 _____	3	04/04 _____	5	03/04 _____
2	04/04 _____	4	04/04 _____		

Full Table of Contents

3 pages

Page	Last Change	Page	Last Change	Page	Last Change
i	03/04 _____	ii	03/04 _____	iii	03/04 _____

Preface

1 page

Page	Last Change
i	03/04 _____

Chapter 1 Background

5 pages

Page	Last Change	Page	Last Change	Page	Last Change
1-i	03/04 _____	1-2	03/04 _____	1-4	03/04 _____
1-1	03/04 _____	1-3	03/04 _____		

Chapter 2 Organization

25 pages

Page	Last Change	Page	Last Change	Page	Last Change
2-i	03/04 _____	2-7	03/04 _____	2-15	03/04 _____
2-ii	03/04 _____	2-8	03/04 _____	2-16	03/04 _____
2-1	03/04 _____	2-9	03/04 _____	2-17	03/04 _____
2-2	03/04 _____	2-10	03/04 _____	2-18	03/04 _____
2-3	03/04 _____	2-11	03/04 _____	2-19	03/04 _____
2-4	03/04 _____	2-12	03/04 _____	2-20	03/04 _____
2-5	03/04 _____	2-13	03/04 _____		
2-6	03/04 _____	2-14	04/04 _____		
Figure	Last Change	Figure	Last Change	Figure	Last Change
2.E.1	03/04 _____	2-F.1	03/04 _____	2-F.2	03/04 _____

List of Effective Pages

Chapter 3 Assistance Policies 92 pages

Page	Last Change	Page	Last Change	Page	Last Change
3-i	03/04 _____	3-29	03/04 _____	3-60	03/04 _____
3-ii	03/04 _____	3-30	03/04 _____	3-61	03/04 _____
3-iii	03/04 _____	3-31	03/04 _____	3-62	03/04 _____
3-1	03/04 _____	3-32	03/04 _____	3-63	04/04 _____
3-2	03/04 _____	3-33	03/04 _____	3-64	03/04 _____
3-3	03/04 _____	3-34	03/04 _____	3-65	03/04 _____
3-4	03/04 _____	3-35	03/04 _____	3-66	03/04 _____
3-5	03/04 _____	3-36	03/04 _____	3-67	03/04 _____
3-6	03/04 _____	3-37	03/04 _____	3-68	03/04 _____
3-7	03/04 _____	3-38	03/04 _____	3-69	03/04 _____
3-8	03/04 _____	3-39	03/04 _____	3-70	03/04 _____
3-9	03/04 _____	3-40	03/04 _____	3-71	03/04 _____
3-10	03/04 _____	3-41	03/04 _____	3-72	03/04 _____
3-11	03/04 _____	3-42	03/04 _____	3-73	03/04 _____
3-12	03/04 _____	3-43	03/04 _____	3-74	03/04 _____
3-13	03/04 _____	3-44	03/04 _____	3-75	03/04 _____
3-14	03/04 _____	3-45	03/04 _____	3-76	03/04 _____
3-15	03/04 _____	3-46	03/04 _____	3-77	03/04 _____
3-16	03/04 _____	3-47	03/04 _____	3-78	03/04 _____
3-17	03/04 _____	3-48	03/04 _____	3-79	03/04 _____
3-18	03/04 _____	3-49	03/04 _____	3-80	03/04 _____
3-19	03/04 _____	3-50	03/04 _____	3-82	03/04 _____
3-20	03/04 _____	3-51	04/04 _____	3-83	03/04 _____
3-21	03/04 _____	3-52	04/04 _____	3-83	03/04 _____
3-22	03/04 _____	3-53	03/04 _____	3-84	03/04 _____
3-23	03/04 _____	3-54	03/04 _____	3-85	03/04 _____
3-24	03/04 _____	3-55	03/04 _____	3-86	03/04 _____
3-25	03/04 _____	3-56	03/04 _____	3-87	03/04 _____
3-26	03/04 _____	3-57	03/04 _____	3-88	03/04 _____
3-27	03/04 _____	3-58	03/04 _____	3-89	03/04 _____
3-28	03/04 _____	3-59	03/04 _____		

Chapter 4 Case Management 33 pages

Page	Last Change	Page	Last Change	Page	Last Change
4-i	03/04 _____	4-3	03/04 _____	4-7	03/04 _____
4-ii	03/04 _____	4-4	03/04 _____	4-8	03/04 _____
4-1	03/04 _____	4-5	03/04 _____	4-9	03/04 _____
4-2	03/04 _____	4-6	03/04 _____	4-10	03/04 _____

List of Effective Pages

Chapter 4 Case Management 33 pages (Continued)

4-11	03/04	_____	4-18	03/04	_____	4-25	03/04	_____
4-12	03/04	_____	4-19	03/04	_____	4-26	03/04	_____
4-13	03/04	_____	4-20	03/04	_____	4-27	03/04	_____
4-14	03/04	_____	4-21	04/04	_____	4-28	03/04	_____
4-15	03/04	_____	4-22	04/04	_____	4-29	03/04	_____
4-16	03/04	_____	4-23	04/04	_____	4-30	03/04	_____
4-17	03/04	_____	4-24	04/04	_____	4-31	03/04	_____

Chapter 5 Financial Operations 30 pages

Page	Last Change		Page	Last Change		Page	Last Change	
5-i	03/04	_____	5-08	03/04	_____	5-18	03/04	_____
5-ii	03/04	_____	5-09	03/04	_____	5-19	03/04	_____
5-iii	03/04	_____	5-10	03/04	_____	5-20	03/04	_____
5-1	03/04	_____	5-11	03/04	_____	5-21	03/04	_____
5-2	03/04	_____	5-12	03/04	_____	5-22	03/04	_____
5-3	03/04	_____	5-13	03/04	_____	5-23	03/04	_____
5-4	03/04	_____	5-14	03/04	_____	5-24	03/04	_____
5-5	03/04	_____	5-15	03/04	_____	5-25	03/04	_____
5-6	03/04	_____	5-16	03/04	_____	5-26	03/04	_____
5-7	03/04	_____	5-17	03/04	_____	5-27	03/04	_____

Chapter 6 Administrative Operations 17 pages

Page	Last Change		Page	Last Change		Page	Last Change	
6-i	03/04	_____	6-05	03/04	_____	6-11	03/04	_____
6-ii	03/04	_____	6-06	03/04	_____	6-12	03/04	_____
6-1	03/04	_____	6-07	03/04	_____	6-13	03/04	_____
6-2	03/04	_____	6-08	03/04	_____	6-14	03/04	_____
6-3	03/04	_____	6-09	03/04	_____	6-15	03/04	_____
6-4	03/04	_____	6-10	03/04	_____			

Chapter 7 Fundraising 12 pages

Page	Last Change		Page	Last Change		Page	Last Change	
7-i	03/04	_____	7-04	03/04	_____	7-08	03/04	_____
7-1	03/04	_____	7-05	03/04	_____	7-09	03/04	_____
7-2	03/04	_____	7-06	03/04	_____	7-10	03/04	_____
7-3	03/04	_____	7-07	03/04	_____	7-11	03/04	_____

List of Effective Pages

Appendix A Articles of Incorporation 4 pages

Page	Last Change	Page	Last Change	Page	Last Change
A-i	08/02 _____	A-2	08/02 _____	A-3	08/02 _____
A-1	08/02 _____				

Appendix B Bylaws 18 pages

Page	Last Change	Page	Last Change	Page	Last Change
B-i	08/02 _____	B-06	08/02 _____	B-12	08/02 _____
B-1	08/02 _____	B-07	08/02 _____	B-13	08/02 _____
B-2	08/02 _____	B-08	08/02 _____	B-14	08/02 _____
B-3	08/02 _____	B-09	08/02 _____	B-15	08/02 _____
B-4	08/02 _____	B-10	08/02 _____	B-16	08/02 _____
B-5	08/02 _____	B-11	08/02 _____	B-17	08/02 _____

Appendix C Forms 23 pages

Page Last Change

C-1 03/04 _____

Form #	Revised	Form #	Revised	Form #	Revised
CGMA 5	04/04 _____	CGMA 21	05/00 _____	CGMA 45	03/02 _____
CGMA 8	11/03 _____	CGMA 22	03/03 _____	CGMA 46	04/03 _____
CGMA 10	11/03 _____	CGMA 23	03/03 _____	CGMA 47	03/02 _____
CGMA 15	03/04 _____	CGMA 41	04/03 _____	CGMA 50	01/00 _____
CGMA 16	03/04 _____	CGMA 42	04/03 _____	CGMA 52	01/00 _____
CGMA 17	03/04 _____	CGMA 43	03/02 _____		
CGMA 20	03/04 _____	CGMA 44	03/02 _____		

Form #	Revised	Form #	Revised
DD 2558	09/02 _____	NDC 94-14-9007M	06/99 _____
HUD-1	03/86 _____		

The Representative may limit and restrict the authority they grant an Assistant Representative. (See section 4-C for additional information concerning Approval Authority.)

Loan approval limits and check signing authority given to an Assistant Representative must be specified in the Assistant Representative's appointment letter. (See figure 2.F.2 for a sample appointment letter.)

Appointment letters for Assistant Representatives will be distributed as follows:

- Original – Retained by the individual appointed.
- Copy – Forwarded for the Regional Director's files.
- Copy – Retained in the unit's CGMA files.

Unless revoked by the Representative, Regional Director or the Board of Control, appointment as Assistant Representative will terminate upon the departure of the individual or when a new individual is appointed.

a. Bank Signature Cards

A Bank Signature Card (NDC 94-14-9007M), signed by every person at the unit with CGMA check signing authority, is required for every CGMA Location. Do not include any person on the Bank Signature Card who does not have check signing authority.

In addition to being available in appendix C of this manual, Bank Signature Cards are also available to download from the CGMA-HQ website www.cgmahq.org. (Locate the download version of the CGMA Manual, from the List of Forms that may be Individually Downloaded, select **NDC 94-14-9007M**.) Forms are also available by contacting the CGMA-HQ Administrative Assistant or the Director of Administration. (See paragraph 2-D-2 for CGMA-HQ contact information.)

Each CGMA Location must complete a new Bank Signature Card whenever any person at that Location with CGMA check signing authority is assigned, departs or is no longer authorized to sign CGMA checks. This includes Regional Directors and Assistant Regional Directors.

Note: Individuals who have been given limited authority to access the Case Management Program and/or approve assistance, but do not have check signing authority, are not to be included on the Bank Signature Card.

When a new Bank Signature Card is completed, it must include the name and signature of every person at the unit with CGMA Check signing authority. This is necessary because the bank processes the Bank Signature Card, by

moving out of government quarters or requesting assistance from CGMA. Rental assistance from CGMA should be limited to unexpected costs or when problems arise with establishing allowances previously requested and authorized.

Newly Married - Establishing First Household: Although the cost of establishing a household can be expensive, it is an expense that must be anticipated and planned for. Clients should plan for the cost of establishing a household before taking on these responsibilities. Military members should also request all government entitlements and allowances they may be entitled to, realizing that it might take time for the Coast Guard to recognize the new family members and authorize housing allowances.

Assistance for newly married clients and those establishing their first household, should be limited to situations where, after careful planning and budgeting, a demonstrated financial need remains due to unexpected costs, higher than expected moving expenses, or when there is an unexpected delay or problem with establishing allowances previously requested and authorized. Any aid provided must agree with a projected viable budget.

Not Authorized: Rental assistance will not normally be provided for convenience moves or, except as noted above, relocation to a new residence in the same general area. Rental assistance will not be provided to aid a client in breaking an existing lease or rental agreement.

Note: Due to potential problems, care must be exercised before providing rental assistance to clients who must depend on roommates for expenses. If a roommate moves out or fails to pay their share of expenses, limited one-time assistance may be provided to allow time for the client to find a new roommate or make other viable plans. (See paragraph 3-C-3-i for additional information concerning Past Due Bills and Expenses, including rent and utilities.)

Supporting Documentation: In addition to items normally required when requesting assistance, the client must supply a copy of the lease or rental agreement showing required deposits, first and last month's rent and proof that arrangements have been made to obtain renters insurance. (If written proof of renters insurance is not available at the time assistance is provided, Representatives are to indicate in the remarks block of the CGMA Form 52 that proof must be provided within 30 days.) (See paragraph 3-D-5 for additional information concerning required documentation when requesting assistance and paragraph 3-C-3-e for additional information concerning insurance.)

Authorized Expenses: Assistance may be provided for first and last month's rent and security deposits. Assistance may also be provided for required real-

estate brokerage fees, which may apply. Checks will normally be made payable to the landlord or real estate firm.

Rental assistance will normally be in the form of a loan. Grants will not normally be considered. A grant or a combination of a loan and a grant may be considered only when there are unusual circumstances where providing a loan offers little prospect of real help, and repaying a loan would result in a serious financial hardship on the family. Full financial disclosure will be required demonstrating the need for a grant vs. a loan.

Rental assistance will generally be provided to a client or family on a one-time basis. However, Regional Directors may consider cases that warrant exception to this policy.

a. Utilities

When establishing a new residence, assistance may be provided for utility (electric, gas, water, sewer), telephone, TV and cable deposits and installation charges for clients who have a demonstrated need for assistance.

In addition to those eligibility and assistance restrictions indicated in paragraph 3-C-5-a, the following eligibility and assistance restrictions apply when providing assistance for utilities when establishing a residence.

- Client must supply proof of required deposits and installation costs.
- Checks will normally be made payable to the utility company.

Assistance to establish utilities will normally be in the form of a loan. Grants will not normally be considered. A grant or a combination of a loan and a grant may be considered only when there are unusual circumstances where providing a loan offers little prospect of real help, and repaying a loan would result in a serious financial hardship on the family. Full financial disclosure will be required demonstrating the need for a grant vs. a loan.

Assistance to establish utilities will generally be provided to a client or family on a one-time basis. However, Regional Directors may consider cases that warrant exception to this policy.

Eligibility: All CGMA clients on behalf of themselves or their eligible family members. Additionally, the student must be:

- Enrolled in his or her first undergraduate (associate/bachelor) degree program.
- Pursuing a vocational technical training program approved by the Department of Veterans Affairs or Department of Education, and designed to prepare the student for entry into a career field.
- Seeking General Equivalency Diploma (GED).
- Following a degree-plan authorized by the Coast Guard Institute (CGI). (Contact your Education Services Officer (ESO) or the Coast Guard Institute (CGI) for additional information.)
- Completing a correspondence course, which is part of an undergraduate degree or VoTech certificate program.

The following eligibility requirements also apply:

- Students having an associate or bachelor degree, and are seeking a second degree at the same level are not eligible.
- Students having an associate degree may receive assistance while obtaining their first bachelor degree.
- Assistance is not authorized for those seeking a graduate degree.
- Eligibility to participate in this program will be based on the CGMA client's and the student's status as of the first day of the course for which this SEG Grant is being provided.

Qualifying Expenses: The costs of all normal fees, books, study guides, supplies, equipment and other documented educational costs directly related to the course of study may be reimbursed.

Reimbursable items specifically required by the course of study may include, but are not limited to:

- Enrollment fees
- Lab fees
- Activity fees
- Registration fees
- Graduation fees
- Textbooks
- Lab books
- Workbooks
- Audio-Visual tapes
- Art supplies
- Graphing calculators
- Scientific calculator
- Study guides (CLEP, DANTES, etc.)
- Computer software (non-general purpose)

- When appropriate, both a loan up to \$5,000 and a grant up to \$5,000, for a total assistance amount of \$10,000 (provided the above limits are not exceeded).
- Requests for the conversion of an existing loan into a grant. (See section 5-F for additional information.)
- Assistance for clients who have received assistance 3 or more times in the past 5 years.
- Vehicle Purchase or Replacement. Regional Directors must contact the CGMA Executive Director prior to providing assistance. (See paragraph 3-C-3-d for additional information.)

a. Regional Directors May Not Approve

Except as noted, requests for the types of assistance below must be forwarded to the Board of Control for review. (See paragraph 4-B-7-f for additional requirements and information concerning forwarding cases for review, including how the case is to be processed once a decision has been returned.) Also, see paragraphs 2-E-2-p and 2-E-2-q for additional information concerning Regional Director's responsibilities for cases forwarded by Representatives within their AOR.

Regional Directors **are not authorized** to approve the following types of assistance:

- Assistance for themselves or other Regional Directors. (Assistant Regional Directors may not provide assistance for themselves, the Regional Director, other Regional Directors or other Assistant Regional Directors.)
- Any assistance that would cause a client's total outstanding loan balance to exceed \$5,000.
- SEG Grants.
- Grants (other than SEG grants) that would cause a client's accumulated total of grants received to exceed \$5,000.
- Assistance for members from other societies (Army, Navy, Marine Corps or Air Force). In most cases, the appropriate society's headquarters must be contacted to obtain approval when providing assistance to a member from another branch of the service. (See section 4-D for additional information.)

CGMA-HQ must be contacted in the following situations: (See paragraph 2-D-2 for CGMA-HQ contact information.)

- Coast Guard members attempting to receive assistance through another relief society (Air Force Aid Society, Army Emergency Relief, Navy-Marine Corps Relief Society, or the American Red Cross). (See section 4-D for additional information.)
- Assistance for clients who appear on the CGMA Restricted List. (See paragraph 5-D-4 for additional information.)
- Refunds for clients who have overpaid their CGMA loan. (See paragraph 5-J-3 for additional information.)
- Fees or expenses for a client to obtain financial, debt management, or other counseling. (See section 5-I for additional information.)
- Vehicle Purchase or Replacement. (See paragraph 3-C-3-d for additional information.)

Note: Depending on the emergent situation, Regional Directors may approve loans and/or grants up to the \$5,000 limit that may be immediately provided to the client, with any request in excess of these limits forwarded to the Board of Control for consideration. This does not apply to assistance for themselves or other Regional Directors, nor does it apply in other-service situations or vehicle purchase or replacement assistance.

3. Representatives

Certain programs and types of assistance have additional eligibility criteria, financial need requirements, and other conditions and restrictions that may apply. Prior to providing assistance, Representatives are to carefully review the section(s) of this manual pertaining to the type of assistance being requested to determine if additional conditions or restrictions apply.

a. Representatives May Approve

Within the guidelines discussed above, and provided the client has not received assistance 3 or more times in the past 5 years (not including SEG grants), Representatives may approve the following:

- Assistance (loans) for all eligible CGMA clients, including Assistant Representatives.

- Loans up to \$2,500 provided the amount given will not cause a client's outstanding loan balance to exceed \$2,500. However, Representatives are not authorized to approve loans under the Housing Purchase Assistance or Debt Management Programs.

b. Representatives May Not Approve

Except as noted, requests for the following types of assistance **may not be approved** by Representatives and must be forwarded to the appropriate Regional Director for review. (See paragraph 4-B-7-f for additional requirements and information concerning forwarding cases for review, including how to process the case once a decision has been returned.)

- Assistance for themselves, other Representatives, Regional Directors or Assistant Regional Directors. (Assistant Representatives may not provide assistance for themselves, Representatives, other Assistant Representatives, Regional Directors or Assistant Regional Directors.)
- Assistance that would cause a client's total outstanding loan balance to exceed \$2,500.
- Assistance to a client who has received assistance 3 or more times in the past 5 years (except SEG grants).
- Any grant.
- Debt Management Assistance.
- Housing Purchase Assistance.
- Requests to convert an existing loan into a grant. (See section 5-F for additional information.)
- Assistance for members from other societies (Army, Navy, Marine Corps or Air Force). The appropriate society's headquarters must be contacted to obtain approval when providing assistance to a member from another branch of the service. (See section 4-D for additional information.)
- Vehicle Purchase or Replacement. (See paragraph 3-C-3-d for additional information.)

CGMA-HQ must be contacted in the following situations: (See paragraph 2-D-2 for CGMA-HQ contact information.)

- Coast Guard members attempting to receive assistance through another relief society (Air Force Aid Society, Army Emergency Relief, Navy-Marine Corps Relief Society, or the American Red Cross) (See section 4-D for additional information.)
- Assistance for clients who appear on the CGMA Restricted List. (See section 5-D for additional information.)
- Refunds for clients who have overpaid their CGMA loan. (See section 5-J for additional information.)
- Fees or expenses for a client to obtain financial, debt management, or other counseling. (See section 5-I for additional information.)
- Vehicle Purchase or Replacement. Regional Directors must contact the CGMA Executive Director prior to providing assistance. (See paragraph 3-C-3-d for additional information.)

Note: Depending on the emergent situation, Representatives may approve loans up to the \$2,500 limit that may be immediately provided to the client, with any request in excess of this limit forwarded to the Regional Director for review. This does not apply for assistance for themselves, other Representatives, Regional Directors, or Assistant Regional Directors, nor does it apply for clients who have received assistance 3 or more times in the past 5 years, in other-service situations, or for vehicle purchase or replacement.