

List of Effective Pages

The following is a list of the effective pages of the CGMA Manual released in March 2004. This Manual was last updated in Jan 2008.

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C. Board of Control

1. General

The Board of Control (BOC), located at Coast Guard Headquarters in Washington, DC, is the governing body of Coast Guard Mutual Assistance. The Board is comprised of both ex officio and elected members.

- The Commandant of the U.S. Coast Guard, who serves as the Chairman of Coast Guard Mutual Assistance, along with Assistant Commandant for Human Resources (CG-1) and the Master Chief Petty Officer of the Coast Guard are ex officio members of the Board.
- Other members are elected to ensure the membership of the BOC represents all segments of the Coast Guard family.

Board of Control members are expected to actively participate on the Board and serve on the various Committees which assists the Board in carrying out its responsibilities. Members are generally elected from among individuals in the greater Washington, DC area.

2. Officers

With the exception of the Chairman and the President, officers of the organization are elected from within the Board membership and include:

- Chairman
- President
- Vice President
- Secretary
- Treasurer

3. Responsibilities

Responsibilities of the Board of Control include:

- Providing oversight of the organization.
- Reviewing and developing policies.
- Reviewing and developing programs.
- Reviewing cases exceeding the established limit for Regional Directors.
- Reviewing appealed cases.

A. Introduction

This chapter covers the various policies involved with eligibility, types of assistance, and requesting assistance.

The central purpose of Coast Guard Mutual Assistance is to assist our clients during their time of financial need. In general, assistance is provided through counseling, short-term interest-free loans, financial grants, referrals, and other related means. Assistance is provided under a large variety of conditions and situations usually involving everyday essentials including emergency, housing, and medical needs that are beyond the individual's ability to meet at the time assistance is requested. Coast Guard Mutual Assistance should be used to supplement, not replace other forms of available assistance.

Coast Guard Mutual Assistance strives to meet the valid, verified, and genuine need of our clients and their immediate family. To this end, CGMA will provide assistance to individuals:

- For situations requiring immediate attention.
- For essentials.
- To solve temporary problems.
- Considering each case on its own merits, on a personalized and timely basis and with confidentiality.
- In accordance with CGMA Articles of Incorporation, Bylaws, established policies and procedures and government regulations.

However, assistance will not be provided for:

- Non-essentials.
- Comfort, convenience or desire.
- Maintaining a standard of living beyond the means of the client.
- Long-term or continuing support.
- Groups or organizations.

See paragraph 3-C-10 for additional information concerning items where assistance will not be provided.

Due to the nature of casework, it is not feasible to anticipate all possible situations that can occur. There will be times an exception to normal CGMA policy may be justified. (See section 4-E for additional information concerning exceptions to CGMA policy, prior to providing financial assistance.)

B. Eligibility for Assistance

1. Basic Eligibility

With only a few exceptions, almost everyone associated with the U.S. Coast Guard is eligible to request assistance from Coast Guard Mutual Assistance on behalf of themselves or of their immediate family members.

a. Individuals Generally Eligible To Receive Assistance From CGMA

Eligibility to receive assistance for themselves or on behalf of their immediate family members is generally extended to:

Active Duty Members: Members of the regular Coast Guard including Academy Cadets, OCS personnel and Recruits.

The following distinction is made in regard to active duty member's eligibility to receive assistance.

- Pending Retirement: Those active duty and Reserve members who have requested retirement and are approaching the effective date.

Members who are Pending Retirement continue to be eligible for assistance. However, they should not assume that CGMA will assist them with the normal expected expenses associated with their transition into retirement, including travel to their retirement location for themselves or their family, house hunting trips or travel for job interviews.

Exception to the above policy may be considered for those entering the Temporary Disability Retired List (TDRL) when their TDRL retirement is unexpected, nor planned, and a need exists.

Retired Coast Guard Military Personnel:

- Members of the Regular Coast Guard who have retired from active duty based on longevity or retired because of physical disability (both TDRL and PDRL).
- Coast Guard Reserve members who have satisfactorily met service requirements and have been transferred to retired status RET-1 or RET-2.

- Individuals from the above categories who have waived Coast Guard retired pay to receive retired pay from the Veterans Administration.

The following distinctions are made in regard to Retired Coast Guard Military Personnel's eligibility to receive assistance.

- Recently Retired Regular Coast Guard Members: Those who are within the first 12 month transition period following their retirement.

Assistance may be extended to assist with short-term, unexpected situations that arise during this transition period. Assistance should be directed to solving the temporary situation. These members are also eligible for assistance to prevent privation (food, eviction, loss of utilities), to aid them in the establishment of their initial retirement home, to meet other emergency needs, and for certain CGMA Education Programs. Those needing long-term continuing help should be directed to programs within the local community for assistance.

- Reserve and Long Retired Regular Coast Guard Members: Reserve retirees and those Regular retirees who have been retired for over 12 months and who have had the opportunity to establish permanent lives within their community.

Assistance may be extended on a limited basis, to prevent privation (food, eviction, loss of utilities), to meet other emergency needs, and for certain CGMA Education Programs. Those needing long-term continuing help should be directed to programs within the local community for assistance.

Coast Guard Civilian Employees: Civilian employees of the U.S. Coast Guard including:

Federal Employees of the U.S. Coast Guard, including those under the wage grade (WG) and the General Service (GS) systems.

Non-appropriated Fund (NAF) employees, including employees of the Coast Guard Exchange System (CGES) as well as Morale, Well-being, and Recreation (MWR) employees and Child Development Center (CDC) Employees who are NAF personnel.

The following distinctions are made in regard to Coast Guard Civilian Employee's eligibility to receive assistance.

- Permanent and Term Civilian Employees: Permanent Coast Guard General Schedule, Wage Board and Non-appropriate Fund (NAF)

Vehicle Payments: Assistance with payments on a vehicle loan may be considered only when exceptional circumstances prevent the client from making payments from their own resources. Assistance will be on a one-time basis and will not exceed three months payments to alleviate a hardship or to prevent the vehicle from being repossessed. Clients unable to make routine vehicle payments may be in need of long-term financial counseling and budgeting assistance. (See paragraph 3-C-6 for additional information concerning financial counseling and debt management.)

Car Rental: Assistance may be considered when the client needs assistance for a car rental that is necessary as the result of an accident and the client is waiting to be reimbursed from their insurance company. Assistance for a car rental may also be considered for emergency travel. Assistance for long-term rentals and leases is not authorized.

Vehicle Purchase or Replacement: CGMA does not finance the purchase or lease of new or used vehicles, including taxes or registration fees. In certain rare instances, however, it may make more sense to assist with a down payment on a more reliable vehicle rather than repair a vehicle when the cost of the repair is higher than the verified value of the vehicle. The CGMA Executive Director must be contacted for approval before such assistance can be provided. (See paragraph 2-D-2 for CGMA-HQ contact information.) Assistance will be limited to the amount needed for the down payment, not to exceed the estimated cost of repairing the original vehicle, and will be provided on a one-time basis to a client or family.

Assistance for vehicle expenses will normally be in the form of a loan. Grants or a combination of a loan and grant will not normally be considered for vehicle expenses and will not be given for the down payment of a replacement vehicle.

e. Insurance

CGMA believes that everyone should arrange for, and maintain, adequate health, life, vehicle, homeowners or renters insurance as part of their normal budget. Clients should not consider CGMA as an alternative to being adequately insured. When situations arise that prevent a client from being able to afford their own insurance coverage, a loan may be provided for the minimum insurance payment required to prevent a lapse in, or to reinstate the insurance. A loan may also be considered for the down payment necessary to begin insurance coverage or to assist with the initial increased cost of insurance caused by a move that results in higher rates in the new state, higher required limits or the need to change insurance companies.

In addition to those eligibility and assistance restrictions indicated in paragraph 3-C-7-a, the following eligibility and assistance restrictions apply to the Supplemental Education Grants:

Eligibility:

- Federal Stafford Loan: All CGMA clients, on behalf of themselves or their eligible family members. The student must be enrolled at least half-time in a participating post-secondary educational institution.
- Federal PLUS Loan: All CGMA clients who have dependent undergraduate children (unmarried children who are under 23 years of age and dependent upon the CGMA client for over half of their support) enrolled at least half-time in a participating post secondary-educational institution.
- Participating Educational Institutions: Include most two-year and four-year colleges and universities, graduate and professional institutions and many vocational/technical schools.
- Eligibility is based on the CGMA client's and the student's status, as of the first day of the course for which assistance is being requested.

Qualifying Expenses: Consists of the 3% loan origination fee that is charged each borrower when obtaining a Federal Stafford Loan or Federal Parent Loans for Undergraduate Students (PLUS). The lender ordinarily deducts this fee when the disbursement check is issued.

Initiating a Federal Stafford or PLUS Loan:

Stafford and PLUS loans are made through one of two programs:

- The Federal Family Education Loan (FFEL) Program. Or,
- The Federal Direct Student Loan (Direct Loan) Program (sometimes referred to as the William D. Ford Direct Loan Program).

The major difference between the two programs is in the source of funding. Under the FFEL Program, the money is borrowed from a private lender. Under the Direct Loan Program, money is borrowed directly from the federal government. The school determines which program must be used. Some schools participate in the FFEL Program while others participate only in the Direct Loan Program.

To obtain a Federal Stafford or PLUS loan, the applicant must follow the guidelines in "Funding Education Beyond High School: The Guide to

Federal Student Aid” available from the school, through the internet (<http://www.studentaid.ed.gov>), or by calling the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243.

When a Stafford or PLUS loan is approved and funds are transferred to the school, the lender will send a Notice of Loan Guarantee and Disclosure Statement (FFEL Program) or a Notice of Disbursement(s) Made (Direct Loan Program), showing, among other things, the principal amount of the loan and the origination fee. The client must retain this notice to obtain a loan origination fee refund from CGMA.

For more information or questions concerning Federal Student Loans, including the Federal Stafford Loan Program, the Parent Loans for Undergraduate Students (PLUS) Program, the Federal Direct Loan Program, Master Promissory Notes, current interest rates, maximum loan amount allowed and loan balances, contact the school's Financial Aid Office, call the U.S. Department of Education Federal Student Aid Center at ☐ 1-800-433-3243 (TTY users dial 1-800-730-8913), or visit their website <http://www.studentaid.ed.gov>

Application Procedures: Applicants may apply for a refund of the loan origination fee at the end of each academic term for which a Stafford or PLUS loan was disbursed to the student's account. Refund applications must be submitted within 12 months after the date the loan funds are disbursed.

To request a Stafford/PLUS Loan Origination Fee Refund, the CGMA client must:

- Complete an Application for Stafford/PLUS Loan Origination Fee Refund (CGMA Form 8).
- Attach a copy of the Notice of Loan Guarantee and Disclosure Statement (FFEL Program) or the Notice of Disbursement(s) Made (Direct Loan Program) received from the lending institution.
- Attach an account statement received or obtained from the school at the end of the academic term, showing deposits to the student's school account for that term. (To be valid, the school account statement must be dated later than 14 days after the school sends the mandatory written notice that they have credited the student's account with the Stafford or PLUS funds.)

- Provide the surviving family (and the Coast Guard Casualty Assistance Officer) a survivor benefits printout and assistance in understanding benefits.
- Assist in filing for Survivor Benefit Plan (SBP), Veteran Affairs (VA) Dependency and Indemnity Compensation (DIC) and Educational Assistance, and Social Security Benefits, as necessary.
- Initiate and process claims for commercial life insurance.
- Provide a benefits printout annually to the family, reflecting new benefits amounts, i.e., Cost Of Living Allowance (COLA) increases, law changes, etc.
- Notify the family of changes in laws that affect their benefits and assist in applying throughout spouse's lifetime, as applicable.
- Provide lifetime notice of benefit entitlements upon attainment of eligibility, i.e., children's VA education benefits, Social Security, etc.
- Provide lifetime counseling & assistance support to the surviving spouse.

d. Procedures

Compensation Division CGHQ (CG-1222): Upon notification of the death of an eligible individual, CG-1222 will contact the CACO and provide the necessary information and forms.

CACO: Will inform the surviving spouse or guardian of the availability of this service and assist them in completing the applicable AFSC membership/privacy release form, if the surviving spouse or guardian chooses to enroll in the service. The CACO will fax the signed form to CG-1222.

CG-1222: Will fax the signed form to AFSC.

CGMA Representative: While this service requires no direct involvement on the part of the local CGMA Representative, Representatives are to be aware of this program and direct individuals having questions concerning this program to the local decedent affairs officer and/or Commandant (CG-1222).

CGMA-HQ: Upon receipt of an AFSC statement, CGMA-HQ will reimburse AFSC the cost of providing services to the CGMA client.

Adhering to this policy is not intended as a sign of mistrust, or that the client will misuse the funds. It is intended to help ensure that CGMA funds are being used for their intended purpose. It also shortens the time necessary to make a payment, since the client will not have to deposit the CGMA check into their account, and then write another check to the creditor.

c. Issuing the CGMA Assistance Check (CGMA Form 52)

The CGMA Check (CGMA Form 52) is a three-part form that must be used by CGMA Representatives to provide financial assistance to members of the Coast Guard family. CGMA Form 52 is a multi-task form used to:

- Provide CGMA Assistance.
- Record loans and grants.
- Acknowledge the applicant's receipt of assistance.
- Provide repayment information.
- Provide allotment authorization.
- Allow for deduction from final pay for active duty members.
- Acknowledge the applicant's receipt of a copy of the form.

Accountability: CGMA Checks (CGMA Form 52) are accountable and must be safeguarded at all times. CGMA Form 52s **must never be discarded or destroyed without authorization** from CGMA-HQ. See paragraph 6-C-3 for additional information.

Availability: See paragraph 6-C-4 for information on obtaining CGMA Form 52s.

Processing: Except in emergency situations, the Case Management Program (CMP) will be used to issue all CGMA financial assistance. See appendix E for additional information on using the CGMA-CMP program. When assistance is time-critical and the CGMA-CMP is not available, checks may be prepared by hand or typewriter. The case must be entered in the CGMA-CMP once the system is again available. Checks for the Supplemental Education Grant (SEG) are not considered time-critical and must be prepared using the CGMA-CMP in all cases. See paragraph 3-C-7.c for processing SEG applications.

Signatures: After all three copies of the CGMA Form 52 have been completed (printed, typed, or handwritten) the applicant and the Representative are to thoroughly review the form for accuracy and completeness. After verifying all the information is accurate, the CGMA Representative (this must be the same person whose name appears on the check) and the applicant are to **sign** and date **all three copies** of the form.

D. Cooperation With Other Military Aid Societies

1. General

Under reciprocal agreements with the other Military Aid Societies (MAS), service personnel and their eligible family members from the other branches of the armed forces who are unable to apply to their own aid society may apply for emergency assistance from Coast Guard Mutual Assistance.

Additionally, Coast Guard service personnel and their eligible family members may request emergency assistance from these aid societies when they are unable to apply to Coast Guard Mutual Assistance. Coast Guard service personnel may also contact the American Red Cross (ARC) for emergency assistance when they are not able to apply to Coast Guard Mutual Assistance or one of the other Military Aid Society offices.

Under these agreements, cross-service assistance falls into two categories.

- Assistance for emergency travel or to avoid immediate privation.
- All other types of assistance.

2. Assistance for Emergency Travel or to Avoid Immediate Privation

When possible, Representatives should obtain authorization from the appropriate aid society headquarters prior to providing assistance to a member from another branch of the service. However, a Memorandum of Agreement (MOA) among the four societies provides for blanket authority to provide assistance for emergency travel or to avoid immediate privation. Under the MOA, Representatives may provide the following assistance without advance authorization from the service personnel's parent aid society:

- A loan of up to \$2,000 for emergency travel may be provided in the case of a death or serious illness of an immediate family member.
- A loan of up to \$100 may be provided to avoid immediate privation.

To qualify under this blanket authority, all of the following conditions must exist:

- The applicant must be a regular active duty member or an eligible family member of a regular active duty member.
- The applicant must present a proper military identification card (or appropriate documentation).
- The emergency situation must be verified or the applicant has orders for emergency leave or regular/emergency leave under emergency conditions.

- The estimated time of separation (ETS) or the end of active service (EAS) must be more than 90 days.
- The loan repayment must be within 10 months or prior to the ETS/EAS, whichever is less.

Apply the same emergency leave or immediate privation criteria to such applicants as you would to Coast Guard applicants. If the request doesn't meet CGMA criteria, or if the above conditions are not met, contact the service member's parent MAS Headquarters for approval or disapproval of the request.

When a loan is given under the blanket authority, you must contact the appropriate aid society headquarters by the next business day to provide them with the loan information.

3. All Other Types of Assistance

When a request for any type of assistance, other than discussed above, is received from a member of another branch of the service, you must contact the client's aid society headquarters for approval or denial of the request.

After the client has completed a CGMA Application for Assistance (CGMA Form 5) and the client's identification and circumstances of the request verified, contact the service member's parent MAS headquarters for approval or disapproval of the request. (See paragraph 4-D-5 for contact information.)

CGMA assistance policies discussed elsewhere in this manual do not apply when providing assistance to a member from another branch of the service. If assistance has been approved by the parent MAS for one of their members, you may provide assistance to the client as authorized. However, if the parent MAS denies the request, assistance from CGMA is not authorized. **No exceptions.**

4. Special Processing

After assistance has been approved by the parent MAS, process the request using the CGMA-CMP just as you would for a CGMA client, with the following exceptions:

- Use the correct Branch of Service code when completing block 9 of the CGMA Form 52.
- Use the appropriate code (initials) for the aid society as Final Approval Authority in block 17 of the CGMA Form 52.
- Enter the name of the person who approved the assistance along with any control number provided in the Remarks block.

b. Allotment - Long Term

This is the preferred method of repayment for active duty (AD), civilian (PC), and retired military (RP - paid by PSC) clients, for all assistance other than that provided due to pay, allotment, or travel complications.

c. Cash - Lump Sum

Use this option only when the client intends to repay the loan with a lump-sum cash repayment within 30 days from the check issue date. If the repayment is not made as agreed, and the client is active duty (AD), civilian (PC), or retired military (RP - paid by PSC), the client **MUST** agree to an allotment (automatic deduction from pay) with the full amount owed withheld over one month (two paydays), or the minimum number of months (or paydays) needed, as determined by the amount of pay available.

d. Cash - Over Time

Use this option only for Auxiliary members (AX), Reserve members (RM), widows, widowers and others (WO), retired military (RP - paid by the VA), and Commissioned Personnel of the Public Health Service (PHS) serving with the Coast Guard. This option is necessary because these clients are unable to have an allotment or automatic deduction from any pay they may receive from the Coast Guard.

4. Repayment Guidelines**a. Establishing Repayment Terms**

Regional Directors and Representatives are to establish repayment terms for all cases, (except cases reviewed by the Board of Control) based on the merits of each case as well as the client's ability to repay. While it is expected that repayment will be made in a reasonable period of time, excessively long repayment terms are to be avoided. However, Representatives must ensure that repayments extend over a reasonable period of time so the client's budget will not be unduly strained and will not impose an additional financial burden on the client.

In this respect, it should be remembered that the ability to repay varies with individual circumstances, and that a comparatively small repayment for a low-income family may be a greater hardship than a larger repayment amount to a person with a higher income.

The determining factors are the degree of hardship and the most constructive solution of the particular problems presented. Where judgment dictates a whole or partial grant as the most appropriate means of real help, this form of

Locations of CGMA Regional Directors and Representatives**A. ACADEMY – Regional Director**

1. Academy
2. USCGC EAGLE

B. ATC MOBILE – Regional Director

1. ATC Mobile
2. Sector Mobile

C. DISTRICT 14 – Regional Director

1. Air Station Barbers Point
2. District Fourteen
3. ISC Honolulu
4. Sector Guam
5. USCGC JARVIS
6. USCGC RUSH

D. HEADQUARTERS SUPPORT COMMAND – Regional Director

1. Deployable Operations Group
2. Headquarters Support Command
3. National Pollution Fund Center
4. National Vessel Documentation Center
5. TISCOM

E. ISC ALAMEDA – Regional Director

1. Air Station Sacramento
2. Air Station San Francisco
3. Group/Air Station Humboldt Bay
4. ISC Alameda
5. Sector San Francisco
6. USCGC BERTHOLF
7. USCGC BOUTWELL
8. USCGC MORGENTHAU
9. USCGC MUNRO
10. USCGC SHERMAN

Locations of CGMA Regional Directors and Representatives**J. ISC MIAMI – Regional Director**

1. Air Station Clearwater
2. Air Station Miami
3. Air Station Savannah
4. ISC Miami
5. MFPU Kings Bay
6. Sector Charleston
7. Sector Jacksonville
8. Sector Key West
9. Sector St. Petersburg
10. USCGC CONFIDENCE
11. USCGC DALLAS
12. USCGC GALLATIN
13. USCGC MOHAWK
14. USCGC THETIS
15. USCGC VIGILANT

K. ISC New Orleans – Regional Director

1. ISC New Orleans
2. MSU Morgan City
3. MSU Port Arthur
4. Sector Corpus Christi
5. Sector Houston/Galveston
6. SFO Galveston

L. ISC PORTSMOUTH – Regional Director

1. Finance Center
2. ISC Portsmouth
3. Sector Delaware Bay
4. Sector North Carolina
5. SFO Eastern Shore
6. Suprteen Elizabeth City
7. USCGC BEAR
8. USCGC DILIGENCE
9. USCGC FORWARD
10. USCGC HARRIET LANE
11. USCGC LEGARE
12. USCGC NORTHLAND
13. USCGC TAMPA