

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 April 2009.

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D. Applying for Assistance

1. General

Any eligible person may request assistance from CGMA by contacting a CGMA Representative (Coast Guard service personnel may also contact one of the other Military Aid Societies or the American Red Cross for emergency assistance when they are unable to apply through CGMA) and completing the appropriate application for assistance. Generally the CGMA client will apply for assistance for themselves or for their family members. However, when the client is not available, family members may apply. (See section 3-B for eligibility definitions, terms and restrictions.)

Applicants requesting assistance will be expected to bring proper identification, leave and earning statements, other income and expense information, and full supporting documentation justifying their need for assistance. In most cases, applicants will also be expected to complete a detailed budget when requesting assistance.

While Coast Guard Mutual Assistance strives to be a humanitarian organization and does not wish to create undue difficulty when a client requests assistance, there is a strong fiduciary responsibility to those who contribute to CGMA and to regulatory agencies to ensure that all assistance is given following CGMA policies and procedures. Part of that policy requires that prior to providing assistance, each case must be accurately and thoroughly reviewed, verified and justified. The application form should be fully completed and each case must contain thorough supporting documentation to demonstrate the client's need and support the amount of assistance requested.

These requirements are intended to aid CGMA in identifying and assisting eligible applicants who have a genuine need. They are not intended to place an undue burden on applicants or discourage applicants from requesting assistance.

Note: This section applies to those applying for assistance through the standard application process and contains general information for requesting any type for assistance from CGMA. Under qualifying circumstances individuals may wish to submit a request through the Quick Loan process. (See section 3-E for information on Quick Loans.)

Unique applications and procedures have been developed for the various education assistance programs provided by CGMA. (See paragraph 3-C-7 for additional information, specific to each type of education assistance.) Other programs may also have unique policies and procedures associated with applying for and receiving assistance under that program. See the appropriate section of the manual for the type of assistance requested for additional requirements or procedures specific to that program. A CGMA application for assistance is not

required for clients wishing to obtain financial counseling or to obtain a layette from the AFAS or NMCRS.

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.)

2. Applications

The CGMA Application for Assistance (CGMA Form 5) has been established as the primary document to request assistance from CGMA. This form will be used to request all types of assistance, except for Quick Loans, certain education programs, requesting financial counseling, obtaining a layette, when applying for emergency assistance through another Military Aid Society or the American Red Cross, or in certain disaster response situations.

- See paragraph 3-E for information on Quick Loans.
- See paragraph 3-C-7-g to determine the appropriate application specific to each education program.
- See paragraph 3-C-3-j for additional information concerning requests for financial counseling.
- See paragraph 3-C-8-d for additional information concerning obtaining a Layette.
- See section 4-D for additional information regarding requests for emergency assistance through another Military Aid Society or the American Red Cross.

Regardless of the form used, the applicant is to read, thoroughly complete and sign the application for assistance. If there is insufficient space on the application, additional pages may be attached, as needed, to provide complete information. The completed signed application, along with endorsements and supporting documents, will form the basis for determining if assistance may be provided.

Representatives are to maintain an adequate supply of all CGMA applications. In addition to being available in appendix C of this manual, CGMA forms may be obtained by contacting the CGMA-HQ Administrative Assistant or Director of Administration. (See paragraph 2-D-2 for CGMA-HQ contact information.) Forms are also available for downloading from the CGMA web site at www.cgmahq.org. (Locate the download version of the CGMA Manual, from the List of Forms that may be Individually Downloaded, select the desired form.)

When assistance is provided using a Pre-Authorization Form, a copy of the form will be attached to the CGMA Form 52 and the sponsor will be notified as soon as practical of the assistance and repayment information.

Representatives may dispose of unused Pre-Authorization Forms once the authorization dates have passed. (See section 6-A for additional information concerning disposing of case files and other administrative procedures.)

c. Verbal or Written Consent of the Sponsor

When there is no Pre-Authorization Form or Power of Attorney, the CGMA sponsor must be contacted prior to proving assistance. Contact may be made by any available method, including telephone, e-mail, fax or message.

With the CGMA sponsor's approval, the spouse will have the same eligibility to receive assistance as the CGMA sponsor. (See paragraph 3-B-3 for limitations on amount of assistance that may be provided when the CGMA sponsor cannot be reached or if the sponsor disapproves the request.)

Contact information, including time and date of contact, amount of assistance authorized (or disapproval of the request for assistance) along with repayment information and any additional pertinent information is to be attached to the application for assistance

E. Quick Loan Program

1. General

Quick Loans are interest-free loans of \$500 or less, designed to address immediate, essential financial need while requiring fewer steps and potentially less detailed documentation than the standard assistance request process. The Quick Loan Program gives commanding officers and officers-in-charge a way to quickly address temporary financial problems that may arise amongst their crew.

2. Eligible Participants

The quick loan process is open to active duty Coast Guard military members and Coast Guard reservists recalled to active duty. It is not open to individuals who have an outstanding loan balance with CGMA or who are on the CGMA Restricted List. An individual may receive a maximum of two Quick Loans within any 12-month period. Assistance requests not meeting these criteria must be processed through the standard application process in section 3-D.

3. Application and Processing

A single page CGMA Quick Loan Application (CGMA Form 1) has been established for use with the Quick Loan Program. Applicants are not required to complete a CGMA Budget form (CGMA Form 15), though the approving authority may require bills or other documentation to support the request.

The applicant's unit Commanding Officer or Officer-in-Charge is the approving authority for Quick Loans. The applicant reads, completes and signs the Quick Loan Application and submits it to the approving authority.

The approving authority shall adhere to assistance policy guidelines as set forth in this Manual. Each request shall be considered on its own merits, on a personalized and timely basis, with confidentiality and in a fair and equitable manner. A Quick Loan may not be issued where to do so would entail an exception to CGMA policy.

If the request is approved, the unit Commanding Officer or Officer-in-Charge completes section D on the Quick Loan Application. The form and supporting documents, if any, are then taken to the local CGMA Representative for administrative review and issuance of the assistance check.

If a Quick Loan request is not approved or upon administrative review the CGMA Representative finds that the loan does not meet the criteria for a Quick Loan, the loan application shall be returned to the applicant, who may submit an application in accordance with the standard assistance request process in section 3-D.

4. Loan Repayment

Repayment policies, terms and schedules for the Quick Loan are the same as those for other CGMA loans as set forth in chapter 5.

F. Additional Information

Questions, comments and recommendations concerning this chapter should be directed to the CGMA-HQ Executive Director, Director of Administration or Director of Finance. (See paragraph 2-D-2 for CGMA-HQ contact information.)

C. Forms

1. General

The following forms have been adopted for use by CGMA:

CGMA 1	Quick Loan Application
CGMA 5	CGMA Application for Assistance
CGMA 6	CGMA Application for Disaster Assistance
CGMA 6a	CGMA Application for Conversion of Disaster Loan into a Grant
CGMA 7	Application for CGMA Layette
CGMA 8	Application for CGMA Stafford/PLUS Loan Origination Fee Refund
CGMA 10	Application for CGMA Supplemental Education Grant (SEG)
CGMA 15	CGMA Budget Form
CGMA 16	Pre-Authorization Form
CGMA 17	CGMA Disapproval/Appeal Statement
CGMA 20	Representative Information and Certification Form
CGMA 20a	Assistant Representative Information and Certification Form
CGMA 21	Relief of Representative or Assistant Representative Audit Form
CGMA 22	CGMA/NFCC Agreement
CGMA 22a	CGMA Letter of Introduction
CGMA 22b	Counselor Recommendation Form
CGMA 41	Cash Contribution Form
CGMA 42	Memorial Contribution Form
CGMA 43	Active Duty Contribution Allotment Authorization Form
CGMA 44	Civilian Employee Contribution Allotment Authorization Form
CGMA 45	Retired Contribution Allotment Authorization Form
CGMA 46	Credit Card Contribution Form
CGMA 47	Securities Contribution Form
CGMA 52	CGMA Check
DD 2558	Authorization to Start, Stop or Change an Allotment (For use when providing assistance to DOD members)
HUD-1	Settlement Statement
00-35-2653NSBW	Bank of America Corporate Signature Card

See appendix C for a copy of each of these forms.

2. Campaign Forms

In addition to the forms listed above, CGMA-HQ will prepare and distribute forms necessary to conduct the annual fundraising campaign. These forms will be sent directly to each Representative site and made available on the CGMA-HQ website (www.cgmahq.org) each year prior to the campaign.

CGMA Forms

A. General

The following forms have been adopted for use by CGMA:

CGMA 1	Quick Loan Application
CGMA 5	CGMA Application for Assistance
CGMA 6	CGMA Application for Disaster Assistance
CGMA 6a	CGMA Application for Conversion of Disaster Loan into a Grant
CGMA 7	CGMA Application for CGMA Layette
CGMA 8	Application for CGMA Stafford/PLUS Loan Origination Fee Refund
CGMA 10	Application for CGMA Supplemental Education Grant (SEG)
CGMA 15	CGMA Budget Form
CGMA 16	Pre-Authorization Form
CGMA 17	CGMA Disapproval/Appeal Statement
CGMA 20	Representative Information and Certification Form
CGMA 20a	Assistant Representative Information and Certification Form
CGMA 21	Relief of Representative or Assistant Representative Audit Form
CGMA 22	CGMA/NFCC Agreement
CGMA 22a	CGMA Letter of Introduction
CGMA 22b	Counselor Recommendation Form
CGMA 41	Cash Contribution Form
CGMA 42	Memorial Contribution Form
CGMA 43	Active Duty Contribution Allotment Authorization Form
CGMA 44	Civilian Employee Contribution Allotment Authorization Form
CGMA 45	Retired Contribution Allotment Authorization Form
CGMA 46	Credit Card Contribution Form
CGMA 47	Securities Contribution Form
CGMA 52	CGMA Check
DD 2558	Authorization to Start, Stop or Change an Allotment (For use when providing assistance to DOD members)
HUD-1	Settlement Statement
00-35-2653NSBW	Bank of America Corporate Signature Card

A copy of each form is to follow this page.

B. Additional Information

See section 6-C for information on obtaining, securing and accountability of forms.

Contact the CGMA-HQ Director of Administration or Executive Director if changes are needed to the list of forms or any specific form. (See paragraph 2-D-2 for CGMA-HQ contact information.)

F. ISC BOSTON – Regional Director

1. Air Station Cape Cod
2. ISC Boston
3. Sector Boston
4. Sector Long Island Sound
5. Sector New York
6. Sector Northern New England
7. Sector Southeastern New England
8. SFO Moriches
9. SFO Southwest Harbor
10. USCGC CAMPBELL
11. USCGC ESCANABA
12. USCGC JUNIPER
13. USCGC RELIANCE
14. USCGC SENECA
15. USCGC SPENCER
16. USCGC TAHOMA

G. ISC CLEVELAND – Regional Director

1. Air Station Detroit
2. Air Station Traverse City
3. ISC Cleveland
4. MSU Chicago
5. MSU Duluth
6. Sector Buffalo
7. Sector Detroit
8. Sector Lake Michigan
9. Sector Sault Ste. Marie
10. SFO Grand Haven
11. USCGC MACKINAW

H. ISC KETCHIKAN – Regional Director

1. Air Station Sitka
2. ISC Ketchikan
3. ISC Ketchikan-Juneau
4. MSU Valdez
5. Sector Anchorage
6. Sector Juneau

I. ISC KODIAK – Regional Director

1. ISC Kodiak

M. ISC SAN PEDRO – Regional Director

1. Air Station Los Angeles
2. ISC San Pedro
3. MSST San Diego
4. Sector LA/LB
5. Sector San Diego
6. Station Channel Island
7. USCGC CHASE
8. USCGC HAMILTON

N. ISC SEATTLE – Regional Director

1. Group Astoria
2. Group/Air Station Port Angeles
3. ISC Seattle
4. Sector/Air Station North Bend
5. Sector Portland OR
6. Sector Seattle
7. Station Chetco River
8. Station Yaquina Bay
9. USCGC ACTIVE
10. USCGC ALERT
11. USCGC HEALY
12. USCGC MELLON
13. USCGC MIDGETT
14. USCGC POLAR SEA
15. USCGC STEADFAST

O. ISC ST. LOUIS – Regional Director

1. Institute
2. ISC St. Louis
3. MSU Huntington
4. MSU Paducah
5. MSU Pittsburgh
6. PSC
7. Sector Lower Mississippi
8. Sector Ohio Valley
9. Sector Upper Mississippi

P. MLC ATLANTIC – Regional Director

1. MLC (Atlantic)