

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 January 2010.

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employees working full-time or part-time schedules and employees on term appointments of up to four years that could be extended for one additional year.

- Temporary Civilian Employees: Temporary Coast Guard General Schedule, Wage Board and Non-appropriated Fund (NAF) employees working full-time or part-time schedules who are on limited appointments, generally one year or less. Temporary employees include summer interns and other hired for a limited period of time.

Note: Due to their limited employment situation, assistance for Temporary Coast Guard Civilian Employees is limited to pay problems.

Coast Guard Reserve Members:

- Reserve members while serving on extended active duty.
- Selected Reserve: Individual Reserve members who are serving on paid Inactive Duty Training (IDT). Members of the Selected Reserve are said to be in a drilling status, that is, they must attend 48 IDT drills and 12 days Active Duty Training (ADT) per year.
- Standby Reserve - Active Status: Reserve members who are in neither the Ready Reserve nor the Retired Reserve, and who are liable for mobilization only in time of war or national emergency declared by Congress. They may earn retirement points, compete for promotion, but may not receive pay.
- Retirement Eligible members of the IRR: Reserve members who have met service requirement for transfer to retired status but who remain in the IRR.

The following distinction is made in regard to a Reserve member's eligibility to receive assistance.

- Assistance may be extended to eligible Reserve members not on extended active duty on a limited basis, to prevent privation (food, eviction, loss of utilities), to meet other emergency needs, and for certain CGMA Education Programs.
- The CGMA Executive Director must be contacted for approval before assistance may be provided to retirement eligible members of the IRR. (See paragraph 2-D-2 for CGMA-HQ contact information).

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

Coast Guard Auxiliary Members: Individuals who are active, participating members of their flotilla.

- Assistance may be extended to Auxiliary members on a limited basis, to prevent privation (food, eviction, loss of utilities), to meet other emergency needs, and for certain CGMA Education Programs.

Military Chaplains: Military Chaplains from any branch of the service while serving with the Coast Guard.

The following distinctions are made in regard to Military Chaplain's eligibility to receive assistance.

- Military Chaplains may be eligible to receive assistance from their parent Military Aid Society (MAS) and should look to that relief society prior to requesting assistance from CGMA.
- Assistance may be extended to Military Chaplains on a limited basis, to prevent privation (food, eviction, loss of utilities), to meet other emergency needs, and certain CGMA Education Programs.

PHS Officers: Commissioned Personnel of the Public Health Service serving with the Coast Guard.

CGMA Employees: The staff employees located at CGMA-HQ.

Family Members: Assistance on behalf of family members will normally be requested by and given to the CGMA sponsor and is generally limited to immediate family members. The CGMA sponsor will usually be responsible for repaying any loan given on behalf of one of their family members. For that reason, family members will not normally be given assistance directly. However, special circumstances may justify giving assistance directly to a family member. (See paragraph 3-B-3 for additional information.)

The following distinctions are made in regard to family members.

- Immediate Family Members: These individuals typically reside with the CGMA sponsor and must generally be eligible to obtain a government dependent identification card or qualify to be included as a dependent for federal tax purposes and may include:

- ❖ The lawful spouse of the CGMA sponsor.
- ❖ Unmarried dependent children including natural, adopted and stepchildren, under 21 years of age, unless physically or mentally handicapped.
- ❖ Parents and other family members who are dependent on the CGMA sponsor for over half of their support.

Immediate family members may request and be given assistance directly only under special circumstances. (See paragraph 3-B-3 for additional information.)

- Other Family Members: Those family members who generally do not qualify as a dependent of the CGMA sponsor. This may include: parents, grandparents, brothers, sisters, aunts, uncles, persons standing "in loco parentis" and other family relations where the family member does not depend on the CGMA sponsor for over half of their support.

Assistance will not normally be given directly to other family members. However, special circumstances may justify exception to this policy. (See paragraph 3-B-3 for additional information.)

Surviving Family Members: Includes the un-remarried widowed spouse and the dependent children of those members and employees of the Coast Guard who were eligible for assistance in their own right at the time of their death. Surviving family members may also include dependent children who become orphans at the time of the CGMA sponsor's death. Assistance on behalf of orphans may be provided to the guardian of the orphans when appropriate.

The following distinctions are made in regard to surviving family member's eligibility to receive assistance.

- Short-Term: Surviving family members who are in the initial period of adjustment following the death of the CGMA sponsor, while waiting for SGLI, death gratuity and/or other insurance to be paid.

Assistance may be provided to assist with basic maintenance items such as food, rent, utilities and other emergency needs on a temporary basis. These clients are also eligible for certain CGMA Education Programs.

- Long-Term: Surviving family members after the initial period of adjustment following the death of the CGMA sponsor and after long-term arrangements have been made.

These surviving family members are still eligible to receive assistance on a limited basis to prevent privation (food, eviction, loss of utilities),

to meet other emergency needs, and for certain CGMA Education Programs. Individuals needing additional help or long-term assistance should be directed to local community resources for assistance.

b. Individuals Generally Not Eligible To Receive Assistance From CGMA

Assistance for themselves or on behalf of their family members will not generally be extended to:

Members Who Separated Prior to Retirement: Members who leave the Coast Guard for any reason, whether voluntary or involuntary, prior to retirement. This includes members who may have been issued an ID card entitling them to limited privileges.

Retired Civilian Employees: Coast Guard Civilian Employees who are retired based on longevity or due to disability.

Inactive Reserve Members:

- Individual Ready Reserve (IRR): Unpaid Reserve members who have no obligation to participate in the Selected Reserve. Most members of the IRR have completed their required active service obligation but must remain on the Reserve rolls to complete their military obligation.
- Standby Reserve (Inactive Status) also known as the Inactive Status List (ISL): Reserve members who may not earn retirement points, compete for promotion, or receive pay.

Former Spouses: Individuals who are no longer legally married to the CGMA sponsor (See paragraph 3-B-3 for information concerning Marital Separation). This includes those who may retain certain privileges and dependent identification cards. However, emergency assistance on behalf of a dependent child of the CGMA sponsor, in custody of a former spouse, may be justified in certain circumstances. These dependent children may also be eligible for certain CGMA Education Programs.

Non-Family Members: Individuals who are not related or married to the CGMA sponsor. This may include boyfriends, girlfriends or other non-family members. Non-family members, whether or not they are living with the CGMA sponsor, are not generally authorized to receive assistance. Nor are the CGMA sponsors authorized to receive assistance on their behalf. However, limited assistance due to the death or critical medical condition of the CGMA sponsor may justify giving assistance directly to a non-family member. (See paragraph 3-B-3 for additional information.)

Contractors and Sub-Contractors: Employees of private companies working with the Coast Guard.

On the CGMA Restricted List: Individuals on the CGMA Restricted List are not eligible to receive **any** assistance without approval by CGMA-HQ. (See paragraph 6-D-4 for additional information concerning the CGMA Restricted List.)

Additional eligibility limitations and guidelines are also included with each program description. (See paragraph 3-B-3 for Eligibility under Special Circumstances.)

2. Verification of Eligibility

Each person who requests assistance must provide valid identification.

Prior to providing assistance, Representatives must verify each individual's status. This can be accomplished by checking their military or civilian identification card. DEERS enrollment can be used to verify military dependency status.

Using the CGMA Case Management Program (CGMA-CMP) or the Restricted List provided by CGMA-HQ, Representatives must also verify that the individual is not on the CGMA Restricted List.

Note: Individuals on the Restricted List are not eligible for any assistance without approval by CGMA-HQ. (See paragraph 6-D-4 for additional information concerning the CGMA Restricted List.)

3. Eligibility Under Special Circumstances

CGMA Sponsor not available: When the CGMA sponsor is not available due to being TAD, underway, on a remote assignment or stationed away from their family, and the spouse of the CGMA sponsor requests assistance:

Note: In these cases, the spouse will complete and sign the CGMA Application for Assistance (CGMA Form 5); the CGMA sponsor will co-sign the application upon their return. The CGMA sponsor may also complete and sign an Application for Assistance where they are located and forward the completed application to the Representative providing assistance. (See paragraph 3-D-7 for additional requirements when CGMA sponsor is not available.)

When possible, the CGMA sponsor should be contacted prior to providing assistance to coordinate and approve the request. 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.

However, if time or other constraints prevent contacting the CGMA sponsor prior to providing assistance, then assistance may be provided to the spouse as follows:

- Spouse does not have Power of Attorney (POA): After verifying the need, emergency assistance of up to \$200 may be provided to prevent privation (food, eviction, loss of utilities). The CGMA sponsor must be contacted to approve any additional assistance.
- Spouse has Power of Attorney (POA): Unless restricted by the POA, the spouse will have the same eligibility to receive assistance as the CGMA sponsor. If the POA does contain restrictions, the spouse may be eligible to receive assistance up to the limits specified. The CGMA sponsor's signature on the POA constitutes approval for any assistance up to the specified limit. The CGMA sponsor must be contacted to approve assistance beyond limits imposed by the POA.
- Spouse has Pre-Authorization Form (CGMA Form 16): Unless restricted by the Pre-Authorization Form, the spouse will have the same eligibility to receive assistance as the CGMA sponsor. If the Pre-Authorization Form does contain restrictions, the spouse may be eligible to receive assistance up to the limits specified. The CGMA sponsor's signature on the Pre-Authorization Form constitutes approval for any assistance up to the specified limit. The CGMA sponsor must be contacted to approve assistance beyond limits imposed by the Pre-Authorization Form.
- CGMA Sponsor Refuses Request: Generally assistance will not be provided in cases where the sponsor refuses to approve assistance or accept responsibility to repay any loan given. However, depending on the situation after verifying need, a minimum amount of emergency assistance (not to exceed \$200) may be provided to prevent privation (food, eviction, loss of utilities), stabilize the situation, and allow time for social service support and other long-term arrangements. Command involvement is required. Assistance will normally be limited to a one-time basis and must contribute to resolving the problem.

CGMA Sponsor in Confinement: When a CGMA sponsor is in confinement, assistance may be provided to assist immediate family members. After verifying need, emergency assistance may be provided to prevent privation (food, eviction, loss of utilities), stabilize the situation, and allow time for social service support and other long-term arrangements. Command involvement is required. Assistance will normally be limited to a one-time basis and must contribute to resolving the problem.

CGMA Sponsor AWOL or Declared a Deserter: When the CGMA sponsor is AWOL or has been declared a deserter, assistance may be provided to assist immediate family members. After verifying need, emergency assistance may be provided to prevent privation (food, eviction, loss of utilities), stabilize the

situation, and allow time for social service support and other long-term arrangements. Command involvement is required. Assistance will normally be limited to a one-time basis and must contribute to resolving the problem.

Marital Separation: When the CGMA sponsor is unwilling to provide support for an immediate family member. After verifying need, emergency assistance may be provided to prevent privation (food, eviction, loss of utilities), stabilize the situation, and allow time for social service support and other long-term arrangements. Command involvement is required. Assistance will normally be limited to a one-time basis and must contribute to resolving the problem.

Abusive Situation: In a verified abuse situation, emergency assistance may be provided to an immediate family member to prevent privation (food, eviction, loss of utilities), stabilize the situation, and allow time for social service support and other long-term arrangements. Command involvement is required. Assistance will normally be limited to a one-time basis and must contribute to resolving the problem.

Death or Critical Medical Condition of the CGMA Sponsor: Emergency assistance may be given to immediate family members when a CGMA sponsor has died or is seriously ill. Assistance may be given for necessary emergency travel, food, lodging and incidental expenses associated with the death or critical illness of the CGMA sponsor. When need has been verified, this assistance may also be extended to other family members. Assistance will normally be limited to the parents of the CGMA sponsor or the parents of the CGMA sponsor's spouse, but when appropriate, may include other family members. When justified and supported by the Command, and a verified need exists, this assistance may be provided to a Non-family member who has maintained a long-term, live-in, relationship with the CGMA sponsor.

Pending Discharge or Separation or Termination: Assistance to otherwise eligible individuals who are facing disciplinary action that could result in discharge, separation or termination of employment from the Coast Guard will be limited to an amount essential for basic needs.

End of Obligated Service: In the case of a client whose obligated service is scheduled to end before a loan could be repaid, non-emergency assistance may be given only if the client is expected to remain with the Coast Guard after the end of the current enlistment or obligation. In an emergency situation the assistance may be given when appropriate, even if the client is not expected to remain with the Coast Guard.

Note: All separating clients should be advised that CGMA would continue to recover all outstanding loans regardless if the loan was given as emergency or non-emergency assistance. These actions may include the use of a collection agency when appropriate. (See section 5-B for additional information concerning repaying CGMA loans and section 5-D for collection actions CGMA may take to collect outstanding loans.) Individuals facing financial hardship following

separation may consider applying to have their loan converted into a grant in accordance with section 5-F.

4. Exceptions

It is not feasible to anticipate all possible situations that can occur. There will be times an exception to normal CGMA policy concerning eligibility may be justified. (See section 4-E for additional information concerning exceptions to CGMA policy, prior to providing financial assistance to non-eligible individuals.)

C. Categories of Assistance

1. General

This section describes various reasons for which assistance may be considered. While it is not possible to describe every type of case, this non-inclusive list contains the most common needs facing our clients. Within the limits in section 4-C, when verified, documented and justified, assistance can be provided to eligible clients to assist them with meeting the needs listed in this section.

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. Emergency Assistance

One of the main purposes of Coast Guard Mutual Assistance is to provide financial assistance to clients caught in emergency, short-term, financial situations beyond their control that endangers personal well being. An emergency condition is one that arises suddenly, is unforeseen and urgent, and requires immediate attention. Emergency assistance is generally authorized in circumstances that impose a serious financial or personal hardship on the client requiring urgent help to relieve the situation. Certain eligibility and assistance restrictions apply, and are outlined below.

Recurring requests may indicate poor money management or that a more serious, financial problems exist, indicating a need for long-term financial counseling and budgeting assistance. (See paragraph 3-C-6 for additional information concerning financial counseling and debt management.)

a. Basic Living Expenses

Privation: Food, Shelter, Utilities, Telephone, and Necessities

It is expected that members of the Coast Guard family will normally be able to meet all of their basic needs from their own resources. CGMA funds may be

used to help the client and their family when personal funds were used for an emergency, unforeseen circumstance or other legitimate purpose which created a hardship that prevented the client from having sufficient funds to pay for their own basic needs. (See paragraph 3-C-2-f for information concerning assistance for Disaster Relief.) However, assistance is not designed to permit clients to live beyond their income, nor is it to be used to provide frequent help for basic needs.

Assistance under this provision is generally authorized to prevent privation by providing assistance as follows:

Food: When the client cannot meet their own needs to provide food for their family, CGMA funds may be used on a one-time basis to help with the purchase of food for a short period of time, until other arrangements can be made.

Shelter: Assistance may be provided for a one-time rent or mortgage payment (this may include lot rentals for a mobile home) in situations where, without assistance, the client and/or their family may find themselves without shelter. An eviction or foreclosure notice will normally be required. Checks will normally be made payable to the landlord, rental agent, or mortgage company. Assistance will not be provided for dwellings the client or their immediate family members own but do not occupy.

Utilities: Assistance may be provided on a one-time basis to prevent required utilities (gas, electric, water, or sewage) from being turned off. Documentation from the utility company indicating that a turn-off will occur will normally be required. Checks will normally be made payable to the utility companies involved.

Telephone: Assistance may be provided on a one-time basis to prevent local telephone service from being turned off. One-time assistance may also be considered for a long distance phone bill that is the result of a family medical or emergency situation, or a temporary family separation. Checks will normally be made payable to the telephone companies involved.

Necessities: One-time, short-term assistance may be considered for other necessities such as health and comfort items, laundry, gasoline, haircuts, and clothing when immediate need has been verified.

b. Funeral Expenses

Coast Guard Mutual Assistance is extremely sensitive to the emotional pressures surrounding a request for funeral expenses, particularly for the death of a spouse, child or other immediate family members. CGMA strongly urges all of our clients to obtain adequate health, life and property insurance.

CGMA should not be used as primary insurance or a supplement to inadequate insurance coverage.

At issue is the balance between providing reasonable assistance to our clients during their time of need, and establishing a perceived death gratuity that is automatically expected. Assistance from CGMA, particularly in the form of a grant, should not be thought of as a death gratuity that is automatically given, but rather as means to pay necessary expenses for a dignified funeral.

CGMA assistance may be considered to help defray the cost of a modest dignified funeral for the CGMA sponsor or an immediate family member when reasonable costs remain after other forms of assistance have been exhausted causing a serious financial burden. Other forms of assistance may include personal resources, SGLI, other government and private insurance, Veterans Administration and other various government benefits, which may be available.

Individuals contacting CGMA prior to making funeral arrangements should be cautioned that CGMA should not be expected to assist with extravagant costs beyond the family's ability to afford. Assistance for individuals who contact CGMA after the fact, who have costs that are considered high or beyond the family's ability to afford, should be limited only for reasonable expenses. Contacting the funeral director and negotiating lower costs - given a charity is being asked to assist with the bill - may result in lower cost to the family and should be considered. Assistance for funeral expenses will normally be in the form of a loan. However, information concerning loans, grants, or a combination of a loan and grant is included with the following guidelines.

When possible, verification of the emergency and financial need should be accomplished prior to providing assistance. However, due to the urgency of the situation, full documentation may be provided at a later date. In these situations, timely assistance in the form of a loan may be provided and if appropriate, consideration for converting the loan into a grant may be made when full financial disclosure has been made, demonstrating the need for a grant vs. a loan. (See section 5-F for additional information concerning converting a loan into a grant.)

Note: The Executive Director of CGMA is to be contacted prior to making exception to these policies. (See paragraph 2-D-2 for CGMA-HQ contact information.)

See paragraph 3-C-2-c for information concerning assistance for Emergency Travel due to the death of the CGMA sponsor or family member.

Providing assistance for funeral expenses should comply with the following guidelines:

Stillbirth and Miscarriage: When this occurs, there can be a cost associated with the burial of the remains that may not be covered by insurance or SGLI. In such cases CGMA Reps may provide a Grant, not to exceed \$1,500. (A grant under this provision has been pre-approved by the BOC. In CMP use Approve By “BOC” and Approval Code “BOCPA.”)

Service Members Eligible for SGLI Coverage: The amount of Service Members Group Life Insurance (SGLI) coverage, including Family Coverage, for eligible service members should normally be adequate for all funeral expenses in the event of the death of a service member, their spouse or child. Assistance from CGMA should not normally be needed or provided. However, assistance in the form of a loan may be considered as an interim measure while the family is waiting for insurance reimbursement. Grants should not normally be considered in these cases.

Eligible Service Members Who Decline SGLI: Service members who decline SGLI coverage for themselves or their family members should not expect CGMA to provide a grant for their funeral expenses. Limited assistance in the form of a loan may be considered on a case-by-case basis, when all other sources have been exhausted, and a serious financial burden remains. Assistance should be limited to an amount that would provide for a modest, dignified funeral. Grants should not normally be considered in these cases.

Retired Members: CGMA believes that at this stage of their lives, long retired members should anticipate funeral expenses and rely on insurance, personal resources, government programs and community resources to pay funeral expenses. CGMA should not normally be expected to provide funeral expenses for retired members. Exceptions may be considered when unique situations exist preventing the surviving spouse or immediate family member from paying funeral expenses from their own resources. Limited assistance may be considered on a case-by-case basis when all other sources have been exhausted and a serious financial burden remains. Assistance should be limited to an amount that would provide for a modest, dignified funeral. A grant or a combination of a loan and a grant should not normally be considered in these cases unless there are unusual circumstances that would justify an exception to this policy and only for cases 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.

Other CGMA Sponsors, Not Eligible For SGLI Coverage: Limited assistance in the form of a loan or grant or a combination of a loan and grant may be considered on a case-by-case basis when all other sources have been exhausted and a serious financial burden remains. Assistance should be limited to an amount that would provide for a modest, dignified funeral. A grant or a combination of a loan and a grant should be considered in cases

only where 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.

Other Family Members: Assistance for funeral expenses for other family members will only be considered on a case-by-case basis when unique situations exist and where the CGMA sponsor will be responsible for part or all of the funeral expenses. Assistance will be limited to a loan to assist with the cost of a modest dignified funeral. Grants should not normally be considered in these cases.

Non-Family Members: Assistance for funeral expenses for non-family members will not normally be made. Exceptions may be considered on a case-by-case basis for non-family members who have maintained a long-term, live-in relationship with the CGMA sponsor and the CGMA sponsor will be responsible for part or all of the funeral expenses. Assistance in these situations will be limited to a loan to assist with the cost of a modest dignified funeral.

c. **Emergency Travel**
Due to Death or Serious Illness and Other Emergency Situations

Emergency travel due to the death or serious illness of the CGMA sponsor or a family member along with other emergency travel situations is usually unplanned and unexpected. Time is usually of the essence and families seldom have funds or resources set aside for these purposes. CGMA assistance may be provided for necessary travel, food, lodging and incidental expenses, including childcare in some circumstances, associated with the emergency situation when reasonable costs remain causing a serious financial burden on the client after other forms of assistance have been exhausted. Other forms of assistance may include personal resources or government funded transportation. (See paragraph 3-C-3-b for information concerning non-emergency travel.)

Assistance for emergency travel expenses will normally be in the form of a loan. However, information concerning loans, grants, or a combination of a loan and grant is included with the following guidelines:

When possible, verification of the emergency and financial need should be accomplished prior to providing assistance. However, due to the urgency of the situation, full documentation may be provided upon return of the CGMA sponsor. In these situations, timely assistance in the form of a loan may be provided and if appropriate, consideration for converting the loan into a grant may be made when full financial disclosure has been made, demonstrating the need for a grant vs. a loan.

In cases where emergency travel assistance was provided for travel associated with the serious illness of an individual, additional assistance may be considered if that individual later dies.

Note: The Executive Director of CGMA is to be contacted prior to making exception to these policies. (See paragraph 2-D-2 for CGMA-HQ contact information.)

Assistance under this provision is generally authorized for emergency travel by providing assistance as follows:

Death or Critical Medical Condition of the CGMA Sponsor: Emergency travel assistance may be provided to immediate family members when a CGMA sponsor has died or is seriously ill. When need has been verified, this assistance may also be extended to other family members. Assistance to other family members will normally be limited to the parents of the CGMA sponsor or the parents of the CGMA sponsor's spouse, but, when appropriate, may include other family members. When justified and supported by the Command, and a verified need exists, this assistance may be provided to a non-family member who has maintained a long-term, live-in, relationship with the CGMA sponsor.

Assistance will normally be in the form of a loan. 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.

Death or Critical Medical Condition of an Immediate Family Member: Emergency travel assistance may be provided to the CGMA sponsor when there is a death or serious illness of an immediate family member. Assistance will normally be for the travel expenses of the CGMA sponsor and/or the CGMA sponsor's spouse, and may include assistance for members of the immediate family. When appropriate and need has been verified, the CGMA sponsor may also request assistance for the travel of other family members to attend or assist with the situation. Assistance for other family members will normally be limited to the parents of the CGMA sponsor or the parents of the CGMA sponsor's spouse, but, when appropriate, may include other family members. Emergency travel assistance may also be provided on behalf of a non-family member who has maintained a long-term, live-in, relationship with the CGMA sponsor.

Assistance will normally be in the form of a loan. 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.

Death or Critical Medical Condition of Other Family Members: Assistance may be provided to assist the CGMA sponsor and their immediate family with emergency travel expenses when there is a death or serious illness of an Other Family Member of the CGMA sponsor or the CGMA sponsor's spouse. Assistance will normally be provided for the CGMA sponsor and spouse to travel. Additional assistance may be provided when the whole family needs to travel. Assistance will not normally be provided for other family members. Assistance will normally be in the form of a loan. Grants or a combination of a loan and grant will not normally be considered in these situations.

Death or Critical Medical Condition Non-Family Members: Assistance may be provided to a CGMA sponsor for emergency travel due to the death or serious illness of a non-family member only on behalf of a non-family member who has maintained a long-term, live-in, relationship with the CGMA sponsor. Assistance will normally be in the form of a loan. Grants or a combination of a loan and grant will not normally be considered in these situations.

Other Emergency Situations: On a case-by-case basis, assistance may be considered for other emergency situations, including, but not limited to:

- Clients stranded while traveling. Limited assistance may be provided to return the client and their family members to their home when the client is unable to do so and circumstances indicate that the shortage of funds was beyond their control. Typically this assistance is related to emergency car repairs, loss of funds due to theft or loss, or to replace lost airline tickets. If the exact cause of the shortage cannot be verified, the client should be given the benefit of doubt and assistance should be provided. However, requests for assistance will not be honored, if checking the client's past loan history indicates that repeated requests for assistance under similar questionable conditions have been provided.
- Relocate an immediate family member. Assistance may be provided when a situation exists where immediate relocation of an immediate family member is justified and government assistance is not available.
- When the client's presence is the best solution to an emergency situation. Assistance may be provided when it is determined that the best solution to an existing problem would be the client's or spouse's presence.

Assistance will normally be in the form of a loan. Grants or a combination of a loan and grant will not normally be considered in these situations.

d. Emergency Home Repair

Assistance may be provided to aid with emergency home repairs when clients are facing major, unexpected, emergency repairs beyond their financial ability. Emergency repairs must be essential to the well being of the family. Special consideration should also be given when such a request is received from a spouse when the CGMA sponsor is deployed. Assistance may not be used for routine maintenance or routine repairs that all homeowners must plan for and expect to occur. CGMA funds may not be used for remodeling, redecorating or expanding living space. Assistance is not authorized for repairs to property owned, but not occupied by the client or their immediate family members or property rented by the client from a landlord. Examples of Emergency Home Repairs that the use of CGMA funds may be considered, includes:

- Emergency furnace or air conditioning repairs in situations where extreme temperatures could cause significant medical problems.
- Major emergency plumbing problems causing water damage to the building.
- Roof damage where leaking water may cause damage to the building, including emergency repairs following a storm, while waiting for insurance coverage.
- Situations where the repair company will not proceed with emergency repairs until a payment is made or when a payment plan could not be worked out with the repair company for major emergency repairs.

Assistance will normally be in the form of a loan. Grants or a combination of a loan and grant will not normally be considered in these situations.

**e. Loss of Funds or Property
Theft, Police reports, Insurance reports**

The theft or loss of funds (cash, checks, and money orders) along with the loss of property may cause an emergency situation for our clients. Assistance may be provided to aid with these emergencies provided the loss has been reported to the proper authorities; police, insurance company, Commanding Officer, etc., or if the CGMA Representative is able to verify the client's claim of loss.

Note: Assistance due to the loss of funds or property will be provided to help meet specific emergency financial needs and not necessarily replace the full amount of the claimed loss.

Caution in providing assistance should be taken if a client has not reported the loss prior to coming to CGMA and does not wish to report the loss after discussing the case with a Representative. In these cases, Representatives should take action to verify the client's story. This may include finding out what else was lost or stolen, such as ID cards, credit cards, driver's license, etc., and determine what, if any action the client has taken to report these losses. Clients should be able to explain how the loss or theft occurred and why they choose not to report it to authorities. (Clients are sometimes reluctant to report cases involving the loss of funds vs. theft. These cases should also be reported in case the funds or property are found and turned in.)

In cases involving the loss of funds entrusted to others (typically given to their spouse, roommate, relative, etc., to pay bills on behalf of the client, or for safekeeping) the client should explain what actions they have taken to prevent further loss of funds.

Assistance will normally be in the form of a loan. Grants or a combination of a loan and grant will not normally be considered in these situations.

f. Fire and Other Disasters
Single Incident, Group Situation, Individual Assistance, Immediate and Long-Term Need

Assistance may be provided to help with immediate needs when a client or their immediate family members are affected by a disaster. The disaster may affect only a few individuals, such as a house or apartment fire, or an entire community, such as a flood, tornado, or hurricane. While CGMA cannot act as an insurance company, CGMA can provide assistance to help our clients through the disaster and reestablish their normal lifestyle with items not provided for by the Coast Guard, other government agencies, insurance coverage, the American Red Cross or other relief organizations. Assistance is not authorized for blanket group relief; it must be given only to individuals on a case-by-case basis. Each client's financial circumstances are different, and each case must be considered on its own merits, based on demonstrated financial need.

Assistance under this provision is generally authorized for disaster relief by providing assistance as follows:

Immediate Need: Due to the time sensitive nature of these cases, initial assistance will be provided as a loan only for items immediately needed to prevent privation (food, shelter, and clothing). Clients should complete the

basic CGMA Application for Assistance (CGMA Form 5) or, when directed by CGMA-HQ, the CGMA Application for Disaster Assistance (CGMA Form 6), without full financial disclosure required, and sign the CGMA check (CGMA Form 52) indicating receipt of the assistance and repayment authorization. Clients should be advised to return after the disaster has passed to provide additional financial information, discuss repayment options and determine if additional assistance is needed.

Additional Need: After the disaster has passed, additional assistance may be considered for basic essentials such as food, uniforms, civilian clothing, beds and linens, eating table and chairs, temporary lodging etc., not covered by other sources. Assistance under other sections may also be considered to help reestablish a household. The client will be expected to provide full financial disclosure to obtain additional assistance.

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 having adequate or no insurance. Loans, grants, and loans converted into grants are not automatic and should not be expected in lieu of adequate insurance. Therefore, assistance for disaster relief will normally be in the form of a loan. A grant, a combination of a loan and grant, or converting a loan into a grant may be considered only when circumstances indicate that providing a loan will offer 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 for items covered by insurance or government reimbursement will only be given as a loan until reimbursement has been received. Loans must be repaid in full upon receipt of the reimbursement. Extended repayment over several months is not authorized. Clients must be cautioned that repayment of the CGMA loan will not be postponed indefinitely. When reimbursement from other sources is not received within 90 days, the client will be expected to repay the CGMA loan, either lump sum, provided the client can afford to do so, or with monthly repayments within the client's ability to repay.

See Appendix F for additional information on disaster assistance.

g. Temporary Living Expenses

Assistance may be provided for food, temporary lodging, and incidental expenses when a client demonstrates a need for such assistance because of an emergency or when an unexpected event has caused a serious financial burden, and assistance is not available from other sources.

Such a need may arise from a loss of income, or it may arise in connection with medical treatment or an emergency leave situation. It may result from fire, flood, earthquake, or other natural disasters or in circumstances where the family must immediately vacate their normal residence for health or safety reasons or to be out of harms way.

Assistance with temporary living expenses will normally be provided in the form of a loan. A grant, a combination of a loan and grant, or conversion of a loan to a grant may be considered only when circumstances indicate that providing a loan will offer 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 to demonstrate the need for a grant vs. a loan.

When it is anticipated that temporary living expenses will be reimbursed by insurance, the Coast Guard, other government agencies, or other sources, a loan may be provided for covered items while the client awaits reimbursement. In such cases, the client must be cautioned that repayment of the CGMA loan will not be postponed indefinitely. If the expected reimbursement is not received within 90 days, the client will be expected to repay the CGMA loan, either in lump sum, provided the client can afford to do so, or with monthly repayments within the client's ability to repay.

7. Education Programs

Through the years, Coast Guard Mutual Assistance (CGMA) clientele has informed the CGMA Board of Control that education assistance is a high priority for their families and themselves. As a result of input from its clients, CGMA has developed several education programs to help our clients and their families financially meet their educational goals. These programs are intended to foster long-term financial well being by helping Coast Guard families pursue their academic goals through post-secondary education and include:

- Education Grants.
- Supplemental Education Grants (SEG).
- Stafford/PLUS Loan Origination Fee Refunds.
- Supplemental Student Loans.
- Vocational and Technical Training (VoTech) Student Loans.

Because of the diverse makeup of CGMA's clients, and the diverse circumstances faced by each segment of the membership, each program has unique eligibility and program requirements. Additional eligibility criteria, financial need and repayment levels specific to each program, is included in subsequent sections discussing that program. These items should be carefully reviewed prior to providing assistance.

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.)

Certain eligibility and assistance restrictions apply, and are outlined below.

a. General

The following apply to all CGMA education programs:

All CGMA Clients refers to all active duty and retired Coast Guard military personnel, members of the Coast Guard Selected Reserve, retirement eligible members of the IRR, Coast Guard civilian employees, Coast Guard Auxiliary members, and Public Health Officers serving with the Coast Guard.

Eligible Family Members include the CGMA client's spouse and children under 23 years of age who are unmarried, non-service members, and dependent upon the CGMA client for over half of their support.

Individuals may be eligible to receive education assistance under more than one CGMA program simultaneously.

CGMA clients who are currently delinquent in repaying any CGMA loan or appear on the CGMA Restricted List are not eligible for assistance.

Exceptions to education programs will not normally be made without the approval of the Board of Control. This includes "bridge" loans (a loan to cover a time gap between requesting and receiving assistance) in anticipation of assistance from any source, whether CGMA, the client, the school, or other source causes the delay.

Additionally, CGMA loans may not be used to provide assistance when an individual fails to receive an education grant or loan under these or other programs, such as Federal Stafford or PLUS Loans or the Coast Guard Tuition Assistance Program (except when Coast Guard Tuition Assistance is not available.)

The CGMA Executive Director must be contacted for approval before assistance may be provided to retirement eligible members of the IRR. (See paragraph 2-D-2 for CGMA-HQ contact information.)

Additional eligibility and assistance restrictions, specific to each education program, also apply and are included with the program description.

b. Education Grants

Note: Due to funding limitation, this program has been temporarily suspended.

General: CGMA Education Grants provide assistance to eligible spouses and dependent children in need, who are at least half-time undergraduate students. The academic year for this program extends from 01 August – 31 July. CGMA Education Grants are based on competitive-need selection criteria, uniquely tailored to Coast Guard families. Education Grants are issued by CGMA-HQ.

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

Eligibility: The spouse and dependent children of all CGMA clients are eligible to participate in this program. Eligibility to participate in this program will be based on the CGMA client's and the student's status as of 01 August of the academic school year for which assistance is being requested. GPA qualification will be based on a review of the GPA Verification Form, completed by the school.

Students must also meet the following criteria:

- Be enrolled or accepted as an undergraduate student (at least half-time status) for the applicable academic school year.
- Be enrolled or accepted to a college or university or vocational/trade school, whose accreditation is accepted by the U.S. Department of Education.
- Maintain at least a 2.0 grade point average (GPA) on a 4.0 grading scale.

Qualifying Expenses: Expenses such as tuition, normal fees, books, supplies, equipment and other documented educational costs required by the curriculum may qualify. Expenses such as room/board, transportation, childcare, correspondence courses and Internet services do not qualify for this program.

Grant Amount: The Board of Control determines the number and the dollar value of the grants each fiscal year. Determining factors include the amount of contributions received, the return on investments, and the trend of overall CGMA assistance provided each year.

Clients and Representatives should verify the availability of these grants prior to applying for a grant. Information concerning grants available each year under this program will be announced in Board of Control Minutes. Information is also available on the CGMA-HQ website (www.cgmahq.org) or by contacting the CGMA-HQ Administrative Assistant or the Director of Administration. (See paragraph 2-D-2 for CGMA-HQ contact information.)

Application Procedures: To request a CGMA Education Grant, the CGMA client must:

- Complete all sections of the Application for CGMA Education Grant (CGMA Form 9).
- Mail or send a facsimile of the completed Application for CGMA Education Grant form with a copy of the client's valid Coast Guard ID card (both sides, clearly legible) to CGMA-HQ. Application for CGMA Education Grant forms must arrive at CGMA-HQ by the date announced in the BOC Minutes and on the CGMA-HQ website for the applicable school year. **No extensions will be authorized.**
- Reapply for a CGMA Education Grant each academic school year. Previous grant recipients must re-compete and demonstrate satisfactory progress in their academic grade level to be eligible for subsequent years. Failure to submit all necessary forms with supporting documentation or failure to reapply for an Education Grant each year will result in no assistance.

Approval and Processing: Upon receipt of the CGMA Application Request Form, CGMA-HQ will:

- Enter the applicant’s information into a database and keep a copy on file. The original form or a facsimile copy will be forwarded to ACT, the contractor who administers the CGMA Education Grant Program. ACT’s Recognition Program Services branch will mail the student an application package containing a cover letter and instructions for completing two additional forms:
 - GPA Verification Form.
 - Family Financial Data Form.
- The applicant ensures completion of the GPA Verification Form and the Family Financial Data Form. Both forms must be returned to ACT for processing by the date announced in the BOC Minutes and on CGMA-HQ website, to be eligible for a CGMA Education Grant.
- All CGMA Education Grant applicants, both recipients and non-recipients, will be notified of results in June, via a letter from ACT; grant recipients will also receive a “Change of School” postcard. Grant recipients changing schools must immediately notify ACT, using the provided “Change of School” postcard to ensure that award funds are disbursed to the appropriate schools. (Grant recipients not using the “Change of School” postcards, when changing schools, jeopardize their grants.) Students must also be aware that a school change prompts a reassessment of need and award eligibility.
- All Education Grant award checks will be made co-payable to the student and the school. The checks will be sent directly to the school's Financial Aid Office no sooner than the date announced in the BOC Minutes and on the CGMA-HQ website (generally early August.) Grant amounts will be disbursed over the entire academic school year. Typically, grants will not be provided for summer terms.

c. Supplemental Education Grants (SEG)

General: The purpose of CGMA Supplemental Education Grants (SEG) is to provide financial assistance to members of the Coast Guard family by reimbursing them for certain costs associated with seeking their first undergraduate (Associate and/or Bachelor) degree, or a Vocational and Technical Training (VoTech) certificate, or a General Equivalency Diploma (GED), otherwise not covered by Coast Guard Tuition Assistance or similar programs. These grants are non-need based.

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: 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 that 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 (including tax and/or shipping) 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
- Registration fees
- Lab books
- Art supplies
- Study guides (CLEP, DANTES, etc.)
- Computer software (non-general purpose)
- Lab fees
- Graduation fees
- Workbooks
- Graphing calculators
- Activity fees
- Textbooks
- Audio-Visual tapes
- Scientific calculator

Excluded Items: NON-reimbursable items include:

- Tuition
- Food
- The cost of tests or exams
- Normal school supplies (paper, pencils, and notebooks)
- General purpose computer software (such as MS Windows, Word, Lotus)
- Transportation
- Field trips
- Parking
- Child-care

Also not reimbursable are any items covered by other funding sources such as Coast Guard Tuition Assistance (CGTA), Coast Guard Foundation programs, or other similar programs inside or outside of the Coast Guard; or any item where reimbursement is not made within 1 year from the date of payment.

Note: Some schools charge a "multi-tech" or other flat fee that could include both reimbursable and non-reimbursable items (see above). Documentation provided by the client must identify the reimbursable items and the costs for those items. Contact the CGMA-HQ Administrative Assistant or the Director of Administration for additional information. (See paragraph 2-D-2 for CGMA-HQ contact information.)

Grant Amount: The Board of Control determines the number and the dollar value of the grants each fiscal year. Determining factors include the amount of contributions received, the return on investments, and the trend of overall CGMA assistance provided each year.

Clients and Representatives should verify the availability of these grants prior to applying for a grant. Information concerning grants available each year under this program will be announced in Board of Control Minutes. Information is also available on the CGMA-HQ website (www.cgmahq.org) or by contacting the CGMA-HQ Administrative Assistant or the Director of Administration. (See paragraph 2-D-2 for CGMA-HQ contact information.)

- Up to \$250 in SEG grants may be issued per CGMA client, per calendar year. In a family where there are two eligible CGMA clients, grants of up to \$250 may be provided to each CGMA client on behalf

of the students within that family, so long as not more than \$250 per calendar year is provided on behalf of any one student.

- Multiple grants may be given to an individual at different times during the calendar year, with the aggregate amount of these grants not to exceed \$250 per individual, per calendar year.
- All SEG grants will be applied to the current calendar year, regardless of when costs were incurred.
- Caution must be taken to ensure that no individual or family receives SEG grants exceeding authorized limits. Any individual or family receiving SEG grants exceeding the grant limits in a calendar year, regardless if the client or CGMA causes the error will be expected to repay the excess amount.
- SEG availability is subject to annual funding level changes; grants will be awarded on a first come, first serve basis.

Application Procedures: Requests for a Supplemental Education Grant must be received and processed within 12 months from the date of payment for a qualified item.

To request a Supplemental Education Grant, the CGMA client must:

- Complete all sections of the Application for CGMA Supplemental Education Grant (SEG), (CGMA Form 10).
- Attach a copy of the student's proof of enrollment, such as a copy of the Command Approved Off-Duty Tuition Assistance Form (CG-4147), a certificate of enrollment with current courses listed, a letter from the Registrar's Office, or evidence that the student is following a Coast Guard Institute (CGI) approved plan.
- Attach a legible copy (front and back) of the client's valid Coast Guard ID card. (Needed when the application is being mailed to the Representative.)
- Attach the student's original dated receipts for each item of reimbursement. Reproduced copies of receipts are not acceptable. A carbon copy or multi-part form copy presented by the applicant is acceptable if it was the only receipt given to the student by the school, bookstore or other vendor source.
- Submit the application and attachments to a CGMA Representative.

Approval and Processing: Upon receipt of a properly completed application, CGMA Representatives may approve SEG grant requests for qualified expenses, **provided:**

- All requirements of the program have been met.
- The total amount of SEG grants received by the client or client's family does not exceed \$250 per calendar year. (\$500 per family where there are two eligible CGMA clients.)
- Reimbursement for authorized items will be made within 12 months of the date of payment.

The CGMA-CMP program is to be used to record the SEG grant and issue a check to the client. Regional Directors and Representatives are authorized to disburse SEG grants **only** using the CGMA-CMP program (handwritten SEG checks are not authorized). (See appendix E for detailed information concerning the CGMA-CMP program.)

The CGMA Executive Director must be contacted for approval before SEG grants may be provided to retirement eligible members of the IRR. (See paragraph 2-D-2 for CGMA-HQ contact information.)

See section 4-C for additional information concerning loan and grant approval authority and guidelines.

Note: Failure to submit the Application for CGMA Supplemental Education Grant (SEG), (CGMA Form 10) within 12 months from the date of purchase will prevent reimbursement.

Recording a SEG Grant in the CMP Program: See appendix E for detailed information concerning the CGMA-CMP program.

Receipts: The Representative will normally keep the original receipts with the client's application after processing. The client may be given the original receipt back only when it exceeds the current SEG grant limit and the client will request reimbursement for the difference the following year, as receipts are good within 12 months of the date of payment. In this instance, the following information should be documented on the original receipt prior to returning it to the client:

- Amount of the SEG grant.
- Date issued.
- Check number.
- Representative's signature.

When the original receipts have been returned to the client, the Representative will file a photocopy of the documented receipt with the client's application.

(See section 6-A for additional information concerning record keeping requirements.)

d. Stafford/PLUS Loan Origination Fee Refunds

General: CGMA offers help to clients and their families who finance post-secondary education through the Federal Stafford Loan or the Federal Parent Loans for Undergraduate Students (PLUS), by refunding the mandatory 3% loan origination fee that is charged each borrower. The lender ordinarily deducts this fee from the loan disbursement check. After confirming use of the loan, CGMA-HQ will reimburse the dollar amount of the loan origination fee to the client.

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.)
- Attach a legible copy (front and back) of the client's valid Coast Guard ID card.
- After making a copy of all documents for their records, the client is to mail or send a facsimile of the completed packages to CGMA-HQ for processing. (See appendix D for CGMA-HQ Points of Contact information.)

Approval and Processing: Upon receipt of an application package, CGMA-HQ:

- Will verify that the client is not delinquent in repaying any CGMA loan or does not appear on the CGMA Restricted List.
- After confirming the use of the Stafford or PLUS loan, CGMA-HQ will issue a CGMA check to reimburse the client for the dollar amount of the loan origination fee paid.

Note: Failure to submit the Application for Stafford/PLUS Loan Origination Fee Refund (CGMA Form 8) within 12 months after the date the loan funds are disbursed will prevent reimbursement.

e. Supplemental Student Loans

General: CGMA Supplemental Student Loans are designed to supplement the Coast Guard Tuition Assistance Program. Through Supplemental Student Loans, CGMA may provide the client with a loan after receiving the maximum amount of assistance authorized through the Coast Guard Tuition Assistance Program. This loan is not to be used in lieu of the Coast Guard Tuition Assistance Program, but to supplement the Coast Guard's program. Additional information concerning the Coast Guard Tuition Assistance Program is contained in COMDTINST 1500.24 (series) (available from unit's Education Service Officers).

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: Active duty, Selected Reserve and civilian employees who are eligible to participate in the Coast Guard Tuition Assistance Program.

A CGMA Supplemental Student Loan may not be provided to a client who is not eligible to receive assistance from the Coast Guard Tuition Assistance Program or who has an outstanding CGMA Supplemental Student Loan.

Qualifying Expenses: Only those items authorized in COMDTINST 1500.24 (series) may be considered for assistance under this section.

Loan Amount: A loan (grants are not authorized) of up to \$700 may be provided to eligible clients if education cost exceed the maximum assistance authorized under the Coast Guard Tuition Assistance Program.

- The maximum CGMA Supplemental Student Loan that may be provided is equal to the total amount paid by the client, less the amount of assistance provided by the Coast Guard Tuition Assistance Program, not to exceed \$700.
- If an individual, who is otherwise eligible to receive assistance from the Coast Guard Tuition Assistance Program, does not receive assistance due to a lack of Coast Guard funding or a temporary policy (CG temporarily suspends the CG Tuition Assistance Program, funds are exhausted for the current fiscal year or funds are limited due to a higher priority request), they may be provided assistance not to exceed \$700.
- Prospective Academy Cadets may have to pay a "tuition fee" prior to attending the Coast Guard Academy. Coast Guard Mutual Assistance funds are not to be used for this purpose. Prospective Academy Cadets who are having difficulty paying this fee should contact the Director of Admissions at the Coast Guard Academy for assistance.

Application Procedures: Request for assistance under this program must be received by the CGMA Representative after the maximum amount of reimbursement from the CG Tuition Assistance Program has been determined, but not later than 30 days after the start of the semester that the assistance is to be used.

To request a Supplemental Student Loan, the CGMA client must:

- Complete all sections of the CGMA Application for Assistance (CGMA Form 5).
- Attach a copy of either:

- The CG Tuition Assistance Authorization Form (CGI-1560) received from the Coast Guard Institute indicating the amount of assistance provided by the Coast Guard Tuition Assistance Program. Or,
- The Disapproved Off-Duty Tuition Assistance Form (CG-4147). Required if the Coast Guard temporarily suspends, or funds are not available for, the CG Tuition Assistance Program.
- Attach a legible copy (front and back) of the client's valid Coast Guard ID card. (Needed when the application is being faxed or mailed to the Representative.)

Approval and Processing: After ensuring the loan application and attachments are complete, CGMA Representatives may approve Supplemental Student Loans for qualified expenses, **provided:**

- All requirements of the program have been met.
- The total amount of the loan does not exceed \$700.
- The client does not have an existing Supplemental Student Loan.

The CGMA-CMP program is used to record the loan and issue a check, in the proper amount, to the client.

See section 4-C for additional information concerning loan and grant approval authority and guidelines.

Repayment: In addition to repayment guidelines contained in section 5-B, additional CGMA Supplemental Student loans will not be provided to a client prior to complete repayment of an existing Supplemental Student Loan.

Recording a Loan in the CMP Program: See appendix E for detailed information concerning the CGMA-CMP program.

f. Vocational and Technical Training (VoTech) Student Loans

General: CGMA's Vocational and Technical Training (VoTech) Student Loans provide assistance to eligible clients of the Coast Guard family who decide to take non-college courses. Assistance provided under this program is intended to help pay the costs associated with a course of study that is job-related or will lead to employment opportunities.

In addition to those eligibility and assistance restrictions indicated in paragraph 3-C-7-a, the following eligibility and assistance restrictions apply to the VoTech Student Loans:

Eligibility: All CGMA clients on behalf of themselves or their eligible family members.

- 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 assistance is requested.
- Assistance may not be provided to a client who has an outstanding VoTech Student Loan.

Qualifying Expenses: Assistance may be provided for the cost of Department of Veteran Affairs or Department of Education approved vocational technical training programs. Assistance under this program is intended to help pay the cost of non-college courses that provide the technical knowledge and skills needed for entry into a specific career field.

Loan Amount: A loan (grants are not authorized) of up to \$1,500 may be provided to eligible clients.

Application Procedures: Requests for assistance under this program may be submitted to the CGMA Representative as soon as the CGMA client can provide documentation, but must be submitted no later than 30 days after the start of the course. The CGMA Executive Director must be contacted for approval before assistance may be provided to retirement eligible members of the IRR. (See paragraph 2-D-2 for CGMA-HQ contact information.)

To request a VoTech Student Loan, the CGMA client must:

- Complete all sections of the CGMA Application for Assistance (CGMA Form 5). Indicate "VoTech Student Loan Program" in the Reason for Request box.
- Attach proof of the student's enrollment, such as a certificate of enrollment or letter from the Registrar's Office, verifying:
 - The student's name.
 - The cost of the course.
 - The course is VA or U.S. Department of Education approved.
- Attach a legible copy (front and back) of the client's valid Coast Guard ID card. (Needed when the application is being faxed or mailed.)

Approval and Processing: After ensuring the loan application and attachments are complete, CGMA Representatives may approve VoTech Student Loans for qualified expenses, **provided:**

- All requirements of the program have been met.
- The total amount of the loan does not exceed \$1,500.
- The client does not have an existing VoTech Student Loan.

The CGMA-CMP program is used to record the loan and issue a check, in the proper amount, to the client.

See section 4-C for additional information concerning loan and grant approval authority and guidelines.

Repayment: In addition to repayment guidelines contained in section 5-B, additional CGMA Supplemental Student loans will not be provided to a client prior to complete repayment of an existing Supplemental Student Loan.

Recording a Loan in the CMP Program: See appendix E for detailed information concerning the CGMA-CMP program.

g. Forms

Unique application request forms have been developed to apply for assistance under the following education programs:

- Application for CGMA Stafford/PLUS Loan Origination Fee Refund (CGMA Form 8).
- Application for CGMA Education Grant (CGMA Form 9).
- Application for CGMA Supplemental Education Grant (SEG) (CGMA Form 10).

The standard application form, CGMA Application for Assistance (CGMA 5), should be used to request assistance under all other CGMA education programs.

In addition to being available in appendix C of this manual, these forms 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 the desired form.)

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.)