

The following is a list of the effective pages of the CGMA Manual released in July 2010. This Manual was last updated in July 2011.

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5. Housing Assistance

CGMA funds may be used to assist clients who have demonstrated a financial need and wish to purchase, sell, or refinance a current or former primary residence, or establish a household. Housing assistance may be provided to help with settlement charges when purchasing, selling, or refinancing a home, or for deposits when renting. Assistance may also be provided for the cost of establishing utilities.

Recurring requests may indicate poor money management or that a more serious, financial problem exists, 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.)

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.)

a. General

Certain eligibility and assistance restrictions apply to both closing cost and rental assistance and are outlined below:

- Housing assistance is intended to help clients establish, sell, or refinance a home. Assistance for clients who are having trouble paying expenses associated with maintaining their household (mortgage payments, rent, utilities) should be considered under paragraph 3-C-3-i
- Housing assistance may be provided when a financial hardship remains after all government entitlements the client or family may be entitled to have been utilized
- Housing assistance is not to be provided to clients who have the ability to pay for their housing needs using their own resources, but prefer to use an interest-free loan from CGMA, while using their own funds for other purposes. When appropriate, clients will be expected to pay for a portion of the housing costs from their own resources, with CGMA providing the remainder of needed funds
- Housing assistance may not be provided to clients required to live in or utilize government furnished quarters
- Housing assistance may be provided up to 30 days in advance of anticipated closing or move-in date

- Prior to providing assistance, Representatives must verify that the client and immediate family members will or did occupy the housing and that it is properly insured. This includes homeowners insurance (generally required and verified by the mortgage company) for those purchasing or refinancing and renters insurance for those renting. CGMA will not normally provide assistance to obtain uninsured housing, whether it is rented or purchased. (See paragraph 3-C-3-e for additional information concerning insurance.)

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

b. Closing Cost Assistance

Closing Cost assistance is intended to help Coast Guard personnel, who would otherwise be unable to purchase a home, who wish to sell their house due to poor market conditions, or who wish to refinance a mortgage on their home to obtain lower interest rates or lower monthly payments. Closing cost assistance can provide a loan to help pay for settlement charges (not down payment) associated with purchasing or selling a primary residence, selling a former primary residence, or refinancing a residence which is either their current or former primary residence.

All requests for closing cost assistance, regardless of amount, must be reviewed and approved or disapproved by the Executive Director. When all required items have been received, the complete package, including a recommendation from the local CGMA Representative, will be forwarded to CGMA-HQ, in accordance with paragraphs [4-B-8-f](#) and [4-C](#). In no situation will purchase assistance be given as a grant or exceed \$6,000.00 to any client or family.

In addition to those eligibility and assistance restrictions indicated in paragraph [3-C-5-a](#), the following eligibility and assistance restrictions apply when providing closing cost assistance.

Home Purchase: Assistance with settlement charges may be provided when the client is purchasing a primary residence and has demonstrated financial need.

Note: When determining if a client has a financial need for closing cost assistance, consider all personal assets (cash, savings, money market accounts, certificates of deposits, stocks and bonds, etc.) that the client has available to assist them with obtaining, selling, or refinancing their primary residence. CGMA recognizes that clients may need these assets to qualify for their home and may use a portion of their assets for down payments and for necessary expenses. To qualify for closing cost assistance clients are not expected to

liquidate all of their reserve assets or long-term investments such as children's college funds, IRAs etc. However, when appropriate funds are available, clients are expected to pay for a portion of the settlement charges from their own resources, with CGMA providing the remainder of needed funds. The amount of assistance from CGMA cannot exceed the difference between the client's available funds and total settlement charges.

Not Authorized: Closing cost assistance **will not be provided to purchase investment property, provide a down payment, or for escrow funds.** The client must be able to qualify for the purchase of the home without CGMA funds. Anticipated funds from CGMA must not be used to qualify the client for the purchase of the home (by showing the funds in the bank or as a deposit).

CGMA will not provide mortgage funds, hold mortgages or accept homes or titles to homes as collateral for a loan.

Types of Authorized Residences: Authorized residences may include single family dwellings, detached houses, modular homes, mobile homes, or a single-family unit of a townhouse, duplex or condominium, that the client and their immediate family plan to buy and will occupy as their **primary** residence.

Additional notes concerning mobile homes:

- They must be of a type that will be permanently located at the site
- They may be purchased with or without land
- Settlement charges may include delivery, installation, skirting, leveling, tie-down and other setup fees

Types of Residences Not Authorized: Travel trailers, recreational vehicles (RV's), and houseboats do not qualify for assistance, even though they are intended as the client's primary residence.

Purchase of Land: The purchase of land that does not include a residence as described, is not authorized. Assistance for authorized settlement charges may be provided to purchase land only when it is included in the price of building a house or placing a mobile home on the land. Building or delivery must be scheduled to start within 30 days.

Building vs. Buying: Assistance for authorized settlement charges may be provided when building a house vs. buying an existing house. Assistance may be provided upon closing and not in advance. It should be noted that in many

cases, the builder will pay or have an allowance for settlement charges at no cost to the client.

Clients Who Own another Residence: Assistance will not be authorized for a client who owns another residence in the same local area as the new residence. Assistance will not normally be authorized for a client who owns another residence outside of the local area. Exceptions may be considered for a client who has a residence in a distant location who has made, and continues to make a good faith effort to sell the residence and who, at no fault of their own, has been unable to do so due to market conditions. The client must provide proof (real estate listings, contract with realtor, appraisal, etc.) that they are actively marketing the property. Assistance will not be provided if the client does not intend to sell their prior residence.

Sale of Residence - Expenses, Loss of Value: Assistance will be authorized to assist a client with the expenses normally associated with the sale of a current or former primary residence in cases where the client has made a good faith effort to sell the residence but, was unable to sell the home at an amount that would cover the closing costs, and the client does not have the ability to pay these costs using their own resources. The client must provide proof (real estate listings, contract with realtor, appraisal, original purchase amount, improvements, etc.) that they actively marketed the property at a fair price and must demonstrate a financial need for assistance. Assistance will be limited to the amount actually needed by the client at the time of closing after the client has exhausted all other resources.

Refinancing a Mortgage: Assistance will be authorized for a client who is refinancing a mortgage on a primary residence and does not have the funds for associated closing costs. Assistance will not normally be authorized for a client who holds a mortgage for a residence outside of the local area. Exceptions may be considered for a client who has a residence in a distant location that was once their primary residence, and has made, and continues to make a good faith effort to sell the residence and who, at no fault of their own, has been unable to do so due to market conditions. The client must provide proof (real estate listings, contract with realtor, appraisal, etc.) that they are actively marketing the property. Assistance will not be provided if the client does not intend to sell their prior residence. Closing cost assistance will not be authorized for refinancing mortgages on investment properties.

Supporting Documentation: In addition to items normally required when requesting assistance, the client must supply a copy of the settlement statement (HUD-1 form).

(See paragraph [3-D-5](#) for additional information concerning required documentation when requesting assistance.)

Note: The lender, builder or Mortgage Company must supply the buyer with a HUD-1 form prior to closing.

Authorized Settlement Charges: Assistance may be provided for settlement charges that will actually be paid by the client, at closing, as indicated on the HUD-1 form. (See [appendix C](#) for a copy of a HUD-1 form.)

Closing cost assistance for settlement charges will be in the form of a loan. Grants or a combination of a loan and grant will not be considered.

c. Rental Assistance

Rental assistance is intended to help clients obtain housing without undue financial hardship. Assistance may be provided when the client has a demonstrated financial need for assistance after all government entitlements have been utilized.

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

Authorized Rental Assistance: Rental assistance may be provided in the following situations:

- The client is moving into a new area as the result of receiving permanent change of station orders from the Coast Guard
- The move is in the best interest of the client or family. This may include financial, health, or safety reasons, or when an emergency move is needed to get the client or family out of harm's way
- The family is enduring unacceptable living conditions due to fire, flood, other natural disasters, or unhealthy or unsafe conditions
- Due to the client's duty assignment, the family has decided to establish a residence in a different location than the client

Rental assistance may also be considered in the following special situations:

Involuntary Move out of Government Quarters: Clients may be involuntarily required to move out of government quarters for a variety of reasons, including quarters no longer being available, quarters undergoing scheduled rehab, leases that are not renewed or cancelled, loss of eligibility to occupy quarters due to divorce, separation, loss of immediate family members or misconduct.

Clients are generally notified in advance that they will be required to vacate government quarters and should expect and plan for the cost of moving. Government allowances are generally available and authorized when a client is involuntary required to move out of government quarters.

With the exception of clients who are involuntarily required to move out of government quarters due to **misconduct**, assistance from CGMA may be considered when the client has a demonstrated financial need for assistance after all government entitlements, including BAH and advance BAH have been utilized. This need may be due to higher than expected expenses for rent, deposits, utilities, etc., or when there is an unexpected delay in receiving allowances. (See paragraph 3-C-2-f when the client was unexpectedly required to vacate government quarters due to fire or other disaster.)

When a client has been involuntarily required to move out of government quarters due to misconduct, assistance must be limited to prevent privation of the client's immediate family members, stabilize the situation and allow time for social service support or other long-term arrangements. Command involvement is required. Assistance will be limited to a one-time basis and must contribute to resolving the problem

Voluntary Move out of Government Quarters: The cost of establishing a household is an expense that must be anticipated and planned for. Clients wishing to move out of government quarters should investigate and plan for the cost involved before taking on the responsibilities of a new residence. Clients must also request and be approved for all government entitlements and allowances they may be authorized, including BAH and advance BAH prior to moving out of government quarters or requesting assistance from CGMA. Rental assistance from CGMA should be limited to unexpected costs or when problems arise with establishing allowances previously requested and authorized.

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

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

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

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

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

Authorized Expenses: Assistance may be provided for first and last month's rent and security deposits. Assistance may also be provided for required real-estate brokerage fees, which may apply. Checks will normally be made payable to the landlord or real estate firm.

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

Rental assistance will generally be provided to a client or family on a one-time basis. Contact CGMA-HQ for cases that warrant exception to this policy.

d. Utilities

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

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

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

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

Assistance to establish utilities will generally be provided to a client or family on a one-time basis. Contact CGMA-HQ for cases that warrant exception to this policy.

6. Financial and Housing Counseling and Debt Management Assistance

As a charitable organization, CGMA is usually willing to share the risk of extending financial assistance to clients who are performing their Coast Guard duties in a satisfactory manner and are unable to receive assistance from commercial financial institutions. However, recurring requests for assistance may indicate poor money management or that a more serious, financial problem exists, indicating a need for long-term financial counseling and budgeting assistance.

Assistance under this section differs from assistance that may be provided for recurring bills and expenses as discussed in paragraph 3-C-3-i, in that debt management assistance focuses on long-term financial difficulty. Education and training are combined with financial assistance to help the client get out of long-term debt and **remain debt free in the future.**

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.)

a. General

The purpose of financial and housing counseling and debt management assistance is to help our clients become good managers of their personal finances. To become good financial managers, they must first be able to meet their financial obligations. To assist our clients in accomplishing these goals, CGMA is willing to become a partner with the client by providing financial and housing counseling services and, when needed, debt management assistance.

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

b. Financial and Housing Counseling

Clients requesting assistance from CGMA often need more than financial assistance to resolve their long-term financial problems. This is particularly true when a client demonstrates long-term financial mismanagement. Providing counseling and training to help the client change poor money management skills is often a better solution. Learning personal money management skills, such as establishing and living on a budget, using credit wisely, managing a checkbook and being a smart consumer are intended to provide long-term results that providing a loan or grant will not.

CGMA will help our clients receive professional, confidential, financial planning and counseling. Any Coast Guard member or employee may contact

their local CGMA Representative to obtain financial counseling. Individuals need not apply for a loan to be eligible for this assistance.

Depending on the client's situation, the CGMA Representative may decide to:

- Personally provide counseling
- Direct the client to other sources within the Coast Guard for counseling, including the various financial management programs available through CG Work-Life
- Direct the client to other government sources for counseling
- Direct the client to a participating federal credit union for counseling
- Direct the client to a National Foundation for Credit Counseling (NFCC) Member Agency

Counseling may be used to determine the root or cause of the financial problem, and what course of action should be taken to help the client achieve the goal of meeting their financial obligations. This may or may not include receiving financial assistance from CGMA.

Bankruptcy: Representatives are cautioned not to discuss or recommend filing bankruptcy with a client. The decision to file bankruptcy is one that should be made by the client following professional credit counseling and after receiving proper legal advice concerning the options and repercussions of filing bankruptcy. Assistance will not normally be provided to assist a client with filing for bankruptcy.

Referrals for Commercial Financial Counseling: CGMA-HQ has established an agreement with the National Foundation for Credit Counseling (NFCC), for financial counseling services provided by their member agencies, the majority of which are known as Consumer Credit Counseling Services (CCCS). Details may be found in the CGMA/NFCC Agreement (CGMA Form 22).

If a Representative feels that the client would be better served by a commercial financial counselor in lieu of those services available within the Coast Guard or other government agencies, they may send the client to an NFCC Member Agency.

Financial and Housing Counseling services may include:

- Budget and Financial Counseling including Debt Management assistance

- Pre-Filing Bankruptcy Counseling
- Pre-Discharge Bankruptcy Education
- Pre-Purchase Housing Counseling
- Post-Purchase Housing Counseling
- Loss Mitigation/Foreclosure Prevention Counseling

To find the NFCC Member Agency nearest you, call: 1-800-388-2227 for 24 hour automated office listings, or click on the appropriate [Link](#) from the CGMA website.

Arranging Commercial Financial Counseling: When the determination has been made to refer a client to a local NFCC Member Agency for counseling services, the CGMA Representative will assist the client by:

- Contacting the local agency counselor to discuss the situation and CGMA's Policies
- Arranging for the first appointment
- Preparing the CGMA Letter of Introduction (CGMA Form 22a) and sending it with the client to the first appointment, along with:
 - A copy of the CGMA/NFCC agreement (CGMA Form 22)
 - The Counselor Recommendation Form (CGMA Form 22b)

Note: In cases where it appears that financial assistance from CGMA will be requested following budgeting and counseling, the following information must be made clear to the client and counselor. Financial assistance must be limited to the **minimum** amount of assistance that will allow the client to enter the agency's Debt Management Program. Recommendations for full debt consolidation or assistance to avoid normal interest payments will not be accepted. CGMA will make the final decision as to what, if any, financial assistance will be provided based on the counselor's recommendation, other documentation and CGMA's policies and guidelines.

Fees: When CGMA refers a client to a NFCC Member Agency, CGMA will normally be willing to pay fees associated with this service in accordance with the CGMA/NFCC Agreement (CGMA Form 22).

When the client has been referred to them by CGMA, the agency should not charge or bill the client. If the agency used is going to charge for their services, they are to be advised to send an invoice with the client's name, SSN,

date of service provided, description of services and the amount charged, to CGMA-HQ. CGMA-HQ will reimburse the agency directly. In cases where the agency cannot or will not bill CGMA-HQ directly, client reimbursement will be considered.

When a client takes it upon themselves to utilize professional counseling from an NFCC Member Agency or utilize another counseling organization they are to be counseled that they will be required to pay any fees imposed by the organization. After paying the fees, they may request reimbursement from CGMA, by submitting a written request for reimbursement along with their receipts from the agency to CGMA-HQ. CGMA will reimburse the associated fees, not to exceed what CGMA would have paid under the CGMA/NFCC agreement, provided the organization and counseling provided meet all requirements of this section.

CGMA Representatives are not authorized to issue a local check to reimburse the agency or client for such fees.

c. Debt Management Assistance

If, after receiving financial counseling services, it is determined that financial assistance is needed from CGMA, clients may apply for debt management assistance.

Authorized Assistance: All requests for debt management assistance, regardless of amount, must be reviewed and approved or disapproved by the Executive Director. When all required items have been received, the complete package, including a recommendation from the local CGMA Representative, will be forwarded to CGMA-HQ, in accordance with paragraphs 4-B-8-f and 4-C for review and processing.

Supporting Documentation: In addition to items normally required when requesting assistance, the client must supply the following items. Counselors are expected to assist the client in providing these items as necessary. (See paragraph 3-D-5 for additional information concerning required documentation when requesting assistance.)

- Copies of all bills and expenses
- A copy of the budget established for the client
- A statement concerning the client's willingness to participate in their Debt Management Program
- A Counselor Recommendation Form (CGMA Form 22b) indicating the **minimum** amount of assistance that will allow the client to meet

their own financial obligations while participating in the agency's Debt Management Program. Recommendations for full debt consolidation or to avoid normal interest payments will not be accepted

Command Participation: Command participation is an essential component of debt management assistance. Commands will be expected to monitor the client's progress toward financial responsibility and stability and assist where appropriate. Command involvement should extend throughout the course of financial counseling and, if a CGMA debt management assistance loan is provided, continue through the repayment period.

The Executive Director will process requests based on the Representative's recommendation and the following guidelines. CGMA is not bound by the counselor's recommendations.

- Debt management assistance must be limited to the **minimum** amount of assistance that will allow the client to enter a Debt Management Program with a National Foundation for Credit Counseling (NFCC) Member Agency or a similar program through another financial management agency
- Assistance may be provided when clients are faced with exceptional financial circumstances and unable to receive financial assistance from commercial institutions
- Clients receiving financial assistance from CGMA for debt management will be required to participate in financial counseling prior to receiving assistance and will be required to remain in a Debt Management Program until their CGMA loan is repaid. One or two token visits to a counselor are not acceptable. The client must demonstrate they are committed to working on getting out of debt
- Assistance under this section will not be given to clients who mismanage by choice, have out of control spending, fail to heed advice, or fail to make efforts necessary to correct continuing problems
- While assistance will not be given to a client to avoid normal interest payments, assistance may be considered to reduce the final cost to the client who is being charged outrageous interest rates
- If a client does not qualify to participate in a Debt Management Program, assistance from CGMA will be limited to paying the fees for budgeting and counseling services. Assistance may be considered

under other sections provided the client meets all qualifying factors for assistance under those sections

- Providing financial assistance to pay all of a client's outstanding debt, i.e. full debt consolidation, is not authorized

Debt management assistance will normally be in the form of a loan. Grants will not normally be considered. A grant or a combination of a loan and a grant may be considered only when there are unusual circumstances where providing a loan offers little prospect of real help, and repaying a loan would result in a serious financial hardship on the family. Full financial disclosure will be required demonstrating the need for a grant vs. a loan. In no situation will the total amount of debt management assistance (loan and/or grant) exceed \$6,000.00 to any client or family without Board of Control approval.

Debt management assistance will generally be provided to a client or family on a one-time basis. Contact CGMA-HQ for cases that warrant exception to this provision.

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.)

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. CGMA has developed several education programs to help 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 (not currently funded)
- Supplemental Education Grants (SEG)
- Stafford/PLUS Loan Fee Reimbursement
- CGMA Education 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 Service 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.

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

Due to funding limitation, this program has been suspended.

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)
- 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 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
- Lab fees
- Activity fees
- Registration fees
- Graduation fees
- Audio-Visual tapes
- Lab books
- Workbooks
- Scientific calculator
- Art supplies
- Graphing calculators
- Textbooks (including rental and electronic publications)
- Study guides (CLEP, DAN TES, GED, etc.)
- Computer software (non-general purpose)
- Technology/Online Access Fee

Excluded Items: NON-reimbursable items include:

- Tuition
- Transportation
- Parking
- Food
- Field trips
- Child-care
- The cost of tests or exams
- Normal school supplies (paper, pencils, and notebooks)
- Computers and general purpose software (such as operating systems, spreadsheets, etc.)

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.

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 CGMA-HQ.

- 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, whether 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, or a letter from the Registrar's Office

- 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 dated receipts for each item of reimbursement. Internet copy is acceptable. A signed statement is acceptable where the book purchase is from another person
- 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. 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.

Receipts: The Representative will keep a copy of the receipts with the client's application after processing.

d. Stafford/PLUS Loan Fee Reimbursement

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) Program, by reimbursing loan fees charged the borrower, not to exceed 4% of the loan amount. 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 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: The loan fee typically charged the borrower when obtaining a Federal Stafford Loan or Federal Parent Loan for Undergraduate Students (PLUS), not to exceed 4% of the loan amount. 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 the William D. Ford Federal Direct Loan (Direct Loan) Program. Under this Program, money is borrowed directly from the federal government. Prior to July 1, 2010, Stafford, and PLUS loans were also made by private lenders under the Federal Family Education Loan (FFEL) program.

To obtain a Federal Stafford or PLUS loan, the applicant must follow the guidelines on the Web at <http://www.studentaid.ed.gov> or call 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 loan fee. The client must retain this notice to obtain a loan fee reimbursement 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 reimbursement of the loan fee at the end of each academic term for which a Stafford or PLUS loan was disbursed to the student's account. Reimbursement applications must be submitted within 12 months after the date the loan funds are disbursed.

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

- Complete an Application for Stafford/PLUS Loan Fee Reimbursement (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 paragraph 2-D-2 for CGMA-HQ 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 fee paid

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

e. CGMA Education Loans

General: The purpose of the CGMA Education Loan program is to help members of the Coast Guard family meet their educational goals by providing an interest free loan for educational expenses not covered by funds from other sources, such as Coast Guard Tuition Assistance, the GI bill, scholarships, Federal Student loans, 529 savings plan, etc.

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

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

- Enrolled in an associate, bachelor, or graduate degree program at a regionally or nationally accredited college or university or in a Department of Veterans Affairs or Department of Education approved vocational technical training (VoTech) program
- 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 CGMA Education Loan, who is currently delinquent in repaying any CGMA loan or who is on the CGMA Restricted List.

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

Transportation expenses are limited to parking and tolls. “Other expenses” may not include computers, general purpose software (such as operating systems, spreadsheets, etc.), meals, lodging, or childcare.

Loan Amount: A loan (grants are not authorized) of up to \$2,000 may be provided to eligible clients whose spending plan shows education expenses that exceed funding from other sources.

Application Procedures:

To request a CGMA Education Loan, the CGMA client must:

- Complete all sections of the CGMA Application for Education Loan (CGMA Form 11), including the spending plan in Section C
- Attach a copy of the student’s proof of enrollment, such as a certificate of enrollment or a letter from the Registrar’s Office identifying the student
- Attach copies of documents supporting the spending plan estimates in Section C of CGMA Form 11.
- 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)
- Submit the application and attachments to a CGMA Representative

Approval and Processing: After ensuring the loan application, including the spending plan in section C, is complete and sufficiently documented, CGMA Representatives may approve CGMA Education Loans, **provided:**

- All requirements of the program have been met
- The client does not have an existing CGMA Education Loan
- The total amount of the loan does not exceed \$2,000
- The total amount of the loan does not exceed the difference between expenses and funding from other sources as identified in the spending plan

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, an additional CGMA Education Loan shall not be provided to a client prior to complete repayment of an existing CGMA Education Loan.

f. Forms

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

- Application for CGMA Stafford/PLUS Loan Fee Reimbursement (CGMA Form 8)
- Application for CGMA Supplemental Education Grant (SEG) (CGMA Form 10)
- CGMA Application for Education Loan (CGMA Form 11)

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).

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.)

8. Layette Program

The Coast Guard Mutual Assistance Layette Program is designed to provide support to certain clients and their families following the birth or adoption of a child.

Coast Guard Mutual Assistance will provide a layette package directly to the families of members of the Coast Guard community who meet the eligibility criteria indicated below.

Arrangements have also been made for a layette package to be provided to Coast Guard active duty personnel attending an [Air Force Aid Society's \(AFAS\) "Bundles for Babies"](#) class or a [Navy-Marine Corps Relief Society's \(NMCRS\) "Budget for Babies"](#) class.

a. General

The layette package (containing a receiving blanket, accessories and other items for a newborn child) is a gift from Coast Guard Mutual Assistance. In

the case of multiple births (or adoptions) a layette package will be provided for each child.

Layettes will be provided on a first come, first serve basis, limited to annual funding levels.

A client may receive a layette from CGMA, AFAS or NMCRS, but not from more than one source. (Clients eligible to receive a layette from more than one source must choose which layette they would like to receive.) If a client erroneously receives a layette that they are not entitled to, they will be expected to reimburse CGMA for the cost of the layette received in error, whether the client, AFAS, NMCRS, or CGMA is the cause of the error.

Requests for a layette package must be received and processed within six months following the birth or adoption of the child or children.

b. Eligibility

CGMA Layette: Military members in pay grade O-1 and pay grades E-6 and below; and civilian employees GS-9 and below, WG-11 and below, and NAF-2 and below are eligible to receive a layette directly from CGMA under this program.

AFAS or NMCRS Layette: Active Duty members of any rank may receive a layette by attending an [Air Force Aid Society's \(AFAS\) "Bundles for Babies"](#) class or a [Navy-Marine Corps Relief Society's \(NMCRS\) "Budget for Babies"](#) class.

Children: Children who are considered dependent children of the CGMA client are eligible for this program. This includes natural or adopted children, as well as stepchildren.

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

c. Procedures - CGMA Layette

Client: To request a CGMA layette package, eligible CGMA clients must:

- Complete the Application for CGMA Layette (CGMA Form 7)
- Attach a copy of the child's birth certificate or final adoption papers. In the case of multiple births (or adoptions) a copy of each child's birth certificate is required. A layette will be sent for each child

- Attach a photocopy of the client's valid Coast Guard ID card (both sides, clearly legible) (If the CGMA client is deceased, a copy of the spouse's/legal guardian's valid ID must be provided)
- Send the completed Form 7 with the required documentation to CGMA-HQ:
 - E-mail the forms to ARL-DG@uscg.mil
 - Fax them to 202-493-6686
 - Mail to Coast Guard Mutual Assistance, US Coast Guard Mail Stop 7180, 4200 Wilson Blvd Suite 610 Arlington, VA 20598-7180

CGMA-HQ: Upon receipt of the Form 7 and required documents, CGMA-HQ will:

- Mail the layette directly to the client. The package will normally be shipped within 1 business day and should arrive within 5 business days
- Maintain a database to prevent duplicate layettes from being provided to a client

d. Procedures - AFAS or NMCRS Layette

Client: To attend an AFAS "Bundles for Babies" class or a NMCRS "Budget for Babies" class and receive a layette package upon the completion of the class, eligible Coast Guard active duty members must:

- Contact the AFAS (www.afas.org) or NMCRS (www.nmcrs.org) for assistance in determining where and when classes will be held, and to register to attend. They need not apply through CGMA to attend the class
- Attend and complete the class

AFAS or NMCRS: Upon completion of the AFAS "Bundles for Babies" class or the NMCRS "Budget for Babies" class the AFAS or NMCRS, will:

- Provide a layette directly to Coast Guard active duty members completing the class in the same manner as they do their own members
- Bill CGMA-HQ for the cost of the layette provided to Coast Guard active duty members in accordance with the Memorandum of Understanding (MOU) established for this purpose

CGMA-HQ: Upon receipt of an AFAS or NMCRS invoice, CGMA-HQ will:

- Reimburse the society for the layette provided to CGMA clients
- Maintain a database to prevent duplicate layettes from being provided to a client

9. Survivor Benefits Information

The Coast Guard Mutual Assistance Survivor Benefits Information service is designed to provide lifetime benefit and entitlement information and services to surviving family members of Coast Guard members who die on active duty or when drilling under Reserve orders.

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

a. General

CGMA has contracted with a service provider to provide the following benefits to our clients:

- Extends assistance to the surviving family beyond the Coast Guard Casualty Assistance Officer's period of assistance
- Families are immediately provided vital financial planning information not previously available
- Families will not miss out on entitlements in later years

The cost of the service is paid by CGMA.

b. Eligibility

Spouses and children who are surviving dependents of Coast Guard members who die on active duty or when drilling under Reserve orders, on or after 1 July 2004, may receive membership.

c. Services

The service provider will present an immediate analysis of available benefits and answer questions about survivor benefits. They will also help guide the family through the administrative steps in dealing with the Department of Veterans Affairs, the Social Security Administration and the Survivor Benefit plan.

The service provider will calculate, integrate, and project a lifetime stream of government survivor benefits. Specifically, they will:

- 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

Upon notification of the death of an eligible individual, the Coast Guard Decedent Affairs Officer will inform the surviving spouse or guardian of the availability of this service and assist them in completing the applicable membership/privacy release form, if the surviving spouse or guardian chooses to enroll in the service.

10. Unauthorized Items

As discussed in chapter 1, Coast Guard Mutual Assistance is incorporated in the Commonwealth of Virginia and is recognized by the Internal Revenue Service as a 501(c)(3) tax exempt, non-profit, charitable organization. As such, CGMA funds must be used for "Purposes" as outlined in Article II of the CGMA Articles of Incorporation and Article III of the CGMA Bylaws.

To this end, the Board of Control has taken much time and effort to establish policies and procedures in compliance with these regulations that will meet the valid, verified, and genuine need of our clients and their immediate family. The authorized purposes for which assistance may be provided are discussed throughout this chapter.

To insure uniformity of treatment and fairness to all clients, certain limitations have been established where assistance is not normally permitted and are listed

below. 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.

CGMA funds will not normally be provided for the following items:

- Assistance to groups or organizations
- Avoiding normal interest
- Business ventures or investments
- Cost of marriages
- Costs resulting from disciplinary action including, civilian and military court fees, fines, judgments, liens, bail, or legal fees
- Debt Consolation
- Education expenses including, tuition, room and board, books and supplies, etc. (except as authorized in paragraph 3-C-7)
- Elective medical procedures, including abortions
- Gambling debt
- Investment losses
- Items of convenience, comfort, luxury or want
- Legal expenses, including fees for divorce, child custody, or other domestic disputes
- Long-term, continuing or frequent use of assistance
- Loss on the sale of a home
- Maintaining a standard of living beyond the means of the client
- Moves within the same local community (except as authorized in paragraph 3-C-3-p)
- Nonessential items or expenses
- Ordinary leave, liberty or vacation
- Paying personal income or property tax
- Pet related expenses (except pet quarantine fees during PCS transfer)
- Reimbursing losses caused by Government misinformation
- Rental, lease or purchase of a privately owned vehicle including, taxes, registration or insurance (except as authorized in paragraph 3-C-3-d)
- Repaying loans to family members or friends
- Resolving financial difficulties to qualify for or obtain a security clearance

Exception to policy should be requested whenever it is considered in the best interest of both the client and CGMA. On a case-by-case basis, the Executive Director and the Board of Control may consider cases that warrant exception to this policy. (See section 4-E for additional information concerning exceptions to CGMA policy.)

- Refunds for clients who have overpaid their CGMA loan. (See paragraph 5-I-3 for additional information)
- Fees or expenses for a client to obtain financial, debt management, or other counseling. (See CGMA Form 22 – CGMA/NFCC Agreement for additional information)
- Vehicle Purchase or Replacement. (See paragraph 3-C-3-d for additional information)

Note: Depending on the emergent situation, the Executive Director may approve loans and/or grants up to the \$6,000 limit that may be immediately provided to the client, with any request in excess of these limits forwarded to the Board of Control for consideration.

3. Representatives

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

a. Representatives May Approve

Within the guidelines discussed above, Representatives may approve the following:

- Assistance (loans) for all eligible CGMA clients, including Assistant Representatives
- Loans up to \$3,000 provided the amount given will not cause a client's outstanding loan balance to exceed \$3,000. However, Representatives are not authorized to approve loans under the Housing Assistance or Debt Management Programs

b. Representatives May Not Approve

Except as noted, requests for the following types of assistance **may not be approved** by Representatives and must be forwarded to the Executive Director for review. (See paragraph 4-B-8-f for additional requirements and information concerning forwarding cases for review, including how to process the case once a decision has been returned.)

- Assistance for themselves or other Representatives. (Assistant Representatives may not provide assistance for themselves, Representatives, or other Assistant Representatives)
- Assistance that would cause a client's total outstanding loan balance to exceed \$3,000
- Grants, except SEG Grants. (Representatives are authorized to disburse SEG grants **only** using the CGMA-CMP program.) (see paragraph 3-C-7-c for additional information)
- Debt Management Assistance
- Housing Assistance
- Requests to convert an existing loan into a grant. (See section 5-F for additional information)
- Assistance for members from other societies (Army, Navy, Marine Corps or Air Force). The appropriate society's headquarters must be contacted to obtain approval when providing assistance to a member from another branch of the service. (See section 4-D for additional information)
- Vehicle Purchase or Replacement. (See paragraph 3-C-3-d for additional information)

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

- Coast Guard members attempting to receive assistance through another relief society (Air Force Aid Society, Army Emergency Relief, Navy-Marine Corps Relief Society, or the American Red Cross) (See section 4-D for additional information)
- Assistance for clients who appear on the CGMA Restricted List. (See section 5-D for additional information)
- Refunds for clients who have overpaid their CGMA loan. (See section 5-J for additional information)
- Fees or expenses for a client to obtain financial, debt management, or other counseling. (See CGMA Form 22 – CGMA/NFCC Agreement for additional information)
- Vehicle Purchase or Replacement

- Assistance provided for pay, allotment, or travel problems, regardless of amount, should normally be repaid lump sum upon receipt of the missing pay. If appropriate, Representatives may delay repayment to allow time for the problem to be resolved. Repayment may be by cash or allotment
- Loans for Housing Assistance will normally be repaid within 60 months, with a minimum monthly payment of \$100, regardless of rate or rank
- Debt Management Program loan repayment terms will be determined by CGMA. Representative should give consideration to the financial counselor's recommendation when determining the repayment amount. However, repayment will not exceed 60 months without CGMA-HQ approval

Note: When a case is forwarded to a higher authority (Executive Director or Board of Control) for review, and that authority approves assistance and establishes repayment terms, Representatives are not authorized to make changes to the assistance authorized or the repayment terms established without obtaining approval from the higher authority.

Representatives are encouraged to contact CGMA-HQ, prior to providing assistance or disapproving a request for assistance, with questions they may have or for help in processing the case. (See paragraph 2-D-2 for CGMA-HQ contact information.)

5. Processing Allotment Repayments

a. General

CGMA-HQ will process all allotments to repay CGMA loans, including Starts, Stops and Changes. This includes allotments for active duty and retired members and civilian employees. (See chapter 7 for information concerning contribution allotments.)

Allotments will normally be processed using the information contained on the CGMA Form 52. It is essential that an original signature is on the bottom portion of the CGMA Form 52 kept locally.

All requested changes to allotments made after a loan has been issued, including restarting an allotment, changing the amount of the allotment, and repaying by allotment when cash repayment was originally requested, etc., must be processed by CGMA-HQ.

Locations of CGMA Representatives

88. Station Channel Island Harbor Oxnard
89. Station Chetco River Harbor
90. Station Yaquina Bay Newport
91. TISCOM Alexandria
92. TRACEN Cape May
93. TRACEN Petaluma
94. TRACEN Yorktown
95. USCGC ACTIVE
96. USCGC ALERT
97. USCGC BEAR
98. USCGC BERTHOLF
99. USCGC BOUTWEL
100. USCGC CAMPBELL
101. USCGC CONFIDENCE
102. USCGC DALLAS
103. USCGC DEPENDABLE
104. USCGC DILIGENCE
105. USCGC EAGLE
106. USCGC ESCANABA
107. USCGC FORWARD
108. USCGC GALLATIN
109. USCGC HAMILTON
110. USCGC HARRIET LANE
111. USCGC HICKORY
112. USCGC JARVIS
113. USCGC JUNIPER
114. USCGC LEGARE
115. USCGC MACKINAW
116. USCGC MELLON
117. USCGC MIDGETT
118. USCGC MOHAWK
119. USCGC MORGENTHAU
120. USCGC NORTHLAND
121. USCGC POLAR SEA
122. USCGC RELIANCE
123. USCGC RUSH
124. USCGC SENECA
125. USCGC SHERMAN
126. USCGC SPENCER
127. USCGC STEADFAST
128. USCGC TAHOMA
129. USCGC TAMPA