

List of Effective Pages

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

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2. Verification of Eligibility

Each person requesting 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

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, demonstrating 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 should be provided as a loan only for items immediately needed to prevent privation (food, shelter, clothing). Clients should complete the basic CGMA Application for Assistance (CGMA Form 5), 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.

- Housing assistance will generally be provided to a client or family on a one-time basis.
- Prior to providing assistance, Representatives must verify that the client and immediate family members will occupy the housing and that it is properly insured. The mortgage company generally requires homeowners insurance for those purchasing. Representatives must verify renters insurance for those renting. CGMA will not 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. Purchase Assistance

Purchase assistance is intended to help career-minded Coast Guard members, who would otherwise be unable to purchase a residence in the local community, purchase a home for themselves and their family, by providing a loan to help pay for settlement charges associated with purchasing a residence.

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

Authorized Purchase Assistance: Assistance with settlement charges may be provided when the client has moved to a new area as the result of receiving permanent change of station orders from the Coast Guard, is purchasing a residence in the local area of the new location, and has a demonstrated financial need for assistance after all government entitlements have been utilized. Purchase assistance may also be provided to assist military members pending retirement, and those recently retired, who are purchasing a home during their transition into retirement.

Note: When determining if a client has a financial need for purchase assistance, Regional Directors are to 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 their new home. 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 after moving into the home. To qualify for purchase 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: Purchase 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). Purchase assistance will not be provided to separate clients from their family, for relocations due to divorce or separation, or interfere with Coast Guard rotation policy.

CGMA will not provide mortgage funds, will not 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.

Local Area: The residence must be in the local commuting area of the permanent duty station. This is normally defined as the residence that the client commutes from on a daily basis to the duty location.

Purchase of Land: The purchase of land that does not include an eligible residence 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 right away, not at some future date.

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.

Transition into Retirement: Assistance for authorized settlement charges may be provided to aid active duty members who are pending retirement and those recently retired, who are purchasing a home as part of their transition into retirement. Assistance may be provided for their initial retirement home within 12 months following retirement.

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 and will be required to repay, in lump sum, any purchase assistance they receive if they take their prior residence off the market. 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 not be authorized to assist a client with the expenses normally associated with the sale of a residence. Exceptions may be considered in cases where the client has made a good faith effort to sell the residence but, due to lower market values, 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 sale of the home must have been the result of the client having to move due to receipt of permanent change of station orders from the Coast Guard. 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.

Supporting Documentation: In addition to items normally required when requesting assistance, the client must supply a copy of the settlement statement (HUD-1 form) or Good Faith Estimate and a copy of their PCS orders. (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. If the client does not have a HUD-1 form at the time they are requesting assistance, they should ask their realtor or builder to

provide a Good Faith Estimate, which may be used until the HUD-1 form is received. Items on the Good Faith Estimate must relate to the items authorized on the HUD-1 form.

Authorized Settlement Charges: Assistance may be provided for settlement charges that will actually be paid by the buyer, at closing, as indicated on the HUD-1 form. These settlement charges may include all items listed in the column "Paid From Borrower's Funds at Settlement" on lines 700-1305 on the HUD-1 form, less any items paid by the seller or builder, as shown on lines 210-219 "Adjustments for items unpaid by seller". The total amount of assistance will not exceed the amount needed by the client at the time of closing as listed on line 303 "Cash at Settlement From/To Borrower". (See appendix C for a copy of a HUD-1 form.)

Purchase 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. Purchase assistance may only be provided on a one-time basis to a client or family unit. However, Regional Directors may consider cases that warrant exception to this policy. Any outstanding loan balance must be repaid in full if the house is sold, rented, or vacated.

All requests for purchase assistance, regardless of amount, must be reviewed and approved or disapproved by the Regional Director. When all required items have been received, the complete package, including a recommendation from the local CGMA Representative, will be forwarded to the Regional Director, in accordance with paragraphs 4-B-7-f and 4-C. In no situation will purchase assistance be given as a grant or exceed \$5,000.00 to any client or family.

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.

Counseling (NFCC), which is the parent organization of Consumer Credit Counseling Service (CCCS), and recommends using their services when possible. However, other organizations may be used that provide similar services (credit counseling, financial planning, Debt Management Programs, working with creditors to reduce interest rates and late fees). All financial counseling and debt management requirements detailed in this section must be met regardless of the counseling services used.

To find the CCCS office nearest you, call: 1-800-388-2227 for 24-hour automated office listings, or visit their website at <http://www.debtadvice.org/> and select Member Agency Locator.

Arranging Commercial Financial Counseling: When the determination has been made to refer a client to the local CCCS (or another organization) office for budgeting and counseling services, the CGMA Representative will assist the client by:

- Contacting the counselor to discuss the situation and CGMA's policies.
- Arranging for the first appointment.
- Completing a Letter of Introduction - CGMA Form 22 and attaching:
 - The client's Application for Assistance (CGMA Form 5)
 - Program Over View and Guidelines (CGMA Form 22a)
 - NFCC Letter of Understanding (CGMA Form 22b)
 - Counselor Recommendation Form (CGMA Form 22c)

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 their Debt Management Program. Recommendations for full debt consolidation or to avoid normal interest payments will not be accepted. CGMA will make the final decision as to what, if any, 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 commercial counseling organization, CGMA will normally be willing to pay the fee associated with this service. Fees for a client to participate in a Debt Management Program typically range from free to about \$25 per month and will not exceed \$50 per visit. These fees are normally charged for each month the client remains in the Debt Management Program. If a service has a much higher monthly fee or requires a large up-front fee, they may be offering an investment-counseling program or something other than a Debt Management Program. Representatives must

- 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 22c).
- A recommendation as to the **minimum** amount of assistance that will allow the client to meet their own financial obligations while participating in their Debt Management Program. Recommendations for full debt consolidation or to avoid normal interest payments will not be accepted.

Authorized Assistance: All requests for debt management assistance, regardless of amount, must be reviewed and approved or disapproved by the Regional Director. When all required items have been received, the complete package, including a recommendation from the local CGMA Representative, will be forwarded to the Regional Director, in accordance with paragraphs 4-B-7-f and 4-C for review and processing.

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

- 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.
- Assistance may be considered to reduce the final cost to the client who is being charged outrageous interest rates.
- Assistance will not be given to a client to avoid normal interest payments.

Qualifying Expenses: Only those items authorized in COMDTINST 1500.10B 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 a demonstrated financial need remains after receiving the maximum assistance authorized under the Coast Guard Tuition Assistance Program. When determining financial need, take into consideration education funding the client received from other sources, including the Coast Guard Foundation 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,

- 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 who have a demonstrated need for financial assistance.

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.

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 to the Representative.)

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.)

AFAS or NMCRS Layette: Active Duty members, including active duty members E-4 or above, may receive a layette by attending an Air Force Aid Society (AFAS) "Bundles for Babies" class or a Navy-Marine Corps Relief Society (NMCRS) "Budgeting 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 top sections, up to and including the block "Reason for Request", of a CGMA Application for Assistance (CGMA Form 5).
- In the block "Reason for Request", the client must:
 - Request a CGMA Layette.
 - Indicate the sex of the child or children.
 - Indicate which layette size (6 or 12 month child) they wish to receive.
 - Provide a mailing address where the layette is to be sent.
 - State that they have not received, nor will they receive a layette from the AFAS or NMCRS.
- 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.
- Military members must also attach a copy of a completed Application for Uniformed Services Identification Card DEERS Enrollment (DD 1172).

CGMA Representative: Upon receipt of an application and appropriate documentation, the CGMA Representative, will:

- Send an e-mail to Kids Wear of Nordstrom, with a copy to the CGMA-HQ Financial Assistant (see paragraph 2-D-2 for CGMA-HQ contact information), with the following information:

- 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.
- Personal, income or property tax.
- Pet expenses.
- Rental, lease or purchase of a new or used privately owned vehicle including, taxes, registration or insurance (except as authorized in paragraph 3-C-3-d).
- Repaying loans to family members or friends.
- Costs resulting of disciplinary action including, civilian and military court fees, fines, judgments, liens, bail, or legal fees (except to prevent privation of immediate family members).
- Debt consolidation

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, Regional Directors and the Board of Control may consider cases that warrant exception to this policy. When an exception to normal policy is made, Representatives must ensure that a full explanation justifying the exception is included in the remarks block of the CGMA Form 52. (See section 4-E for additional information concerning exceptions to CGMA policy, prior to providing financial 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.)

2. Applications

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

- See paragraph 3-C-7-g to determine the appropriate application specific to each education program.
- See paragraph 3-C-3-j for additional information concerning requests for financial counseling.
- See paragraph 3-C-8-d for additional information concerning obtaining a AFAS or NMCRS Layette.
- When another Military Aid Society is providing assistance, their application for assistance will be used. (See section 4-D for additional information.)

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

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

3. Applicant's Statement

At a minimum, the applicant must complete the "Assistance Requested" block of the application for assistance. This information should be detailed enough for the Representative to understand the applicant's need and to assist in making a decision on the request. However, in more complex or unusual cases, in addition to the information provided on the application, applicants should be encouraged to provide an additional statement that may help explain or justify the need for assistance. Generally, the more information provided by the applicant to explain the situation they are in, their need, and what they are expecting from CGMA, the easier it will be to understand the applicant's request and to make the correct decision as to whether or not assistance may be provided.

4. Endorsements

An endorsement from the client's command will be required for active duty members, civilian employees and Reserve members not stationed at the same unit as the CGMA Representative. All other clients may, if they choose, elect to include such an endorsement as part of their application for assistance.

This policy is considered necessary to ensure the Representative has adequate information concerning the client to process their request for assistance in a proper manner. It is important to maintain the client's privacy and to comply with CGMA's policy on confidentiality. (See section 1-H for additional information concerning CGMA's Confidentiality policy.)

Note: Clients do not have to include the CGMA Budget Form (CGMA Form 15) when requesting an endorsement from their command. They will however, be required to include the CGMA Budget Form along with all other supporting documents when submitting their request for assistance to the CGMA Representative.

Depending on the command structure at the client's unit, this endorsement may be made by one of the following:

- Commanding Officer
- Executive Officer
- Personnel Officer
- Officer in Charge
- Executive Petty Officer

Ideally, the endorsement may be made in writing on the CGMA Application for Assistance (CGMA Form 5). However, the endorsement may be made by fax, email or telephone when necessary and conditions justify these means of communication. Representative are to include a statement on the application for assistance when one of these optional methods are utilized.

- c. Eligibility: Care must be taken to ensure that assistance is only provided to eligible clients. (See section 3-B for detailed information concerning eligibility.)
- d. Authorized Assistance: Assistance may only be given for authorized items of need. (See section 3-C for additional information.)
- e. CGMA Restricted List: Using the CGMA Case Management Program (CGMA-CMP) or the Restricted List provided by CGMA-HQ, verify that the individual requesting assistance 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 5-D-4 for additional information concerning the CGMA Restricted List.)

- f. Past history of assistance: Using the CGMA Case Management Program (CGMA-CMP) review all past history of assistance and verify that the individual has not exceeded policies concerning the number of instances and amount of assistance authorized over a period of time. (See appendix E for additional information.)
- g. Authority: Prior to providing assistance, determine if the request is within your authority or will need to be forwarded to next higher authority in accordance with section 4-C and paragraph 4-B-7-f.

4. Verifying Facts

Verifying facts and information provided by the client is essential in determining if a financial need exists and deciding the proper course of action to resolve the problem. Verifying the client's ID card, LES, finances, utility bills, car repair estimates, lease agreements, other supporting documents, etc., are necessary to verify what assistance is needed. Verification may be accomplished by sighting paperwork or by phone calls. Authorization to verify information is given when the applicant signs the CGMA Application for Assistance (CGMA Form 5). If an applicant refuses to allow verification, assistance will not be provided.

5. Things to Consider When Making a Decision

Assistance must be based on need and policy. Each request is unique and may vary from as simple as a client who does not have enough available funds to make emergency travel arrangements to cases as complex as a client so overwhelmed with debt that basic living expenses cannot be met. Representatives must assess each request for assistance to determine what course of action will provide a solution to the problem. Many times, financial help is only a part of the solution. The client may also need financial counseling or other professional assistance to provide a long-term solution to the problem.

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

b. Regional Directors May Not Approve

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

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

- Assistance for themselves or other Regional Directors. (Assistant Regional Directors may not provide assistance for themselves, the Regional Director, other Regional Directors or other Assistant Regional Directors.)
- Any assistance that would cause a client's total outstanding loan balance to exceed \$5,000.
- Handwritten SEG Grants. (Regional Directors are authorized to disburse SEG grants using the CGMA-CMP program. CMP will process and record the grant and will issue the check to the client. See paragraph 3-C-7-c for additional information.)
- Grants (other than SEG grants) that would cause a client's accumulated total of grants received to exceed \$5,000.
- Assistance for members from other societies (Army, Navy, Marine Corps or Air Force). In most cases, the appropriate society's headquarters must be contacted to obtain approval when providing assistance to a member

from another branch of the service. (See section 4-D for additional information.)

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

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

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

3. Representatives

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

a. Representatives May Approve

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

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

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

b. Representatives May Not Approve

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

- Assistance for themselves, other Representatives, Regional Directors or Assistant Regional Directors. (Assistant Representatives may not provide assistance for themselves, Representatives, other Assistant Representatives, Regional Directors or Assistant Regional Directors.)
- Assistance that would cause a client's total outstanding loan balance to exceed \$2,500.
- Assistance to a client who has received assistance 3 or more times in the past 5 years (except SEG grants).
- Any grant. Except SEG Grants using the CGMA-CMP program. (Representatives are authorized to disburse SEG grants **only** using the CGMA-CMP program. CMP will process and record the grant and will issue the check to the client. See paragraph 3-C-7-c for additional information.)
- Debt Management Assistance.
- Housing Purchase Assistance.
- Requests to convert an existing loan into a grant. (See section 5-F for additional information.)
- Assistance for members from other societies (Army, Navy, Marine Corps or Air Force). The appropriate society's headquarters must be contacted to obtain approval when providing assistance to a member from another branch of the service. (See section 4-D for additional information.)
- Vehicle Purchase or Replacement. (See paragraph 3-C-3-d for additional information.)

- The loan repayment must be within 10 months or prior to the ETS/EAS, whichever is less.
- The applicant must be a regular active duty member or an eligible family member of a regular active duty member.

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

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

3. All Other Types of Assistance

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

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

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

4. Special Processing

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

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

- If a loan has been approved, the client is to complete and sign an Authorization to Start, Stop or Change an Allotment (DD-2558). Make sure the client understands that the loan is being made by their aid society and that they will be expected to repay their aid society, not CGMA.
- If a grant has been approved, process it the same as a loan, except you do not need repayment information or a DD-2558. Be sure to note in the Remarks block that a grant was approved.

Once assistance is provided, send the following documentation to CGMA-HQ:

- A copy of the completed CGMA Application for Assistance (CGMA Form 5).
- The yellow copy of the CGMA Check (CGMA Form 52) signed by the applicant.
- A signed Authorization to Start, Stop or Change an Allotment (DD-2558) when a loan has been provided.
- A photocopy of the service member's ID card.

CGMA-HQ will use the information provided to request reimbursement from the appropriate military aid society.

Note: Regional Directors and Representatives are not authorized to approve assistance for Coast Guard personnel via other Military Aid Societies. Refer all such cases to the CGMA-HQ Executive Director, Director of Administration or Director of Finance (See paragraph 2-D-2 for CGMA-HQ Points of Contact information.)

Board of Control: Requests for exception to existing CGMA policy for the following types of assistance must be forwarded to the Board of Control. (See the appropriate paragraph for additional information):

- Cases beyond the Regional Directors Authority (4-C-2-a).
- Certain Medical Expenses (3-C-4-f).
- Certain Funeral Expenses (3-C-2-b).
- Certain Emergency Travel (3-C-2-c).
- Other Adoption Expenses (3-C-3-f).
- Education loans, including bridge loans (3-C-7).
- Assistance to Department of Defense members (4-D).

Note: In addition to the restrictions listed, 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, carefully review the appropriate section(s) of this manual pertaining to the type of assistance being requested to determine if additional conditions or restrictions apply.

4. How to Request an Exception

Requests for assistance, which meet the criteria for requesting an exception to existing CGMA policy, must be forwarded to the next higher authority, as indicated above, for determination. (See paragraph 4-B-7-f for additional information.)

Additional guidance and interpretation of these policies and procedures is available from CGMA-HQ, when needed. Regional Directors and Representatives are encouraged to contact the CGMA-HQ Executive Director, Director of Administration or Director of Finance, prior to providing assistance or disapproving a request for assistance, with questions they may have or for help in processing any case received. (See paragraph 2-D-2 for CGMA-HQ contact information.)

- The original bottom section of each CGMA Check (CGMA Form 52) issued. (Do not destroy any checks, unless directed by CGMA-HQ in writing. When voiding a check, keep the bottom section of the check in the unit files and forward the top section of the check to CGMA-HQ.)
- Supporting documents, including copies of bills, estimates for repairs, Consumer Credit Counseling Service recommendations, HUD Form 1, Regional Director endorsements when appropriate and other related documentation.
- Power of Attorney, Pre-Authorization Form, or statement of sponsor's consent when providing assistance to family members.

4. Disposal of Records

Except as noted below, all CGMA administrative and financial records, including individual case files, may be disposed of four years after the date of preparation.

The following may be disposed of upon receipt of the replacement item:

- Restricted List
- CGMA Annual Report
- CGMA Information Brochure
- List of Representatives and Assistant Representatives by Region

Unused Powers of Attorney and Pre-Authorization Forms may be disposed of once their expiration date has passed. Powers of Attorney and Pre-Authorization Forms that were used when providing assistance are to be attached to, and disposed with, the case file.

Note: CGMA Checks (CGMA Form 52) and CGMA Loan Repayment Receipts (CGMA Form 50) must not be discarded or destroyed, unless directed by CGMA-HQ in writing.

C. Forms

1. General

The following forms have been adopted for use by CGMA:

CGMA 5	CGMA Application for Assistance
CGMA 8	Application for CGMA Stafford/PLUS Loan Origination Fee Refund
CGMA 10	Application for CGMA Supplemental Education Grant (SEG)
CGMA 15	CGMA Budget Form
CGMA 16	Pre-Authorization Form
CGMA 17	CGMA Disapproval/Appeal Statement
CGMA 20	CGMA Representative or Assistant Representative Information and Certification Form
CGMA 21	Relief of Representative or Assistant Representative Audit Form
CGMA 22	CGMA Letter of Introduction
CGMA 22a	CGMA Program Overview and Guidelines
CGMA 22b	NFCC Letter of Understanding
CGMA 22c	Counselor Recommendation Form
CGMA 41	Cash Contribution Form
CGMA 42	Memorial Contribution Form
CGMA 43	Active Duty Contribution Allotment Authorization Form
CGMA 44	Civilian Employee Contribution Allotment Authorization Form
CGMA 45	Retired Contribution Allotment Authorization Form
CGMA 46	Credit Card Contribution Form
CGMA 47	Securities Contribution Form
CGMA 50	CGMA Loan Repayment Receipt
CGMA 52	CGMA Check
DD 2558	Authorization to Start, Stop or Change an Allotment (For use when providing assistance to DOD members)
HUD-1	Settlement Statement
NDC 94-14-9007M	Bank of America Corporate Signature Card

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

2. Campaign Forms

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

D. Reports

Each month, CGMA-HQ prepares and distributes (or makes available electronically) a variety of reports concerning CGMA activities to each Regional Director and Representative, including:

- Active Loan List.
- Assistance Summary Report.
- Delinquency Report and Delinquent Letters.
- Restricted List.
- Board of Control Minutes.
- List of Representatives and Assistant Representatives by Region.

If you are not receiving these reports monthly, (after checking within your command to see if they are being received by another person) contact the CGMA-HQ Administrative Assistant or Special Project Coordinator. (See paragraph 2-D-2 for CGMA-HQ contact information.)

Representatives and Assistant Representatives are expected to review each report to determine what, if any, actions are required and take those actions as necessary. They are also expected to review the appropriate reports prior to providing assistance and retain them in accordance with other sections of this chapter. A brief summary of each report follows.

1. Active Loan List

The Active Loan List contains account information for all clients who currently reside within a Representative's Area of Responsibility (AOR), who have an outstanding loan balance or who have paid-off a CGMA loan within the past 12 months, regardless of where the assistance was originally provided.

The Active Loan List provides useful information concerning each client's CGMA account and can be used to help determine:

- How much assistance an individual has received in the past 12 months.
- If the client has an outstanding loan balance.
- The client's current CGMA status (current, delinquent, or paid-in-full).
- If an individual has been using CGMA frequently.
- If there may be a larger financial problem than stated on the request.

E. Credit Reports

Due to the financial nature of assistance provided by CGMA, there are times that CGMA must obtain information concerning CGMA clients from credit bureaus and other external sources. Because personal financial information is sensitive in nature, CGMA must ensure that only individuals with a need to know have access to the information. (See section 1-H for additional information concerning CGMA's confidentiality policies.)

The client's authorization to obtain credit information is contained on the signed CGMA Application for Assistance (CGMA Form 5).

1. Purposes of Obtaining Credit Reports

CGMA may contact credit bureaus, and other sources, for the purposes of obtaining financial, address and telephone information concerning CGMA clients. This action may be taken:

- a. When it is deemed necessary to process requests for financial assistance. The information obtained may be used to:
 - Review and verify the financial data provided by the CGMA client at the time assistance is requested. (Misstatements on requests for assistance may be grounds for denial of assistance.)
 - Aid in the decision to approve or deny a request for financial assistance.
- b. When a client's CGMA account becomes delinquent, the information obtained may be used to notify the client that their CGMA account is delinquent, attempt to arrange for repayment prior to sending their account to a collection agency, and update CGMA files.

2. Policy

- a. The Executive Director, Director of Finance and Director of Administration have the authority to obtain credit data when deemed necessary under the following conditions:
 - When cases are forwarded to the Board of Control for determination.
 - When requested by Regional Directors and Representatives, for applicable cases processed locally.
- b. When a client's CGMA account becomes delinquent. Additional address and telephone information may be requested and obtained after the following actions have been taken:

CGMA Forms

A. General

The following forms have been adopted for use by CGMA:

CGMA 5	CGMA Application for Assistance
CGMA 8	Application for CGMA Stafford/PLUS Loan Origination Fee Refund
CGMA 10	Application for CGMA Supplemental Education Grant (SEG)
CGMA 15	CGMA Budget Form
CGMA 16	Pre-Authorization Form
CGMA 17	CGMA Disapproval/Appeal Statement
CGMA 20	CGMA Representative or Assistant Representative Information and Certification Form
CGMA 21	Relief of Representative or Assistant Representative Audit Form
CGMA 22	CGMA Letter of Introduction
CGMA 22a	CGMA Program Overview and Guidelines
CGMA 22b	NFCC Letter of Understanding
CGMA 22c	Counselor Recommendation Form
CGMA 41	Cash Contribution Form
CGMA 42	Memorial Contribution Form
CGMA 43	Active Duty Contribution Allotment Authorization Form
CGMA 44	Civilian Employee Contribution Allotment Authorization Form
CGMA 45	Retired Contribution Allotment Authorization Form
CGMA 46	Credit Card Contribution Form
CGMA 47	Securities Contribution Form
CGMA 50	CGMA Loan Repayment Receipt
CGMA 52	CGMA Check
DD 2558	Authorization to Start, Stop or Change an Allotment (For use when providing assistance to DOD members)
HUD-1	Settlement Statement
NDC 94-14-9007M	Bank of America Corporate Signature Card

A copy of each form is to follow this page.

B. Additional Information

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

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