

List of Effective Pages

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

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- 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

Coast Guard Mutual Assistance has teamed with Armed Forces Services Corporation (AFSC) to provide this service to eligible Coast Guard Mutual Assistance clients. This service provides 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

The following surviving dependents of Coast Guard members who die on active duty or when drilling under Reserve orders may receive membership in AFSC:

- Spouse
- Spouse and children
- Children of single-parents

c. Services

AFSC will provide an immediate analysis of available benefits and answer questions about survivor benefits. AFSC 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.

Using unique proprietary software, AFSC will calculate, integrate, and project a lifetime stream of government survivor benefits. Specifically, AFSC 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

Compensation Division CGHQ (G-WPM-2): Upon notification of the death of an eligible individual, G-WPM-2 will contact the CACO and provide the necessary information and forms.

CACO: Will inform the surviving spouse or guardian of the availability of this service and assist them in completing the applicable AFSC membership/privacy release form, if the surviving spouse or guardian chooses to enroll in the service. The CACO will fax the signed form to G-WPM-2.

G-WPM-2: Will fax the signed form to AFSC.

CGMA Representative: While this service requires no direct involvement on the part of the local CGMA Representative, Representatives are to be aware of this program and direct individuals having questions concerning this program to the local decedent affairs officer and/or Commandant (G-WPM-2).

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

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 allow Regional Directors and Representatives to provide assistance to 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 long-term, continuing or frequent use of assistance, or for the following items:

- Abortions.
- Assistance to groups or organizations.
- Business ventures or similar investments.
- Cost of marriages including overseas marriages.
- Education expenses including, tuition, room and board, books and supplies, etc. (except as authorized in paragraph 3-C-7).
- Elective surgery.
- 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.
- 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 Consolation

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.)

D. Applying for Assistance

1. General

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

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

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

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

Note: This section contains general information for requesting any type for assistance from CGMA. However, unique applications and procedures have been developed for the various education assistance programs provided by CGMA. (See paragraph 3-C-7 for additional information, specific to each type of education assistance.) Additionally, applications for assistance are not required for clients wishing to obtain financial counseling or to obtain a layette from the AFAS or NMCRS. Other programs may also have unique policies and procedures associated with applying for and receiving assistance under that program. See the appropriate section of the manual for the type of assistance requested for additional requirements or procedures specific to that program.

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 an 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. Representatives are to include a statement on the application for assistance when one of these optional methods is utilized.

This policy, does not restrict CGMA from contacting, discussing with, and/or requesting an endorsement from the client's supervisor or command (or from any other person in or out of the Coast Guard) when the Representative believes it would be of value when reviewing the facts associated with the case, and would aid in determining if assistance should be provided. Such contact should be made when it appears that the client is facing a serious ongoing financial problem, or where the client is facing a situation the Representative believes needs to be brought to the attention of the client's supervisor or command. The client is to be advised before when such contact is to be made.

Representatives must make an endorsement on cases forwarded to their Regional Director. Regional Directors must endorse cases forwarded to the Board of Control. (See paragraph 4-B-7-f for additional information.)

5. Supporting Documents

All applicants requesting assistance will be expected to furnish full supporting documentation justifying their need for assistance. Poor or missing documentation can cause undue delays and hardship on our clients and can result in postponement or disapproval of cases even though it appears the individual requesting assistance might have a legitimate need for assistance. Fully documenting and supporting the case not only will allow the case to be quickly and accurately reviewed and processed, it will greatly improve the likelihood of a favorable decision for the client.

Applicants should be encouraged to attach separate letters, statements or other documents to their application when necessary to help support their request and explain extenuating circumstances that would not be evident in the application and other documentation.

At a minimum all applicants requesting assistance will be expected to furnish the following:

- Proper identification.
- Leave and earning statements.
- Other income and expense information.

Depending on the type and complexity of assistance requested, applicants will also be expected to furnish additional documentation to support their request; this may include, but is not limited to:

- Copies of bills or statements.
- Charge card statements.
- Letters from creditors.
- Estimates for car repairs.
- Rental or purchase agreements.

- Eviction notice.
- Utility bills.
- Shutoff notices.
- Medical or dental bills or statements.
- Letters, statements or estimates requesting payment in advance of providing medical or dental treatment.
- Power of Attorney or Pre-Authorization Form.
- Any other documentation supporting the request.

Representatives may require the applicant provide additional documentation they feel is necessary in aiding them in evaluating the request for assistance.

Representatives may disapprove a request for assistance when they feel the applicant has not provided adequate documentation to justify the request.

In most cases, applicants will also be expected to complete a detailed budget when requesting assistance. (See paragraph 3-D-6 for additional information concerning budgets.)

Note: In emergency situations (death in the immediate family, emergency travel, and other emotionally sensitive situations described in paragraph 3-C-2) Representatives may postpone the requirement for providing full documentation and completing a budget until a later appropriate time.

6. Budget

The CGMA Budget Form (CGMA Form 15) provides a standard format for organizing budgetary data. It allows both the client and the Representative to have a clear picture of the financial assistance needed and the client's current and projected financial situation. The budget can also be used to determine the client's ability to repay any assistance given and to develop a long-term plan for financial self-sufficiency. By listing the client's sources of income, deductions and expenses, a detailed picture of the client's financial situation will emerge from the budget process.

With a few exceptions, as discussed below, a CGMA Budget Form (CGMA Form 15) must be completed prior to providing any assistance.

CGMA retains the option to verify the information provided on the Budget Form when such information is pertinent to making an informed decision on a particular case. This option (which the applicant authorized when signing the application for assistance) should be taken only when it is felt it would be of value when reviewing the facts associated with the case and would aid in determining if assistance should be provided. (See section 1-H for additional information concerning CGMA's Confidentiality policy.)

This policy does not remove the requirement to include a copy of the Budget Form on cases forwarded to their Regional Director or the Board of Control where it will continue to be treated in a private and confidential manner. (See paragraph 4-B-7-f for additional information concerning forwarding cases to the next higher authority for determination.)

Note: The CGMA Budget Form and the information it contains is to be handled in a private and confidential manner and is only to be seen by the client and the appropriate CGMA representatives involved with the case. The Budget Form does not have to accompany the CGMA Application for Assistance if the client chooses to have their supervisor or command endorse their request for assistance.

a. Why a Budget is Required

Prior to providing assistance, Representatives should work to identify all funds and programs available to meet the needs of the client. The CGMA Budget Form is a fundamental financial tool that will help both the Representative and the client to identify personal funds available and determine the underlying reasons why funds are short. A thorough, complete, realistic budget will also help to determine if assistance should be provided as a loan, a loan and grant combination or as a grant. Additionally, a budget is an excellent tool for:

- Identifying spending patterns and problems.
- Planning to prevent financial crises.
- Identifying and saving toward goals.
- Controlling spending.
- Preventing delinquent or over-due accounts.
- Preventing utilities from being turned off.
- Preventing repossession, evictions or foreclosures.
- Preventing repeated requests for assistance.
- Developing a realistic repayment plan for any assistance given.
- Determining if additional financial and/or debt management counseling is needed.

See paragraph 3-C-6 for additional information concerning financial counseling and debt management, if after completing the budget process it

appears the client will benefit from professional counseling in addition to or in lieu of financial assistance from CGMA.

b. Completing the Budget Form

For many clients, completing a CGMA Budget Form will be the first budgeting experience they have ever had. For this reason, CGMA Representatives are asked to help clients who are experiencing difficulties when completing the budget form.

The goal of the budget process is to come up with a realistic budget that reflects an accurate financial picture. A successful budget and ultimately the decision to provide or not provide assistance must be based on the entire family's financial situation. Therefore, all applicable items on the CGMA Budget Form are to be completed and will include the applicant's income and expense items, as well as the spouse's income and expenses. This requirement applies to all married clients, including member married to member situations. Refusal to provide complete financial information may result in disapproval of the request.

The CGMA Budget Form provides separate income and expense columns for Current and Planned Budget.

- **Current:** At a minimum, the Current column must be completed to show all current income and expenses. Actual figures from receipts, statements and other documentation should be used when available. Reasonable estimates should be used when actual figures are not available. Allowance for clothing, miscellaneous, spending money, extra expenses, and savings as a cushion for unexpected expenses should be included. Additional allowance for expenses when the client is deployed, underway or otherwise separated from their family should also be considered when completing the budget form.

Note: Tithes - should be included in the Current column on the budget form. However, it is inappropriate for CGMA to provide assistance to a client so they can continue tithing, which can be seen as a subsidy of another non-profit organization. Clients can make token contributions until their financial problem is resolved or repayment to CGMA is completed. Clients who do not wish to consider reducing or eliminating their tithes should consider seeking assistance from the organization receiving the tithe.

- **Necessary Changes:** When Current Budget calculations indicate a negative net income situation, the column for Planned Budget can be used to show necessary changes which will be reflected to show which income items may be increased and which expense items can be cut

back to bring the budget into a positive situation. Entries in this column may include items that are expected to change in the near future and should be given consideration. This may include expected promotions, pay increases, bills that will be paid off, etc. This column may also include entries for items that may change if CGMA assistance is provided.

- **Planned Budget:** When changes have been indicated, the Planned Budget column is used to show the result of the changes and will normally result in a positive budget. If the Planned Budget continues to show negative net income, it may be an indication that the client has a need for additional professional financial counseling in addition to or in lieu of financial assistance from CGMA. (See paragraph 3-C-6 for additional information.)

A copy of the completed budget will be kept with the application for assistance. A copy will also be provided to the client. If a client returns for additional assistance in the future, the original budget form may be updated or a new budget form may be completed. Comparing the two documents may provide valuable insight into the client's financial management ability.

c. **Waiving the Budget**

In emergency situations (death in the immediate family, emergency travel, and other emotionally sensitive situations described in paragraph 3-C-2) Representatives may waive or postpone the requirement for completing a budget form until a later appropriate time.

While the CGMA Budget Form is not required in these circumstances, you may request that information if you feel it is needed to arrive at a decision.

Note: When time is critical, you may not be able to get a complete budget. However, it may still be important to get a feel for how the individual or family is doing financially. Caution should be taken to prevent creating an additional financial hardship by providing a large loan that will cause the client problems when repaying.

7. **Requirements When CGMA Sponsor is not Available**

The CGMA sponsor should normally be the applicant, however, due to deployment, temporary assignments, being underway, serious illness or death of sponsor and other situations, there will be times when it will be necessary for a spouse or eligible family member to request assistance. In addition to the documentation requirements listed above, in situations where a spouse or eligible family member requests assistance, one of the following items will normally be required prior to providing assistance. (See paragraph 3-B-3 for additional

eligibility and assistance limitations when providing assistance to an eligible family member, including exceptions when none of the following items are available.)

- Power of Attorney.
- Pre-authorization Form.
- Verbal or written consent of the sponsor.

Sponsors and family members must clearly understand that such authorizations merely allow CGMA to assist if there is a need. CGMA will decide whether or not to approve a request based on the merits of the case and the appropriate CGMA policies.

a. Power of Attorney

CGMA will recognize a valid notarized Power of Attorney (POA) that authorizes an individual, normally the spouse, to borrow money and to execute such documents as may be necessary to bind the CGMA sponsor to repay the loan. A valid POA may be either a General or a Special POA, so long as the authority includes the power to borrow money in the sponsor's name. The fact that the general POA is fully accepted as a legal document also means that CGMA will not allow the sponsor to disavow the assistance rendered to an eligible family member if the attorney-in-fact signed for the sponsor under the authority provided by the POA. Allotments for repayment cannot be initiated based upon POA, unless the POA contains a specific clause that indicates the spouse can "demand, act to recover and receive all sums of money and to institute accounts on my behalf". When assistance is provided using a POA, a copy of the POA will be attached to the CGMA Form 52 and the sponsor will be notified as soon as practical of the assistance and repayment information.

Note: If the POA is over a year old, contains a termination date that has passed, has terms that preclude the family member from obtaining a loan, or the Representatives believes the POA may have been revoked, the sponsor should be contacted to obtain approval for the requested assistance.

The following is a non-binding, informal, distinction between Special and General Powers of Attorney.

Special Powers of Attorney enable one to act on another's behalf in certain "special" and limited circumstances. The powers here are obviously limited to specific purposes. (If a need for CGMA assistance arises, deployed sponsors may affect a message power of attorney for these limited purposes.)

General Powers of Attorney enable one to act for another in nearly every "general" circumstance. The powers here are nearly unlimited, and caution is advised.

As a general rule, Legal Assistance attorneys would counsel clients to first, consider executing a Special Power of Attorney for limited specific purposes taking into consideration individual circumstances and second, consider executing a General Power of Attorney if the client believes it necessary and understands the risks it entails. The use of a General Power of Attorney is discouraged because of the potential for abuse.

See paragraph 3-B-3 for additional eligibility and assistance limitations when providing assistance to an eligible family member.

b. Pre-Authorization Form

Representatives may assist eligible family members, without contacting the sponsor, provided there is a Pre-Authorization Form (CGMA Form16).

The sponsor may use the Pre-Authorization Form to authorize, in advance, assistance for a spouse or eligible family member while the sponsor is on deployment, temporary duty, underway, or otherwise absent for an extended period.

To guarantee authenticity, Pre-Authorization forms must be signed by the sponsor and notarized or witnessed by someone other than the spouse or family member. The preferred method of completing a Pre-Authorization Form is to have the sponsor complete the form at their duty station. Once completed and witnessed, the form will be delivered by the sponsor's command to the CGMA Representative in advance of assistance being needed.

Information on the Pre-Authorization Form will include:

- The sponsor's authorization as to the maximum amount of assistance an eligible family member may be provided.
- Dates the authorization is valid.
- The sponsor's acceptance of responsibility for repayment and a promise to repay any assistance (loan) provided.
- The sponsor's authorization to start an allotment (when appropriate) to repay any assistance (loan) provided.

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

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

c. Verbal or Written Consent of the Sponsor

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

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

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

E. Additional Information

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