

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 2005.

List of Effective Pages

5 pages

Page	Last Change	Page	Last Change	Page	Last Change
1	12/05 _____	3	12/05 _____	5	12/05 _____
2	12/05 _____	4	12/05 _____		

Full Table of Contents

3 pages

Page	Last Change	Page	Last Change	Page	Last Change
i	03/04 _____	ii	03/04 _____	iii	03/04 _____

Preface

1 page

Page	Last Change
i	03/04 _____

Chapter 1 Background

5 pages

Page	Last Change	Page	Last Change	Page	Last Change
1-i	03/04 _____	1-2	03/04 _____	1-4	03/04 _____
1-1	03/04 _____	1-3	03/04 _____		

Chapter 2 Organization

25 pages

Page	Last Change	Page	Last Change	Page	Last Change
2-i	03/04 _____	2-7	03/04 _____	2-15	12/05 _____
2-ii	03/04 _____	2-8	03/04 _____	2-16	03/04 _____
2-1	03/04 _____	2-9	03/04 _____	2-17	03/04 _____
2-2	03/04 _____	2-10	03/04 _____	2-18	03/04 _____
2-3	03/04 _____	2-11	03/04 _____	2-19	12/05 _____
2-4	03/04 _____	2-12	03/04 _____	2-20	03/04 _____
2-5	12/05 _____	2-13	03/04 _____		
2-6	12/05 _____	2-14	04/04 _____		
Figure	Last Change	Figure	Last Change	Figure	Last Change
2-E.1	03/04 _____	2-F.1	03/04 _____	2-F.2	03/04 _____

List of Effective Pages

Chapter 3 Assistance Policies 95 pages

Page	Last Change	Page	Last Change	Page	Last Change
3-i	03/04 _____	3-30	03/04 _____	3-62	03/04 _____
3-ii	03/04 _____	3-31	03/04 _____	3-63	12/05 _____
3-iii	03/04 _____	3-32	03/04 _____	3-64	03/04 _____
3-1	03/04 _____	3-33	03/04 _____	3-65	04/05 _____
3-2	03/04 _____	3-34	03/04 _____	3-66	03/04 _____
3-3	03/04 _____	3-35	03/04 _____	3-67	03/04 _____
3-4	03/04 _____	3-36	03/04 _____	3-68	03/04 _____
3-5	03/04 _____	3-37	03/04 _____	3-69	03/04 _____
3-6	03/04 _____	3-38	03/04 _____	3-70	07/04 _____
3-7	03/04 _____	3-39	03/04 _____	3-71	03/04 _____
3-8	07/04 _____	3-40	03/04 _____	3-72	07/04 _____
3-9	03/04 _____	3-41	03/04 _____	3-73	07/04 _____
3-10	03/04 _____	3-42	03/04 _____	3-74	11/04 _____
3-11	03/04 _____	3-43	03/04 _____	3-75	07/04 _____
3-12	03/04 _____	3-44	03/04 _____	3-76	03/04 _____
3-13	03/04 _____	3-45	03/04 _____	3-77	12/04 _____
3-14	03/04 _____	3-46	07/04 _____	3-78	12/04 _____
3-15	03/04 _____	3-47	07/04 _____	3-79	12/04 _____
3-16	03/04 _____	3-48	07/04 _____	3-80	06/05 _____
3-17	03/04 _____	3-49	07/04 _____	3-81	06/05 _____
3-18	03/04 _____	3-50	03/04 _____	3-82	12/04 _____
3-19	07/04 _____	3-51	04/04 _____	3-83	12/04 _____
3-20	03/04 _____	3-52	04/04 _____	3-84	12/04 _____
3-21	03/04 _____	3-53	03/04 _____	3-85	12/04 _____
3-22	03/04 _____	3-54	03/04 _____	3-86	12/04 _____
3-23	03/04 _____	3-55	07/04 _____	3-87	12/04 _____
3-24	03/04 _____	3-56	03/04 _____	3-88	12/04 _____
3-25	03/04 _____	3-57	07/04 _____	3-89	12/04 _____
3-26	03/04 _____	3-58	03/04 _____	3-90	12/04 _____
3-27	03/04 _____	3-59	03/04 _____	3-91	12/04 _____
3-28	03/04 _____	3-60	03/04 _____	3-92	12/04 _____
3-29	03/04 _____	3-61	03/04 _____		

Chapter 4 Case Management 33 pages

Page	Last Change	Page	Last Change	Page	Last Change
4-i	03/04 _____	4-3	03/04 _____	4-7	03/04 _____
4-ii	03/04 _____	4-4	03/04 _____	4-8	03/04 _____
4-1	03/04 _____	4-5	07/04 _____	4-9	03/04 _____
4-2	03/04 _____	4-6	03/04 _____	4-10	03/04 _____

List of Effective Pages

Chapter 4 Case Management 33 pages (Continued)

4-11	03/04	_____	4-18	03/04	_____	4-25	03/04	_____
4-12	03/04	_____	4-19	03/04	_____	4-26	07/04	_____
4-13	03/04	_____	4-20	03/04	_____	4-27	07/04	_____
4-14	03/04	_____	4-21	07/04	_____	4-28	03/05	_____
4-15	03/04	_____	4-22	07/04	_____	4-29	03/04	_____
4-16	03/04	_____	4-23	07/04	_____	4-30	07/04	_____
4-17	03/04	_____	4-24	04/04	_____	4-31	03/04	_____

Chapter 5 Financial Operations 30 pages

Page	Last Change		Page	Last Change		Page	Last Change	
5-i	12/05	_____	5-08	03/04	_____	5-18	03/04	_____
5-ii	12/05	_____	5-09	12/05	_____	5-19	03/04	_____
5-iii	12/05	_____	5-10	12/05	_____	5-20	03/04	_____
5-1	03/04	_____	5-11	12/05	_____	5-21	03/04	_____
5-2	03/04	_____	5-12	03/04	_____	5-22	03/04	_____
5-3	03/04	_____	5-13	03/04	_____	5-23	03/04	_____
5-4	03/04	_____	5-14	03/04	_____	5-24	03/04	_____
5-5	03/04	_____	5-15	03/04	_____	5-25	03/04	_____
5-6	03/04	_____	5-16	03/04	_____	5-26	03/04	_____
5-7	03/04	_____	5-17	03/04	_____	5-27	03/04	_____

Chapter 6 Administrative Operations 17 pages

Page	Last Change		Page	Last Change		Page	Last Change	
6-i	12/05	_____	6-06	12/05	_____	6-12	03/04	_____
6-1	12/05	_____	6-07	12/05	_____	6-13	03/04	_____
6-2	12/05	_____	6-08	12/05	_____	6-14	07/04	_____
6-3	12/05	_____	6-09	03/04	_____	6-15	03/04	_____
6-4	07/04	_____	6-10	07/04	_____	6-16	03/04	_____
6-5	12/05	_____	6-11	03/04	_____			

Chapter 7 Fundraising 12 pages

Page	Last Change		Page	Last Change		Page	Last Change	
7-i	03/04	_____	7-04	03/04	_____	7-08	03/04	_____
7-1	03/04	_____	7-05	03/04	_____	7-09	03/04	_____
7-2	03/05	_____	7-06	03/04	_____	7-10	03/04	_____
7-3	03/04	_____	7-07	03/04	_____	7-11	03/04	_____

List of Effective Pages

Appendix A Articles of Incorporation 4 pages

Page	Last Change	Page	Last Change	Page	Last Change
A-i	08/02 _____	A-2	08/02 _____	A-3	08/02 _____
A-1	08/02 _____				

Appendix B Bylaws 18 pages

Page	Last Change	Page	Last Change	Page	Last Change
B-i	05/04 _____	B-06	05/04 _____	B-12	05/04 _____
B-1	05/04 _____	B-07	05/04 _____	B-13	05/04 _____
B-2	05/04 _____	B-08	05/04 _____	B-14	05/04 _____
B-3	05/04 _____	B-09	05/04 _____	B-15	05/04 _____
B-4	05/04 _____	B-10	05/04 _____	B-16	05/04 _____
B-5	05/04 _____	B-11	05/04 _____	B-17	05/04 _____

Appendix C Forms 24 pages

Page Last Change

C-1 12/05 _____

Form #	Revised	Form #	Revised	Form #	Revised
CGMA 5	05/04 _____	CGMA 21	07/04 _____	CGMA 43	03/02 _____
CGMA 8	11/03 _____	CGMA 22	07/04 _____	CGMA 44	03/02 _____
CGMA 10	04/05 _____	CGMA 22a	07/04 _____	CGMA 45	03/02 _____
CGMA 15	03/04 _____	CGMA 22b	07/04 _____	CGMA 46	10/05 _____
CGMA 16	03/04 _____	CGMA 22c	07/04 _____	CGMA 47	03/02 _____
CGMA 17	07/04 _____	CGMA 41	10/05 _____	CGMA 52	01/00 _____
CGMA 20	07/04 _____	CGMA 42	10/05 _____		

Form #	Revised	Form #	Revised
DD 2558	09/02 _____	NSB 00-35-0809	08/03 _____
HUD-1	03/86 _____		

List of Effective Pages

Appendix D Location of Regional Directors and Representatives **5 pages**

Page	Last Change	Page	Last Change	Page	Last Change
D-1	12/05 _____	D-3	12/05 _____	D-5	12/05 _____
D-2	12/05 _____	D-4	12/05 _____		

Appendix E Case Management Program (CMP) User's Guide **32 pages**

Page	Last Change	Page	Last Change	Page	Last Change
Cover	03/04 _____	E-10	03/04 _____	E-21	03/04 _____
E-i	03/04 _____	E-11	03/04 _____	E-22	03/04 _____
E-1	03/04 _____	E-12	03/04 _____	E-23	03/04 _____
E-2	03/04 _____	E-13	03/04 _____	E-24	03/04 _____
E-3	03/04 _____	E-14	03/04 _____	E-25	03/04 _____
E-4	03/04 _____	E-15	03/04 _____	E-26	03/04 _____
E-5	03/04 _____	E-16	03/04 _____	E-27	03/04 _____
E-6	03/04 _____	E-17	03/04 _____	E-28	03/04 _____
E-7	03/04 _____	E-18	03/04 _____	E-29	03/04 _____
E-8	03/04 _____	E-19	03/04 _____	E-30	03/04 _____
E-9	03/04 _____	E-20	03/04 _____		

- Assist the Board of Control, Regional Directors, Representative and CGMA clients as necessary.

Additional information concerning CGMA-HQ staff employees is contained in appendix B - CGMA Bylaws.

2. Contacting CGMA-HQ


Mail to Coast Guard Mutual Assistance Headquarters should be sent to:

Coast Guard Mutual Assistance
4200 Wilson Blvd., Suite 610
Arlington, VA 22203-1804

Email to Coast Guard Mutual Assistance Headquarters should be sent to:

ARL-DG-CGMA@uscg.mil

Individuals may also use the Customer Feedback Section of the CGMA-HQ website (www.cgmahq.org) to contact CGMA-HQ or call toll free

 1 (800) 881-2462.

The following are Points of Contact located at Coast Guard Mutual Assistance Headquarters.

- **Executive Director:**  (202) 493-6622

Contact for questions and/or comments concerning the overall management of CGMA, CGMA-HQ personnel matters, CGMA Website, Board of Control, other general questions or comments concerning CGMA.

- **Director of Finance:**  (202) 493-6685

Contact for questions and/or comments concerning the overall financial operations of CGMA, financial reports, restricted list, computer operations, CGMA-CMP.

- **Director of Administration:**  (202) 493-6624

Contact for questions and/or comments concerning the overall administrative operations of CGMA, education grants and loans, CGMA Manual, correspondence reports, fundraising campaign.

Senior Financial Assistant:  (202) 493-6627

Contact for questions and/or comments concerning collection agency actions, final active duty repayment, past due accounts, refunds, other society loans, and general account management.

- **Financial Assistant:**  (202) 493-6636

Contact for questions and/or comments concerning allotment and cash repayments, CGMA-CMP Exports and general account management.

- **Special Project Coordinator:**  (202) 493-6664

Contact for questions and/or comments concerning assignment of CGMA-CMP user names and passwords, verification of new representative data, e-mail distribution list, and the annual campaign.

- **Administrative Assistant:**  (202) 493-6621

Contact for questions and/or comments concerning general office procedures, correspondence, file and mail management and to request forms and publications.

The following point of contact has been established for the CGMA Layette Program.

- **Kids Wear of Nordstrom:**  lori.m.finkelstein@nordstrom.com.

replacing the preexisting card with the new card. Once this takes place, only the people listed on the new Bank Signature Card will be authorized to sign CGMA Checks. This is necessary to ensure that only current authorized individuals are signing checks.

Once everyone having check signing authority has signed the Bank Signature Card, and after making a copy for the unit's CGMA file, the **ORIGINAL** Bank Signature Card is to be forwarded to CGMA-HQ (do not send it to the bank) copies are not acceptable.

c. Audits

Each time the unit's Representative changes, an audit is to be conducted to account for all CGMA Checks (CGMA Form 52) issued to the unit. (See section 6-B for additional information concerning audits.)

d. CGMA Materials

Everyone associated with Coast Guard Mutual Assistance should have access to, and become familiar with, each of the following:

- Coast Guard Mutual Assistance Manual.
- Articles of Incorporation.
- Coast Guard Mutual Assistance Bylaws.
- CGMA Annual Report.
- CGMA Campaign materials (during annual campaign).

Note: The CGMA Manual, Articles of Incorporation and Bylaws are available to download from the CGMA-HQ website www.cgmahq.org. (Locate the download version of the CGMA Manual and select the needed items from the list of items that can be downloaded.)

The CGMA Annual Report and campaign materials are forwarded to all CGMA Representatives annually by CGMA-HQ. Additional copies may be obtained by contacting the CGMA-HQ Administrative Assistant or the Director of Administration. (See paragraph 2-D-2 for CGMA-HQ contact information.)

Additionally, on a monthly basis, Representatives are to review and use, the following reports prepared by CGMA-HQ:

- Active Loan List.
- Assistance Summary Report.
- Board of Control Minutes.

G. CGMA Locations

1. Establishment of a new CGMA Location

In accordance with CGMA Bylaws, Regional Directors, with the approval of CGMA-HQ, may establish CGMA Locations as necessary to carry out CGMA activities within their AOR.

Units desiring to establish a new CGMA Location are to forward their request to CGMA-HQ via their Regional Director. The request must contain the following information:

- Unit name, OPFAC and address.
- Name and phone number of the proposed CGMA Representative and Assistant Representatives.
- Proposed activation date.
- Approximate number of military and civilian employees.

With the written approval of the Regional Director, the unit's request along with all items in paragraph 2-F-1 Actions Necessary upon Appointment as a Representative or Assistant Representative will be forwarded to CGMA-HQ.

CGMA-HQ will complete the following to establish the unit:

- Assign user names and passwords for access to the CGMA-CMP.
- Determine the need for CGMA Checks and other CGMA materials.
- Forward necessary supplies directly to the new CGMA Representative.

2. Disestablishment of a CGMA Location

When it has been determined that there is no longer a need for a CGMA Representative to be assigned to a particular Location, the Representative for that Location will forward a request to disestablish their Location, to CGMA-HQ via their Regional Director.

Upon official closure of the CGMA Location, the Representative is to:

- Return all unused CGMA Checks (CGMA Form 52) to CGMA-HQ via certified mail.

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

- Enrolled in his or her first undergraduate (associate/bachelor) degree program.
- Pursuing a vocational technical training program approved by the Department of Veterans Affairs or Department of Education, and designed to prepare the student for entry into a career field.
- Seeking General Equivalency Diploma (GED).
- Following a degree-plan authorized by the Coast Guard Institute (CGI). (Contact your Education Services Officer (ESO) or the Coast Guard Institute (CGI) for additional information.)
- Completing a correspondence course that is part of an undergraduate degree or VoTech certificate program.

The following eligibility requirements also apply:

- Students having an associate or bachelor degree, and are seeking a second degree at the same level are not eligible.
- Students having an associate degree may receive assistance while obtaining their first bachelor degree.
- Assistance is not authorized for those seeking a graduate degree.
- Eligibility to participate in this program will be based on the CGMA client's and the student's status as of the first day of the course for which this SEG Grant is being provided.

Qualifying Expenses: The costs of all normal fees, books, study guides, supplies, equipment and other documented educational costs (including tax and/or shipping) directly related to the course of study may be reimbursed.

Reimbursable items specifically required by the course of study may include, but are not limited to:

- Enrollment fees
- Lab fees
- Activity fees
- Registration fees
- Graduation fees
- Textbooks
- Lab books
- Workbooks
- Audio-Visual tapes
- Art supplies
- Graphing calculators
- Scientific calculator
- Study guides (CLEP, DANTES, etc.)
- Computer software (non-general purpose)

Table of Contents

Section	Subject	Page
A.	Introduction	5-1
B.	Loan Repayment	5-1
	1. General	5-1
	2. Repayment Policies	5-1
	a. General	5-1
	b. Allotment vs. Cash Repayment	5-2
	c. Start Date	5-2
	d. Reimbursement From Other Sources	5-2
	e. Underpayments and Overpayments	5-3
	3. Repayment Options	5-3
	a. Allotment - Short Term	5-3
	b. Allotment - Long Term	5-4
	c. Cash - Lump Sum	5-4
	d. Cash - Over Time	5-4
	4. Repayment Guidelines	5-4
	a. Establishing Repayment Terms	5-4
	b. Repayment Schedules	5-5
	c. Clients Nearing Separation	5-6
	5. Processing Allotment Repayments	5-6
	a. General	5-6
	b. Length of Allotment	5-7
	c. Deductions From Pay	5-7
	d. Repayment Options - No Previous Loan Balance	5-8
	e. Repayment Options - With a Previous Loan Balance	5-8
	f. Additional Limitations on Repayment by Allotment	5-9

Table of Contents

Section	Subject	Page
	6. Processing Cash Repayments	5-9
	a. General	5-9
	b. Making Payments	5-9
	c. Cash Billing	5-9
	d. Responsibility for Cash	5-10
	e. Lost Payments	5-10
	f. Non-Sufficient Funds Checks	5-10
C.	Lost Checks/Stop Payments	5-12
	1. General	5-12
	2. When Will a Stop Payment be Issued	5-12
	3. Cost	5-12
	4. Responsibility	5-12
	5. Reissuing a CGMA Check	5-13
D.	Delinquent and Uncollectible Accounts	5-14
	1. Delinquency Report	5-14
	2. Delinquent Letters	5-15
	3. Collection Agency Actions	5-15
	4. Restricted Accounts	5-16
	5. Providing Assistance to Delinquent or Restricted Clients	5-17
E.	Bankruptcy	5-18
	1. General	5-18
	2. Responsibility	5-18
	a. Representatives	5-18
	b. CGMA-HQ	5-18
	3. Future Assistance	5-18
	4. Reestablishing Loan Payments	5-19

Table of Contents

Section	Subject	Page
F.	Converting a Loan into a Grant	5-20
	1. General	5-20
	2. Procedures	5-20
	a. Client	5-20
	b. Representative	5-21
	c. Regional Director - Cases Under \$5,000	5-21
	d. Regional Director - Caser Over \$5,000	5-22
	e. CGMA-HQ	5-22
G.	Client's Nearing Separation	5-23
	1. General	5-23
	2. Normal, Scheduled or Medical Separation	5-23
	a. Emergency Assistance	5-23
	b. Non-Emergency Assistance	5-24
	3. Separation Resulting From Disciplinary Action	5-24
	4. Outstanding Loan Balance at Time of Separation	5-24
H.	Deceased Clients	5-25
I.	Fees	5-25
	1. Financial and Debt Management Counseling	5-25
	2. Other Services	5-25
	3. Bills/Invoices	5-25
J.	Loan Underpayments, Overpayments and Refunds	5-26
	1. Underpayments	5-26
	2. Overpayments	5-26
	3. Refunds	5-26
K.	Additional Information	5-27

f. Additional Limitations on Repayment by Allotment

The Coast Guard allotment system imposes other limitations that may prevent allotments from processing as requested, including;

- Sufficient disposable income must exist to allow for additional deduction.
- A limit as to how many LOAN allotments a client may have.
- A limit as to how many TOTAL allotments a client may have.

6. Processing Cash Repayments (Payment by Check or Money Order)**a. General**

One of the more difficult collection actions facing CGMA is from individuals wanting to repay their CGMA by cash (check or money order). A large number of these cases become delinquent. Attempting to collect on these cases increases the workload for both CGMA-HQ and Representatives. Because of these problems, it is CGMA's policy, that except as noted, cash repayment will normally be limited to individuals who are not entitled to have an allotment to CGMA, including Auxiliary members, widows, widowers and others, Reserve members and retired members not receiving their retired pay from the Coast Guard. (See paragraph 5-B-2 for additional information.)

b. Making Payments

Clients are to make cash (check or money orders) payments directly to CGMA-HQ. Cash payments may be made in the form of a check or money order. The check or money order must:

- Be made payable to Coast Guard Mutual Assistance or CGMA.
- Indicate that it is to repay a CGMA Loan.
- Contain the Name and SSN of the person having the outstanding loan.
- Be mailed directly to:

Coast Guard Mutual Assistance
4200 Wilson Blvd., Suite 610
Arlington, VA 22203-1804

c. Cash Billing

Each month CGMA-HQ mails a statement to each client who is scheduled to repay their CGMA loan by cash (check/money orders). The statement shows the current outstanding CGMA Loan Balance, the Last Payment amount, the date posted, and the amount due by the end of the current month (the statement also notifies clients when their payment is overdue). The statement has a detachable coupon that the client can tear off, write in the amount of the payment and return to CGMA-HQ along with their payment.

Note: When a client repaying a loan by allotment (or scheduled to repay by allotment) would like to make a cash (check or money order) payment to payoff the loan, the client or Representative should contact CGMA-HQ to determine when the allotment can be stopped and obtain a pay-off amount. Failure to contact CGMA-HQ to verify the correct pay-off amount could cause the client's account to be overpaid, necessitating a refund to the client.

d. Responsibility for Cash

It is the client's responsibility to convert cash into a check or money order for payment to CGMA. CGMA will not reimburse an individual for the cost of converting cash into a check or money order. Cash should never be sent through the mail.

CGMA will not be responsible for cash payments sent through the mail.

e. Lost Payments

CGMA will not be responsible for misdirected checks and money orders that are lost in the mail, or for whatever other reasons are never received by CGMA-HQ.

f. Non-Sufficient Funds Checks

When the bank returns a client's loan payment check due to Non-Sufficient Funds (NSF), or for other similar reasons such as when the client requests stop payment on a check or closes the source account, the following will occur:

- CGMA-HQ will remove the payment from the client's account and increase the client's loan balance by the amount of the check and may include the cost of any bank fees associated with the returned check. CGMA-HQ will also notify the client's current CGMA Representative of the situation.

- The Representative will contact the client to have the client make payment using a money order or certified check (a personal check is not acceptable). The payment is to be forwarded to CGMA-HQ.

Questions concerning NSF checks should be directed to the CGMA-HQ Financial Assistant or Senior Financial Assistant. (See paragraph 2-D-2 for CGMA-HQ contact information.)

Table of Contents

Section	Subject	Page
A.	Record Keeping Requirements	6-1
	1. CGMA Reference Materials	6-1
	2. Unit Files	6-1
	3. Case Files	6-2
	4. Disposal of Records	6-3
B.	Audits	6-4
	1. Relief Audits	6-4
	2. MLC Compliance Audits	6-5
	3. Special Audits	6-5
C.	CGMA Forms	6-6
	1. General	6-6
	2. Campaign Forms	6-6
	3. Accountable Forms and Security	6-7
	4. Obtaining Forms	6-7
	5. Reproducing Forms	6-8
D.	CGMA Reports	6-9
	1. Active Loan List	6-9
	2. Assistance Summary Report	6-10
	3. Delinquency Report and Delinquent Letters	6-10
	4. Restricted List	6-11
	5. BOC Minutes	6-11
	6. List of Representatives and Assistant Representatives	6-12
E.	Credit Reports	6-13
	1. Purposes of Obtaining Credit Reports	6-13
	2. Policy	6-13
	3. Restrictions	6-14
	4. Obtaining Credit Reports	6-14
F.	Additional Information	6-15.

B. Record Keeping Requirements

The purpose of this section is to provide a uniform system for maintaining and disposing of Coast Guard Mutual Assistance administrative and financial material.

1. CGMA Reference Material

Access to Coast Guard Mutual Assistance reference materials, manuals, publications, brochures, and Board of Control Minutes, is to be made available to all individuals.

CGMA-HQ will develop and distribute the following materials to each Representative. Representatives will be responsible for maintaining the material and making it available as needed.

- CGMA Manual, including all changes.
- CGMA Annual Financial Report.
- CGMA Information Brochure.
- Active Loan List.
- Assistance Summary Report.
- Restricted List.
- List of Representatives and Assistant Representatives by Region.

2. Unit Files

Coast Guard Mutual Assistance applications, documents, records, files, forms, reports and correspondence, shall be maintained separately from other files at the unit. At a minimum, the following items are to be retained within the unit's CGMA files.

- Appointment Letter for the Representative and each Assistant Representative.
- A copy of the latest Bank of America - Bank Signature Card signed by every person at the unit with CGMA check signing authority.
- Each CGMA-HQ letter assigning checks (CGMA Form 52) to the unit.
- All MLC Compliance, relief and special audits, conducted.

- All requests to convert a loan into a grant.
- Regional Directors are to keep a copy of each request for assistance forwarded to them for approval. (Representatives processing the requests are to maintain a case file for each request.)
- Any documentation pertinent to the administration of Coast Guard Mutual Assistance, such as CGMA-HQ e-mails and periodic tips.

3. Case Files

All documents and information regarding an applicant is considered privileged information and shall be handled accordingly. No CGMA correspondence or loan records will be placed in official Coast Guard personnel files of an individual applying for, or receiving, CGMA assistance. (See section 1-H for additional information concerning CGMA's confidentiality policy.)

There are two basic methods for maintaining case files. Although the first method is preferred, both are acceptable. Representatives must decide which method will best suit their record keeping needs.

- A separate folder may be created for each case. All documents relating to the case will be placed into the file. The folder is to be marked with the client's name, SSN and date. These folders will be maintained in alphabetical order by last name. Or
- All documents relating to each case are attached directly to the unit's copy of the CGMA Check (CGMA Form 52) issued to an individual. These documents will be filed in check number sequence.

Regardless of the method chosen, at a minimum, the following items are to be kept with each case:

- The original CGMA Application for Assistance (CGMA Form 5) or Supplemental Education Grant (SEG) Application (CGMA Form 10) for every request received, including requests that were denied and those sent to Regional Directors for approval.

- 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) must not be discarded or destroyed, unless directed by CGMA-HQ in writing.

2. MLC Compliance Audits

MLC Compliance Audits will be conducted as a self-assessment checklist in accordance with MLC directives and will comprise the following.

I. COAST GUARD MUTUAL ASSISTANCE:		
Reference:		
(a) Coast Guard Mutual Assistance Manual, <i>CG Mutual Assistance Manual</i> http://www.cgmahq.org		
Mutual Assistance Coordinator	Yes	No
1. Are all CGMA checks are accounted for and stored in a secure manner? <i>Ref: (a), paragraph 6-C-3</i>		
2. Are the yellow receipts mailed daily when a CGMA check is issued? <i>Ref: (a), 4.B.8.c CG Mutual Assist</i>		
3. Are all CGMA reference materials and reports on hand? <i>Ref (a), sections 6-A and 6-D</i>		
4. Are CGMA case files maintained for 4 years in accordance with the CGMA Manual? <i>Ref: (a), section 6-A</i>		
5. Have the CGMA Representative and all Assistant Representatives been designated in writing? <i>Ref: (a), paragraph 2-F-1</i>		
6. When the CGMA Representative or Assistant Representative was relieved, or assigned, did the unit conduct an audit? <i>Ref: (a), paragraph 6-B-1</i>		

Reference Materials Required by the CGMA Manual

- CGMA Manual, including all changes
- Annual Financial Report
- CGMA Information Brochure
- Active Loan List
- Assistance Summary Report
- Restricted List
- Board of Control Minutes

Refer to the Small Unit Administrative & Financial Handbook for additional information concerning MLC Compliance Audits.

3. Special Audits

The Board of Control, CGMA-HQ, Regional Directors and Representatives may require that a Special Audit be conducted at any time the conditions warrant.

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 Guideline
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 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
NSB 00-35-0809	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.

3. Accountable Forms and Security

CGMA Checks (CGMA Form-52) are accountable and must be safeguarded at all times. At a minimum, these forms must be kept in a locked drawer or cabinet with access limited to authorized CGMA Representatives and Assistance Representatives.

An audit is to be conducted to account for all of the unit's CGMA Checks (CGMA Form 52) each time a unit's Representative or Assistant Representative changes (sealed packages do not have to be opened for this purpose). Units issuing a large volume of CGMA assistance and units having several Assistant Representatives may consider developing a log file to record each CGMA Check issued to help facilitate the audit process.

Missing CGMA Checks (CGMA Form 52) must be reported to the CGMA-HQ Executive Director, Director of Administration or Director of Finance as soon as the loss is discovered. (See paragraph 2-D-2 for CGMA-HQ contact information.)

4. Obtaining Forms

Non-Accountable Forms: are available to download from the CGMA 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.) CGMA forms may also be obtained by contacting the CGMA-HQ Administrative Assistant or Director of Administration. (See paragraph 2-D-2 for CGMA-HQ contact information.)

Accountable Forms: The following procedures have been established to obtain CGMA Checks (CGMA Form 52)

CGMA-HQ will automatically distribute checks to a location when the CGMA-CMP program indicates that the level of checks on hand at that location is 25 or less.

CGMA-HQ will send the checks to Representatives via secure shipping methods. A letter for the assignment and receipt of the checks will accompany the checks.

Representatives are responsible for verifying that the checks arrived intact (sealed packages do not have to be opened for this purpose). The Representative is to complete the receipt portion of the letter and return it to CGMA-HQ, retaining a copy in their CGMA Unit File. See section C, above, for additional information concerning accountability and security of CGMA Checks (CGMA Form 52).

Note: Representatives anticipating a need for checks in addition to those automatically provided by CGMA-HQ are to contact the CGMA-HQ Administrative Assistant or Director of Administration. (See paragraph 2-D-2 for CGMA-HQ contact information.)

5. Reproducing Forms

With the exception of CGMA Checks (CGMA Form 52), all forms should be reproduced locally.

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 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
NSB 00-35-0809	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.)

Locations of CGMA Regional Directors and Representatives

A. ACADEMY – Regional Director

1. Academy
2. USCGC EAGLE

B. ATC MOBILE – Regional Director

1. ATC Mobile
2. Sector Mobile

C. DISTRICT 14 – Regional Director

1. Air Station Barbers Point
2. District Fourteen
3. ISC Honolulu
4. Sector Guam
5. USCGC JARVIS
6. USCGC RUSH

D. SECTOR San Juan – Regional Director

1. Air Station Borinquen
2. Sector San Juan

E. HEADQUARTERS SUPPORT COMMAND – Regional Director

1. Headquarters Support Command
2. National Pollution Fund Center
3. National Vessel Documentation Center
4. TISCOM

F. ISC ALAMEDA – Regional Director

1. Air Station Sacramento
2. Air Station San Francisco
3. ISC Alameda
4. Sector/Air Station Humboldt Bay
5. Sector San Francisco
6. USCGC BOUTWELL
7. USCGC MORGENTHAU
8. USCGC MUNRO
9. USCGC SHERMAN

G. ISC BOSTON – Regional Director

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

H. ISC CLEVELAND – Regional Director

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

I. ISC KETCHIKAN – Regional Director

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

J. ISC KODIAK – Regional Director

1. ISC Kodiak

K. ISC MIAMI – Regional Director

1. Air Station Clearwater
2. Air Station Miami
3. Air Station Savannah
4. ISC Miami
5. Sector Charleston
6. Sector Jacksonville
7. Sector Key West
8. Sector St. Petersburg
9. USCGC CONFIDENCE
10. USCGC DALLAS
11. USCGC GALLATIN
12. USCGC MOHAWK
13. USCGC THETIS
14. USCGC VIGILANT

L. ISC New Orleans – Regional Director

1. ISC New Orleans
2. MSU Houston/Galveston
3. MSU Morgan City
4. MSU Port Arthur
5. Sector Corpus Christi
6. Sector Galveston

M. ISC PORTSMOUTH – Regional Director

1. Finance Center
2. ISC Portsmouth
3. Sector Delaware Bay
4. Sector Eastern Shore
5. Sector North Carolina
6. Suprtcen Elizabeth City
7. USCGC BEAR
8. USCGC DILIGENCE
9. USCGC FORWARD
10. USCGC HARRIET LANE
11. USCGC LEGARE
12. USCGC NORTHLAND
13. USCGC TAMPA

N. ISC SAN PEDRO – Regional Director

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

O. ISC SEATTLE – Regional Director

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

P. ISC ST. LOUIS – Regional Director

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

Q. MLC ATLANTIC – Regional Director

1. MLC (Atlantic)

R. MLC PACIFIC – Regional Director

1. MLC (Pacific)

S. TRACEN CAPE MAY – Regional Director

1. Air Station Atlantic City
2. Training Center Cape May
3. USCGC DEPENDABLE
4. USCGC VIGOROUS

T. TRACEN PETALUMA – Regional Director

1. Training Center Petaluma

U. TRACEN YORKTOWN – Regional Director

1. TRACEN Yorktown
2. TRACEN Yorktown (Students)

V. YARD – Regional Director

1. CG Yard

Contact the CGMA-HQ Special Project Coordinator or the Director of Administration if changes are needed to the list of Regional Directors and Representatives. (See paragraph 2-D-2 for CGMA-HQ contact information.)