

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

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

b. Closing Cost Assistance

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

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

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

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

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

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

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

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

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

Additional notes concerning mobile homes:

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

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

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

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

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

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

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

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

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

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

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

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

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

c. Rental Assistance

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

d. Utilities

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

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

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

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

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

6. Financial and Housing Counseling and Debt Management Assistance

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

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

Due to the nature of casework, it is not feasible to anticipate all possible situations that can occur. There will be times an exception to normal CGMA policy may be justified. (See section 4-E for additional information concerning exceptions to CGMA policy, prior to providing financial assistance.)

a. General

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

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

b. Financial and Housing Counseling

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

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

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

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

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

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

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

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

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

Financial and Housing Counseling services may include:

- Budget and Financial Counseling including Debt Management assistance

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

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

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

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

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

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

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

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

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

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

c. Debt Management Assistance

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

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

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

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

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

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

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

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

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

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

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

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

There will be times an exception to normal CGMA policy may be justified. (See section 4-E for additional information concerning exceptions to CGMA policy, prior to providing financial assistance.)

7. Education Programs

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

- Education Grants (not currently funded)
- Supplemental Education Grants (SEG)
- Stafford/PLUS Loan Fee Reimbursement
- CGMA Education Loans

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

Due to the nature of casework, it is not feasible to anticipate all possible situations that can occur. There will be times an exception to normal CGMA policy may be justified. (See section 4-E for additional information concerning exceptions to CGMA policy, prior to providing financial assistance.)

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

a. General

The following apply to all CGMA education programs:

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

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

Individuals may be eligible to receive education assistance under more than one CGMA program simultaneously. CGMA clients who are currently delinquent in repaying any CGMA loan or appear on the CGMA Restricted List are not eligible for assistance.

Exceptions to education programs will not normally be made without the approval of the Board of Control.

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

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

b. Education Grants

Due to funding limitation, this program has been suspended.

c. Supplemental Education Grants (SEG)

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

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

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

- Enrolled in his or her first undergraduate (associate/bachelor) degree program
- Pursuing a vocational technical training program approved by the [Department of Veterans Affairs](#) or [Department of Education](#), and designed to prepare the student for entry into a career field
- Seeking General Equivalency Diploma (GED)
- Completing a correspondence course that is part of an undergraduate degree or VoTech certificate program

The following eligibility requirements also apply:

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

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

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

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

Excluded Items: NON-reimbursable items include:

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

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

Note: Some schools charge a "multi-tech" or other flat fee that could include both reimbursable and non-reimbursable items (see above). Documentation provided by the client must identify the reimbursable items and the costs for

those items. Contact the CGMA-HQ Administrative Assistant or the Director of Administration for additional information. (See paragraph 2-D-2 for CGMA-HQ contact information.)

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

Information concerning grants available each year under this program will be announced in Board of Control Minutes. Information is also available on the CGMA-HQ website (www.cgmahq.org) or by contacting CGMA-HQ.

- Up to \$250 in SEG grants may be issued per CGMA client, per calendar year. In a family where there are two eligible CGMA clients, grants of up to \$250 may be provided to each CGMA client on behalf of the students within that family, so long as not more than \$250 per calendar year is provided on behalf of any one student
- Multiple grants may be given to an individual at different times during the calendar year, with the aggregate amount of these grants not to exceed \$250 per individual, per calendar year
- All SEG grants will be applied to the current calendar year, regardless of when costs were incurred
- Caution must be taken to ensure that no individual or family receives SEG grants exceeding authorized limits. Any individual or family receiving SEG grants exceeding the grant limits in a calendar year, whether the client or CGMA causes the error, will be expected to repay the excess amount
- SEG availability is subject to annual funding level changes; grants will be awarded on a first come, first serve basis

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

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

- Complete all sections of the Application for CGMA Supplemental Education Grant (SEG), (CGMA Form 10)
- Attach a copy of the student's proof of enrollment, such as a copy of the Command Approved Off-Duty Tuition Assistance Form (CG-

4. Loan Repayment

Repayment policies, terms and schedules for the Quick Loan are the same as those for other CGMA loans as set forth in chapter 5.

F. 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.)