CGMA’s Mission:
CGMA strives to promote financial stability and the general well-being of the clients/customers it serves.

CGMA’s Vision
As a recognized leader in promoting financial stability for its clients/customers, CGMA will seek to empower the Coast Guard family in meeting future financial challenges. Through partnerships with other assistance providers, we will deliver innovative financial assistance in response to emerging Coast Guard family needs. CGMA will ensure that we are always ready!

CGMA’s Guiding Principles
Coast Guard Mutual Assistance seeks to help members of the Coast Guard family achieve autonomous financial well-being.

• CGMA fosters self-respect and self-worth

• We assure applications for financial assistance are treated confidentially

• We treat all members of the Coast Guard family seeking information or applying for assistance in an honorable and respectful manner

• We consistently apply our guidelines and principles fairly and equitably to all clients

• We make decisions based on the merits of the individual cases
From the Chief Executive Officer
RADM Cari Thomas USCG, Ret.

Thank you for taking on the role of Representative for Coast Guard Mutual Assistance (CGMA). CGMA is an essential resource for all the members of our Coast Guard family. We strive to provide the best possible customer service and support to our community.

Elemental to that success is the proper administration of our policies and procedures. First and foremost is an absolute adherence to our policy of fair treatment. At all times, we will provide an environment that promotes dignity, respect, fairness, and inclusion. These are essential ingredients to the sustainment of operational excellence, a positive office climate and a healthy work environment. All CGMA personnel and representatives will comport themselves in accordance with all Coast Guard civil rights policies at all times.

Likewise, you can expect to be treated accordingly by the CGMA HQ staff and its employees. If you ever have a problem with anyone at CGMA HQ, you should bring it to my attention, or to the attention of the President of our Board of Control (CG-1).

Cari B. Thomas

From the Chief Operations Officer
CWO4 Sean P. Fennell, USCG, Ret.

Congratulations on your appointment as a CGMA Representative. You are now part of large group of CG personnel spread throughout the Coast Guard with a single common purpose. You, and over 500 other Reps, are the conduit for millions of dollars annually in assistance to your shipmates, CG retirees, Civilian Employees, Reservists, Auxiliarists, and others.

I have confidence and trust in your ability to perform your duties capably and in compliance with our requirements and standards. I realize that the extent of our programs, and the myriad requirements that accompany each of those programs, may be challenging at first. I can assure you that you are up the task. I would encourage you to become familiar with this desk guide and our CGMA Manual. Between those two resources, you should find answers to most of the cases that cross your desk.

As a CGMA Representative you have a broad scope of authority. We trust you to use this in accordance with our directions, and with an eye toward stewardship. You are qualified for the watch, but when faced with an unknown, please do not hesitate to call CGMA HQ for help.

Sean P. Fennell

If in doubt, contact CGMA HQ at (703) 875-0404
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If in doubt, contact CGMA HQ at (703) 875-0404
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Appendix A - netFORUM
Appendix B – Adding a new CGMA Representative
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This document provides general guidelines. It supplements the full, detailed CGMA Manual which is available to you online on our website at [www.cgmahq.org](http://www.cgmahq.org). Due to the nature of our case work it is not feasible to anticipate all possible scenarios. If you have a situation in which you are unsure, you should contact CGMA HQ for additional guidance.

**THIS MANUAL AND THE CGMA MANUAL ARE INCLUSIVE.** If neither manual authorizes a specific type of assistance or loan, you are NOT authorized to use CGMA for the requested loan or assistance. Any exceptions shall be referred to CGMA HQ for approval.

**CONTACTS**

The following is a general guide for who you should contact. Emails should be sent to the first person listed, with a copy (Cc) sent to the second person listed.

**POLICY**

To: Mr. Sean Fennell, Chief Operating Officer (COO)  
[Sean.Fennell@cgmahq.org](mailto:Sean.Fennell@cgmahq.org) ..................................703-547-7163  
Cc: RADM Cari Thomas (Ret), Chief Executive Officer (CEO)  
[Cari.Thomas@cgmahq.org](mailto:Cari.Thomas@cgmahq.org) ..................................703-498-8381

**PROGRAMS (INCLUDING SEGs), PROCEDURES, FORMS & DOCUMENTS**

To: Mrs. Jing Patton, Operations Support Manager (OSM)  
[Jing.Patton@cgmahq.org](mailto:Jing.Patton@cgmahq.org) ....................................703-334-7773  
Cc: Mr. Sean Fennell, COO  
[Sean.Fennell@cgmahq.org](mailto:Sean.Fennell@cgmahq.org) ..................................703-547-7163

**NetFORUM**

To: Mrs. Jing Patton, OSM  
[Jing.Patton@cgmahq.org](mailto:Jing.Patton@cgmahq.org) ....................................703-334-7773  
Cc: Mrs. Sara Martin, Chief Financial Officer (CFO)  
[Sara.Martin@cgmahq.org](mailto:Sara.Martin@cgmahq.org) ...................................703-576-7529

**BALANCES, ACCOUNTS & BILLING**

To: Mrs. Tanya Mathis, Accounts Manager (AM)  
[Tanya.Mathis@cgmahq.org](mailto:Tanya.Mathis@cgmahq.org) ..................................703-595-5930  
Cc: Mrs. Sara Martin, CFO  
[Sara.Martin@cgmahq.org](mailto:Sara.Martin@cgmahq.org) ..................................703-576-7529

**FUNDRAISING & CAMPAIGN**

To: Ms. Erica Chapman, Fundraising Manager (FM)  
[Erica.Chapman@cgmahq.org](mailto:Erica.Chapman@cgmahq.org) ..................................703-581-5297  
Cc: Mrs. Alena Howard, Chief Development Officer (CDO)  
[Alena.Howard@cgmahq.org](mailto:Alena.Howard@cgmahq.org) .................................703-468-7087

If in doubt, contact CGMA HQ at (703) 875-0404
HELPING OUR OWN

With few exceptions, everyone associated with the U. S. Coast Guard is eligible to request assistance on behalf of themselves or their immediate family members.

ELIGIBLE PERSONNEL (Clients)

- Active Duty Members
- Retired Military Members
- Civilian Employees (of CG)
- Reserve Members
- Auxiliary Members
- PHS Officers & Chaplains serving with the CG
- CGMA Employees
- Immediate Family Members (of those above)
- Surviving Family Members of Active Duty and Retirees

NON-ELIGIBLE PERSONS

- Members Separated prior to Retirement
- Retired Civilian Employees
- Inactive Reserve Members
- Former Spouses
- Non-Family Members
- Contractors
- Inactive Auxiliary Members

MEMBER OF THE OTHER ARMED SERVICES

Members from other Armed Services are eligible to receive assistance from the Mutual Aid society as assisted by us. These cases are processed in accordance with Section 4-E of the CGMA Manual. In short, you may assist them, but approval must be granted by the proper Mutual Aid Society. See section 4-E of the manual for specific guidance.

If in doubt, contact CGMA HQ at (703) 875-0404
YOUR AUTHORITY

You are required to process any application, regardless of the amount through netFORUM. Cases that exceed your approval authority or amount limits must be sent to CGMA HQ for approval. You do NOT need to email CGMA HQ when you have entered a case for their approval. As long as it is marked ‘Sent to CGMA HQ’ in the review tab, it will be reviewed as soon as practicable. Any amplifying information needed may be put in the Case Information section of the case. CGMA HQ staff review netFORUM carefully for cases pending approval at that level.

<table>
<thead>
<tr>
<th>Basic loan assistance limits:</th>
<th>Quick loan - $1500 – See page 16</th>
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<tr>
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<td>CGMA Rep - $3000</td>
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<tr>
<td></td>
<td>CGMA-HQ - $6000 (with exceptions)</td>
</tr>
<tr>
<td></td>
<td>CGMA Board of Control - In excess of $6000</td>
</tr>
</tbody>
</table>

The amount of any given loan shall never exceed the specific need. Estimating a need is not appropriate when a loan is for a specific purpose or need. For example, giving someone a loan of $2000 for their bills (unspecified) is not authorized. The loan should equal the amount of the bills that are due. To the greatest extent possible, providing loans in excess of verifiable need should be avoided. Do not round up at all. For example, do not give a $1400 loan for a need of $1367.

THE FOLLOWING AREAS ARE **NOT NORMALLY AUTHORIZED** FOR ASSISTANCE. Exceptions to this list can only be made by CGMA HQ. A more complete list can be found in section 3-D of the CGMA Manual.

- Legal fees (some exceptions such as adoption)
- Taxes
- Debt Consolidation (may assist in debt counseling)
- Gambling debts
- Business ventures
- Marriage/Divorce costs
- Vacations
- Non-emergency furnishings
- Disciplinary costs
- Any costs related to a second home or rental property (with certain exceptions in the event of a disaster.)
- Personal, unspecified loans

**CGMA HQ POC:** Chief Operating Officer, Mr. Fennell

If in doubt, contact CGMA HQ at (703) 875-0404
ROLES AND RESPONSIBILITIES

1. Be familiar with all CGMA programs and policies.

2. Provide detailed information to CGMA clients on how to apply for assistance.

3. Provide information about CGMA programs to all CGMA eligible clients in their AOR, especially deployable and afloat units that may not have their own CGMA Rep (This is especially important at the start of hurricane season.)

4. Provide backup to other CGMA Reps in the area who are deploying or getting underway on a cutter.

5. Brief commands and CG personnel on new programs and important changes to CGMA policies and programs.

6. Represent CGMA in a positive light at appropriate venues such as all hands meetings.

7. Assist local designated Campaign Coordinators and CGMA HQ during the Annual Fundraising Campaign.

8. Report any attempts to abuse or misuse CGMA programs by anyone to CGMA HQ.

9. Ensure the integrity of the system by verifying the eligibility of all applicants for CGMA assistance.

10. Contact CGMA HQ for clarification whenever there is a question of applicability or eligibility.

11. Review all communications from CGMA HQ.

GRANT VS LOAN

Except for specified grants (such as the SEG), all grant decisions will be made by CGMA HQ. Although there is no formula to determine when a grant is appropriate, you are encouraged to use your judgment. In general grants are based on need, fault (how was the financial need incurred) and exigency (was it foreseeable). If you are unsure when counseling a client, you can always put the case in netFORUM and mark it ‘Sent to CGMAHQ’ for a decision. Please do not use email for this, netFORUM is the best way to resolve these. You should also consider whether the circumstances warrant upgrading a member’s application from loan to grant. It is conceivable that a grant is possible even when the member is only asking for a loan. If this is the case, you may NOT apply for the grant on their behalf, but you may encourage the member to change their application to a grant.

If in doubt, contact CGMA HQ at (703) 875-0404
WHEN CGMA IS NEEDED THE MOST

From time to time, persons and commands may be involved in a unique and tragic circumstance. These events may involve the loss of life or lives or cause catastrophic displacement of Coast Guard members and their families. Events such as fires, airline crashes or other significant events may occur in your AOR affecting CG families and their safety. If you are ever confronted with such a situation, you should advise your command that CGMA has the resources and means of providing rapid financial support for individuals that may be needed in the immediate aftermath.

It is an unfortunate fact that sometimes domestic violence and other forms of abuse or incidents of hate affect the lives of members of the Coast Guard from time to time. In the wake of such events, there may be family members in need of immediate financial assistance to separate themselves from the danger. CGMA can help in these situations.

If you are a CGMA Representative when either of these circumstances arise, please contact a senior member of CGMA HQ (CEO, COO, CFO or CDO) for guidance on what we can do. We can help you provide information to your command or others who may need our assistance.

THE UNEXPECTED, UNUSUAL AND UNKNOWN

If a CGMA client comes to you with a problem so unusual that you can’t find an applicable program, but it seems like someone should be able to help them, reach out to CGMA HQ for guidance. Our mission truly is Helping Our Own, and we can’t define every circumstance ahead of time.

CGMA HQ POC: Chief Executive Officer, RADM Thomas (Ret) and Chief Operating Officer, Mr. Fennell

If in doubt, contact CGMA HQ at (703) 875-0404
LOAN REPAYMENT

Normally
- 12 – 36 Months
- Closing Costs – up to 60 Months
- Collection will start within 60 days of loan being issued.
- Repayment may be made by check or Zelle instead of allotment.
- For lump sum payment balances, or any balance questions, please contact the Accounts Manager (Mrs. Mathis) at 703.595.5930 or accounts@cgmahq.org. Balance shown in netFORUM may not be up to date.
- Contact the Accounts Manager for any repayment questions.

Not Authorized
- Payments less than $100 per month
- Delayed collection (may be authorized by CGMA HQ)

Required Documents:
- SIGNED PROMISSORY NOTE
  This is generated after submission of an electronic disbursement but must still be signed and uploaded into netFORUM.

Separating from the Service
- Loan Repayment should never exceed the expiration of enlistment, or the expected termination of service. The exception to this is retirees.

CGMA HQ POC: Accounts Manager, Mrs. Mathis

If in doubt, contact CGMA HQ at (703) 875-0404
NEW CGMA REPS – See Appendix B for detailed information.

**Setup**

To be added as a new representative or assistant representative:

- At a unit that has an existing user with access to netFORUM, on the Home Page under “Manage Your Rep Site” click “Add Personnel”. The required paperwork is the bank signature card and appointment agreement.
- If there is no existing user to help, contact netFORUM@cgmahq.org to begin the process.

**Orientation**

Review the CGMA Manual paying particular attention to Chapters 2, 3 and 4. These chapters provide detailed information about being a CGMA Representative, including:

- Responsibilities (Section 2.F.2)
- Assistance Policies (Chapter 3)
- Approval Authority (Section 4.C)

You will find that other chapters of the Manual will help you conduct your Mutual Assistance activities. It is strongly recommended that you become familiar with all sections of the CGMA Manual.

**CGMA HQ POC: Operations Support Manager, Mrs. Patton**

**ADMINISTRATIVE HOLD**

- **Administrative Hold** is not a punitive matter, nor is it necessarily a bar to receiving assistance. There may be any number of reasons that someone has been placed in this status.

- All assistance for clients in this status must be approved by CGMA HQ. Simply enter the case as you normally would and in the Review block, put it in ‘Sent to CGMA HQ’ status and we will review it.

If in doubt, contact CGMA HQ at (703) 875-0404
**Mandatory**

- **Application:** We cannot engage in any financial transaction without the member requesting it. In a crisis or emergency there may be an exception to this that would be done at the direction of CGMA HQ.
- **Budget:** Needed anytime a loan or grant is requested out of need. Examples: Assistance with bills. Medical or dental grant or loan. Vehicle Payments. Repairs of any type.
- **Written estimate or cost:** Anytime a specific amount is needed for a specific purpose.
- **Proof of Insurance:** Anything vehicle or home repair related.
- **Denial of Coverage:** Any request for assistance when TRICARE or other insurance companies deny medical coverage.
- **OTHER:** Anything related to cost or circumstance.

**CGMA Rep & Member Statements**

We do not know what you know. Insufficient information from the member about the circumstances is one of the most likely reasons for delays in processing. It really helps if they paint a clear picture for us. Generic or broad statements such as “Unexpected financial problem” or “needed to cover some expenses” are insufficient.

Likewise, we do not have your view of the bigger picture. Any amplifying information you can provide is helpful. Your opinion on the case is ALWAYS welcome. The best place to put this is in the Case Information (Review) block in netFORUM.

**CGMA HQ POC:** Operations Support Manager, Mrs. Patton
QUICK LOAN PROCEDURES

The Quick Loan Procedure: **This is a process only.** To be used to process loans covered by existing programs only.
- Is a streamlined process for existing CGMA programs.
- Is limited to $1500.
- Is limited to one at a time. If a member has any outstanding balance due to CGMA, they are not eligible for a Quick Loan.

The Quick Loan Program is **NOT:**
- An authorization to loan up to $1500 for any purpose.
- Not a program in and of itself
- Used to provide loans for non-existent CGMA programs.

Required Documents:
- CGMA Form 1 - Application
- Supporting documentation such as written repair estimate, copies of bills overdue, etc.

CGMA Manual – 3-F

If in doubt, contact CGMA HQ at (703) 875-0404
ADOPTION GRANT

(Limited to $3000) provided for:
• Cost of the Home Study (only)

Assistance will NOT normally be approved for:
• Any other adoption expenses

Required Documents:
• CGMA Form 05 – Application
• Receipt from payment (only issued as a reimbursement)

CGMA Manual – 3-C-9.b
**ADOPTION LOAN**

---

**Assistance (limited to $6000) may be provided for:**
- Adoption Fees
- Attorney Fees
- Court Costs
- Home Inspection Fees
- Travel/Lodging Required
- Re-adoption expenses (foreign adoptions)

---

**Assistance will NOT normally be approved for:**
- Surrogate arrangements (*See Assisted Reproductive Services (ARS) Loan program – Page 19 of this Desk Guide.*)
- Expenses covered by other programs (many states have assistance)

---

**Required Documents:**
- CGMA Form 05 – Application
- CGMA Form 15 – Budget
- Supporting Documentation showing costs

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**CGMA Manual – 3-C-9.a**

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If in doubt, contact CGMA HQ at (703) 875-0404
ASSISTED REPRODUCTIVE SERVICES (ARS) LOAN - May be approved at CGMA HQ level only. Confidentiality and discretion are of paramount importance. Applications shall NOT be routed through any persons other than a local CGMA Rep.

**Assistance may be provided for:**
- All CGMA clients (without any regard to marital status)
- Limited to $6000 – loans only.
- Recognized fertility treatment programs not covered by TRICARE such as IUI, IVF, surrogacy, donor egg/sperm or cryopreservation.
- Normally issued within 30 days the due date for any initial payments. (May be issued for any payments due for programs that have already begun before the program was initiated.)
- May be used to pay off any established financing plans that were entered into by the member prior to the establishment of this program or prior to the client’s awareness of the program.

**NOTE:** Utilization of this program in no way impinges upon a client’s eligibility for the Adoption loan or grant programs.

**Assistance will NOT normally be approved for:**
- Any research or experimental programs.
- Limited to one loan of this type at a time. A new loan may be issued following the repayment of the first loan even if they are still undergoing the same initial procedure (assuming costs still verified.)

**Required Documents:**
- CGMA Form 03 – Application
- CGMA Form 15 (budget) NOT required.
- Written letter or invoice from provider. Application must NOT include any medical information. Program name and cost only. A payment scheduled if applicable.

**CGMA Manual – TBD**

If in doubt, contact CGMA HQ at (703) 875-0404
BASIC LIVING EXPENSES

Assistance may be provided for:
- Food (up to $1000 for a member with depns residing with them, up to $500 for a member without depns)
- Shelter – One time rent or mortgage
- Utilities – generally any arrears plus one month
  (Usually make payment directly to the company)
- Internet/Phone – generally any arrears plus one month
- Safety & Security

Assistance will NOT be approved for:
- Gifts
- Entertainment
- Leisure Activities

Required Documents:
- CGMA Form 05 – Application
- CGMA Form 15 – Budget
- With the exception of food, copies of all bills, payment notices, etc are required. The loan may only be equal to or less than the amount shown on the documentation.

CGMA Manual – 3-C-2.a
BREAST MILK SHIPMENTS – REIMBURSEMENT

Active Duty, Military on IDT or ADOS and Civilian Employees and their spouses ONLY.

Assistance may be provided for costs due to:
- Members away from home due to TDY orders, underway, deployed or for reserve training
- Spouse of member who is traveling on business
- Normally limited to $750 every 12 months (may be approved by the CGMA Rep.) Any amount greater than that must be approved by CGMA HQ.

Assistance will NOT normally be approved for:
- N/A

Required Documents:
- CGMA Form 12 – Must be submitted within 60 days of completion of separation period
- Shipping receipts
  NOTE: Payments may be made up front for junior members before commencement of travel. Written cost estimate must be provided.

CGMA Manual – TBD.

If in doubt, contact CGMA HQ at (703) 875-0404
CHILD SUPPORT – LACK OF RECEIPT

**Assistance may be provided for:**
- Members who do not receive child support payments
- Members whose spouse does not receive child support payments for stepchildren.
- Situation must be temporary
- Client must show that action has been taken to resolve the situation

**Assistance will NOT normally be approved for:**
- Ongoing, long term problems
- Cases where member has not undertaken any action to resolve the situation

**Required Documents:**
- CGMA Form 05 – Application
- CGMA Form 15 – Budget
- Supporting Documentation showing the normal child support payments that are received, including frequency of payments

CGMA Manual – 3-C-3.m

If in doubt, contact CGMA HQ at (703) 875-0404
CHILDCARE

**Assistance may be provided for:**
- Emergency situations
- Establishing long term childcare (down payments, etc)
- Temporary loss of funds – loan may cover up to one full month childcare. Greater/ongoing need should be referred to CGMA HQ.

**Assistance will NOT normally be approved for:**
- Ongoing, monthly costs

**Required Documents:**
- CGMA Form 05 – Application
- CGMA Form 15 – Budget
- Supporting Documentation when applicable

CGMA Manual – 3-C-3.f
CLOSING COSTS – CGMA HQ APPROVAL MANDATORY REGARDLESS OF AMOUNT OF LOAN (up to $6000)

Assistance may be provided for:
- Cash required at closing.
- Maximum allowable amount is $6000.

Assistance will NOT normally be approved for:
- Earnest funds
- Down payments
- Escrow costs
- Investment property
- Travel trailers
- Houseboats
- Recreational vehicles
- Purchase of land without dwelling (check with CGMA HQ)

Required Documents:
- CGMA Form 05 – Application
- CGMA Form 15 – Budget (eliminated as requirement 1Jul21)
- Standard form used by industry that itemizes the specific cash needed on closing day.

CGMA Manual – 3-C-5.b

If in doubt, contact CGMA HQ at (703) 875-0404
DEBT MANAGEMENT – CGMA HQ APPROVAL
MANDATORY IN ALL CASES OF THIS TYPE

Assistance may be provided for:
- Members who have received professional financial counseling (either by an outside contractor) or by a CG PFM.
- Members who have a written plan by a financial counselor outlining the steps needed for successful debt management

Detailed instructions for utilizing this type of assistance is found in section 3-C-6 of the CGMA Manual.

Assistance will NOT normally be approved for:
- Members who have not seen a professional financial counselor

Required Documents:
- CGMA Form 05 – Application
- CGMA Form 15 – Budget
- Copy of detailed plan for debt management that includes a specific recommendation for a loan from CGMA.
DISASTER RESPONSE – See Appendix F to CGMA Manual.
Current guidance will be issued by CGMA HQ in May annually.

Loans (limited to $6000) may be provided for:
- Immediate needs following a named storm or disaster. (CGMA HQ will publish information in the event of a hurricane.)
- Temporary Lodging
- Food
- Replace Appliances
- Clothing
- Transportation

Assistance will NOT normally be approved for:
- Uninsured property or vehicles.

Required Documents:
- CGMA Form 06 – Disaster Assistance
  For Loans – no other documentation required.
- CGMA Form 06A – Disaster Grant Application (Loan to Grant Conversion)
- As listed on page 2 of CGMA Form 6 A

ALL APPLICATIONS FOR DISASTER GRANTS OR DISASTER LOAN TO GRANT CONVERSIONS, MUST BE SUBMITTED WITHIN 90 DAYS OF THE DISASTER MAKING LANDFALL OR IMPACTING AN AREA.

If in doubt, contact CGMA HQ at (703) 875-0404
Members may have up to two loans, each up to $3000. Assistance may be provided for:
- Tuition
- Room and Board
- Transportation
- Parking

Assistance will NOT normally be approved for:
- Computers
- Software
- Paying off existing college loans

Required Documents:
- CGMA Form 11 – Application
- Proof of Enrollment
- Spend Plan/Cost
- Supporting Documentation showing costs

CGMA Manual – 3-C-7.e
ELDER CARE

**Assistance may be provided for:**
- Installation of specialized equipment in a home to accommodate the elderly and/or disabled.
- Relocation costs for moving an elderly parent to a specialized facility or into a new residence, including the member’s home.

**Assistance will NOT normally be approved for:**
- Costs normally covered by TRICARE.
- Home remodeling
- Furniture

**Required Documents:**
- CGMA Form 5 - Application
- Written estimate for equipment and installation or
- Written estimate of costs for relocation (may include an initial fees for a specialized care facility.)

**CGMA Manual – TBD**

If in doubt, contact CGMA HQ at (703) 875-0404
EMERGENCY TRAVEL

Assistance may be provided for: *(Where govt funding is not available or cannot be provided in a timely fashion)*

- Sponsor
- Immediate Family
- Other Family (CGMA HQ should be consulted)
- Non-Family (CGMA HQ must be consulted)
- When member or family are stranded while in the midst of travel (car breakdown, Ferry system on strike, etc.)
- Immediate danger to member and/or family members.

Assistance will **NOT** normally be approved for:

- Does not apply.

Required Documents: Loan may be used to cover travel, food, lodging and incidental expenses (including childcare)

- CGMA Form 05 – Application
- Supporting Documentation when applicable

Grants are sometimes provided in these cases, but normally only after the fact. Due to the time element in these cases, Reps should issue loans right away, and instruct the member that they can apply to have some, or all of the loan converted to a grant after they return and before collection starts. Grants are based on need and the exigencies of the situation. Grants are generally, but not always, reserved for junior military and civilian personnel with a demonstrable need. Need is generally defined as an unsupportable and unexpected financial burden. All grant requests of this type should be submitted on CGMA Form 5 along with CGMA Form 15 (Budget). Documentation supporting the amount requested should also be provided.

CGMA Manual – 3-C-2.c

If in doubt, contact CGMA HQ at (703) 875-0404
FUNERAL EXPENSES

CGMA assistance may be considered to help defray the costs of a modest dignified funeral for the CGMA sponsor of an immediate family member when reasonable cost remain after other forms of assistance have been exhausted. The cost for a modest funeral varies widely but is generally between $7000 and $12,000.

**Assistance may be provided for:**
- Still births, miscarriages, premature baby deaths (grants are available for this.)
- Retired members and their immediate families
- Family members not classified as dependents – CGMA HQ decision

**Assistance will NOT normally be approved for:**
- Non-family members (Contact CGMA HQ for cases with extenuating circumstances.)

**Required Documents: Due to the urgency of the situation, full documentation may be submitted at a later date.**
- CGMA Form 05 – Application
- Supporting Documentation when applicable

**Grants** are sometimes provided in these cases, but normally only after the fact. Due to the time element in these cases, Reps should issue loans right away, and instruct the member that they can apply to have some, or all of the loan converted to a grant after they return and before collection starts. Grants are based on need and the exigencies of the situation. Grants are generally, but not always, reserved for junior military and civilian personnel with a demonstrable need. Need is generally defined as an unsupportable and unexpected financial burden. All grant requests of this type should be submitted on CGMA Form 5 along with CGMA Form 15 (Budget). Documentation supporting the amount requested should also be provided.

**CGMA Manual – 3-C-2.b**
MEDICAL AND DENTAL ASSISTANCE

**Assistance may be provided for:**
- Extraordinary, unexpected, and emergency situations.
- Medically required procedures.
- Down payment to start the procedure

**Assistance will NOT normally be approved for:**
- In lieu of insurance

**Required Documents:**
- CGMA Form 05 – Application
- CGMA Form 15 - Budget
- Supporting Documentation when applicable
- TRICARE denial of coverage where applicable

CGMA Manual – 3-C-4
NICU RELATED TRAVEL

**Assistance may be provided for:**
- Members who are stationed at units not located near the hospital where their newborns are in the Neonatal Intensive Care Unit (NICU) following birth. Loans may be provided to help families who want to remain near the hospital.
- Lodging
- Meals

**NOTE:** These cases will frequently be converted to, or initially approved as, grants. Strongly recommend contacting CGMA HQ for guidance as soon as the situation arises for detailed guidance on grants. Grants are normally limited to the daily government per diem rates. The member’s daily BAS rate will be deducted from any grant amount. Members should be encouraged to utilize any available military assistance housing such as Fisher Houses or McDonald Houses.

**Assistance will NOT normally be approved for:**
- Non-Immediate family members (grandparents, aunts, uncles, etc.)

**Required Documents:**
- CGMA Form 05 – Application – Command endorsement required.
- CGMA Form 15 – NOT REQUIRED
- Supporting Documentation for the lodging.
- NOTE: Verification of situation and actual need must be made before providing assistance.

**CGMA Manual – Covered under Emergency Travel**

If in doubt, contact CGMA HQ at (703) 875-0404
NON-EMERGENCY TRAVEL

**Assistance may be provided for:**
- Lack of travel advances.
- Unexpected expenses between duty stations
- Member marries en route to a new PDS

**Assistance will NOT normally be approved for:**
- Movement of non-command sponsored family.
- Leave, Liberty or Vacations
- Attend court hearings.
- Expenses covered by govt funds issued to the member.

**Required Documents:**
- CGMA Form 05 – Application
- CGMA Form 15 – Budget
- Supporting Documentation when applicable.
- NOTE: Verification of situation and actual need must be made before providing assistance.

**CGMA Manual – 3-C-3.b**
NON-RATE A SCHOOL UNIFORMS
(LIMITED TO $700)

Assistance may be provided for:
- To assist non-rated personnel in replacing non-serviceable uniforms prior to attending Class A School.
- Funds required to replace uniform items only.

NOTE: Repayment will begin upon completion of A School

Assistance will NOT normally be approved for:
- Uniforms at any other time.

Required Documents:
- CGMA Form 01 – Application.
- Copy of Orders.
- UDC List showing cost to member.

CGMA Manual – 3-C-3.t

If in doubt, contact CGMA HQ at (703) 875-0404
**Tutor.com**  
**CGMA Manual – 3-G-2**
- CGMA funds one-on-one tutoring with a live expert online 24/7 for Active Duty, Reserve members on active duty, and Civilian employee clients, their spouses, and their dependent children. The tutors are qualified to help students grades K-12 and college with over 50 subjects (many in Spanish), plus provide support for resume writing and career transition.
- [www.tutor.com](http://www.tutor.com)

**CGMA Layette Program**  
**CGMA Manual – 3-C-8**
- The Layette Program provides a layette package (containing a receiving blanket, outfits and other items for a newborn child) to families of the Coast Guard community following the birth or adoption a child.
- All active duty and retired Coast Guard military personnel, members of the Coast Guard SELRES, retirement eligible members of the IRR, CG civilian employees, Auxiliary members, PHS Officers and Chaplains serving with the Coast Guard are eligible to receive a layette directly from CGMA at no cost.
- CGMA Form 07

**Respite Care**  
**CGMA Manual – 3-G-1**
- All applications for this program must be initiated by a Coast Guard Family Advocacy Specialist (FAS) or Family Resource Specialist (FRS)
- The CGMA Respite Care program provides a ‘break’ for a few hours a week, or month, to eligible CG clients who have responsibility 24 hours per day to care for an ill or disabled family member who lives in the same household.
OTHER VEHICLE EXPENSES

Assistance may be provided for:

- Vehicle loan payments – only under exceptional circumstance and normally may not exceed 3 payments. (Refer to CGMA HQ for more than three.)
- Car rental as a result of accident while awaiting insurance.
- Down payment for purchase of a new vehicle. Only CGMA HQ may authorize this if the cost of a repair exceeds the value of the vehicle itself.

Assistance will NOT normally be approved for:

- Any cost related to a rental vehicle while on govt business.
- A rental vehicle for leisure travel

Required Documents:

- CGMA Form 05 – Application
- CGMA Form 15 – Budget
- Supporting Documentation when applicable

CGMA Manual – 3-C-3.d
OVERSEAS RENTAL CAR ASSISTANCE (ORCA)

Assistance may be provided for: (Limited to $1000)
- Members reporting OCONUS
- Vehicle Rental upon arrival at OCONUS PDS
- Loan must be requested within 60 days of reporting to new PDS

Assistance will NOT normally be approved for:
- N/A

Required Documents:
- CGMA Form 19 – ORCA Application
- Copy of PCS Orders

CGMA Manual – TBD

If in doubt, contact CGMA HQ at (703) 875-0404
Assistance may be provided for:
- Pay Issues (loss or delay)
- Travel (lack of advances, or pending claim reimbursements)
- Allotment Problems
- Other

Assistance will NOT normally be approved for:
- Garnishment of Pay
- Tax Payments
- Recoupment of Overpayment
- Fines & Forfeitures
- Bail

Required Documents:
- CGMA Form 05 – Application
- CGMA Form 15 – Budget
- Supporting Documentation when applicable

CGMA Manual – 3-C-3.a

If in doubt, contact CGMA HQ at (703) 875-0404
**PCS Childcare**

**Assistance may be provided for:** Limited to a total of $450 per calendar year/per client family.

- Reimbursement for childcare while engaged in activities related to a PCS transfer. For example, childcare while HHG are being picked up or delivered.
- May be used at old PDS or new PDS, or a combination. But the total will be limited to $450.
- Provided for children under the age of 12. (There is no age limit for special needs dependents.)

**CGMA REPS MAY APPROVE THESE CASES**

**Assistance will NOT normally be approved for childcare provided by:**

- A family member including parent, grandparent, sibling or niece/nephew.

**Required Documents:**

- CGMA Form 09 – Application
- Copy of PCS orders.
- Copy of receipt from commercial source if applicable. If using the long term child care provider regularly used, must show the cost on the days of the HHG related activity.
- Ensure provider information on form is complete if not using a commercial source.

**CGMA Manual – TBD**

If in doubt, contact CGMA HQ at (703) 875-0404
PCS Vehicle Shipment Loan

**Assistance may be provided for:**
- Shipment of POVs between PDS that are more than 350 miles apart.
- Limited to $3000 and must be repaid within 12 months. Loan may not exceed amount shown on written estimate or bill.
- Limited to one loan of this type at a time.
- Shipment of a POV left in storage INCONUS while assigned OCONUS. This includes vehicles left with other family members while stationed OCONUS. For example, a member assigned to PATFORSWA may use this to retrieve a POV left with family in CA when they return PCS to VA.
- May be used to ship a vehicle to remain with family subsequent to PCS orders where shipping a vehicle is not authorized.
- Available to Active Duty, Reservists and Civilian Employees with PCS orders that relocate them more than 350 miles.

**Assistance will NOT normally be:**
- Authorized for relocations less than 350 miles. This is distance between duty stations, not the distance between residences.
- Authorized for any vehicle shipment authorized/funded by the govt.
- The shipment of boats or other recreational vehicles such as RVs or ATVs.

**Required Documents:**
- CGMA Form 05 Application
- Copy of PCS orders.
- Copy of written estimate of cost.

CGMA Manual – TBD

If in doubt, contact CGMA HQ at (703) 875-0404
**PET EXPENSES**

**Assistance may be provided for:**
- Quarantine Fees during PCS relocation
- Emergency veterinary care
- Pet lodging during PCS move.
- Emergency Evacuations

**Assistance will NOT normally be approved for:**
- Grooming
- Routine Care
- Day care or camps

**Required Documents:**
- CGMA Form 05 – Application
- CGMA Form 15 – Budget
- Supporting Documentation showing costs

**CGMA Manual – 3-C-3.r**

If in doubt, contact CGMA HQ at (703) 875-0404
RENTAL ASSISTANCE

**Assistance may be provided for:**
- Need due to PCS.
- Local moves due to safety/environmental issues
- Disaster moves.
- Involuntary move from govt quarters
- Newly married members
- First & last month’s rent & security deposit
- Realtor assistance fees
- May also be given to member whose roommate departed unexpectedly.

**Assistance will NOT normally be approved for:**
- Vacation rentals
- Second home

**Required Documents:**
- CGMA Form 05 – Application
- CGMA Form 15 – Budget
- Lease or rental agreement showing the cost. Loan will not exceed exact amount need.
- Check will normally be made directly to the landlord. For E-Distribution, it may be disbursed directly to the member.

CGMA Manual – 3-C-5.c
SPECIAL NEEDS GRANT

Must be approved by CGMA HQ only. Issued only as a reimbursement. For active duty members only. Dependent must be enrolled in the CG Special Needs Program.

- Special Activities (camps, clubs, etc)
- Adaptive equipment (strollers, wheelchairs, etc)
- Adaptive technologies (communication or learning devices, software, hearing aids, etc.)
- Play equipment designed specifically for special needs (typically sensory enhancing equipment)
- Fees for organizations that provide special needs services
- Up to $3000 every five years. The amount resets on the 5th anniversary of the first time it is used. Any unused portion of the $3000 at that time does not carryover.

Assistance will NOT normally be approved for:

- Routine equipment, camps, events or clothing or anything that any parent might otherwise purchase for a dependent.

Required Documents:

- CGMA Form 02 – Application
- Receipts for purchases
- Supporting documentation for any equipment that is not readily identifiable as needed or designed for a member of the special needs community. This would normally be a letter or email from an authoritative source (doctor, therapist, counselor, etc) explaining the need for the purchase. This is especially important when purchasing items such as iPad, or other common tech tools.
SUPPLEMENTAL EDUCATION GRANTS

Assistance may be provided for:
- Books
- Study guides
- Course specific software
- Course supplies (drafting tools, stethoscope for medical students, etc)

Assistance will NOT normally be approved for:
(Some of these may be covered by the CGMA Education Loan Program.)
- Tuition
- Food
- Transportation/Parking
- Computers
- General Software
- Childcare
- Anything covered by Tuition Assistance

Required Documents:
- CGMA Form 10
- Proof of Enrollment
- Receipts (less than 366 days old)

CGMA Manual – 3-C-7.c
Limited to $500 per calendar year per client family.

CGMA HQ POC: Operations Support Manager, Mrs. Patton

If in doubt, contact CGMA HQ at (703) 875-0404
VEHICLE REPAIR

**Assistance may be provided for:**
- Major & Unexpected Repairs to primary vehicle.
- Major & Unexpected Repairs to secondary vehicle if necessary for family needs.
- Pending insurance settlement
- Parts if member is performing their own repairs.

**Assistance will NOT normally be approved for:**
- Normal routine repairs (oil changes, tire replacement, etc)
- Vehicle that is not registered to client.
- Any repair to an uninsured vehicle
- Cosmetic repairs
- Restoration
- Maintenance on a ‘classic’ car (hobby, etc)
- Vehicle insurance (if necessary for PCS travel, refer to CGMA HQ)
- Repairs to a rental vehicle being used for govt business.

**Required Documents:**
- CGMA Form 05 – Application
- CGMA Form 15 – Budget
- Written estimate of repair (or parts list if member is doing repair themselves)
- Copy of insurance and registration.

CGMA Manual – 3-C-3.c

If in doubt, contact CGMA HQ at (703) 875-0404
Appendix A

NetFORUM

Questions: netforum@cgmahq.org

(Effective 10 August 2021)
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## CONTACTS

**Repayments:** Accounts Manager

**Passwords:** Operations Support Manager

**Account Balances:** Accounts Manager

**Technical Issues:** Operations Support Manager & Chief Financial Officer

**New CGMA Representatives:** Operations Support Manager
EDIT BASICS - Program Selection

This function should not deter you from familiarizing yourself with the program requirements as outlined in the desk guide and the CGMA Manual. Although it offers you the applicable programs, you still need to ensure that you use the correct one.

Example: If you type in the word ‘baby’, all these options will appear.

Type in the name of the program or a keyword. Based on what you typed several options will appear. You just click on the one that actually applies.
Another example, if you type in the word ‘loan’, all these options will appear. Just click on the one you need for your case.
EDIT BASICS - Stat Code

Always put in the proper Stat Code whenever appropriate (disaster relief & as assigned by CGMA HQ.)

Most cases, other than disaster relief do NOT have a stat code assigned to them.
This is the best place for you to tell us what you know that we do not know. Any, and all, amplifying information is needed. **Do not assume we know the story.** You are the person on the ground. Include information about the circumstances and/or about the client.
EDIT MEMBER – All very self-explanatory.

Vitally important to double check email addresses. Essential that they be correct later on when disbursing funds electronically.
Please click on most accurate Reason and Cause in the dropdown menu.
EDIT AMOUNT – Partial Grant

If there is a request for a partial grant, you may fill this in. However, any case involving a partial grant will ALWAYS have to be approved by CGMA HQ.

The initial Amount block above will always be the total of the grant and the loan.
Most common error – failure to ensure that the entire document uploaded.

Second most common error – Hitting ‘Submit’ button too quickly and creating duplicate entries. (You can delete duplicates.)

Third most common error – scanning blank pages. Please do not do this.

(You may name the document in the document title block whatever you like, just keep it simple.)
REVIEW - Status

**UNDER REVIEW** means that you (CGMA Rep) are still working/managing the case. It implies that no action is needed by CGMA HQ. Cases in this status are not generally reviewed by any CGMA HQ staff. *(This is also a good place to add case notes or information.)*

**SENT TO CGMAHQ** means that you want the staff at CGMA HQ take it for action. If you mark it this way, we will take a look at it. After we look at it, we may either approve it, or mark it back to UNDER REVIEW status for further action by you (CGMA Rep). Please put a remark in the notes about why you sent it to CGMAHQ for review.

Once a case is **APPROVED**, by either you (CGMA Rep) or by CGMA HQ, it is up to you (CGMA Rep) to disburse the funds. Generally, CGMA HQ staff will NOT disburse the funds (electronically or by check) after approving a case, except in an emergency. You (CGMA Rep) must keep an eye on your cases to see when your cases have been approved so that you can then disburse the funds in a timely fashion.
Once a case is approved (by you or CGMAHQ) disburse the funds as soon as possible. Our clients generally need the assistance in a timely manner. Click on the ‘Save and Add Loan’ button.
Set the number of payments. Normally this will be 12, but you can set it as high as 36, as long as it is a minimum of $100 per month. The payment amount will be automatically determined by netFORUM.

You may change the start date only with CGMA HQ permission.

Once the number of payments has been set correctly, then click either ‘Save and Add Check’ or ‘Save and Add Electronic Disb.’ As appropriate.
DISBURSEMENT – Check

Verify amount, ‘pay to order of’ and signer. You can change all three as appropriate. The ‘pay to the order of’ is usually the client, but may be a vendor such as the landlord, or a utility company, etc.

Click ‘Save and Continue’ once all information has been verified.
DISBURSEMENT – Check (cont)

Double check information (payee and amount) and click on Print.
DISBURSEMENT – Check (Cont)

Make sure the check number matches your next blank check!
Enter pin code and print.
Print the ‘Actual Size’ pdf.

Once you print, have the client sign the promissory note. This must be scanned into the case documents!

THEN you are done!
You must make sure the email address is correct. Please double and triple check with the member that you have it correct.

Once you are sure the amount and email are correct, hit save and continue.
To finish the e-distribution, you must click ‘Process/Print’.
Print out the Electronic Payment Information sheet that pops up. This contains the promissory note.

Once you print, have the client sign the promissory note. This must be scanned into the case documents!

THEN you are done!
Appendix B

New CGMA Representative

Questions: jing.patton@cgmahq.org

(Effective 10 August 2021)
Bottom right corner of CGMA Home Page, under Rep’s Resources, you can find the step by step directions for the process.
ADDING A NEW REPRESENTATIVE

In the upper right corner of your home page, you will find the ‘Manage Your Rep Site’ block. In that you will see ‘Add Personnel’. Click this button.
ADDING A NEW REP (cont)

Type in the individual’s name in (use Last, First format.)
If the individual is listed, click to select their record.

CONFIRM:
Status, rank/grade, email and phone.
Choose role from dropdown.
Check the appropriate box if the member is the primary point of contact for the Rep Site.
Click ‘Save & Continue’
If the individual is not listed, click the ‘Save & Add Another Person’ button.
ADDING A NEW REP (Cont)

Enter all the required fields. Be sure to select the proper role (CGMA Rep or Assistant CGMA Rep)

Click ‘Save and Continue’
ADDING A NEW REP (Cont)

VITALLY IMPORTANT: Complete the bank signature care EVERY TIME you add a new Rep!

Email to netforum@cgmahq.org.

After completing the Bank Signature Card, the click on ‘Confirm Rep Site Information’.
ADDING A NEW REP (Cont)

Verify all the information. Be sure to add end dates to any Rep who has departed the unit. Once all the information is correct, enter the date at the top and click the ‘Save’ button.

The relief process is not complete until an inventory of the checks on hand matches what is listed in netFORUM.
Coast Guard Mutual Assistance
Desk Guide

Appendix D
Forms List

Questions: Jing.Patton@cgmahq.org
(Effective 10 August 2021)
# CGMA Forms List

<table>
<thead>
<tr>
<th>Number</th>
<th>Name</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Quick Loan</td>
<td>Process Only. To be used with other established programs. May not be used by members with pre-existing balances. Limited to $1500 loan requests.</td>
</tr>
<tr>
<td>2</td>
<td>Special Needs Grant</td>
<td>Self Explanatory</td>
</tr>
<tr>
<td>3</td>
<td>Assisted Reproductive Services</td>
<td>ARS Loans for fertility treatments, surrogacy or other related situations.</td>
</tr>
<tr>
<td>5</td>
<td>Application</td>
<td>For all programs without a specific application form.</td>
</tr>
<tr>
<td>5R</td>
<td>Retirees and Annuitants</td>
<td>General application for all retirees and annuitants for programs without a specific application form.</td>
</tr>
<tr>
<td>6</td>
<td>Disaster Assistance</td>
<td>For immediate response following a named storm or disaster event (normally hurricanes). Use will be authorized by CGMA HQ. For loans only. Members may apply directly for a grant if they have the proper documentation.</td>
</tr>
<tr>
<td>6A</td>
<td>Disaster Grant</td>
<td>For use in applying for a grant, or for converting an already disbursed disaster loan into a grant. Must be submitted within 90 days of the disaster.</td>
</tr>
</tbody>
</table>
# CGMA Forms List

<table>
<thead>
<tr>
<th>Number</th>
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</tr>
</thead>
<tbody>
<tr>
<td>7</td>
<td>CGMA Layette</td>
<td>To be used to obtain a Layette free of charge. May be used anytime a member acquires a newborn dependent through birth or adoption.</td>
</tr>
<tr>
<td>8</td>
<td>Stafford/PLUS Loan Fee Refund</td>
<td>Self Explanatory</td>
</tr>
<tr>
<td>9</td>
<td>PCS Child Care</td>
<td>Reimbursement for child-care used in connection with PCS activities (such as HHG pickup or drop off.)</td>
</tr>
<tr>
<td>10</td>
<td>Supplemental Education Grant</td>
<td>Reimbursement for up to $500 per client family for the cost of textbooks and other similar items of member or dependents in college or graduate school.</td>
</tr>
<tr>
<td>11</td>
<td>Education Loan</td>
<td>Up to $6000 loan for education costs, including tuition, parking, housing and more.</td>
</tr>
<tr>
<td>12</td>
<td>Breast Milk Shipment (BMS)</td>
<td>Reimbursement for up to $750 (or more) for the cost of shipping breast milk while traveling under orders.</td>
</tr>
<tr>
<td>14</td>
<td>DLA Supplement Grant</td>
<td>Temporary Form. Contact CGMA HQ for authorization to use.</td>
</tr>
<tr>
<td>15</td>
<td>Budget Form</td>
<td>To provide a budget with most applications for assistance loans. Generally required for demonstrating need for a grant.</td>
</tr>
</tbody>
</table>
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</tr>
</thead>
<tbody>
<tr>
<td>16</td>
<td>Pre-Authorization Form</td>
<td>For members who are deploying or assigned to cutters. Used to authorize other adult family members access to CGMA programs. A limited power of attorney.</td>
</tr>
<tr>
<td>17</td>
<td>Disapproval/Appeal Statement</td>
<td>Provided by local CGMA Rep to clients whose applications are denied.</td>
</tr>
<tr>
<td>19</td>
<td>Overseas Rental Car Assistance</td>
<td>Loan program for members reporting or departing from OCONUS assignments.</td>
</tr>
<tr>
<td>60A</td>
<td>Respite Care</td>
<td>Restricted use. May be initiated only by Coast Guard Family Resource Specialist or Family Advocacy Specialist.</td>
</tr>
</tbody>
</table>