Coast Guard Mutual Assistance

Desk Guide
CGMA Representatives

8 June 2021
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
Commitment, Courage, Character

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, Auxiliarist 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 the vast majority of the cases that cross your desk.

As a CGMA Representative you have a fairly 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 don’t hesitate to call CGMA HQ for help.

Sean P. Fennell
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CONTACTS

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. 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.

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

PROGRAMS, PROCEDURES, FORMS & DOCUMENTS
Mrs. Jing Patton, Operations Support Manager (OSM)
Jing.Patton@cgmahq.org ..............................703-334-7773
Mr. Sean Fennell, COO
Sean.Fennell@cgmahq.org ..............................703-547-7163

NetFORUM
Mrs. Jing Patton, OSM
Jing.Patton@cgmahq.org ..............................703-334-7773
Mrs. Sara Martin, Chief Financial Officer (CFO)
Sara.Martin@cgmahq.org ..............................703-576-7529

ACCOUNTS & BILLING
Mrs. Tanya Mathis, Accounts Manager (AM)
Tanya.Mathis@cgmahq.org ..............................703-595-5930
Mrs. Sara Martin, CFO
Sara.Martin@cgmahq.org ..............................703-576-7529

FUNDRAISING & CAMPAIGN
Ms. Erica Chapman, Fundraising Manager (FM)
Erica.Chapman@cgmahq.org ..............................703-581-5297
Mrs. Alena Howard, Chief Development Officer (CDO)
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 CGMAHQ’ in the review tab, it will be reviewed in due course. 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.

Basic assistance limits for loans:

- Quick loan - $1500
- CGMA Rep - $3000
- CGMA-HQ - $6000
- CGMA Board of Control - In excess of $6000

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

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.
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.
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.

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

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.
**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 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.

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.
ADDITIONAL 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

If in doubt, contact CGMA HQ at (703) 875-0404
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
- Expenses covered by other programs (many states have assistance)

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

CGMA Manual – 3-C-9.a

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 step-children
- 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**
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

**Assistance may be provided for:**
- Cash required at closing.

**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
- Standard form used by industry that itemizes the specific cash needed on closing day

**CGMA Manual – 3-C-5.b**
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

**CGMA Manual – Appendix F**

**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**
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

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 any extenuating circumstance.)

**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

CGMA Manual – 3-C-2.b

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

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

If in doubt, contact CGMA HQ at (703) 875-0404
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
PAY, TRAVEL & ALLOTMENTS

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
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.

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.
- 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
## 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

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

The Quick Loan Program:
- 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
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.

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

Assistance will NOT normally be approved for:

- Routine equipment, or clothing or anything that any parent might otherwise purchase.

Required Documents:

- CGMA Form 05 – 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.

CGMA Manual – 3-C-10

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

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

**Assistance will NOT normally be approved for:**
- Normal routine repairs (oil changes, tire replacement, etc)
- Vehicle 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