To foster long-term financial well-being, CGMA offers education programs that help Coast Guard families pursue their post-secondary academic goals. Each program has unique eligibility and program requirements.

For detailed information on each program, including application forms and procedures:

- Visit www.CGMAHQ.org
- Contact your local CGMA Representative
- Contact CGMA Headquarters:
  800. 881.2462
  ARL-DG-CGMA@uscg.mil

CGMA Clients:
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:
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.

CGMA provides essential financial aid to the entire Coast Guard family chiefly through interest-free loans, grants and financial counseling. As an independent, non-profit organization, CGMA depends on the generosity of individual supporters to sustain its vital services to the men and women of the Coast Guard.

CGMA Education Assistance Programs

Supplemental Education Grant (SEG)

CGMA Stafford/PLUS Loan Fee Reimbursement

CGMA Education Loan
Helping Coast Guard Families Meet Their Academic Goals

Coast Guard Mutual Assistance (CGMA) is a private, non-profit organization providing financial assistance to the Coast Guard family.
Supplemental Education Grant (SEG)

The SEG program reimburses documented educational costs specifically required by a course of study. Annually, the CGMA Board of Control authorizes an amount available to each eligible client per calendar year.

- Multiple grants may be awarded up to the authorized amount throughout the calendar year.
- Applications must be processed within 12 months of purchase date.
- Each SEG applies to the current calendar year, regardless of when costs were incurred.

When there is more than one eligible CGMA client in a family, e.g., where both spouses are service members, grants up to the authorized amount may be provided for each eligible CGMA client on behalf of the students within that family. But, no more than the amount authorized for one client will be provided per calendar year on behalf of any one student.

Eligibility:

All CGMA clients may apply for the SEG on behalf of themselves or their eligible family members. The student must be:

- Enrolled in an undergraduate (associate/bachelor) degree program.
- Pursuing a VoTech program approved by the Department of Veterans Affairs or Department of Education.
- Seeking a General Equivalency Diploma (GED).

Qualifying expenses include the cost of normal fees, books, study guides, supplies, equipment and other documented educational costs directly related to the course of study.

Reimbursable Items

- Textbooks (rental & electronic publications)
- Lab books
- Workbooks
- Art supplies
- Audio/visual tapes
- Graphing calculators
- Scientific calculators
- Non-general purpose computer software
- Study guides (CLEP, DANTES, etc.)
- Registration fees
- Enrollment fees
- Lab fees
- Activity fees
- Graduation fees
- Technology/Online Access Fees

Excluded Items

- Tuition
- Transportation
- Parking
- Food
- Field trips
- Child care
- Tests/exams
- Ordinary school supplies
- General-purpose software (operating systems, spreadsheets, etc.)

Non-reimbursable items also include anything covered by other funding sources such as Coast Guard Tuition Assistance and the Coast Guard Foundation.

CGMA Stafford/PLUS Loan Fee Reimbursement

Assistance for those who finance post-secondary education through the Federal Stafford Loan or Federal Parent Loan for Undergraduate Students (PLUS). CGMA reimburses clients for the loan fee (not to exceed 4% of the loan amount) typically charged borrowers at the time funds are disbursed.

Eligibility:

Federal Stafford Loan Program:

All CGMA clients, on behalf of themselves or their eligible family members. Student must be enrolled at least half time in a participating post secondary educational institution.

Federal PLUS Loan Program:

All CGMA clients who have dependent undergraduate children enrolled at least half time in a participating post secondary educational institution.

Clients should apply at the end of each academic term for which a Stafford or PLUS loan was disbursed to the student’s account. Reimbursement applications must be submitted within 12 months of the loan funds disbursement.

CGMA Education Loan

Interest free loan (up to $2,000) to help with post-secondary education expenses.

- Loan repayment begins a month after receipt of assistance.
- A new Education Loan will not be provided until any previous Education Loan has been repaid.
- Not available for expenses funded from other sources, such as Coast Guard Tuition Assistance, the GI bill, scholarships, Federal Student Loans, 529 savings plan, etc.

Eligibility:

All CGMA clients, on behalf of themselves or their eligible family members.

Student must be enrolled in an associate, bachelor, or graduate degree program at a regionally/nationally accredited college/university or in a Department of Veterans Affairs or Department of Education approved vocational technical training (VoTech) program.

For application forms and further information:

Visit www.CGMAHQ.org
• Contact your local CGMA Representative
• Contact CGMA Headquarters:
  800. 881.2462
  ARL-DG-CGMA@uscg.mil

Helping Coast Guard Families Meet Their Academic Goals