

COAST GUARD MUTUAL ASSISTANCE



Operating Manual
July 2010



COAST GUARD MUTUAL ASSISTANCE

US Coast Guard Mailstop 7180
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July 1, 2010

LETTER OF PROMULGATION

Purpose: This manual consolidates and presents Coast Guard Mutual Assistance (CGMA) operating guidelines, policies and procedures. All personnel associated with the administration of CGMA should familiarize themselves with the contents of this Manual.

Cancellation: This edition of the CGMA Manual cancels all previous dated editions.

Changes: Amendments to this Manual will be promulgated by consecutively numbered changes.

Reference to this Manual: References to material contained in this Manual will be made to specific chapter, section, paragraph and subparagraph.

Feedback: Comments, suggestions and recommendations concerning this Manual should be directed to the CGMA-HQ Director of Administration or the CGMA-HQ Executive Director. (See paragraph 2-D-2 for CGMA-HQ contact information.)

Barry M. Boisvere

Barry M. Boisvere
Executive Director

Purpose

This Manual provides policies, procedures, requirements and responsibilities necessary for conducting Coast Guard Mutual Assistance activities. To ensure uniform, consistent customer service to our clients, everyone involved with Coast Guard Mutual Assistance is to follow these policies and procedures when assisting our clients.

These policies and procedures become effective upon receipt and supersede any previously published information.

Manual Organization

Material in this manual is organized by chapter, section, paragraph and subparagraph.

Reference to information contained in 3-C-2.a would indicate:

Chapter 3
Section C
Paragraph 2
Subparagraph a

Distribution

This Manual is prepared and distributed by Coast Guard Mutual Assistance.

Contacting CGMA Headquarters (CGMA-HQ)

Representatives are encouraged to contact CGMA Headquarters for guidance or assistance needed regarding the content of this manual, other CGMA instructions, or when providing assistance. Information concerning CGMA-HQ is contained in paragraph 2-D-2 of this manual.



“We Look After Our Own”

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A. Introduction

Coast Guard Mutual Assistance (CGMA) is the official relief society for the United States Coast Guard. In accordance with CGMA's Articles of Incorporation, Bylaws, manuals, and policies and procedures, CGMA provides financial assistance to members of the Coast Guard family.

CGMA is incorporated in the Commonwealth of Virginia and is recognized by the Internal Revenue Service as a 501(c)(3) tax exempt, non-profit, charitable organization.

The Board of Control, located at Coast Guard Headquarters in Washington, DC, provides oversight of Coast Guard Mutual Assistance.

Daily operation of Coast Guard Mutual Assistance is accomplished by Coast Guard Mutual Assistance Headquarters staff located in Arlington, VA, along with Representatives at selected Coast Guard units throughout the country.

B. History

CGMA has a long history of helping the men and women of the United States Coast Guard.

Originally established in 1924 as *The League of Coast Guard Women*, the organization was to "minister to the general welfare of the commissioned officers, warrant officers, enlisted men and civilian employees of the Coast Guard and their immediate families."

In 1941, *Coast Guard Welfare* was formally established and took over the mission from the League.

In 1979, the name was changed to *Coast Guard Mutual Assistance*.

CGMA was incorporated in the Commonwealth of Virginia on January 01, 1998.

Today, CGMA offers aid to the entire Coast Guard family; active duty and retired Coast Guard military personnel, members of the Coast Guard Reserve, Coast Guard civilian employees, Coast Guard Auxiliary members, and Public Health Officers serving with the Coast Guard. Assistance may be provided on behalf of themselves and their immediate family members.

C. Purpose

Coast Guard Mutual Assistance is organized exclusively for charitable and educational purposes consistent with the Section 501(c)(3) of the Internal Revenue Code and may make expenditures for one or more of these purposes:

- To relieve the distress of eligible personnel of the United States Coast Guard by providing financial aid, in time of certain emergency, housing, and medical needs
- To provide for educational assistance to eligible personnel of the United States Coast Guard
- To perform any other activities or services necessary or desirable to carry out such purposes to the extent permitted by the Code, or the corresponding provision of any future United States Internal Revenue law

Coast Guard Mutual Assistance aspires to provide financial stability and promote the general well being of the people it serves. In general, assistance is provided through counseling, financial grants, interest-free loans, and other related means.

D. Mission

Coast Guard Mutual Assistance strives to promote financial stability and general well being of the people it serves.

E. Vision

As a recognized leader in promoting financial stability for its clients, Coast Guard Mutual Assistance 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. We will ensure that we are always ready, and always there as a critical safety net in times of financial need. We will truly look after our own.

F. Goals

While giving strong consideration to the fiscal constraints imposed upon the organization, CGMA will provide maximum assistance to the largest number of individuals, expanding and improving current programs, removing or easing restrictions, and increasing limits.

G. 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 provide assistance in a timely 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

H. Confidentiality

Individuals contacting Coast Guard Mutual Assistance have the right to expect that their personal information will remain private. Coast Guard Mutual Assistance Representatives and employees will not discuss personal information with others, nor will they divulge such matters to anyone, except on a need-to-know basis.

However, this policy will not prevent CGMA from verifying information and confirming facts before providing financial assistance. Nor will this right to privacy apply to information about a crime, serious misconduct, or anything that could affect good order, discipline, or security.

In accordance with state and federal law, information concerning suspected incidents of any form of family violence or abuse (physical, sexual, emotional, neglect, etc.) to a child, spouse, live-in partner, parent or sibling will be reported immediately to the appropriate Family Advocacy Specialists.

Case history information may be provided to the CGMA client only, not to the spouse or other family members.

Approval from CGMA Headquarters must be obtained prior to the release of client information to any other organization. CGMA will cooperate with federal, state and local government agencies. CGMA will not release private information without the client's permission except in response to a court order, subpoena, or formal official investigation by proper civilian or military authorities.

Coast Guard Mutual Assistance is not subject to the requirements to release information under the Freedom of Information Act (FOIA) because:

- CGMA is not a government agency
- Information obtained is used only in the internal decision-making process of CGMA
- CGMA is **not** a “for-profit” organization where the information obtained will be used to generate income

I. Additional Information

Questions, comments and recommendations concerning this chapter should be directed to the CGMA-HQ Executive Director or Director of Finance. (See paragraph 2-D-2 for CGMA-HQ contact information.)

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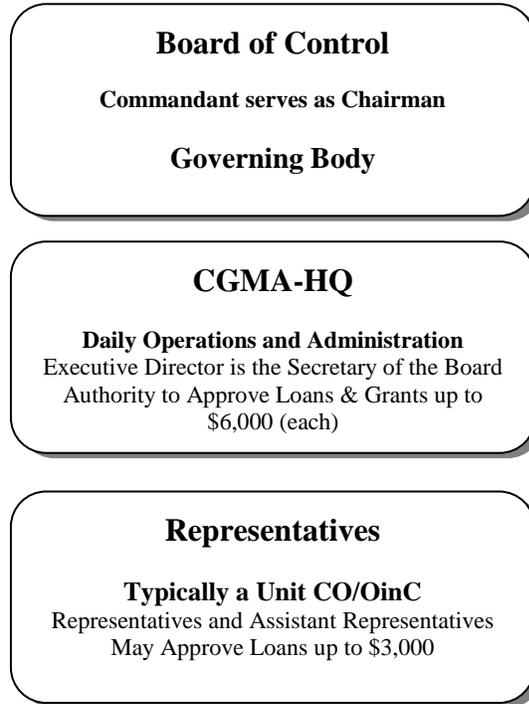
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A. Introduction

Coast Guard Mutual Assistance (CGMA) is a private, non-profit organization governed by the Board of Control and operated by CGMA-HQ staff and CGMA Representatives.



B. Relationship with the U.S. Coast Guard

Recognized as the official Military Aid Society for the U.S. Coast Guard, CGMA maintains a unique relationship with the U.S. Coast Guard.

While CGMA maintains a small Headquarters in Arlington, VA, active duty members and civilian employees located throughout the U.S. Coast Guard, conduct the vast majority of assistance work on a decentralized basis.

CGMA provides a valuable resource to the U.S. Coast Guard by relieving the distress of eligible personnel and their families through financial aid to meet emergency, housing, medical and educational needs.

Recognizing the valuable services provided by CGMA, the U.S. Coast Guard supports the organization by providing manpower and reasonable logistics support to aid it in carrying out its mission.

C. Board of Control

1. General

The Board of Control (BOC), located at Coast Guard Headquarters in Washington, DC, is the governing body of Coast Guard Mutual Assistance. The Board is comprised of both ex officio and elected members.

- The Commandant of the U.S. Coast Guard, who serves as the Chairman of Coast Guard Mutual Assistance, along with the Assistant Commandant for Human Resources, the Master Chief Petty Officer of the Coast Guard and the Executive Director are ex officio members of the Board
- Other members are elected to ensure the membership of the BOC represents all segments of the Coast Guard family

Board of Control members are expected to actively participate on the Board and serve on Board Committees that assists the Board in carrying out its responsibilities. Members are generally elected from among individuals in the greater Washington, DC area.

2. Officers

There are five officers of the Board:

- Chairman (ex officio)
- President (ex officio)
- Vice President (elected from among Board members)
- Secretary (ex officio)
- Treasurer (elected from among board members)

3. Responsibilities

Responsibilities of the Board of Control include:

- Providing oversight of the organization
- Reviewing and developing policies
- Reviewing and developing programs
- Reviewing cases exceeding the established limit of the Executive Director
- Reviewing appealed cases

- Reviewing cases that may establish precedent or require an exception to policy

Specific information concerning the Board of Control is contained in appendix B - CGMA Bylaws.

4. Contacting the Board of Control

Mail to the Coast Guard Mutual Assistance Board of Control should be sent to:

Coast Guard Mutual Assistance
1005 N. Glebe Road
Suite 220
Arlington, VA 22201

D. CGMA-HQ

1. General

Headed by the Executive Director, the staff of Coast Guard Mutual Assistance Headquarters (CGMA-HQ), located in Arlington, VA, is tasked with carrying out policies established by the Board of Control and conducting daily operations of CGMA.

CGMA-HQ staff will promote, manage, supervise and direct all activities of CGMA under the policy guidance of the Board of Control:

- Supervise all functions and operations of CGMA
- Establish procedures to safeguard funds received, and ensure that funds are collected, invested, allocated, disbursed, and audited in accordance with policies approved by the Board of Control
- Develop and maintain financial and operating relations with other Military Aid Societies (MAS) and the American Red Cross
- Establish and maintain administrative and accounting procedures and records
- Contact and correspond directly with Representatives on CGMA matters
- Prepare and distribute the CGMA Annual Report
- Prepare and distribute material to conduct the CGMA Annual Fundraising Campaign
- Review all approved cases for consistency and compliance with CGMA policy. Send notices of discrepancies noted to Representatives
- Provide pertinent data about CGMA to the Board of Control and Representatives
- Develop and maintain systems to conduct CGMA activities
- Develop and maintain the official CGMA website (www.cgmahq.org) and Twitter account ([@CGMutualAssist](https://twitter.com/CGMutualAssist))
- Develop, stock, and distribute CGMA forms and publications

- Assist the Board of Control, Representatives and CGMA clients as necessary

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

2. Contacting CGMA-HQ

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

Coast Guard Mutual Assistance
1005 N. Glebe Road
Suite 220
Arlington, VA 22201

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

HQS-DG-CGMA@uscg.mil

Individuals may also call CGMA-HQ main office number ☎ (703) 875-0404 or toll free ☎ (800) 881-2462.

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

- **Executive Director:** ☎ (703) 498-8381

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

- **Director of Finance:** ☎ (703) 576-7529

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

- **Director of Administration:** ☎ (703) 547-7163

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

- **Financial Assistant:** ☎ (703) 595-5930

Contact for questions and/or comments concerning repayments, refunds, CGMA-CMP user names, passwords, and general questions.

- **Client Services Specialist:** ☐ (703) 581-5297

Contact for questions and/or comments concerning the annual campaign, education assistance programs, and respite care processing.

- **Administrative Assistant:** ☎ (703) 875-0404

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

E. Executive Director

The Board has empowered the Executive Director to act as the next higher level of authority above Representatives.

1. Responsibilities of the Executive Director

The fiscal administration of Coast Guard Mutual Assistance shall be under the general supervision of the Executive Director. In addition to the duties and responsibilities prescribed elsewhere, the Executive Director shall:

- a. Promote, manage, supervise, and direct all CGMA activities under the policy guidance of the Board of Control. (See appendix D for a list of Locations of Representatives.)
- b. Act in conformity with the Bylaws, directives, publications, policies and procedures of Coast Guard Mutual Assistance as established by the Board of Control.
- c. Ensure that assistance is available to all eligible personnel.
- d. Administer Coast Guard Mutual Assistance programs through various Coast Guard personnel designated as Coast Guard Mutual Assistance Representatives.
- e. Safeguard CGMA funds and have the fiduciary responsibility for their receipt and expenditures.
- f. Keep all personnel fully informed as to the assistance offered by CGMA.
- g. Appoint a sufficient number of Representatives to serve the CGMA needs of all personnel. It is intended that there be sufficient Representatives to ensure that every person in the Coast Guard has ready access to Coast Guard Mutual Assistance. (See section 2-G for additional information concerning establishing or disestablishing a CGMA Location.)
- h. Prepare appointment letters for Representatives.
- i. Assist the BOC, as needed, to ensure that Representatives are kept fully informed of, and in compliance with, the policies and procedures of Coast Guard Mutual Assistance.
- j. Oversee the Annual Fundraising Campaign for CGMA. Direct Representatives in the execution of the campaign.
- k. Ensure audits of Representatives are conducted as prescribed.

- l. Ensure that all documents, files, records, and reports are completed and kept in accordance with established policy.
 - m. Review and decide cases beyond Representative's authority. (See section 4-B for additional information concerning Approval Authority and section 4-C for additional information concerning forwarding cases.)
 - n. Establish policy for handling (reviewing, approving/disapproving) requests needing Executive Director's approval. Indicate the documentation required (hardcopy, supporting documents, point-of-contact, etc.). The policy should be flexible enough to allow for the complexity and variety of cases that arise.
 - Keep all Representatives informed on policy
 - Establish a method for logging and tracking requests approved/disapproved by the Executive Director
 - Inform the Representative of the decision in each case handled by the Executive Director and provide a Control Number when assistance is approved
 - o. Assist the Board of Control and Representatives with the administration of CGMA.
 - p. Act on unusual situations such as the loss of funds, embezzlement, or gross negligence.
 - q. Ensure all assistance cases requiring Board of Control action are forwarded to the Board of Control with complete supporting documentation and a clear Approval or Disapproval recommendation signed by the Executive Director. (See section 4-B for additional information concerning Approval Authority and section 4-C for additional information concerning forwarding cases.)
- Note:** Provide the reasons or basis upon which the recommendation was made. "Forwarded", "Forwarded for review" or "Forwarded for consideration" are not considered a sufficient recommendation.
- r. Maintain a liaison between the Board of Control and Representatives.
 - s. Forward all correspondence requiring Board of Control action, including recommendations from the field, to the BOC with suitable supporting documentation and recommendations. (See paragraph 2-D-2 for CGMA-HQ contact information.)

F. Representatives and Assistant Representatives

Each CGMA Location will have a **Representative** and may have one or more **Assistant Representatives** assigned. (See section 2-G for additional information concerning establishing or disestablishing CGMA Locations.)

The essential ingredient in the integrity and success of Coast Guard Mutual Assistance is the quality of the people who administer the program. Selection of individuals to be Representatives and Assistant Representatives should be made with great care.

Individuals appointed as a Representative or Assistant Representative shall have the following qualifications:

- Demonstrated integrity in performance involving financial responsibility
- Ability to relate to and assist with problems and financial needs of clients
- Sensitivity to and understanding of problems facing all clients and their families
- Knowledge and understanding of the various programs available through the Coast Guard and other federal, state, local and private organizations designed to help individuals and families in their time of need
- Interest and skill in human relations
- Mature judgment

1. Actions Necessary Upon Appointment

Several actions must be completed to successfully assume or transfer the duties and responsibilities of a unit's Coast Guard Mutual Assistance Representative or Assistant Representative from one person to another. Each of the following must be completed as soon as possible following the assignment as a CGMA Representative or Assistant Representative.

a. Appointment Letters

Representatives and Assistant Representatives must be appointed in writing. General designation by including CGMA as a duty or collateral duty for an individual (or for a position or billet) is not sufficient to meet IRS regulations concerning non-profit organizations. Individual appointment letters as discussed below must be completed each time a Representative and Assistant Representative is assigned.

- Representatives must be appointed in writing by the Executive Director
- Assistant Representatives must be appointed in writing by the Representative

Note: Representatives are strongly encouraged to appoint at least one Assistant Representative.

CGMA policy does not grant authority to any individual not specifically designated in writing to conduct Coast Guard Mutual Assistance affairs. This limitation includes individuals, who in the absence of the Representative assume their official Coast Guard duties.

1) Representatives

For each CGMA Location, the Executive Director shall appoint one Representative. Depending on the type of unit involved, the Representative will normally be the:

- Commander
- Commanding Officer
- Officer-in-Charge

The Executive Director may approve exceptions to the above.

Appointment letters for Representatives will be distributed as follows:

- Original – Retained by the individual appointed
- Copy – Retained in the unit CGMA file
- Copy – Forwarded to CGMA-HQ

Unless revoked by the Executive Director or the Board of Control, appointment as Representative will terminate upon the departure of the individual or when a new individual is appointed.

2) Assistant Representatives

Representatives may appoint, in writing, one or more Assistant Representatives, to aid in the administration of CGMA.

The Representative may limit and restrict the authority they grant an Assistant Representative. (See section 4-B for additional information concerning Approval Authority.)

Loan approval and check signing authority given to an Assistant Representative must be specified in the Assistant Representative's appointment letter. (See figure 2.F.2 for a sample appointment letter.)

Appointment letters for Assistant Representatives will be distributed as follows:

- Original – Retained by the individual appointed
- Copy – Retained in the unit's CGMA files
- Copy – Forwarded to CGMA-HQ

Unless revoked by the Representative, Executive Director or the Board of Control, appointment as Assistant Representative will terminate upon the departure of the individual or when a new individual is appointed.

b. Bank Signature Cards

A Bank Signature Card (BSC) (BOA Form 00-35-2653NSBW 06-28-2007), signed by every person at the unit with CGMA check signing authority, is required for every CGMA Location. Do not include any person on the Bank Signature Card who does not have check signing authority.

In addition to being available in appendix C of this manual, Bank Signature Cards are also available to download from the CGMA-HQ website www.cgmahq.org. Forms are also available by contacting the CGMA-HQ Administrative Assistant or the Director of Administration. (See paragraph 2-D-2 for CGMA-HQ contact information.)

Each CGMA Location must complete a new Bank Signature Card whenever any person at that Location with CGMA check signing authority is assigned, departs or is no longer authorized to sign CGMA checks

Note: Individuals who have been given limited authority to access the Case Management Program and/or approve assistance, but do not have check signing authority, are not to be included on the Bank Signature Card.

When a new Bank Signature Card is completed, it must include the name and signature of every person at the unit with CGMA Check signing authority. This is necessary because the bank processes the Bank Signature Card, by replacing the preexisting card with the new card. Once this takes place, only the people listed on the new Bank Signature Card will be authorized to sign CGMA Checks. This is necessary to ensure that only current authorized individuals are signing checks.

Once everyone having check signing authority has signed the Bank Signature Card, and after making a copy for the unit's CGMA file, the **ORIGINAL**

Bank Signature Card is to be forwarded to CGMA-HQ (do not send it to the bank) copies are not acceptable.

c. Audits

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

d. CGMA Materials

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

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

Note: The CGMA Manual, Articles of Incorporation and Bylaws are available to download from the CGMA-HQ website www.cgmahq.org.

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

Additionally, Representatives are to review and use the following reports:

- Active Loan List (available in CMP) (delinquent accounts are displayed in red)
- Assistance Summary Report (available in CMP)
- Board of Control Minutes (available on the CGMA website)
- List of Representatives and Assistant Representatives (e-mailed each month)
- Restricted List (e-mailed each month)

(See section 6-D for additional information concerning each of these reports.)

e. Obtaining User Names and Passwords for CGMA-CMP

All Representatives are to use the CGMA-Case Management Program (CMP) for the preparation of CGMA Assistance Checks (CGMA Form 52).

Representatives and Assistant Representatives must obtain a user name and password from CGMA-HQ to use this program. (See appendix E for detailed information concerning the Case Management Program.)

After all items in paragraphs 2-F-1-a through 2-F-1-d have been completed, each Representative and Assistant Representative must complete a CGMA Representative (CGMA Form 20) or Assistant Representative (CGMA Form 20a) Information and Certification form.

All forms are also available to download from the CGMA-HQ website www.cgmahq.org.

When all items on the CGMA Form 20 or 20a are completed, the form along with a copy of the appointment letter and a new Bank signature Card (BSC) are to be imaged and sent or faxed to CGMA-HQ. The original BSC must be mailed to CGMA-HQ. A CGMA-HQ staff employee will contact you to complete the verification process and issue a User Name and Password allowing you access to the CGMA-CMP.

For security and system integrity, Representatives and Assistant Representatives are not to share user names or passwords, nor use the name or password of a departing Representative.

2. Responsibilities of Representatives

In addition to the duties and responsibilities prescribed elsewhere, Representatives shall:

- a. Promote, manage, supervise, and direct all CGMA activities for every Coast Guard unit within their Area of Responsibility (AOR) under the policy guidance of the Board of Control.

Note: The list of service units within an AOR is available on CGMA-CMP. (See appendix E for addition information concerning CMP.)

- b. Act in conformity with the bylaws, directives, publications, policies and procedures of Coast Guard Mutual Assistance as established by the Board of Control.
- c. Complete all items in paragraph 2-F-1, Actions Necessary upon Appointment as a CGMA Representative or Assistant Representative.

- d. Provide CGMA services for eligible clients and members of the other armed services.
- e. Review the Active Loan List and the Restricted List prior to providing assistance, to ensure assistance is not given to restricted or delinquent individuals and to ensure the client's total outstanding balance does not exceed the Representatives authority to provide assistance.
- f. Forward assistance cases with need beyond the authority of the Representative to the Executive Director fully supported with documentation and a clear approval or disapproval recommendation from the Representative (or the Assistant Representative in the absence of the Representative). See section 4-B for additional information concerning Approval Authority and section 4-C for additional information concerning forwarding cases.

Note: Provide the reasons or basis upon which the recommendation was made. "Forwarded", "Forwarded for review" or "Forwarded for consideration" are not considered a sufficient recommendation.

- g. Keep the Executive Director fully informed of the general and specific needs for CGMA activities within the AOR.
- h. Conduct the Annual Fundraising Campaign for Coast Guard Mutual Assistance at every Coast Guard unit within their AOR.
- i. Maintain a liaison with Commanding Officers, Commanders and Officers-in-Charge of units within your AOR to determine the specific needs of personnel for assistance and the effectiveness of aid when given.
- j. Keep all personnel of every unit within the AOR fully informed as to the assistance offered by Coast Guard Mutual Assistance.
- k. Distribute CGMA material, including Campaign materials, as necessary and appropriate to all units and individuals within the AOR.
- l. Prepare and maintain all necessary CGMA files and records.
- m. Conduct audits as prescribed.
- n. Prepare appointment letters to designate, in writing, qualified individuals to serve as Assistant Representatives.
- o. Assist the Board of Control and CGMA-HQ with the administration of Coast Guard Mutual Assistance throughout the AOR.
- p. Safeguard all CGMA Checks and Campaign funds.

G. CGMA Locations

1. Establishment of a new CGMA Location

In accordance with CGMA Bylaws, the Executive Director may establish CGMA Locations as necessary.

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

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

The request along with all items in paragraph 2-F-1 Actions Necessary upon Appointment as a Representative or Assistant Representative will be forwarded to CGMA-HQ.

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

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

2. Disestablishment of a CGMA Location

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

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

- Return all unused CGMA Checks (CGMA Form 52) to CGMA-HQ via certified mail
- CGMA unit files and case files should be forwarded as directed by CGMA-HQ

Note: Units that are being decommissioned should forward all CGMA unit and case files as directed by CGMA-HQ.

3. Current Locations of CGMA Representatives

See appendix D for the list of current locations.

H. 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.)



COAST GUARD MUTUAL ASSISTANCE

1005 N. Glebe Road
Suite 220
Arlington, VA 22201

From: Coast Guard Mutual Assistance Representative,
(*Insert name of Rep's unit*)

Site Number: 99xxx
Date:

To: (*Insert name of designated CGMA Assistant Representative*)

Subj: APPOINTMENT AS CGMA ASSISTANT REPRESENTATIVE

Ref: (a) CGMA Manual, Paragraph 2-F-1

1. Under the provisions of reference (a), and with your consent, you are hereby appointed as a CGMA Assistant Representative, (*insert unit name*).
2. You (*are*) (*are not*) authorized to approve CGMA loans of up to (*if authorized to approve, insert amount up to a maximum of \$3,000*).
3. You (*are*) (*are not*) authorized to sign CGMA checks.
4. Please indicate your acceptance of this appointment by endorsement hereon. Upon acceptance of this appointment, you are to complete the CGMA Assistant Representative Information and Certification Form (CGMA Form 20a) and the Relief of CGMA Representative or Assistant Representative Audit Form (CGMA Form 21) (*if custody of CGMA checks changes*) in accordance with reference (a).

#

(*Today's Date*)

FIRST ENDORSEMENT

From: (*Insert Name of designated CGMA Assistant Representative*)

To: CGMA Representative, (*Insert name of CGMA Representative's unit*)

1. I hereby accept appointment as CGMA Assistant Representative, (*insert unit name*).
2. Completed CGMA Forms 20a and 21 are attached, and copies have been sent to CGMA-HQ.

#

Enclosures: (1) CGMA Form 20a
(2) CGMA Form 21

Figure (2.F.2)
Oct 2015

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A. Introduction

This chapter covers the various policies involved with eligibility, types of assistance, and requesting assistance.

The central purpose of Coast Guard Mutual Assistance is to assist our clients during their time of financial need. In general, assistance is provided through counseling, short-term interest-free loans, financial grants, referrals, and other related means. Assistance is provided under a large variety of conditions and situations usually involving everyday essentials including emergency, housing, and medical needs that are beyond the individual's ability to meet at the time assistance is requested. Coast Guard Mutual Assistance should be used to supplement, not replace other forms of available assistance.

Coast Guard Mutual Assistance strives to meet the valid, verified, and genuine need of our clients and their immediate family. To this end, CGMA will provide assistance to individuals:

- For situations requiring immediate attention
- For essentials
- To solve temporary problems
- Considering each case on its own merits, on a personalized and timely basis and with confidentiality
- In accordance with CGMA Articles of Incorporation, Bylaws, established policies and procedures and government regulations

However, assistance will not be provided for:

- Non-essentials
- Comfort, convenience or desire
- Maintaining a standard of living beyond the means of the client
- Long-term or continuing support
- Groups or organizations

See section 3-D for additional information concerning items where assistance will not be provided.

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-C for additional information concerning exceptions to CGMA policy, prior to providing financial assistance.)

B. Eligibility for Assistance

1. Basic Eligibility

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

a. Individuals Generally Eligible To Receive Assistance From CGMA

Eligibility to receive assistance for themselves or on behalf of their immediate family members is generally extended to:

Active Duty Members: Members of the regular Coast Guard including Academy Cadets, OCS personnel and Recruits.

The following distinctions are made in regard to active duty members' eligibility to receive assistance.

- Pending Retirement: Those active duty and Reserve members who have requested retirement and are approaching the effective date

Members who are Pending Retirement continue to be eligible for assistance. However, they should not assume that CGMA will assist them with the normal expected expenses associated with their transition into retirement, including travel to their retirement location for themselves or their family, house hunting trips or travel for job interviews.

Retired Coast Guard Military Members:

- Members of the Regular Coast Guard who have retired from active duty based on longevity or retired because of physical disability (both TDRL and PDRL)
- Coast Guard Reserve members who have satisfactorily met service requirements and have been transferred to retired status RET-1 or RET-2

The following distinctions are made in regard to Retired Coast Guard Military Members' eligibility to receive assistance.

- Recently Retired Military Coast Guard Members: Those who are within the first 12 month transition period following their retirement

Assistance may be extended to assist with short-term, unexpected situations that arise during this transition period. Assistance should be directed to solving the temporary situation. These members are also eligible for assistance to prevent privation (food, eviction, loss of utilities), to aid them in the establishment of their initial retirement home, to meet other emergency needs, and for certain CGMA Education Programs. Those needing long-term continuing help should be directed to programs within the local community for assistance.

- Long Retired Military Coast Guard Members: Reserve retirees and those Regular retirees who have been retired for over 12 months and who have had the opportunity to establish permanent lives within their community

Assistance may be extended on a limited basis, to prevent privation (food, eviction, loss of utilities), to meet other emergency needs, and for certain CGMA Education Programs. Those needing long-term continuing help should be directed to programs within the local community for assistance

Coast Guard Civilian Employees: Civilian employees of the U.S. Coast Guard including:

Federal Employees of the U.S. Coast Guard, including those under the wage grade (WG) and the General Service (GS) systems.

Non-appropriated Fund (NAF) employees, including employees of the Coast Guard Exchange System (CGES) as well as Morale, Well-being, and Recreation (MWR) employees and Child Development Center (CDC) Employees who are NAF personnel.

The following distinctions are made in regard to Coast Guard Civilian Employees' eligibility to receive assistance.

- Permanent and Term Civilian Employees: Permanent Coast Guard General Schedule, Wage Board and Non-appropriate Fund (NAF) employees working full-time or part-time schedules and employees on term appointments of up to four years that could be extended for one additional year
- Temporary Civilian Employees: Temporary Coast Guard General Schedule, Wage Board and Non-appropriated Fund (NAF) employees working full-time or part-time schedules who are on limited appointments, generally one year or less. Temporary employees include summer interns and others hired for a limited period of time

Note: Due to their limited employment situation, assistance for Temporary Coast Guard Civilian Employees is limited to financial difficulties caused by pay problems.

Coast Guard Reserve Members:

- Reserve members while serving on extended active duty
- Selected Reserve
- Standby Reserve - Active Status: Reserve members who are in neither the Ready Reserve nor the Retired Reserve, and who are liable for mobilization only in time of war or national emergency declared by Congress
- Retirement Eligible members of the IRR: Reserve members who have met service requirement for transfer to retired status but who remain in the IRR

The following distinctions are made in regard to a Reserve members' eligibility to receive assistance

- Assistance may be extended to eligible Reserve members not on extended active duty on a limited basis, to prevent privation (food, eviction, loss of utilities), to meet other emergency needs, and for certain CGMA Education Programs
- 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)

Coast Guard Auxiliary Members: Individuals who are active, participating members of their flotilla.

The following distinctions are made in regard to Auxiliary members' eligibility to receive assistance.

- Assistance may be extended to Auxiliary members on a limited basis, to prevent privation (food, eviction, loss of utilities), to meet other emergency needs, and for certain CGMA Education Programs

Military Chaplains: Military Chaplains from any branch of the service while serving with the Coast Guard.

The following distinctions are made in regard to Military Chaplains' eligibility to receive assistance.

- Military Chaplains may be eligible to receive assistance from their parent Military Aid Society (MAS) and should look to that relief society prior to requesting assistance from CGMA
- Assistance may be extended to Military Chaplains on a limited basis, to prevent privation (food, eviction, loss of utilities), to meet other emergency needs, and certain CGMA Education Programs

PHS Officers: Commissioned Personnel of the Public Health Service serving with the Coast Guard.

CGMA Employees: The staff employees located at CGMA-HQ.

Family Members: Assistance on behalf of family members will normally be requested by and given to the CGMA sponsor and is generally limited to immediate family members. The CGMA sponsor will usually be responsible for repaying any loan given on behalf of one of their family members. For that reason, family members will not normally be given assistance directly. However, special circumstances may justify giving assistance directly to a family member. (See paragraph 3-B-3 for additional information.)

The following distinctions are made in regard to family members' eligibility to receive assistance.

- Immediate Family Members: These individuals typically reside with the CGMA sponsor and must generally be eligible to obtain a government dependent identification card or qualify to be included as a dependent for federal tax purposes and may include:
 - ❖ The lawful spouse of the CGMA sponsor
 - ❖ Unmarried dependent children including natural, adopted and stepchildren, under 21 years of age, unless physically or mentally handicapped
 - ❖ Parents and other family members who are dependent on the CGMA sponsor for over half of their support

Immediate family members may request and be given assistance directly only under special circumstances. (See paragraph 3-B-3 for additional information.)

- Other Family Members: Those family members who generally do not qualify as a dependent of the CGMA sponsor. This may include: parents, grandparents, brothers, sisters, aunts, uncles, persons standing

"in loco parentis" and other family relations where the family member does not depend on the CGMA sponsor for over half of their support

Assistance will not normally be given directly to other family members. However, special circumstances may justify exception to this policy. (See paragraph 3-B-3 for additional information.)

Surviving Family Members: Includes the un-remarried widowed spouse and the dependent children of those members and employees of the Coast Guard who were eligible for assistance in their own right at the time of their death. Surviving family members may also include dependent children who become orphans at the time of the CGMA sponsor's death. Assistance on behalf of orphans may be provided to the guardian of the orphans when appropriate.

The following distinctions are made in regard to surviving family members' eligibility to receive assistance.

- Short-Term: Surviving family members who are in the initial period of adjustment following the death of the CGMA sponsor, while waiting for SGLI, death gratuity and/or other insurance to be paid

Assistance may be provided to assist with basic maintenance items such as food, rent, utilities and other emergency needs on a temporary basis. These clients are also eligible for certain CGMA Education Programs.

- Long-Term: Surviving family members after the initial period of adjustment following the death of the CGMA sponsor and after long-term arrangements have been made

These surviving family members are still eligible to receive assistance on a limited basis to prevent privation (food, eviction, loss of utilities), to meet other emergency needs, and for certain CGMA Education Programs. Individuals needing additional help or long-term assistance should be directed to local community resources for assistance.

b. Individuals Generally Not Eligible To Receive Assistance From CGMA

Assistance for themselves or on behalf of their family members will not generally be extended to:

Members Who Are Discharged Or Separated Without Retirement: Members who leave the Coast Guard for any reason, whether voluntary or involuntary, without retirement. This includes members who may have been issued an ID card entitling them to limited privileges.

Retired Civilian Employees:

Inactive Reserve Members:

- Individual Ready Reserve (IRR)
- Standby Reserve (Inactive Status)

Former Spouses: Individuals who are no longer legally married to the CGMA sponsor (See paragraph 3-B-3 for information concerning Marital Separation). This includes those who may retain certain privileges and dependent identification cards. However, emergency assistance on behalf of a dependent child of the CGMA sponsor, in custody of a former spouse, may be justified in certain circumstances. These dependent children may also be eligible for certain CGMA Education Programs.

Non-Family Members: Individuals who are not related or married to the CGMA sponsor. This may include boyfriends, girlfriends or other non-family members. Non-family members, whether or not they are living with the CGMA sponsor, are not generally authorized to receive assistance. Nor are the CGMA sponsors authorized to receive assistance on their behalf. However, limited assistance due to the death or critical medical condition of the CGMA sponsor may justify giving assistance directly to a non-family member. (See paragraph 3-B-3 for additional information.)

Contractors and Sub-Contractors: Employees of private companies working with the Coast Guard.

On the CGMA Restricted List: Individuals on the CGMA Restricted List are not eligible to receive **any** assistance without approval by CGMA-HQ. (See paragraph 6-D-3 for additional information concerning the CGMA Restricted List.)

Additional eligibility limitations and guidelines are also included with each program description. (See paragraph 3-B-3 for Eligibility under Special Circumstances.)

2. Verification of Eligibility

Each person who requests assistance must provide valid identification.

Prior to providing assistance, Representatives must verify each individual's status. This can be accomplished by checking their military, civilian or auxiliary identification card. DEERS enrollment can also be used to verify military dependency status.

Using the CGMA Case Management Program (CGMA-CMP) or the Restricted List provided by CGMA-HQ, Representatives must also verify that the individual is not on the CGMA Restricted List.

Note: Individuals on the Restricted List are not eligible for any assistance without approval by CGMA-HQ. (See paragraph 6-D-3 for additional information concerning the CGMA Restricted List.)

3. Eligibility Under Special Circumstances

CGMA Sponsor not available: When the CGMA sponsor is not available due to being TAD, underway, on a remote assignment or stationed away from their family, and the spouse of the CGMA sponsor requests assistance:

The CGMA sponsor should be contacted prior to providing assistance to coordinate and approve the request. With the CGMA sponsor's approval, the spouse will have the same eligibility to receive assistance as the CGMA sponsor.

However, if time or other constraints prevent contacting the CGMA sponsor prior to providing assistance, then assistance may be provided to the spouse as follows:

- Spouse does not have Power of Attorney (POA): After verifying the need, emergency assistance of up to \$300 may be provided to prevent privation (food, eviction, loss of utilities). The CGMA sponsor must be contacted to approve any additional assistance
- Spouse has Power of Attorney (POA): Unless restricted by the POA, the spouse will have the same eligibility to receive assistance as the CGMA sponsor. If the POA does contain restrictions, the spouse may be eligible to receive assistance up to the limits specified. The CGMA sponsor's signature on the POA constitutes approval for any assistance up to the specified limit. The CGMA sponsor must be contacted to approve assistance beyond limits imposed by the POA
- Spouse has Pre-Authorization Form (CGMA Form 16): Unless restricted by the Pre-Authorization Form, the spouse will have the same eligibility to receive assistance as the CGMA sponsor. If the Pre-Authorization Form does contain restrictions, the spouse may be eligible to receive assistance up to the limits specified. The CGMA sponsor's signature on the Pre-Authorization Form constitutes approval for any assistance up to the specified limit. The CGMA sponsor must be contacted to approve assistance beyond limits imposed by the Pre-Authorization Form
- CGMA Sponsor Refuses Request: Generally assistance will not be provided in cases where the sponsor refuses to approve assistance or accept responsibility to repay any loan given. However, depending on the

situation after verifying need, a minimum amount of emergency assistance (not to exceed \$300) may be provided to prevent privation (food, eviction, loss of utilities), stabilize the situation, and allow time for social service support and other long-term arrangements. Command involvement is required. Assistance will normally be limited to a one-time basis and must contribute to resolving the problem

CGMA Sponsor in Confinement: When a CGMA sponsor is in confinement, assistance may be provided to assist immediate family members. After verifying need, emergency assistance may be provided to prevent privation (food, eviction, loss of utilities), stabilize the situation, and allow time for social service support and other long-term arrangements. Command involvement is required. Assistance will normally be limited to a one-time basis and must contribute to resolving the problem.

CGMA Sponsor AWOL or Declared a Deserter: When the CGMA sponsor is AWOL or has been declared a deserter, assistance may be provided to assist immediate family members. After verifying need, emergency assistance may be provided to prevent privation (food, eviction, loss of utilities), stabilize the situation, and allow time for social service support and other long-term arrangements. Command involvement is required. Assistance will normally be limited to a one-time basis and must contribute to resolving the problem.

Marital Separation: When the CGMA sponsor is unwilling to provide support for an immediate family member. After verifying need, emergency assistance may be provided to prevent privation (food, eviction, loss of utilities), stabilize the situation, and allow time for social service support and other long-term arrangements. Command involvement is required. Assistance will normally be limited to a one-time basis and must contribute to resolving the problem.

Abusive Situation: In a verified abuse situation, emergency assistance may be provided to an immediate family member to prevent privation (food, eviction, loss of utilities), stabilize the situation, and allow time for social service support and other long-term arrangements. Command involvement is required. Assistance will normally be limited to a one-time basis and must contribute to resolving the problem.

Death or Critical Medical Condition of the CGMA Sponsor: Emergency assistance may be given to immediate family members when a CGMA sponsor has died or is seriously ill. Assistance may be given for necessary emergency travel, food, lodging and incidental expenses associated with the death or critical illness of the CGMA sponsor. When need has been verified, this assistance may also be extended to other family members. Assistance will normally be limited to the parents of the CGMA sponsor or the parents of the CGMA sponsor's spouse, but when appropriate, may include other family members. When justified and supported by the Command, and a verified need exists, this assistance may be

provided to a Non-family member who has maintained a long-term, live-in, relationship with the CGMA sponsor.

Pending Discharge or Separation or Termination: Assistance to otherwise eligible individuals who are pending discharge, separation or termination of employment from the Coast Guard will be limited to an amount essential for basic needs.

End of Obligated Service: In the case of a client whose obligated service is scheduled to end before a loan could be repaid, non-emergency assistance may be given only if the client is expected to remain with the Coast Guard after the end of the current enlistment or obligation. In an emergency situation the assistance may be given when appropriate, even if the client is not expected to remain with the Coast Guard.

Note: All separating clients should be advised that CGMA would continue to recover all outstanding loans. (See section 5-B for additional information concerning repaying CGMA loans.) Individuals facing financial hardship following separation may consider applying to have their loan converted into a grant in accordance with section 5-F.

4. Exceptions

It is not feasible to anticipate all possible situations that can occur. There will be times an exception to normal CGMA policy concerning eligibility may be justified. (See section 4-C for additional information concerning exceptions to CGMA policy, prior to providing financial assistance to non-eligible individuals.)

C. Categories of Assistance

1. General

This section describes various reasons for which assistance may be considered. While it is not possible to describe every type of case, this non-inclusive list contains the most common needs facing our clients. Within the approval limits in section 4-B, when verified, documented and justified, assistance can be provided to eligible clients to assist them with meeting the needs listed in this section.

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-C for additional information concerning exceptions to CGMA policy, prior to providing financial assistance.)

2. Emergency Assistance

One of the main purposes of Coast Guard Mutual Assistance is to provide financial assistance to clients caught in emergency, short-term, financial situations beyond their control that endanger personal well being. An emergency condition is one that arises suddenly, is unforeseen and urgent, and requires immediate attention. Emergency assistance is generally authorized in circumstances that impose a serious financial or personal hardship on the client requiring urgent help to relieve the situation. Certain eligibility and assistance restrictions apply, and are outlined below.

Recurring requests may indicate poor money management or that more serious financial problems exist, indicating a need for long-term financial counseling and budgeting assistance. (See paragraph 3-C-6 for additional information concerning financial counseling and debt management.)

a. Basic Living Expenses

Privation: Food, Shelter, Utilities, Phone, and Necessities

It is expected that members of the Coast Guard family will normally be able to meet all of their basic needs from their own resources. CGMA funds may be used to help the client and their family when personal funds were used for an emergency, unforeseen circumstance or other legitimate purpose which created a hardship that prevented the client from having sufficient funds to pay for their own basic needs. (See paragraph 3-C-2-f for additional information concerning providing assistance following a fire or other disaster.) However, assistance is not designed to permit clients to live beyond their income, nor is it to be used to provide frequent help for basic needs.

Assistance under this provision is generally authorized to prevent privation by providing assistance as follows:

Food: When the client cannot meet their own needs to provide food for their family, CGMA funds may be used on a one-time basis to help with the purchase of food for a short period of time, until other arrangements can be made.

Shelter: Assistance may be provided for a one-time rent or mortgage payment (this may include lot rentals for a mobile home) in situations where, without assistance, the client and/or their family may find themselves without shelter. An eviction or foreclosure notice will normally be required. Checks will normally be made payable to the landlord, rental agent, or mortgage company. Assistance will not be provided for dwellings the client or their immediate family members own but do not occupy.

Utilities: Assistance may be provided on a one-time basis to prevent required utilities (gas, electric, water, or sewage) from being turned off. Documentation from the utility company indicating that a turn-off will occur will normally be required. Checks will normally be made payable to the utility companies involved.

Phone: Assistance may be provided on a one-time basis to prevent phone service from being terminated. One-time assistance may also be considered for a large phone bill resulting from a family medical or emergency situation, or a temporary family separation. Checks will normally be made payable to the phone companies involved.

Necessities: One-time, short-term assistance may be considered for other necessities such as health and comfort items, laundry, gasoline, haircuts, and clothing when immediate need has been verified.

b. Funeral Expenses

Coast Guard Mutual Assistance is extremely sensitive to the emotional pressures surrounding a request for funeral expenses, particularly for the death of a spouse, child or other immediate family members. CGMA strongly urges all of our clients to obtain adequate health, life and property insurance. CGMA should not be considered as an alternative to having adequate insurance.

At issue is the balance between providing reasonable assistance to our clients during their time of need, and establishing a perceived death gratuity that is automatically expected. Assistance from CGMA, particularly in the form of a grant, should not be thought of as a death gratuity that is automatically given, but rather as means to pay necessary expenses for a dignified funeral.

CGMA assistance may be considered to help defray the cost of a modest dignified funeral for the CGMA sponsor or an immediate family member

when reasonable costs remain after other forms of assistance have been exhausted causing a serious financial burden. Other forms of assistance may include personal resources, SGLI, other government and private insurance, Veterans Administration and other various government benefits, which may be available.

Individuals contacting CGMA prior to making funeral arrangements should be cautioned that CGMA should not be expected to assist with extravagant costs beyond the family's ability to afford. Assistance for individuals who contact CGMA after the fact, who have costs that are considered high or beyond the family's ability to afford, should be limited to reasonable expenses.

Contacting the funeral director and negotiating lower costs, given a charity is being asked to assist with the bill, may result in lower cost to the family and should be considered. Assistance for funeral expenses will normally be in the form of a loan.

When possible, verification of the emergency and financial need should be accomplished prior to providing assistance. However, due to the urgency of the situation, full documentation may be provided at a later date. In these situations, timely assistance in the form of a loan may be provided and if appropriate, consideration for converting the loan into a grant may be made when full financial disclosure has been made, demonstrating the need for a grant vs. a loan. (See section 5-F for additional information concerning converting a loan into a grant.)

See paragraph 3-C-2-c for information concerning assistance for Emergency Travel due to the death of the CGMA sponsor or family member.

Providing assistance for funeral expenses should comply with the following guidelines:

Stillbirth and Miscarriage: When this occurs, there can be a cost associated with the burial of the remains that may not be covered by insurance or SGLI. In such cases CGMA Reps may provide a Grant, not to exceed \$1,500. (A grant under this provision has been pre-approved by the BOC. In CMP use Approve By "BOC" and Approval Code "BOCPA.")

Service Members Eligible for SGLI Coverage: The amount of Service Members Group Life Insurance (SGLI) coverage, including Family Coverage, for eligible service members should normally be adequate for all funeral expenses in the event of the death of a service member, their spouse or child. Assistance from CGMA should not normally be needed or provided. However, assistance in the form of a loan may be considered as an interim measure while the family is waiting for insurance reimbursement. Grants should not normally be considered in these cases.

Eligible Service Members Who Decline SGLI: Service members who decline SGLI coverage for themselves or their family members should not expect CGMA to provide a grant for their funeral expenses. Limited assistance in the form of a loan may be considered on a case-by-case basis, when all other sources have been exhausted, and a serious financial burden remains. Assistance should be limited to an amount that would provide for a modest, dignified funeral. Grants should not normally be considered in these cases.

Retired Members: CGMA believes that at this stage of their lives, long retired members should anticipate funeral expenses and rely on insurance, personal resources, government programs and community resources to pay funeral expenses. CGMA should not normally be expected to provide funeral expenses for retired members. Exceptions may be considered when unique situations exist preventing the surviving spouse or immediate family member from paying funeral expenses from their own resources. Limited assistance may be considered on a case-by-case basis when all other sources have been exhausted and a serious financial burden remains. Assistance should be limited to an amount that would provide for a modest, dignified funeral. A grant or a combination of a loan and a grant should not normally be considered in these cases unless there are unusual circumstances that would justify an exception to this policy and only for cases 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.

Other CGMA Sponsors, Not Eligible For SGLI Coverage: Limited assistance in the form of a loan or grant or a combination of a loan and grant may be considered on a case-by-case basis when all other sources have been exhausted and a serious financial burden remains. Assistance should be limited to an amount that would provide for a modest, dignified funeral. A grant or a combination of a loan and a grant should be considered in cases only where 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.

Other Family Members: Assistance for funeral expenses for other family members will only be considered on a case-by-case basis when unique situations exist and where the CGMA sponsor will be responsible for part or all of the funeral expenses. Assistance will be limited to a loan to assist with the cost of a modest dignified funeral. Grants should not normally be considered in these cases.

Non-Family Members: Assistance for funeral expenses for non-family members will not normally be made. Exceptions may be considered on a case-by-case basis for non-family members who have maintained a long-term,

live-in relationship with the CGMA sponsor and the CGMA sponsor will be responsible for part or all of the funeral expenses. Assistance in these situations will be limited to a loan to assist with the cost of a modest dignified funeral.

c. **Emergency Travel**
Due to Death or Serious Illness and Other Emergency Situations

Emergency travel due to the death or serious illness of the CGMA sponsor or a family member along with other emergency travel situations is usually unplanned and unexpected. Time is usually of the essence and families seldom have funds or resources set aside for these purposes. CGMA assistance may be provided for necessary travel, food, lodging and incidental expenses, including childcare in some circumstances, associated with the emergency situation when reasonable costs remain causing a serious financial burden on the client after other forms of assistance have been exhausted. Other forms of assistance may include personal resources or government funded transportation. (See paragraph 3-C-3-b for information concerning non-emergency travel.)

Assistance for emergency travel expenses will normally be in the form of a loan. However, information concerning loans, grants, or a combination of a loan and grant is included with the following guidelines:

When possible, verification of the emergency and financial need should be accomplished prior to providing assistance. However, due to the urgency of the situation, full documentation may be provided upon return of the CGMA sponsor. In these situations, timely assistance in the form of a loan may be provided and if appropriate, consideration for converting the loan into a grant may be made when full financial disclosure has been made, demonstrating the need for a grant vs. a loan.

In cases where emergency travel assistance was provided for travel associated with the serious illness of an individual, additional assistance may be considered if that individual later dies.

Assistance under this provision is generally authorized for emergency travel by providing assistance as follows:

Death or Critical Medical Condition of the CGMA Sponsor: Emergency travel assistance may be provided to immediate family members when a CGMA sponsor has died or is seriously ill. When need has been verified, this assistance may also be extended to other family members. Assistance to other family members will normally be limited to the parents of the CGMA sponsor or the parents of the CGMA sponsor's spouse, but, when appropriate, may include other family members. When justified and supported by the

Command, and a verified need exists, this assistance may be provided to a non-family member who has maintained a long-term, live-in, relationship with the CGMA sponsor.

Assistance will normally be in the form of a loan. 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.

Death or Critical Medical Condition of an Immediate Family Member:

Emergency travel assistance may be provided to the CGMA sponsor when there is a death or serious illness of an immediate family member. Assistance will normally be for the travel expenses of the CGMA sponsor and/or the CGMA sponsor's spouse, and may include assistance for members of the immediate family. When appropriate and need has been verified, the CGMA sponsor may also request assistance for the travel of other family members to attend or assist with the situation. Assistance for other family members will normally be limited to the parents of the CGMA sponsor or the parents of the CGMA sponsor's spouse, but, when appropriate, may include other family members. Emergency travel assistance may also be provided on behalf of a non-family member who has maintained a long-term, live-in, relationship with the CGMA sponsor.

Assistance will normally be in the form of a loan. 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.

Death or Critical Medical Condition of Other Family Members: Assistance may be provided to assist the CGMA sponsor and their immediate family with emergency travel expenses when there is a death or serious illness of an Other Family Member of the CGMA sponsor or the CGMA sponsor's spouse.

Assistance will normally be provided for the CGMA sponsor and spouse to travel. Additional assistance may be provided when the whole family needs to travel. Assistance will not normally be provided for other family members. Assistance will normally be in the form of a loan. Grants or a combination of a loan and grant will not normally be considered in these situations.

Death or Critical Medical Condition Non-Family Members: Assistance may be provided to a CGMA sponsor for emergency travel due to the death or serious illness of a non-family member only on behalf of a non-family member who has maintained a long-term, live-in, relationship with the CGMA

sponsor. Assistance will normally be in the form of a loan. Grants or a combination of a loan and grant will not normally be considered in these situations.

Other Emergency Situations: On a case-by-case basis, assistance may be considered for other emergency situations, including, but not limited to:

- Clients stranded while traveling. Limited assistance may be provided to return the client and their family members to their home when the client is unable to do so and circumstances indicate that the shortage of funds was beyond their control. Typically this assistance is related to emergency car repairs, loss of funds due to theft or loss, or to replace lost airline tickets. If the exact cause of the shortage cannot be verified, the client should be given the benefit of doubt and assistance should be provided. However, requests for assistance will not be honored, if checking the client's past loan history indicates that repeated requests for assistance under similar questionable conditions have been provided
- Relocating an immediate family member. Assistance may be provided when a situation exists where immediate relocation of an immediate family member is justified and government assistance is not available
- When the client's presence is the best solution to an emergency situation. Assistance may be provided when it is determined that the best solution to an existing problem would be the client's or spouse's presence

Assistance will normally be in the form of a loan. Grants or a combination of a loan and grant will not normally be considered in these situations.

d. Emergency Home Repair

Assistance may be provided to aid with emergency home repairs when clients are facing major, unexpected, emergency repairs beyond their financial ability. Emergency repairs must be essential to the well being of the family. Special consideration should also be given when such a request is received from a spouse when the CGMA sponsor is deployed. Assistance may not be used for routine maintenance or routine repairs that all homeowners must plan for and expect to occur. CGMA funds may not be used for remodeling, redecorating or expanding living space. Assistance is not authorized for repairs to property owned, but not occupied by the client or their immediate family members or property rented by the client from a landlord. Examples of Emergency Home Repairs that the use of CGMA funds may be considered, includes:

- Emergency furnace or air conditioning repairs in situations where extreme temperatures could cause significant medical problems
- Major emergency plumbing problems causing water damage to the building
- Roof damage where leaking water may cause damage to the building, including emergency repairs following a storm, while waiting for insurance coverage
- Situations where the repair company will not proceed with emergency repairs until a payment is made or when a payment plan could not be worked out with the repair company for major emergency repairs

Assistance will normally be in the form of a loan. Grants or a combination of a loan and grant will not normally be considered in these situations.

e. Loss of Funds or Property
Theft, Police reports, Insurance reports

The theft or loss of funds (cash, checks, and money orders) along with the loss of property may cause an emergency situation for our clients. Assistance may be provided to aid with these emergencies provided the loss has been reported to the proper authorities; police, insurance company, Commanding Officer, etc., or if the CGMA Representative is able to verify the client's claim of loss.

Note: Assistance due to the loss of funds or property will be provided to help meet specific emergency financial needs and not necessarily replace the full amount of the claimed loss.

Caution in providing assistance should be taken if a client has not reported the loss prior to coming to CGMA and does not wish to report the loss after discussing the case with a Representative. In these cases, Representatives should take action to verify the client's story. This may include finding out what else was lost or stolen, such as ID cards, credit cards, driver's license, etc., and determine what, if any action the client has taken to report these losses. Clients should be able to explain how the loss or theft occurred and why they choose not to report it to authorities. (Clients are sometimes reluctant to report cases involving the loss of funds vs. theft. These cases should also be reported in case the funds or property are found and turned in.)

In cases involving the loss of funds entrusted to others (typically given to their spouse, roommate, relative, etc., to pay bills on behalf of the client, or for safekeeping) the client should explain what actions they have taken to prevent further loss of funds.

Assistance will normally be in the form of a loan. Grants or a combination of a loan and grant will not normally be considered in these situations.

f. Fire and Other Disasters

Single Incident, Group Situation, Individual Assistance, Immediate and Long-Term Need

Assistance may be provided when a client or their immediate family members are affected by a disaster. The disaster may affect only a few individuals, such as a house or apartment fire, or an entire community, such as a flood, tornado, or hurricane. While CGMA cannot act as an insurance company, CGMA can provide assistance to help our clients through the disaster and reestablish their normal lifestyle with items not provided for by the Coast Guard, other government agencies, insurance coverage, the American Red Cross or other relief organizations. Assistance is not authorized for blanket group relief; it must be given only to individuals on a case-by-case basis. Each client's financial circumstances are different, and each case must be considered on its own merits, based on demonstrated financial need.

Assistance under this provision is generally authorized for disaster relief as follows:

Immediate Need: Due to the time sensitive nature of these cases, initial assistance will be provided as a loan for items immediately needed to prevent privation (food, shelter, and clothing). Clients should complete the basic CGMA Application for Assistance (CGMA Form 5) or, when directed by CGMA-HQ, the CGMA Application for Disaster Assistance (CGMA Form 6), and sign the CGMA check (CGMA Form 52) indicating receipt of the assistance and repayment authorization. The Budget Form (CGMA Form 15) is not required under these circumstances. Clients should be advised to return after the disaster has passed to provide additional financial information, discuss repayment options and determine if additional assistance is needed.

Additional Need: After the disaster has passed, additional assistance may be considered for basic essentials such as food, uniforms, civilian clothing, beds and linens, eating table and chairs, temporary lodging etc., not covered by other sources. Assistance under other sections may also be considered to help reestablish a household. The client will be expected to provide full financial disclosure to obtain additional assistance.

CGMA believes that everyone should arrange for, and maintain, adequate health, life, vehicle, homeowners or renters insurance as part of their normal budget. Clients should not consider CGMA as an alternative to having adequate insurance. Loans, grants, and loans converted into grants are not automatic and should not be expected in lieu of adequate insurance. Therefore, assistance for disaster relief will normally be in the form of a loan.

A grant, a combination of a loan and grant, or converting a loan into a grant may be considered only when circumstances indicate that providing a loan will offer 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 for items covered by insurance or government reimbursement will only be given as a loan. Loans must be repaid in full upon receipt of the reimbursement. Clients must be cautioned that repayment of the CGMA loan will not be postponed indefinitely. If reimbursement from other sources is not received, the client will still be expected to repay the CGMA loan.

See Appendix F for information for CGMA response on large scale disaster assistance.

g. Temporary Living Expenses

Assistance may be provided for food, temporary lodging, and incidental expenses when a client demonstrates a need for such assistance because of an emergency or when an unexpected event has caused a serious financial burden, and assistance is not available from other sources.

Such a need may arise from a loss of income, or it may arise in connection with medical treatment or an emergency leave situation. It may result from fire, flood, earthquake, or other natural disasters or in circumstances where the family must immediately vacate their normal residence for health or safety reasons or to be out of harms way.

Assistance with temporary living expenses will normally be provided in the form of a loan. A grant, a combination of a loan and grant, or conversion of a loan to a grant may be considered only when circumstances indicate that providing a loan will offer 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 to demonstrate the need for a grant vs. a loan.

When it is anticipated that temporary living expenses will be reimbursed by insurance, the Coast Guard, other government agencies, or other sources, a loan may be provided for covered items while the client awaits reimbursement. In such cases, the client must be cautioned that repayment of the CGMA loan will not be postponed indefinitely. If the expected reimbursement is not received within 90 days, the client will be expected to repay the CGMA loan, either in lump sum, provided the client can afford to do so, or with monthly repayments within the client's ability to repay.

3. General Assistance

General Assistance may be provided when unexpected events or expenses cause a serious financial burden and financial need is demonstrated. General Assistance differs from Emergency Assistance because the qualifying circumstance does not immediately endanger personal well being or require urgent help. Certain eligibility and assistance restrictions apply, and are outlined below.

Recurring requests may indicate poor money management or that a more serious, financial problems exist, indicating a need for long-term financial counseling and budgeting assistance. (See paragraph 3-C-6 for additional information concerning financial counseling and debt management.)

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-C for additional information concerning exceptions to CGMA policy, prior to providing financial assistance.)

a. Pay, Travel and Allotment Problems

Assistance may be provided to clients facing financial difficulties due to pay, travel (advance or claim) and allotment problems, or delays that are not the fault of the client. Assistance may also be considered when a hardship exists for a client who has registered a new allotment to assist them with the one-time shortage of pay that occurs when half of the funds for the new allotment are withheld from the mid-month paycheck until the allotment arrives.

Assistance will normally be on a one-time basis for problems that have already occurred. Assistance will not be made in anticipation of future problems that may occur. Prior to providing assistance, the appropriate pay or personnel office must be contacted; both to verify the situation and to determine what actions are being taken to resolve the problem. In many cases, the originating pay or personnel office can initiate a replacement or supplemental check or electronic transfer of funds.

Assistance will be in the form of a loan. Grants or a combination of a loan and grant will not be considered in these situations. The amount of the loan will not necessarily be for the full amount of the missing pay, but will be for the actual amount of demonstrated need, not to exceed the amount of the pay, travel or allotment shortage.

Loans must be repaid in full upon receipt of the missing pay, travel or allotment. Extended repayment over several months is not authorized. Clients must be cautioned that repayment of the CGMA loan will not be postponed indefinitely. Missing funds that are not received within 90 days, or

will never be received, will not be an acceptable reason not to repay the CGMA loan, nor will it be reason to consider converting the loan into a grant. The client will be expected to repay the CGMA loan, either lump sum, provided the client can afford to do so, or with monthly repayments within the client's ability to repay. Repayment must start within three months following the receipt of the assistance provided by CGMA.

Garnishment of pay for child support, taxes, etc., government recouping overpayment of pay or travel entitlements, and any pay shortage as the result of the client's actions or inactions are examples of items that may result in a client's pay being less than normal, but are not considered a pay problem.

Note: Assistance for fines or forfeiture of pay as a result of UCMJ, non-judicial punishment, or other court action will not be authorized. CGMA believes it is improper to use donated funds to negate official disciplinary action. Exceptions may be considered only to prevent privation of immediate family members and with command involvement.

b. Non-emergency Travel

PCS, TAD, New Family Members, Humanitarian, Unilateral or Mutual Transfer of Station, Leave and Liberty, Return to Prior Location

There are a variety of situations where assistance may be requested for travel expenses. Assistance may be provided to meet genuine need and to fund travel for only those persons necessary. When entitled, advances, allowances and transportation provided by the government should be used. Assistance from CGMA may not be provided in lieu of government entitlements simply because it is easier to do so.

Assistance under this section differs from emergency travel discussed in paragraph 3-C-2-c, in that the urgency and critical time frame of emergency travel does not exist. Verification of the situation and financial need are to be accomplished prior to providing assistance. Full financial disclosure will be required.

Assistance under this provision is generally authorized for non-emergency travel by providing assistance as follows:

Travel Advances Not Received: Clients required by orders to travel PCS or TAD, who are entitled to receive an advance for themselves or their immediate family members, but are unable to receive the advance prior to traveling, may receive a loan to help with anticipated moving expenses, not to exceed the amount of the authorized advance. Such loans must be repaid in full when the travel reimbursement is received. (See paragraph 3-C-3-a for additional information concerning non-receipt of travel advances.)

While Traveling Between Duty Stations: Assistance may be provided when clients experience unexpected problems on the way to a new duty station. This may include unexpected car repairs, lodging and living expenses, or purchase of tickets on commercial carriers to complete the travel.

Married En Route: Military members who marry during a tour of duty or between duty stations can receive a loan to bring the new immediate family member to the new duty station.

Humanitarian, Unilateral or Mutual Transfer of Station: Assistance may be provided for travel of clients and their immediate family members when travel is required due to a humanitarian (HUMS), unilateral or mutual transfer of station (Mutual) and the client is not entitled to travel allowances from the Coast Guard. This may include assistance to move household goods.

Non-Command Sponsored Family Members: CGMA does not support, and assistance is not authorized for, non-command sponsored family members traveling to an unaccompanied, overseas location. However, assistance may be provided when a non-command sponsored family member has relocated to the overseas location and the client is unable to afford their return travel using their own resources.

Leave, Liberty, Vacation: CGMA does not fund regular or annual leave, liberty or vacations. Clients should plan for and have funds available for these purposes and should have a contingency plan in place for emergencies, which may occur while traveling. (See paragraph 3-C-2-c, Other Emergency Situations, for additional information concerning clients stranded while traveling.)

Attend a Court Hearing at a Distant Location: When a client does not have the resources to do so, assistance may be provided when a client or their spouse is required to attend or appear in person for a court hearing at a distant location. Applicants should confer with legal council to determine whether their presence is necessary or whether they could make a deposition or grant power of attorney to someone else to resolve the situation.

Note: When travel is required due to a court order, the court is responsible to pay travel and lodging expenses. A CGMA loan may be considered while the client is waiting to receive funds or reimbursement.

Return to a Previous Location: Assistance may be provided for a client or spouse to return to a previous location to settle on the sale of a personal residence, to settle an estate or for other acceptable reasons when the client cannot afford to do so using their own resources.

Assistance for non-emergency travel expenses will normally be in the form of a loan. Grants or a combination of a loan and grant will not normally be considered in these situations.

When it is anticipated that travel expenses will be reimbursed by insurance, a court, the Coast Guard, other government agencies, or other sources, a loan may be provided for covered items while the client awaits reimbursement. In such cases, the client must be cautioned that repayment of the CGMA loan will not be postponed indefinitely. If the expected reimbursement is not received within 90 days, the client will be expected to repay the CGMA loan, either in lump sum, provided the client can afford to do so, or with monthly repayments within the client's ability to repay. In any event, repayment must start within three months following the receipt of the assistance provided by CGMA.

c. Vehicle Repairs

Major Repairs, Second Vehicles, Routine Maintenance, Following Accident

CGMA funds may be used to assist clients who have demonstrated a financial need with authorized vehicle repairs. Assistance is not to be provided to clients who have the ability to pay for repairs from their own resources, but prefer to use an interest-free loan from CGMA to pay for repairs, while using their own funds for other purposes. When appropriate, clients will be expected to pay for a portion of the repairs from their own resources with CGMA providing the remainder of needed funds. Prior to providing assistance, Representatives must verify that the vehicle being repaired is registered in the name of the client or spouse and is properly insured.

Insurance: CGMA believes that no-one should drive without adequate insurance and that clients are expected to arrange for, and maintain, adequate insurance coverage for their vehicles in compliance with any state or base regulations that apply. Clients should not look to CGMA as an alternative to being adequately insured. (See paragraph 3-C-3-e for additional information concerning insurance.)

Authorized: When a client is unable to afford the cost of major, unexpected car repairs, assistance may be provided which will allow for the safe operation of the client's primary vehicle. Assistance may also be considered for a second family vehicle, when that vehicle's safe operation is essential to the family for employment, medical appointments, or when the family lives in separate geographic areas.

Unauthorized: Assistance is not authorized for cosmetic vehicle repairs (paint and minor body work), vehicle restoration, maintaining classic vehicles, or the cost of routine maintenance such as oil changes and tune-ups, except when

required by state inspection. However, assistance may be considered for tires or brakes, when the client is unable to afford to purchase replacements before they become unsafe.

Assistance Following an Accident: Clients are expected to carry enough insurance to cover the cost of repairs in the event of an accident and must plan to pay the deductible cost of their policy. However, when a financial need is demonstrated, assistance may be considered provided the client had met all insurance obligations at the time of the accident including liability insurance and any collision or comprehensive insurance coverage required by the vehicle's lien holder. Assistance will be limited to the deductible amount of the insurance coverage. This assistance may be provided on a one-time basis to a client or family.

Estimates: A written estimate of proposed repairs from an established repair facility is to be provided prior to providing assistance. In cases where clients are to do their own repairs, written estimates of the necessary parts are to be provided. If repairs have already been completed, generally in an emergency situation such as a break down away from home, assistance will be limited to those items considered necessary for the safe operation of the vehicle and beyond the client's ability to pay using their own resources.

Payment to Provider: CGMA checks should be made payable directly to the provider of the repairs or parts. Payment should not be made until repairs are completed. However, partial assistance may be provided for the purchase of parts or if the repair facility will not proceed with repairs without a deposit. Payment directly to the client should be limited to cases where repairs were completed prior to requesting assistance or when the repair facility will not accept a CGMA check. These situations are to be explained in the remarks block of the CGMA Form 52.

Assistance for vehicle repairs will normally be in the form of a loan. Grants or a combination of a loan and grant will not normally be considered.

d. Other Vehicle Expenses

Payments, Car Rentals, Purchase, Lease, Replacement

Vehicle Payments: Assistance with payments on a vehicle loan may be considered only when exceptional circumstances prevent the client from making payments from their own resources. Assistance will be on a one-time basis and will not exceed three months payments to alleviate a hardship or to prevent the vehicle from being repossessed. Clients unable to make routine vehicle payments may be in need of long-term financial counseling and budgeting assistance. (See paragraph 3-C-6 for additional information concerning financial counseling and debt management.)

Car Rental: Assistance may be considered when the client needs assistance for a car rental that is necessary as the result of an accident and the client is waiting to be reimbursed from their insurance company. Assistance for a car rental may also be considered for emergency travel. Assistance for long-term rentals and leases is not authorized.

Vehicle Purchase or Replacement: CGMA does not finance the purchase or lease of new or used vehicles, including taxes or registration fees. In certain rare instances, however, it may make more sense to assist with a down payment on a more reliable vehicle rather than repair a vehicle when the cost of the repair is higher than the verified value of the vehicle. The CGMA Executive Director must be contacted for approval before such assistance can be provided. (See paragraph 2-D-2 for CGMA-HQ contact information.) Assistance will be limited to the amount needed for the down payment, not to exceed the estimated cost of repairing the original vehicle, and will be provided on a one-time basis to a client or family.

Assistance for vehicle expenses will normally be in the form of a loan. Grants or a combination of a loan and grant will not normally be considered for vehicle expenses and will not be given for the down payment on a replacement vehicle.

e. Insurance

CGMA believes that everyone should arrange for, and maintain, adequate health, life, vehicle, homeowners or renters insurance as part of their normal budget. Clients should not consider CGMA as an alternative to being adequately insured. When situations arise that prevent a client from being able to afford their own insurance coverage, a loan may be provided for the minimum insurance payment required to prevent a lapse in, or to reinstate the insurance. A loan may also be considered for the down payment necessary to begin insurance coverage or to assist with the initial increased cost of insurance caused by a move that results in higher rates in the new state, higher required limits or the need to change insurance companies.

Assistance for insurance costs may be provided on a one-time basis to a client or family. Assistance will normally be in the form of a loan. Grants or a combination of a loan and grant will not normally be considered.

f. Childcare

Assistance for childcare may be provided to assist a client during an emergency situation, but is not normally provided for regular monthly childcare costs. Normally, childcare costs must be budgeted for in the same manner as other regular monthly expenses. However, a one-time exception may be considered to initially establish childcare or when unique

circumstances prevent clients from paying for budgeted childcare from their own resources.

Assistance will be in the form of a loan and will not exceed two months of childcare costs. Grants or a combination of a loan and grant will not be considered in these situations.

g. Family In-Home Childcare Facility

Although CGMA does not provide assistance to help finance business ventures, an exception may be considered when a client is working with the Coast Guard to establish an In-Home Childcare facility. Assistance may be provided to assist in obtaining the initial licensing fee and liability insurance necessary to gain Coast Guard Certification to operate an In-Home Childcare facility.

Assistance will be in the form of a loan. Grants or a combination of a loan and grant will not be considered in these situations.

h. Bills and Expenses

Rent, Utilities, Credit Cards, Other Recurring Obligations

Assistance may be considered when a client, who is normally able to pay all of their normal recurring bills and expenses, is experiencing short-term difficulty in making payments due to an illness, emergency, unforeseen circumstance or other legitimate reasons which created a hardship, preventing them from having sufficient funds to pay their bills using their own resources. However, assistance is not intended to permit clients to live beyond their income, nor is it to be used to provide frequent help for basic needs.

Assistance will be in the form of a loan and will not exceed two months of recurring expenses. Grants or a combination of a loan and grant will not be considered in these situations.

Recurring requests may indicate poor money management or that a more serious, financial problem exists, indicating a need for long-term financial counseling and budgeting assistance. (See paragraph 3-C-6 for additional information concerning financial counseling and debt management.)

i. Financial Counseling

Clients are encouraged to contact CGMA when they feel they have a need for financial counseling. Representatives may counsel clients locally or refer them to other sources for financial planning assistance. This may include local counseling, other sources within the Coast Guard or other government agencies and commercial firms such as Consumer Credit Counseling Service.

CGMA will pay reasonable fees for clients to receive professional financial counseling. Clients do not have to request financial assistance from CGMA to be entitled to this service. (See paragraph 3-C-6 for additional information concerning financial counseling and debt management.)

j. Loss of Income

Assistance for basic living expenses may be considered when a family is facing financial difficulties from the loss of income due to prolonged illness or injury. This may be the result of the client or spouse being unable to work due to personal illness or injury, or to provide care for another family member.

Assistance will be limited to actual need and not necessarily the amount of lost income and will not be of a continuing nature. Total assistance will not exceed three months basic living expenses.

Assistance will normally be in the form of a loan. Repayment may be delayed in accordance with paragraph 5-B-2-c to allow time for the individual to return to work. A grant or a combination of a loan and a grant may be considered only when circumstances indicate 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.

k. Government Travel Card

Assistance may be considered for clients facing financial difficulties paying their outstanding government travel card bills. Assistance may be provided when the client used their government travel card for authorized purchases, filed their claim for reimbursement in a timely manner, and at no fault of their own, did not receive timely reimbursement from the Coast Guard.

Assistance may also be considered on those rare occasions where advance travel funds are still needed after all Coast Guard procedures have been properly followed. Assistance may not be provided simply because obtaining a CGMA loan is faster or easier than following established procedures to obtain advance travel funds or obtain funds in excess of the client's cash withdrawal limits.

Assistance will normally be on a one-time basis for problems that have already occurred. Assistance will not be made in anticipation of future problems that may occur. Prior to providing assistance, the problem must be verified with the appropriate pay, travel or personnel office, both to verify the situation and to determine what actions are being taken to resolve the

problem. In many cases, the originating office can initiate a replacement or supplemental check or electronic transfer of funds.

Assistance will be in the form of a loan. Grants or a combination of a loan and grant will not be considered in these situations. The amount of the loan will not necessarily be for the full amount of the missing reimbursement, but will be for the actual amount of demonstrated need, not to exceed the amount of the shortage. Clients do not have to provide full financial disclosure.

Loans must be repaid in full upon receipt of the missing reimbursement. Extended repayment over several months is not authorized. Clients must be cautioned that repayment of the CGMA loan will not be postponed indefinitely. Missing funds that are not received within 90 days, or will never be received, will not be an acceptable reason not to repay the CGMA loan, nor will it be reason to consider converting the loan into a grant. The client will be expected to repay the CGMA loan, either lump sum, provided the client can afford to do so, or with monthly repayments within the client's ability to repay. Repayment must start within three months following the receipt of the assistance provided by CGMA.

Note: Assistance is not authorized for unauthorized purchases made using the government travel card, when the client failed to submit their claim in a timely manner, or when the client used reimbursement funds for other than paying their outstanding government travel card debt. When a client has included government travel card debt along with other outstanding debt, consideration for assistance may be given under Financial Counseling and Debt Management. (See paragraph 3-C-6 for additional information.)

I. Child Support

Child Support Not Received: Assistance may be considered for families with stepchildren, or for single parents who are facing a financial hardship due to not receiving anticipated child support.

Assistance, limited to an amount of demonstrated need, not to exceed the amount of missing child support, may be authorized provided the client is able to demonstrate that the missing child support is of a temporary nature or that they have taken appropriate action to pursue the child support. This may include contacting appropriate Federal Child Support Enforcement Agency and/or Family Advocacy Program authorities. Assistance will normally be on a one-time basis.

Loans must be repaid in full upon receipt of the missing child support. Clients must be cautioned that repayment of the CGMA loan will not be postponed indefinitely. Missing funds that are not received within 60 days, or will never be received, will not be an acceptable reason not to repay the CGMA loan.

When missing funds are not received within 60 days, the client will be expected to repay the CGMA loan, either lump sum, provided the client can afford to do so, or with monthly repayments within the client's ability to repay. Repayment must start within two months following the receipt of the assistance provided by CGMA.

Unable to Pay Child Support: Assistance to help a client make a child support payment may be considered on a one-time basis when unexpected events or expenses cause a serious financial burden and financial need is demonstrated. Assistance will not normally exceed two months of child support payments and the client must be able to demonstrate how they intend to make future child support payments.

m. Non-Support/Inadequate Support

Assistance may be considered for an immediate family member in a situation where the CGMA sponsor is providing inadequate or no support for their immediate family members. After verifying need, emergency assistance may be provided to prevent privation (food, eviction, loss of utilities), stabilize the situation, and allow time for social service support and other long-term arrangements. Command involvement is required and may include counseling the CGMA sponsor and/or reporting the situation to the appropriate Family Advocacy Program authorities. Assistance will normally be limited to a one-time basis and must contribute to resolving the problem.

Assistance given to an immediate family member for non-support/inadequate support will normally be provided in the form of a loan. However, a grant, a combination of a loan and grant, or conversion of a loan to a grant should be considered when there is no reasonable expectation of a loan given to an immediate family member will be repaid or where circumstances indicate that providing a loan will offer 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 to demonstrate the need for a grant vs. a loan.

n. Household Furnishings

Assistance may be considered when a client has an urgent need to obtain or replace essential household furnishings but is unable to do so using their own resources. This urgent need may be the result of lost, damaged or delayed shipment of household goods, a determination that shipment of household goods is not authorized, a fire or other disaster, a family member unexpectedly moving into the household, or other legitimate causes.

Assistance may be given to rent or buy essential, economical, serviceable items, such as; beds, dining table, chairs, along with other furnishings, clothing and goods needed to provide a normal stable home environment for

the client and immediate family members. Assistance will not be provided for non-essential but nice to have items, nor will it be provided to permit the client to live beyond their means.

Assistance will not be provided when other sources of financing are available. Assistance will not be provided for convenience or to relieve the client from interest costs associated with installment payments. Unless there are extenuating circumstances, this assistance may be provided on a one-time basis to a client or family. Assistance will only be provided for the household of the CGMA client and immediate family.

Assistance will normally be in the form of a loan. A grant or a combination of a loan and a grant may be considered only when circumstances indicate 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. A grant will not be provided for items that will eventually be reimbursed by insurance or other sources. (See paragraph 3-C-2-f for additional information concerning providing assistance following a fire or other disaster.)

o. Moving Expense

Assistance will not normally be provided for convenience moves or relocation to a new residence in the same general area. However, assistance may be provided when the move is in the best interest of the client or immediate family. This may include financial, health, or safety reasons, or when it has been determined that an emergency move is needed to get the client or family out of harms way. Assistance may also be provided if the family is enduring unacceptable living conditions due to fire, flood, other natural disasters, or unhealthy or unsafe conditions.

Assistance for moving expense will normally be limited to a loan for a rental truck, gas and packing material for local moves. Assistance for longer moves may also include temporary living expenses. (See paragraph 3-C-2-g for additional information.) Depending on the circumstances surrounding the need to move, additional assistance may be considered for rent, security and utility deposits. (See paragraphs 3-C-5-c and 3-C-5-d for additional information.)

Assistance for moving expenses will normally be in the form of a loan. A grant or a combination of a loan and a grant may be considered only when circumstances indicate 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. A grant will not be provided for items that will eventually be reimbursed by insurance or other sources. (See paragraph 3-C-2-f for

additional information concerning providing assistance following a fire or other disaster.)

p. Immigration Fees

Assistance may be provided when clients are required to pay major, unexpected, immigration fees that are beyond their financial ability using their own resources. Assistance will be limited to the immigration fees associated with the client or their immediate family members. (See paragraph 3-B-1-a for additional information concerning definition of immediate family members.)

Assistance under this section may not be provided to assist with any associated travel expenses that may exist. (See paragraphs 3-C-2-c and 3-C-3-b for additional information concerning travel expenses.)

Assistance will be in the form of a loan and will not exceed the actual immigration fees required. Grants or a combination of a loan and grant will not be considered in these situations.

q. Permanent Change of Station (PCS) Incidentals Loan

The PCS Incidentals Loan is intended to help Coast Guard military personnel with unexpected costs that accompany a PCS move. Coast Guardsmen who receive PCS orders often incur costs not reimbursed by federal funds. These might include the cost of house hunting prior to the move, hotel stays beyond the allotted 10 days because household goods are delayed, temporary childcare, boarding pets temporarily while movers are present or when the client is staying at hotels where pets are not allowed, and purchasing household necessities such as food, cleaning supplies, window treatments, toiletries new garbage cans, mats, area rugs, etc., that are needed for settling into the new residence.

This program is open to Coast Guard Active Duty and Reserve personnel only. To apply, clients must present a completed Application for Assistance (CGMA Form 5) and a copy of their official PCS orders. A budget form is not required.

This assistance will be in the form of a loan not to exceed \$1,000, to be repaid at a rate of not less than \$100 per month. Grants or a combination of a loan and grant will not be considered.

This loan may not be provided more than 60 days prior to the scheduled departure date, nor 30 days after arrival at the client's new duty station.

r. Pet Expenses

CGMA expects its clients to take financial responsibility for the care of any pets they may have, including the cost of the pet itself, food, routine veterinary examinations, immunizations, flea/tick prevention, etc. There are, however, instances in which CGMA will consider pet related assistance. Assistance for pet related expenses will be in the form of a loan. Grants or a combination of a loan and grant will not normally be considered.

Pet quarantine fees during PCS transfer: Assistance may be considered if a client does not have the resources to pay pet quarantine fees incurred while moving pursuant to permanent change of station (PCS) orders.

Emergency Pet Care Expenses: Assistance may be considered when a client does not have the resources to pay large unexpected veterinary bills for emergency treatment of a pet that has been injured or is seriously ill.

Pet Lodging expenses: Assistance may be considered if a client does not have the resources to pay for pet lodging fees incurred while moving, during emergency evacuation, or other client emergencies where the pet cannot accommodate the family during travel.

s. Service Animals

A CGMA loan may be considered for purchase or training of a service animal to assist a client who is disabled or a member of the client's immediate family who is disabled. Service animals may be dogs or other animals trained to the requirements of the individual with a disability, including, but not limited to, mobility issues, visual impairment, hearing impairment, seizures, diabetes, PTSD, autism, epilepsy, multiple sclerosis, and other physical or mental disabilities.

Qualified expenses are those reasonable and necessary expenses directly related to, and for the principal purpose of, purchasing or training a service animal that will meet the specific needs of the individual with the disability.

This loan may not be provided for expenses covered by other funding sources, such as non-profit agencies or fundraising efforts. The loan may not be provided if the client may be reasonably considered to have all the funds necessary for the purchase or training of the service animal.

Assistance from CGMA will be in the form of a loan not to exceed \$6,000, with a maximum repayment period of 60 months. Grants or a combination of a loan and grant will not be considered.

t. Non-Rate to A School Work Uniform Replacement

CGMA expects active duty clients to assume financial responsibility for the routine care and maintenance of uniforms. There are circumstances, however, where normal wear and tear at operational units causes working uniforms to become unserviceable in a short period of time. Enlisted members who transfer to A-School from such assignments often must, on short notice, replace working uniforms that would be unacceptable in a school setting.

Assistance may be considered to help with the cost of replacing non-serviceable work uniforms of active duty personnel E-3 and below who are transferring from an operational unit to A-School. Assistance will be in the form of a loan, not to exceed \$700. A budget form is not required, and the loan repayment start date will be delayed until completion of A-School.

4. Medical and Dental Assistance

The cost of medical and dental care can be expensive. It is an expense that clients must anticipate and plan for. CGMA believes that everyone should arrange for, and maintain, adequate health, insurance, including supplemental insurance, for themselves and their family as part of their normal budget. Clients should not consider CGMA as an alternative to being adequately insured. Loans, grants, and loans converted into grants are not automatic and should not be expected in lieu of adequate insurance.

Recurring requests may indicate poor money management or that a more serious, financial problem exists, indicating a need for long-term financial counseling and budgeting assistance. (See paragraph 3-C-6 for additional information concerning financial counseling and debt management.)

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-C for additional information concerning exceptions to CGMA policy, prior to providing financial assistance.)

Certain eligibility and assistance restrictions apply to medical and dental assistance as outlined below.

a. General

Routine medical and dental bills, including patient's cost share, are like other expenses a client may have and are expected to be paid utilizing their own resources. Large, unexpected, emergency medical and dental expenses however, are not normally anticipated in an individual's or family's budget.

Medical and dental assistance from CGMA will be limited to those extraordinary, unexpected, emergency situations where, after careful planning and budgeting, a demonstrated financial need remains, after having utilized all available resources.

Assistance may be provided to help with immediate needs when a client or their immediate family members are affected by a medical or dental emergency. While CGMA cannot act as an insurance company, CGMA can provide assistance to help our clients through the emergency and reestablish their normal lifestyle for expenses not covered for by TRICARE, the Coast Guard, other government agencies, private insurance coverage (including TRICARE supplements), or other organizations. The need for assistance must be evaluated on a case-by-case basis. Each client's financial circumstances are different, and each case must be considered on its own merits and demonstrated financial need.

Medical and dental assistance is not to be provided to clients who have the ability to pay for their medical and dental needs using their own resources, but prefer to use an interest-free loan from CGMA, while using their own funds for other purposes. When appropriate, clients will be expected to pay for a portion of the medical or dental costs from their own resources with CGMA providing the remainder of needed funds.

Providing assistance for medical and dental expenses should comply with the following guidelines:

b. Use of Private Insurance, TRICARE and Supplements, and Other Resources

Assistance from CGMA is not automatic and clients should not consider CGMA as an alternative to being adequately insured.

All clients are expected to pay for their medical and dental expenses utilizing their own resources. Because the cost of treatment and care can cause serious financial problems, CGMA strongly encourages eligible military members to enroll in TRICARE Prime, or other available options, and obtain TRICARE supplemental insurance. Other clients are strongly encouraged to obtain private insurance. These programs are available to enhance medical protection and defray out-of-pocket medical expenses. All clients are also strongly encouraged to obtain adequate dental insurance for themselves and their families, whether through government programs or through private insurance coverage.

Additionally, clients are encouraged to use government and military medical treatment and health facilities when available, along with Social Security and Medicare benefits for those eligible. Clients should also seek assistance from federal, state, local and community sources, along with public and private organizations, many of which are listed with the Combined Federal Campaign (CFC), and may be available to assist.

In cases of documented need, CGMA can assist with the initial payment of obtaining private insurance or supplemental insurance and TRICARE enrollment fees. (See paragraph 3-C-3-e for additional information concerning assistance to obtain insurance.)

c. Authorized Assistance

Assistance under this provision is generally authorized for unexpected or extraordinary medical, dental and incidental expenses by providing assistance as discussed below. Assistance from CGMA is not to be used on a frequent basis to supplement TRICARE or other private insurance.

Medical, dental, or hospital expenses must be medically required, not elective. In all cases, the client must have a demonstrated financial need for assistance after utilizing all available resources. Assistance may be provided for clients and their immediate family members only. Assistance will not normally be provided for other family members or non-family members. (See paragraph 3-B-1-a for additional information concerning individuals generally eligible to receive assistance.)

Provider Won't Proceed Without Payment: Assistance may be provided when emergency treatment is needed and partial payment or a down payment is required for treatment to be received. This includes times when the provider will not proceed with a required medical or dental procedure before payment is received, or when the provider demands payment prior to completion of processing TRICARE or insurance claims.

Mental Health and Family Counseling: Serious mental health and domestic problems hurt the client's family and the client's work performance. Free, or fully covered (by TRICARE or private insurance) professional counseling is not always available from Coast Guard, other government agencies, or local community sources. In cases where counseling is deemed necessary for the client or immediate family member, CGMA may provide assistance to fund such services not covered by TRICARE or private insurance. A qualified professional, such as a doctor or Family Advocacy Program authority, must deem counseling necessary. In an established family advocacy case where a Coast Guard member is charged with abuse, the immediate family member may apply for assistance.

Patient's Cost Share: Most requests for medical or dental assistance are for the patient's cost share of the bill that remains after the TRICARE or private insurance payment has been made. While it is the client's responsibility to pay the cost of all routine medical and dental bills, including the patient's cost share, assistance may be given to help a member only when the overall cost of obtaining necessary medical and dental treatment creates a serious financial hardship, preventing the client from paying these costs from their own resources.

Durable Medical Equipment: When not covered by TRICARE, private insurance, the government, or other sources, assistance may be provided to purchase or rent required durable medical equipment that is necessary to sustain an ill or disabled family member's major life activities. A doctor must attest to the medical need for the item, and that the device is essential for health and welfare of the patient. Documentation is also required to show that TRICARE, private insurance, the government, or other sources will not authorize assistance. Examples of special or durable medical equipment include: wheelchairs, respirators, crutches, and canes. Assistance may also

be provided for necessary modifications to the client's home, such as shower benches and ramps for home access.

Prosthetic Devices: Devices such as orthopedic shoes, hearing aids, spectacles, artificial limbs, implants, orthopedic appliances and braces are generally authorized benefits under TRICARE (including the TRICARE Program for the Handicapped) and other insurance programs. Clients with a requirement for such devices should consult with the TRICARE Health Benefits Advisor or their insurance provider to see if the specific device is covered. Assistance from CGMA may be considered in cases documented by a statement from a doctor or other medical authority attesting that the device is essential for the health and welfare of the individual, and when TRICARE, private insurance, the government, or other sources will not authorize payment.

Rehabilitation Care, Nursing Care, Home Care, or Respite Care: Assistance may be provided to help with the cost of a caregiver needed to provide temporary care for a client or immediate family member with special medical needs. This assistance may be provided when the client or immediate family members are not able to perform required rehabilitation, nursing, home, or respite care. Assistance may be provided for expenses for a family member to travel to the client's home (see paragraph 3-C-4-e for additional information) or for a professional caregiver to provide up to 40 hours care. This short-term assistance is intended to allow the family time to develop other resources to handle the situation. Assistance from CGMA may be considered in cases of documented financial need when supported by a statement from a doctor or other medical authority attesting that the services are essential for the health and welfare of the individual, and when TRICARE, private insurance, the government, or other sources will not authorize assistance.

d. Dental Expenses

In the same manner as medical expenses, clients are expected to pay for their routine dental care utilizing their own resources. Because the cost of treatment and care can cause serious financial problems, CGMA strongly encourages clients to obtain adequate dental insurance for themselves and their families, whether through government programs or through private insurance coverage. In addition to the eligibility and assistance restrictions above, the following applies to cases involving dental expenses:

Authorized Assistance: Assistance from CGMA will be limited to essential services that are medically necessary and for emergency treatment, not for routine or cosmetic dental expenses. Assistance may also be provided when treatment is medically required and the dentist requires a down payment. Assistance may be provided where, after careful planning and budgeting, and after utilizing all available resources, a demonstrated financial need remains.

Orthodontia: Assistance for orthodontic treatment may be provided only when such treatment is required for medical reasons, not cosmetic reasons. The client's budget must support a monthly payment to the orthodontist and CGMA.

Long-Term Care: Assistance may be provided when long-term treatment is needed to correct or prevent a serious physical handicap or disfigurement. Assistance may also be provided when treatment involves a significant down payment that the client cannot afford and the dentist requires the payment before treatment may begin. Clients should be able to make payment arrangements with the dentist for the remainder of the treatment.

e. Travel, Transportation and Incidental Expenses

Assistance may be provided for extra living expenses, including necessary travel, meals, lodging, childcare and incidental expenses associated with an emergency medical situation or treatment. Assistance may be provided when the client or immediate family member is in the hospital, after returning home, or when receiving treatment, including drug and alcohol rehabilitation, at a distant facility. A doctor's statement is needed to verify the need for distant care or to justify the travel of family members.

To minimize expenses when receiving treatment at a distant location, clients are encouraged to use government facilities and private charitable organizations, such as the Ronald McDonald House program, when available.

This assistance may be provided when a client has a demonstrated need for financial assistance after other forms of assistance have been exhausted or while waiting for reimbursement from the government, private insurance or other sources.

Note: Active duty members and non-active duty members enrolled in TRICARE Prime may be entitled to travel benefits under the TRICARE Prime Specialty Care Travel Benefit Program.

See paragraph 3-C-2-c for additional information concerning emergency travel.

f. Special Situations Requiring Board of Control Approval

When fully warranted, justified, and supported by the Representative and Executive Director, the following types of well-documented cases may be submitted to the Board of Control for consideration. The Board of Control will consider each request on a case-by-case basis.

Elective or Experimental Care: Elective or experimental care, as defined in the TRICARE regulations.

Alternative Treatment: Clients who are eligible to receive treatment covered by TRICARE, private insurance, government or military medical treatment facilities, etc. and choose not to participate in their use, including:

- Receiving treatment outside of the approved program
- Choosing a nonparticipating provider over a participating provider
- Turning down available care
- Choosing a civilian facility over an available military or government treatment facility
- Choosing alternative treatment over conventional treatment
- Traveling to a distant location in lieu of available local care

Vehicle Modifications and Purchasing Vehicles: Many federal, state and local agencies, along with various charities and the major automobile manufactures have programs for handicapped individuals. This may include assistance for necessary modifications to, or the purchase or lease of, a vehicle for handicapped individuals. Assistance may also be available for lift modifications, transport vehicles, vehicle wheelchair lifts, and vehicle hand control adaptations. If a client's needs have not been met by other sources, CGMA assistance may be considered for these items when:

- A doctor or other medical authority documents the need for the required medical equipment
- The item is not covered by TRICARE, private insurance or other sources
- The client has provided thorough information concerning other sources they have researched prior to requesting assistance
- The client has a documented need for assistance after all other resources have been researched and utilized

Additional Situations: Requests for assistance for any of the following situations are to be forwarded to the Board of Control for consideration prior to providing assistance.

- Organ Transplants
- Angel Flights
- Major Transplant Surgeries
- Costs to Donate Organs
- Chronic or Long-Term Illness
- Catastrophic Medical Expenses

g. Not Authorized

Except as previously discussed, requests for assistance for any of the following items will not normally be considered for assistance:

- Abortions
- Cosmetic surgery or treatment
- Infertility treatment
- In-vitro fertilization (IVF)
- Preventative care
- Routine bills
- Routine care

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

h. Special Considerations, Supporting Documentation, Summary

Due to the nature of medical and dental expenses, it is important that requests are for medically required procedures, well documented, and all available resources have been utilized prior to providing assistance from CGMA. These requirements are not intended to make it more difficult for a client to receive assistance, but are intended to make sure the client receives all available assistance to help them with what may otherwise be overwhelming medical or dental bills. It is important that the client understands that the completion of the following items is necessary for Mutual Assistance to accurately and properly determine the appropriate amount of assistance that may be provided.

Filing with TRICARE, Medicare, Insurance, and Other Sources:

Clients are to file claims with their own medical and dental providers prior to requesting assistance from CGMA. This may include TRICARE, the TRICARE Program for the Handicapped, TRICARE supplemental insurance, other private insurance, Social Security, Medicare, other federal, state, local and community sources, along with public and private charitable organizations, and other sources as appropriate.

Prior to providing assistance, Representatives are to verify that the client has submitted claims to their own medical and dental providers. In the case of

military clients, Representatives are to check with their Health Benefit Advisor (HBA) to make sure all government sources have been utilized and alternatives exhausted. For other clients, Representatives are to check with the appropriate insurance provider's administrator to verify all claims have been processed and benefits determined. Representatives should also contact the Family Advocacy Program, as appropriate, to insure all available resources have been researched and utilized.

Note: In cases where TRICARE or private insurance providers have disapproved the claim or paid substantially less than the full amount, Clients are to be advised to appeal or resubmit their claim. This may include working with the HBA or insurance provider and submitting any necessary documentation or explanation necessary to reprocess the claim.

Requests for Waivers, Reductions of Costs, Humanitarian Boards:

Many hospitals and other service providers have procedures in place to assist clients with large medical and dental expenses, where it appears the client does not have the resources necessary to pay the entire amount of the bill. This is particularly true at large hospitals, university hospitals and hospitals associated with a charitable or religious organization. Many doctors and clinics also provide relief to clients who are unable to pay the full amount for services. As appropriate, Representatives are to advise the client to inquire into the possibility of reducing or eliminating large expenses for services.

Note: Care and discretion must be used so as not to indicate that CGMA will be willing to pay any outstanding bill on the client's behalf. The service provider's decision to provide relief must be based on the client's ability to pay the medical or dental bills using their own resources.

Supporting Documentation: In addition to items normally required when requesting assistance (see paragraph 3-E-5 for additional information concerning required documentation when requesting assistance), the client must supply the following items:

- A statement from a doctor or other medical authority attesting that the services are medically required and essential for the health and welfare of the individual
- A copy of each applicable medical or dental statement and bill
- An Explanation of Benefits (EOB) received from TRICARE or private insurance companies for each statement or bill, showing the amount claimed and the amount paid, along with the patient's responsibility
- Copies of any denials or reduced benefits received from TRICARE, private insurance companies, the government or other sources

- Copies of appeals, when required, along with the response from TRICARE or private insurance companies
- In cases where assistance is needed before the doctor will provide treatment - a letter from the doctor or other medical authority explaining the treatment, the estimated total amount and the amount required to proceed
- When travel is involved for treatment at a distant location - a doctor's or other medical authority's statement to verify the need for distant care or to justify the travel of family members
- Client's statement as to all other sources they have researched, along with any responses received from those sources indicating what, if any, assistance they will provide or if they disapproved the request
- Copies of any humanitarian requests made for waivers, reductions of costs or elimination of expenses for services
- Client's statements showing complete financial disclosure along with other debt due to, or caused by, the medical or dental situation

i. Additional Guidance and Limits on Amount of Assistance Which May Be Provided

The following guidance is to be used by Representatives when considering medical and dental cases. Answering each of the following questions will expedite case decisions.

- Has the client exhausted all primary sources of medical and dental coverage, such as TRICARE, supplemental insurance, private insurance, military treatment facilities, etc?
- Has it been determined if there are other providers that may be able to provide assistance, including Social Security, Medicare, private insurance, other nonprofit organizations (Easter Seals, Kidney Foundation, United Way etc.)? If so, has the client applied, if not, why not? This is especially important when long-term or permanent treatment is required
- Is the medical or dental expense due to the client's choice of care facility? For example: the client chooses a nonparticipating civilian provider instead of a TRICARE participating provider, or client chooses a civilian facility instead of a military treatment facility
- Is the medical or dental expense elective or experimental?

- Is the medical or dental expense a TRICARE or private insurance covered benefit?
- Does the member have other debt due to, or caused by, this medical situation?

Assistance for medical and dental expenses will normally be in the form of a loan. A grant, a combination of a loan and grant, or converting a loan into a grant may be considered only when circumstances indicate that providing a loan will offer 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 for items covered by insurance or government reimbursement will only be given as a loan until reimbursement has been received. Loans must be repaid in full upon receipt of the reimbursement. Extended repayment over several months is not authorized. Clients must be cautioned that repayment of the CGMA loan will not be postponed indefinitely. When reimbursement from other sources is not received within 90 days, the client will be expected to repay the CGMA loan, either lump sum, provided the client can afford to do so, or with monthly repayments within the client's ability to repay. In all cases, repayment must start within three months following the receipt of the assistance provided by CGMA.

Additionally, the Board of Control has established \$30,000 for loans and \$15,000 for grants as a maximum cap of assistance that may be provided to any client or family for medical or dental expenses.

5. Housing Assistance

CGMA funds may be used to assist clients who have demonstrated a financial need and wish to purchase, sell, or refinance a current or former primary residence, or establish a household. Housing assistance may be provided to help with settlement charges when purchasing, selling, or refinancing a home, or for deposits when renting. Assistance may also be provided for the cost of establishing utilities.

Recurring requests may indicate poor money management or that a more serious, financial problem exists, indicating a need for long-term financial counseling and budgeting assistance. (See paragraph 3-C-6 for additional information concerning financial counseling and debt management.)

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-C for additional information concerning exceptions to CGMA policy, prior to providing financial assistance.)

a. General

Certain eligibility and assistance restrictions apply to both closing cost and rental assistance and are outlined below:

- Housing assistance is intended to help clients establish, sell, or refinance a home. Assistance for clients who are having trouble paying expenses associated with maintaining their household (mortgage payments, rent, utilities) should be considered under paragraph 3-C-3-i
- Housing assistance may be provided when a financial hardship remains after all government entitlements the client or family may be entitled to have been utilized
- Housing assistance is not to be provided to clients who have the ability to pay for their housing needs using their own resources, but prefer to use an interest-free loan from CGMA, while using their own funds for other purposes. When appropriate, clients will be expected to pay for a portion of the housing costs from their own resources, with CGMA providing the remainder of needed funds
- Housing assistance may not be provided to clients required to live in or utilize government furnished quarters
- Housing assistance may be provided up to 30 days in advance of anticipated closing or move-in date

- 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 sections 4-B 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 (Closing Disclosure Form).

(See paragraph 3-E-5 for additional information concerning required documentation when requesting assistance.)

Note: The lender, builder or Mortgage Company must supply the buyer with a Closing Disclosure 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 Closing Disclosure Form. (See appendix C for a copy of a Closing Disclosure 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-h 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-E-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-h, 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-C 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 sections 4-B 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-E-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-C 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-C 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 a college degree, 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 a college or university undergraduate or postgraduate degree program
- Pursuing a multicourse 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 a college or university degree program or VoTech certificate program

The following eligibility requirements also apply:

- Assistance is not authorized for costs associated with preparatory courses, licenses (maritime, real estate, AC&R, etc.), or certification courses (computer, maritime, law, medical, etc.)
- 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
- Registration fees
- Lab books
- Art supplies
- Textbooks (including rental and electronic publications)
- Study guides (CLEP, DANTEs, GED, etc.)
- Computer software (non-general purpose)
- Technology/Online Access Fee
- Lab fees
- Graduation fees
- Workbooks
- Graphing calculators
- Activity fees
- Audio-Visual tapes
- Scientific calculator

Excluded Items: NON-reimbursable items include:

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

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 \$500 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 \$500 may be provided to each CGMA client on behalf of the students within that family, so long as not more than \$500 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 \$500 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-4147), a certificate of enrollment with current courses listed, or a letter from the Registrar's Office

- Attach a legible copy (front and back) of the client's valid Coast Guard ID card. (Needed when the application is being mailed to the Representative)
- Attach the student's dated receipts for each item of reimbursement. Internet copy is acceptable. A signed statement is acceptable where the book purchase is from another person
- Submit the application and attachments to a CGMA Representative.

Approval and Processing: Upon receipt of a properly completed application, CGMA Representatives may approve SEG grant requests for qualified expenses, **provided:**

- All requirements of the program have been met
- The total amount of SEG grants received by the client or client's family does not exceed \$500 per calendar year (\$1,000 per family where there are two eligible CGMA clients)
- Reimbursement for authorized items will be made within 12 months of the date of payment

The CGMA-CMP program is to be used to record the SEG grant and issue a check to the client. Representatives are authorized to disburse SEG grants using the CGMA-CMP program only (handwritten SEG checks are not authorized). (See appendix E for detailed information concerning the CGMA-CMP program.)

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

See section 4-B for additional information concerning loan and grant approval authority and guidelines.

Note: Failure to submit the Application for CGMA Supplemental Education Grant (SEG), (CGMA Form 10) within 12 months from the date of purchase will prevent reimbursement.

Receipts: The Representative will keep a copy of the receipts with the client's application after processing.

d. Stafford/PLUS Loan Fee Reimbursement

General: CGMA offers help to clients and their families who finance post-secondary education through the Federal Stafford Loan or the Federal Parent Loans for Undergraduate Students (PLUS) Program, by reimbursing loan fees charged the borrower, not to exceed 4% of the loan amount. The lender ordinarily deducts this fee from the loan disbursement check. After confirming use of the loan, CGMA-HQ will reimburse the dollar amount of the loan fee to the client.

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:

- Federal Stafford Loan: All CGMA clients, on behalf of themselves or their eligible family members. The student must be enrolled at least half-time in a participating post-secondary educational institution
- Federal PLUS Loan: All CGMA clients who have dependent undergraduate children (unmarried children who are under 23 years of age and dependent upon the CGMA client for over half of their support) enrolled at least half-time in a participating post secondary-educational institution
- Participating Educational Institutions: Include most two-year and four-year colleges and universities, graduate and professional institutions and many vocational/technical schools
- Eligibility is based on the CGMA client's and the student's status, as of the first day of the course for which assistance is being requested

Qualifying Expenses: The loan fee typically charged the borrower when obtaining a Federal Stafford Loan or Federal Parent Loan for Undergraduate Students (PLUS), not to exceed 4% of the loan amount. The lender ordinarily deducts this fee when the disbursement check is issued.

Initiating a Federal Stafford or PLUS Loan:

Stafford and PLUS loans are made through the William D. Ford Federal Direct Loan Program. Under this Program, money is borrowed directly from the federal government.

To obtain a Federal Stafford or PLUS loan, the applicant must follow the guidelines on the Web at <https://studentaid.ed.gov/sa/types/loans> or call the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243.

When a Stafford or PLUS loan is approved and funds are transferred to the school, the Department of Education will send a Direct Loan Disclosure Statement showing, among other things, the principal amount of the loan and the loan fee. The client must retain this notice to obtain a loan fee reimbursement from CGMA.

For more information or questions concerning Federal Student Loans, including the Federal Stafford Loan Program, the Parent Loans for Undergraduate Students (PLUS) Program, the Federal Direct Loan Program, Master Promissory Notes, current interest rates, maximum loan amount allowed and loan balances, contact the school's Financial Aid Office, call the U.S. Department of Education Federal Student Aid Center at 1-800-433-3243 (TTY users dial 1-800-730-8913), or visit their website (<https://studentaid.ed.gov/sa/types/loans>).

Application Procedures: Applicants may apply for reimbursement of the loan fee 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 after the date the loan funds are disbursed.

To request a Stafford/PLUS Loan Fee Reimbursement, the CGMA client must:

- Complete an Application for Stafford/PLUS Loan Fee Reimbursement (CGMA Form 8)
- Attach a copy of the Direct Loan Disclosure Statement received from the Department of Education with the Loan Fee Amount listed
- Attach an account statement received or obtained from the school at the end of the academic term, showing deposits to the student's school account for that term. (To be valid, the school account statement must be dated later than 14 days after the school sends the mandatory written notice that they have credited the student's account with the Stafford or PLUS funds)
- Attach a legible copy (front and back) of the client's valid Coast Guard ID card

- After making a copy of all documents for their records, the client is to mail or send a facsimile of the completed packages to CGMA-HQ for processing. (See paragraph 2-D-2 for CGMA-HQ contact information.)

Approval and Processing: Upon receipt of an application package, CGMA-HQ:

- Will verify that the client is not delinquent in repaying any CGMA loan or does not appear on the CGMA Restricted List
- After confirming the use of the Stafford or PLUS loan, CGMA-HQ will issue a CGMA check to reimburse the client for the dollar amount of the loan fee paid

Note: Failure to submit the Application for Stafford/PLUS Loan Fee Reimbursement (CGMA Form 8) within 12 months after the date the loan funds are disbursed will prevent reimbursement.

e. CGMA Education Loans

General: The purpose of the CGMA Education Loan program is to help members of the Coast Guard family meet their educational goals by providing an interest free loan for educational expenses not covered by funds from other sources, such as Coast Guard Tuition Assistance, the GI bill, scholarships, Federal Student loans, 529 savings plan, etc.

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

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

- Enrolled in an associate, bachelor, or graduate degree program at a regionally or nationally accredited college or university or in a Department of Veterans Affairs or Department of Education approved vocational technical training (VoTech) program
- 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 assistance is requested

Assistance may not be provided to a client who is currently delinquent in repaying any CGMA loan or who is on the CGMA Restricted List.

Qualifying Expenses: The costs of all normal tuition, fees, books, study guides, supplies, equipment and other documented educational costs directly related to the course of study may be included in the spending plan.

Transportation expenses are limited to parking and tolls. “Other expenses” may not include computers, general purpose software (such as operating systems, spreadsheets, etc.), meals, lodging, childcare, or paying off existing student loans.

Loan Amount: A loan (grants are not authorized) of up to \$3,000 may be provided to eligible clients whose spending plan shows education expenses that exceed funding from other sources.

Application Procedures:

To request a CGMA Education Loan, the CGMA client must:

- Complete all sections of the CGMA Application for Education Loan (CGMA Form 11), including the spending plan in Section C
- Attach a copy of the student’s proof of enrollment, such as a certificate of enrollment or a letter from the Registrar’s Office identifying the student
- Attach copies of documents supporting the spending plan estimates in Section C of CGMA Form 11
- Attach a legible copy (front and back) of the client’s valid Coast Guard ID card (Needed when the application is being faxed or mailed to the Representative)
- Submit the application and attachments to a CGMA Representative

Approval and Processing: After ensuring the loan application, including the spending plan in section C, is complete and sufficiently documented, CGMA Representatives may approve CGMA Education Loans, **provided:**

- All requirements of the program have been met
- The total amount of the loan does not exceed \$3,000
- The total amount of the loan does not exceed the difference between expenses and funding from other sources as identified in the spending plan

See section 4-B for additional information concerning loan and grant approval authority and guidelines.

Repayment: Establish loan repayment in accordance with Section 5-B.

f. Forms

Unique application request forms have been developed to apply for assistance under the following education programs:

- Application for CGMA Stafford/PLUS Loan Fee Reimbursement (CGMA Form 8)
- Application for CGMA Supplemental Education Grant (SEG) (CGMA Form 10)
- CGMA Application for Education Loan (CGMA Form 11)

In addition to being available in appendix C of this manual, these forms are also available to download from the CGMA-HQ website (www.cgmahq.org).

Forms are also available by contacting the CGMA-HQ Administrative Assistant or the Director of Administration. (See paragraph 2-D-2 for CGMA-HQ contact information.)

8. Layette Program

The Coast Guard Mutual Assistance Layette Program is designed to provide baby supplies and useful information to CGMA clients and their families for the birth or adoption of an infant child.

Coast Guard Mutual Assistance will provide a layette package directly to the families of members of the Coast Guard community who meet the eligibility criteria indicated below.

Arrangements have also been made for a layette package to be provided to Coast Guard active duty personnel attending an Air Force Aid Society's (AFAS) "Bundles for Babies" class or a Navy-Marine Corps Relief Society's (NMCRS) "Budget for Babies" class.

a. General

The layette package (containing a receiving blanket, accessories and other items for a newborn child) is a gift from Coast Guard Mutual Assistance. In the case of multiple births (or adoptions) a layette package will be provided for each child.

Layettes will be provided on a first come, first serve basis, limited to annual funding levels.

A client may receive a layette from CGMA, AFAS or NMCRS, but not from more than one source. (Clients eligible to receive a layette from more than one source must choose which layette they would like to receive.) If a client erroneously receives a layette that they are not entitled to, they will be expected to reimburse CGMA for the cost of the layette received in error, whether the client, AFAS, NMCRS, or CGMA is the cause of the error.

Requests for a layette package must be received and processed within three months before or six months following the birth of the child or children.

b. Eligibility

CGMA Layette: 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 are eligible to receive a layette directly from CGMA under this program.

AFAS or NMCRS Layette: Active Duty members of any rank may receive a layette by attending an Air Force Aid Society's (AFAS) "Bundles for Babies"

class or a Navy-Marine Corps Relief Society's (NMCRS) "Budget for Babies" class.

Children: Layettes are intended for dependent children of the CGMA client, within three months before or six months of their birth. This includes natural or adopted children, as well as stepchildren.

CGMA clients who are currently delinquent in repaying any CGMA loan or appear on the CGMA Restricted List are not eligible for assistance.

c. Procedures - CGMA Layette

Client: To request a CGMA layette package, eligible CGMA clients must complete the Application for CGMA Layette (CGMA Form 7 and send it to CGMA-HQ:

- E-mail the forms to HQS-DG-CGMA@uscg.mil
- Fax them to 703-875-0344
- Mail to Coast Guard Mutual Assistance, 1005 N. Glebe Road, Suite 220, Arlington, VA 22201
-

CGMA-HQ: Upon receipt of the Form 7 and identification requirement, CGMA-HQ will:

- Mail the layette directly to the client. The package will normally be shipped within 1 business day and should arrive within 5 business days
- Maintain a database to prevent duplicate layettes from being provided to a client

d. Procedures - AFAS or NMCRS Layette

Client: To attend an AFAS "Bundles for Babies" class or a NMCRS "Budget for Babies" class and receive a layette package upon the completion of the class, eligible Coast Guard active duty members must:

- Contact the AFAS (www.afas.org) or NMCRS (www.nmcrs.org) for assistance in determining where and when classes will be held, and to register to attend. They need not apply through CGMA to attend the class
- Attend and complete the class

AFAS or NMCRS: Upon completion of the AFAS "Bundles for Babies" class or the NMCRS "Budget for Babies" class the AFAS or NMCRS, will:

- Provide a layette directly to Coast Guard active duty members completing the class in the same manner as they do their own members
- Bill CGMA-HQ for the cost of the layette provided to Coast Guard active duty members in accordance with the Memorandum of Understanding (MOU) established for this purpose

CGMA-HQ: Upon receipt of an AFAS or NMCRS invoice, CGMA-HQ will:

- Reimburse the society for the layette provided to CGMA clients
- Maintain a database to prevent duplicate layettes from being provided to a client

9. Adoption Assistance

a. Adoption Loan:

A CGMA Adoption Loan may be provided to any eligible CGMA client who is incurring expenses related to the legal adoption of a child when the client does not have all of the funds necessary to proceed with the adoption process.

Qualified adoption expenses are those reasonable and necessary expenses directly related to, and for the principal purpose of, the legal adoption of an eligible child.

Qualified adoption expenses may include:

- Adoption fees
- Attorney fees
- Court costs
- Required home inspection cost
- Travel expenses (including meals and lodging) while away from home, and
- Re-adoption expenses relating to the adoption of a foreign child

Qualified adoption expenses do not include expenses:

- For which you received funds under any state, local, or federal program
- That violate state or federal law
- For carrying out a surrogate parenting arrangement
- Paid or reimbursed by your employer or any other person or organization

Assistance from CGMA will be in the form of a loan not to exceed \$6,000, with a maximum repayment period of 60 months. Grants or combination of a loan and grant will not be considered.

Repayment will begin the month after assistance has been provided.

b. CGMA Adoption Grant:

The purpose of the CGMA Adoption Grant is to provide financial assistance to those who are in the process of legally adopting a child by reimbursing, up to a maximum of \$3,000, the cost of the home study directly related to the adoption.

The Adoption Grant is open to all eligible CGMA clients. Only one grant is authorized per adoption, whether one or both potential parents are CGMA clients. Additional adoptions would warrant additional Adoption Grants.

The CGMA Executive Director is the approving authority for all CGMA Adoption Grants. The Adoption Grant may not exceed the cost of the home study or \$3,000, whichever is less. Applications for the Adoption Grant must be submitted within one year after incurring the Home Study expense

To request an Adoption Grant, the CGMA client must:

- Complete and sign the Application for Assistance (CGMA Form 5)
- Attach Documentation to substantiate that the home study was conducted (The full home study report is not required. An invoice from the agency that conducted the home study or the last page of the home study report with signatures may serve this purpose.)
- Attach proof of payment (e.g. receipt or cancelled check)
- Submit the application and attachments to a CGMA Representative

10. Special Needs Grant

The purpose of the CGMA Special Needs Grant is to provide financial assistance to Active Duty CGMA clients who are faced with increased financial requirements because they have dependents with special needs.

The CGMA Special Needs Grant is open to Regular Coast Guard active duty members and Coast Guard Reserve members on active duty for 181 days or more who have dependents registered in the Coast Guard Special Needs Program. The grant may not exceed the documented costs of the special needs service or resources, and is limited to a cumulative total of \$3,000 per CGMA client.

When the costs are not covered by other sources, assistance under this program may be provided for:

- Fees for specialized activities such as camps, clubs, sporting leagues. This includes fees for siblings where siblings of special needs children are part of the intended target audience
- The cost of adaptive equipment—items such as heavy duty strollers, wheelchairs, shoes, cranial helmets, etc.
- The cost of other resources designed to meet special needs, such as Assistive Technology Devices (communication devices, hearing aids, etc.) or specialized computer software
- Membership fees to organizations that provide special needs services

Note: financial support is available through other CGMA programs for coverage gaps while awaiting authorization for TRICARE Applied behavioral analysis (ABA) or Extended Care Health Option (ECHO) programs. The Special Needs Grant is not authorized for these programs.

The CGMA Executive Director is the approving authority for all CGMA Special Needs Grants. Clients requesting this grant must submit, via a CGMA Representative, a completed Application for Assistance (CGMA Form 5), along with receipts or other suitable documents showing the costs of qualifying goods or services.

Applications for the CGMA Special Needs Grant must be submitted within one year after incurring the expense.

D. Unauthorized Items

As discussed in chapter 1, Coast Guard Mutual Assistance is incorporated in the Commonwealth of Virginia and is recognized by the Internal Revenue Service as a 501(c)(3) tax exempt, non-profit, charitable organization. As such, CGMA funds must be used for "Purposes" as outlined in Article II of the CGMA Articles of Incorporation and Article III of the CGMA Bylaws.

To this end, the Board of Control has taken much time and effort to establish policies and procedures in compliance with these regulations that will meet the valid, verified, and genuine need of our clients and their immediate family. The authorized purposes for which assistance may be provided are discussed throughout this chapter.

To insure uniformity of treatment and fairness to all clients, certain limitations have been established where assistance is not normally permitted and are listed below. 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.

CGMA funds will not normally be provided for the following items:

- Assistance to groups or organizations
- Avoiding normal interest
- Business ventures or investments
- Cost of marriages
- Costs resulting from disciplinary action including, civilian and military court fees, fines, judgments, liens, bail, or legal fees
- Debt Consolidation
- Education expenses including, tuition, room and board, books and supplies, etc. (except as authorized in paragraph 3-C-7)
- Elective medical procedures, including abortions
- Gambling debt
- Investment losses
- Items of convenience, comfort, luxury or want
- Legal expenses, including fees for divorce, child custody, or other domestic disputes
- Long-term, continuing or frequent use of assistance
- Loss on the sale of a home
- Maintaining a standard of living beyond the means of the client
- Moves within the same local community (except as authorized in paragraph 3-C-3-o)
- Nonessential items or expenses
- Ordinary leave, liberty or vacation
- Paying personal income or property tax
- Reimbursing losses caused by Government misinformation

- Rental, lease or purchase of a privately owned vehicle including, taxes, registration or insurance (except as authorized in paragraph 3-C-3-d)
- Repaying loans to family members or friends
- Resolving financial difficulties to qualify for or obtain a security clearance

Exception to policy should be requested whenever it is considered in the best interest of both the client and CGMA. On a case-by-case basis, the Executive Director and the Board of Control may consider cases that warrant exception to this policy. (See section 4-C for additional information concerning exceptions to CGMA policy.)

E. Applying for Assistance

1. General

Any eligible person may request assistance from CGMA by contacting a CGMA Representative and completing the appropriate application for assistance. Coast Guard service personnel may also contact one of the other Military Aid Societies or the American Red Cross for emergency assistance when they are unable to apply through CGMA. Generally the CGMA client will apply for assistance for themselves or for their family members. However, when the client is not available, family members may apply. (See section 3-B for eligibility definitions, terms and restrictions.)

Applicants requesting assistance will be expected to bring proper identification, leave and earning statements, other income and expense information, and full supporting documentation justifying their need for assistance. In most cases, applicants will also be expected to complete a detailed budget when requesting assistance.

Coast Guard Mutual Assistance has a strong fiduciary responsibility to those who contribute to CGMA and to regulatory agencies to ensure that all assistance is given in accordance with CGMA policy. Part of that policy requires that prior to providing assistance, each case must be accurately and thoroughly reviewed, verified and justified. The application form should be fully completed and each case must contain thorough supporting documentation to demonstrate the client's need and support the amount of assistance requested.

These requirements are intended to aid CGMA in identifying and assisting eligible applicants who have a genuine need. They are not intended to place an undue burden on applicants or discourage applicants from requesting assistance.

2. Applications

The CGMA Application for Assistance (CGMA Form 5) has been established as the primary document to request assistance from CGMA. This form will be used to request all types of assistance, except for Quick Loans, certain education programs, requesting financial counseling, obtaining a layette, when applying for emergency assistance through another Military Aid Society or the American Red Cross, or in certain disaster response situations.

- See paragraph 3-F for information on Quick Loans
- See paragraph 3-C-7-f to determine the appropriate application specific to each education program

- See paragraph 3-C-3-i for additional information concerning requests for financial counseling
- See paragraph 3-C-8 for additional information concerning obtaining a Layette
- See section 4-E for additional information regarding requests for emergency assistance through another Military Aid Society or the American Red Cross

Regardless of the form used, the applicant is to read, thoroughly complete and sign the application for assistance. If there is insufficient space on the application, additional pages may be attached, as needed, to provide complete information. The completed signed application, along with endorsements and supporting documents, will form the basis for determining if assistance may be provided.

Forms are also available for downloading from the CGMA web site at (www.cgmahq.org).

3. Applicant's Statement

At a minimum, the applicant must complete the "Assistance Requested" block of the application for assistance. This information should be detailed enough for the Representative to understand the applicant's need and to assist in making a decision on the request. However, in more complex or unusual cases, in addition to the information provided on the application, applicants should be encouraged to provide an additional statement that may help explain or justify the need for assistance. Generally, the more information provided by the applicant to explain the situation they are in, their need, and what they are expecting from CGMA, the easier it will be to understand the applicant's request and to make the correct decision as to whether or not assistance may be provided.

4. Endorsements

An endorsement from the client's command will be required for active duty members, civilian employees and Reserve members not stationed at the same unit as the CGMA Representative. An endorsement from the client's flotilla commander will be required for Auxiliary members. All other clients may, if they choose, elect to include such an endorsement as part of their application for assistance.

This policy is considered necessary to ensure the Representative has adequate information concerning the client to process their request for assistance in a proper manner. It is important to maintain the client's privacy and to comply with

CGMA's policy on confidentiality. (See section 1-H for additional information concerning CGMA's Confidentiality policy.)

Note: Clients do not have to include the CGMA Budget Form (CGMA Form 15) when requesting an endorsement from their command. They will however, be required to include the CGMA Budget Form along with all other supporting documents when submitting their request for assistance to the CGMA Representative.

Depending on the command structure at the client's unit, this endorsement may be made by one of the following:

- Commanding Officer
- Executive Officer
- Personnel Officer
- Officer in Charge
- Executive Petty Officer

Ideally, the endorsement may be made in writing on the CGMA Application for Assistance (CGMA Form 5). However, the endorsement may be made by fax, email or telephone when necessary and conditions justify these means of communication. Representatives are to include a statement on the application for assistance when one of these optional methods is utilized.

This policy, does not restrict CGMA from contacting, discussing with, and/or requesting an endorsement from the client's supervisor or command (or from any other person in or out of the Coast Guard) when the Representative believes it would be of value when reviewing the facts associated with the case, and would aid in determining if assistance should be provided. Such contact should be made when it appears that the client is facing a serious ongoing financial problem, or where the client is facing a situation the Representative believes needs to be brought to the attention of the client's supervisor or command. The client is to be advised before such contact.

Representatives must make an endorsement on cases forwarded to CGMA-HQ. The Executive Director will endorse cases forwarded to the Board of Control. (See section 4-C for additional information.)

5. Supporting Documents

All applicants requesting assistance will be expected to furnish full supporting documentation justifying their need for assistance. Poor or missing documentation can cause undue delays and hardship on our clients and can result in postponement or disapproval of cases even though it appears the individual requesting assistance might have a legitimate need for assistance. Fully documenting and supporting the case not only will allow the case to be quickly

and accurately reviewed and processed, it will greatly improve the likelihood of a favorable decision for the client.

Applicants should be encouraged to attach separate letters, statements or other documents to their application when necessary to help support their request and explain extenuating circumstances that would not be evident in the application and other documentation.

At a minimum all applicants requesting assistance will be expected to furnish the following:

- Proper identification
- Leave and earning statements
- Other income and expense information

Depending on the type and complexity of assistance requested, applicants will also be expected to furnish additional documentation to support their request; this may include, but is not limited to:

- Copies of bills or statements
- Charge card statements
- Letters from creditors
- Estimates for car repairs
- Rental or purchase agreements
- Eviction notice
- Utility bills
- Shutoff notices
- Medical or dental bills or statements
- Letters, statements or estimates requesting payment in advance of providing medical or dental treatment
- Power of Attorney or Pre-Authorization Form
- Any other documentation supporting the request

Representatives may require the applicant to provide additional documentation they feel is necessary in aiding them in evaluating the request for assistance.

Representatives may disapprove a request for assistance when they feel the applicant has not provided adequate documentation to justify the request.

In most cases, applicants will also be expected to complete a detailed budget when requesting assistance. (See paragraph 3-E-6 for additional information concerning budgets.)

Note: In emergency situations (death in the immediate family, emergency travel, and other emotionally sensitive situations described in paragraph 3-C-2)

Representatives may postpone the requirement for providing full documentation and completing a budget until a later appropriate time.

6. Budget

With a few exceptions, as discussed below, a CGMA Budget Form (CGMA Form 15) must be completed prior to providing any assistance.

a. Why a Budget is Required

The CGMA Budget Form (CGMA Form 15) provides a standard format for organizing budgetary data. By listing the client's sources of income, deductions and expenses, a detailed picture of the client's financial situation will emerge from the budget process. It allows both the client and the Representative to have a clear picture of the financial assistance needed and the client's current and projected financial situation. The budget can also be used to determine the client's ability to repay any assistance given and to develop a long-term plan for financial self-sufficiency.

CGMA retains the option to verify the information provided on the Budget Form when such information is pertinent to making an informed decision on a particular case. This option (which the applicant authorized when signing the application for assistance) should be taken only when it is felt it would be of value when reviewing the facts associated with the case and would aid in determining if assistance should be provided. (See section 1-H for additional information concerning CGMA's Confidentiality policy.)

This policy does not remove the requirement to include a copy of the Budget Form on cases forwarded to CGMA-HQ or the Board of Control where it will continue to be treated in a private and confidential manner. (See section 4-C for additional information concerning forwarding cases to the next higher authority for determination.)

Note: The CGMA Budget Form and the information it contains is to be handled in a private and confidential manner and is only to be seen by the client and the appropriate CGMA representatives involved with the case. The Budget Form does not have to accompany the CGMA Application for Assistance if the client chooses to have their supervisor or command endorse their request for assistance.

b. Completing the Budget Form

For many clients, completing a CGMA Budget Form will be the first budgeting experience they have ever had. For this reason, CGMA Representatives are asked to help clients who are experiencing difficulties when completing the budget form.

The goal of the budget process is to come up with a realistic budget that reflects an accurate financial picture. A successful budget and ultimately the decision to provide or not provide assistance must be based on the entire family's financial situation. Therefore, all applicable items on the CGMA Budget Form are to be completed and will include the applicant's income and expense items, as well as the spouse's income and expenses. This requirement applies to all married clients, including member married to member situations. Failure to provide complete financial information may result in disapproval of the request.

The CGMA Budget Form provides separate income and expense columns for Current and Planned Budget.

- **Current:** At a minimum, the Current column must be completed to show all current income and expenses. Actual figures from receipts, statements and other documentation should be used when available. Reasonable estimates should be used when actual figures are not available. Allowance for clothing, miscellaneous, spending money, extra expenses, and savings as a cushion for unexpected expenses should be included. Additional allowance for expenses when the client is deployed, underway or otherwise separated from their family should also be considered when completing the budget form

Note: Tithes - should be included in the Current column on the budget form. However, it is inappropriate for CGMA to provide assistance to a client so they can continue tithing, which can be seen as a subsidy of another non-profit organization. Clients can make token contributions until their financial problem is resolved or repayment to CGMA is completed. Clients who do not wish to consider reducing or eliminating their tithes should consider seeking assistance from the organization receiving the tithe.

- **Necessary Changes:** When Current Budget calculations indicate a negative net income situation, the column for Planned Budget can be used to show necessary changes which will be reflected to show which income items may be increased and which expense items can be cut back to bring the budget into a positive situation. Entries in this column may include items that are expected to change in the near future and should be given consideration. This may include expected promotions, pay increases, bills that will be paid off, etc. This column may also include entries for items that may change if CGMA assistance is provided
- **Planned Budget:** When changes have been indicated, the Planned Budget column is used to show the result of the changes and will normally result in a positive budget. If the Planned Budget continues

to show negative net income, it may be an indication that the client has a need for additional professional financial counseling in addition to or in lieu of financial assistance from CGMA. (See paragraph 3-C-6 for additional information)

A copy of the completed budget will be kept with the application for assistance. A copy will also be provided to the client. If a client returns for additional assistance in the future, the original budget form may be updated or a new budget form may be completed. Comparing the two documents may provide valuable insight into the client's financial management ability.

c. Waiving the Budget

In emergency situations (death in the immediate family, emergency travel, and other emotionally sensitive situations described in paragraph 3-C-2) Representatives may waive or postpone the requirement for completing a budget form until a later appropriate time.

While the CGMA Budget Form is not required in these circumstances, you may request that information if you feel it is needed to arrive at a decision.

Note: When time is critical, you may not be able to get a complete budget. However, it may still be important to get a feel for how the individual or family is doing financially. Caution should be taken to prevent creating an additional financial hardship by providing a large loan that will cause the client problems when repaying.

7. Requirements When CGMA Sponsor is Not Available

The CGMA sponsor should normally be the applicant, however, due to deployment, temporary assignments, being underway, serious illness or death of sponsor and other situations, there will be times when it will be necessary for a spouse or eligible family member to request assistance. In addition to the documentation requirements listed above, in situations where a spouse or eligible family member requests assistance, one of the following items will normally be required prior to providing assistance. (See paragraph 3-B-3 for additional eligibility and assistance limitations when providing assistance to an eligible family member, including exceptions when none of the following items are available.)

- Power of Attorney
- Pre-authorization Form
- Verbal or written consent of the sponsor

Sponsors and family members must clearly understand that such authorizations merely allow CGMA to assist if there is a need. CGMA will decide whether or not to approve a request based on the merits of the case and the appropriate CGMA policies.

a. Power of Attorney

CGMA will recognize a valid notarized Power of Attorney (POA) that authorizes an individual, normally the spouse, to borrow money and to execute such documents as may be necessary to bind the CGMA sponsor to repay the loan. A valid POA may be either a General or a Special POA, so long as the authority includes the power to borrow money in the sponsor's name. The fact that the general POA is fully accepted as a legal document also means that CGMA will not allow the sponsor to disavow the assistance rendered to an eligible family member if the attorney-in-fact signed for the sponsor under the authority provided by the POA. Allotments for repayment cannot be initiated based upon POA, unless the POA contains a specific clause that indicates the spouse can "demand, act to recover and receive all sums of money and to institute accounts on my behalf". When assistance is provided using a POA, a copy of the POA will be attached to the CGMA Form 52 and the sponsor will be notified as soon as practical of the assistance and repayment information.

Note: If the POA is over a year old, contains a termination date that has passed, has terms that preclude the family member from obtaining a loan, or the Representatives believes the POA may have been revoked, the sponsor should be contacted to obtain approval for the requested assistance.

The following is a non-binding, informal, distinction between Special and General Powers of Attorney.

Special Powers of Attorney enable one to act on another's behalf in certain "special" and limited circumstances. The powers here are obviously limited to specific purposes. (If a need for CGMA assistance arises, deployed sponsors may affect a message power of attorney for these limited purposes.)

General Powers of Attorney enable one to act for another in nearly every "general" circumstance. The powers here are nearly unlimited, and caution is advised.

As a general rule, Legal Assistance attorneys would counsel clients to first, consider executing a Special Power of Attorney for limited specific purposes taking into consideration individual circumstances and second, consider executing a General Power of Attorney if the client believes it necessary and understands the risks it entails. The use of a General Power of Attorney is discouraged because of the potential for abuse.

See paragraph 3-B-3 for additional eligibility and assistance limitations when providing assistance to an eligible family member.

b. Pre-Authorization Form

Representatives may assist eligible family members, without contacting the sponsor, provided there is a Pre-Authorization Form (CGMA Form 16).

The sponsor may use the Pre-Authorization Form to authorize, in advance, assistance for a spouse or eligible family member while the sponsor is on deployment, temporary duty, underway, or otherwise absent for an extended period.

To guarantee authenticity, Pre-Authorization forms must be signed by the sponsor and notarized or witnessed by someone other than the spouse or family member. The preferred method of completing a Pre-Authorization Form is to have the sponsor complete the form at their duty station. Once completed and witnessed, the form will be delivered by the sponsor's command to the CGMA Representative in advance of assistance being needed.

When assistance is provided using a Pre-Authorization Form, a copy of the form will be attached to the CGMA Form 52 and the sponsor will be notified as soon as practical of the assistance and repayment information.

Representatives may dispose of unused Pre-Authorization Forms once the authorization dates have passed. (See section 6-A for additional information concerning disposing of case files and other administrative procedures.)

c. Verbal or Written Consent of the Sponsor

When there is no Pre-Authorization Form or Power of Attorney, the CGMA sponsor must be contacted prior to proving assistance. Contact may be made by any available method, including telephone, e-mail, fax or message.

With the CGMA sponsor's approval, the spouse will have the same eligibility to receive assistance as the CGMA sponsor. (See paragraph 3-B-3 for limitations on amount of assistance that may be provided when the CGMA sponsor cannot be reached or if the sponsor disapproves the request.)

Contact information, including time and date of contact, amount of assistance authorized (or disapproval of the request for assistance) along with repayment information and any additional pertinent information is to be attached to the application for assistance.

F. Quick Loan Program

1. General

Quick Loans are interest-free loans of \$1,000 or less, designed to address immediate, essential financial need while requiring fewer steps and potentially less detailed documentation than the standard assistance request process. The Quick Loan Program gives commanding officers and officers-in-charge a way to quickly address temporary financial problems that may arise amongst their crew.

2. Eligible Participants

The quick loan process is open to active duty Coast Guard military members, Coast Guard reservists recalled to active duty and Coast Guard Civilian employees. It is not open to individuals who have an outstanding loan balance with CGMA or who are on the CGMA Restricted List. An individual may receive a maximum of two Quick Loans within any 12-month period. Assistance requests not meeting these criteria must be processed through the standard application process in section 3-E.

3. Application and Processing

A single page CGMA Quick Loan Application (CGMA Form 1) has been established for use with the Quick Loan Program. Applicants are not required to complete a CGMA Budget form (CGMA Form 15), though the approving authority may require bills or other documentation to support the request.

The applicant's unit Commanding Officer or Officer-in-Charge is the approving authority for Quick Loans. The applicant reads, completes and signs the Quick Loan Application and submits it to the approving authority.

The approving authority shall adhere to assistance policy guidelines as set forth in this Manual. Each request shall be considered on its own merits, on a personalized and timely basis, with confidentiality and in a fair and equitable manner. A Quick Loan may not be issued where to do so would entail an exception to CGMA policy.

If the request is approved, the unit Commanding Officer or Officer-in-Charge completes section D on the Quick Loan Application. The form and supporting documents, if any, are then taken to the local CGMA Representative for administrative review and issuance of the assistance check.

If a Quick Loan request is not approved or upon administrative review the CGMA Representative finds that the loan does not meet the criteria for a Quick Loan, the loan application shall be returned to the applicant, who may submit an application in accordance with the standard assistance request process in section 3-E.

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.

G. Ancillary Programs

CGMA funds two programs that are operated and overseen by Coast Guard Work-Life. These programs require no direct action on the part of CGMA Representatives.

1. Respite Care Program

The CGMA Respite Care Program provides a “break” for a few hours a week, or month, to eligible Coast Guard clients who have responsibility 24 hours per day to care for an ill or disabled family member who lives in the same household. It is short-term help to allow a family to work towards building their own resources for self-financed respite care and to apply for assistance offered through their health insurance, governmental, or community agencies.

Eligibility extends to Coast Guard families in which a family member has been diagnosed with a profound disability, or a serious or terminal illness that requires on-going care and attention and is enrolled in the Coast Guard Special Needs Program in accordance with COMDTINST 1754.7 series. The person with special needs may be a spouse, a dependent child, or dependent parent (must be registered in DEERS).

The maximum number of respite care hours may not normally exceed 40 hours per month (average usage 8 hours per week). The maximum hourly rate for respite care may not normally exceed \$20/hour.

A request for respite care assistance may be initiated only by a Family Resource Specialist or Family Advocacy Specialist at a local Work-Life Regional Practice.

Questions about the Respite Care program may be referred to Coast Guard Work-Life.

2. Tutor.Com for U.S. Military Families

Tutor.com for U.S. Military Families offers one-to-one tutoring with a live expert online 24/7. Tutors can help students in grades K-12 and college with over 40 subjects, plus resume writing/career transition.

Eligibility extends to Active duty Coast Guard service members (including Reserve members on active duty), their spouses and their dependent children. (Other Coast Guard Reserve members and their families are also eligible to use

the program through separate funding from the DoD Yellow Ribbon Reintegration Program.)

Eligible Individuals may create and use their own account at www.tutor.com/military.

Questions about the Tutor.com for Military Families program may be referred to local Coast Guard Education Services Officers.

H. 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.)

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A. Introduction

This section explains how to handle a request for assistance, from the initial contact, through the decision on how CGMA may be able to assist the client. Other sections of this manual provide the approved policies and procedures that are to be followed when providing assistance.

Since each applicant and case is unique, each request for assistance must be judged on its own merits. Casework decisions must be made as objectively as possible using this manual as the primary guide. Representatives must base their decision on facts and circumstances presented in the application, budget and supporting documentation, by interviewing the applicant, and verifying other information applicable to the case.

Proper case management is at the core of assisting our clients and will result in one or more of the following decisions being made for each case received:

- Financial Assistance will be provided
- Non-Financial Assistance will be provided
- Request for Assistance will be forwarded to the Next Higher Authority
- Request for Assistance will be disapproved

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-C for additional information concerning exceptions to CGMA policy, prior to providing financial assistance.)

It is CGMA's objective to meet valid financial need of our clients and their families and to help them to live within their means. To do this, both financial and non-financial assistance is available. Treating every client with respect and dignity is key to accomplishing these goals and developing goodwill between the client and CGMA.

B. Loan/Grant Approval Authority Guidelines

1. General

Representatives and the Executive Director are authorized to provide CGMA loans and grants in conformity with the bylaws, directives, publications, policies and procedures of Coast Guard Mutual Assistance as established by the Board of Control. All assistance must be provided in compliance with these rules and regulations. Additionally, as a private non-profit organization, all CGMA activity must be consistent with IRS and other government agency regulations as they relate to non-profit organizations.

Additional guidance and interpretation of these policies and procedures is available from CGMA-HQ, when needed. Representatives are encouraged to contact CGMA-HQ, prior to approving or disapproving a request for assistance, with questions they may have or for help in processing any case received. (See paragraph 2-D-2 for CGMA-HQ contact information.)

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-C for additional information concerning exceptions to CGMA policy, prior to providing financial assistance.)

2. Representatives

Certain programs and types of assistance have additional eligibility criteria, financial need requirements, and other conditions and restrictions that may apply. Prior to providing assistance, Representatives are to carefully review the section(s) of this manual pertaining to the type of assistance being requested to determine if additional conditions or restrictions apply.

a. Representatives May Approve

Within the guidelines discussed above, Representatives may approve the following:

- Assistance (loans) for all eligible CGMA clients, including Assistant Representatives
- Loans up to \$3,000 provided the amount given will not cause a client's outstanding loan balance to exceed \$3,000. However, Representatives are not authorized to approve loans under the Closing Cost Assistance or Debt Management Programs

b. Representatives May Not Approve

Except as noted, requests for the following types of assistance may not be approved by Representatives and must be forwarded to the Executive Director for review. (See section 4-C for additional requirements and information concerning forwarding cases for review, including how to process the case once a decision has been returned.)

- Assistance for themselves or other Representatives. (Assistant Representatives may not provide assistance for themselves, Representatives, or other Assistant Representatives)
- Assistance that would cause a client's total outstanding loan balance to exceed \$3,000
- Grants, except SEG Grants. (Representatives are authorized to disburse SEG grants **only** using the CGMA-CMP program.) (see paragraph 3-C-7-c for additional information)
- Debt Management Assistance
- Housing Assistance
- Requests to convert an existing loan into a grant. (See section 5-F for additional information)
- Assistance for members from other societies (Army, Navy, Marine Corps or Air Force). The appropriate society's headquarters must be contacted to obtain approval when providing assistance to a member from another branch of the service. (See section 4-E for additional information)
- Vehicle Purchase or Replacement. (See paragraph 3-C-3-d for additional information)

CGMA-HQ must be contacted in the following situations: (See paragraph 2-D-2 for CGMA-HQ contact information)

- Coast Guard members attempting to receive assistance through another relief society (Air Force Aid Society, Army Emergency Relief, Navy-Marine Corps Relief Society, or the American Red Cross) (See section 4-E for additional information)
- Assistance for clients who appear on the CGMA Restricted List. (See section 5-D for additional information)

- Refunds for clients who have overpaid their CGMA loan. (See section 5-I for additional information)
- Fees or expenses for a client to obtain financial, debt management, or other counseling. (See CGMA Form 22 – CGMA/NFCC Agreement for additional information)
- Vehicle Purchase or Replacement

Note: Depending on the emergent situation, Representatives may approve loans up to the \$3,000 limit that may be immediately provided to the client, with any request in excess of this limit forwarded to the Executive Director for review.

3. Executive Director

Certain programs and types of assistance have additional eligibility criteria, financial need requirements, and other conditions and restrictions that may apply. Prior to providing assistance, the Executive Director is to carefully review the appropriate section(s) of this manual pertaining to the type of assistance being requested to determine if additional conditions or restrictions apply.

a. The Executive Director May Approve

Within the guidelines discussed above, the Executive Director may approve:

- Assistance for all eligible CGMA clients, including CGMA Representatives and Assistant Representatives
- Loans up to \$6,000 provided the amount given will not cause a client's outstanding loan balance to exceed \$6,000
- Grants (other than SEG grants) may be authorized up to \$6,000, provided the accumulated total of grants given to an individual does not exceed \$6,000 (not including SEG grant amounts)
- When appropriate, both a loan up to \$6,000 and a grant up to \$6,000, for a total assistance amount of \$12,000 (provided the above limits are not exceeded)
- Requests for the conversion of an existing loan into a grant. (See section 5-F for additional information)

b. The Executive Director May Not Approve

Except as noted, requests for the types of assistance below must be forwarded to the Board of Control for review. (See section 4-C for additional requirements and information concerning forwarding cases for review, including how the case is to be processed once a decision has been returned.) Also, see paragraphs 2-E-1-m and 2-E-1-n for additional information concerning the Executive Director's responsibilities for cases forwarded by Representatives.

The Executive Director **is not authorized** to approve the following types of assistance:

- Assistance for him or herself
- Any assistance that would cause a client's total outstanding loan balance to exceed \$6,000
- Grants (other than SEG grants) that would cause a client's accumulated total of grants received to exceed \$6,000
- Assistance for members from other societies (Army, Navy, Marine Corps or Air Force). In most cases, the appropriate society's headquarters must be contacted to obtain approval when providing assistance to a member from another branch of the service. (See section 4-E for additional information)

CGMA-HQ must be contacted in the following situations: (See paragraph 2-D-2 for CGMA-HQ contact information.)

- Coast Guard members attempting to receive assistance through another relief society (Air Force Aid Society, Army Emergency Relief, Navy-Marine Corps Relief Society, or the American Red Cross). (See section 4-E for additional information)
- Assistance for clients who appear on the CGMA Restricted List. (See paragraph 5-D-4 for additional information)
- Refunds for clients who have overpaid their CGMA loan. (See paragraph 5-I-3 for additional information)
- Fees or expenses for a client to obtain financial, debt management, or other counseling. (See CGMA Form 22 – CGMA/NFCC Agreement for additional information)

- Vehicle Purchase or Replacement. (See paragraph 3-C-3-d for additional information)

Note: Depending on the emergent situation, the Executive Director may approve loans and/or grants up to the \$6,000 limit that may be immediately provided to the client, with any request in excess of these limits forwarded to the Board of Control for consideration.

C. Cases Beyond Local Authority and Exceptions to Policy

1. Forwarding Cases for Determination

Cases that are beyond local approval authority and cases that require exception to existing policies must be forwarded to the next higher authority for review and determination. Each case forwarded must be fully supported with documentation and include a clear approval or disapproval recommendation from the Representative. Representatives will forward cases to the Executive Director. The Executive Director will forward cases to the Board of Control.

When a case is forwarded to the next higher authority:

- Contact the next higher authority to determine what procedures will be used to handle the case. (Clients should not be present when discussing cases with higher authority. This will ensure all decision makers can speak frankly and openly.) These procedures may include:
 - Establishing a point-of-contact
 - Determining how the case will be handled
 - Discussing what documentation will be required
 - Estimating when a decision may be made

Procedures may vary depending on the complexity and type of assistance requested.

- Explain to the client why the case must be forwarded
- Give the client an estimate as to when a response may be received
- Make no promises as to whether or not assistance will be approved
- Prepare a complete package to accompany the request. At a minimum this package will include:
 - A complete, accurate application for assistance and budget form
 - Sufficient supporting documentation to justify the level of assistance requested or exception to existing policy
 - A clear approval or disapproval recommendation including the reasons or basis upon which the recommendation was made

- Information concerning past assistance provided to the client or their family members
- Other appropriate enclosures as needed or requested by the higher authority
- Maintain a liaison with the approval authority to answer questions, provide additional documentation and to discuss the case as appropriate and necessary. (Clients should not be present when discussing cases with higher authority. This will ensure all decision makers can speak frankly and openly.)

While it is important to obtain the above documents for each request for assistance, it is particularly important to provide full and complete documentation, endorsements and recommendations when forwarding a case to the next higher level for determination.

The majority of cases reviewed by the Executive Director and the Board of Control are for large dollar amounts and for cases requiring exception to existing policies. Even though it may appear an individual requesting assistance has a legitimate need for assistance, poor documentation along with missing endorsements and recommendations may cause a case forward to higher authorities to be disapproved, returned or postponed, and may cause an undue hardship on our clients. Fully documenting and supporting cases forwarded, not only will allow the case to be quickly and accurately reviewed and processed, it will greatly improve the likelihood of a favorable decision for the client.

When a decision on the case has been made:

Approved Requests: Representatives will provide approved assistance as authorized by the higher authority.

Disapproved Requests: When the Executive Director or the Board of Control has disapproved a request for assistance, CGMA-HQ will notify the client in writing, with a copy to the Representative.

Note: Representatives are not authorized to make changes to decisions made by the higher authority without obtaining the higher authority's approval. See section 3-E for additional information concerning items required when applying for assistance.

See section 4-B for additional information concerning approval authority including types of cases that must be forwarded to higher authority for review.

See section 4-C for additional information concerning exceptions to CGMA policies.

Note: In time-critical situations Representatives and the Executive Director may provide assistance up to their approval authority for cases that are forwarded for determination. This assistance will be limited to loans only, until the higher authority has made their decision on the case.

2. Exceptions to Policy

a. General

On a case-by-case basis, the Executive Director and the Board of Control may consider cases that warrant exception to existing CGMA policy.

CGMA encourages assistance decisions to be made at the lowest level possible. This chapter has been developed in such a way as to provide Representatives with guidance and flexibility to make the decision whether or not to provide assistance for the majority of the cases they may receive, without having to contact a higher authority. However, in 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.

When a request is received for assistance that does not fall into one of the authorized categories or criteria listed in this chapter, the case must be treated as an exception to policy. This also applies when the client requesting assistance does not meet the listed eligibility requirements.

b. When to Request an Exception

When a case can be justified and supported by the Representative and where a verified need exists, exception to assistance policy may be considered on a case-by-case basis to meet legitimate, acceptable, reasonable financial needs of our clients. An exception to policy should be requested when the request is not within existing CGMA guidelines, but:

- It is considered in the best interest of both the client and CGMA
- Circumstances indicate that it is the correct solution to the client's problem
- It is felt that an exception to policy is warranted based on the merits of the case

c. Who is Authorized to Make Exceptions to Policy

Representatives: are authorized to provide assistance in borderline cases but they are not authorized to make exceptions to existing CGMA policy. (See paragraph 4-F-9-d for additional information concerning borderline cases.)

The Executive Director: except as noted below, the Executive Director is authorized to make exceptions to existing CGMA policy, up to the authority level discussed in paragraph 4-B-3.

Board of Control: Requests for exception to existing CGMA policy for the following types of assistance must be forwarded to the Board of Control. (See the appropriate paragraph for additional information):

- Cases beyond the Executive Director's Authority (4-B-3-b)
- Certain Medical Expenses (3-C-4-f)
- Certain Funeral Expenses (3-C-2-b)
- Certain Emergency Travel (3-C-2-c)
- Adoption Expenses (3-C-9)
- Education loans, including bridge loans (3-C-7)
- Assistance to Department of Defense members (4-E)

Note: In addition to the restrictions listed, certain programs and types of assistance have additional eligibility criteria, financial need requirements, and other conditions and restrictions that may apply. Prior to providing assistance, carefully review the appropriate section(s) of this manual pertaining to the type of assistance being requested to determine if additional conditions or restrictions apply.

d. How to Request an Exception

Requests for assistance meeting the criteria for requesting an exception to existing CGMA policy must be forwarded to the next higher authority for determination. (See section 4-C for additional information.)

Additional guidance and interpretation of these policies and procedures is available from CGMA-HQ. Representatives are encouraged to contact the CGMA-HQ Executive Director, Director of Administration or Director of Finance, prior to providing assistance or disapproving a request for assistance, with questions they may have or for help in processing any case received. (See paragraph 2-D-2 for CGMA-HQ contact information.)

D. Disapproving a Request for Assistance and Appeals

1. Disapproving a Request

There will be times when a request for assistance must be disapproved. In most cases the request will be disapproved for one of the following reasons:

- Client is not eligible for assistance
- Type of assistance requested is not authorized
- Need for assistance is not justified
- Exception to policy is not warranted
- Client is on the CGMA Restricted List
- Client did not provide necessary applications, documents, budget, etc
- Client did not cooperate or assist in working toward a solution
- Client provides misleading information

In rare instances, there will be no realistic solution or referral that the client is willing to accept. CGMA can advise, suggest, recommend and refer a client; however, there will be some cases where CGMA cannot resolve all of the client's problems. In these cases, clients must assume the responsibility of resolving their own problem.

When the decision is made to disapprove a request for assistance, the Representative will:

- Complete a Disapproval/Appeal Statement (CGMA Form 17)
- Inform the client of the reason(s) the request for assistance was disapproved and explain what appeal options are available
- Have the client sign the Disapproval/Appeal Statement indicating they have been counseled as to why their request was disapproved and that they understand their appeal options (send a copy to CGMA-HQ)
- If the client submits an appeal, forward the complete request for assistance package, including the Disapproval/Appeal Statement and any additional documents submitted with the appeal, to the next higher authority

2. First Appeal

When a request for assistance has been disapproved, the client may request that the case be forwarded for a second review and recommendation as to whether or not the request for assistance should be approved or disapproved.

In most situations the initial decision to disapprove a request for assistance will be made by a Representative or an Assistant Representative. In these cases, the Representative will forward the client's appeal to the Executive Director for a second review. In a similar manner, the Executive Director will send cases initially disapproved by the Executive Director to the Board of Control for review.

To initiate the appeal process the client must indicate in writing why they feel their request merits further consideration. The client may add any new or additional supporting documentation with the appeal request. They may also discuss their case, if they wish, with another member of their command. This may be their supervisor, the Command Master Chief, the Executive Officer, or others within their chain-of-command. The client may ask that individual to submit an endorsement that will accompany the request for assistance throughout the appeal process.

- If the second review returns a decision to approve the request, assistance will be provided as approved
- If the Executive Director made the second review and concurs with the original decision to disapprove the request for assistance, the client may invoke one final appeal
 - If the Board of Control made the second review and concurs with the original decision to disapprove the request for assistance, no additional appeals are authorized

Note: Representatives are not authorized to make changes to decisions made by the higher authority without obtaining the higher authority's approval

3. Final Appeal

In cases where the Executive Director made the second review and concurred with the original decision to deny a request, the client may request one final review. In these cases, the client's appeal will be forwarded, via the Executive Director, to the Board of Control for final review. The Board's decision will be final in all cases.

- If the final review returns a decision to approve the request, assistance will be provided as approved by the Board of Control

- No additional appeal options exist if the decision of the final review concurs with the decision to disapprove the request for assistance

Note: The Executive Director and Representatives are not authorized to make changes to decisions made by the Board of Control without obtaining the Board's approval.

E. Cooperation With Other Military Aid Societies

1. General

Under reciprocal agreements with the other Military Aid Societies (MAS), service personnel and their eligible family members from the other branches of the armed forces who are unable to apply to their own aid society may apply for emergency assistance from Coast Guard Mutual Assistance.

Additionally, Coast Guard service personnel and their eligible family members may request emergency assistance from these aid societies when they are unable to apply to Coast Guard Mutual Assistance. Coast Guard service personnel may also contact the American Red Cross (ARC) for emergency assistance when they are not able to apply to Coast Guard Mutual Assistance or one of the other Military Aid Society offices.

Under these agreements, cross-service assistance falls into two categories.

- Assistance for emergency travel or to avoid immediate privation
- All other types of assistance

2. Assistance for Emergency Travel or to Avoid Immediate Privation

When possible, Representatives should obtain authorization from the appropriate aid society headquarters prior to providing assistance to a member from another branch of the service. However, a Memorandum of Agreement (MOA) among the four societies provides for blanket authority to provide assistance for emergency travel or to avoid immediate privation. Under the MOA, Representatives may provide the following assistance without advance authorization from the service personnel's parent aid society:

- A loan of up to \$2,500 for emergency travel may be provided in the case of a death or serious illness of an immediate family member
- A loan of up to \$300 may be provided to avoid immediate privation
- A loan of up to \$600 may be provided for travel and basic living expenses when an evacuation order has been issued for pending natural disasters such as a hurricane

To qualify under this blanket authority, all of the following conditions must exist:

- The applicant must be a regular active duty member or an eligible family member of a regular active duty member

- The applicant must present a proper military identification card (or appropriate documentation)
- The emergency situation must be verified or the applicant has orders for emergency leave or regular/emergency leave under emergency conditions
- The estimated time of separation (ETS) or the end of active service (EAS) must be more than 90 days
- The loan repayment must be within 10 months or prior to the ETS/EAS, whichever is less

Apply the same emergency leave or immediate privation criteria to such applicants as you would to Coast Guard applicants. If the request doesn't meet CGMA criteria, or if the above conditions are not met, contact the service member's parent MAS Headquarters for approval or disapproval of the request.

When a loan is given under the blanket authority, you must contact the appropriate aid society headquarters by the next business day to provide them with the loan information.

3. All Other Types of Assistance

When a request for any type of assistance, other than discussed above, is received from a member of another branch of the service, you must contact the client's aid society headquarters for approval or denial of the request.

After the client has completed a CGMA Application for Assistance (CGMA Form 5) and the client's identification and circumstances of the request verified, contact the service member's parent MAS headquarters for approval or disapproval of the request. (See paragraph 4-E-5 for contact information.)

CGMA assistance policies discussed elsewhere in this manual do not apply when providing assistance to a member from another branch of the service. If assistance has been approved by the parent MAS for one of their members, you may provide assistance to the client as authorized. However, if the parent MAS denies the request, assistance from CGMA is not authorized. **No exceptions.**

4. Special Processing

After assistance has been approved by the parent MAS, process the request using the CGMA-CMP just as you would for a CGMA client, with the following exceptions:

- Use the correct Branch of Service code when completing block 9 of the CGMA Form 52

- Use the appropriate code (initials) for the aid society as Final Approval Authority in block 17 of the CGMA Form 52
- Enter the name of the person who approved the assistance along with any control number provided in the Remarks block
- Make sure the client understands that the loan is being made by their aid society and that they will be expected to repay their aid society, not CGMA
- If a grant has been approved, process it the same as a loan. Be sure to note in the Remarks block that a grant was approved

Once assistance is provided, send the following documentation to CGMA-HQ:

- A copy of the completed CGMA Application for Assistance (CGMA Form 5)
- A photocopy of the service member's ID card

CGMA-HQ will use the information provided to request reimbursement from the appropriate military aid society.

Note: Representatives are not authorized to approve assistance for Coast Guard personnel via other Military Aid Societies. Refer all such cases to the CGMA-HQ Executive Director, Director of Administration or Director of Finance (See paragraph 2-D-2 for CGMA-HQ Points of Contact information.)

5. Contacts

Military Aid Society	Working Hours	After Hours
<p>Army Emergency Relief 2530 Crystal Drive Suite 13161, 13TH Floor Arlington, Virginia 22202</p> <p>www.aerhq.org</p>	<p>(703) 601-2770 (703) 601-2771 (703) 601-2772 (703) 601-2773</p>	<p>(703) 697-0218</p>
<p>Air Force Aid Society 241 18th Street South, Suite 202 Arlington, VA 22202</p> <p>www.afas.org</p>	<p>(703) 972-2604</p>	<p>(571) 314-3628</p>
<p>Navy-Marine Corps Relief Society 875 N. Randolph Street Suite 225 Arlington, VA 22203</p> <p>www.nmcrcs.org</p>	<p>(703) 696-1482 (800) 654-8364</p>	<p>(703) 625-5831</p>
<p>American Red Cross</p> <p>www.redcross.org</p>	<p>Contact the local office in your community.</p>	

F. Processing a Request for Assistance

1. General

The following policies and procedures have been developed to aid in providing the proper assistance to our clients. They will also help to ensure that assistance is provided properly, uniformly and fairly throughout the Coast Guard. They are to be followed prior to providing assistance or disapproving the request for assistance or forwarding a case to the next higher authority.

- Interviewing the Client
- Reviewing Documentation
- Checking Basic Information
- Verifying Facts
- Making a Decision
- Repayment Terms
- Special Situations
- Providing Financial Assistance
- Providing Non-Financial Assistance
- Disapproving a Request for Assistance - Appeals
- What to do next

Additional guidance and interpretation of these policies and procedures is available from CGMA-HQ, when needed. Representatives are encouraged to contact CGMA-HQ, prior to providing assistance or disapproving a request for assistance, with questions they may have or for help in processing any case received. (See paragraph 2-D-2 for CGMA-HQ contact information.)

2. Interviewing the Client

The first step in the assistance process is the interview. Through the interview you will assess the needs of the client and determine a viable solution to the problem. The interview may take place before or after a client has submitted an application for assistance and may involve more than one meeting.

It is important to understand that clients requesting assistance are often doing so at a time of unusual financial need or crises. It is also important to realize that the majority of our clients are "first time" visitors who may know very little about CGMA, how it operates, what types of assistance may be provided, how to apply, what is required, etc. Compassion, understanding and caring may be necessary to aid the client through their time of need.

Depending on the situation, Representatives should use the interview to:

- a. Educate the client about CGMA. We are a non-profit organization providing financial assistance (no-interest loans and grants) to meet the needs of our clients as covered by policies described in this manual. Financial assistance may be in the form of an interest-free loan, a grant or a combination loan and grant depending on the situation and the client's ability to repay. Non-financial assistance may include financial and budgeting counseling or referral to other organizations. Loan repayment amounts will be based on the client's budget.
- b. Explain CGMA's confidentiality policy. Clients may feel that information they are required to provide or questions asked are private, embarrassing, or intrusive. The client has the right to expect that this personal information will remain private. At the same time, CGMA has an obligation to verify facts and information necessary to verify financial need exists prior to providing assistance. CGMA's confidentiality policy requires that the client's personal information will remain private. Representatives will not discuss information provided outside the office, nor divulge such matters to anyone, except on a need-to-know basis. This policy does not prevent verifying information provided. (See section 1-H for additional information concerning CGMA's confidentiality policy and to see why CGMA is not subject to the Freedom of Information Act (FOIA).)
- c. Listen to the client. Allow time to for them to explain what the need is and the reason this need cannot be met using their own resources. This often requires helping the client to understand their entire financial situation and allowing them time to present a full explanation (the whole story) concerning their need and lack of funds. Work with the client to develop a solution to their situation.
- d. Review the request. If an application for assistance has already been completed, review the application with the client. If the application has not been completed, inform the client what is needed based on the assistance requested. If necessary, assist the client in completing the application for assistance and budget forms or compiling the appropriate supporting documents necessary to support their request for assistance.

- e. Inform the client as to what CGMA can and cannot do to assist and why. Inform the client of the various programs that are available. Explain or show the client the policy appropriate to the situation or request. Do not raise undue expectations by making the client feel that receiving assistance is assured or guaranteed, until a final decision has been made. This is particularly important in borderline cases, cases that fall outside of normal assistance situations and for cases that must be forwarded for review and approval. Explain in these situations that the request is considered borderline or that it is outside normal assistance policy, but everything possible will be done to give the request a careful and thorough review to see if providing an exception may be warranted. (See section 4-C for additional information concerning exception to policy.)
- f. Discuss potential disapproval of a request. If it appears that a request will be disapproved, inform the client of the reason(s) the request may be disapproved and explain what appeal options they have. (See section 4-C for addition information concerning disapproving a request for assistance and the client's appeal options.)
- g. As appropriate Representatives may also use the interview to review or complete other case management procedures listed below. When possible, these items should be completed prior to, or during the interview with the client. However, depending on the situation, they may be completed at a later time, but they must be completed prior to providing assistance.

3. Reviewing Documentation

All documentation submitted with each case is to be carefully reviewed:

- Applications - is the application completed accurately and thoroughly?
- Supporting Documentation - have all relevant supporting documents been provided and do they justify providing the level of assistance requested?
- Budget - has a budget been submitted, is it accurate, thorough and reasonable?
- Additional Documents - are additional documents or items (Power Of Attorney, Pre-Authorization Form, sponsor's approval, etc.) required?

See section 3E, for additional information concerning items to be submitted when applying for assistance.

4. Checking Basic Information

Prior to considering assistance, the following items must be checked or verified; when possible, these items should be completed prior to interviewing the client:

- a. Identification: Each person who requests assistance must provide valid identification. The applicant's identification card must be verified. If the applicant claims their ID card has been lost or stolen, a police report or thorough explanation must be presented. Except in emergency situations, applicants will be expected to obtain a replacement ID card prior to assistance being provided.
- b. Status: Prior to providing assistance, Representatives must verify each individual's status. This can be accomplished by checking their military or civilian identification card. DEERS enrollment can be used to verify military dependency status.
- c. Eligibility: Care must be taken to ensure that assistance is only provided to eligible clients. (See section 3-B for detailed information concerning eligibility.)
- d. Authorized Assistance: Assistance may only be given for authorized items of need. (See section 3-C for additional information.)
- e. CGMA Restricted List: Using the CGMA Case Management Program (CGMA-CMP) or the Restricted List provided by CGMA-HQ, verify that the individual requesting assistance is not on the CGMA Restricted List.

Note: Individuals on the Restricted List are not eligible for any assistance without approval by CGMA-HQ. (See paragraph 5-D-4 for additional information concerning the CGMA Restricted List.)

- f. Past history of assistance: Using the CGMA Case Management Program (CGMA-CMP) review all past history of assistance. (See appendix E for additional information.)
- g. Authority: Prior to providing assistance, determine if the request is within your authority or will need to be forwarded to next higher authority in accordance with sections 4-B and 4-C.

5. Verifying Facts

Verifying facts and information provided by the client is essential in determining if a financial need exists and deciding the proper course of action to resolve the problem. Verifying the client's ID card, LES, finances, utility bills, car repair estimates, lease agreements, other supporting documents, etc., are necessary to

verify what assistance is needed. Verification may be accomplished by sighting paperwork or by phone calls. Authorization to verify information is given when the applicant signs the CGMA Application for Assistance (CGMA Form 5). If an applicant refuses to allow verification, assistance will not be provided.

6. Things to Consider When Making a Decision

Assistance must be based on need and policy. Each request is unique and may vary from as simple as a client who does not have enough available funds to make emergency travel arrangements to cases as complex as a client so overwhelmed with debt that basic living expenses cannot be met. Representatives must assess each request for assistance to determine what course of action will provide a solution to the problem. Many times, financial help is only a part of the solution. The client may also need financial counseling or other professional assistance to provide a long-term solution to the problem.

After gathering all of the facts; evaluating the case; interviewing the client; verifying eligibility; reviewing the application, budget and other supporting documentation; checking all necessary items; reviewing past history of assistance; verifying the facts of the case and determining that it meets the criteria for authorized assistance; a decision has to be made. Consider the following when making your decision.

- Is the applicant eligible for the type of assistance requested?
- Is the applicant on the CGMA Restricted List?
- Why does the applicant need the assistance?
- Is the lack of funds unexpected or the result of poor money management?
- Is the request based on need or desire?
- Is more information or supporting documentation required to make a decision?
- What can be done to solve the applicant's problem?
- Can the applicant manage the situation with his or her own resources?
- Are there other resources (funds, private or government programs, charities, etc.) that may be used to provide assistance?
- Has the applicant received assistance in the past for similar reasons?
- What can be done to prevent this problem from recurring?

- Is a need for financial counseling or other professional assistance indicated?
- If assistance is provided, will it solve the applicant's need or are other resources needed?
- Does the request fall within existing CGMA guidelines?
- Is an exception to normal policy justified?
- Will assistance be authorized as a loan, a grant, or a combination of both?
- Is non-financial assistance (counseling, referral, etc.) more appropriate?
- Does the request fall within your authority, or must it be forwarded?

Depending on the situation, you may wish to consider other items to assist you in making a decision on the case.

Using common sense and good judgment are key elements when determining how and when CGMA may provide assistance to a client.

Additional guidance and interpretation of these policies and procedures is available from CGMA-HQ, when needed. Representatives are encouraged to contact CGMA-HQ, prior to providing assistance or disapproving a request for assistance, with questions they may have or for help in processing any case received. (See paragraph 2-D-2 for CGMA-HQ contact information.)

7. When to Consider a Grant vs. a Loan

Historically, the majority of financial assistance provided in the form of interest-free loans with repayment of these loans helping to fund future assistance. However, maintaining a person's sense of self-respect is an essential element of constructive assistance, and there are situations where a loan will offer little prospect of real help, or where repayment of a loan may create an additional hardship.

When determining whether to provide a grant versus a loan, the client's entire situation must be taken into account. What is the request for? What are the reasons the client does not have funds? What does the budget indicate concerning the client's financial status?

The type of assistance requested and the reason for lack of funds are important factors. It may be that the client has been irresponsible or simply living beyond their means. CGMA funds should not be used to reward financial irresponsibility. It would be unfair to provide a grant to a client who has unnecessarily acquired so

much debt that a loan could not be repaid, while at the same time asking a client who has been living within a budget and doing without, to repay a loan.

The client's monthly budget is also an important factor. Nevertheless, a grant may not be indicated even though a client presently has a monthly deficit and cannot repay a loan at the time assistance is requested. When it appears that the client's ability to repay will change in a reasonable length of time, a loan would be more appropriate, with repayment deferred to allow time to work with a counselor or find other solutions to the financial problem.

Grants are not to be given for expenses that will be reimbursed by other sources such as insurance companies or the government.

A grant is not to be given simply as an expression of sympathy or to compensate for financial loss due to perceived or actual government error. In all cases, a client's present financial need is the determining factor.

Some programs have additional policies and limitations as to when a grant may or may not be provided. (See the appropriate type of assistance in section 3-C for additional information.)

All grant requests must be forwarded to the Executive Director or Board of Control for approval.

8. Repayment Terms

Loan repayment terms are to be determined IAW 5-B.

9. Special Situations

a. General

Specific information concerning eligibility to receive assistance and limitations on the amount of assistance authorized under special situations is contained in paragraph 3-B-3. These special situations include:

- CGMA Sponsor not available
- Spouse does not have Power of Attorney
- Spouse has Power of Attorney
- Spouse has Pre-Authorization Form
- CGMA Sponsor Disapproves Request

- CGMA Sponsor in Confinement
- CGMA Sponsor AWOL or Declared a Deserter
- Marital Separation
- Abusive Situation
- Death or Critical Medical Condition of the CGMA Sponsor
- Pending Discharge, Separation or Termination
- CGMA Sponsor Approaching End of Obligated Service

b. Assistance During Emergencies

In emergency situations (death in the immediate family, emergency travel, and other emotionally sensitive situations described in paragraph 3-C-2) Representatives may waive or postpone the requirement for providing full documentation and completing a budget until a later appropriate time.

c. CGMA Sponsor Not Available or Disapproves a Request

The CGMA sponsor should normally be the applicant; however, there will be situations where eligible family members may request assistance. When possible, the CGMA sponsor should be contacted prior to providing assistance to coordinate and approve the request.

See paragraph 3-B-3 for additional eligibility and limitations on assistance under special circumstances.

See paragraph 3-E-7 for additional requirements when CGMA sponsor is not available.

Note: CGMA Sponsor - Non-Responsibility Statement

Contact CGMA-HQ if a CGMA sponsor initiates a specific written or oral request that CGMA refrain from providing any assistance to their eligible family members. CGMA will honor that request by having CGMA-HQ add the sponsor to the CGMA Restricted List and will place an appropriate comment on the sponsor's account to monitor the request. (See paragraph 2-D-2 for CGMA-HQ contact information.)

d. Borderline Cases

Borderline cases are those cases that do not quite fit into existing programs and policies. They are the type of case that after consideration may result in a logical decision to help the client within existing CGMA programs.

Borderline cases are not the type that, while they may appear to merit assistance, fall outside of authorized policies and programs and will require exception to existing policy.

While Representatives have a fiduciary responsibility to those who donate to see that existing policies and procedures are followed and that funds are used for the intended purpose, borderline cases generally are to be decided in the client's favor. A good guide to help determine if assistance should be provided in a borderline case would be to consider whether the typical Coast Guard member contributing to CGMA would feel the decision was in the best interest of the client and CGMA.

Although Representatives are authorized to decide borderline cases, this policy does not grant Representatives authority to make exceptions to existing policies. Cases that require exception to existing policies are to be processed in accordance with section 4-C.

Additional guidance and interpretation of this policy is available from CGMA-HQ, when needed. Representatives are encouraged to contact CGMA-HQ, prior to providing assistance or disapproving a request for assistance, with questions they may have or for help in processing any case received. (See paragraph 2-D-2 for CGMA-HQ contact information.)

e. Clients Nearing Separation**1) General**

There are a variety of reasons a client may be nearing the end of their employment with the Coast Guard. Due to the nature of casework, it is not feasible to anticipate all possible situations that can occur as a client nears separation. Representatives should contact the CGMA-HQ Executive Director, Director of Administration or Director of Finance, with questions they may have or for help in processing a request for assistance for a client nearing separation. (See paragraph 2-D-2 for CGMA-HQ contact information.)

2) Normal, Scheduled or Medical Separation

a. Emergency Assistance

Emergency assistance, as defined in paragraph 3-C-2, may be provided in extenuating circumstances for bona fide emergencies to clients who are nearing separation from the Coast Guard, provided their separation is for normal or scheduled reasons. This may include clients who are separating from the Coast Guard at the end of their enlistment or obligated service, clients whose contract with the Coast Guard is ending, and clients who will receive a medical separation.

Emergency assistance may be provided in these situations even if the client's obligated service is scheduled to end before a loan could be repaid and when the client is not expected to remain with the Coast Guard. This does not include providing assistance for "an emergency in the mind of a client".

b. Non-Emergency Assistance

Non-emergency assistance may be given if the client is expected to remain with the Coast Guard after the end of the current enlistment or obligation. This will normally apply to clients who are expected to reenlist or extend their enlistment at the end of their current enlistment. This may also apply when the client's contract with the Coast Guard is expected to be renewed or extended and may include others who are otherwise expected to remain employed by the Coast Guard following their current obligation. Non-emergency assistance may also be given to active duty members who are scheduled to retire and will receive their military retired pay from the Coast Guard.

3) Separation Resulting From Disciplinary Action

Assistance to clients who are facing disciplinary action that could result in discharge, separation or termination of employment from the Coast Guard will be limited to emergency assistance essential for basic needs to prevent privation.

10. Providing Financial Assistance

a. Prior to Providing Assistance

Discuss the following items with the client and ensure that the client:

- Understands their personal responsibility and terms for repaying any loan provided
- Agrees to keep CGMA advised of any change in duty assignments, mailing address, status, etc
- Acknowledges their responsibility to notify CGMA if future financial conditions make repayment of the loan a hardship
- Understands that if they fail to repay the loan they will be placed on the CGMA Restricted List and will not be able to receive further assistance without specific prior approval of CGMA-HQ, and that CGMA may use a collection agency to collect overdue accounts and this may be reflected on their credit report. (See section 5-D for additional information)

b. Making Checks Payable to Creditors vs. Applicants

Checks should be made payable to the creditor or the provider of services whenever possible. This may include making checks payable to a car repair facility, a landlord, utility companies, charge card companies, etc. Checks should be made payable to the applicant or client only in extenuating circumstances. Such circumstances should be annotated in the remarks block of the CGMA Form 52. Checks must be made payable to creditor or provider of services for all Debt Management cases.

Adhering to this policy is not intended as a sign of mistrust, or that the client will misuse the funds. It is intended to help ensure that CGMA funds are being used for their intended purpose. It also shortens the time necessary to make a payment, since the client will not have to deposit the CGMA check into their account, and then write another check to the creditor.

c. Issuing the CGMA Check (CGMA Form 52)

The CGMA Check (CGMA Form 52) must be used by CGMA Representatives to provide financial assistance to members of the Coast Guard family. CGMA Form 52 is a multi-task form used to:

- Provide CGMA Assistance

- Record loans and grants
- Acknowledge the applicant's receipt of assistance
- Provide repayment information
- Provide allotment authorization
- Allow for deduction from final pay for active duty members

Accountability: CGMA Checks (CGMA Form 52) are accountable and must be safeguarded at all times. CGMA Form 52s **must never be discarded or destroyed without authorization** from CGMA-HQ. See paragraph 6-C-3 for additional information.

Availability: See paragraph 6-C-4 for information on obtaining CGMA Form 52s.

Processing: Except in emergency situations, the Case Management Program (CMP) will be used to issue all CGMA financial assistance. See appendix E for additional information on using the CGMA-CMP program. When assistance is time-critical and the CGMA-CMP is not available, checks may be prepared by hand or typewriter. The case must be entered in the CGMA-CMP once the system is again available. Checks for the Supplemental Education Grant (SEG) are not considered time-critical and must be prepared using the CGMA-CMP in all cases. See paragraph 3-C-7.c for processing SEG applications.

Signatures: After the CGMA Form 52 has been completed (printed, typed, or handwritten) the applicant and the Representative are to thoroughly review the form for accuracy and completeness. After verifying all the information is accurate, the CGMA Representative (this must be the same person whose name appears on the check) and the applicant are to **sign** and date the form.

Disposition: After the applicant and the Representative have signed the CGMA Form 52:

- The original check (the top section of the form) will be sent to the creditor or given to the applicant as appropriate
- The bottom section of the form will be retained in the local CGMA Representative's files, along with all supporting documents, applications (CGMA-5s), receipts, budget forms, etc. Do not forward supporting documents to CGMA-HQ. (See section 6-A for additional information concerning maintaining CGMA files)

- Give a copy of the completed Form CGMA 52 to the applicant

11. Providing Non-Financial Assistance

There will be times when providing direct financial assistance is not appropriate or is ineffective in solving a client's problem. There will also be times that financial assistance is only a part of the solution to a problem. The client may also need other resources, such as the help of a financial counselor, a health benefit advisor or another professional to explore ways to provide a long-term solution to their problem.

In these types of cases, Representatives are asked to assist the client in finding a non-financial solution to their problem. This may include arranging for professional financial or budgeting counseling, referring the client to the appropriate Work-Life office, health benefit advisor, or another individual or organization better suited to assist the client in resolving their problem.

Representatives are not expected to perform all of the work for a client, nor are they expected to personally provide services for which they are not trained, and should refer the client to the appropriate expert or professional for assistance.

See paragraph 3-C-6 for additional information concerning financial counseling and debt management.

12. Closing the Case

After financial or non-financial assistance is provided, or when a request for assistance is disapproved (including any appeals), a case is considered closed and the Representative is to take the following actions:

- Provide the client with a copy of all documentation
- Create and maintain a case file on each applicant for future reference. Include all documentation relating to the case. (See section 6-A for additional information concerning record keeping requirements)

G. 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.)

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A. Introduction

This chapter covers the various policies involved with loan repayments.

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-C for additional information concerning exceptions to CGMA policy, prior to providing financial assistance.)

B. Loan Repayment

1. General

The viability of CGMA's assistance program depends on loan repayments. Repayment of CGMA loans provides the major source of operating funds to provide new assistance. It is expected that each person receiving assistance from Coast Guard Mutual Assistance in the form of a loan will repay that loan in full, in accordance with the repayment terms established at the time assistance is rendered.

All loan repayments must be sent to CGMA-HQ. The client's CGMA account will not reflect any payment until the payment has been received and processed by CGMA-HQ.

CGMA-HQ maintains one account for each person who has received assistance, regardless of the number of loans and grants received. All payments received will be applied to the client's total outstanding account balance, not to specific loans.

Note: The policies and procedures in this section apply when providing assistance to a CGMA client. They do not apply when providing assistance to a Department of Defense (DOD) member. (See section 4-E for additional information when providing assistance to a DOD member.)

2. Repayment Policies

a. General

Except as noted, the intent of CGMA's repayment policy is to have all clients repay their loans within 12 months when possible, within 36 months if necessary, but not more than 60 months without contacting CGMA-HQ. (See paragraph 2-D-2 for CGMA-HQ Points of Contact information.)

Each new loan issued requires the establishment of a new allotment or cash repayment schedule.

b. Allotments vs. Cash Repayment

Repayment by allotment is preferred for active duty and retired members and civilian employees. Cash repayment for these individuals should be considered an exception to normal policy and should be limited to cases where assistance is provided for pay, allotment, or travel problems, where repayment will be made with a lump-sum cash repayment within 30 days from the check issue date. Representatives may make exceptions to the cash repayment policy on a case-by-case basis when appropriate. The decision for an exception must be based on personal knowledge of the client and the circumstances of the case. In rare cases when cash payment is approved for an individual who is authorized to have an allotment, the CMP system will automatically enter a statement in the Remarks Block when the check is printed, authorizing CGMA to start an allotment in the event the client is unable to repay by cash as originally agreed. CGMA-HQ will process this "back-up allotment" if the client does not make cash payments as agreed or if the client's check is returned for non-sufficient funds.

Cash repayment is the only method available for Reserve, Auxiliary, and family members, and retired members who receive their entire retired pay from sources other than the Coast Guard.

c. Start Date

A specific repayment start date must be established in each case. Normally, repayment will start the first month after assistance was provided.

When appropriate, the Representative may delay the start of repayment for up to 3 months, when an earlier start date will cause a hardship for the client. A delay of over three months requires CGMA-HQ approval. Contact the CGMA-HQ Director of Administration, Director of Finance or Executive Director, prior to providing assistance. (See paragraph 2-D-2 for CGMA-HQ Points of Contact information.)

d. Reimbursement From Other Sources

Repayment of a CGMA loan must **not be** conditional on the client receiving reimbursement from another source (i.e., where a client will repay CGMA upon receipt of check from insurance company). While this may be the intended method of repayment, it must be made clear to the client that the CGMA loan must be repaid whether or not outside reimbursement is received. If appropriate, the Representative may delay the start of repayment up to 3 months to allow time for the client to receive outside reimbursement.

If the client receives the anticipated reimbursement from the outside source and lump-sum payment is made to CGMA, the client must include a short

comment with the payment, indicating that the originally requested allotment will not be necessary. CGMA-HQ will take action to stop the allotment. If repayment is not received, the allotment will start as scheduled.

e. Underpayments and Overpayments

The total scheduled repayment must be equal to, or greater than, the total dollar value of the loan issued for each case. Any overpayment over \$5.00 will be returned by CGMA-HQ directly to the client. Any underpayment over \$5.00 will cause the loan to be declared delinquent. For underpayment of less than \$5.00, the loan will be considered paid-in-full.

In the case of overpayments, refunds will be processed by CGMA-HQ. Representatives are not authorized to issue refunds for loan overpayments, nor are Representatives authorized to provide a new "loan" to a client due to an overpayment. (See section 5-I for additional information concerning underpayments, overpayments and refunds.)

3. Repayment Options

When a loan is issued, the client and Representative will have two repayment options:

- Allotment
- Cash

a. Allotment

This is the preferred method of repayment for active duty, civilian, and retired military clients.

b. Cash

Use this option when the client intends to repay the loan with a lump-sum cash repayment within 30 days from the check issue date. If the repayment is not made as agreed, and the client is active duty, civilian, or retired military, the client **MUST** agree to an allotment (automatic deduction from pay) with the full amount owed withheld over one month (two paydays), or the minimum number of months (or paydays) needed, as determined by the amount of pay available.

Use this option for Auxiliary members, Reserve members, widows, widowers and others, retired military (paid by the VA), and Commissioned Personnel of the Public Health Service serving with the Coast Guard. This option is

necessary because these clients are unable to have an allotment or automatic deduction from any pay.

4. Repayment Guidelines

a. Establishing Repayment Terms

Representatives are to establish repayment terms for all cases, (except cases reviewed by the Executive Director or the Board of Control) based on the merits of each case as well as the client's ability to repay. While excessively long repayment terms are to be avoided, Representatives must ensure that repayments extend over a reasonable period of time so the client's budget will not be unduly strained.

In this respect, it should be remembered that the ability to repay varies with individual circumstances, and that a comparatively small repayment may be a greater hardship for a low-income family than a larger repayment amount to a person with a higher income.

The determining factors are the degree of hardship and the most constructive solution of the particular problems presented. Where judgment dictates a whole or partial grant as the most appropriate means of real help, this form of assistance should be readily utilized. (See paragraph 4-F-7 for additional information concerning grants.)

These guidelines are established to ensure that assistance and repayment is consistent throughout the organization. They are intended to apply to normal cases and normal procedures. They are not intended to apply to bona fide emergencies, exceptional situations, nor situations in which the repayment of the loan would impose an undue financial hardship. In all cases, need and potential for repayment shall be the governing factor when determining the repayment amount.

b. Repayment Schedules

Loans will be repaid within 12 months, when possible, within 36 months, if necessary, but not more than 60 months without contacting CGMA-HQ. (See paragraph 2-D-2 for CGMA-HQ Points of Contact information.)

Monthly payments will normally not be less than \$100 per month for Commissioned Officers, Warrant Officers, Enlisted Members E-7 (and above), and Civilian Employees GS-8/WG-8 (and above). Monthly payments will normally not be less than \$50 per month for all others.

Specific repayment terms have been established when assistance is provided for the following reasons.

- Assistance provided for pay, allotment, or travel problems, regardless of amount, should normally be repaid lump sum upon receipt of the missing pay. If appropriate, Representatives may delay repayment to allow time for the problem to be resolved. Repayment may be by cash or allotment
- Loans for Housing Assistance will normally be repaid within 60 months, with a minimum monthly payment of \$100, regardless of rate or rank
- Debt Management Program loan repayment terms will be determined by CGMA. Representative should give consideration to the financial counselor's recommendation when determining the repayment amount. However, repayment will not exceed 60 months without CGMA-HQ approval

Note: When a case is forwarded to a higher authority (Executive Director or Board of Control) for review, and that authority approves assistance and establishes repayment terms, Representatives are not authorized to make changes to the assistance authorized or the repayment terms established without obtaining approval from the higher authority.

Representatives are encouraged to contact CGMA-HQ, prior to providing assistance or disapproving a request for assistance, with questions they may have or for help in processing the case. (See paragraph 2-D-2 for CGMA-HQ contact information.)

5. Processing Allotment Repayments

a. General

CGMA-HQ will process all allotments to repay CGMA loans, including Starts, Stops and Changes. This includes allotments for active duty and retired members and civilian employees. (See chapter 7 for information concerning contribution allotments.)

Allotments will normally be processed using the information contained on the CGMA Form 52. It is essential that an original signature is on the bottom portion of the CGMA Form 52 kept locally.

All requested changes to allotments made after a loan has been issued, including restarting an allotment, changing the amount of the allotment, and repaying by allotment when cash repayment was originally requested, etc., must be processed by CGMA-HQ.

b. Deductions From Pay

All repayment amounts entered in the CGMA-CMP program are considered monthly payments. Each pay office will follow slightly different procedures when handling allotments to repay CGMA.

- Active duty members: Half of the monthly amount will be deducted from their mid-month and end-of-month paychecks. The monthly allotment amount will be sent to CGMA at the end of the month and credited to their CGMA account
- Retired members: The full monthly amount will be deducted from their monthly-retired pay. The allotment will be sent to CGMA and credited to their CGMA Account on the first workday of the following month
- Civilian employees: Half of the monthly amount will be deducted from their biweekly pay. The allotment will be sent to CGMA on a biweekly basis and will be credited to their CGMA account upon receipt

c. Repayment Options - No Previous Loan Balance

When processing a repayment by allotment for a client not having a previous loan balance, Representatives have the following options:

- Start a new allotment effective the following month
- Delay the start of the new allotment for up to 3 months, when appropriate, based on the circumstances of the case
- Contact CGMA-HQ to request delays of over 3 months

d. Repayment Options - With a Previous Loan Balance

When processing a repayment by allotment for a client who has an outstanding balance from a previous loan(s) at the time a new loan is issued, Representatives may consider the following options when determining how to repay the new loan:

- Combine the new loan with the client's current account balance. A new repayment amount will be established to pay-off the client's new account balance (the total of the new loan provided and the client's previous balance)

- Delay the start of the new allotment repayment, when appropriate, for up to 3 months, based on the circumstances of the case, provided the previous account balance would be paid-in-full by the time the new allotment is to take effect

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

a. General

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

b. Making Payments

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

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

Coast Guard Mutual Assistance
1005 N. Glebe Road
Suite 220
Arlington, VA 22201

c. Cash Billing

Each month CGMA-HQ mails a statement to each client who is scheduled to repay their CGMA loan by cash (check/money orders). The statement shows the current outstanding CGMA Loan Balance, the Last Payment amount (if any) and date posted, and the amount due by the end of the current month (the statement also notifies clients when their payment is overdue). The statement

has a detachable coupon that the client can tear off, write in the amount of the payment and return to CGMA-HQ along with their payment.

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

d. Responsibility for Cash

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

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

e. Lost Payments

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

f. Non-Sufficient Funds Checks

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

- CGMA-HQ will remove the payment from the client's account
- CGMA-HQ will contact the client to have the client make payment using a money order or certified check (a personal check is not acceptable)

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

C. Lost Checks/Stop Payments

Approximately 400 individuals have signing authority and are located at over 130 locations throughout the Coast Guard. Together they issue more than 7,000 CGMA checks annually. Occasionally, a CGMA check will be lost or stolen. In these situations a stop payment on the check may be requested.

1. General

When a CGMA check has been lost or stolen and after a thorough investigation to locate the missing check has been completed, Representatives are to contact CGMA-HQ to discuss having a stop payment placed on the check. Representatives are not to contact the bank directly. (See paragraph 2-D-2 for CGMA-HQ contact information.)

Depending on the situation, CGMA-HQ will decide if a stop payment is warranted. If the decision is made to place a stop payment on the check, CGMA-HQ will contact the bank to have stop payment action taken.

2. When Will a Stop Payment Be Issued

A stop payment will be issued when it appears that not doing so will result in a financial loss to CGMA.

A stop payment will not be issued when a client has a disagreement with a vendor about incomplete or unsatisfactory work or service. The client must resolve these types of problems through established legal channels.

3. Cost

Clients may be responsible for any cost associated with the stop payment.

4. Responsibility

The client will not be held responsible for checks they did not cash. However, if an investigation determines that the CGMA client has cashed, or was involved in the check being cashed fraudulently, CGMA will take action to collect from the individual cashing the check, including prosecuting when warranted. Again, the client will not be responsible for repayment of the lost or stolen check unless they were involved with the cashing of the check.

5. Reissuing a CGMA Check

After obtaining approval from CGMA-HQ, Representatives can issue a replacement check. In these cases, the original check number must be entered in

the remarks block of the replacement check, along with the name of the person at CGMA-HQ who authorized the stop payment, and the date of the conversation.

D. Delinquent and Uncollectible Accounts

Losses due to delinquent and uncollectible accounts are a substantial expense for CGMA and limit the amount of funds available to assist new clients. Action by CGMA-HQ and Representatives is needed to keep the total delinquent and uncollectible accounts to a minimum. Authorization from CGMA-HQ is required prior to providing assistance to anyone who is delinquent or who appears on the Restricted List. (See paragraph 5-D-5 for additional information.)

1. Delinquency Accounts

Representatives can view delinquent accounts using the Active Loan List in CMP. Delinquent accounts are displayed in red.

Representatives are encouraged to contact those clients who have become delinquent and attempt to get the client to resume payments.

Representatives should advise the CGMA-HQ Financial Assistant of any updated information they may acquire.

Clients who become delinquent, who are repaying via allotment or payroll deduction, will have their repayment schedule converted to Cash, and billing statements will commence to the best known mailing address.

2. Notification Letters

Billing Statements are mailed at the beginning of each month to all clients not repaying by allotment or payroll deduction.

Clients are considered to be current if they made a payment in the past 30 days. Overdue statements are tailored based on the length of delinquency as follows:

- Over 30 days but less than 60 – warning 30 days past due
- Over 60 days but less than 90 – warning 60 days past due
- Over 90 days but less than 120 – warning 90 days past due (final notice)

Once an account reaches 120 days past due it is written off. Where the amount is \$100 or greater the account may be sent to a collection agency.

3. Collection Agency Actions

When attempts by CGMA to reestablish payment have failed, CGMA-HQ will turn the client's account over to a collection agency and the following actions will be taken:

- The collection agency will attempt to collect from the client, following procedures approved by CGMA-HQ
- If the client fails to repay the collection agency, the agency will record the fact that the client defaulted on the individual's credit record. This statement will not be removed from the client's credit report until the loan is paid in full or other arrangements have been made to satisfy the account
- The collection agency will notify CGMA-HQ when a client has repaid in full or in part

Note: If a client decides to make payments after being contacted by the collection agency, the payments are to be directed to the collection agency, not CGMA-HQ

4. Restricted Accounts

The individuals listed on the Restricted List are restricted from receiving any further assistance from CGMA. The majority of these individuals have defaulted on their CGMA loan(s) and have failed to respond to CGMA's attempts to reestablish loan payments as discussed above. Therefore, their accounts have been declared uncollectible and may be turned over to a collection agency. (See section 6-D for more information concerning CGMA reports.)

- a. In addition to defaulting on their CGMA loan(s) clients may be placed on the Restricted List when they abuse their CGMA privileges or declare bankruptcy.
- b. Clients may be placed on the Restricted List:
 - At the direction of the BOC
 - At the direction of the Executive Director
 - When requested by a Representative and approved by the BOC or Executive Director
- c. Clients may be removed from the Restricted List:
 - When an error is discovered that warrants removal
 - When an account was sent to a collection agency and the client reestablishes payments to CGMA prior to being contacted by the collection agency
 - At the direction of the BOC

- At the direction of the Executive Director

5. Providing Assistance to Delinquent or Restricted Clients

- a. Prior to providing assistance, Representatives are to review both the Active Loan List and the Restricted List, to determine if the individual has an outstanding loan balance with CGMA and to determine the client's account status. (See section 6-D for more information concerning CGMA reports.) In addition, the CGMA-CMP program is designed to prevent Representatives from erroneously providing assistance to a client appearing on the Restricted List without prior approval from CGMA-HQ.
- b. If a review of the Active Loan List indicates that the client is delinquent, or the client appears on the Restricted List, the Representative is to contact the CGMA-HQ Director of Finance, Director of Administration or Executive Director, to determine the individual's situation and what action is to be taken. (See paragraph 2-D-2 for CGMA-HQ contact information.)
- c. If CGMA-HQ cannot be contacted in time critical situations, Representatives may approve emergency assistance, as defined in paragraph 3-C-2, for clients who are delinquent or on the Restricted List, in extenuating circumstances for bona fide emergencies. This does not include "emergency in the mind of the client." If assistance is approved under these conditions, the check must be prepared offline (manually) and CGMA-HQ must be contacted as soon as possible.

E. Bankruptcy

1. General

There may be times when filing for bankruptcy will be in the best interest of the client. However, CGMA 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. Financial assistance will not normally be provided to assist a client with filing for bankruptcy. (See paragraph 3-C-6 for additional information concerning financial counseling and debt management.)

Depending on the type of bankruptcy the client has chosen, Chapter 7 - Liquidation or Chapter 13 - Adjustment of Debt of Individuals with Regular Income, the state where the bankruptcy was filed and the requirements of the court order, actions taken by CGMA may vary considerably from case to case.

2. Responsibility

a. Representatives

Representatives are to contact the Executive Director, Director of Administration or Director of Finance as soon as they become aware that a CGMA client has declared bankruptcy. Copies of any court order, notice or other document received concerning the bankruptcy of a CGMA client are to be immediately faxed to CGMA-HQ, with the original documents mailed to CGMA-HQ as soon as possible. (See paragraph 2-D-2 for CGMA-HQ contact information.)

b. CGMA-HQ

Upon notification of the bankruptcy, CGMA-HQ will be responsible for complying with the court order or bankruptcy decision. This may include: providing additional information concerning the client's CGMA account or loan balance, reducing or stopping repayment, taking necessary allotment action, refunding any erroneous payments received or other monies due to the court, or other actions as required by the court.

3. Future Assistance

All clients declaring bankruptcy will be placed on the CGMA Restricted List (see paragraph 5-D-4 for additional information concerning restricted accounts) and any future assistance to the client will require CGMA-HQ approval.

Note: Depending on the requirements of the court order and type of bankruptcy, CGMA may have to obtain approval from the client's court trustee prior to providing any additional assistance.

4. Reestablishing Loan Repayments

Clients wishing to reestablish loan payments to CGMA after declaring bankruptcy must first verify with their legal counsel that they are allowed to make additional payments to CGMA. Confirmation of this information must be included with any payment made.

F. Converting a Loan into a Grant

1. General

There may be times when it is appropriate for assistance originally given as a loan to be converted into a grant. These requests should meet the same established standard of need, as when initially providing a grant. (See paragraph 4-F-7 for additional information.) Three of the most common reasons for requesting a loan be converted into a grant are:

- A client's financial condition changes after assistance has been provided and repayment of the loan becomes a financial hardship. For example, after receiving assistance, a retired member experiences a severe medical complication that prevents continued employment, causing a large reduction in family income that is expected to last for a long or indefinite period of time. Sometimes a reduced payment may be appropriate
- Time constraints prevented processing the request as a grant at the time assistance was approved. For example, a loan was provided for emergency travel associated with a death in the family, since time did not permit approval of a grant by the Executive Director prior to the client's departure
- A person with a loan is reported deceased

Due to the nature of casework, it is not feasible to anticipate all possible situations that can occur, and there may be other legitimate reasons why a client will request their loan be converted into a grant. Representatives should contact the Executive Director, Director of Administration or Director of Finance, with questions they may have or for help in processing a request for a loan to be converted into a grant. (See paragraph 2-D-2 for CGMA-HQ contact information.)

2. Procedures

The following procedures are to be followed when a client makes a request to have their loan converted into a grant:

a. Client

The client must take the following actions:

- Provide a statement as to why the request is being made.
- Complete a new CGMA Application for Assistance (CGMA Form 5) and a new CGMA Budget Form (CGMA Form 15) updating all applicable information (see section 3-E for additional information)

- Provide any additional documentation necessary to support their request

b. Representative

Upon receiving a request to convert a loan into a Grant, the Representative will:

- Review the request to see that it is thorough and complete
- Endorse the request, including a recommendation for approval or disapproval of the request
- Forward the request with all supporting documentation to CGMA-HQ

Note: No "guarantee" should be given to the client, before or after assistance is given, that their loan would be converted into a grant.

c. CGMA-HQ - Cases under \$6,000

When the total amount of grants (not including education grants) received by the client, including the current request, is less than \$6,000, the Executive Director will decide if the loan will be converted into a grant.

Approved: If the loan to grant request is approved, CGMA-HQ will inform the Representative that the request has been approved. The Representative will then inform the client.

Note: When appropriate, the full amount of a loan may be converted into a grant, even if partial repayment has been made.

Disapproved: If the request to convert a loan into a grant is disapproved, CGMA-HQ will notify the client in writing, with a copy to the Representative.

d. CGMA-HQ - Cases over \$6,000

When the total amount of grants (not including education grants) received by the client, including the current request, is more than \$6,000, the Executive Director will endorse the request, making a recommendation and forwarding the request to the Board of Control, who will make the determination if the loan will be converted into a grant.

The Executive Director will be informed of the Board's decision and will complete the case by following the procedures described above for approved or disapproved requests.

When approved, CGMA-HQ will take necessary action.

G. Outstanding Loan Balance at Time of Separation

Representatives are to advise all clients who have an outstanding loan balance at the time they are separating from the Coast Guard, regardless of the reason they are separating, that they are expected to repay the CGMA loan as they originally agreed.

Active duty members should be advised that the Coast Guard may withhold a portion of their final pay upon separation to apply to their outstanding CGMA loan balance. Active duty members who are retiring should also be advised that they may continue to repay their CGMA loan with an allotment from their retired pay. They should contact their self-service unit or self-service yeoman to have their CGMA allotment continue into retirement.

Representatives should also advise all separating clients who have an outstanding loan balance that CGMA will continue to attempt to recover all outstanding loans regardless if the loan was given as emergency or non-emergency assistance. These actions may include the use of a collection agency when appropriate. (See section 5-B for additional information concerning repaying CGMA loans and section 5-D for collection actions CGMA may take to collect outstanding loans.) Individuals facing financial hardship following separation may consider applying to have their loan converted into a grant in accordance with section 5-F.

H. Deceased Clients

Representatives are to contact CGMA-HQ as soon as they become aware that a CGMA client with an outstanding loan balance is deceased. (See paragraph 2-D-2 for CGMA-HQ contact information.) Upon notification, CGMA-HQ will convert the remaining CGMA loan balance into a grant.

Surviving family members may be eligible for other assistance. (See paragraph 3-B-3 for additional information.)

I. Loan Underpayments, Overpayments and Refunds

Each time a CGMA loan is issued, Representatives must make sure that the total amount of repayments are equal to, or greater than, the amount of the loan. Ideally, the total amount of loan repayments will match the loan amount exactly. Representatives are authorized to make small adjustments (less than \$5.00) to the loan amount and/or the repayment terms to achieve this goal. If the total amount of repayment is not exactly the same as the loan amount, an underpayment or overpayment may occur. (See section 5-B for additional information concerning loan repayments.)

When an underpayment or overpayment occurs, CGMA-HQ will take the following action.

1. Underpayments

When the underpayment is less than \$5.00, CGMA will write-off the remaining balance, and the loan will be considered paid-in-full.

When the underpayment is over \$5.00 and an additional payment is not received within 30 days, the loan will be declared delinquent. (See section 5-D for additional information concerning delinquent accounts.)

2. Overpayments

When the overpayment is over \$5.00, CGMA-HQ will issue a refund directly to the client as described below.

3. Refunds

CGMA-HQ maintains one account for each person who has received assistance, regardless of the number of loans and grants received. All payments received will be applied to the client's total outstanding account balance, not to specific loans. The client's CGMA account will not reflect any payment until the payment has been received and processed by CGMA-HQ. Refunds will not be issued while the client's account shows an outstanding balance.

CGMA-HQ will issue refunds directly to clients in accordance with the following:

- Refunds will generally be processed on a weekly basis
- The refund will be mailed to the last address on file
- Clients should wait at least 3 weeks after they believe an overpayment was made, to contact CGMA-HQ to determine the status of the refund
- Refunds will not be made until CGMA actually receives the funds that cause the overpayment

J. Additional Information

Questions, comments and recommendations concerning this chapter should be directed to the Executive Director, Director of Administration or Director of Finance. (See paragraph 2-D-2 for CGMA-HQ contact information.)

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A. Record Keeping Requirements

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

1. CGMA Reference Material

CGMA-HQ will develop and make available the following materials to each Representative. Representatives are responsible for reviewing the material and making it available to others as needed.

- CGMA Manual (CGMA Website)
- CGMA Annual Report (CGMA Website)
- CGMA Information Brochure (Mailed as Needed)
- Active Loan List (CMP)
- Assistance Summary Report (CMP)
- Restricted List (E-mailed Monthly)
- List of Representatives and Assistant Representatives (E-mailed Monthly)

2. Unit Files

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

- Appointment Letter for the Representative and each Assistant Representative
- Representative Certification Form (CGMA Form 20)
- Assistant Representative Certification Form (CGMA Form 20a)
- Audit Form (CGMA Form 21), if applicable
- A copy of the latest Bank of America - Bank Signature Card signed by every person at the unit with CGMA check signing authority
- Each CGMA-HQ letter assigning checks (CGMA Form 52) to the unit

- Any documentation pertinent to the administration of Coast Guard Mutual Assistance

3. Case Files

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

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

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

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

- The original CGMA Application for Assistance (CGMA Forms 1, 5 & 6) or Supplemental Education Grant (SEG) Application (CGMA Form 10) for every request received, including requests that were denied and those sent to the Executive Director for approval
- The original bottom section of each CGMA Check (CGMA Form 52) issued. (Do not destroy any checks, unless directed by CGMA-HQ.) When voiding a check, keep the bottom section of the check in the unit files
- Supporting documents, including copies of bills, estimates for repairs, Consumer Credit Counseling Service recommendations, Closing Disclosure Form, and other related documentation
- Power of Attorney, Pre-Authorization Form, or statement of sponsor's consent when providing assistance to family members

4. Disposal of Records

Except as noted below, all CGMA administrative and financial records, including individual case files may be disposed of four years after the date of preparation.

They must be destroyed in a manner appropriate for personally identifiable information.

The following may be disposed of upon receipt of the replacement item:

- Restricted List
- CGMA Annual Report
- CGMA Information Brochure
- List of Representatives and Assistant Representatives

Unused Powers of Attorney and Pre-Authorization Forms may be disposed of once their expiration date has passed. Powers of Attorney and Pre-Authorization Forms that were used when providing assistance are to be attached to, and disposed with, the case file.

B. Audits

The objectives of an audit are to confirm that the activities of the CGMA account being audited are effectively administered and that internal control measures are adequate.

1. Relief Audit

A Relief Audit is to be conducted every time a CGMA Representative or Assistant Representative is relieved, or assigned.

When possible, the incoming and outgoing CGMA Representatives or Assistant Representatives will conduct the Relief Audit simultaneously and are to complete and sign a Relief of CGMA Representative or Assistant Representative Audit Form (CGMA Form 21).

If it is not possible to conduct the audit simultaneously, the incoming Representative or Assistant Representative will complete the audit and indicate on the Relief of CGMA Representative or Assistant Representative Audit Form (CGMA Form 21) that the outgoing Representative or Assistant Representative was not available.

The distribution of the completed Relief of CGMA Representative or Assistant Representative Audit Form (CGMA Form 21), along with any comments, explanatory notes or description of actions taken to correct any discrepancies, will be as follows:

- In the case of a Representative being relieved
 - Copy to CGMA-HQ
 - Original retained by Incoming Representative
 - Copy retained by Outgoing Representative
 - Copy retained in unit's CGMA files
- In the case of an Assistant Representative being relieved
 - Original to the unit's Representative
 - Copy retained by Incoming Assistant Representative
 - Copy retained by Outgoing Assistant Representative
 - Copy retained in unit's CGMA files

2. Special Audits

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

C. Forms

1. General

The following forms have been adopted for use by CGMA:

CGMA 1	Quick Loan Application
CGMA 5	CGMA Application for Assistance
CGMA 6	CGMA Application for Disaster Assistance
CGMA 6a	CGMA Application for Conversion of Disaster Loan into a Grant
CGMA 7	Application for CGMA Layette
CGMA 8	Application for CGMA Stafford/PLUS Loan Fee Reimbursement
CGMA 10	Application for CGMA Supplemental Education Grant (SEG)
CGMA 11	CGMA Application for Education Loan
CGMA 15	CGMA Budget Form
CGMA 16	Pre-Authorization Form
CGMA 17	CGMA Disapproval/Appeal Statement
CGMA 20	Representative Information and Certification Form
CGMA 20a	Assistant Representative Information and Certification Form
CGMA 21	Relief of Representative or Assistant Representative Audit Form
CGMA 22	CGMA/NFCC Agreement
CGMA 22a	CGMA Letter of Introduction
CGMA 22b	Counselor Recommendation Form
CGMA 41	Cash Contribution Form
CGMA 42	Memorial Contribution Form
CGMA 43	Active Duty Contribution Allotment Authorization Form
CGMA 44	Civilian Employee Contribution Allotment Authorization Form
CGMA 45	Retired Contribution Allotment Authorization Form
CGMA 47	Securities Contribution Form
CGMA 48	Honorary Donation Form
CGMA 52	CGMA Check
Closing Disclosure	Closing Disclosure Form
00-35-2653NSBW	Bank of America Signature Card

See appendix C for a copy of each of these forms.

2. Campaign Forms

In addition to the forms listed above, CGMA-HQ will prepare and distribute forms necessary to conduct the annual fundraising campaign. These forms will be sent directly to each Representative site and made available on the CGMA-HQ website (www.cgmahq.org) each year prior to the campaign.

3. Accountable Forms and Security

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

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

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

4. Obtaining Forms

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

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

CGMA-HQ will automatically distribute checks to a location when the CGMA-CMP program indicates that the level of checks on hand is below what is needed.

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

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

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

5. Printing Forms

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

D. CGMA Reports

Each month, CGMA-HQ prepares and delivers via e-mail (or makes available electronically) a variety of reports concerning CGMA activities to each Representative, including:

- Active Loan List (CMP)
- Assistance Summary Report (CMP)
- Board of Control Minutes (CGMA Website)
- Restricted List (E-mailed Monthly)
- List of Representatives and Assistant Representatives (E-mailed Monthly)

Representatives and Assistant Representatives are expected to review each report to determine what, if any, actions are required and take those actions as necessary. A brief summary of each report follows.

1. Active Loan List

The Active Loan List contains account information for all clients who currently reside within a Representative's Area of Responsibility (AOR), who have an outstanding loan balance, regardless of where the assistance was originally provided. Delinquent accounts are displayed in red. The Active Loan List is displayed in real time.

The Active Loan List provides:

- Last Loan Date
- Last Loan Amount
- Last Payment Date
- Last Payment Amount
- Current Outstanding Loan Balance
- Client Type

Prior to providing assistance, Representatives are to review the Active Loan List (and the Restricted List if providing assistance offline) to determine the approval authority necessary to provide assistance. (See section 4-B for additional information concerning Representative Approval Authority.)

CGMA-HQ will automatically update the Active Loan List for active duty members as they are transferred from the AOR of one Representative to that of another Representative, by removing their account information from the former

Representative's Active Loan List and placing it on the Active Loan List of the Representative at their new location.

- Representatives may request changes in the Active Loan List for other clients who are no longer in their AOR by contacting the CGMA-HQ Director of Finance or Financial Assistant, to have the information transferred to the Active Loan List for the client's new location. (See paragraph 2-D-2 for CGMA-HQ contact information)

2. Assistance Summary Report

This report shows all of the CGMA assistance (loans and grants) provided by each CGMA location for the current month and Year-to-Date (YTD).

The information on the Assistance Summary Report is very useful to answer the question, "How much assistance does CGMA provide?" Reporting options are as follows:

- **CATEGORY** – The reason clients need assistance. This shows the number of CGMA checks issued by the category of assistance
- **CAUSE** – The reasons clients do not have personal funds available to meet the current financial need
- **DISBURSEMENT** – Shows the breakdown between Loans, Personal Grants and SEG
- **BRANCH** – Shows the breakdown between Coast Guard clients and clients assisted from the other branches of the Armed Forces
- **TYPE** – Shows the breakdown of total assistance by client type
- **RANK** – Shows the breakdown of total assistance by pay grade/rank
- **TYPE-LOAN** – Shows the breakdown of total loans by client type
- **TYPE-P.GRANT** – Shows the breakdown of total personal grants by client type
- **TYPE-SEG** – Shows the breakdown of total SEG by client type

3. Restricted List

CGMA maintains a list of clients who are restricted from receiving assistance without approval by CGMA-HQ. The individuals on the Restricted List have defaulted on their CGMA loan(s) and have failed to respond to CGMA's attempts

to reestablish loan payments. Therefore, CGMA-HQ has declared their account uncollectible, added them to the CGMA Restricted List, and may have turned their account over to a collection agency.

Representatives are not authorized to provide assistance to any client on the Restricted List or otherwise restricted in CMP, without authorization from CGMA-HQ. If the client's account is restricted contact CGMA-HQ.

Note: If CGMA-HQ cannot be contacted in time critical situations, Representatives may approve emergency assistance, as defined in paragraph 3-C-2, for clients on the restricted list, in extenuating circumstances for bona fide emergencies. This does not include "emergency in the mind of the client". If assistance is approved under these conditions, the check must be prepared offline (manually) and CGMA-HQ must be contacted as soon as possible.

See section 5-D for additional information concerning uncollectible loans and the CGMA Restricted List, including how and when clients are placed on the list and how they may be removed from the list.

4. Board of Control Minutes

The Minutes from the Board of Control meetings are the official records of the Board's actions. Minutes for the past 12 months are available on the CGMA website www.cgmahq.org. The minutes of each Board meeting are posted upon approval by the Board at a subsequent monthly meeting. They contain information concerning Board activities, including cases reviewed by the Board, items under review, old and new business, policy and procedures changes, and other issues concerning CGMA. The minutes are a good barometer of action issues within CGMA and should be reviewed routinely by everyone associated with CGMA.

5. List of Representatives and Assistant Representatives

This report lists the CGMA Representative for each CGMA Location, along with any Assistant Representatives that may be designated.

- Representatives are to review this report upon receipt to verify its accuracy.
- Contact CGMA-HQ if changes are needed

E. Credit Reports

Due to the financial nature of assistance provided by CGMA, there are times that CGMA must obtain information concerning CGMA clients from credit bureaus and other external sources. Because personal financial information is sensitive in nature, CGMA must ensure that only individuals with a need to know have access to the information. (See section 1-H for additional information concerning CGMA's confidentiality policies.)

The authorization for CGMA to obtain credit information is contained on the signed CGMA Application for Assistance (CGMA Form 5).

1. Purposes of Obtaining Credit Reports

CGMA may contact credit bureaus, and other sources, for the purposes of obtaining financial, address and telephone information concerning CGMA clients. This action may be taken:

- a. When it is deemed necessary to process requests for financial assistance. The information obtained may be used to:
 - Review and verify the financial data provided by the CGMA client at the time assistance is requested. (Misstatements on requests for assistance may be grounds for denial of assistance)
 - Aid in the decision to approve or deny a request for financial assistance
- b. When a client's CGMA account becomes delinquent, the information obtained may be used to notify the client that their CGMA account is delinquent, attempt to arrange for repayment prior to sending their account to a collection agency, and update CGMA files.

2. Policy

The Executive Director, Director of Finance and Director of Administration have the authority to obtain credit data when deemed necessary.

3. Restrictions

Credit data will be provided to the entire Board of Control only when it is deemed necessary for the proper consideration of cases forwarded for their determination.

Specific credit data will not be provided to Representatives. When Representatives request credit data, the Executive Director, Director of Finance or Director of Administration will obtain the credit data. Summary information will

be provided directly to the Representative, stating whether or not the data on the credit report and the client's budget form are in consonance.

Except as previously noted, data obtained will not be shared with other people or organizations.

Clients who have been denied assistance based on information contained in credit reports obtained by CGMA may be given a copy of the report upon request.

No other use of the data is authorized.

4. Obtaining Credit Reports

Representatives must contact the CGMA-HQ Executive Director, Director of Finance or Director of Administration to request credit summary information on a case-by-case basis, when a client requests financial assistance from CGMA and the case will be processed locally. (See paragraph 2-D-2 for CGMA-HQ contact information.) CGMA-HQ will provide summary information to the Representative.

CGMA-HQ will provide credit reports to the Mutual Assistance Committee or the Board of Control for cases forwarded to the Board for determination, when applicable.

The following information is necessary when requesting a credit report:

- Client's Full Name
- Client's Current Mailing Address

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.)

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A. Introduction

Coast Guard Mutual Assistance is an independent, non-profit, charitable organization, providing financial assistance to the entire Coast Guard family. While having a close relationship with the U. S. Coast Guard, Coast Guard Mutual Assistance does not receive federal funds.

B. Sources of Funds

1. Repayment of Loans

Loan repayments are the largest source of funds.

See section 5-B for additional information concerning repayment of loans.

2. Investments

The Board of Control is responsible for establishing, developing and maintaining the Coast Guard Mutual Assistance Investment Policy. The Board reviews, monitors and updates the policy as appropriate.

Questions concerning CGMA's investment policies should be directed to the CGMA-HQ Executive Director or Director of Finance. (See paragraph 2-D-2 for CGMA-HQ contact information.)

3. Contributions

The Internal Revenue Service (IRS) has recognized Coast Guard Mutual Assistance as a tax-exempt organization under Section 501(c)(3) of the Internal Revenue Code. As such, contributions to Coast Guard Mutual Assistance are deductible for income and estate tax purposes under Section 170 of the Internal Revenue Code. Coast Guard Mutual Assistance's U.S. Federal Tax ID number is 31-1801931.

A copy of the IRS letter granting CGMA tax exempt status is available on the CGMA website www.cgmahq.org. Questions concerning CGMA's tax exempt status should be directed to the CGMA-HQ Executive Director or Director of Finance. (See paragraph 2-D-2 for CGMA-HQ contact information.)

Contributions may be made during the Annual Campaign or throughout the year. Unrestricted contributions received will be placed in the CGMA General Fund. Restricted contributions (designated for specific purpose, group or class of individuals, specific geographic area, etc.) are generally not accepted. However, exceptions may be considered. Contact the CGMA-HQ Executive Director or Director of Finance for additional information concerning restricted contributions. (See paragraph 2-D-2 for CGMA-HQ contact information.)

Note: Contributors do not receive any special privileges nor are prior contributions considered when assistance is requested. Clients do not have to contribute to CGMA to request and receive assistance.

C. Annual Fundraising Campaign

Without an annual infusion of new funds, Coast Guard Mutual Assistance would eventually not have resources to provide further assistance. While the return on investments may account for a portion of such funds, the majority comes in as a result of the Annual Fundraising Campaign. In addition to raising much needed funds, the Annual Campaign serves to raise awareness of the programs and services available to Coast Guard people.

The Annual Fundraising Campaign is conducted by local Representatives during the month of April each year. During the same period, CGMA-HQ conducts a separate direct mail campaign for Retired military, Selected Reserve, and Coast Guard Auxiliary members.

Prior to the campaign, CGMA-HQ provides campaign materials, instructions and forms. This typically includes:

- A Fundraising Guide
- Campaign Preparation and Wrap-up Instructions
- Campaign Report Forms
- Frequently Asked Questions
- Campaign Literature
- Pledge/Authorization Forms
- A Power Point Presentation

Fundraising information will also be available on the CGMA-HQ website (www.cgmahq.org) before and during the campaign

In conducting their Campaign, Representatives are to ensure that every active duty member and civilian employee in their area of responsibility (AOR) is contacted, provided with campaign literature, and given the opportunity to contribute to CGMA.

No fair share amounts are to be established in connection with the campaign. No coercion or pressure is to be imposed on personnel in connection with the campaign – contributions must be voluntary. No one is required to make a contribution in order to receive assistance.

Questions concerning CGMA's Annual Fundraising Campaign should be directed to the CGMA-HQ Client Services Specialist or Director of Administration. (See paragraph 2-D-2 for CGMA-HQ contact information.)

D. Other Individual Contributions

Contributions received during the Annual Campaign account for the majority of all contributions received. However, contributions may be made at any time throughout the year. These contributions may be given to the local CGMA Representative or sent directly to CGMA-HQ. Contributions may also be made via the CGMA-HQ website (www.cgmahq.org).

CGMA-HQ will make written acknowledgement to those who make a one-time contribution of \$100 or more or a contribution in memory/honor of an individual or group. Acknowledgement for contributors of over \$250 will be as required by Internal Revenue Service (IRS) regulations.

The following policies and procedures apply to contributions received outside of the Annual Fundraising Campaign

1. Cash Contributions

Cash (check or money order) contributions may be mailed directly to:

Coast Guard Mutual Assistance
PO Box 55928
Boston, MA 02241-8001

Cash contributions are to be made in the form of a check or money order made payable to Coast Guard Mutual Assistance or CGMA. Actual cash should never be sent through the mail.

On those occasions where Representatives receive cash contributions directly, the contributions should be mailed as soon as possible.

2. Allotment or Payroll Deduction Contributions

Contributing by allotment or payroll deduction is a quick and easy way for active duty members, civilian employees and retired members to show their support of Coast Guard Mutual Assistance. At this time, allotment or payroll contributions cannot be processed for other individuals.

3. Credit Card Contributions

Credit card contributions to CGMA may be made online using CGMA's secured Website.

4. Securities Contributions

Contributions of securities (stocks and bonds) may be made to Coast Guard Mutual Assistance. Shares can be delivered electronically by a broker or they may be transferred online or by mail. All securities contributions will be processed by CGMA-HQ. Individuals wishing to contribute securities to Coast Guard Mutual Assistance are encouraged to contact their broker or financial planner for additional information. Questions, concerning contributions of securities should be directed to the CGMA-HQ Executive Director or Director of Finance. (See paragraph 2-D-2 for CGMA-HQ contact information.)

5. Bequests

Contributors and supporters of Coast Guard Mutual Assistance are encouraged to remember Coast Guard Mutual Assistance as part of their estate planning.

All bequest contributions:

- Will be placed into the Coast Guard Mutual Assistance general fund.
- Are to be made to Coast Guard Mutual Assistance, 1005 N. Glebe Road, Suite 220, Arlington, VA 22201

Individuals wishing to leave a gift to CGMA as part of their estate should contact their estate planner for additional assistance. Questions concerning bequests should be directed to the CGMA-HQ Executive Director or Director of Finance. (See paragraph 2-D-2 for CGMA-HQ contact information.)

6. Memorial Contributions

Contributions to Coast Guard Mutual Assistance may be made "in memory" of another individual.

Memorial contributions made by cash (check or money order payable to Coast Guard Mutual Assistance or CGMA) should be mailed directly to CGMA-HQ.

Individuals making memorial contributions are encouraged (but not required) to complete a Memorial Contribution Form (CGMA Form 42). This form is available on the CGMA-HQ Website (www.cgmahq.org).

If a Memorial Contribution Form is completed, or if pertinent information is provided by letter or other means, CGMA-HQ will use that information to provide written acknowledgment to the contributor and if desired, to the next-of-kin of the individual for whom the contribution is being made or to others as desired.

7. Honorary Contributions

Contributions to Coast Guard Mutual Assistance may be made "in honor" of another individual.

Honorary contributions made by cash (check or money order payable to Coast Guard Mutual Assistance or CGMA) should be mailed directly to CGMA-HQ.

Individuals making honorary contributions are encouraged (but not required) to complete an Honorary Contribution Form (CGMA Form 48). This form is available on the CGMA-HQ Website (www.cgmahq.org).

If an Honorary Contribution Form is completed, or if pertinent information is provided by letter or other means, CGMA-HQ will use that information to provide written acknowledgment to the contributor and if desired, to the honoree for whom the contribution is being made or to others as desired.

E. Corporate Contributions and Sponsorship

Coast Guard Mutual Assistance's motto "We Look after Our Own" reflects its philosophical foundation of "Coast Guard People Helping Coast Guard People". That is, Coast Guard people contribute to Coast Guard Mutual Assistance so Coast Guard Mutual Assistance can help Coast Guard families in need.

Based on the above philosophy, CGMA does not actively solicit contributions from individuals or organizations outside of the U.S. Coast Guard.

While all contributions are needed, graciously accepted and appreciated, unsolicited corporate contributions must meet the following criteria:

- Coast Guard Mutual Assistance will not sponsor or endorse activities, organizations, companies or productions. Coast Guard Mutual Assistance will not lend its name or the credibility of the organization to any marketing initiative
- Additionally, no commercial or other agency or person shall be authorized to imply sponsorship by Coast Guard Mutual Assistance to raise funds or accept contributions on behalf of CGMA on a percentage or other profit sharing or paid basis. Coast Guard Mutual Assistance will however, accept contributions from book, movie, or music royalties, as well as from other commercial sources, provided there is no implied sponsorship or endorsement of the company, individual, or product by CGMA
- Coast Guard Mutual Assistance reserves the right to refuse any contribution that may potentially be seen as damaging its reputation or that delivers a message contrary to its mission.

Note: Representatives are to contact the CGMA-HQ Executive Director or Director of Finance (see paragraph 2-D-2 for CGMA-HQ contact information) if they are contacted by any organization wishing to use CGMA's name, image, etc. as part of a fundraising initiative, or if they wish to contribute to CGMA on behalf of their organization.

F. Publicizing CGMA (POWs, Websites)

Representatives are encouraged to promote awareness of CGMA by including information in the local Plan of the Week (POW) and on local Websites. Information on local websites should pertain to local operations (name and phone number of the local Representative and Assistant Representatives, etc.) with a link to the CGMA-HQ www.cgmahq.org for more detailed information concerning CGMA.

G. Additional Information

Questions, comments and recommendations concerning this chapter should be directed to the CGMA-HQ Executive Director or Director of Finance. (See paragraph 2-D-2 for CGMA-HQ contact information.)

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Articles of Incorporation

Coast Guard Mutual Assistance, Inc.

Article I Name

The name of the corporation is Coast Guard Mutual Assistance, Inc. Coast Guard Mutual Assistance, Inc. is hereinafter referred to as the “Corporation”.

Article II Purposes

The Corporation is organized exclusively for charitable and educational purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code of 1986, as amended (hereinafter referred to as the “Code”) and may make expenditures for one or more of the these purposes. Without limiting or expanding the foregoing, the Corporation’s specific purposes shall be:

- (a) to relieve the distress of eligible personnel of the United States Coast Guard, as may be further defined in the Bylaws, facing certain unique hardships, through the provision of financial assistance, counseling and other related means;
- (b) to provide for educational assistance to eligible personnel of the United States Coast Guard, as defined in the Bylaws; and
- (c) to perform any other activities or services necessary or desirable to carry out such purposes to the extent permitted by Section 501(c)(3) of the Code.

Article III Rights and Restrictions

No part of the net earnings of the Corporation shall inure to the benefit of or be distributable to its incorporator, Board of Control members, Regional Directors, Representatives, officers or other private persons except that the Corporation shall be authorized and empowered to pay reasonable compensation for services rendered and to make payments and distributions in furtherance of the purposes set forth in Article II hereof. No substantial part of the activities of the Corporation shall be the carrying on of propaganda, or otherwise attempting to influence legislation, and the Corporation shall not participate in or intervene in (including the publishing or distribution of statements) any political campaign on behalf of or in opposition to any candidate for public office.

**Article IV
Dissolution**

Upon the dissolution of the Corporation, and after all of its liabilities and obligations have been paid, satisfied and discharged or adequate provisions made therefor, all of the Corporation's remaining assets shall be distributed to one or more organizations that are organized and operated exclusively for charitable purposes within the meaning of Sections 501(c)(3) and 170(c)(2)(B) of the Code.

**Article V
Membership**

The Corporation shall have no members.

**Article VI
Board of Directors**

The affairs of the corporation shall be managed by a Board of Directors, also called the Board of Control ("BOC"). The Commandant of the Coast Guard, and two (2) other individuals appointed by the Commandant shall serve on the Board of Control. The number of and qualifications for other BOC members of the Corporation shall be fixed in the Bylaws. Elected members shall be elected at the first annual meeting of the Board of Control and thereafter as specified by the Bylaws. A decrease in the number of BOC members shall not shorten an incumbent's term. The Board shall always consist, at a minimum, of the Commandant of the Coast Guard and the two other individuals appointed by the Commandant. No individual shall be named or elected as a BOC member without his or her prior consent. The number of elected BOC members shall be divided into three (3) groups with each group being as nearly equal in number as possible. The terms of the BOC members in the first group shall expire at the second annual meeting of the Board of Control. The term of the second group shall expire at the third annual meeting of the Board of Control, and the terms of the third group shall expire at the fourth annual meeting of the Board of Control. BOC members shall be elected for a term of three (3) years to succeed those whose terms expire.

**Article VII
Registered Office and Registered Agent**

The address of the initial registered office of the Corporation, which is located in Arlington County, Virginia, is CT Corporation, Arlington, Virginia The initial registered agent of the Corporation is _____ whose business office is identical with the initial registered office and who is a resident of Virginia and is a member of the Virginia State Bar.

**Article VIII
Indemnification**

The Corporation shall indemnify officers, board members, regional directors, agents and staff to the maximum extent allowed by law.

**Article IX
Internal Revenue Code**

Each reference in these Articles of Incorporation to a Section of the Internal Revenue Code means such Section of the Internal Revenue Code of 1986, as amended, or the corresponding provisions of any subsequent federal tax law.

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Bylaws

Coast Guard Mutual Assistance, Inc.

Article I Name

The name of the corporation shall be Coast Guard Mutual Assistance, Inc. Coast Guard Mutual Assistance, Inc. is hereinafter referred to as the “Corporation”.

Article II Offices

Section 1: Principal Office. The registered office of the Corporation shall be located at such place in the Commonwealth of Virginia as the Board of Control may designate.

Section 2: Other Offices. The Board of Control may designate other locations outside the Commonwealth of Virginia at which the Corporation may have offices.

Article III Purposes

The Corporation is organized exclusively for charitable and educational purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code of 1986, as amended (hereinafter the “Code”) and may make expenditures for one or more of these purposes. Without limiting or expanding the foregoing, the Corporation’s specific purposes shall be:

- a. To provide financial aid to eligible personnel in time of certain emergency, housing, educational, and medical needs, for active duty members of the Coast Guard, retired Coast Guard military personnel, commissioned personnel of the Public Health Service serving with the Coast Guard, Coast Guard civilian employees, members of the Coast Guard Selected Reserve, and members of the Coast Guard Auxiliary, on behalf of themselves and their families; surviving spouses and dependent children of those members of the Coast Guard who died while on active duty or in a retired status; and, staff employees. In general, assistance is provided through counseling, financial grants, loans and assistance, and other related means. Coast Guard Mutual Assistance aspires to provide financial stability and promote the general well being of the people it serves; and
- b. To perform any other activities or services necessary or desirable to carry out such purposes to the extent permitted by the Code or the corresponding provision of any future United States Internal Revenue law.

Article IV Members

The Corporation shall have no Members.

Article V Board of Control

Section 1: General Powers. The Corporation shall have a Board of Directors known as the Board of Control (“BOC”). All corporate powers shall be exercised by or under the authority of, and the business of the Corporation managed under the direction of, its Board of Control, subject to any limitations set forth in the Articles of Incorporation and the requirements of Section 501(c)(3) of the Code. No employee of the Corporation shall serve as a voting member of the Board of Control, notwithstanding the position or title the individual may hold.

Section 2: Membership. The Board of Control shall consist of two classes of members:

- a. **Ex Officio Members:** The Commandant of the Coast Guard, who shall serve as Chairman; the Executive Director of the Corporation, who shall serve as Secretary; and two other individuals appointed by the Commandant shall be ex officio members. The Commandant shall appoint the Assistant Commandant for Human Resources (CG-1) and the Master Chief Petty Officer of the Coast Guard. With the exception of the Secretary, ex officio members shall have the right to vote, and all of the other rights and privileges of members of the BOC. The Secretary shall not have a vote.
- b. **Elected Members:** Members elected according to the provisions of these Bylaws.

Section 3: Number. The Board of Control shall consist of not less than fifteen (15) or more than twenty-three (23) members. The number of Board of Control members may be fixed or changed from time to time, within the minimum and maximum numbers, by the Board of Control by resolution adopted by a majority of all members present at any annual or special meeting. However, no decrease in the number of Board of Control members shall have the effect of removing any members then in office at the time of the decrease, except by expiration of normal term of office or resignation.

Section 4: Term of Election. Board of Control members (with the exception of ex officio members) shall be elected for three (3) year terms in the manner set forth in the Section 8 below.

Section 5: Resignation of Board of Control Members. A Board of Control member may resign at any time by written notice to the President or the Secretary. A member’s resignation will become effective when the notice is delivered unless the notice

specifies a later effective date. Any rights, powers, purposes, obligations or duties of a Board of Control member of the Corporation shall cease upon termination of his or her membership.

Section 6: Removal of Board of Control Members. Any Board of Control member may be removed by an affirmative vote of two-thirds (2/3) of the Board of Control members present at a duly called meeting for that purpose at which a quorum is present, whenever in their judgment the best interests of the Corporation will be served thereby. The meeting notice must state that the purpose, or one of the purposes, of the meeting is the removal of the member. The Chairman may remove an ex officio member.

Section 7: Vacancies. Any vacancy occurring among the elected members of the Board of Control by reason of death, resignation of an elected member, or for any other reason, may be filled by the affirmative vote of a majority of the remaining members. Any member so elected to fill a vacancy shall be elected for the unexpired term of his or her predecessor in office and until his successor shall be elected and qualified. In the case of a resignation that will become effective at a specified later date, the Board of Control may fill the pending vacancy before the effective date if the Board of Control provides that the successor does not take office until the effective date.

Section 8: Election of Members. Members of the Board of Control shall be entitled to vote for elected members of the Board of Control. Voting may be by mail, fax or email, with a majority of the votes cast determining each elective seat. Individuals eligible for election shall be those whose names are contained on a list submitted by the Nominating Committee, according to the procedures and limitations further described in Article IX Section 6, below. Elections will normally be held during the month of May to coincide with expiring terms. The term of newly elected members will normally commence on July 1st of the year elected.

Section 9: Alternate Members. For Board of Control positions designated as alternate members (as described in Article IX below), the alternate may cast a vote at a regular, special, or annual meeting only in the absence of the primary member of the position. Alternates shall attend all possible meetings and may actively participate in the discussion even when the primary member is in attendance.

Section 10: Change of Status. If at any time a member of the Board of Control, through advancement, reduction, commissioning, change of employee status, or through any other circumstance, no longer meets the requirements for the BOC position to which elected, that member's term will expire at the end of the election year.

Article VI Representatives

Section 1: Designation. The Executive Director will administer the Coast Guard Mutual Assistance program through various Coast Guard personnel appointed as Coast Guard Mutual Assistance Representatives.

Section 2: Number. The Executive Director shall establish as many activity locations as are suitable for ensuring widespread utilization of Coast Guard Mutual Assistance resources towards fulfilling the mission of Coast Guard Mutual Assistance, and appoint a Representative for each location.

Section 3: General Powers. Each Coast Guard Mutual Assistance Representative, as designated by the Executive Director, shall safeguard the funds of Coast Guard Mutual Assistance and shall have the responsibility of a fiduciary for their receipt and expenditure, and shall act in conformity with the Bylaws, directives of the Board of Control, and the orders and instructions of the Executive Director.

Article VII Meetings

Section 1: Annual Meeting. The annual meeting of the Corporation shall be held April of each year for the transaction of such business as may properly come before the meeting. Annual meetings shall be held at such places, within or without the Commonwealth of Virginia, as the President or the Board of Control shall designate. If no such place is designated, annual meetings shall be held at the principal offices of the Corporation.

Section 2: Quarterly Meetings. Provided there is corporate business requiring Board of Control action, the President will call for a quarterly meeting of the Board of Control. Quarterly meetings will normally be held during the third week of February, May, August and November, and shall be held at such places, within or without the Commonwealth of Virginia, as the President or the Board of Control shall designate. If no such place is designated, quarterly meetings shall be held at the principal offices of the Corporation.

Section 3: Special Meetings. Special meetings of the Board of Control may be called by the Chairman, President, or by the written request of at least three (3) members, and shall be held at such times and at such places, as designated by the Chairman or President, within or without the Commonwealth of Virginia, in the notice of the meeting. If no such place is designated in the notice of the meeting, it shall be held at the principal office of the Corporation.

Section 4: Notice. Notice of special meetings of the Board of Control shall be given to each Board of Control member in person as delivered to his or her residence or business address (or at such other place as he or she may have directed in writing) not less than ten (10) days before the meeting by mail, messenger, telecopy, telegraph, or other means of written communication, or by telephoning such notice to him or her. The notice shall contain an agenda setting forth the major items of business expected to be addressed at the meeting including, but not limited to, the names of nominees to fill vacancies on the Board of Control, proposed amendments to the Bylaws, and such other matters as may.

be submitted to the Secretary by any Board of Control member to include on the agenda for consideration of the Board of Control

Section 5: Waiver of Notice. A Board of Control member may waive notice required by law, the Articles of Incorporation, or these Bylaws (Article VII, Section 4) before or after the date and time stated in the notice, and such waiver shall be equivalent to the giving of such notice. Except as provided in the next paragraph of this section, the waiver shall be in writing, signed by the Board of Control member entitled to the notice and filed with minutes or corporate records.

A Board of Control member's attendance at or participation in a meeting waives any required notice to him or her of the meeting unless the member at the beginning of the meeting or promptly upon his or her arrival, objects to holding the meeting or transacting business at the meeting and does not thereafter vote for, or assent to, action taken at the meeting.

Section 6: Quorum. At all quarterly and special meetings of the Board of Control, one-third (1/3) of the number of Board of Control members in office immediately before the meeting begins, one of which must be the Chairman, President or Vice President, shall constitute a quorum. Non-voting ex officio and alternate members who are not representing a primary member of the Board of Control shall not be counted towards a quorum. If a quorum is not present, the Board of Control members present may adjourn the meeting to a day not less than ten (10) days later, and the absent Board of Control members shall be immediately notified personally or by mail, telephone, telegram, or e-mail of the rescheduled meeting date. If a quorum is present when a vote is taken, the affirmative vote of a majority of the Board of Control members present is the act of the Board of Control. A Board of Control member who is present at a meeting of the Board of Control, or a committee of the Board of Control, when a corporate action is taken is deemed to have assented to the action unless: (i) he or she objects at the beginning of the meeting, or promptly upon his or her arrival, to holding it or transacting specified business at the meeting; or (ii) he or she votes against or abstains from the action taken.

Section 7: Action Without a Meeting. Any action required or permitted to be taken at a meeting of the Board of Control may be taken without a meeting. The actions shall be evidenced by written documentation stating the action taken, and included in the minutes or filed with the corporate records. The action of the Board of Control will be based on written consent accomplished by paper balloting or electronic means, such as e-mail. Consent may also be accomplished by signature on written documentation that states the action taken. Any such action requires the affirmative vote or consent of a majority of the Board of Control members voting or signing a consent action. However a minimum of one-third (1/3) of the number of Board of Control members in office immediately before the action is taken must vote or sign consent for the action to be valid. Action taken under this Section becomes effective on the date specified in the consent, day after the deadline for casting votes, or date the last Board of Control member signs the consent, whichever is latest.

Section 8: Telephonic Meetings. The Board of Control may permit any or all Board of Control members to participate in annual or special meetings by, or conduct the meeting through the use of any means of communication by which all members participating may simultaneously hear each other during the meeting. A Board of Control member participating in the meeting by this means is deemed to be present in person at the meeting.

Article VIII Officers

Section 1: Officers of the Corporation. The officers of the Corporation shall consist of a Chairman, a President, a Vice President, a Secretary, a Treasurer, and such other officers as the Board of Control may elect from time to time.

Section 2: Election and Term of Officers. The officers of the Corporation other than the Chairman, President, and Secretary shall be elected from among the members of the Board of Control by majority vote of the Board of Control at such times as the Board of Control shall determine in accordance with these Bylaws. Unless otherwise provided herein, officers shall hold office for three (3) years, unless removed, or until their successors are elected and qualified. The Commandant of the Coast Guard shall be the Chairman, the Assistant Commandant for Human Resources shall be the President, and the Executive Director of the Corporation shall serve as Secretary.

Section 3: Removal of Officers. Any officer may be removed at any time by the affirmative vote of two-thirds (2/3) of the Board of Control members then in office, whenever in their judgment the best interests of the Corporation will be served thereby.

Section 4: Vacancies. Any vacancy occurring in an office of the Corporation may be filled by affirmative vote of a majority of Board of Control members then in office. Any officer so elected to fill a vacancy shall be elected for the unexpired term of his or her predecessor in office.

Section 5: Duties of the Chairman. The Chairman, who shall serve without remuneration, shall perform such duties as are necessarily incident to the office. He or she may preside at the annual meeting of the Board of Control.

Section 6: Duties of the President. The President, who shall serve without remuneration, shall preside at all meetings of the Board of Control, its Executive Committee and Nominating Committee; and shall make a report at the annual meeting of the Corporation with such recommendations as deemed advisable.

Section 7: Duties of the Vice President. The Vice President, who shall serve without remuneration, in the absence of the President, or in the event of his or her death, inability or refusal to act, unless otherwise determined by the Board of Control, shall perform the duties of the President, and when so acting shall have all the powers of and

be subject to all the restrictions upon the President. The Vice President shall act as an assistant to the President, and perform such duties as shall be from time to time delegated to them.

Section 8: Duties of Treasurer. The Treasurer shall ensure the accountability and safety of all funds and securities belonging to the Corporation, under the direction of the Board of Control and the Finance Committee. He or she shall cause a true statement of the assets and liabilities of the Corporation as of the close of each fiscal year, all in reasonable detail, to be made at the Corporation's principal office within six months after the end of each fiscal year. He or she, shall insure complete financial accounts are maintained of all receipts and disbursements of funds by the Corporation, which shall be kept at the principal office of the Corporation or at such other place as is authorized by the Board of Control, and which shall be open to inspection by any member of the Board of Control, any other persons having a legitimate interest in the information contained therein, or as provided by law. The Treasurer shall in general perform all duties incident to the office of the Treasurer and such other duties as shall be assigned from time to time by the Board of Control.

Section 9: Duties of the Secretary. The Secretary shall ensure accurate records of the acts and proceedings of all meetings of the Board of Control. He or she shall give all notices required by law and by these Bylaws. He or she shall take general charge of the Corporation's books, records, and seal. He or she shall sign such instruments and documents as may require his or her signature. He or she shall keep at the Corporation's registered office in the Commonwealth of Virginia a register of the Post Office address of each Board of Control member and officer of the Corporation, which shall be furnished to the Secretary by each Board of Control member, and officer. The Secretary shall in general perform all duties incident to the office of the Secretary and such other duties as shall be assigned from time to time by the Board of Control.

Article IX Committees

Section 1: Committees. In addition to the permanent Committees listed in Sections 4 through 10 of this Article ("standing committees"), the Board of Control may create one or more committees and appoint members of the Board of Control to serve on them. Each committee shall have two (2) or more members who serve at the pleasure of the Board of Control. The creation of a committee and appointment of members to it shall be approved by a majority of the Board of Control members in office when the action is taken. If necessary, the Board of Control may also select temporary "alternate" committee members to serve in the absence of regular committee members on created committees and the "standing committees" listed in Sections 4 through 10.

Section 2: Authority of Committees. To the extent specified by the Board of Control and these Bylaws, each committee may exercise the authority of the Board of Control, except that a committee may not (i) fill vacancies on the Board of Control or any of its committees; (ii) amend the Articles of Incorporation; (iii) adopt, amend, or repeal

these Bylaws; or (iv) approve a plan of merger. Standing committees shall have and exercise the authority granted them in these Bylaws; however, the Board of Control may, by majority vote, modify their authority, subject to the limitations of this Section.

The creation of, delegation to, or action by a committee does not constitute compliance by a Board of Control member with the standards of conduct required by a Board of Control member.

Section 3: Committee Meetings, Miscellaneous. All committee meetings will be guided by the general provisions of these Bylaws. Committee meetings are at the call of the committee chair or the President. The majority of committee members assigned, immediately before the meeting begins, shall constitute a quorum. If a quorum is present, the affirmative vote of a majority of committee members present is the act of the committee.

Section 4: Executive Committee. There shall be an Executive Committee consisting of the President, the Vice President, and at least two (2) additional members appointed by the Board of Control from its members. The President shall be the Chairperson of the Executive Committee. The Executive Committee may convene, during the intervals between the meetings of the Board of Control in urgent or extreme situations, when it is not possible to convene the Board of Control, and exercise all the powers and functions of the Board of Control, provided that full reports of all such proceedings shall be made to the next succeeding meeting of the Board of Control. The Executive Committee shall develop personnel policies, including but not limited to, hiring, compensation, and performance, and shall make recommendations concerning these matters to the Board of Control. The Executive Committee will solicit, screen and select candidates to fill vacancies in the Executive Director position and submit these selections to the Board of Control for final approval. The Executive Committee will review the performance of the Executive Director.

Section 5: Finance Committee. There shall be a Finance Committee consisting of the Chairperson as appointed by the President and at least four (4) members to be appointed by the Board of Control from its members. Four (4) of these members are normally the chairpersons of the Education, Mutual Assistance, Management, and one other committee. Subject to the authority of the Board of Control, the Finance Committee will make recommendations to the Board of Control concerning all financial matters. Specifically, but not by way of limitation, the Finance Committee may, on behalf of the Corporation, specify investment actions including the purchase of government, municipal, or corporate bonds, preferred and common stock, consistent with the Board approved Investment Policy. The Finance Committee may authorize the Treasurer of the Corporation, the Executive Director, or Director of Finance to communicate in writing, its decisions regarding financial matters to a custodian or other third person who shall accept such communication as authority from the Board of Control.

Section 6: Nominating Committee. There shall be a Nominating Committee, chaired by the President, consisting of the Master Chief Petty Officer of the Coast Guard and at least three (3) other members to be appointed by the Board of Control from its members. In anticipation of prospective vacancies among the elected Board of Control members of the Corporation, the Nominating Committee shall ascertain the willingness of potential candidates to serve, maintain a list of such candidates and their qualifications, and notify the Executive Director of the names of those nominated to fill vacancies as far in advance of election as possible. In so far as is possible, the Nominating Committee shall attempt to nominate individuals for election to the Board of Control so that the membership of the Board of Control includes:

One Coast Guard Active Duty Commissioned Officer O-5 or above
Two Coast Guard Active Duty Commissioned Officers O-1 to O-4

One Coast Guard Active Duty Commissioned Officer W-2 to W-4

One Coast Guard Active Duty Chief Petty Officer E-7 to E-9
Two Coast Guard Active Duty Petty Officers E-4 to E-6

One Coast Guard Retired Member E-4 or above

One Coast Guard Reserve Member E-4 or above

One Coast Guard Auxiliary Member

One Coast Guard Civilian Employee

One Coast Guard Medical Benefits Specialist

One Coast Guard Work Life Specialist

One Coast Guard Active Duty Commissioned Officer's Spouse
One Coast Guard Active Duty Enlisted Member's Spouse

One Alternate for the Master Chief Petty Officer of the Coast Guard
One Active Duty Alternate for the Active Duty Chief Petty Officer E-7 to E-9
One Active Duty Alternate for the Active Duty Petty Officer E-4 to E-6

The Nominating Committee may, but is not required to, nominate more than one person for each vacancy, at its discretion. A majority of the Nominating Committee shall determine the names to be submitted for election.

Section 7: Audit Committee. There shall be an Audit Committee consisting of the Chairperson appointed by the President and at least four (4) members to be appointed by the Board of Control from its members. Members of the Finance Committee are excluded from serving on the Audit Committee.

- a. The Audit Committee shall (i) review with the Corporation's auditors the results of their examination made of the accounts of the Corporation for each year commencing with the current year and report the results of such review to the Board of Control prior to the publications of the Annual Report applicable for such year; (ii) nominate the independent auditors each year, for approval by the Board of Control; (iii) consider such matters with respect to accounting and financial matters as they may deem appropriate; and, (iv) from time to time act upon such matters as shall be referred to them by the Board of Control and make such further reports as may be requested by the Board of Control.
- b. Meetings of the Audit Committee shall be held from time to time but at least twice a year on the call of any member or its Chairperson.
- c. Membership of the Audit Committee should be balanced to include a cross section of skills and experience, to include financial reporting practices and accounting.

Section 8: Management Committee. There shall be a Management Committee consisting of the Chairperson and at least four (4) members appointed by the Board of Control from its members, to review the mission and objectives of Coast Guard Mutual Assistance and recommend changes as appropriate. In addition, it will advise the Board of Control on matters pertaining to internal management and operating policies, draft proposed amendments to the Articles and the Bylaws, and propose changes to the operating policies, as required.

Section 9: Education Committee. There shall be an Education Committee consisting of the Chairperson and at least four (4) members appointed by the Board of Control, to review the education programs and recommend changes as appropriate. It will also review correspondence from educational loan recipients requiring Board of Control action, such as deferments in repayment of loans, and make appropriate recommendations.

Section 10: Mutual Assistance Committee. There shall be a Mutual Assistance Committee consisting of the Chairperson and at least four (4) members appointed by the Board of Control to review the Mutual Assistance loan and grant policies and recommend changes as appropriate. It will also review and research applications for assistance forwarded to the Board of Control, take appropriate actions within guidelines specified by the Board of Control, or recommend appropriate action to the Board of Control.

Article X Employees

Section 1: Employees of the Corporation. The Board of Control will establish the structure, number and description of employee positions for the Corporation. The Executive Committee will develop personnel policies.

Section 2: Vacancies. The Executive Committee will solicit, screen, select and submit candidates for vacancies in the Executive Director position to the Board of Control for final approval. The Executive Director will solicit, screen and make final selection for all other vacant positions.

Section 3: Executive Director. The Executive Director, as the chief staff position of the Corporation shall:

- a. Promote, manage, supervise, and direct all activities of the Corporation under the policy guidance of the Board of Control, and render such other related services and duties as may be assigned by the Board of Control.
- b. Be an advisor to the Board of Control.
- c. Submit the Corporation's Annual Report of the Coast Guard Mutual Assistance operations for the past fiscal year to the Board of Control, pursuant to the provisions of section 7, Article IX.
- d. Be responsible to ensure that proper procedures are established to safeguard the funds received, and that funds are collected, invested, allocated, disbursed, and audited in accordance with policies approved by the Board of Control.
- e. Serve as the conduit between members of the Board of Control and the Employees of the Corporation.
- f. In accordance with policies approved by the Board of Control, be responsible for personnel matters relating to all other employees, including but not limited to, hiring, compensation, supervision, performance, performance review and termination of employees.
- g. Advise the Board of Control on all substantial personnel matters.
- h. Serve as the Secretary of the Board of Control and Corporation.

The Executive Director will report directly to the President.

Section 4: Director of Administration: The Director of Administration shall:

- a. Ensure that a record of minutes of meetings, correspondence, reports, and all other documents of the Board of Control and Coast Guard Mutual Assistance are made and kept.
- b. Assist the President and Executive Director in conducting the administrative affairs of Coast Guard Mutual Assistance and the Board of Control.
- c. Assist the Secretary of the Board of Control in preparation of all Board of Control meeting minutes.
- d. Supervise subordinate employees of the Corporation.

The Director of Administration will report directly to the Executive Director.

Section 5: Director of Finance. The Director of Finance shall:

- a. Ensure that a record of all monetary transactions, property owned or possessed by Coast Guard Mutual Assistance, and all other financial documents are made and kept.
- b. Assist the President and Executive Director in conducting the financial affairs of Coast Guard Mutual Assistance and the Board of Control.
- c. Assist the Treasurer of the Board of Control in the preparation of financial documents.
- d. Supervise subordinate employees of the Corporation.

The Director of Finance will report directly to the Executive Director.

Section 6: Other employees. Staff employees will be tasked with functions and responsibilities assigned by the Executive Director. These employees will report to the Director assigned.

Article XI

Contracts, Loans, Checks and Deposits

Section 1: Contracts. The Board of Control or the Executive Committee may authorize any officers, agents, or employees to enter into any contract or execute and deliver any instrument in the name of and on behalf of the Corporation, and such authority may be general or confined to specific instances.

Section 2: Loans.

- a. No loan(s) shall be contracted on behalf of the Corporation and no evidence of indebtedness shall be issued in its name unless authorized by a resolution of the Board of

Control as recommended by the Finance Committee. Such authority may be general or confined to specific instances.

b. No personal loan(s) or grant(s) incident to the Corporation's exempt purposes and described in the various CGMA programs shall be made to officers, staff employees, members of the Board of Control or Representatives, without the approval of the next higher authority. The Executive Director must approve all CGMA personal loans or grants for Representatives and staff employees; and the Board of Control must approve all CGMA personal loans or grants for officers of the Corporation.

c. No loan(s) for any purpose, that is not incident to the Corporation's exempt purposes, shall be made, unless by a resolution of the Board of Control as recommended by the Finance Committee. This provision shall in no way prohibit the Corporation from making loans incident to its exempt purposes.

Section 3: Checks and Drafts. All checks, drafts or other orders for the payment of money, issued in the name of the Corporation, shall be signed by such officer(s), or employees of the Corporation and in such manner as shall be determined by the Board of Control.

Section 4: Deposits. All funds of the Corporation not otherwise employed shall be deposited from time to time to the credit of the Corporation in such depositories as the Finance Committee may select.

Article XII General Provisions

Section 1: Seal. The corporate seal of the Corporation shall be circular and shall have inscribed thereon, within and around the circumference, "Coast Guard Mutual Assistance, Inc." and in the center shall be inscribed the word "SEAL"

Section 2: Voting Upon Shares of Other Corporations. Unless otherwise ordered by the Board of Control, the Chairman of the Finance Committee shall have full power and authority on behalf of the Corporation to vote either in person or by proxy at any meeting of shareholders of any corporation in which this Corporation may hold shares, and at any such meeting may possess and exercise all of the rights and powers incident to the ownership of such shares, which, as owner thereof, this Corporation might have possessed and exercised if present. The Chairman must provide a full report of all such actions at the next meeting of the Board of Control. The Board of Control may confer like powers upon any other person, and may revoke any such powers so granted at its pleasure.

Section 3: Auditors. From those recommended by the Audit Committee, a licensed, certified public accountant shall be appointed by the Board of Control to audit the books, financial records and statements of the Corporation for any fiscal year of the Corporation and at such other time or times and for such periods as the Board of Control

may deem advisable, and to furnish certified reports of such audits. A copy of such annual audit report will be available no later than six months after the end of the fiscal year, and will be available to any current contributor providing a written request is made for the report.

Section 4: Bonds. The Board of Control may, in its discretion, by resolution require any officer, agent, or employee of the Corporation to give bond to the Corporation, with sufficient sureties, conditioned on the faithful performance of the duties of his respective office or position, and to comply with other such conditions as may be required from time to time by the Board of Control. The Corporation shall pay the premiums for all such bonds.

Article XIII Conflicts of Interest

Section 1: Procedures. At such time as any matter comes before the Board of Control or a committee of the Board of Control in such a way as to give rise to a real or perceived conflict of interest, the affected Board of Control member or, if present, the affected officer, shall make known the potential conflict and all relevant and material facts concerning the transaction which might reasonably be construed to be adverse to the interests of the Corporation. After responding to any questions which might be asked by the other Board of Control members, the affected Board of Control member or officer shall withdraw from the meeting until the remaining Board of Control members vote upon the matter which gave rise to the conflict. In the event that the affected Board of Control member or officer fails to withdraw voluntarily, the President or the Chairperson of the committee is empowered to require withdrawal from the room both during the discussion and the vote upon the matter. In the event the conflict of interest affects the President, the Vice President is empowered to require that the President withdraw in the same manner and, for the duration of the discussion and action on the matter, the Vice President shall preside.

A majority of disinterested Board of Control members shall constitute a quorum for the purpose of taking action with respect to any such matter before the Board of Control provided that a transaction may not be authorized, approved or ratified by a single Board of Control member.

Section 2: Policy. It is the policy of the Board of Control that no Board of Control member, officer, or staff employee shall request or accept any favor (financial or otherwise), which might influence his or her actions affecting the Corporation or its affiliated organizations.

Board of Control members and officers shall use their best efforts to avoid any employment, activity, investment or other interests which might involve an obligation to make a disclosure under this policy of a situation which may be in competition or conflict with the best interests of the Corporation and, in all events, shall promptly disclose the same as they may arise in the future.

Article XIV Political Activities

The Corporation shall not devote more than an insubstantial part of its activities to attempting to influence legislation by propaganda or otherwise. It shall not directly or indirectly participate in, or intervene in (including the publishing or distributing of statements), any political campaign on behalf of or in opposition to any candidate for public office. Notwithstanding any other provision of these Bylaws, the Corporation shall not, otherwise than as an insubstantial incidental part of its activities, engage in any activities or exercise any powers that are not in furtherance of its main or primary exempt purposes.

Article XV Amendments

These Bylaws shall be adopted by the Board of Control and may be amended, provided that no such action shall be taken if it would in any way adversely affect the Corporation's qualifications under Section 501(c)(3) of the Code. Amendments to the Bylaws shall be adopted by an affirmative vote of the majority of the members of the Board of Control. The vote may be done by mail, or by telephone or electronic meeting, so long as a majority of the members casts a vote.

Article XVI Limit on Liability and Indemnification

Section 1: Definitions. For purposes of this article the following definitions shall apply:

- (i) "Corporation" means this Corporation only;
- (ii) "expenses" includes counsel fees, expert witness fees, and costs of investigation, litigation and appeal, as well as any amounts expended in asserting a claim for indemnification;
- (iii) "liability" means the obligation to pay judgment, settlement, penalty, fine or other such obligation, including, without limitation, any excise tax assessed with respect to an employee benefit plan;
- (iv) "legal entity" means a corporation, partnership, joint venture, trust, employee benefit plan or other enterprise;
- (v) "predecessor entity" means a legal entity the existence of which ceased upon its acquisition by the Corporation in a merger or otherwise; and

(vi) “proceeding” means any threatened, pending, or completed action, suit, proceeding or appeal whether civil, criminal, administrative or investigative and whether formal or informal.

Section 2: Limit on Liability. In every instance in which the Virginia Nonstock Corporation Act, as it exists on the date hereof or may hereafter be amended, permits the limitation or elimination of liability of BOC members or officers of a corporation to the corporation or its members, the BOC members and officers of the Corporation shall not be liable to the Corporation or its members.

Section 3: Indemnification of BOC members, Representatives and Officers. The Corporation shall indemnify any individual who was or is threatened to be made a party to a proceeding (including a proceeding by or in the right of the Corporation) because such individual is or was a Board of Control member, Representative or officer of the Corporation, or because such individual is or was serving the Corporation or any other legal entity in any capacity at the request of the Corporation while a Board of Control member, Representative, or officer of the Corporation, against all liabilities and reasonable expenses incurred in the proceeding except such liabilities and reasonable expenses as are incurred because of such individual’s willful misconduct or knowing violation of the criminal law. Service of a Board of Control member, Representative, or officer of a legal entity controlled by the Corporation shall be deemed service at the request of the Corporation. The determination that indemnification under this Section is permissible and the evaluation as to the reasonableness of expenses in a specific case shall be made, in the case of a Board of Control member, as provided by law, and in the case of an officer or Representative as provided in this Section; provided, however, that if a majority of the BOC members of the Corporation has changed after the date of the alleged conduct giving rise to a claim for indemnification, such determination and evaluation shall, at the option of the person claiming indemnification, be made by special legal counsel agreed upon by the Board of Control and such person. Unless a determination has been made that indemnification is not permissible, the Corporation shall make advances and reimbursements for expenses incurred by a Board of Control member or officer in a proceeding upon receipt of an undertaking from such BOC members or officer to repay the same if it is ultimately determined that such Board of Control member or officer is not entitled to indemnification. Such undertaking shall be an unlimited, unsecured general obligation of the Board of Control member, Representative or officer and shall be accepted without reference to his or her ability to make repayment. The termination of a proceeding by judgment, order, settlement, conviction, or upon a plea of nolo contendere or its equivalent shall not of itself create a presumption that a Board of Control member, Representative or officer acted in such a manner as to make him or her ineligible for indemnification. The Corporation is authorized to contract in advance to indemnify and make advances and reimbursements for expenses to any of its BOC members Representative or officers to the same extent provided in this Section.

Section 4: Indemnification of Others. The Corporation may, to a lesser extent or to the same extent that it is required to provide indemnification and make advances and

reimbursements for expenses to its BOC members and officers pursuant to Section 3, shall provide indemnification and make advances and reimbursements for expenses to its employees and agents, the BOC members, officers, employees and agents of subsidiaries and predecessor entities, and any person serving any other legal entity in any capacity at the request of the Corporation, and may contract in advance to do so. The determination that indemnification under this Section 4 is permissible, the authorization of such indemnification and the evaluation as to the reasonableness of the expenses in a specific case shall be made as authorized from time to time by general or specific action of the Board of Control, which action may be taken before or after a claim for indemnification is made, or otherwise provided by law. No person's rights under Section 3 of this Article shall be limited by the provisions of this Section.

Section 5: Miscellaneous. The rights of each person entitled to indemnification under this Article shall apply to the benefit of such person's heirs, executors and administrators. Special legal counsel selected to make determinations under this article may be counsel for the Corporation. Indemnification pursuant to this Article shall not be exclusive of any other right of indemnification to which any person may be entitled, including indemnification pursuant to a valid contract, indemnification by legal entities other than the Corporation and indemnification under policies of insurance purchased and maintained by the Corporation or others. However, no person shall be entitled to indemnification by the Corporation to the extent he is indemnified by another, including an insurer. The Corporation is authorized to purchase and maintain insurance against any liability it may have under this Article or to protect any of the persons named above against any liability arising from their service to the Corporation or any other legal entity at the request of the Corporation regardless of the Corporation's power to indemnify against such liability. The provisions of the Article shall not be deemed to preclude the Corporation from entering into contracts otherwise permitted by law with any individuals or legal entities, including those named above. If any provision of this Article or its application to any person or circumstances is held invalid by a court of competent jurisdiction, the invalidity shall not affect the other provisions or applications of this Article, and to this end the provisions are severable.

Section 6: Application: Amendments. The provisions of this Article shall be applicable from and after its adoption even though some or all of the underlying conduct or events relating to a proceeding may have occurred before its adoption. No amendment, modification or repeal of this Article shall diminish the rights provided hereunder to any person arising from conduct or events occurring before the adoption of such amendment, modification or repeal.

CGMA Forms

A. General

The following forms have been adopted for use by CGMA:

CGMA 1	Quick Loan Application
CGMA 5	CGMA Application for Assistance
CGMA 6	CGMA Application for Disaster Assistance
CGMA 6a	CGMA Application for Conversion of Disaster Loan into a Grant
CGMA 7	CGMA Application for CGMA Layette
CGMA 8	Application for CGMA Stafford/PLUS Loan Fee Reimbursement
CGMA 10	Application for CGMA Supplemental Education Grant (SEG)
CGMA 11	CGMA Application for Education Loan
CGMA 15	CGMA Budget Form
CGMA 16	Pre-Authorization Form
CGMA 17	CGMA Disapproval/Appeal Statement
CGMA 20	Representative Information and Certification Form
CGMA 20a	Assistant Representative Information and Certification Form
CGMA 21	Relief of Representative or Assistant Representative Audit Form
CGMA 22	CGMA/NFCC Agreement
CGMA 22a	CGMA Letter of Introduction
CGMA 22b	Counselor Recommendation Form
CGMA 41	Cash Contribution Form
CGMA 42	Memorial Contribution Form
CGMA 43	Active Duty Contribution Allotment Authorization Form
CGMA 44	Civilian Employee Contribution Allotment Authorization Form
CGMA 45	Retired Contribution Allotment Authorization Form
CGMA 47	Securities Contribution Form
CGMA 48	Honorary Donation Form
CGMA 52	CGMA Check
Closing Disclosure	Closing Disclosure Form
00-35-2653NSBW	Bank of America Signature Card

A copy of each form is to follow this page.

B. Additional Information

See section 6-C for information on obtaining, securing and accountability of forms.

Contact the CGMA-HQ Director of Administration or Executive Director if changes are needed to the list of forms or any specific form. (See paragraph 2-D-2 for CGMA-HQ contact information.)

Locations of CGMA Representatives

1. Academy New London
2. Air Station Atlantic City
3. Air Station Barbers Point
4. Air Station Borinquen
5. Air Station Clearwater
6. Air Station Detroit
7. Air Station Miami
8. Air Station Sacramento
9. Air Station San Francisco
10. Air Station Savannah
11. Air Station Sitka
12. Air Station Traverse City
13. Air Station/SFO Port Angeles
14. ATC Mobile
15. Base Alameda
16. Base Boston
17. Base Cape Cod
18. Base Charleston
19. Base Cleveland
20. Base Detachment St. Louis
21. Base Elizabeth City
22. Base Honolulu
23. Base Ketchikan
24. Base Ketchikan-Juneau Detachment
25. Base Kodiak
26. Base LALB
27. Base Miami Beach
28. Base National Capitol Region
29. Base New Orleans
30. Base Portsmouth
31. Base Seattle
32. Cryptologic Unit Texas
33. District Fourteen Honolulu
34. FINCEN Chesapeake
35. HITRON Jacksonville
36. Institute Oklahoma City
37. LSC Norfolk
38. MFPU Kings Bay
39. MSST San Diego
40. MSU Chicago
41. MSU Duluth
42. MSU Huntington
43. MSU Morgan City

Locations of CGMA Representatives

44. MSU Paducah
45. MSU Pittsburgh
46. MSU Port Arthur
47. MSU Portland
48. MSU Savannah
49. MSU Texas City
50. MSU Valdez
51. NVDC Falling Waters
52. PPC Topeka
53. Sector Anchorage
54. Sector Boston
55. Sector Buffalo
56. Sector Charleston
57. Sector Columbia River Warrenton
58. Sector Corpus Christi
59. Sector Delaware Bay Philadelphia
60. Sector Detroit
61. Sector Guam
62. Sector Houston/Galveston
63. Sector Humboldt Bay
64. Sector Jacksonville
65. Sector Key West
66. Sector Lake Michigan Milwaukee
67. Sector Long Island Sound New Haven
68. Sector Los Angeles/Long Beach
69. Sector Lower Mississippi River Memphis
70. Sector Mobile
71. Sector New York
72. Sector North Bend
73. Sector North Carolina Atlantic Beach
74. Sector Northern New England Portland ME
75. Sector Ohio Valley Louisville
76. Sector Puget Sound Seattle
77. Sector San Diego
78. Sector San Francisco
79. Sector San Juan
80. Sector Sault Ste. Marie
81. Sector Southeastern New England Woods Hole
82. Sector St. Petersburg
83. Sector Upper Mississippi River St. Louis
84. SFO Eastern Shore Chincoteague
85. SFO Galveston
86. SFO Grand Haven

Locations of CGMA Representatives

87. SFO Moriches
88. SFO Southwest Harbor
89. Special Missions Training Center Camp Lejeune
90. Station Channel Island Harbor Oxnard
91. Station Chetco River Harbor
92. TISCOM Alexandria
93. TRACEN Cape May
94. TRACEN Petaluma
95. TRACEN Yorktown
96. USCGC ACTIVE
97. USCGC ALERT
98. USCGC BEAR
99. USCGC BERTHOLF
100. USCGC CAMPBELL
101. USCGC CONFIDENCE
102. USCGC DEPENDABLE
103. USCGC DILIGENCE
104. USCGC EAGLE
105. USCGC ESCANABA
106. USCGC FORWARD
107. USCGC HAMILTON
108. USCGC HARRIET LANE
109. USCGC HICKORY
110. USCGC JAMES
111. USCGC JUNIPER
112. USCGC LEGARE
113. USCGC MACKINAW
114. USCGC MELLON
115. USCGC MIDGETT
116. USCGC MOHAWK
117. USCGC MORGENTHAU
118. USCGC NORTHLAND
119. USCGC OAK
120. USCGC POLAR STAR
121. USCGC RELIANCE
122. USCGC RESOLUTE
123. USCGC SENECA
124. USCGC SHERMAN
125. USCGC SPENCER
126. USCGC STEADFAST
127. USCGC STRATTON
128. USCGC SYCAMORE
129. USCGC TAHOMA

Locations of CGMA Representatives

- 130. USCGC TAMPA
- 131. USCGC THETIS
- 132. USCGC VIGILANT
- 133. USCGC VIGOROUS
- 134. USCGC WAESCHE
- 135. Yard Baltimore

Contact the CGMA-HQ Client Services Specialist or the Director of Administration if changes are needed to the list of Representatives. (See paragraph 2-D-2 for CGMA-HQ contact information.)

Coast Guard Mutual Assistance



Appendix E

Case Management Program

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A. General

CGMA Case Management Program (CGMA-CMP)

The Coast Guard Mutual Assistance Case Management Program (CGMA-CMP) is designed to allow CGMA field sites to initiate assistance cases, print checks and view their overall case activity over the Internet. The site also provides automatic exchange of data between the CGMA-CMP database and the CGMA Headquarters accounting system.

B. Obtaining Access

Obtaining Access

Representatives and Assistant Representatives must complete all items listed under Rep's Area/Info for New Reps on the CGMA website: www.cgmahq.org.

Once all items have been verified, CGMA-HQ will update the CMP and provide the Rep/ARep with a User ID and Temporary Password.

C. The Login Screen

The Login Screen

Under Reps Area, click Case Management to arrive at the Login Screen.

CGMA - Case Management Program

Welcome 1

CGMA Logo

CMP Login

User ID:

Password:

[Forgot Password?](#)

Coast Guard Mutual Assistance
U.S. Coast Guard Stop 7189
4200 Wilson Blvd, Suite 619
Arlington, VA 22203-7189

For Assistance Contact:
(802) 492-6636 or
(802) 492-6665

Home > Contact Administrator

Copyright 2006 All Rights Reserved

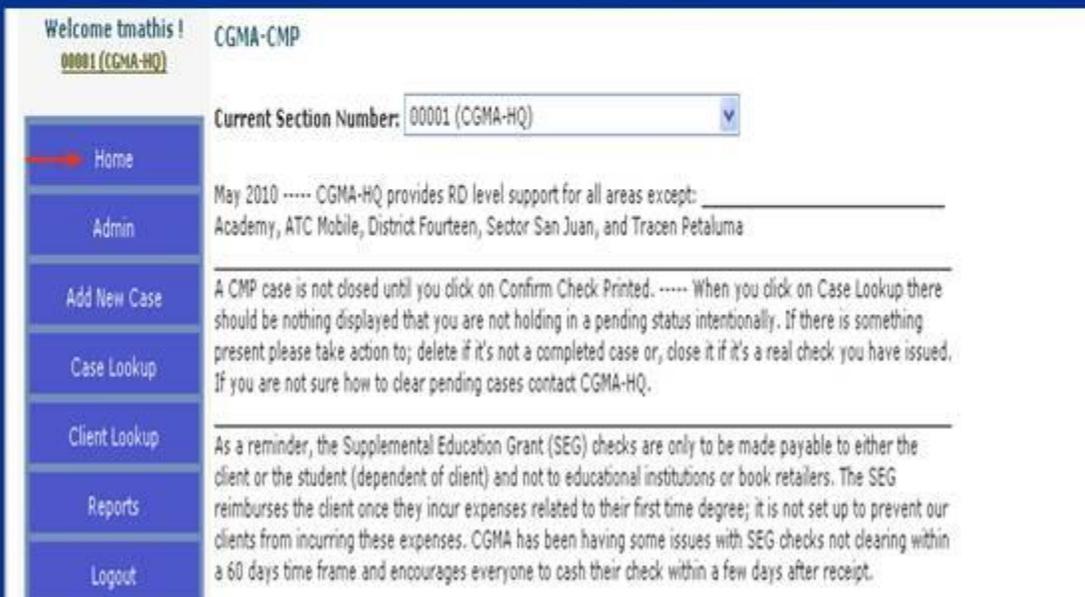
TIP: You may want to add the log-on screen to your favorites as CGMA-CMP.

D. Main Menu

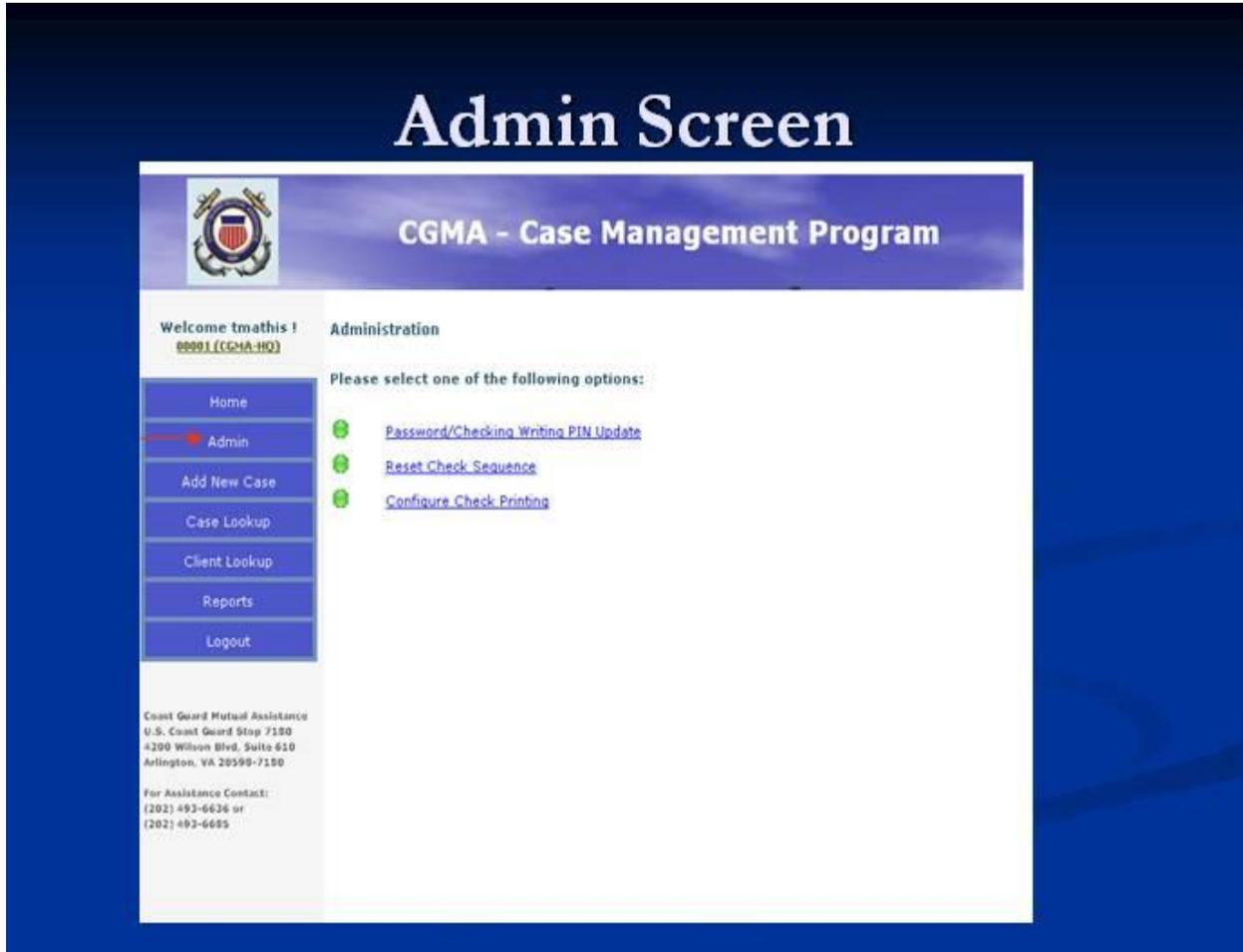
Main Menu

On the Main Menu, the following headings are used for:

- **Home** ~ CGMA-HQ posting messages and new information
- **Admin** ~ Updating account (change password and/or printing PIN) and configuring printer
- **Add New Case** ~ Issuing assistance to CGMA clients
- **Case Lookup** ~ Searching cases
- **Client Lookup** ~ Viewing clients' assistance history
- **Reports** ~ Viewing month-to-date and year-to-date data
- **Logout** ~ Closing CGMA-CMP application



E. Admin Screen



F. Password/Check Writing Pin Update

The screenshot displays the 'CGMA - Case Management Program' interface. At the top, a large title reads 'Password/Check Writing Pin Update'. Below this, the program header includes the CGMA logo and the text 'CGMA - Case Management Program'. A navigation sidebar on the left lists: Home, Admin, Add New Case, Case Lookup, Client Lookup, Reports, and Logout. The main content area features a 'Welcome tmathis I 00001 (CGMA-HQ)' message. The primary instruction is 'Change your Password or Pin by typing in a new one', with a note that passwords must contain at least one special character and be at least 6 characters long. Two radio buttons allow the user to select 'Change Password' (which is selected) or 'Change Check Writing PIN'. Below these are three input fields for 'Current Password', 'New Password', and 'Confirm Password'. 'Save' and 'Return' buttons are positioned at the bottom of the form. A note states: 'After successfully saving you will be asked to login again into the application.' The footer contains contact information for Coast Guard Mutual Assistance and a copyright notice for 2006.

G. Reset Check Sequence

The screenshot shows a web application interface for the CGMA Case Management Program. At the top, there is a large heading "Reset Check Sequence" in white text on a dark blue background. Below this, the application header includes the CGMA logo and the text "CGMA - Case Management Program".

The main content area is divided into two columns. The left column is a navigation menu with buttons for "Home", "Admin", "Add New Case", "Case Lookup", "Client Lookup", "Reports", and "Logout". The right column contains the "Reset Check Number Sequence" form. It includes a welcome message: "Welcome tmathis1 09881 (CGMA-HQ)". Below this is a warning: "Once you reset the check number here, check numbers lower than the number you typed in will no longer be available in the system. Please contact HQ if you have any questions about this functionality." The form has a text input field labeled "Starting Check Number:" and two buttons, "Save" and "Return".

At the bottom left of the page, contact information is provided: "Coast Guard Mutual Assistance, U.S. Coast Guard Stop 7180, 4200 Wilson Blvd, Suite 610, Arlington, VA 22205-7180. For Assistance Contact: (202) 493-6626 or (202) 493-6685". At the bottom right, there is a copyright notice: "Copyright 2009 All Rights Reserved".

H. Configure Check Printing

Configure Check Printing

CGMA - Case Management Program

Welcome tmathis !
00001 (CGMA-HQ)

Section: 00001 (CGMA-HQ)

Select Setting: Default

Form Type: Form52

Block Name	Up/Down Adjustment	Left/Right Adjustment	Adjustment Factor
Applicant	2	0	50
Approval	2	0	50
Check	3	0	50
Member	2	0	50
Repayment	2	0	50

Coast Guard Mutual Assistance
U.S. Coast Guard Stop 7180
4200 Wilson Blvd, Suite 610
Arlington, VA 20599-7180

For Assistance Contact:
(202) 493-6636 or
(202) 493-6605

> Home > Contact Administrator Copyright 2009 All Rights Reserved

I. Adding a New Case

Adding a New Case

- Click 'Add New Case'
- Enter the Client's SSN and click 'Go'
- Client's information will display only if client received previous assistance
- If the Client is new, you will be prompted to enter the personal information
- Once all applicable information is completed, click 'Continue'

J. New Case Screen

New Case Screen



CGMA - Case Management Program

Welcome tmathis !
00001 (CGMA-HQ)

Add New Case - Client Information

This client record was not found in the system. Please verify eligibility before proceeding.

Account# SSN#

Last Name: First Name: MI:

Service Information **Account Information**

Branch:

Type:

Grade:

Client's Unit OPFAC:

Client's Home Address

Addr Line 1:

Addr Line 2:

City: State:

Zip Code:

Telephone#

Coast Guard Mutual Assistance
U.S. Coast Guard Stop 7180
4200 Wilson Blvd., Suite 610
Arlington, VA 20598-7180

For Assistance Contact:
(202) 493-6636 or
(202) 493-6655

K. Case Data Entry

Case Data Entry

CGMA - Case Management Program

Welcome tmathis | 08881 (CSMA-HQ)

Case Data Entry

Disbursement Type: 3010 (Loan)

Approved By: [Dropdown Menu]

Select Approving Authority (if disbursement type is SEG, you must select SEG as approving authority)

Event Code: [Text Field]

Enter Event Code only when directed by CGMA-HQ

TO BE [REDACTED] ONLY WHEN DIRECTED BY CGMA - HQ!

Home | Admin | Add New Case | Case Lookup | Client Lookup | Reports | Logout

Coast Guard Mutual Assistance
U.S. Coast Guard Stop 7100
4200 Wilson Blvd, Suite 610
Arlington, VA 22203-7100

For Assistance Contact:
(202) 493-6636 or
(202) 493-6685

Home > Contact Administrator | Copyright 2008 All Rights Reserved

L. Case Details

Case Details

This screen has
five sections:

- Client & Case
- Applicant
- Student
- Checks
- Repayment

Welcome tmathis t
08081 (CGMA 90)

Home

Admin

Add New Case

Case Lookup

Client Lookup

Reports

Logout

Case Details Return

Client & Case	Applicant	Student	Checks	Repayment						
<p>Modify Delete</p> <p>Name: US_Coast_Guard</p> <p>Account# SLZ-41-9091</p> <p>Reason: N/A</p> <p>Open Date: 03/12/2010</p> <p>Section# 00001</p>		<p>Case# 111977</p> <p>Disb Type: 3012 (SEG)</p> <p>Total Assistance: \$0.00</p> <p>Approved By: SEG (S E G)</p> <p>Closing Date:</p> <p>Stat A:</p>								
<p>Service Information</p> <p>Branch: 1500 (U.S. Coast Guard)</p> <p>Type: AD (Active Duty)</p> <p>Grade: E1</p> <p>Service Unit: 70098-004597</p>		<p>Account Information</p> <table border="1" style="width: 100%; border-collapse: collapse; font-size: 0.8em;"> <thead> <tr style="background-color: #003366; color: white;"> <th>Posted</th> <th>Unposted</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>			Posted	Unposted	Total			
Posted	Unposted	Total								
<p>Client's Home Address</p> <p>Addr Line 1: US Coast Guard Mailstop 7100</p> <p>Addr Line 2: 4200 Wilson Blvd., Suite 610</p> <p>City: Arlington State: VA</p> <p>Zip: 20590 - 7100 Telephone# 800-881-246</p>										
Client & Case	Applicant	Student	Checks	Repayment						
<p>Add Applicant</p> <p>Name:</p> <p>Relationship To Client:</p> <p>Applicant has Power of Attorney: Client has Approved this Assistance:</p>										
Client & Case	Applicant	Student	Checks	Repayment						
<p>Add Student Information</p> <p>Client is the Student:</p> <p>Account#</p> <p>Name:</p>										
Client & Case	Applicant	Student	Checks	Repayment						
<p>Add new Check</p>										
Client & Case	Applicant	Student	Checks	Repayment						
<p>Repayment Date:</p> <p>Repayment Amnt:</p> <p>Cash or Allotment?</p> <p>Include Previous Balance:</p> <p>Allotment Amnt if Cash</p> <p>Payment Defaults:</p>										

E-12

Jul 2010

M. Client & Case Section

Client & Case Section

CGMA - Case Management Program

Welcome tmathis1
00001 (CGMA-HQ)

[Home](#)
[Admin](#)
[Add New Case](#)
[Case Lookup](#)
[Client Lookup](#)
[Reports](#)
[Logout](#)

Coast Guard Mutual Assistance
U.S. Coast Guard Stop 7180
4200 Wilson Blvd, Suite 610
Arlington, VA 20598-7180

For Assistance Contact:
(202) 493-6636 or
(202) 493-6685

Case Details [Return](#)

Client & Case	Applicant	Student	Checks	Repayment
Modify Delete Name: US Coast Guard Account# SLZ-41-9891 Reason: N/A Open Date: 03/12/2010 Section# 00001				

Case# 111977
Disb Type: 3012 (SEG)
Total Assistance: \$0.00
Approved By: SEG (S E G)
Closing Date:
Stat A:

Service Information	Account Information		
	Posted	Unposted	Total
Branch: 1500 (U.S. Coast Guard) Type: AD (Active Duty) Grade: E1 Service Unit: 70098-004597			

Client's Home Address

Addr Line 1: US Coast Guard Mailstop 7180
Addr Line 2: 4200 Wilson Blvd., Suite 610
City: Arlington **State:** VA
Zip: 20598 - 7180 **Telephone#** 800-881-246

This section should match what was entered on the Client Information Screen. Please verify all information is correct.

N. Applicant

When the applicant is not the member, please click 'Add Applicant'.

Applicant

Client & Case | **Applicant** | Student | Checks | Repayment

[Add Applicant](#)

Name: _____

Relationship To Client: _____

Applicant has Power of Attorney: Client has Approved this Assistance:

 **CGMA - Case Management Program**

Welcome tmathis1
88881 (CGMA-NQ)

Home | Admin | Add New Case | Case Lookup | Client Lookup

Applicant Data Entry

THIS SECTION IS TO BE COMPLETED ONLY IF THE APPLICANT IS NOT THE MEMBER!

Last Name: _____ First Name: _____ MI: _____

Relationship to Member:

Applicant has Power of Attorney Member has Approved this Assistance

Coast Guard Mutual Assistance
U. S. Coast Guard Stop 7189
4200 Wilson Blvd, Suite 610
Arlington, VA 22206-7106

For Assistance Contact:
(202) 493-6636 or
(202) 493-6625

In particular cases, the individual applying for assistance may be the spouse or dependent child.

O. Student

The screenshot shows the 'Student' page of the CGMA Case Management Program. At the top, there is a navigation bar with tabs for 'Client & Case', 'Applicant', 'Student', 'Checks', and 'Repayment'. Below this is a section titled 'Add Student Information' with fields for 'Client is the Student:', 'Account#', and 'Name:'. A blue callout box on the left states: 'Must be filled out for SEG: If the member is not the student, please click 'Add Student Information''. Below this is the main 'CGMA - Case Management Program' interface. It includes a 'Student Data Entry' section with a 'Check if member is the Student:' checkbox, an 'SSN#' field with a 'GO' button, and fields for 'Account#', 'Last Name', 'First Name', and 'MI'. A 'SEG Balance Information' section contains 'Save' and 'Return' buttons. A red arrow points to the 'Check if member is the Student:' checkbox, with a blue callout box stating: 'If member is the Student, check this box'. The left sidebar contains navigation links: Home, Admin, Add New Case, Case Lookup, Client Lookup, Reports, and Logout. At the bottom left, contact information for Coast Guard Mutual Assistance is provided.

P. Checks

Checks

To enter check information, click 'Add New Check'.

Once the check information is complete, click 'Save'. If you are issuing more than one check, repeat the process for each additional check.

Please provide a detail explanation of what the funds will be used for.

Q. Repayment

Repayment

After the check information has been entered, click 'Modify' to add repayment information.

This screenshot shows the 'Repayment' tab selected in a navigation menu. Below the menu, there is a 'Modify' link and a list of fields for entering repayment data: 'Repayment Date:', 'Repayment Amnt:', 'Cash or Allotment?', 'Include Previous Balance:', 'Allotment Amnt if Cash', and 'Payment Defaults:'. A 'Return' button is located at the bottom right of this section.

This screenshot shows the main interface of the 'CGMA - Case Management Program'. It features a navigation menu on the left with options like 'Home', 'Admin', 'Add New Case', 'Case Lookup', 'Client Lookup', 'Reports', and 'Logout'. The main content area is titled 'Repayment Data Entry' and contains several input fields: 'New Assistance: \$' (1000.00), 'Previous Loan Balance: \$' (0.00), 'Include Previous Balance:' (checkbox), 'New Balance: \$' (1000.00), 'Repayment Mode:' (Allotment), 'Payment Start: MM YYYY' (Month: 04, Year: 2010), 'No of Payments:' (0), and 'Repayment Amount: \$'. A red arrow points to the 'Include Previous Balance:' checkbox. A warning message at the bottom right states: 'Unless approved by LCMA-HQ Minimum Payment Amount should be \$58'. 'Save' and 'Return' buttons are at the bottom.

To include previous balance, click here. If using a previous balance, you must use the total balance to calculate the new loan payment per month.

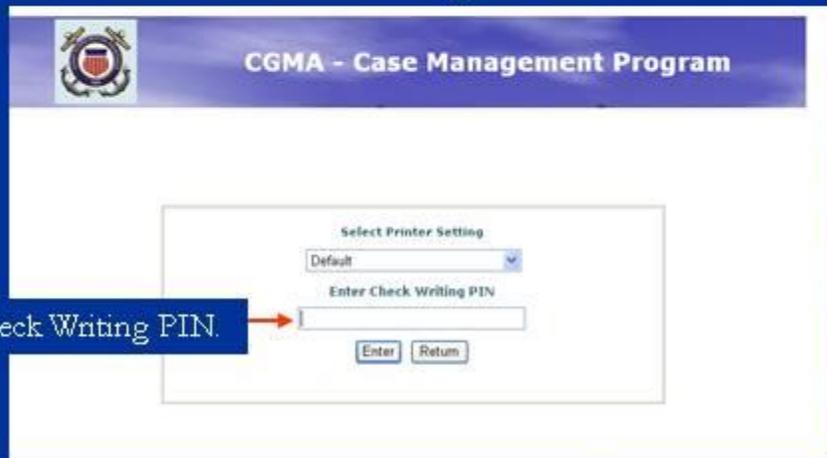
R. Printing Checks

Printing Checks



Client & Case	Applicant	Student	Checks	Repayment
Add New Check		Unprinted Checks		
Check#	Payee	Amount	Print	Delete
91026	us coast guard	\$1,000.00		

Once the repayment is completed, you are ready to print your check(s). Click on the printer icon.



CGMA - Case Management Program

Select Printer Setting

Default

Enter Check Writing PIN

Enter Return

Enter your Check Writing PIN.

S. Check Printing Screen

Check Printing Screen

CGMA - Case Management Program

Use print icon on toolbar below

To print, click the printer icon located on the toolbar.

If the check printed correctly, click 'Confirm Check Printed'.

0001	CGMA-HQ	03/30/2010	
	US Coast Guard		**500.00
	*** FIVE HUNDRED AND XX / 100 ***		
		Barry M. Solivers	
03/30/2010	US Coast Guard	70008	
Coast Guard US		SLZ-41-0891	E1 AD
US Coast Guard Mailstop 7180 4200 Wilson Blvd., Suite 610 Arlington, VA 22208-7180		U.S. Coast Guard	

Confirm Check Printed Void Check Cancel Printing

T. Confirm Check Printed

Once you have hit “Confirm Check Printed,” the case is closed

After the case is closed you may want to print a copy of the CGMA Form 52 for the client.

Client & Case	Applicant	Student	Checks	Repayment
Add New Check				
Printed Checks				
Check#	Date	Payee	Amount	Possible Action
91026	03/23/2010	us coast guard	\$1,000.00	Void

To print a copy, click on the check # that's highlighted in blue to display the Form 52.

U. To Print the Check

To print, click the printer icon located on the toolbar

COAST GUARD MUTUAL ASSISTANCE 91026

ISSUED BY COAST GUARD MUTUAL ASSISTANCE

SITE NUMBER 00001	SITE NAME CGMA-HQ	DATE 03/23/2010
----------------------	----------------------	--------------------

PAY TO THE ORDER OF us coast guard \$ ***1,000.00
 *** ONE THOUSAND AND XX / 100 *** DOLLARS

NON NEGOTIABLE Barry M. Boisvere

1. DATE 03/23/2010	2. PAYEE us coast guard	3. OFFICER 70098	91026
-----------------------	----------------------------	---------------------	-------

4. NAME OF SERVICE MEMBER (LAST, FIRST, MI) Coast Guard US	5. ACCOUNT# SLZ-41-9891	6. GRADE E1	7. STATUS AD
---	----------------------------	----------------	-----------------

8. MEMBER'S UNIT (HOME ADDRESS FOR RETIREE, RESERVIST AND AUXILIARIST) US Coast Guard Mailstop 7180 4200 Wilson Blvd., Suite 610 Arlington, VA 20598-7180	9. BRANCH OF SERVICE U.S. Coast Guard
--	--

10. APPLICANT'S NAME AND RELATIONSHIP IF NOT SERVICE MEMBER _____
 _____ POWER of ATTORNEY
 _____ MEMBER APPROVES

11. Lack of Funds	12. REASON CODE Basic Living Expenses
--------------------------	---

13. AMOUNT OF CHECK 1,000.00	14. DISBURSEMENT FOR Loan
---------------------------------	-------------------------------------

15. REPAYMENT ALLOTMENT (A) OR CASH (C) <u>A</u> REPAYMENT START DATE <u>1004</u> REPAYMENT END DATE <u>1103</u>

16. REMARKS: EXPLAIN WHY ASSISTANCE IS NEEDED
 not full short on bills.
 Approval code: 3068100315

17. FINAL APPROVAL AUTHORITY NAME <u>Barry Boisvere</u> GRADE _____ TITLE <u>Regional Director</u>

18. FOR DESIGNATED USE ONLY

19. IF MORE THAN ONE CHECK, CHECK NUMBER CONTAINING PROMISSORY NOTE

I, Coast Guard US PROMISE TO REPAY IN FULL, THE COAST GUARD MUTUAL ASSISTANCE LOAN OF \$ 1,000.00 THAT I RECEIVED ON 03/23/2010. I AUTHORIZE REPAYMENT TO BE MADE MONTHLY BY ALLOTMENT FROM MY COAST GUARD PAY IN 12 EQUAL MONTHLY PAYMENTS OF \$ 83.34

I understand that I am liable for the full amount of this loan even if an authorized deduction from my pay stops prior to full repayment. I agree to continue to remit regular monthly payments in the event that I separate from the Coast Guard. I further understand that if I fail to make regular monthly payments, my account may be turned over to a collection agency. If on active duty, I authorize the balance owed to CGMA upon termination to be collected from my final Coast Guard pay through use of Final Pay Deduction. I have received a copy of this agreement.

CGMA Form 12	SIGNATURE OF RECIPIENT	DATE	SIGNATURE OF CGMA REPRESENTATIVE
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THIS IS NOT THE ORIGINAL DOCUMENT

V. If you Need To Void a Check

- If you need to void the check for any reason, please view the next section. Checks can only be voided by representatives on the same day checks are issued.
- Please call CGMA-HQ to void checks after the issue date.

W. Case Lookup

Case Lookup

To view previous issued assistance, please click 'Case Lookup'

The screenshot displays the 'CGMA - Case Management Program' interface. At the top left is the CGMA logo. Below it, a navigation menu includes 'Home', 'Admin', 'Add New Case', 'Case Lookup' (highlighted with a red arrow), 'Client Lookup', 'Reports', and 'Logout'. The main content area is titled 'Assistance Cases for Section: 00001 (CGMA-HQ)'. It features a search form with 'Search By: Section#' and 'Search For: 00001'. A checkbox labeled 'Lookup Closed Cases:' is checked, with a red arrow pointing to it from a text box on the right. Below the search form are 'Search' and 'Reset' buttons. A table lists one case with the following data:

Case#	Account#	Name	Date Opened	Date Issued	Total Amt		
111977	SLZ-41-9891	US COAST GUARD	03/12/2010		\$1,000.00	Loan	Basic Living Expenses

At the bottom left, contact information for Coast Guard Mutual Assistance is provided: U.S. Coast Guard Stop 7100, 4200 Wilson Blvd, Suite 610, Arlington, VA 20598-7100. For Assistance Contact: (202) 493-6636 or (202) 493-6655.

This box must have a check mark to view all closed cases. (If case is still open, it will automatically appear on the screen. Open cases are still open to changes)

X. Voiding a Check

Voiding a Check

CGMA - Case Management Program

Welcome to mathis !
88883 (CGMA-HQ)

Assistance Cases for Section: 00001 (CGMA-HQ)

Search By: Account# Search For: SLZ-41-9891

Lookup Class: Section#
Last Name
Account#
Check#
Case# [Reset]

Case#	Account#	Name	Date Dated	Date Issued	Total Amnt	Type	Reason
111981	SLZ-41-9891	US COAST GUARD	03/30/2010	04/26/2010	\$500.00	Loan	Vehicle Repair Expenses
111977	SLZ-41-9891	US COAST GUARD	03/12/2010	03/23/2010	\$1,000.00	Loan	Basic Living Expenses

Click on case you wish to modify, and scroll down to "Checks"

Client & Case Applicant Student **Checks** Repayment

Add New Check

Printed Checks

Check#	Date	Payee	Amount	Possible Action
91028	04/26/2010	US Coast Guard	\$500.00	Void

Under 'Possible Action', click "Void"

Y. Void Check Screen

Void Check Screen

The screenshot displays the 'CGMA - Case Management Program' interface. The main heading is 'Check Data Entry'. The form includes the following fields and values:

- Print Date: 04/26/2010
- Check #: 01026
- Payee: US Coast Guard
- Amount: \$ 500.00
- Assistance Code: 0468
- Category: 04 (Vehicle Repair Expense)
- Cause: 06 (Lack of Funds)
- Explanation for Assistance: The only means of transportation needs a new engine.
- Signed By: BMS (Barry M. Boopers)

At the bottom of the form, there are two buttons: 'Void' and 'Browse Checks'. A red arrow points to the 'Void' button, with the text 'Click "Void" Again' next to it.

Z. Reports

The screenshot shows a web application interface for the CGMA Case Management Program. At the top, the word "Reports" is displayed in a large, white serif font against a dark blue background. Below this, a white rectangular area contains the main content. On the left side of this area is a vertical navigation menu with buttons for "Home", "Admin", "Add New Case", "Case Lookup", "Client Lookup", "Reports" (which is highlighted with a red arrow), and "Logout". To the right of the menu, the text "Welcome tmathis1" is followed by a user ID "00001 (CGMA-280)". The main heading "CGMA - Case Management Program" is centered at the top of the white area, accompanied by the Coast Guard Mutual Assistance logo on the left. Below the heading, the word "Reports" is followed by the instruction "Please select one of the following options:". A list of four links is provided, each preceded by a green circular icon: "Active Loan List", "Assistance Summary Report", "Check Usage Report", and "Local Service Units". At the bottom left of the white area, contact information for Coast Guard Mutual Assistance is listed, including the address "4200 Wilson Blvd, Suite 610, Arlington, VA 20515-7100" and phone numbers "(202) 493-6626" and "(202) 493-6655". At the bottom right, a footer contains the text "Home > Contact Administrator" and "Copyright 2009 All Rights Reserved".

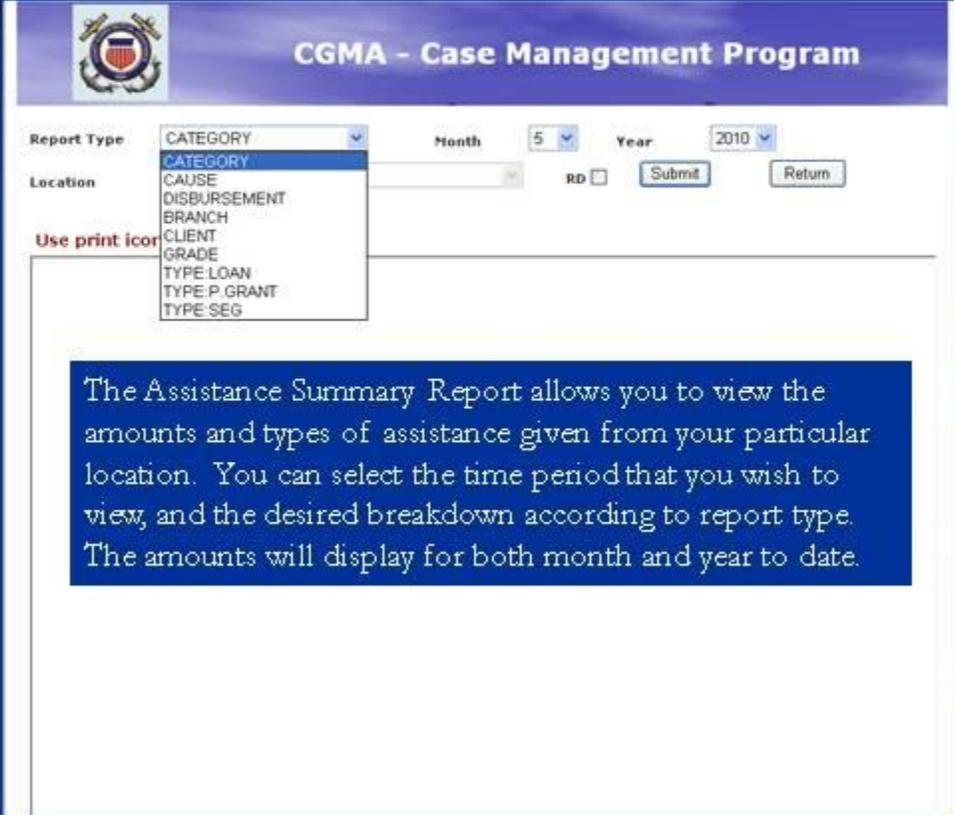
AA. Active Loan List

Active Loan List

- Here you will find a list of all active loans for your location.
- The accounts in red are delinquent. If you have any questions regarding these accounts, please contact CGMA-HQ.

BB. Assistance Summary

Assistance Summary



The screenshot displays the 'CGMA - Case Management Program' interface. At the top left is the Coast Guard Mutual Assistance logo. The main header reads 'CGMA - Case Management Program'. Below this, there is a form with the following fields and options:

- Report Type:** A dropdown menu currently showing 'CATEGORY'. A list of options is visible: CATEGORY, CAUSE, DISBURSEMENT, BRANCH, CLIENT, GRADE, TYPE LOAN, TYPE P. GRANT, and TYPE SEG.
- Location:** An empty text input field.
- Month:** A dropdown menu set to '5'.
- Year:** A dropdown menu set to '2010'.
- Buttons:** 'Submit' and 'Return' buttons are present. There is also an 'RD' checkbox.
- Text:** A red text label 'Use print icon' is visible on the left side of the form area.

The main content area of the page contains a blue box with the following text:

The Assistance Summary Report allows you to view the amounts and types of assistance given from your particular location. You can select the time period that you wish to view, and the desired breakdown according to report type. The amounts will display for both month and year to date.

CC. Check Usage

Check Usage

CGMA - Case Management Program

Welcome tmathis1
00091 ((CGMA-102))

Check Usage

Starting Check#

Ending Check#

To get a list of checks issued for your location, enter the starting and ending check numbers; then click 'Submit'

Home
Admin
Add New Case
Case Lookup
Client Lookup
Reports
Logout

Coast Guard Mutual Assistance
U.S. Coast Guard Stop 7100
4200 Wilson Blvd, Suite 610
Arlington, VA 20595-7100

For Assistance Contact:
(202) 493-6636 or
(202) 493-6655

> Home > Contact Administrator

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DD. Local Service Units



Local Service Units

Return

Name
04000-005832 (HONOLULU COMMUNITY COL)
04000-006045 (UNIV OF CONNECTICUT)
04000-010741 (WILLIAM & MARY SCHOOL OF LAW)
04000-010770 (PIMA COMMUNITY COLLEGE)
04000-010771 (WESTERN WASHINGTON UNIV)
04000-010831 (UNIVERSITY OF HOUSTON)
04000-010832 (FRAMINGHAM STATE COLLEGE)
04000-010833 (INTER SVC PHYS ASST PGM OFFUTT)
04000-010835 (NORTH CENTRAL MICHIGAN COLL)
04000-010837 (HOOD COLLEGE GRADUATE SCH)
04000-010838 (PARK UNIVERSITY)
04000-010842 (UNIV OF NORTH CAROLINA)
04000-030380 (SOUTHERN NEW HAMPSHIRE UNIV)
04000-036048 (MAINE MARITIME ACADEMY)
04000-036054 (BRISTOL COMMUNITY COLLEGE)
04000-036076 (BARUCH COLLEGE)
05000-010481 (INTER-AMER UNIV OF PUERTO RICO)
05000-010484 (EMBRY-RIDDLE AERO UNIV)
05000-036148 (NORTHWOOD UNIVERSITY)
13426-000377 (CGC MONOMOY)
20115-005852 (DD-LORSTA NANTUCKET)
20115-006102 (DD ROYAL AF COMOX)
20130-006103 (DD ROYAL AF GREENWOOD)
20140-002168 (NAVSTA GUANTANAMO BAY CUBA)
20140-004131 (CG AIRSTA MIAMI AVDET)

This is a list of all the service units in your AOR.

EE. Contacting CGMA-HQ

Contacting CGMA-HQ

- Please contact CGMA-HQ if you have questions or concerns. This includes logging on to CMP, needing to reset a password or check writing PIN, or other issues with the CMP program.

Coast Guard Mutual Assistance



Appendix F

Disaster Response

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A. Disaster Assistance Policy

In the time of a major disaster, such as a hurricane, CGMA's initial objective is to rapidly provide emergency assistance for evacuation and cash needed to meet basic living expenses such as food, shelter, clothing, etc. In these instances, CGMA normally uses appropriate modified procedures to provide rapid emergency assistance, including reducing normal paperwork and approval procedures to a minimum. In the initial stages of a crisis it is impossible to adequately assess each individual's situation as to financial need. Active duty members and civilian employees may be eligible to receive reimbursement from the federal government for evacuation expenses and assistance in the form of per diem payments under "safe haven" orders. Other expenses and losses sustained by members of the Coast Guard family may qualify for reimbursement from government agencies or from commercial sources, such as insurance.

It is CGMA's policy during these extraordinary times to meet the client's immediate financial needs with an interest-free loan and then at a later date, when more specific data and information are available, determine whether the financial assistance should be a grant, loan or a combination of grant and loan. In these situations, the start of any interest-free loan repayment is deferred until some point in the future. This provides time for the situation to stabilize and for reimbursement entitlements to be determined, allowing CGMA to objectively assess an individual's true out-of-pocket losses and financial needs.

It must be recognized that CGMA is not in a position to cover losses due to lack of adequate insurance coverage, the failure of an insurance company to settle claims, or to bridge the gap between pre-disaster property values and insurance recoupment. While CGMA would like to see those affected made whole, even agencies of the federal government and major charities do not have sufficient funds to cover every individual's actual losses.

CGMA's disaster assistance priority for losses and expenses not reimbursed by other sources is:

Priority 1 - Emergency disaster assistance for basic living expenses to prevent privation (lack of food, shelter or clothing) and temporary home repairs to prevent further damage.

Priority 2 - Basic household setup/re-establishment, personal property items and other emergency needs.

Disaster assistance will be provided in the order of priority indicated, subject to the availability of funds and financial need. CGMA does not provide assistance for major structural loss.

NOTE: Assistance should be limited to \$3,000 per client/family. Where a need exists for greater amounts, approval must come from CGMA-HQ.

B. Guidance

1. Disaster Assistance Request Form (CGMA Form 6)

This assistance request form is designed to be used when there are a large number of potential clients waiting to be processed. It is to be used only when directed by CGMA-HQ. After assistance is rendered a copy of this form must be forwarded to CGMA-HQ.

2. Specific Incident Guidance

CGMA Headquarters will convey additional guidance for specific incidents as appropriate. This guidance could include issues such as any waivers of normal procedures or guidelines.

3. CGMA Check Cashing

If warranted, CGMA HQ will attempt to arrange for CGMA check cashing capability with local commercial concerns and will advise on-scene CGMA Representatives via available means. CGMA may not always be successful, and on-scene representatives are encouraged to also make arrangements with any local credit unions or exchange activities. In major incidents the Coast Guard may have agent cashiers on-scene with some check cashing capability. Should such check cashing capability be available, confirm with the agent cashier to whom the CGMA assistance checks should be made payable. Normally, they will require the checks be made payable to U.S. Coast Guard.

4. Restricted List

Clients on the Restricted List are not eligible for CGMA assistance without specific prior approval of CGMA HQ.

5. CGMA Identification Vests and Vehicle “CGMA Disaster Response” Magnetic Signs

These items have been pre-positioned with certain Representatives for use in disaster situations. If needed, these materials may be obtained from CGMA-HQ.

6. Contact CGMA HQ

Do not hesitate to contact CGMA HQ staff with any questions or problems. Daytime and after hours contact information will be provided with the Specific Incident Guidance indicated above.

C. Response Team Disaster Deployment List

It is recommended that the below items be considered as part of a “Deployment Kit” for CGMA Disaster Response Teams. This list is based on recommendations from CGMA personnel with major disaster experience. It is not intended to be all inclusive and should be adjusted by the assistance teams based on the situation at hand, experience, available facilities and transportation:

- All needed forms including:
 - CGMA Checks (CGMA Form 52)
 - CGMA Application for Disaster Assistance (CGMA Form 6)
- Paper
- Pens
- Wet Wipes
- Bottled drinking water
- Clipboards (metal version)
- Cell phones, including batteries/chargers/inverters
- Laptops, including batteries/chargers/inverters
- Printers if applicable
- Copy of current CGMA Restricted List
- CGMA Manual
- Copies of CGMA Disaster Policy that can be shown to clients applying for assistance
- Copy of your orders or letter from Coast Guard explaining your role
- Briefcase on wheels
- CGMA identification “vests” – available from CGMA-HQ
- CGMA disaster response magnetic vehicle signs - available from CGMA-HQ
- RV
- Folding tables/chairs/portable umbrella(s)/awnings, etc depending on vehicle space

D. After the Emergency Has Passed

Once the emergency has passed many of the recipients may wish to request that their loans be converted into grants. For those wishing to do so the following documents must be submitted to CGMA-HQ via a CGMA Representative:

- A completed CGMA Form 6A
- A copy of the CGMA Form 6 (should have already been sent IAW section B-1)
- A complete list of items lost, damages and repair/replacement cost estimates
- A written statement as to why the request should be approved
- Any other documentation that might support the claim

E. Loan-to-Grant Conversion Expectations

Board members and CGMA-HQ Staff members will convene to review and approve or disapprove the requests.

CGMA is not an insurance company and cannot be expected to cover losses or damage to personal property (household furnishings, autos, house damage, etc.).

Clients should be properly insured and are expected to file a claim against their insurance company, except where deductibles are greater than the loss or damage. Proof of insurance deductible is required.

Consideration will be given for un-reimbursed food losses not to exceed \$250 for a single person and \$500 for a family.

Consideration will be given for insured but un-reimbursed personal property losses not to exceed \$1,000.

Consideration will be given for insured but un-reimbursed vehicle losses not to exceed \$1,000.

Consideration will be given for insured but un-reimbursed vehicle damage not to exceed \$1,000.

Consideration will be given for insured but un-reimbursed home/property damage not to exceed \$1,000.

Some consideration will be given for un-insured losses.

Consideration may be given for other miscellaneous expenses, not to exceed \$1,000.