COAST GUARD MUTUAL ASSISTANCE



REPRESENTATIVE DESK GUIDE 2024

CGMA Representative Desk Guide Table of Contents

<u>Chapter 1</u>	Page
A. Introduction	1-1
1. Purpose of the Guide	1-2
<u>Chapter 2</u>	
A. Eligibility Criteria	2-1
1. Eligible Personnel	2-1
2. Non-Eligible Personnel	2-1
B. Authority	2-1
C. Unauthorized Items	2-2
D. Loans	2-3
1. Loan Assistance Limits	2-3
2. Loan Repayment Terms	2-3
3. State Date	2-3
E. Grants	2-3
F. Loan Processing Time	2-3
1. Standard Processing Time	2-3
2. Expedited Processing	2-3
3. Review by Board of Directors	2-4
G. New CGMA Rep	2-4
H. Administrative Hold	2-4
I. Documentation	2-4
1. Application	2-4
2. Budget	2-4
3. Written Estimate	2-4
4. Proof of Insurance	2-4
5. Denial of Coverage	2-4
6. Other	2-4
7. Statements	2-4
J. Appeal Process	2-4

CGMA Representative Desk Guide

Table of Contents

Chapter 3	Page
A. Assistance Programs	
1. Adoption Loan	3-1
2. Adoption Grant	3-1
3. Assisted Reproductive Services (ARS) Loan	3-2
4. Basic Living Expenses	3-2
5. Breast Milk Shipments	3-3
6. Bridge Loans (Pay and Travel Claim Issues)	3-3
7. CG COOL (CG Credentialling)	3-4
8. Child Support	3-4
9. Childcare	3-5
10. Closing Costs	3-5
11. Debt Management	3-6
12. Disaster Assistance	3-6
13. Dislocation Allowance Supplement	3-7
14. Education Advocate Grant	3-8
15. Education Loans	3-8
16. Elder Care	3-9
17. Emergency Travel	3-9
18. Financial Training Childcare Grant	3-10
19. Funeral Expenses	3-10
20. Medical and Dental Assistance	3-11
21. Medical Travel Assistance	3-12
22. Non-Rate A School Uniforms	3-12
23. Overseas Rental Car Assistance	3-13
24. Pay, Travel & Allotment	3-13
25. PCS Childcare Grant	3-14
26. PCS Vehicle Shipment Loan	3-14
27. Pet Expenses	3-15
28. Rental Assistance	3-15
29. Respite Care Program	3-16
30. Safe Harbor Program (Domestic Violence Assistance)	3-16
31. Special Needs Grant	3-17
32. Spouse Professional Requirement Loan	3-17

CGMA Representative Desk Guide Table of Contents

<u>Chapter 3</u> (continued)	Page
33. Supplemental Education Grant (SEG)	3-18
34. Vehicle Repair	3-19
35. Working Animal Grant (WAG)	3-19
Chapter 4	
A. Contact Information at CGMA HQ	4-1
<u>Appendices</u>	
A. Appendix A - netFORUM	

A. INTRODUCTION

A CGMA Representative plays a crucial role in supporting Coast Guard members and their families during times of financial need and emergencies.

The Representative serves as a point of contact between Coast Guard members and CGMA, helping them navigate the various assistance programs and resources available. They know the eligibility criteria and application processes for financial aid, ensuring that individuals in need receive timely and appropriate support.

Key responsibilities of a CGMA Representative include:

- Assessment and Counseling: The Representative assesses the financial needs of Coast Guard members and their families, offering guidance and counseling on available assistance programs. They work to understand the unique circumstances of each individual or family seeking support.
- **Application Processing:** CGMA Representatives assist individuals in completing application forms for financial assistance. They ensure all necessary documentation is provided and facilitate the submission process to expedite the aid approval process.
- Education and Outreach: CGMA Representatives engage in educational initiatives to raise awareness about CGMA services and resources. They conduct outreach programs to inform Coast Guard personnel about the various assistance programs, eligibility criteria, and the application process.
- Confidentiality and Sensitivity: Given the personal and often sensitive nature of
 financial challenges, CGMA Representatives maintain strict confidentiality. They create
 a supportive and non-judgmental environment, ensuring individuals feel comfortable
 seeking assistance.
- Collaboration: CGMA Representatives work closely with other Coast Guard support organizations, command leadership, and community partners to enhance the overall support network for Coast Guard members and their families. Collaboration is essential to address a wide range of needs effectively.
- Continuous Learning: To stay informed about changes in policies, procedures, and available resources, CGMA Representatives engage in ongoing training and professional development. This ensures that they provide accurate and up-to-date information to those seeking assistance.

In summary, a CGMA Representative plays a vital role in facilitating financial assistance and support services for Coast Guard members and their families. Their commitment to confidentiality, empathy, and knowledge of available resources contribute to the well-being of the Coast Guard community during challenging times.

1. <u>Purpose of the Guide</u>: This desk guide has been specifically crafted as a quick reference tool designed to complement and support the Operations Manual. While the Operations Manual provides in-depth details on the procedures and protocols for Coast Guard Mutual Assistance, this desk guide serves as a concise resource for quick and easy access to key information. Representatives can rely on this guide to navigate essential aspects of financial assistance administration efficiently, ensuring a streamlined and effective support process for Coast Guard members in need.

In instances where a loan or grant application does not align with CGMA programs, it must be forwarded to CGMA HQ for further review and assistance. Consultation with CGMA HQ ensures that Representatives have the necessary support to address unique or complex situations.

Representatives are strongly encouraged to contact CGMA HQ for any questions or guidance if in doubt.

- A. **Eligibility Criteria**: Eligibility to receive assistance for themselves or on behalf of their immediate family members is generally extended to:
 - 1. Eligible Personnel:
 - Active Duty Members
 - Retired Military Members
 - Civilian Employees of the Coast Guard
 - Reserve Members
 - Auxiliary Members
 - PHS Officers serving with the Coast Guard
 - Chaplains serving with the Coast Guard
 - Immediate Family Members of above
 - Surviving Family Members of Active Duty and Retirees

2. Non-Eligible Personnel:

- Separated Members
- Retired Civilian Employees
- Inactive Reserve Members
- Former Spouses
- Non-Family Members
- Contractors
- Inactive Auxiliary Members
- B. **Authority**: As the designated CGMA Representative, you are authorized to process any application, regardless of the amount, through NetFORUM. It is imperative to adhere to the established approval authority and amount limits.

Cases exceeding your limits must be promptly forwarded to CGMAHQ for further approval. It is unnecessary to email CGMA HQ separately upon entering a case for their approval; marking the case as 'Sent to CGMAHQ' in the review tab is sufficient for their timely review. In instances where additional information is required, the Case Information section of the case in NetFORUM should be utilized to provide any necessary amplifying details.

Furthermore, it is crucial to note that any loan amount should precisely match the specific need, and estimating needs is not permissible. Loans should align directly with the verifiable amount of the bills or expenses due without rounding up.

For instance, loans should not exceed the actual need, and rounding up is strictly prohibited. Additionally, providing loans beyond verifiable need is discouraged. Please ensure compliance with these guidelines while processing applications through NetFORUM.

- C. **Unauthorized Items**: 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
 - 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
 - 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
 - Repaying loans to family members or friends
 - Resolving financial difficulties to qualify for or obtain a security clearance
- D. **Loans**: One of the significant benefits of CGMA loans is that they are interest-free. This means that borrowers do not have to pay any interest on the amount borrowed. CGMA Representatives have the authority to approve loans for amounts up to \$3,000, provided the loan meets the criteria of the CGMA loan program. Any loan that exceeds this amount must be sent to CGMA HQ for review.
 - 1. Loan Assistance Limits:
 - CGMA Rep \$3,000
 - CGMA HQ \$7,500
 - Board of Directors In excess of \$7,500
 - 2. <u>Loan Repayment Terms</u>: CGMA's repayment policy is to have all clients repay their loans within **12 months**, when possible, **and up to 36 months if necessary**. Contact CGMA HQ for loan repayment terms that need to exceed 36 months.

Monthly payments will normally **not be less than \$100 per month**. CGMA HQ must approve any monthly payments less than \$100 per month.

- 3. <u>Start Date:</u> A specific repayment start date must be established in each case. Normally, repayment will start the first month after assistance has been provided. When appropriate, the Representative may delay the start of repayment for up to 3 months, when an earlier start date will cause hardship for the client. A delay of over three months requires CGMA HQ approval.
- E. **Grants**: Except for specified grants like the SEG, all grant determinations will be handled by CGMA HQ. While there is no fixed formula for assessing grant eligibility, Representatives are urged to exercise judgment. Typically, grants are provided based on factors such as financial need, responsibility for the financial situation, and the urgency of the circumstances. When uncertain about advising a client, contacting CGMA HQ for guidance is recommended.

F. Loan Processing Timeframe:

- 1. <u>Standard Processing Time</u>: The processing of loan applications will take 3-5 business days, depending on the casework load at the time of submission.
- 2. <u>Expedited Processing</u>: In cases where urgent processing is required, Representatives are encouraged to contact CGMA HQ as soon as possible. Efforts will be made to expedite the application to meet the members' immediate financial needs.
- 3. Review by Board of Directors: Loan amounts exceeding the CGMA HQ approval limit will undergo a comprehensive review by the Board of Directors. The review process by the Board of Directors may take up to 10 business days from the submission date.

G. New CGMA Rep:

- 1. To be added as a new CGMA Representative or Assistant Representative:
 - At a unit with existing user access to NetForum, on the home page under "Manage Your Rep Site" click on "Add Personnel". The required paperwork is the Bank Signature Card and Appointment Agreement.
 - If there is not an existing account or user, contact CGMA HQ for assistance.
- H. **Administrative Hold:** An account may be placed on Administrative Hold by CGMA HQ for various reasons. All applications for clients with accounts that have an administrative hold must be sent to CGMA HQ for review.

- I. **Documentation:** Adequate documentation is crucial for the timely processing of applications within the CGMA framework. Lack of proper documentation is the primary factor in delays in processing member applications. This section outlines the specific documentation requirements for various application scenarios to ensure efficient and accurate handling of requests.
 - 1. <u>Application</u>: Financial transactions, including loans or grants, can only be initiated with a formal request from the member. Exceptions may be considered during crises or emergencies, subject to approval from CGMA HQ. **Any loan of \$5,000 or more must have a command endorsement.**
 - 2. <u>Budget</u>: Documentation of budgetary needs is essential whenever a loan or grant is requested.
 - 3. <u>Written Estimate or Cost</u>: Whenever a specific amount is needed for a particular purpose, a written estimate or cost documentation must be provided along with the application.
 - 4. <u>Proof of Insurance</u>: Documentation related to insurance is mandatory for requests pertaining to vehicle or home repairs. This ensures clarity in assessing the need for assistance when insurance coverage is involved.
 - 5. Denial of Coverage:
 - In cases where TRICARE or other insurance providers deny medical coverage, appropriate documentation verifying the denial is required when seeking assistance.
 - 6. <u>OTHER</u>: This category encompasses any documentation related to cost or unique circumstances that may affect the application process.
 - 7. CGMA Rep & Member Statements: Effective communication between the CGMA Representative and the member is essential for prompt application processing. Lack of information about the members' circumstances is a common cause of delays. Members are encouraged to provide clear and detailed information, avoiding generic or broad statements. Additionally, the inclusion of amplifying details and the Representative's opinion on the case is welcomed.

By adhering to these documentation requirements, CGMA aims to streamline the application process, facilitating quicker responses to member needs while maintaining the integrity and transparency of financial transactions within the organization.

J. **Appeal Process:** 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. An appeal request can be submitted by email at appeal@mycgma.org

A. Assistance Programs

- 1. <u>Adoption Loan</u>: 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.
 - a. Authorized
 - Adoption Fees
 - Attorney Fees
 - Court Costs
 - Home Inspection/Study
 - Travel and Lodging
 - Foreign Adoption Expenses
 - b. NOT Authorized
 - Surrogate Expenses
 - Any expenses covered by other insurance or programs
 - c. Required Documentation
 - Application CGMA Form 5
 - Budget CGMA Form 15
 - Supporting documentation
 - d. Limit
 - \$7,500
- 2. **Adoption Grant**: Provide financial assistance to those who are in the process of legally adopting a child by reimbursing the cost of the home study directly related to the adoption.
 - a. Authorized
 - Home Inspection/Survey
 - b. NOT Authorized
 - Any expenses covered by other insurance or programs.
 - c. Required Documentation
 - Application CGMA Form 5
 - Home Inspection Report
 - Proof of Payment

- d. Limit
 - \$3.000
- 3. <u>Assisted Reproductive Services (ARS) Loan</u>: This program provides financial support to eligible individuals or families within the Coast Guard community who are undergoing assisted reproductive procedures. The ARS loan from CGMA assists members in managing the costs associated with fertility treatments, including but not limited to in vitro fertilization (IVF), and other related services.
 - a. Authorized
 - Fertility treatment programs
 - b. NOT Authorized
 - Any research or experimental programs
 - c. Required Documentation
 - Application CGMA Form 3
 - Budget CGMA Form 15
 - Invoice or letter from medical provider
 - d. Limit
 - \$7,500
- 4. <u>Basic Living Expenses</u>: This program is designed to support Coast Guard members who may be facing financial challenges related to basic living expenses. The loan provides essential financial assistance to eligible individuals or families within the Coast Guard community, helping them meet fundamental needs such as housing, utilities, and other essential living costs.
 - a. Authorized
 - Food
 - Rent
 - Mortgage
 - Utilities
 - b. NOT Authorized
 - Gifts
 - Entertainment
 - Leisure activities

- c. Required Documentation
 - Application CGMA Form 5
 - Budget CGMA Form 15
 - Supporting documents (bills, payment notices)
- d. Limit
 - \$7,500
- 5. **Breast Milk Shipment:** This reimbursement program is exclusively for active duty personnel, Reservists (on orders), civilian employees, and spouses. Support is available to cover expenses individuals incur while away from home due to PCS, TDY, or deployment.
 - a. Authorized
 - Shipment costs
 - b. Required Documentation
 - Application CGMA Form 12
 - Receipts
 - c. Limit
 - \$750 (every 12 months)
- 6. <u>Bridge Loans</u>: A specialized financial assistance program to address the specific challenges faced by Coast Guard members dealing with delays or issues related to regular pay or travel claims. This program serves as a crucial financial bridge for eligible individuals or families within the Coast Guard community, offering support during temporary setbacks caused by disruptions in regular pay or travel claim issues. By providing timely assistance, CGMA's Bridge Loan Program aims to alleviate immediate financial burdens, ensuring that Coast Guard personnel can effectively navigate such challenges until regular pay or travel claim concerns are resolved.
 - a. Authorized
 - Pay
 - Travel claims
 - Travel advances
 - b. NOT Authorized
 - Special pay
 - Bonuses

- c. Required Documentation
 - Application CGMA Form 5
 - Budget CGMA Form 15
 - Supporting documents (PSC Orders, documentation from PPC)
- d. Limit
 - \$7,500
- 7. <u>CG COOL (CG Credentialing</u>): This program offers eligible members an interest free loan to pay up front for costs associated with any credentialing program associated with CG COOL.
 - a. Authorized
 - Certification fees
 - Training courses
 - Books
 - Study guides
 - Exam fees
 - b. NOT Authorized
 - Travel
 - Lodging costs
 - c. Required Documentation
 - Application CGMA Form 5
 - Approved credentialing voucher from CG COOL
 - d. Limit
 - \$4,500
- 8. <u>Child Support</u>: To aid individuals or families within the Coast Guard community who are encountering challenges related to child support payments. It's important to note that this program is designed for receipt purposes only and is not intended to address situations where an individual is intentionally failing to meet their child support obligations.
 - a. Authorized
 - Missed child support payments
 - b. NOT Authorized
 - Ongoing, long-term issues

- c. Required Documentation
 - Application CGMA Form 57
 - Budget CGMA Form 15
 - Supporting documents
- d. Limit
 - \$7,500
- 9. <u>Childcare</u>: 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.
 - a. Authorized
 - Emergency situations
 - Establishing long-term childcare (down payments, etc.)
 - Temporary loss of funds
 - b. NOT Authorized
 - Ongoing, monthly, or long-term assistance
 - c. Required Documentation
 - Application CGMA Form 61
 - Budget CGMA Form 15
 - Supporting documents
 - d. Limit
 - \$7,500
- 10. <u>Closing Costs</u>: The Closing Costs assistance program is designed to provide financial support to eligible members of the Coast Guard who are facing the financial burden of closing costs associated with a (primary) home purchase. This program aims to assist Coast Guard members in achieving the goal of home ownership and easing the financial challenges that may arise during the home buying process.
 - a. Authorized
 - Funds required at closing.
 - When fully qualified for purchase and closing date has been set.

- b. NOT Authorized
 - Earnest funds
 - Down payments
 - Escrow costs
 - Investment property
 - RVs or travel trailers
 - Land purchase
- c. Required Documentation
 - Application CGMA Form 5
 - Closing Disclosure (must be finalized)
- d. Limit
 - \$9,000
- 11. **<u>Debt Management</u>**: The Debt Management program was established to provide support and assistance to eligible members of the Coast Guard who are facing financial challenges related to debt management. This program aims to help individuals regain financial stability by offering guidance, resources, and, when necessary, financial assistance to address outstanding debts.
 - a. Authorized
 - Management of debt (loans, credit cards)
 - b. NOT Authorized
 - Government credit card debt
 - c. Required Documentation
 - Application CGMA Form 5
 - Budget CGMA Form 15
 - Debt management plan endorsed by CG Personal Finance Manager (PFM)
 - d. Limit
 - \$7,500
- 12. <u>Disaster Assistance</u>: The Disaster Assistance, Grant, and Loan Program is a comprehensive program designed to provide multi-faceted support to Coast Guard members affected by natural or man-made disasters. This program encompasses immediate financial assistance in the form of grants, as well as loans, to aid individuals and families in recovering and rebuilding their lives in the aftermath of a disaster.

- a. Authorized
 - Immediate basic needs following a named storm.
 - Temporary lodging
 - Food
 - Clothing
 - Property loss
- b. NOT Authorized
 - Uninsured property or vehicles
- c. Required Documentation
 - Application CGMA Form 06 (loan) or 06A (grant)
 - Receipts for Food Loss program
 - Itemized list/receipts for Personal Property Loss program
 - Proof of insurance and claims for major property damage to vehicles or home
- d. Limit
 - \$7.500 for loan
 - Grant amounts limited to;
 - o Food loss \$250 w/o dep \$500 w/dep
 - o Personal property loss \$1,500
 - o Major property loss \$5,000
- 13. <u>Dislocation Allowance Supplement Grant:</u> The Dislocation Allowance Supplement Grant is designed to provide financial support to individuals facing unexpected moves prompted by safety or environmental issues. This grant program recognizes the unique challenges associated with sudden relocations due to concerns related to safety, security, or environmental factors.
 - a. Authorized
 - Relocation (local) due to safety, security, or environmental concerns
 - b. Required Documentation
 - Application CGMA Form 5
 - Written statement
 - Supporting documentation
 - c. Limit
 - \$1,000

- 14. <u>Education Advocate Grant:</u> The Education Advocate Grant program for Special Needs dependents is designed to provide financial support to eligible Coast Guard members with dependents who have special needs. This program aims to assist in covering the costs associated with hiring an Education Advocate to help develop and implement an Individualized Education Plan (IEP) or Individual Family Support Plan (IFSP) for the special needs dependent.
 - a. Authorized
 - Hiring a qualified Education Advocate
 - Costs associated with specialized educational services.
 - Any related expenses related to educational advocacy.
 - b. NOT Authorized
 - Non-educational purposes
 - Costs not associated with services or resources directly related to educational advocacy.
 - c. Required Documentation
 - Application CGMA Form 13
 - Receipt from Education Advocate
 - d. Limit
 - \$500
- 15. <u>Education Loans</u>: 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, or 529 savings plan.
 - a. Authorized
 - Tuition
 - Dorms
 - Transportation
 - Parking
 - b. NOT Authorized
 - Computers
 - Software
 - Paying off existing college loans

- c. Required Documentation
 - Application CGMA Form 11
 - Proof of enrollment
 - Spending plan
 - Supporting documentation
- d. Limit
 - \$3,000
- 16. Elder Care: The Elder Care Program is established to provide financial and support services to eligible Coast Guard members who are facing the challenges of caring for elderly family members or dependents. This program aims to alleviate the financial burden associated with elder care and offer resources to ensure the well-being of both the Coast Guard member and their elderly loved ones.
 - a. Authorized
 - Specialized equipment
 - Home installation of specialized equipment
 - Relocation costs into a specialized facility
 - b. NOT Authorized
 - Any costs that would normally be covered by insurance
 - Major home remodeling
 - Furniture
 - c. Required Documentation
 - Application CGMA Form 62
 - Budget CGMA Form 15
 - Supporting documentation
 - d. Limit
 - \$7,500
- 17. <u>Emergency Travel:</u> 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.
 - a. Authorized
 - Emergency travel due to the death or serious illness of the sponsor or a family member along with other emergency travel situations is usually unplanned and unexpected.

- Immediate family
- Interrupted travel car trouble, or transportation issue (airline, ferry, etc.)
- Immediate danger to member or family
- b. NOT Authorized
 - Other family members
- c. Required Documentation
 - Application CGMA Form 5
 - Budget CGMA Form 15
 - Supporting documentation
- d. Limit
 - \$7,500
- 18. <u>Financial Education Childcare Grant:</u> The Financial Education Childcare Grant Program is established to provide financial support to eligible Coast Guard members and their spouses who are attending financial education training and require childcare services during their participation. This program aims to remove barriers to financial education by offering grants to cover the costs of childcare, ensuring that Coast Guard families can access valuable financial training without concerns about childcare.
 - a. Authorized
 - Childcare expenses for children under the age of 12.
 - b. NOT Authorized
 - Childcare expenses for anything other than financial education training.
 - c. Required Documentation
 - Application CGMA Form 64
 - Financial training documentation
 - Copy of childcare receipt
 - d. Authority
 - CGMA Rep
 - Grant amount limited to \$450.
- 19. <u>Funeral Expenses:</u> CGMA assistance may be considered to help defray the cost of a modest dignified funeral for the sponsor or an immediate family member when reasonable costs remain after other forms of assistance have been exhausted causing a serious financial burden.

- a. Authorized
 - Funeral expenses
 - Sponsor and immediate family
- b. NOT Authorized
 - Other family members
- c. Required Documentation
 - Application CGMA Form 5
 - Budget CGMA Form 15
 - Supporting documentation
- d. Limit
 - \$7,500
- 20. <u>Medical and Dental Assistance:</u> 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.
 - a. Authorized
 - Required medical or dental treatment
 - Down payment to start a procedure
 - b. NOT Authorized
 - Any elective type of medical or dental treatment
 - Any expenses that would be normally covered by insurance
 - c. Required Documentation
 - Application CGMA Form 5
 - Budget CGMA Form 15
 - Supporting documentation
 - d. Limit
 - \$7,500

- 21. <u>Medical Travel Assistance:</u> The Medical Travel Assistance Program is designed to provide financial support to eligible Coast Guard members who need to travel for essential medical treatment. This program aims to ease the financial burden associated with medical travel and ensure that Coast Guard members receive the necessary care without additional financial stress.
 - a. Authorized
 - Cost for travel expenses to receive medical care.
 - b. NOT Authorized
 - Any costs that would normally be covered by insurance or other means.
 - c. Required Documentation
 - Application CGMA Form 5
 - Budget CGMA Form 15
 - Personal statement summarizing the situation.
 - Supporting documentation
 - d. Limit
 - \$7,500
- 22. <u>Non-Rate Uniform</u>: The Coast Guard Non-Rate Uniform Program was established to provide support to eligible Coast Guard members who are in the non-rate status and have not yet attended A-school. This program aims to ensure that non-rated personnel have access to appropriate uniforms for their duties, promoting a professional and uniformed appearance within the Coast Guard.
 - a. Authorized
 - Uniform items
 - b. NOT Authorized
 - After A-School graduation
 - CG clothing
 - c. Required Documentation
 - Application CGMA Form 5
 - Copy of A-School PCS Orders
 - d. Limit
 - \$750

- 23. Overseas Car Rental: The Overseas Car Rental Loan Program is designed to provide financial assistance to active-duty Coast Guard members stationed overseas who require temporary transportation, particularly in situations where a personal vehicle has not yet arrived or after a Permanent Change of Station (PCS).
 - a. Authorized
 - Members that are reporting to units that are outside of the continental U.S.
 - Loan must be taken within 60 days of arriving at new duty station
 - b. NOT Authorized
 - Not applicable
 - c. Required Documentation
 - Application CGMA Form 19
 - Copy of PCS Orders
 - Copy of rental car receipt
 - d. Limit
 - \$1,000
- 24. <u>Pay, Travel, and Allotments:</u> This program is designed to provide timely and tailored support to Coast Guard members facing financial challenges related to pay discrepancies, travel expenses, and allotment issues. improvements based on participant feedback.
 - a. Authorized
 - Pay issues (loss or delay)
 - Travel (lack of travel advances, or pending claim issues)
 - Allotment issues
 - b. NOT Authorized
 - Garnishment of pay
 - Tax payments
 - Recoupment of overpayment
 - Fines and forfeitures
 - Bail
 - c. Required Documentation
 - Application CGMA Form 5
 - Budget CGMA Form 15
 - Supporting documentation

- d. Limit
 - \$7.500
- 25. <u>PCS Childcare Grant:</u> The PCS Childcare Reimbursement Program is designed to alleviate the financial burden on military personnel and their families during the process of a Permanent Change of Station (PCS) transfer. The program aims to support service members by offering financial assistance for childcare expenses incurred while they are actively engaged in activities associated with their PCS move.
 - a. Authorized
 - Childcare reimbursement
 - Children under the age of 12
 - b. NOT Authorized
 - Payment to a family member
 - c. Required Documentation
 - Application CGMA Form 09
 - Copy of PCS Orders
 - Receipt
 - d. Limit
 - \$450
- 26. <u>PCS Vehicle Shipment Loan:</u> The PCS Vehicle Shipment Loan is designed to assist military personnel with the financial aspects of shipping their vehicles during Permanent Change of Station (PCS) moves. This loan program aims to provide a convenient and affordable solution for service members facing the costs associated with transporting their vehicles to a new duty station.
 - a. Authorized
 - Shipping vehicle between duty stations more than 350 miles apart
 - Active Duty, Reservists, and Civilian employees with PCS Orders
 - b. NOT Authorized
 - Shipment of boats, motorcycles, ATVs, or recreational vehicles
 - c. Required Documentation
 - Application CGMA Form 5
 - Copy of PCS Orders
 - Copy of estimate

- d. Limit
 - \$3.000
- 27. **Pet Expenses:** The Pet Expenses Loan Program is designed to provide financial assistance to pet owners facing unexpected or significant expenses related to the care and well-being of their pets. Our program offers responsible pet owners the opportunity to secure a loan for veterinary bills or necessary medical procedures. Our mission is to ensure that no pet owner faces the dilemma of choosing between their financial stability and the well-being of their beloved companions.
 - a. Authorized
 - Emergency care
 - Boarding during PCS move
 - Quarantine fees
 - Emergency evacuations
 - b. NOT Authorized
 - Grooming
 - Routine care
 - Day care
 - Transportation during PCS move
 - c. Required Documentation
 - Application CGMA Form 5
 - Budget CGMA Form 15 Supporting documentation
 - d. Limit
 - \$7,500
- 28. **Rental Assistance:** The Rental Assistance Loan Program was established to provide financial relief to individuals and families facing challenges in meeting their rental obligations. Our program aims to address housing insecurity by giving loans to eligible applicants experiencing temporary financial hardships.
 - a. Authorized
 - Need due to PCS move
 - Local moves due to safety concerns
 - Disaster moves
 - Involuntary move from government quarters
 - Security deposit
 - Realtor assistance fees

- b. NOT Authorized
 - Second home
 - Vacation rentals
- c. Required Documentation
 - Application CGMA Form 5
 - Budget CGMA Form 15
 - Lease or rental agreement
- d. Limit
 - \$7,500
- 29. **Respite Care Program**: This grant program provides assistance with short-term help for care services for an ill or disabled family member.
 - a. Authorized
 - Care for ill or disabled (immediate) family member
 - Must be enrolled in CG Special Needs Program
 - Must be spouse, dependent child, or parent who has been diagnosed with profound disability or serious or terminal illness
 - b. NOT Authorized
 - Routine care
 - Day care
 - c. Required Documentation
 - Application CGMA Form 60a
 - Documentation from FRS or FAS
 - d. Limit
 - 40 hours per month
 - Max rate of \$25 per hour
- 30. <u>Safe Harbor Program:</u> The Safe Harbor Program is a grant initiative dedicated to providing crucial support and resources to victims of domestic violence, with the primary goal of empowering survivors to rebuild their lives in a safe and secure environment.
 - a. Authorized
 - Transitional support

- b. NOT Authorized
 - Long term support
- c. Required Documentation
 - Application CGMA Form 24
 - Supporting documentation
- d. Authority
 - CGMA HQ
- 31. **Special Needs Grant:** The Special Needs Grant Program is designed to provide financial assistance and support to individuals with unique needs, addressing the diverse challenges they may face. This grant initiative aims to enhance the quality of life for those with special needs by offering funding for essential services, adaptive equipment, medical expenses, and other specialized requirements.
 - a. Authorized
 - Active duty families
 - Special activities (camps, clubs, etc.)
 - Adaptive equipment (wheelchairs, strollers, etc.)
 - Adaptive technology
 - Specialized equipment
 - Fees for organizations that provide special need services
 - b. NOT Authorized
 - Routine equipment
 - Routine services
 - c. Required Documentation
 - Application CGMA Form 2
 - Receipts
 - Supporting documentation
 - d. Limit
 - \$3,000 (every five years)
- 32. **Spouse Professional Requirement Loan:** The Spouse Professional Requirement Loan program is established to provide financial assistance to spouses of professionals who face career-related expenses in meeting licensing, certification, or education requirements in a new location due to a change in the primary professional's work placement. Spouses seeking professional accreditation or licensing in fields such as healthcare, law, or

education can apply for the loan to cover associated costs, including exam fees, and coursework.

- a. Authorized
 - Active Duty, Reservists, and Civilians in receipt of PCS Orders
 - Applies to spouse or partner only
- b. NOT Authorized
 - Children or parents
- c. Required Documentation
 - Application CGMA Form 4
 - Budget CGMA Form 15
 - Copy of PCS Orders
 - Copy of license or certification
 - Documentation with fees and costs
- d. Limit
 - \$5,000
- 33. <u>Supplemental Education Grant (SEG):</u> The Supplemental Education Grant is designed to provide financial assistance and support to students pursuing educational opportunities through an accredited college or University.
 - a. Authorized
 - Books
 - Course specific software or supplies (drafting tools, stethoscope, etc.)
 - Fees
 - Computers (desktop, laptop, or tablet), once every three years
 - b. NOT Authorized
 - Tuition
 - Transportation
 - General software (Word, Excel, etc.)
 - Childcare
 - Certification courses
 - Gaming computers
 - Computer accessories (case, keyboard, speakers, Apple pen, etc.)
 - Subscriptions
 - Reimbursement for items for any member attending CG, DHS, DoD funded programs

- c. Required Documentation
 - Application CGMA Form 10
 - Proof of enrollment
 - Receipts (must be less than one year old)
- d. Limit
 - \$750
- 34. <u>Vehicle Repair:</u> The Vehicle Repair Loan Program was established to provide financial assistance to individuals facing unexpected vehicle repair expenses. This program aims to support responsible vehicle ownership by offering affordable loans to cover the costs of necessary repairs.
 - a. Authorized
 - Major, unexpected repairs to primary vehicle
 - b. NOT Authorized
 - Routine maintenance
 - Tires
 - Unregistered, uninsured vehicles
 - Cosmetic repairs
 - Restoration
 - c. Required Documentation
 - Application CGMA Form 5
 - Budget CGMA Form 15
 - Estimate of repair
 - Proof of insurance
 - Copy of registration
 - d. Limit
 - \$7,500
- 35. Working Animal Grant: After spending years of service with the Coast Guard, each working dog will now enjoy additional support once they retire. CGMA now covers up to \$1,500 in medical insurance per year after the dogs retire, as well as cremation expenses at the end of their lives.
 - a. Authorized
 - CG certified working animal

- b. NOT Authorized
 - Any animal not certified or from other departments or services
- c. Required Documentation
 - Application CGMA Form 5
 - Official CG retired working animal
 - Bill or receipts
- d. Limit
 - \$1,500

CGMA HQ Contacts

Operations: (policy, programs, application process, review, and decisions, netFORUM)

Jing Patton, Operations Support Manager

Email: Jing.Patton@mycgma.org

Phone: (703) 334-7773

Andrea Cacciola, Training & Case Management Coordinator

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Jason Wong, Chief Operating Officer Email: Jason.Wong@mycgma.org

Phone: (703) 547-7163

Accounting: (balances, payments, accounts, billing)

Tanya Mathis, Accounts Manager Email: <u>Tanya.Mathis@mycgma.org</u>

Phone: (703) 595-5930

Fundraising & Campaign:

Erica Chapman, Fundraising Manager Email: <u>Erica.Chapman@mycgma.org</u>

Phone: (703) 581-5297

Alena Howard, Chief Development Officer

Email: Alena.Howard@mycgma.org

Phone: (703) 468-7087

Coast Guard Mutual Assistance Desk Guide



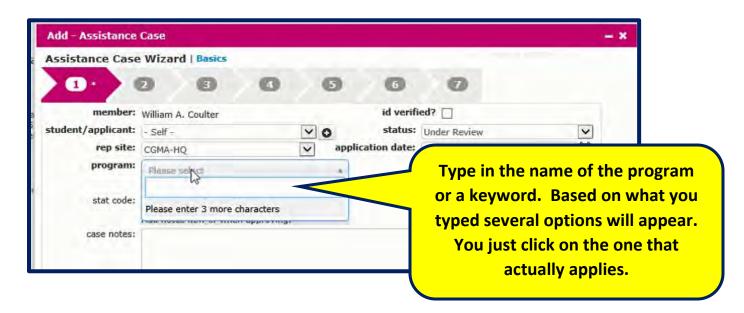
Appendix A NetFORUM

Questions: netforum@mycgma.org

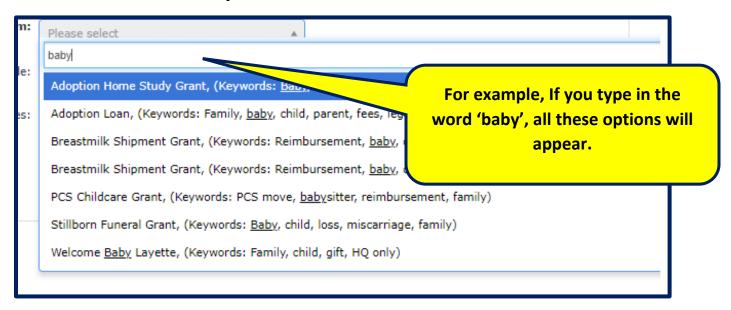
TABLE OF CONTENTS

Program Selection	A-2
Stat Code	A-4
Case Notes (Important)	A-5
Edit Member	A-6
Edit Amount	A-7
Amount – Partial Grant	A-8
Documents	A-9
Review – Status	A-10
APPROVED	A-11
Repayment	A-12
Disbursement – Check	A-13
Electronic Dishursement	A-16

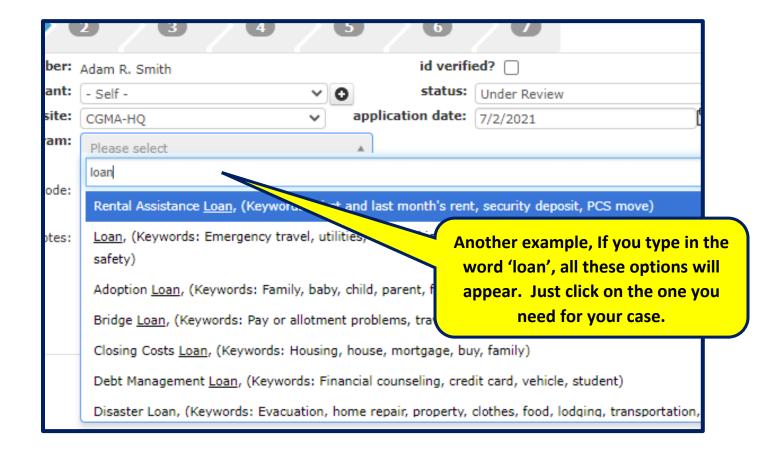
EDIT BASICS - Program Selection



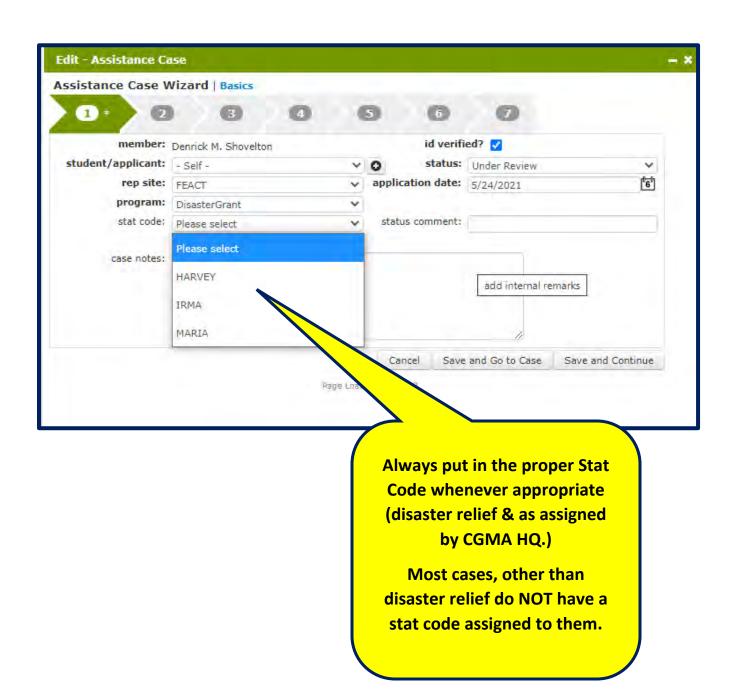
This function should not deter you from familiarizing yourself with the program requirements as outlined in the desk guide and the CGMA Manual. Although it offers you the applicable programs, you still need to ensure that you use the correct one.



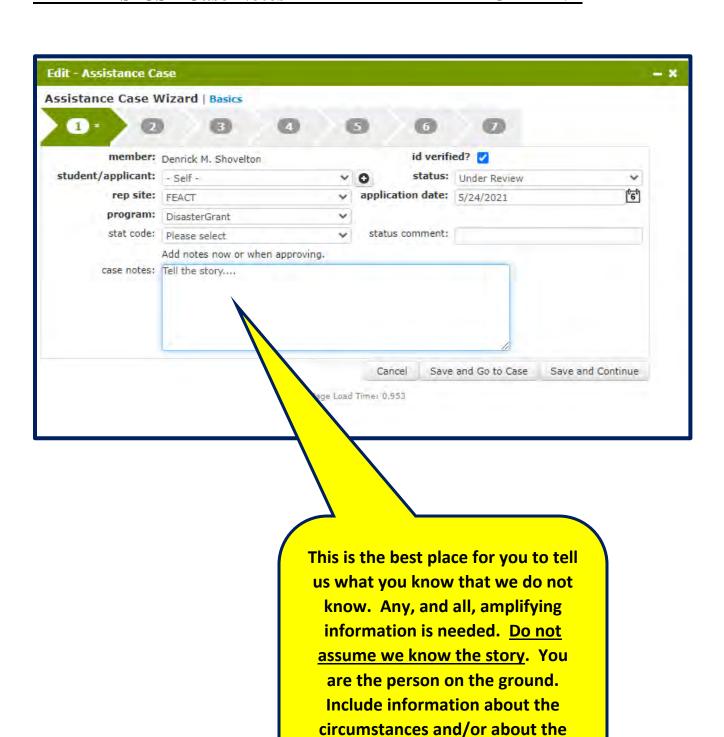
EDIT BASICS - Program Selection (cont)



EDIT BASICS - Stat Code

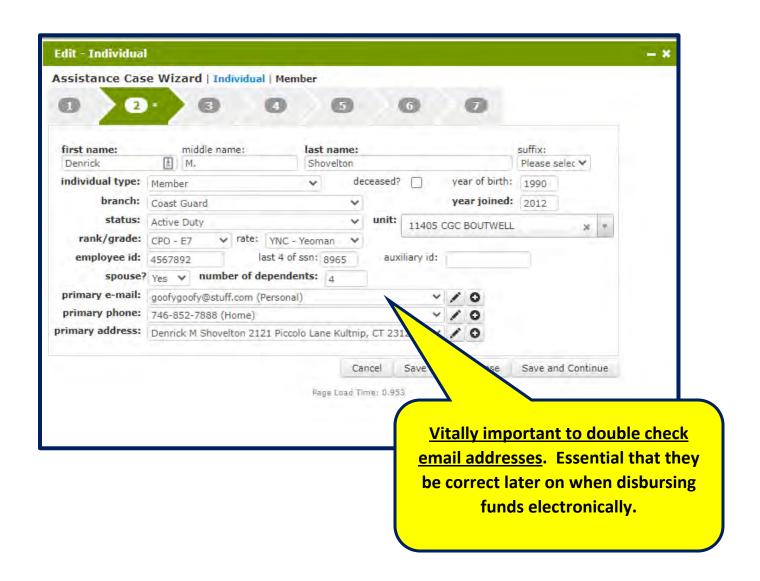


EDIT BASICS - Case Notes - EXTREMELY IMPORTANT

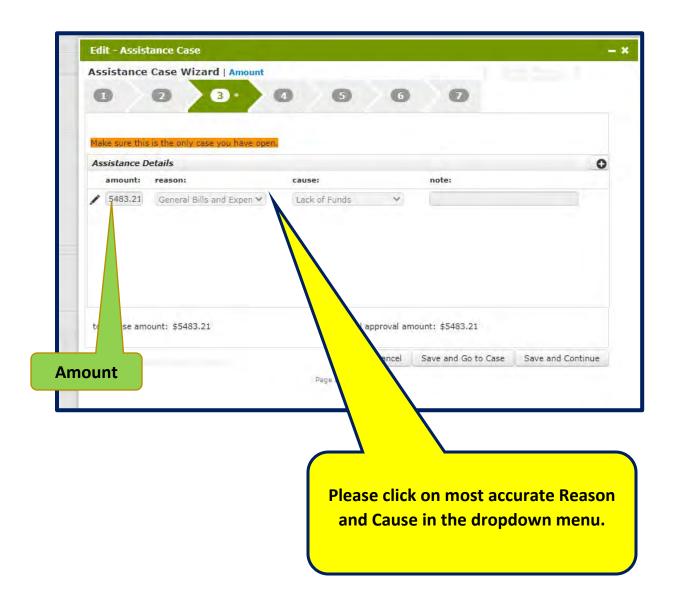


client.

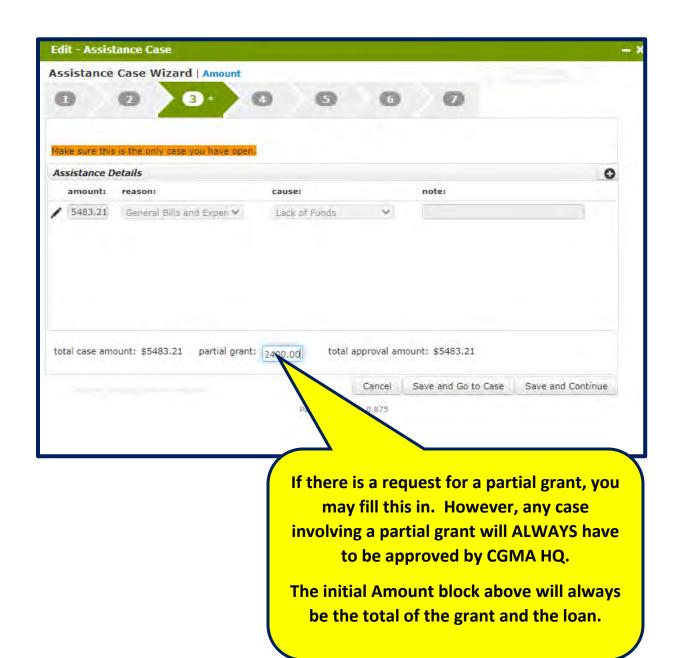
EDIT MEMBER – All very self-explanatory.



EDIT AMOUNT - Amount



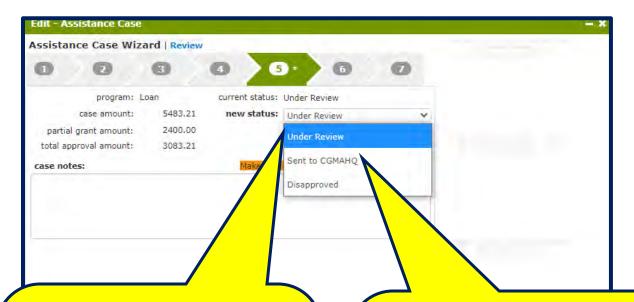
EDIT AMOUNT - Partial Grant



<u>DOCUMENTS</u> – Self-explanatory



REVIEW - Status

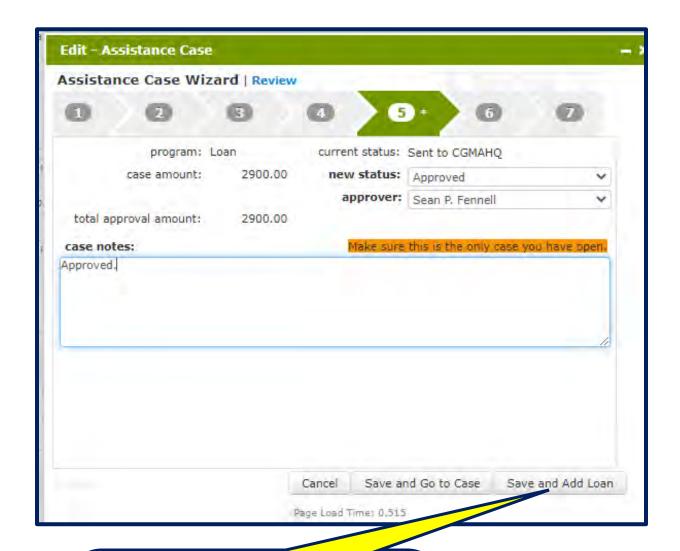


UNDER REVIEW means that you (CGMA Rep) are still working/managing the case. It implies that no action is needed by CGMA HQ. Cases in this status are not generally reviewed by any CGMA HQ staff. (This is also a good place to add case notes or information.)

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

Once a case is <u>APPROVED</u>, by either you (CGMA Rep) or by CGMA HQ, it is up to you (CGMA Rep) to disburse the funds. Generally, CGMA HQ staff will <u>NOT</u> disburse the funds (electronically or by check) after approving a case, except in an emergency. You (CGMA Rep) must keep an eye on your cases to see when your cases have been approved so that you can then disburse the funds in a timely fashion.

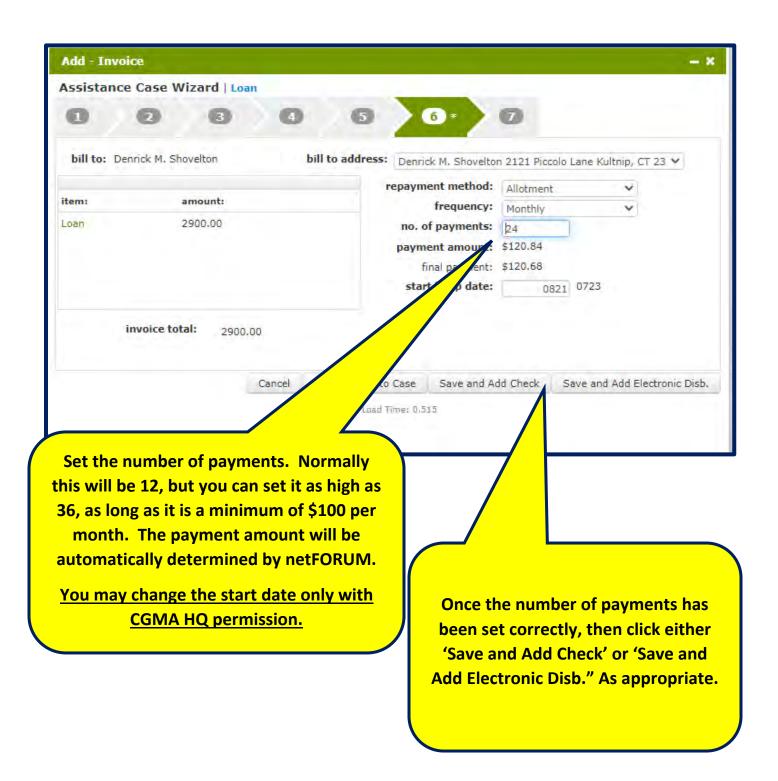
APPROVED



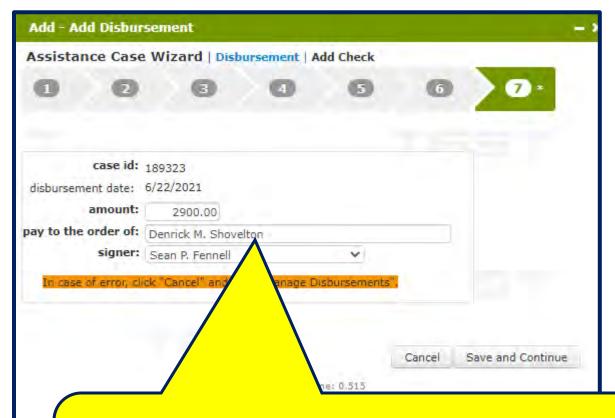
Once a case is approved (by you or CGMAHQ) disburse the funds as soon as possible. Our clients generally need the assistance in a timely manner. Click on the 'Save and Add Loan' button.

<u>APPROVED - Repayment</u>

(See page 13 in the CGMA Desk Guide)



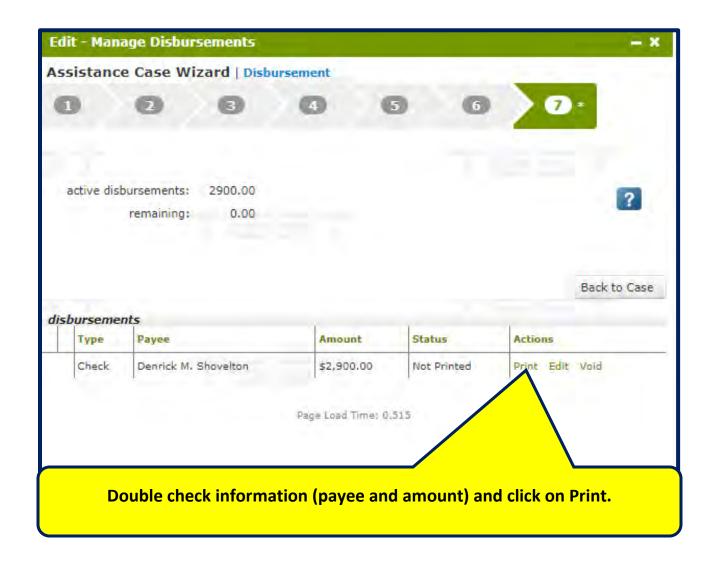
DISBURSEMENT – Check



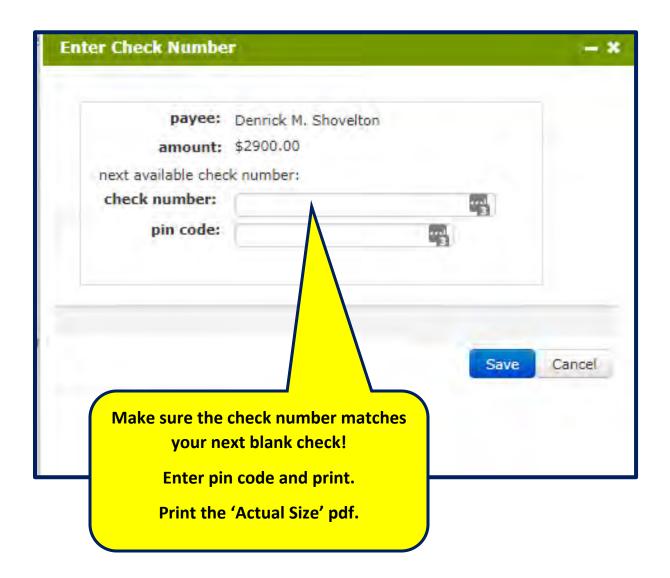
Verify amount, 'pay to order of' and signer. You can change all three as appropriate. The 'pay to the order of' is usually the client, but may be a vendor such as the landlord, or a utility company, etc.

Click 'Save and Continue' once all information has been verified.

DISBURSEMENT – Check (cont)



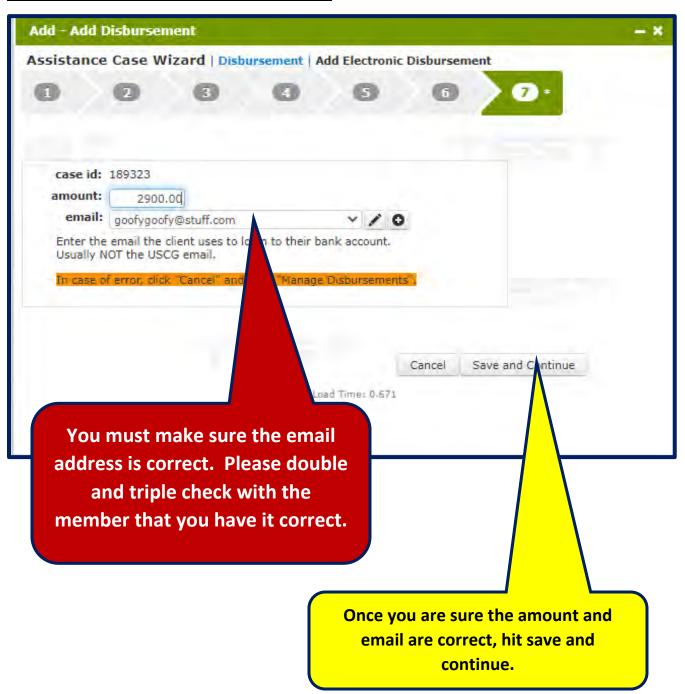
DISBURSEMENT – Check (Cont)



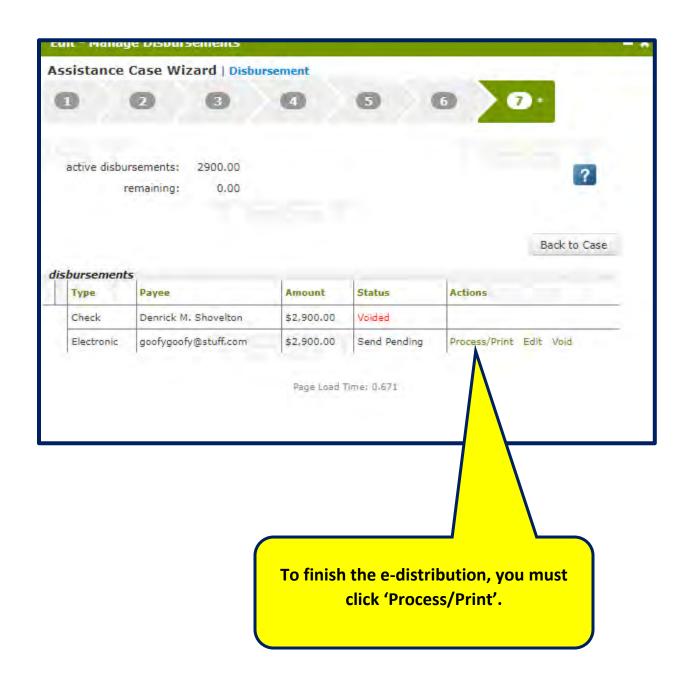
Once you print, have the client sign the promissory note. This must be scanned into the case documents!

THEN you are done!

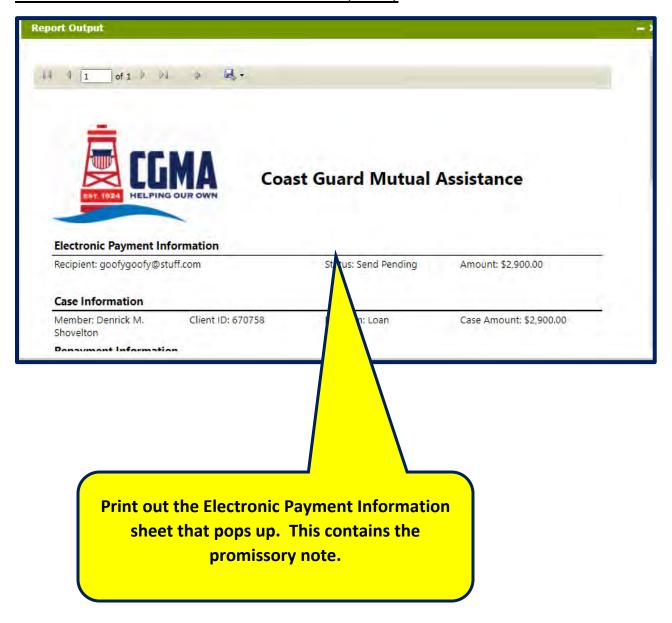
<u>DISBURSEMENT – E-Distribution</u>



DISBURSEMENT – E-Distribution (cont)



DISBURSEMENT – E-Distribution (cont)



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

THEN you are done!