

COAST GUARD MUTUAL ASSISTANCE



REPRESENTATIVE DESK GUIDE 2024

Revised May 2024

**CGMA Representative
Desk Guide
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Chapter 1

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.

Chapter 1

1. Purpose of the Guide: 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.

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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.

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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. Loan Repayment Terms: 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.

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

3. **Start Date:** 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. **Standard Processing Time:** The processing of loan applications will take 3-5 business days, depending on the casework load at the time of submission.
2. **Expedited Processing:** 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.

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- 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. Application: 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. Budget: Documentation of budgetary needs is essential whenever a loan or grant is requested.
 3. Written Estimate or Cost: Whenever a specific amount is needed for a particular purpose, a written estimate or cost documentation must be provided along with the application.
 4. Proof of Insurance: 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. OTHER: 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

Chapter 3

A. Assistance Programs

1. **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.
 - 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

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- d. Limit
 - \$3,000
3. **Assisted Reproductive Services (ARS) Loan**: 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. **Basic Living Expenses**: 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

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- 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. **Bridge Loans:** 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

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- c. Required Documentation
 - Application – CGMA Form 5
 - Budget – CGMA Form 15
 - Supporting documents (PSC Orders, documentation from PPC)
 - d. Limit
 - \$7,500
7. **CG COOL (CG Credentialing)**: 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. **Child Support**: 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

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- c. Required Documentation
 - Application – CGMA Form 57
 - Budget – CGMA Form 15
 - Supporting documents
 - d. Limit
 - \$7,500
9. **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.
- 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. **Closing Costs:** 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.

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- 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. **Debt Management**: 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. **Disaster Assistance**: 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.

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- 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;
 - Food loss \$250 w/o dep \$500 w/dep
 - Personal property loss \$1,500
 - Major property loss \$5,000
13. **Dislocation Allowance Supplement Grant:** 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

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14. **Education Advocate Grant:** 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. **Education Loans:** 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

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- 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. **Emergency Travel:** 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.

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- 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. **Financial Education Childcare Grant:** 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. **Funeral Expenses:** 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.

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- 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. **Medical and Dental Assistance:** 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

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21. **Medical Travel Assistance:** 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. **Non-Rate Uniform:** 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

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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. **Pay, Travel, and Allotments:** 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

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- d. Limit
 - \$7,500
25. **PCS Childcare Grant:** 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. **PCS Vehicle Shipment Loan:** 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

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- 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

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- 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. **Safe Harbor Program:** 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

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- 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

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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. **Supplemental Education Grant (SEG)**: 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

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- c. Required Documentation
 - Application – CGMA Form 10
 - Proof of enrollment
 - Receipts (must be less than one year old)
 - d. Limit
 - \$750
34. **Vehicle Repair:** 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

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- 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

Chapter 4

CGMA HQ Contacts

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

Jing Patton, Operations Support Manager

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Coast Guard Mutual Assistance Desk Guide



Appendix A NetFORUM

Questions: netforum@mycgma.org

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EDIT BASICS - Program Selection

Add - Assistance Case

Assistance Case Wizard | Basics

1 * 2 3 4 5 6 7

member: William A. Coulter id verified?

student/applicant: - Self - status: Under Review

rep site: CGMA-HQ application date:

program: Please select

stat code: Please enter 3 more characters

case notes:

Type in the name of the program or a keyword. Based on what you typed several options will appear. You just click on the one that actually applies.

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.

Please select

baby|

Adoption Home Study Grant, (Keywords: baby, ...)

Adoption Loan, (Keywords: Family, baby, child, parent, fees, reg...)

Breastmilk Shipment Grant, (Keywords: Reimbursement, baby, ...)

Breastmilk Shipment Grant, (Keywords: Reimbursement, baby, ...)

PCS Childcare Grant, (Keywords: PCS move, babysitter, reimbursement, family)

Stillborn Funeral Grant, (Keywords: Baby, child, loss, miscarriage, family)

Welcome Baby Layette, (Keywords: Family, child, gift, HQ only)

For example, If you type in the word 'baby', all these options will appear.

EDIT BASICS - Program Selection (cont)

Member: Adam R. Smith id verified?

Applicant: - Self - status: Under Review

Site: CGMA-HQ application date: 7/2/2021

Program: Please select

Code: loan

- Rental Assistance Loan, (Keywords: Rent and last month's rent, security deposit, PCS move)
- Loan, (Keywords: Emergency travel, utilities, safety)
- Adoption Loan, (Keywords: Family, baby, child, parent, f
- Bridge Loan, (Keywords: Pay or allotment problems, tra
- Closing Costs Loan, (Keywords: Housing, house, mortgage, buy, family)
- Debt Management Loan, (Keywords: Financial counseling, credit card, vehicle, student)
- Disaster Loan, (Keywords: Evacuation, home repair, property, clothes, food, lodging, transportation,

Notes:

Another example, if you type in the word 'loan', all these options will appear. Just click on the one you need for your case.

EDIT BASICS - Stat Code

The screenshot shows the 'Edit - Assistance Case' window with the 'Assistance Case Wizard | Basics' step active. The wizard progress bar shows steps 1 through 7, with step 1 highlighted. The form contains the following fields:

- member: Denrick M. Shovelton
- id verified?
- student/applicant: - Self -
- status: Under Review
- rep site: FEACTION
- application date: 5/24/2021
- program: DisasterGrant
- stat code: Please select (dropdown menu open)
- status comment: (empty text box)
- case notes: (empty text box)

The dropdown menu for 'stat code' is open, showing the following options:

- Please select
- HARVEY
- IRMA
- MARIA

A yellow callout bubble points to the 'Please select' option in the dropdown menu.

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

Most cases, other than disaster relief do NOT have a stat code assigned to them.

EDIT BASICS - Case Notes – EXTREMELY IMPORTANT

Edit - Assistance Case

Assistance Case Wizard | Basics

1 2 3 4 5 6 7

member: Denrick M. Shovelton id verified?

student/applicant: - Self - status: Under Review

rep site: FEACTION application date: 5/24/2021

program: DisasterGrant

stat code: Please select status comment:

Add notes now or when approving.

case notes: Tell the story...

Cancel Save and Go to Case Save and Continue

Page Load Time: 0,953

This is the best place for you to tell us what you know that we do not know. Any, and all, amplifying information is needed. Do not assume we know the story. You are the person on the ground. Include information about the circumstances and/or about the client.

EDIT MEMBER – All very self-explanatory.

Edit - Individual

Assistance Case Wizard | Individual | Member

1 2 3 4 5 6 7

first name: Denrick middle name: M. last name: Shovelton suffix: Please select

individual type: Member deceased? year of birth: 1990

branch: Coast Guard year joined: 2012

status: Active Duty unit: 11405 CGC BOUTWELL

rank/grade: CPO - E7 rate: YNC - Yeoman

employee id: 4567892 last 4 of ssn: 8965 auxiliary id:

spouse? Yes number of dependents: 4

primary e-mail: goofygoofy@stuff.com (Personal)

primary phone: 746-852-7888 (Home)

primary address: Denrick M Shovelton 2121 Piccolo Lane Kultrnip, CT 2312

Cancel Save Save and Continue

Page Load Time: 0.953

Vitally important to double check email addresses. Essential that they be correct later on when disbursing funds electronically.

EDIT AMOUNT - Amount

Edit - Assistance Case

Assistance Case Wizard | Amount

1 2 3 * 4 5 6 7

Make sure this is the only case you have open.

Assistance Details

amount:	reason:	cause:	note:
5483.21	General Bills and Expen	Lack of Funds	

Case amount: \$5483.21 approval amount: \$5483.21

Cancel Save and Go to Case Save and Continue

Amount

Please click on most accurate Reason and Cause in the dropdown menu.

EDIT AMOUNT – Partial Grant

The screenshot shows a software interface titled "Edit - Assistance Case" with a sub-header "Assistance Case Wizard | Amount". A progress bar at the top indicates seven steps, with step 3 highlighted in green and containing a plus sign. Below the progress bar is a warning message: "Make sure this is the only case you have open." The main section is titled "Assistance Details" and contains a table with four columns: "amount:", "reason:", "cause:", and "note:". The "amount:" field contains "5483.21", "reason:" contains "General Bills and Expen", "cause:" contains "Lack of Funds", and "note:" is empty. Below the table, the text "total case amount: \$5483.21" is followed by "partial grant:" and a text input field containing "2400.00". To the right of this field is "total approval amount: \$5483.21". At the bottom right, there are three buttons: "Cancel", "Save and Go to Case", and "Save and Continue".

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

The initial Amount block above will always be the total of the grant and the loan.

DOCUMENTS – Self-explanatory

Add - CGMA Documents

Assistance Case Wizard | Documents

1 2 3 4 5 6 7

Please select a file to upload: No file chosen

Please enter a document title:

Submit Document

Most common error – failure to ensure that the entire document uploaded.

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

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

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

REVIEW - Status

Assistance Case Wizard | Review

1 2 3 4 5 6 7

program: Loan current status: Under Review

case amount: 5483.21 new status: Under Review

partial grant amount: 2400.00

total approval amount: 3083.21

case notes:

Make

Under Review

Sent to CGMAHQ

Disapproved

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

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

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

APPROVED

The screenshot shows a web application window titled "Edit - Assistance Case". Below the title bar is a navigation bar for the "Assistance Case Wizard" with steps 1 through 7. Step 5 is highlighted with a green arrow and a plus sign, indicating the current step. The main content area contains the following information:

- program: Loan
- current status: Sent to CGMAHQ
- case amount: 2900.00
- new status: Approved (dropdown menu)
- total approval amount: 2900.00
- approver: Sean P. Fennell (dropdown menu)
- case notes: A text area containing "Approved," with a yellow highlight on the text "Make sure this is the only case you have open."

At the bottom of the form are three buttons: "Cancel", "Save and Go to Case", and "Save and Add Loan". Below the buttons, it says "Page Load Time: 0,515".

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.

APPROVED – Repayment

(See page 13 in the CGMA Desk Guide)

Add - Invoice

Assistance Case Wizard | Loan

1 2 3 4 5 6 7

bill to: Denrick M. Shovelton bill to address: Denrick M. Shovelton 2121 Piccolo Lane Kultnip, CT 23

item:	amount:
Loan	2900.00

repayment method: Allotment
frequency: Monthly
no. of payments: 24
payment amount: \$120.84
final payment: \$120.68
start date: 0821 0723

invoice total: 2900.00

Cancel Save and Add Check Save and Add Electronic Disb.

Load Time: 0.515

Set the number of payments. Normally this will be 12, but you can set it as high as 36, as long as it is a minimum of \$100 per month. The payment amount will be automatically determined by netFORUM.

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

Once the number of payments has been set correctly, then click either 'Save and Add Check' or 'Save and Add Electronic Disb.'" As appropriate.

DISBURSEMENT – Check

Add - Add Disbursement

Assistance Case Wizard | Disbursement | Add Check

1 2 3 4 5 6 7 *

case id: 189323
disbursement date: 6/22/2021
amount: 2900.00
pay to the order of: Denrick M. Shovelton
signer: Sean P. Fennell

In case of error, click "Cancel" and "Manage Disbursements".

Cancel Save and Continue

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)

Edit - Manage Disbursements

Assistance Case Wizard | Disbursement

1 2 3 4 5 6 7

active disbursements: 2900.00
remaining: 0.00

Back to Case

disbursements					
Type	Payee	Amount	Status	Actions	
Check	Denrick M. Shovelton	\$2,900.00	Not Printed	Print	Edit Void

Page Load Time: 0,515

Double check information (payee and amount) and click on Print.

DISBURSEMENT – Check (Cont)

The screenshot shows a software window titled "Enter Check Number" with a green header bar. Inside the window, there is a form with the following fields and values:

- payee:** Denrick M. Shovelton
- amount:** \$2900.00
- next available check number:** (empty)
- check number:** (empty text input field)
- pin code:** (empty text input field)

At the bottom right of the window, there are two buttons: a blue "Save" button and a grey "Cancel" button.

**Make sure the check number matches
your next blank check!**

Enter pin code and print.

Print the 'Actual Size' pdf.

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

THEN you are done!

DISBURSEMENT – E-Distribution

Add - Add Disbursement

Assistance Case Wizard | Disbursement | Add Electronic Disbursement

1 2 3 4 5 6 7 *

case id: 189323

amount: 2900.00

email: goofygoofy@stuff.com

Enter the email the client uses to login to their bank account. Usually NOT the USCG email.

In case of error, click: "Cancel" and "Manage Disbursements"

Cancel Save and Continue

Load Times: 0.671

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

Once you are sure the amount and email are correct, hit save and continue.

DISBURSEMENT – E-Distribution (cont)

active disbursements: 2900.00
remaining: 0.00

Back to Case

Type	Payee	Amount	Status	Actions
Check	Denrick M. Shovelton	\$2,900.00	Voided	
Electronic	goofygoofy@stuff.com	\$2,900.00	Send Pending	Process/Print Edit Void


Page Load Time: 0.671

To finish the e-distribution, you must click 'Process/Print'.

DISBURSEMENT – E-Distribution (cont)

Report Output

1 of 1



Coast Guard Mutual Assistance

Electronic Payment Information

Recipient: goofygoofy@stuff.com	Status: Send Pending	Amount: \$2,900.00
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Case Information

Member: Denrick M. Shovelton	Client ID: 670758	Type: Loan	Case Amount: \$2,900.00
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Document Information

Print out the Electronic Payment Information sheet that pops up. This contains the promissory note.

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

THEN you are done!