



December 20, 2024

CGMA Representatives,

CGMA is once more extending its support to those experiencing financial challenges due to the shutdown.

1. CGMA Loans for One-Month's BAH:

CGMA will provide financial assistance through an interest-free loan equivalent to one month's Basic Allowance for Housing (BAH) based on the military member's paygrade and region.

GS civilian employees will be entitled to military E-7 BAH, while Non-Appropriated Funds and Wage Grade (NAF/WG) employees will be entitled to the E-5 military BAH.

CG Academy cadets would be eligible for amounts up to their typical monthly stipend.

2. Application Process:

Applications will be accepted beginning on January 3, 2025, for civilian employees and January 8, 2025, for active-duty members. Deploying members may apply earlier.

Members may apply for the Shutdown Loan directly online through the [CGMA Portal](#) by providing a copy of their government ID. No additional documentation will be required to expedite the process and provide timely assistance to those in need.

For the duration of the shutdown, you will have the authority to approve loans up to \$4,500. Any requests exceeding this amount must be sent to CGMA HQ for approval. Individuals with existing CGMA loans are eligible.

During the government shutdown, CGMA will exclusively provide loans; grants for lapses in pay will not be considered.

Married personnel about to deploy should leave a completed [CGMA Form 16](#) (Pre-Authorization Form) with their spouse.

Members will be eligible to apply again after two lost pay periods (i.e., one time per month).

Members expected to RELAD within 30 days, or those with discharge proceedings underway, are not eligible for assistance.



COAST GUARD MUTUAL ASSISTANCE

100 YEARS ANCHORED IN SERVICE

Please be aware: Since we have shifted to online applications, it's more important than ever to verify applicant information, including Military IDs, EMPLIDs, and any supporting documents. Stay alert for potential scams or suspicious activity, and spot-check applications when necessary, especially for applicants you do not know. If anything seems unusual, report it immediately. Your attention to detail helps protect CGMA's integrity and resources.

3. Loan Repayment Timeline:

Loan repayment will be expected within two months of the reinstatement of regular pay following the government shutdown. Representatives must communicate the repayment terms to loan applicants.

4. Other Programs:

During the government shutdown period, CGMA has prioritized all programs to ensure the swift processing of loan requests.

Emergency travel applications and Safe Harbor and Respite Care Programs will be processed as normal.

Requests for storm assistance, vehicle repairs, rental, and PCS assistance should be sent to CGMA HQ for consideration, but only if the situation is dire and cannot wait until the conclusion of the shutdown. The application must include a clear statement of the consequences if the loan is not processed before the conclusion of the shutdown.

The following programs are suspended (do not process): Adoption, Assisted Reproductive Services, Breast Milk Shipments, Childcare, Closing Costs, Debt Management, Education Loans/Grants, and Special Needs Grants.

5. CGMA Contacts:

Regarding urgent matters, don't hesitate to contact CGMA's Operations Team.

Andrea Cacciola, andrea.cacciola@mycgma.org or (571) 397-2317

Jing Patton, jing.patton@mycgma.org or (703) 334-7773

Jason Wong, jason.wong@mycgma.org or (703) 547-7163



Please strongly encourage all personnel to contact their banking institutions to see what programs they offer for personnel affected by the shutdown. Many of them are offering interest-free loans to cover their normal pay.

Monitor our website at <https://mycgma.org/programs/shutdown-loan/> for the latest and most up-to-date information.

Finally, please distribute this information among your command and workforce. We acknowledge the apprehension that can arise during a government shutdown, and we remain steadfast in our commitment to aiding Coast Guard personnel and their families as they navigate this challenging period. We extend our sincere gratitude for your unwavering dedication and support in ensuring that our Coast Guard community receives the necessary assistance during this uncertain time.

Sincerely,

Jason K. Wong
Chief Operating Officer
Coast Guard Mutual Assistance