



**COAST GUARD
MUTUAL ASSISTANCE**

**2025 Annual
Fundraising
Campaign**

THE POWER OF US

FREQUENTLY ASKED QUESTIONS



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Why does CGMA conduct an annual fundraising campaign?

CGMA is fully donor funded, 501c3 non-profit organization and receives no federal funding. The Fundraising Campaign is held each year to generate revenue needed for CGMA programs. Without an annual infusion of funds, CGMA would deplete its resources and be unable to provide assistance. This is true of most charitable organizations.

The campaign also provides an opportunity each year to publicize and reinforce awareness of CGMA and the array of assistance programs available.



Where does CGMA get its funding?

CGMA is an independent, non-profit, charitable organization providing financial assistance to the Coast Guard community. As donor-supported organization, CGMA is financed through individual contributions and return on investments. CGMA does not receive any federal or state funds.

Are donations to CGMA tax-deductible?

Coast Guard Mutual Assistance is a tax-exempt 501(c)(3) nonprofit organization, EIN 31-1801931. Contributions are tax-deductible to the extent allowed by law.

Why doesn't CGMA participate in the Combined Federal Campaign (CFC)?

The CGMA motto "Helping Our Own" says it well—

CGMA is Coast Guard people helping Coast Guard people

While CGMA would qualify to participate in the CFC program, there are a number of reasons to keep the CGMA Fundraising Campaign separate from CFC:

- CGMA campaigns have a two-fold purpose of not only collecting contributions for assistance activities, but also informing you and your shipmates and co-workers of the array of assistance available, particularly new and expanded programs.
- CGMA participation in the CFC program might jeopardize authorization to conduct a separate CGMA fund-raising campaign.
- Contributions through CFC would most likely be significantly less than those realized with a separate campaign.

There are many worthy organizations involved with CFC, and we support any decision to contribute to them. However, we are confident that you will not find a CFC organization that comes close to providing as much assistance directly to members of the Coast Guard as CGMA does.

Why does CGMA need my donation when they have millions in investments?

Investment revenue provides needed operating funds, and the investment portfolio represents reserve funds for the organization. Recent hurricanes as well as the Government Shutdown and pandemic demonstrated how important it is to have a strong, healthy organization, like CGMA, in place through which assistance can be provided swiftly and efficiently.

These investments also enable CGMA to give out more grants and loans than the money raised each year.

Donations to CGMA have been stagnant at \$2 million annually for the last 10 years. The average gift from active duty members is \$5/month. However, the number of active duty donors fell from 20,834 in 2010 to just 11,563 in 2023. Your donation is still very much essential to CGMA's work.

All CGMA annual statements can be found on the website: <https://mycgma.org/about-us/official-documents/>

Does CGMA really help?

You bet CGMA helps! Over \$250 million in assistance has been provided since 1924. In 2024, CGMA provided \$8.5 million in assistance, serving 1 in 7 Active Duty members.

By member category, the amount of assistance provided was:

Client Type	# of Clients	\$ Assistance
Active Duty	5,207	\$6,684,055
Auxiliary	61	\$173,441
Civilians	388	\$682,136
Reserve	319	\$422,825
Retirees	282	\$505,176
Other	45	\$96,860

Who's eligible to receive assistance?

Everyone associated with the Coast Guard family is eligible to receive assistance. This includes Active Duty, Reserve and Retired military personnel, Civilian, and NAF employees; Auxiliary members, Public Health Service officers and Chaplains serving with the Coast Guard. Certain parameters and restrictions apply, see your CGMA Representative for more information.

Who actually receives assistance?

In 2024, **1 in 7** active duty members, **1 in 23** civilian employees and **1 in 19** Reserve members received some type of loan or grant from CGMA. 62% of all assistance went individuals in pay grades E-6/GS-7 and below.

What types of assistance are available?

CGMA offers a wide range of support in three primary areas:

- Disaster and Emergency Relief
- Day to Day Support
- Education Assistance

Assistance is offered in the form of grants and interest free loans



CGMA strives to meet the comprehensive needs of the entire Coast Guard Family by promoting the financial stability and general wellbeing of Coast Guard people through grants, interest free loans, financial counseling, and other resource programs. Additional information on specific types of assistance, online at www.mycgma.org or by contacting your CGMA representative.

What guidelines are used to approve assistance?

CGMA Representatives, the CGMA leadership, and the Board of Directors follow the rules and regulations contained in the CGMA Articles of Incorporation, CGMA Bylaws, and CGMA Manual. These regulations allow exceptions to normal rules when special circumstances warrant. However, assistance must be based on demonstrated financial need, and each case is determined based on its own merits.

Why does CGMA require information about an individual's finances when all they are asking for is a loan, which they will repay?

CGMA loans are based on financial need. To determine financial need, CGMA must have specific data on income, expenses, debts, and assets. Thus, applicants are asked to prepare a budget that provides this information. Quite often, preparing a household budget proves as helpful to the applicant as any financial assistance they receive.

Do I have to contribute to CGMA to receive assistance?

NO! There is no requirement that an individual contribute in order to receive assistance. All requests are processed based on the financial need of the individual at the time assistance is requested.

Since active duty members receive the bulk of the assistance, why should others contribute?

Individuals in every segment of the Coast Guard family are eligible for assistance. CGMA strives to review each case based on its own merits and provides assistance accordingly. While active duty members receive the bulk of assistance, they also form the largest group of contributors to CGMA.

CGMA provides the opportunity for people, through their contributions, to help others in the Coast Guard family, regardless of member type.

How do I continue my allotment/payroll deduction from last year?

Allotment contributions/payroll deductions are the lifeblood of CGMA. Without them, CGMA would be unable to meet assistance needs. Your contributions are greatly appreciated.

Active duty members and civilian employees do not need to take any action to continue their allotment/payroll deduction from the previous year. Child Development Center (CDC) and Morale, Welfare and Recreation (MWR) employees, however, must start a new allotment or payroll deduction each year.

Allotments/payroll deductions will continue until a change is requested. Starting or increasing an existing allotment or payroll deduction is easy. Active duty members or civilian employees simply complete the Pledge Form (CGMA Form 33), indicating the new pledge amount. At any point throughout the year an adjustment of your allotment may be requested by emailing donations@mycgma.org.

We highly encourage everyone to consider increasing their allotment with every promotion. Don't be guilty of setting and forgetting it!

How is CGMA different than Coast Guard Foundation?

CGMA focuses squarely on supporting the financial resilience of the individual Coast Guard member. We provide grants and loans to ensure today's financial challenge does not become tomorrow's problem. Coast Guard Foundation primarily supports broader needs of BIG Coast Guard and units. For example, they execute the Shipmate fund that a unit might tap into to replace gym equipment; they support the Coast Guard Museum and the Coast Guard Academy athletics program too.

In the last few years, the Foundation has also provided disaster relief grants at \$3,000 per person, max. There is no maximum grant amount CGMA can provide, based on need. In fact, CGMA gave an E5 a \$24,000 disaster relief grant post Hurricane Helene. Collectively, in any given year, CGMA provides nearly 5x the amount of money in disaster relief grants to the Coast Guard community than the Foundation.

Both the Foundation and CGMA support members' educational goals and that funding for education is about equal between the two organizations.

However, the big difference between CGMA and the Coast Guard Foundation is that CGMA is the CG's official relief society. As the official relief society, Sentinels are encouraged to participate in CGMA activities-- serve as representatives, campaign coordinators, raise funds, and endorse CGMA publicly—all while in uniform and on Federal property.

How is CGMA different than CGTLEA?

CGTLEA is a membership-organization run by, and exclusively for, members of the DSF community/ tactical coxswains. CGTLEA provides an annual scholarship as well as financial support to DSF members in need. Typically, CGTLEA provides the DSF community about \$90k/ year. To compare, in 2024, CGMA provided the DSF community

Where can I get more information about CGMA?

- Visit www.mycgma.org
- Contact your local CGMA Representative
- Contact CGMA Headquarters

Call toll-free: 800.881.2462

Email: cgma@mycgma.org

Write: Coast Guard Mutual Assistance

1005 North Glebe Road, Suite 220

Arlington, VA 22201 over \$350k in support.

