Shutdown Loan Application Instructions

**CGMA will offer interest-free loans to help with important bills like rent, insurance, and daycare. Coast Guard military and civilian employees are eligible to borrow up to their monthly Basic Allowance for Housing (BAH) as needed.

**Before applying, check with your bank or credit union to see if you have other options. CGMA wants to help, but our resources are limited because we rely on allotment donations, which are also paused during a shutdown.

1. *Log in* to the CGMA portal. https://portal.mycgma.org/s/login/
2. Go to *Assistance Programs > Disaster & Emergency > Shutdown Loan* and click *Apply*.

Applicant Type

- If you are the Member, select *Member*.
- If applying as a spouse/dependent, select *Dependent* and enter your Sponsor's info. Update details as needed.

Complete each step below:

- **Member/Applicant Profile** – Review and update your personal and sponsor details. Ensure all required fields (unit, paygrade, etc.) are filled in.
- **Detail Line Items** – Add the expenses you're requesting assistance for. At least one item over $0 must be entered.
- **Documents** – Upload any required files (e.g., ID, authorization forms if dependent). The section is complete when all documents show as "Submitted."
- **Final Questions and Submit**
  - *Disbursement Method* – Choose ACH bank transfer (use saved info or enter new) or Zelle (confirm or add email).
  - Answer the *Final Questions*, select your *Rep site*, add optional comments, and agree to certifications.
  - Click *Submit* – Once submitted, you cannot edit. Contact your CGMA Rep if changes are needed.

Processing

- After submission, your Rep will review. Most requests are processed within 3 business days.
- We'll keep you updated by email as your application moves through each step of the approval process.

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1005 N. Glebe Road Suite 220
Arlington VA, 22201
800.881.2462