



COAST GUARD MUTUAL ASSISTANCE

100 YEARS ANCHORED IN SERVICE

Shutdown Loan Application Instructions

CGMA offers interest-free loans to help pay for important bills like rent, insurance, and daycare.

Coast Guard military and civilian employees can borrow **up to their monthly Basic Allowance for Housing (BAH)** if needed.

Before you apply, **check with your bank or credit union** to see if they can help. CGMA wants to support you, but our funds are limited because donations through paycheck allotments stop during a shutdown.

When Applications Open

- Civilian employees: Applications open October 10
- Active duty members: Applications open October 13

How to Apply

- Go to [Funding Program: Shutdown Loan](#). OR Log in to the CGMA portal at <https://portal.mycgma.org> and click the “Shutdown Loan” button.
- Choose Applicant Type
 - **Active Duty Member, Civilian Employee, or Reserve Member:** Select this if you are the Coast Guard member.
 - **Dependent:** Select this if you are a spouse or dependent, and enter your sponsor’s information.

Complete each step:

Member/Applicant Profile

- Check your personal and sponsor information.
- Make sure all required fields (like unit and paygrade) are filled in.

Detail Line Items

- Add the expenses you need help with.
- You must list at least one item with an amount greater than \$0.

Documents

- Upload your ID (and a signed authorization form if you’re a dependent).
- Answer the question: What other resources have you explored to help address your financial need?
- This section is complete when all documents show as “Submitted.”

Final Questions and Submit

- **Disbursement Method:** Choose ACH (bank transfer) or Zelle. You can use saved info or enter new details.
- **Answer the final questions,** choose your CGMA Representative site, and add any comments if needed.

MYCGMA.ORG

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



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- **Agree to the certifications and click Submit.**
 - Once submitted, you can't edit your application.
 - Contact your CGMA Rep if you need to make changes.

Processing

- After you submit, your CGMA Rep will review your request.
- **Most** loans are processed **within 3 business days**.
- You'll get **email updates** as your application moves through the approval steps.

Need Help?

If you have questions or run into issues, please reach out to your **local CGMA Representative** or contact us at cgma@mycgma.org.

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