



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 **Loans for one net paycheck (after taxes), up to \$6,000. For all clients, AD, Res (on AD orders), and civilian employees, regardless of classification, if needed.**

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

### When Applications Open

- All Shutdown applications open February 2
- Applications will be processed following the first missed paycheck

### 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 a 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

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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.**
- **Government Shutdown Loan.** Loan applications will be processed following the first missed paycheck.  
**Note:** Applications will not appear on Rep Sites until the first missed paycheck.
- 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](mailto:cgma@mycgma.org).

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