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A. Introduction

This chapter covers the various policies involved with eligibility, types of assistance, and requesting assistance.

The central purpose of Coast Guard Mutual Assistance is to assist our clients during their time of financial need. In general, assistance is provided through counseling, short-term interest-free loans, financial grants, referrals, and other related means. Assistance is provided under a large variety of conditions and situations usually involving everyday essentials including emergency, housing, and medical needs that are beyond the individual's ability to meet at the time assistance is requested. Coast Guard Mutual Assistance should be used to supplement, not replace other forms of available assistance.

Coast Guard Mutual Assistance strives to meet the valid, verified, and genuine need of our clients and their immediate family. To this end, CGMA will provide assistance to individuals:

- For situations requiring immediate attention
- For essentials
- To solve temporary problems
- Considering each case on its own merits, on a personalized and timely basis and with confidentiality
- In accordance with CGMA Articles of Incorporation, Bylaws, established policies and procedures and government regulations

However, assistance will not be provided for:

- Non-essentials
- Comfort, convenience or desire
- Maintaining a standard of living beyond the means of the client
- Long-term or continuing support
- Groups or organizations

See paragraph 3-C-10 for additional information concerning items where assistance will not be provided.

Due to the nature of casework, it is not feasible to anticipate all possible situations that can occur. There will be times an exception to normal CGMA policy may be justified. (See section 4-E for additional information concerning exceptions to CGMA policy, prior to providing financial assistance.)

B. Eligibility for Assistance

1. Basic Eligibility

With only a few exceptions, almost everyone associated with the U.S. Coast Guard is eligible to request assistance from Coast Guard Mutual Assistance on behalf of themselves or of their immediate family members.

a. Individuals Generally Eligible To Receive Assistance From CGMA

Eligibility to receive assistance for themselves or on behalf of their immediate family members is generally extended to:

Active Duty Members: Members of the regular Coast Guard including Academy Cadets, OCS personnel and Recruits.

The following distinctions are made in regard to active duty members' eligibility to receive assistance.

- Pending Retirement: Those active duty and Reserve members who have requested retirement and are approaching the effective date

Members who are Pending Retirement continue to be eligible for assistance. However, they should not assume that CGMA will assist them with the normal expected expenses associated with their transition into retirement, including travel to their retirement location for themselves or their family, house hunting trips or travel for job interviews.

Retired Coast Guard Military Members:

- Members of the Regular Coast Guard who have retired from active duty based on longevity or retired because of physical disability (both TDRL and PDRL)
- Coast Guard Reserve members who have satisfactorily met service requirements and have been transferred to retired status RET-1 or RET-2

The following distinctions are made in regard to Retired Coast Guard Military Members' eligibility to receive assistance.

- Recently Retired Military Coast Guard Members: Those who are within the first 12 month transition period following their retirement

Assistance may be extended to assist with short-term, unexpected situations that arise during this transition period. Assistance should be directed to solving the temporary situation. These members are also eligible for assistance to prevent privation (food, eviction, loss of utilities), to aid them in the establishment of their initial retirement home, to meet other emergency needs, and for certain CGMA Education Programs. Those needing long-term continuing help should be directed to programs within the local community for assistance.

- Long Retired Military Coast Guard Members: Reserve retirees and those Regular retirees who have been retired for over 12 months and who have had the opportunity to establish permanent lives within their community

Assistance may be extended on a limited basis, to prevent privation (food, eviction, loss of utilities), to meet other emergency needs, and for certain CGMA Education Programs. Those needing long-term continuing help should be directed to programs within the local community for assistance

Coast Guard Civilian Employees: Civilian employees of the U.S. Coast Guard including:

Federal Employees of the U.S. Coast Guard, including those under the wage grade (WG) and the General Service (GS) systems.

Non-appropriated Fund (NAF) employees, including employees of the Coast Guard Exchange System (CGES) as well as Morale, Well-being, and Recreation (MWR) employees and Child Development Center (CDC) Employees who are NAF personnel.

The following distinctions are made in regard to Coast Guard Civilian Employees' eligibility to receive assistance.

- Permanent and Term Civilian Employees: Permanent Coast Guard General Schedule, Wage Board and Non-appropriate Fund (NAF) employees working full-time or part-time schedules and employees on term appointments of up to four years that could be extended for one additional year
- Temporary Civilian Employees: Temporary Coast Guard General Schedule, Wage Board and Non-appropriated Fund (NAF) employees working full-time or part-time schedules who are on limited appointments, generally one year or less. Temporary employees include summer interns and others hired for a limited period of time

Note: Due to their limited employment situation, assistance for Temporary Coast Guard Civilian Employees is limited to financial difficulties caused by pay problems.

Coast Guard Reserve Members:

- Reserve members while serving on extended active duty
- Selected Reserve
- Standby Reserve - Active Status: Reserve members who are in neither the Ready Reserve nor the Retired Reserve, and who are liable for mobilization only in time of war or national emergency declared by Congress
- Retirement Eligible members of the IRR: Reserve members who have met service requirement for transfer to retired status but who remain in the IRR

The following distinctions are made in regard to a Reserve members' eligibility to receive assistance

- Assistance may be extended to eligible Reserve members not on extended active duty on a limited basis, to prevent privation (food, eviction, loss of utilities), to meet other emergency needs, and for certain CGMA Education Programs
- The CGMA Executive Director must be contacted for approval before assistance may be provided to retirement eligible members of the IRR. (See paragraph 2-D-2 for CGMA-HQ contact information)

Coast Guard Auxiliary Members: Individuals who are active, participating members of their flotilla.

The following distinctions are made in regard to Auxiliary members' eligibility to receive assistance.

- Assistance may be extended to Auxiliary members on a limited basis, to prevent privation (food, eviction, loss of utilities), to meet other emergency needs, and for certain CGMA Education Programs

Military Chaplains: Military Chaplains from any branch of the service while serving with the Coast Guard.

The following distinctions are made in regard to Military Chaplains' eligibility to receive assistance.

- Military Chaplains may be eligible to receive assistance from their parent Military Aid Society (MAS) and should look to that relief society prior to requesting assistance from CGMA
- Assistance may be extended to Military Chaplains on a limited basis, to prevent privation (food, eviction, loss of utilities), to meet other emergency needs, and certain CGMA Education Programs

PHS Officers: Commissioned Personnel of the Public Health Service serving with the Coast Guard.

CGMA Employees: The staff employees located at CGMA-HQ.

Family Members: Assistance on behalf of family members will normally be requested by and given to the CGMA sponsor and is generally limited to immediate family members. The CGMA sponsor will usually be responsible for repaying any loan given on behalf of one of their family members. For that reason, family members will not normally be given assistance directly. However, special circumstances may justify giving assistance directly to a family member. (See paragraph 3-B-3 for additional information.)

The following distinctions are made in regard to family members' eligibility to receive assistance.

- Immediate Family Members: These individuals typically reside with the CGMA sponsor and must generally be eligible to obtain a government dependent identification card or qualify to be included as a dependent for federal tax purposes and may include:
 - ❖ The lawful spouse of the CGMA sponsor
 - ❖ Unmarried dependent children including natural, adopted and stepchildren, under 21 years of age, unless physically or mentally handicapped
 - ❖ Parents and other family members who are dependent on the CGMA sponsor for over half of their support

Immediate family members may request and be given assistance directly only under special circumstances. (See paragraph 3-B-3 for additional information.)

- Other Family Members: Those family members who generally do not qualify as a dependent of the CGMA sponsor. This may include: parents, grandparents, brothers, sisters, aunts, uncles, persons standing

"in loco parentis" and other family relations where the family member does not depend on the CGMA sponsor for over half of their support

Assistance will not normally be given directly to other family members. However, special circumstances may justify exception to this policy. (See paragraph 3-B-3 for additional information.)

Surviving Family Members: Includes the un-remarried widowed spouse and the dependent children of those members and employees of the Coast Guard who were eligible for assistance in their own right at the time of their death. Surviving family members may also include dependent children who become orphans at the time of the CGMA sponsor's death. Assistance on behalf of orphans may be provided to the guardian of the orphans when appropriate.

The following distinctions are made in regard to surviving family members' eligibility to receive assistance.

- Short-Term: Surviving family members who are in the initial period of adjustment following the death of the CGMA sponsor, while waiting for SGLI, death gratuity and/or other insurance to be paid

Assistance may be provided to assist with basic maintenance items such as food, rent, utilities and other emergency needs on a temporary basis. These clients are also eligible for certain CGMA Education Programs.

- Long-Term: Surviving family members after the initial period of adjustment following the death of the CGMA sponsor and after long-term arrangements have been made

These surviving family members are still eligible to receive assistance on a limited basis to prevent privation (food, eviction, loss of utilities), to meet other emergency needs, and for certain CGMA Education Programs. Individuals needing additional help or long-term assistance should be directed to local community resources for assistance.

b. Individuals Generally Not Eligible To Receive Assistance From CGMA

Assistance for themselves or on behalf of their family members will not generally be extended to:

Members Who Are Discharged Or Separated Without Retirement: Members who leave the Coast Guard for any reason, whether voluntary or involuntary, without retirement. This includes members who may have been issued an ID card entitling them to limited privileges.

Retired Civilian Employees:

Inactive Reserve Members:

- Individual Ready Reserve (IRR)
- Standby Reserve (Inactive Status)

Former Spouses: Individuals who are no longer legally married to the CGMA sponsor (See paragraph 3-B-3 for information concerning Marital Separation). This includes those who may retain certain privileges and dependent identification cards. However, emergency assistance on behalf of a dependent child of the CGMA sponsor, in custody of a former spouse, may be justified in certain circumstances. These dependent children may also be eligible for certain CGMA Education Programs.

Non-Family Members: Individuals who are not related or married to the CGMA sponsor. This may include boyfriends, girlfriends or other non-family members. Non-family members, whether or not they are living with the CGMA sponsor, are not generally authorized to receive assistance. Nor are the CGMA sponsors authorized to receive assistance on their behalf. However, limited assistance due to the death or critical medical condition of the CGMA sponsor may justify giving assistance directly to a non-family member. (See paragraph 3-B-3 for additional information.)

Contractors and Sub-Contractors: Employees of private companies working with the Coast Guard.

On the CGMA Restricted List: Individuals on the CGMA Restricted List are not eligible to receive **any** assistance without approval by CGMA-HQ. (See paragraph 6-D-3 for additional information concerning the CGMA Restricted List.)

Additional eligibility limitations and guidelines are also included with each program description. (See paragraph 3-B-3 for Eligibility under Special Circumstances.)

2. Verification of Eligibility

Each person who requests assistance must provide valid identification.

Prior to providing assistance, Representatives must verify each individual's status. This can be accomplished by checking their military, civilian or auxiliary identification card. DEERS enrollment can also be used to verify military dependency status.

Using the CGMA Case Management Program (CGMA-CMP) or the Restricted List provided by CGMA-HQ, Representatives must also verify that the individual is not on the CGMA Restricted List.

Note: Individuals on the Restricted List are not eligible for any assistance without approval by CGMA-HQ. (See paragraph 6-D-3 for additional information concerning the CGMA Restricted List.)

3. Eligibility Under Special Circumstances

CGMA Sponsor not available: When the CGMA sponsor is not available due to being TAD, underway, on a remote assignment or stationed away from their family, and the spouse of the CGMA sponsor requests assistance:

The CGMA sponsor should be contacted prior to providing assistance to coordinate and approve the request. With the CGMA sponsor's approval, the spouse will have the same eligibility to receive assistance as the CGMA sponsor.

However, if time or other constraints prevent contacting the CGMA sponsor prior to providing assistance, then assistance may be provided to the spouse as follows:

- Spouse does not have Power of Attorney (POA): After verifying the need, emergency assistance of up to \$300 may be provided to prevent privation (food, eviction, loss of utilities). The CGMA sponsor must be contacted to approve any additional assistance
- Spouse has Power of Attorney (POA): Unless restricted by the POA, the spouse will have the same eligibility to receive assistance as the CGMA sponsor. If the POA does contain restrictions, the spouse may be eligible to receive assistance up to the limits specified. The CGMA sponsor's signature on the POA constitutes approval for any assistance up to the specified limit. The CGMA sponsor must be contacted to approve assistance beyond limits imposed by the POA
- Spouse has Pre-Authorization Form (CGMA Form 16): Unless restricted by the Pre-Authorization Form, the spouse will have the same eligibility to receive assistance as the CGMA sponsor. If the Pre-Authorization Form

does contain restrictions, the spouse may be eligible to receive assistance up to the limits specified. The CGMA sponsor's signature on the Pre-Authorization Form constitutes approval for any assistance up to the specified limit. The CGMA sponsor must be contacted to approve assistance beyond limits imposed by the Pre-Authorization Form

- CGMA Sponsor Refuses Request: Generally assistance will not be provided in cases where the sponsor refuses to approve assistance or accept responsibility to repay any loan given. However, depending on the situation after verifying need, a minimum amount of emergency assistance (not to exceed \$300) may be provided to prevent privation (food, eviction, loss of utilities), stabilize the situation, and allow time for social service support and other long-term arrangements. Command involvement is required. Assistance will normally be limited to a one-time basis and must contribute to resolving the problem

CGMA Sponsor in Confinement: When a CGMA sponsor is in confinement, assistance may be provided to assist immediate family members. After verifying need, emergency assistance may be provided to prevent privation (food, eviction, loss of utilities), stabilize the situation, and allow time for social service support and other long-term arrangements. Command involvement is required. Assistance will normally be limited to a one-time basis and must contribute to resolving the problem.

CGMA Sponsor AWOL or Declared a Deserter: When the CGMA sponsor is AWOL or has been declared a deserter, assistance may be provided to assist immediate family members. After verifying need, emergency assistance may be provided to prevent privation (food, eviction, loss of utilities), stabilize the situation, and allow time for social service support and other long-term arrangements. Command involvement is required. Assistance will normally be limited to a one-time basis and must contribute to resolving the problem.

Marital Separation: When the CGMA sponsor is unwilling to provide support for an immediate family member. After verifying need, emergency assistance may be provided to prevent privation (food, eviction, loss of utilities), stabilize the situation, and allow time for social service support and other long-term arrangements. Command involvement is required. Assistance will normally be limited to a one-time basis and must contribute to resolving the problem.

Abusive Situation: In a verified abuse situation, emergency assistance may be provided to an immediate family member to prevent privation (food, eviction, loss of utilities), stabilize the situation, and allow time for social service support and other long-term arrangements. Command involvement is required. Assistance will normally be limited to a one-time basis and must contribute to resolving the problem.

Death or Critical Medical Condition of the CGMA Sponsor: Emergency assistance may be given to immediate family members when a CGMA sponsor has died or is seriously ill. Assistance may be given for necessary emergency travel, food, lodging and incidental expenses associated with the death or critical illness of the CGMA sponsor. When need has been verified, this assistance may also be extended to other family members. Assistance will normally be limited to the parents of the CGMA sponsor or the parents of the CGMA sponsor's spouse, but when appropriate, may include other family members. When justified and supported by the Command, and a verified need exists, this assistance may be provided to a Non-family member who has maintained a long-term, live-in, relationship with the CGMA sponsor.

Pending Discharge or Separation or Termination: Assistance to otherwise eligible individuals who are pending discharge, separation or termination of employment from the Coast Guard will be limited to an amount essential for basic needs.

End of Obligated Service: In the case of a client whose obligated service is scheduled to end before a loan could be repaid, non-emergency assistance may be given only if the client is expected to remain with the Coast Guard after the end of the current enlistment or obligation. In an emergency situation the assistance may be given when appropriate, even if the client is not expected to remain with the Coast Guard.

Note: All separating clients should be advised that CGMA would continue to recover all outstanding loans. (See section 5-B for additional information concerning repaying CGMA loans.) Individuals facing financial hardship following separation may consider applying to have their loan converted into a grant in accordance with section 5-F.

4. Exceptions

It is not feasible to anticipate all possible situations that can occur. There will be times an exception to normal CGMA policy concerning eligibility may be justified. (See section 4-E for additional information concerning exceptions to CGMA policy, prior to providing financial assistance to non-eligible individuals.)

C. Categories of Assistance

1. General

This section describes various reasons for which assistance may be considered. While it is not possible to describe every type of case, this non-inclusive list contains the most common needs facing our clients. Within the approval limits in section 4-C, when verified, documented and justified, assistance can be provided to eligible clients to assist them with meeting the needs listed in this section.

Due to the nature of casework, it is not feasible to anticipate all possible situations that can occur. There will be times an exception to normal CGMA policy may be justified. (See section 4-E for additional information concerning exceptions to CGMA policy, prior to providing financial assistance.)

2. Emergency Assistance

One of the main purposes of Coast Guard Mutual Assistance is to provide financial assistance to clients caught in emergency, short-term, financial situations beyond their control that endanger personal well being. An emergency condition is one that arises suddenly, is unforeseen and urgent, and requires immediate attention. Emergency assistance is generally authorized in circumstances that impose a serious financial or personal hardship on the client requiring urgent help to relieve the situation. Certain eligibility and assistance restrictions apply, and are outlined below.

Recurring requests may indicate poor money management or that more serious financial problems exist, indicating a need for long-term financial counseling and budgeting assistance. (See paragraph 3-C-6 for additional information concerning financial counseling and debt management.)

a. Basic Living Expenses

Privation: Food, Shelter, Utilities, Phone, and Necessities

It is expected that members of the Coast Guard family will normally be able to meet all of their basic needs from their own resources. CGMA funds may be used to help the client and their family when personal funds were used for an emergency, unforeseen circumstance or other legitimate purpose which created a hardship that prevented the client from having sufficient funds to pay for their own basic needs. (See paragraph 3-C-2-f for information concerning assistance for Disaster Relief.) However, assistance is not designed to permit clients to live beyond their income, nor is it to be used to provide frequent help for basic needs.

Assistance under this provision is generally authorized to prevent privation by providing assistance as follows:

Food: When the client cannot meet their own needs to provide food for their family, CGMA funds may be used on a one-time basis to help with the purchase of food for a short period of time, until other arrangements can be made.

Shelter: Assistance may be provided for a one-time rent or mortgage payment (this may include lot rentals for a mobile home) in situations where, without assistance, the client and/or their family may find themselves without shelter. An eviction or foreclosure notice will normally be required. Checks will normally be made payable to the landlord, rental agent, or mortgage company. Assistance will not be provided for dwellings the client or their immediate family members own but do not occupy.

Utilities: Assistance may be provided on a one-time basis to prevent required utilities (gas, electric, water, or sewage) from being turned off. Documentation from the utility company indicating that a turn-off will occur will normally be required. Checks will normally be made payable to the utility companies involved.

Phone: Assistance may be provided on a one-time basis to prevent phone service from being terminated. One-time assistance may also be considered for a large phone bill resulting from a family medical or emergency situation, or a temporary family separation. Checks will normally be made payable to the phone companies involved.

Necessities: One-time, short-term assistance may be considered for other necessities such as health and comfort items, laundry, gasoline, haircuts, and clothing when immediate need has been verified.

b. Funeral Expenses

Coast Guard Mutual Assistance is extremely sensitive to the emotional pressures surrounding a request for funeral expenses, particularly for the death of a spouse, child or other immediate family members. CGMA strongly urges all of our clients to obtain adequate health, life and property insurance. CGMA should not be considered as an alternative to having adequate insurance.

At issue is the balance between providing reasonable assistance to our clients during their time of need, and establishing a perceived death gratuity that is automatically expected. Assistance from CGMA, particularly in the form of a grant, should not be thought of as a death gratuity that is automatically given, but rather as means to pay necessary expenses for a dignified funeral.

CGMA assistance may be considered to help defray the cost of a modest dignified funeral for the CGMA sponsor or an immediate family member

when reasonable costs remain after other forms of assistance have been exhausted causing a serious financial burden. Other forms of assistance may include personal resources, SGLI, other government and private insurance, Veterans Administration and other various government benefits, which may be available.

Individuals contacting CGMA prior to making funeral arrangements should be cautioned that CGMA should not be expected to assist with extravagant costs beyond the family's ability to afford. Assistance for individuals who contact CGMA after the fact, who have costs that are considered high or beyond the family's ability to afford, should be limited to reasonable expenses.

Contacting the funeral director and negotiating lower costs, given a charity is being asked to assist with the bill, may result in lower cost to the family and should be considered. Assistance for funeral expenses will normally be in the form of a loan.

When possible, verification of the emergency and financial need should be accomplished prior to providing assistance. However, due to the urgency of the situation, full documentation may be provided at a later date. In these situations, timely assistance in the form of a loan may be provided and if appropriate, consideration for converting the loan into a grant may be made when full financial disclosure has been made, demonstrating the need for a grant vs. a loan. (See section 5-F for additional information concerning converting a loan into a grant.)

See paragraph 3-C-2-c for information concerning assistance for Emergency Travel due to the death of the CGMA sponsor or family member.

Providing assistance for funeral expenses should comply with the following guidelines:

Stillbirth and Miscarriage: When this occurs, there can be a cost associated with the burial of the remains that may not be covered by insurance or SGLI. In such cases CGMA Reps may provide a Grant, not to exceed \$1,500. (A grant under this provision has been pre-approved by the BOC. In CMP use Approve By "BOC" and Approval Code "BOCPA.")

Service Members Eligible for SGLI Coverage: The amount of Service Members Group Life Insurance (SGLI) coverage, including Family Coverage, for eligible service members should normally be adequate for all funeral expenses in the event of the death of a service member, their spouse or child. Assistance from CGMA should not normally be needed or provided. However, assistance in the form of a loan may be considered as an interim measure while the family is waiting for insurance reimbursement. Grants should not normally be considered in these cases.

Eligible Service Members Who Decline SGLI: Service members who decline SGLI coverage for themselves or their family members should not expect CGMA to provide a grant for their funeral expenses. Limited assistance in the form of a loan may be considered on a case-by-case basis, when all other sources have been exhausted, and a serious financial burden remains. Assistance should be limited to an amount that would provide for a modest, dignified funeral. Grants should not normally be considered in these cases.

Retired Members: CGMA believes that at this stage of their lives, long retired members should anticipate funeral expenses and rely on insurance, personal resources, government programs and community resources to pay funeral expenses. CGMA should not normally be expected to provide funeral expenses for retired members. Exceptions may be considered when unique situations exist preventing the surviving spouse or immediate family member from paying funeral expenses from their own resources. Limited assistance may be considered on a case-by-case basis when all other sources have been exhausted and a serious financial burden remains. Assistance should be limited to an amount that would provide for a modest, dignified funeral. A grant or a combination of a loan and a grant should not normally be considered in these cases unless there are unusual circumstances that would justify an exception to this policy and only for cases where providing a loan offers little prospect of real help, and repaying a loan would result in a serious financial hardship on the family. Full financial disclosure will be required demonstrating the need for a grant vs. a loan.

Other CGMA Sponsors, Not Eligible For SGLI Coverage: Limited assistance in the form of a loan or grant or a combination of a loan and grant may be considered on a case-by-case basis when all other sources have been exhausted and a serious financial burden remains. Assistance should be limited to an amount that would provide for a modest, dignified funeral. A grant or a combination of a loan and a grant should be considered in cases only where there are unusual circumstances where providing a loan offers little prospect of real help, and repaying a loan would result in a serious financial hardship on the family. Full financial disclosure will be required demonstrating the need for a grant vs. a loan.

Other Family Members: Assistance for funeral expenses for other family members will only be considered on a case-by-case basis when unique situations exist and where the CGMA sponsor will be responsible for part or all of the funeral expenses. Assistance will be limited to a loan to assist with the cost of a modest dignified funeral. Grants should not normally be considered in these cases.

Non-Family Members: Assistance for funeral expenses for non-family members will not normally be made. Exceptions may be considered on a case-by-case basis for non-family members who have maintained a long-term,

live-in relationship with the CGMA sponsor and the CGMA sponsor will be responsible for part or all of the funeral expenses. Assistance in these situations will be limited to a loan to assist with the cost of a modest dignified funeral.

c. **Emergency Travel**
Due to Death or Serious Illness and Other Emergency Situations

Emergency travel due to the death or serious illness of the CGMA sponsor or a family member along with other emergency travel situations is usually unplanned and unexpected. Time is usually of the essence and families seldom have funds or resources set aside for these purposes. CGMA assistance may be provided for necessary travel, food, lodging and incidental expenses, including childcare in some circumstances, associated with the emergency situation when reasonable costs remain causing a serious financial burden on the client after other forms of assistance have been exhausted. Other forms of assistance may include personal resources or government funded transportation. (See paragraph 3-C-3-b for information concerning non-emergency travel.)

Assistance for emergency travel expenses will normally be in the form of a loan. However, information concerning loans, grants, or a combination of a loan and grant is included with the following guidelines:

When possible, verification of the emergency and financial need should be accomplished prior to providing assistance. However, due to the urgency of the situation, full documentation may be provided upon return of the CGMA sponsor. In these situations, timely assistance in the form of a loan may be provided and if appropriate, consideration for converting the loan into a grant may be made when full financial disclosure has been made, demonstrating the need for a grant vs. a loan.

In cases where emergency travel assistance was provided for travel associated with the serious illness of an individual, additional assistance may be considered if that individual later dies.

Assistance under this provision is generally authorized for emergency travel by providing assistance as follows:

Death or Critical Medical Condition of the CGMA Sponsor: Emergency travel assistance may be provided to immediate family members when a CGMA sponsor has died or is seriously ill. When need has been verified, this assistance may also be extended to other family members. Assistance to other family members will normally be limited to the parents of the CGMA sponsor or the parents of the CGMA sponsor's spouse, but, when appropriate, may include other family members. When justified and supported by the

Command, and a verified need exists, this assistance may be provided to a non-family member who has maintained a long-term, live-in, relationship with the CGMA sponsor.

Assistance will normally be in the form of a loan. A grant or a combination of a loan and a grant may be considered only when there are unusual circumstances where providing a loan offers little prospect of real help, and repaying a loan would result in a serious financial hardship on the family. Full financial disclosure will be required demonstrating the need for a grant vs. a loan.

Death or Critical Medical Condition of an Immediate Family Member:

Emergency travel assistance may be provided to the CGMA sponsor when there is a death or serious illness of an immediate family member. Assistance will normally be for the travel expenses of the CGMA sponsor and/or the CGMA sponsor's spouse, and may include assistance for members of the immediate family. When appropriate and need has been verified, the CGMA sponsor may also request assistance for the travel of other family members to attend or assist with the situation. Assistance for other family members will normally be limited to the parents of the CGMA sponsor or the parents of the CGMA sponsor's spouse, but, when appropriate, may include other family members. Emergency travel assistance may also be provided on behalf of a non-family member who has maintained a long-term, live-in, relationship with the CGMA sponsor.

Assistance will normally be in the form of a loan. A grant or a combination of a loan and a grant may be considered only when there are unusual circumstances where providing a loan offers little prospect of real help, and repaying a loan would result in a serious financial hardship on the family. Full financial disclosure will be required demonstrating the need for a grant vs. a loan.

Death or Critical Medical Condition of Other Family Members: Assistance may be provided to assist the CGMA sponsor and their immediate family with emergency travel expenses when there is a death or serious illness of an Other Family Member of the CGMA sponsor or the CGMA sponsor's spouse.

Assistance will normally be provided for the CGMA sponsor and spouse to travel. Additional assistance may be provided when the whole family needs to travel. Assistance will not normally be provided for other family members. Assistance will normally be in the form of a loan. Grants or a combination of a loan and grant will not normally be considered in these situations.

Death or Critical Medical Condition Non-Family Members: Assistance may be provided to a CGMA sponsor for emergency travel due to the death or serious illness of a non-family member only on behalf of a non-family member who has maintained a long-term, live-in, relationship with the CGMA

sponsor. Assistance will normally be in the form of a loan. Grants or a combination of a loan and grant will not normally be considered in these situations.

Other Emergency Situations: On a case-by-case basis, assistance may be considered for other emergency situations, including, but not limited to:

- Clients stranded while traveling. Limited assistance may be provided to return the client and their family members to their home when the client is unable to do so and circumstances indicate that the shortage of funds was beyond their control. Typically this assistance is related to emergency car repairs, loss of funds due to theft or loss, or to replace lost airline tickets. If the exact cause of the shortage cannot be verified, the client should be given the benefit of doubt and assistance should be provided. However, requests for assistance will not be honored, if checking the client's past loan history indicates that repeated requests for assistance under similar questionable conditions have been provided
- Relocating an immediate family member. Assistance may be provided when a situation exists where immediate relocation of an immediate family member is justified and government assistance is not available
- When the client's presence is the best solution to an emergency situation. Assistance may be provided when it is determined that the best solution to an existing problem would be the client's or spouse's presence

Assistance will normally be in the form of a loan. Grants or a combination of a loan and grant will not normally be considered in these situations.

d. Emergency Home Repair

Assistance may be provided to aid with emergency home repairs when clients are facing major, unexpected, emergency repairs beyond their financial ability. Emergency repairs must be essential to the well being of the family. Special consideration should also be given when such a request is received from a spouse when the CGMA sponsor is deployed. Assistance may not be used for routine maintenance or routine repairs that all homeowners must plan for and expect to occur. CGMA funds may not be used for remodeling, redecorating or expanding living space. Assistance is not authorized for repairs to property owned, but not occupied by the client or their immediate family members or property rented by the client from a landlord. Examples of Emergency Home Repairs that the use of CGMA funds may be considered, includes:

- Emergency furnace or air conditioning repairs in situations where extreme temperatures could cause significant medical problems
- Major emergency plumbing problems causing water damage to the building
- Roof damage where leaking water may cause damage to the building, including emergency repairs following a storm, while waiting for insurance coverage
- Situations where the repair company will not proceed with emergency repairs until a payment is made or when a payment plan could not be worked out with the repair company for major emergency repairs

Assistance will normally be in the form of a loan. Grants or a combination of a loan and grant will not normally be considered in these situations.

e. Loss of Funds or Property
Theft, Police reports, Insurance reports

The theft or loss of funds (cash, checks, and money orders) along with the loss of property may cause an emergency situation for our clients. Assistance may be provided to aid with these emergencies provided the loss has been reported to the proper authorities; police, insurance company, Commanding Officer, etc., or if the CGMA Representative is able to verify the client's claim of loss.

Note: Assistance due to the loss of funds or property will be provided to help meet specific emergency financial needs and not necessarily replace the full amount of the claimed loss.

Caution in providing assistance should be taken if a client has not reported the loss prior to coming to CGMA and does not wish to report the loss after discussing the case with a Representative. In these cases, Representatives should take action to verify the client's story. This may include finding out what else was lost or stolen, such as ID cards, credit cards, driver's license, etc., and determine what, if any action the client has taken to report these losses. Clients should be able to explain how the loss or theft occurred and why they choose not to report it to authorities. (Clients are sometimes reluctant to report cases involving the loss of funds vs. theft. These cases should also be reported in case the funds or property are found and turned in.)

In cases involving the loss of funds entrusted to others (typically given to their spouse, roommate, relative, etc., to pay bills on behalf of the client, or for safekeeping) the client should explain what actions they have taken to prevent further loss of funds.

Assistance will normally be in the form of a loan. Grants or a combination of a loan and grant will not normally be considered in these situations.

f. Fire and Other Disasters

Single Incident, Group Situation, Individual Assistance, Immediate and Long-Term Need

Assistance may be provided when a client or their immediate family members are affected by a disaster. The disaster may affect only a few individuals, such as a house or apartment fire, or an entire community, such as a flood, tornado, or hurricane. While CGMA cannot act as an insurance company, CGMA can provide assistance to help our clients through the disaster and reestablish their normal lifestyle with items not provided for by the Coast Guard, other government agencies, insurance coverage, the American Red Cross or other relief organizations. Assistance is not authorized for blanket group relief; it must be given only to individuals on a case-by-case basis. Each client's financial circumstances are different, and each case must be considered on its own merits, based on demonstrated financial need.

Assistance under this provision is generally authorized for disaster relief as follows:

Immediate Need: Due to the time sensitive nature of these cases, initial assistance will be provided as a loan for items immediately needed to prevent privation (food, shelter, and clothing). Clients should complete the basic CGMA Application for Assistance (CGMA Form 5) or, when directed by CGMA-HQ, the CGMA Application for Disaster Assistance (CGMA Form 6), and sign the CGMA check (CGMA Form 52) indicating receipt of the assistance and repayment authorization. The Budget Form (CGMA Form 15) is not required under these circumstances. Clients should be advised to return after the disaster has passed to provide additional financial information, discuss repayment options and determine if additional assistance is needed.

Additional Need: After the disaster has passed, additional assistance may be considered for basic essentials such as food, uniforms, civilian clothing, beds and linens, eating table and chairs, temporary lodging etc., not covered by other sources. Assistance under other sections may also be considered to help reestablish a household. The client will be expected to provide full financial disclosure to obtain additional assistance.

CGMA believes that everyone should arrange for, and maintain, adequate health, life, vehicle, homeowners or renters insurance as part of their normal budget. Clients should not consider CGMA as an alternative to having adequate insurance. Loans, grants, and loans converted into grants are not automatic and should not be expected in lieu of adequate insurance. Therefore, assistance for disaster relief will normally be in the form of a loan.

A grant, a combination of a loan and grant, or converting a loan into a grant may be considered only when circumstances indicate that providing a loan will offer little prospect of real help, and repaying a loan would result in a serious financial hardship on the family. Full financial disclosure will be required demonstrating the need for a grant vs. a loan.

Assistance for items covered by insurance or government reimbursement will only be given as a loan. Loans must be repaid in full upon receipt of the reimbursement. Clients must be cautioned that repayment of the CGMA loan will not be postponed indefinitely. If reimbursement from other sources is not received, the client will still be expected to repay the CGMA loan.

See Appendix F for information for CGMA response on large scale disaster assistance.

g. Temporary Living Expenses

Assistance may be provided for food, temporary lodging, and incidental expenses when a client demonstrates a need for such assistance because of an emergency or when an unexpected event has caused a serious financial burden, and assistance is not available from other sources.

Such a need may arise from a loss of income, or it may arise in connection with medical treatment or an emergency leave situation. It may result from fire, flood, earthquake, or other natural disasters or in circumstances where the family must immediately vacate their normal residence for health or safety reasons or to be out of harms way.

Assistance with temporary living expenses will normally be provided in the form of a loan. A grant, a combination of a loan and grant, or conversion of a loan to a grant may be considered only when circumstances indicate that providing a loan will offer little prospect of real help, and repaying a loan would result in a serious financial hardship on the family. Full financial disclosure will be required to demonstrate the need for a grant vs. a loan.

When it is anticipated that temporary living expenses will be reimbursed by insurance, the Coast Guard, other government agencies, or other sources, a loan may be provided for covered items while the client awaits reimbursement. In such cases, the client must be cautioned that repayment of the CGMA loan will not be postponed indefinitely. If the expected reimbursement is not received within 90 days, the client will be expected to repay the CGMA loan, either in lump sum, provided the client can afford to do so, or with monthly repayments within the client's ability to repay.

3. General Assistance

General Assistance may be provided when unexpected events or expenses cause a serious financial burden and financial need is demonstrated. General Assistance differs from Emergency Assistance because the qualifying circumstance does not immediately endanger personal well being or require urgent help. Certain eligibility and assistance restrictions apply, and are outlined below.

Recurring requests may indicate poor money management or that a more serious, financial problems exist, indicating a need for long-term financial counseling and budgeting assistance. (See paragraph 3-C-6 for additional information concerning financial counseling and debt management.)

Due to the nature of casework, it is not feasible to anticipate all possible situations that can occur. There will be times an exception to normal CGMA policy may be justified. (See section 4-E for additional information concerning exceptions to CGMA policy, prior to providing financial assistance.)

a. Pay, Travel and Allotment Problems

Assistance may be provided to clients facing financial difficulties due to pay, travel (advance or claim) and allotment problems, or delays that are not the fault of the client. Assistance may also be considered when a hardship exists for a client who has registered a new allotment to assist them with the one-time shortage of pay that occurs when half of the funds for the new allotment are withheld from the mid-month paycheck until the allotment arrives.

Assistance will normally be on a one-time basis for problems that have already occurred. Assistance will not be made in anticipation of future problems that may occur. Prior to providing assistance, the appropriate pay or personnel office must be contacted; both to verify the situation and to determine what actions are being taken to resolve the problem. In many cases, the originating pay or personnel office can initiate a replacement or supplemental check or electronic transfer of funds.

Assistance will be in the form of a loan. Grants or a combination of a loan and grant will not be considered in these situations. The amount of the loan will not necessarily be for the full amount of the missing pay, but will be for the actual amount of demonstrated need, not to exceed the amount of the pay, travel or allotment shortage.

Loans must be repaid in full upon receipt of the missing pay, travel or allotment. Extended repayment over several months is not authorized. Clients must be cautioned that repayment of the CGMA loan will not be postponed indefinitely. Missing funds that are not received within 90 days, or

will never be received, will not be an acceptable reason not to repay the CGMA loan, nor will it be reason to consider converting the loan into a grant. The client will be expected to repay the CGMA loan, either lump sum, provided the client can afford to do so, or with monthly repayments within the client's ability to repay. Repayment must start within three months following the receipt of the assistance provided by CGMA.

Garnishment of pay for child support, taxes, etc., government recouping overpayment of pay or travel entitlements, and any pay shortage as the result of the client's actions or inactions are examples of items that may result in a client's pay being less than normal, but are not considered a pay problem.

Note: Assistance for fines or forfeiture of pay as a result of UCMJ, non-judicial punishment, or other court action will not be authorized. CGMA believes it is improper to use donated funds to negate official disciplinary action. Exceptions may be considered only to prevent privation of immediate family members and with command involvement.

b. Non-emergency Travel

PCS, TAD, New Family Members, Humanitarian, Unilateral or Mutual Transfer of Station, Leave and Liberty, Return to Prior Location

There are a variety of situations where assistance may be requested for travel expenses. Assistance may be provided to meet genuine need and to fund travel for only those persons necessary. When entitled, advances, allowances and transportation provided by the government should be used. Assistance from CGMA may not be provided in lieu of government entitlements simply because it is easier to do so.

Assistance under this section differs from emergency travel discussed in paragraph 3-C-2-c, in that the urgency and critical time frame of emergency travel does not exist. Verification of the situation and financial need are to be accomplished prior to providing assistance. Full financial disclosure will be required.

Assistance under this provision is generally authorized for non-emergency travel by providing assistance as follows:

Travel Advances Not Received: Clients required by orders to travel PCS or TAD, who are entitled to receive an advance for themselves or their immediate family members, but are unable to receive the advance prior to traveling, may receive a loan to help with anticipated moving expenses, not to exceed the amount of the authorized advance. Such loans must be repaid in full when the travel reimbursement is received. (See paragraph 3-C-3-a for additional information concerning non-receipt of travel advances.)

While Traveling Between Duty Stations: Assistance may be provided when clients experience unexpected problems on the way to a new duty station. This may include unexpected car repairs, lodging and living expenses, or purchase of tickets on commercial carriers to complete the travel.

Married En Route: Military members who marry during a tour of duty or between duty stations can receive a loan to bring the new immediate family member to the new duty station.

Humanitarian, Unilateral or Mutual Transfer of Station: Assistance may be provided for travel of clients and their immediate family members when travel is required due to a humanitarian (HUMS), unilateral or mutual transfer of station (Mutual) and the client is not entitled to travel allowances from the Coast Guard. This may include assistance to move household goods.

Non-Command Sponsored Family Members: CGMA does not support, and assistance is not authorized for, non-command sponsored family members traveling to an unaccompanied, overseas location. However, assistance may be provided when a non-command sponsored family member has relocated to the overseas location and the client is unable to afford their return travel using their own resources.

Leave, Liberty, Vacation: CGMA does not fund regular or annual leave, liberty or vacations. Clients should plan for and have funds available for these purposes and should have a contingency plan in place for emergencies, which may occur while traveling. (See paragraph 3-C-2-c, Other Emergency Situations, for additional information concerning clients stranded while traveling.)

Attend a Court Hearing at a Distant Location: When a client does not have the resources to do so, assistance may be provided when a client or their spouse is required to attend or appear in person for a court hearing at a distant location. Applicants should confer with legal council to determine whether their presence is necessary or whether they could make a deposition or grant power of attorney to someone else to resolve the situation.

Note: When travel is required due to a court order, the court is responsible to pay travel and lodging expenses. A CGMA loan may be considered while the client is waiting to receive funds or reimbursement.

Return to a Previous Location: Assistance may be provided for a client or spouse to return to a previous location to settle on the sale of a personal residence, to settle an estate or for other acceptable reasons when the client cannot afford to do so using their own resources.

Assistance for non-emergency travel expenses will normally be in the form of a loan. Grants or a combination of a loan and grant will not normally be considered in these situations.

When it is anticipated that travel expenses will be reimbursed by insurance, a court, the Coast Guard, other government agencies, or other sources, a loan may be provided for covered items while the client awaits reimbursement. In such cases, the client must be cautioned that repayment of the CGMA loan will not be postponed indefinitely. If the expected reimbursement is not received within 90 days, the client will be expected to repay the CGMA loan, either in lump sum, provided the client can afford to do so, or with monthly repayments within the client's ability to repay. In any event, repayment must start within three months following the receipt of the assistance provided by CGMA.

c. Vehicle Repairs

Major Repairs, Second Vehicles, Routine Maintenance, Following Accident

CGMA funds may be used to assist clients who have demonstrated a financial need with authorized vehicle repairs. Assistance is not to be provided to clients who have the ability to pay for repairs from their own resources, but prefer to use an interest-free loan from CGMA to pay for repairs, while using their own funds for other purposes. When appropriate, clients will be expected to pay for a portion of the repairs from their own resources with CGMA providing the remainder of needed funds. Prior to providing assistance, Representatives must verify that the vehicle being repaired is registered in the name of the client or spouse and is properly insured.

Insurance: CGMA believes that no-one should drive without adequate insurance and that clients are expected to arrange for, and maintain, adequate insurance coverage for their vehicles in compliance with any state or base regulations that apply. Clients should not look to CGMA as an alternative to being adequately insured. (See paragraph 3-C-3-e for additional information concerning insurance.)

Authorized: When a client is unable to afford the cost of major, unexpected car repairs, assistance may be provided which will allow for the safe operation of the client's primary vehicle. Assistance may also be considered for a second family vehicle, when that vehicle's safe operation is essential to the family for employment, medical appointments, or when the family lives in separate geographic areas.

Unauthorized: Assistance is not authorized for cosmetic vehicle repairs (paint and minor body work), vehicle restoration, maintaining classic vehicles, or the cost of routine maintenance such as oil changes and tune-ups, except when

required by state inspection. However, assistance may be considered for tires or brakes, when the client is unable to afford to purchase replacements before they become unsafe.

Assistance Following an Accident: Clients are expected to carry enough insurance to cover the cost of repairs in the event of an accident and must plan to pay the deductible cost of their policy. However, when a financial need is demonstrated, assistance may be considered provided the client had met all insurance obligations at the time of the accident including liability insurance and any collision or comprehensive insurance coverage required by the vehicle's lien holder. Assistance will be limited to the deductible amount of the insurance coverage. This assistance may be provided on a one-time basis to a client or family.

Estimates: A written estimate of proposed repairs from an established repair facility is to be provided prior to providing assistance. In cases where clients are to do their own repairs, written estimates of the necessary parts are to be provided. If repairs have already been completed, generally in an emergency situation such as a break down away from home, assistance will be limited to those items considered necessary for the safe operation of the vehicle and beyond the client's ability to pay using their own resources.

Payment to Provider: CGMA checks should be made payable directly to the provider of the repairs or parts. Payment should not be made until repairs are completed. However, partial assistance may be provided for the purchase of parts or if the repair facility will not proceed with repairs without a deposit. Payment directly to the client should be limited to cases where repairs were completed prior to requesting assistance or when the repair facility will not accept a CGMA check. These situations are to be explained in the remarks block of the CGMA Form 52.

Assistance for vehicle repairs will normally be in the form of a loan. Grants or a combination of a loan and grant will not normally be considered.

d. Other Vehicle Expenses
Payments, Car Rentals, Purchase, Lease, Replacement

Vehicle Payments: Assistance with payments on a vehicle loan may be considered only when exceptional circumstances prevent the client from making payments from their own resources. Assistance will be on a one-time basis and will not exceed three months payments to alleviate a hardship or to prevent the vehicle from being repossessed. Clients unable to make routine vehicle payments may be in need of long-term financial counseling and budgeting assistance. (See paragraph 3-C-6 for additional information concerning financial counseling and debt management.)

Car Rental: Assistance may be considered when the client needs assistance for a car rental that is necessary as the result of an accident and the client is waiting to be reimbursed from their insurance company. Assistance for a car rental may also be considered for emergency travel. Assistance for long-term rentals and leases is not authorized.

Vehicle Purchase or Replacement: CGMA does not finance the purchase or lease of new or used vehicles, including taxes or registration fees. In certain rare instances, however, it may make more sense to assist with a down payment on a more reliable vehicle rather than repair a vehicle when the cost of the repair is higher than the verified value of the vehicle. The CGMA Executive Director must be contacted for approval before such assistance can be provided. (See paragraph 2-D-2 for CGMA-HQ contact information.) Assistance will be limited to the amount needed for the down payment, not to exceed the estimated cost of repairing the original vehicle, and will be provided on a one-time basis to a client or family.

Assistance for vehicle expenses will normally be in the form of a loan. Grants or a combination of a loan and grant will not normally be considered for vehicle expenses and will not be given for the down payment on a replacement vehicle.

e. Insurance

CGMA believes that everyone should arrange for, and maintain, adequate health, life, vehicle, homeowners or renters insurance as part of their normal budget. Clients should not consider CGMA as an alternative to being adequately insured. When situations arise that prevent a client from being able to afford their own insurance coverage, a loan may be provided for the minimum insurance payment required to prevent a lapse in, or to reinstate the insurance. A loan may also be considered for the down payment necessary to begin insurance coverage or to assist with the initial increased cost of insurance caused by a move that results in higher rates in the new state, higher required limits or the need to change insurance companies.

Assistance for insurance costs may be provided on a one-time basis to a client or family. Assistance will normally be in the form of a loan. Grants or a combination of a loan and grant will not normally be considered.

f. Adoption

Coast Guard Adoption Program, Other Adoptions

Coast Guard Reimbursement of Adoption Expenses Program: A loan may be provided to assist eligible Coast Guard service members who are in the process of adopting a child and are qualified to participate in and receive

reimbursement from the Coast Guard Reimbursement of Adoption Expenses Program (COMDTINST 1754.9 series).

Assistance from CGMA is designed to supplement the Coast Guard program by providing a loan when the client does not have the funds necessary to proceed with the adoption process. This assistance may be necessary, since reimbursement from the Coast Guard Program will not occur until the adoption process is complete.

Assistance from CGMA will be in the form of a loan. Grants or a combination of a loan and grant will not be considered. Assistance must be for authorized expenses and will not exceed the maximum amount of reimbursement authorized by the Coast Guard's program. Information concerning what expenses are authorized and the maximum amount of reimbursement are contained in COMDTINST 1754.9 series. When possible, the CGMA check will be made payable directly to the creditors involved.

Repayment by allotment will begin the month after assistance has been provided. When the client is reimbursed from the Coast Guard program, lump sum payment of any outstanding Mutual Assistance loan for adoption assistance will be required. Delays or non-receipt of reimbursement from the Coast Guard will not be justification for not repaying CGMA, or reason to consider converting a loan into a grant.

Other Adoptions: Coast Guard Mutual Assistance does not provide funds to initiate or settle other adoption cases (cases where the CGMA client is not participating in the Coast Guard Reimbursement of Adoption Expenses Program), including expenses associated with overseas adoptions. Exceptions may be considered in those rare situations where a family tragedy requires a client to adopt a child or seek legal guardianship of a child of another family member. No other exceptions to these policies will be made without Board of Control approval. On a case-by-case basis, the Board of Control may consider other adoption requests. Any such request must be thoroughly documented, appropriately endorsed, and forwarded in accordance with paragraphs 4-B-8-f.

g. Childcare

Assistance for childcare may be provided to assist a client during an emergency situation, but is not normally provided for regular monthly childcare costs. Normally, childcare costs must be budgeted for in the same manner as other regular monthly expenses. However, a one-time exception may be considered to initially establish childcare or when unique circumstances prevent clients from paying for budgeted childcare from their own resources.

Assistance will be in the form of a loan and will not exceed two months of childcare costs. Grants or a combination of a loan and grant will not be considered in these situations.

h. Family In-Home Childcare Facility

Although CGMA does not provide assistance to help finance business ventures, an exception may be considered when a client is working with the Coast Guard to establish an In-Home Childcare facility. Assistance may be provided to assist in obtaining the initial licensing fee and liability insurance necessary to gain Coast Guard Certification to operate an In-Home Childcare facility.

Assistance will be in the form of a loan. Grants or a combination of a loan and grant will not be considered in these situations.

**i. Bills and Expenses
Rent, Utilities, Credit Cards, Other Recurring Obligations**

Assistance may be considered when a client, who is normally able to pay all of their normal recurring bills and expenses, is experiencing short-term difficulty in making payments due to an illness, emergency, unforeseen circumstance or other legitimate reasons which created a hardship, preventing them from having sufficient funds to pay their bills using their own resources. However, assistance is not intended to permit clients to live beyond their income, nor is it to be used to provide frequent help for basic needs.

Assistance will be in the form of a loan and will not exceed two months of recurring expenses. Grants or a combination of a loan and grant will not be considered in these situations.

Recurring requests may indicate poor money management or that a more serious, financial problem exists, indicating a need for long-term financial counseling and budgeting assistance. (See paragraph 3-C-6 for additional information concerning financial counseling and debt management.)

j. Financial Counseling

Clients are encouraged to contact CGMA when they feel they have a need for financial counseling. Representatives may counsel clients locally or refer them to other sources for financial planning assistance. This may include local counseling, other sources within the Coast Guard or other government agencies and commercial firms such as Consumer Credit Counseling Service.

CGMA will pay reasonable fees for clients to receive professional financial counseling. Clients do not have to request financial assistance from CGMA to

be entitled to this service. (See paragraph 3-C-6 for additional information concerning financial counseling and debt management.)

k. Loss of Income

Assistance for basic living expenses may be considered when a family is facing financial difficulties from the loss of income due to prolonged illness or injury. This may be the result of the client or spouse being unable to work due to personal illness or injury, or to provide care for another family member.

Assistance will be limited to actual need and not necessarily the amount of lost income and will not be of a continuing nature. Total assistance will not exceed three months basic living expenses.

Assistance will normally be in the form of a loan. Repayment may be delayed in accordance with paragraph 5-B-2-c to allow time for the individual to return to work. A grant or a combination of a loan and a grant may be considered only when circumstances indicate providing a loan offers little prospect of real help, and repaying a loan would result in a serious financial hardship on the family. Full financial disclosure will be required demonstrating the need for a grant vs. a loan.

l. Government Travel Card

Assistance may be considered for clients facing financial difficulties paying their outstanding government travel card bills. Assistance may be provided when the client used their government travel card for authorized purchases, filed their claim for reimbursement in a timely manner, and at no fault of their own, did not receive timely reimbursement from the Coast Guard.

Assistance may also be considered on those rare occasions where advance travel funds are still needed after all Coast Guard procedures have been properly followed. Assistance may not be provided simply because obtaining a CGMA loan is faster or easier than following established procedures to obtain advance travel funds or obtain funds in excess of the client's cash withdrawal limits.

Assistance will normally be on a one-time basis for problems that have already occurred. Assistance will not be made in anticipation of future problems that may occur. Prior to providing assistance, the problem must be verified with the appropriate pay, travel or personnel office, both to verify the situation and to determine what actions are being taken to resolve the problem. In many cases, the originating office can initiate a replacement or supplemental check or electronic transfer of funds.

Assistance will be in the form of a loan. Grants or a combination of a loan and grant will not be considered in these situations. The amount of the loan will not necessarily be for the full amount of the missing reimbursement, but will be for the actual amount of demonstrated need, not to exceed the amount of the shortage. Clients do not have to provide full financial disclosure.

Loans must be repaid in full upon receipt of the missing reimbursement. Extended repayment over several months is not authorized. Clients must be cautioned that repayment of the CGMA loan will not be postponed indefinitely. Missing funds that are not received within 90 days, or will never be received, will not be an acceptable reason not to repay the CGMA loan, nor will it be reason to consider converting the loan into a grant. The client will be expected to repay the CGMA loan, either lump sum, provided the client can afford to do so, or with monthly repayments within the client's ability to repay. Repayment must start within three months following the receipt of the assistance provided by CGMA.

Note: Assistance is not authorized for unauthorized purchases made using the government travel card, when the client failed to submit their claim in a timely manner, or when the client used reimbursement funds for other than paying their outstanding government travel card debt. When a client has included government travel card debt along with other outstanding debt, consideration for assistance may be given under Financial Counseling and Debt Management. (See paragraph 3-C-6 for additional information.)

m. Child Support

Child Support Not Received: Assistance may be considered for families with stepchildren, or for single parents who are facing a financial hardship due to not receiving anticipated child support.

Assistance, limited to an amount of demonstrated need, not to exceed the amount of missing child support, may be authorized provided the client is able to demonstrate that the missing child support is of a temporary nature or that they have taken appropriate action to pursue the child support. This may include contacting appropriate Federal Child Support Enforcement Agency and/or Family Advocacy Program authorities. Assistance will normally be on a one-time basis.

Loans must be repaid in full upon receipt of the missing child support. Clients must be cautioned that repayment of the CGMA loan will not be postponed indefinitely. Missing funds that are not received within 60 days, or will never be received, will not be an acceptable reason not to repay the CGMA loan. When missing funds are not received within 60 days, the client will be expected to repay the CGMA loan, either lump sum, provided the client can afford to do so, or with monthly repayments within the client's ability to

repay. Repayment must start within two months following the receipt of the assistance provided by CGMA.

Unable to Pay Child Support: Assistance to help a client make a child support payment may be considered on a one-time basis when unexpected events or expenses cause a serious financial burden and financial need is demonstrated. Assistance will not normally exceed two months of child support payments and the client must be able to demonstrate how they intend to make future child support payments.

n. Non-Support/Inadequate Support

Assistance may be considered for an immediate family member in a situation where the CGMA sponsor is providing inadequate or no support for their immediate family members. After verifying need, emergency assistance may be provided to prevent privation (food, eviction, loss of utilities), stabilize the situation, and allow time for social service support and other long-term arrangements. Command involvement is required and may include counseling the CGMA sponsor and/or reporting the situation to the appropriate Family Advocacy Program authorities. Assistance will normally be limited to a one-time basis and must contribute to resolving the problem.

Assistance given to an immediate family member for non-support/inadequate support will normally be provided in the form of a loan. However, a grant, a combination of a loan and grant, or conversion of a loan to a grant should be considered when there is no reasonable expectation of a loan given to an immediate family member will be repaid or where circumstances indicate that providing a loan will offer little prospect of real help, and repaying a loan would result in a serious financial hardship on the family. Full financial disclosure will be required to demonstrate the need for a grant vs. a loan.

o. Household Furnishings

Assistance may be considered when a client has an urgent need to obtain or replace essential household furnishings but is unable to do so using their own resources. This urgent need may be the result of lost, damaged or delayed shipment of household goods, a determination that shipment of household goods is not authorized, a fire or other disaster, a family member unexpectedly moving into the household, or other legitimate causes.

Assistance may be given to rent or buy essential, economical, serviceable items, such as; beds, dining table, chairs, along with other furnishings, clothing and goods needed to provide a normal stable home environment for the client and immediate family members. Assistance will not be provided for non-essential but nice to have items, nor will it be provided to permit the client to live beyond their means.

Assistance will not be provided when other sources of financing are available. Assistance will not be provided for convenience or to relieve the client from interest costs associated with installment payments. Unless there are extenuating circumstances, this assistance may be provided on a one-time basis to a client or family. Assistance will only be provided for the household of the CGMA client and immediate family.

Assistance will normally be in the form of a loan. A grant or a combination of a loan and a grant may be considered only when circumstances indicate providing a loan offers little prospect of real help, and repaying a loan would result in a serious financial hardship on the family. Full financial disclosure will be required demonstrating the need for a grant vs. a loan. A grant will not be provided for items that will eventually be reimbursed by insurance or other sources. (See paragraph 3-C-2-f for additional information concerning providing assistance following a fire or other disaster.)

p. Moving Expense

Assistance will not normally be provided for convenience moves or relocation to a new residence in the same general area. However, assistance may be provided when the move is in the best interest of the client or immediate family. This may include financial, health, or safety reasons, or when it has been determined that an emergency move is needed to get the client or family out of harms way. Assistance may also be provided if the family is enduring unacceptable living conditions due to fire, flood, other natural disasters, or unhealthy or unsafe conditions.

Assistance for moving expense will normally be limited to a loan for a rental truck, gas and packing material for local moves. Assistance for longer moves may also include temporary living expenses. (See paragraph 3-C-2-g for additional information.) Depending on the circumstances surrounding the need to move, additional assistance may be considered for rent, security and utility deposits. (See paragraphs 3-C-5-c and 3-C-5-d for additional information.)

Assistance for moving expenses will normally be in the form of a loan. A grant or a combination of a loan and a grant may be considered only when circumstances indicate providing a loan offers little prospect of real help, and repaying a loan would result in a serious financial hardship on the family. Full financial disclosure will be required demonstrating the need for a grant vs. a loan. A grant will not be provided for items that will eventually be reimbursed by insurance or other sources. (See paragraph 3-C-2-f for additional information concerning providing assistance following a fire or other disaster.)

q. Immigration Fees

Assistance may be provided when clients are required to pay major, unexpected, immigration fees that are beyond their financial ability using their own resources. Assistance will be limited to the immigration fees associated with the client or their immediate family members. (See paragraph 3-B-1-a for additional information concerning definition of immediate family members.)

Assistance under this section may not be provided to assist with any associated travel expenses that may exist. (See paragraphs 3-C-2-c and 3-C-3-b for additional information concerning travel expenses.)

Assistance will be in the form of a loan and will not exceed the actual immigration fees required. Grants or a combination of a loan and grant will not be considered in these situations.

4. Medical and Dental Assistance

The cost of medical and dental care can be expensive. It is an expense that clients must anticipate and plan for. CGMA believes that everyone should arrange for, and maintain, adequate health, insurance, including supplemental insurance, for themselves and their family as part of their normal budget. Clients should not consider CGMA as an alternative to being adequately insured. Loans, grants, and loans converted into grants are not automatic and should not be expected in lieu of adequate insurance.

Recurring requests may indicate poor money management or that a more serious, financial problem exists, indicating a need for long-term financial counseling and budgeting assistance. (See paragraph 3-C-6 for additional information concerning financial counseling and debt management.)

Due to the nature of casework, it is not feasible to anticipate all possible situations that can occur. There will be times an exception to normal CGMA policy may be justified. (See section 4-E for additional information concerning exceptions to CGMA policy, prior to providing financial assistance.)

Certain eligibility and assistance restrictions apply to medical and dental assistance as outlined below.

a. General

Routine medical and dental bills, including patient's cost share, are like other expenses a client may have and are expected to be paid utilizing their own resources. Large, unexpected, emergency medical and dental expenses however, are not normally anticipated in an individual's or family's budget. Medical and dental assistance from CGMA will be limited to those extraordinary, unexpected, emergency situations where, after careful planning and budgeting, a demonstrated financial need remains, after having utilized all available resources.

Assistance may be provided to help with immediate needs when a client or their immediate family members are affected by a medical or dental emergency. While CGMA cannot act as an insurance company, CGMA can provide assistance to help our clients through the emergency and reestablish their normal lifestyle for expenses not covered for by TRICARE, the Coast Guard, other government agencies, private insurance coverage (including TRICARE supplements), or other organizations. The need for assistance must be evaluated on a case-by-case basis. Each client's financial circumstances are different, and each case must be considered on its own merits and demonstrated financial need.

Medical and dental assistance is not to be provided to clients who have the ability to pay for their medical and dental needs using their own resources, but prefer to use an interest-free loan from CGMA, while using their own funds for other purposes. When appropriate, clients will be expected to pay for a portion of the medical or dental costs from their own resources with CGMA providing the remainder of needed funds.

Providing assistance for medical and dental expenses should comply with the following guidelines:

b. Use of Private Insurance, TRICARE and Supplements, and Other Resources

Assistance from CGMA is not automatic and clients should not consider CGMA as an alternative to being adequately insured.

All clients are expected to pay for their medical and dental expenses utilizing their own resources. Because the cost of treatment and care can cause serious financial problems, CGMA strongly encourages eligible military members to enroll in TRICARE Prime, or other available options, and obtain TRICARE supplemental insurance. Other clients are strongly encouraged to obtain private insurance. These programs are available to enhance medical protection and defray out-of-pocket medical expenses. All clients are also strongly encouraged to obtain adequate dental insurance for themselves and their families, whether through government programs or through private insurance coverage.

Additionally, clients are encouraged to use government and military medical treatment and health facilities when available, along with Social Security and Medicare benefits for those eligible. Clients should also seek assistance from federal, state, local and community sources, along with public and private organizations, many of which are listed with the Combined Federal Campaign (CFC), and may be available to assist.

In cases of documented need, CGMA can assist with the initial payment of obtaining private insurance or supplemental insurance and TRICARE enrollment fees. (See paragraph 3-C-3-e for additional information concerning assistance to obtain insurance.)

c. Authorized Assistance

Assistance under this provision is generally authorized for unexpected or extraordinary medical, dental and incidental expenses by providing assistance as discussed below. Assistance from CGMA is not to be used on a frequent basis to supplement TRICARE or other private insurance.

Medical, dental, or hospital expenses must be medically required, not elective. In all cases, the client must have a demonstrated financial need for assistance after utilizing all available resources. Assistance may be provided for clients and their immediate family members only. Assistance will not normally be provided for other family members or non-family members. (See paragraph 3-B-1-a for additional information concerning individuals generally eligible to receive assistance.)

Provider Won't Proceed Without Payment: Assistance may be provided when emergency treatment is needed and partial payment or a down payment is required for treatment to be received. This includes times when the provider will not proceed with a required medical or dental procedure before payment is received, or when the provider demands payment prior to completion of processing TRICARE or insurance claims.

Mental Health and Family Counseling: Serious mental health and domestic problems hurt the client's family and the client's work performance. Free, or fully covered (by TRICARE or private insurance) professional counseling is not always available from Coast Guard, other government agencies, or local community sources. In cases where counseling is deemed necessary for the client or immediate family member, CGMA may provide assistance to fund such services not covered by TRICARE or private insurance. A qualified professional, such as a doctor or Family Advocacy Program authority, must deem counseling necessary. In an established family advocacy case where a Coast Guard member is charged with abuse, the immediate family member may apply for assistance.

Patient's Cost Share: Most requests for medical or dental assistance are for the patient's cost share of the bill that remains after the TRICARE or private insurance payment has been made. While it is the client's responsibility to pay the cost of all routine medical and dental bills, including the patient's cost share, assistance may be given to help a member only when the overall cost of obtaining necessary medical and dental treatment creates a serious financial hardship, preventing the client from paying these costs from their own resources.

Durable Medical Equipment: When not covered by TRICARE, private insurance, the government, or other sources, assistance may be provided to purchase or rent required durable medical equipment that is necessary to sustain an ill or disabled family member's major life activities. A doctor must attest to the medical need for the item, and that the device is essential for health and welfare of the patient. Documentation is also required to show that TRICARE, private insurance, the government, or other sources will not authorize assistance. Examples of special or durable medical equipment include: wheelchairs, respirators, crutches, and canes. Assistance may also

be provided for necessary modifications to the client's home, such as shower benches and ramps for home access.

Prosthetic Devices: Devices such as orthopedic shoes, hearing aids, spectacles, artificial limbs, implants, orthopedic appliances and braces are generally authorized benefits under TRICARE (including the TRICARE Program for the Handicapped) and other insurance programs. Clients with a requirement for such devices should consult with the TRICARE Health Benefits Advisor or their insurance provider to see if the specific device is covered. Assistance from CGMA may be considered in cases documented by a statement from a doctor or other medical authority attesting that the device is essential for the health and welfare of the individual, and when TRICARE, private insurance, the government, or other sources will not authorize payment.

Rehabilitation Care, Nursing Care, Home Care, or Respite Care: Assistance may be provided to help with the cost of a caregiver needed to provide temporary care for a client or immediate family member with special medical needs. This assistance may be provided when the client or immediate family members are not able to perform required rehabilitation, nursing, home, or respite care. Assistance may be provided for expenses for a family member to travel to the client's home (see paragraph 3-C-4-e for additional information) or for a professional caregiver to provide up to 40 hours care. This short-term assistance is intended to allow the family time to develop other resources to handle the situation. Assistance from CGMA may be considered in cases of documented financial need when supported by a statement from a doctor or other medical authority attesting that the services are essential for the health and welfare of the individual, and when TRICARE, private insurance, the government, or other sources will not authorize assistance.

d. Dental Expenses

In the same manner as medical expenses, clients are expected to pay for their routine dental care utilizing their own resources. Because the cost of treatment and care can cause serious financial problems, CGMA strongly encourages clients to obtain adequate dental insurance for themselves and their families, whether through government programs or through private insurance coverage. In addition to the eligibility and assistance restrictions above, the following applies to cases involving dental expenses:

Authorized Assistance: Assistance from CGMA will be limited to essential services that are medically necessary and for emergency treatment, not for routine or cosmetic dental expenses. Assistance may also be provided when treatment is medically required and the dentist requires a down payment. Assistance may be provided where, after careful planning and budgeting, and after utilizing all available resources, a demonstrated financial need remains.

Orthodontia: Assistance for orthodontic treatment may be provided only when such treatment is required for medical reasons, not cosmetic reasons. The client's budget must support a monthly payment to the orthodontist and CGMA.

Long-Term Care: Assistance may be provided when long-term treatment is needed to correct or prevent a serious physical handicap or disfigurement. Assistance may also be provided when treatment involves a significant down payment that the client cannot afford and the dentist requires the payment before treatment may begin. Clients should be able to make payment arrangements with the dentist for the remainder of the treatment.

e. Travel, Transportation and Incidental Expenses

Assistance may be provided for extra living expenses, including necessary travel, meals, lodging, childcare and incidental expenses associated with an emergency medical situation or treatment. Assistance may be provided when the client or immediate family member is in the hospital, after returning home, or when receiving treatment, including drug and alcohol rehabilitation, at a distant facility. A doctor's statement is needed to verify the need for distant care or to justify the travel of family members.

To minimize expenses when receiving treatment at a distant location, clients are encouraged to use government facilities and private charitable organizations, such as the Ronald McDonald House program, when available.

This assistance may be provided when a client has a demonstrated need for financial assistance after other forms of assistance have been exhausted or while waiting for reimbursement from the government, private insurance or other sources.

Note: Active duty members and non-active duty members enrolled in TRICARE Prime may be entitled to travel benefits under the TRICARE Prime Specialty Care Travel Benefit Program.

See paragraph 3-C-2-c for additional information concerning emergency travel.

f. Special Situations Requiring Board of Control Approval

When fully warranted, justified, and supported by the Representative and Executive Director, the following types of well-documented cases may be submitted to the Board of Control for consideration. The Board of Control will consider each request on a case-by-case basis.

Elective or Experimental Care: Elective or experimental care, as defined in the TRICARE regulations.

Alternative Treatment: Clients who are eligible to receive treatment covered by TRICARE, private insurance, government or military medical treatment facilities, etc. and choose not to participate in their use, including:

- Receiving treatment outside of the approved program
- Choosing a nonparticipating provider over a participating provider
- Turning down available care
- Choosing a civilian facility over an available military or government treatment facility
- Choosing alternative treatment over conventional treatment
- Traveling to a distant location in lieu of available local care

Vehicle Modifications and Purchasing Vehicles: Many federal, state and local agencies, along with various charities and the major automobile manufactures have programs for handicapped individuals. This may include assistance for necessary modifications to, or the purchase or lease of, a vehicle for handicapped individuals. Assistance may also be available for lift modifications, transport vehicles, vehicle wheelchair lifts, and vehicle hand control adaptations. If a client's needs have not been met by other sources, CGMA assistance may be considered for these items when:

- A doctor or other medical authority documents the need for the required medical equipment
- The item is not covered by TRICARE, private insurance or other sources
- The client has provided thorough information concerning other sources they have researched prior to requesting assistance
- The client has a documented need for assistance after all other resources have been researched and utilized

Additional Situations: Requests for assistance for any of the following situations are to be forwarded to the Board of Control for consideration prior to providing assistance.

- Organ Transplants

- Angel Flights
- Major Transplant Surgeries
- Costs to Donate Organs
- Chronic or Long-Term Illness
- Catastrophic Medical Expenses

g. Not Authorized

Except as previously discussed, requests for assistance for any of the following items will not normally be considered for assistance:

- Abortions
- Cosmetic surgery or treatment
- Infertility treatment
- In-vitro fertilization (IVF)
- Preventative care
- Routine bills
- Routine care

There will be times an exception to normal CGMA policy may be justified. (See section 4-E for additional information concerning exceptions to CGMA policy, prior to providing financial assistance.)

h. Special Considerations, Supporting Documentation, Summary

Due to the nature of medical and dental expenses, it is important that requests are for medically required procedures, well documented, and all available resources have been utilized prior to providing assistance from CGMA. These requirements are not intended to make it more difficult for a client to receive assistance, but are intended to make sure the client receives all available assistance to help them with what may otherwise be overwhelming medical or dental bills. It is important that the client understands that the completion of the following items is necessary for Mutual Assistance to accurately and properly determine the appropriate amount of assistance that may be provided.

Filing with TRICARE, Medicare, Insurance, and Other Sources:

Clients are to file claims with their own medical and dental providers prior to requesting assistance from CGMA. This may include TRICARE, the TRICARE Program for the Handicapped, TRICARE supplemental insurance, other private insurance, Social Security, Medicare, other federal, state, local and community sources, along with public and private charitable organizations, and other sources as appropriate.

Prior to providing assistance, Representatives are to verify that the client has submitted claims to their own medical and dental providers. In the case of military clients, Representatives are to check with their Health Benefit

Advisor (HBA) to make sure all government sources have been utilized and alternatives exhausted. For other clients, Representatives are to check with the appropriate insurance provider's administrator to verify all claims have been processed and benefits determined. Representatives should also contact the Family Advocacy Program, as appropriate, to insure all available resources have been researched and utilized.

Note: In cases where TRICARE or private insurance providers have disapproved the claim or paid substantially less than the full amount, Clients are to be advised to appeal or resubmit their claim. This may include working with the HBA or insurance provider and submitting any necessary documentation or explanation necessary to reprocess the claim.

Requests for Waivers, Reductions of Costs, Humanitarian Boards:

Many hospitals and other service providers have procedures in place to assist clients with large medical and dental expenses, where it appears the client does not have the resources necessary to pay the entire amount of the bill. This is particularly true at large hospitals, university hospitals and hospitals associated with a charitable or religious organization. Many doctors and clinics also provide relief to clients who are unable to pay the full amount for services. As appropriate, Representatives are to advise the client to inquire into the possibility of reducing or eliminating large expenses for services.

Note: Care and discretion must be used so as not to indicate that CGMA will be willing to pay any outstanding bill on the client's behalf. The service provider's decision to provide relief must be based on the client's ability to pay the medical or dental bills using their own resources.

Supporting Documentation: In addition to items normally required when requesting assistance (see paragraph 3-D-5 for additional information concerning required documentation when requesting assistance), the client must supply the following items:

- A statement from a doctor or other medical authority attesting that the services are medically required and essential for the health and welfare of the individual
- A copy of each applicable medical or dental statement and bill
- An Explanation of Benefits (EOB) received from TRICARE or private insurance companies for each statement or bill, showing the amount claimed and the amount paid, along with the patient's responsibility
- Copies of any denials or reduced benefits received from TRICARE, private insurance companies, the government or other sources

- Copies of appeals, when required, along with the response from TRICARE or private insurance companies
- In cases where assistance is needed before the doctor will provide treatment - a letter from the doctor or other medical authority explaining the treatment, the estimated total amount and the amount required to proceed
- When travel is involved for treatment at a distant location - a doctor's or other medical authority's statement to verify the need for distant care or to justify the travel of family members
- Client's statement as to all other sources they have researched, along with any responses received from those sources indicating what, if any, assistance they will provide or if they disapproved the request
- Copies of any humanitarian requests made for waivers, reductions of costs or elimination of expenses for services
- Client's statements showing complete financial disclosure along with other debt due to, or caused by, the medical or dental situation

i. Additional Guidance and Limits on Amount of Assistance Which May Be Provided

The following guidance is to be used by Representatives when considering medical and dental cases. Answering each of the following questions will expedite case decisions.

- Has the client exhausted all primary sources of medical and dental coverage, such as TRICARE, supplemental insurance, private insurance, military treatment facilities, etc?
- Has it been determined if there are other providers that may be able to provide assistance, including Social Security, Medicare, private insurance, other nonprofit organizations (Easter Seals, Kidney Foundation, United Way etc.)? If so, has the client applied, if not, why not? This is especially important when long-term or permanent treatment is required
- Is the medical or dental expense due to the client's choice of care facility? For example: the client chooses a nonparticipating civilian provider instead of a TRICARE participating provider, or client chooses a civilian facility instead of a military treatment facility
- Is the medical or dental expense elective or experimental?

- Is the medical or dental expense a TRICARE or private insurance covered benefit?
- Does the member have other debt due to, or caused by, this medical situation?

Assistance for medical and dental expenses will normally be in the form of a loan. A grant, a combination of a loan and grant, or converting a loan into a grant may be considered only when circumstances indicate that providing a loan will offer little prospect of real help, and repaying a loan would result in a serious financial hardship on the family. Full financial disclosure will be required demonstrating the need for a grant vs. a loan.

Assistance for items covered by insurance or government reimbursement will only be given as a loan until reimbursement has been received. Loans must be repaid in full upon receipt of the reimbursement. Extended repayment over several months is not authorized. Clients must be cautioned that repayment of the CGMA loan will not be postponed indefinitely. When reimbursement from other sources is not received within 90 days, the client will be expected to repay the CGMA loan, either lump sum, provided the client can afford to do so, or with monthly repayments within the client's ability to repay. In all cases, repayment must start within three months following the receipt of the assistance provided by CGMA.

Additionally, the Board of Control has established \$30,000 for loans and \$15,000 for grants as a maximum cap of assistance that may be provided to any client or family for medical or dental expenses.

5. Housing Assistance- Establishing a Household

CGMA funds may be used to assist clients who have demonstrated a financial need, obtain housing and establish a household when moving to a new area. Housing assistance may be provided to help with settlement charges when purchasing a home, or for deposits when renting. Assistance may also be provided for the cost of establishing utilities.

Recurring requests may indicate poor money management or that a more serious, financial problem exists, indicating a need for long-term financial counseling and budgeting assistance. (See paragraph 3-C-6 for additional information concerning financial counseling and debt management.)

Due to the nature of casework, it is not feasible to anticipate all possible situations that can occur. There will be times an exception to normal CGMA policy may be justified. (See section 4-E for additional information concerning exceptions to CGMA policy, prior to providing financial assistance.)

a. General

Certain eligibility and assistance restrictions apply to both purchase and rental assistance and are outlined below:

- Housing assistance is intended to help clients establish a household. Assistance for clients who are having trouble paying expenses associated with maintaining their household (mortgage payments, rent, utilities) should be considered under paragraph 3-C-3-i
- Housing assistance may be provided when a financial hardship remains after all government entitlements the client or family may be entitled to have been utilized
- Housing assistance is not to be provided to clients who have the ability to pay for their housing needs using their own resources, but prefer to use an interest-free loan from CGMA, while using their own funds for other purposes. When appropriate, clients will be expected to pay for a portion of the housing costs from their own resources, with CGMA providing the remainder of needed funds
- Housing assistance may not be provided to clients required to live in or utilize government furnished quarters
- Housing assistance may be provided up to 30 days in advance of anticipated closing or move-in date

- Housing assistance will generally be provided to a client or family on a one-time basis
- Prior to providing assistance, Representatives must verify that the client and immediate family members will occupy the housing and that it is properly insured. This includes homeowners insurance (generally required and verified by the mortgage company) for those purchasing and renters insurance for those renting. CGMA will not normally provide assistance to obtain uninsured housing, whether it is rented or purchased. (See paragraph 3-C-3-e for additional information concerning insurance.)

Additional eligibility and assistance restrictions, specific to each type of housing assistance, also apply and are included with the program description.

b. Purchase Assistance

Purchase assistance is intended to help career-minded Coast Guard members, who would otherwise be unable to purchase a residence in the local community, purchase a home for themselves and their family, by providing a loan to help pay for settlement charges associated with purchasing a residence.

All requests for purchase assistance, regardless of amount, must be reviewed and approved or disapproved by the Executive Director. When all required items have been received, the complete package, including a recommendation from the local CGMA Representative, will be forwarded to CGMA-HQ, in accordance with paragraphs 4-B-8-f and 4-C. In no situation will purchase assistance be given as a grant or exceed \$6,000.00 to any client or family.

In addition to those eligibility and assistance restrictions indicated in paragraph 3-C-5-a, the following eligibility and assistance restrictions apply when providing purchase assistance to establish a residence.

Authorized Purchase Assistance: Assistance with settlement charges may be provided when the client has moved to a new area as the result of receiving permanent change of station orders from the Coast Guard, is purchasing a residence in the local area of the new location, and has a demonstrated financial need for assistance after all government entitlements have been utilized. Purchase assistance may also be provided to assist military members pending retirement, and those recently retired, who are purchasing a home during their transition into retirement.

Note: When determining if a client has a financial need for purchase assistance, consider all personal assets (cash, savings, money market accounts, certificates of deposits, stocks and bonds, etc.) that the client has available to assist them with obtaining their new home. CGMA recognizes that clients

may need these assets to qualify for their home and may use a portion of their assets for down payments and for necessary expenses after moving into the home. To qualify for purchase assistance clients are not expected to liquidate all of their reserve assets or long-term investments such as children's college funds, IRAs etc. However, when appropriate funds are available, clients are expected to pay for a portion of the settlement charges from their own resources, with CGMA providing the remainder of needed funds. The amount of assistance from CGMA cannot exceed the difference between the client's available funds and total settlement charges.

Not Authorized: Purchase assistance will not be provided to purchase investment property, provide a down payment or for escrow funds. The client must be able to qualify for the purchase of the home without CGMA funds. Anticipated funds from CGMA must not be used to qualify the client for the purchase of the home (by showing the funds in the bank or as a deposit). Purchase assistance will not be provided to separate clients from their family, for relocations due to divorce or separation, or interfere with Coast Guard rotation policy.

CGMA will not provide mortgage funds, hold mortgages or accept homes or titles to homes as collateral for a loan.

Types of Authorized Residences: Authorized residences may include single family dwellings, detached houses, modular homes, mobile homes, or a single-family unit of a townhouse, duplex or condominium, that the client and their immediate family plan to buy and will occupy as their **primary** residence.

Additional notes concerning mobile homes:

- They must be of a type that will be permanently located at the site
- They may be purchased with or without land
- Settlement charges may include delivery, installation, skirting, leveling, tie-down and other setup fees

Types of Residences Not Authorized: Travel trailers, recreational vehicles (RV's), and houseboats do not qualify for assistance, even though they are intended as the client's primary residence.

Local Area: The residence must be in the local commuting area of the permanent duty station. This is normally defined as the residence that the client commutes from on a daily basis to the duty location.

Purchase of Land: The purchase of land that does not include an eligible residence is not authorized. Assistance for authorized settlement charges may be provided to purchase land only when it is included in the price of building

a house or placing a mobile home on the land. Building or delivery must be scheduled to start right away, not at some future date.

Building vs. Buying: Assistance for authorized settlement charges may be provided when building a house vs. buying an existing house. Assistance may be provided upon closing and not in advance. It should be noted that in many cases, the builder will pay or have an allowance for settlement charges at no cost to the client.

Transition into Retirement: Assistance for authorized settlement charges may be provided to aid active duty members who are pending retirement and those recently retired, who are purchasing a home as part of their transition into retirement. Assistance may be provided for their initial retirement home within 12 months following retirement.

Clients Who Own another Residence: Assistance will not be authorized for a client who owns another residence in the same local area as the new residence. Assistance will not normally be authorized for a client who owns another residence outside of the local area. Exceptions may be considered for a client who has a residence in a distant location who has made, and continues to make a good faith effort to sell the residence and who, at no fault of their own, has been unable to do so due to market conditions. The client must provide proof (real estate listings, contract with realtor, appraisal, etc.) that they are actively marketing the property and will be required to repay, in lump sum, any purchase assistance they receive if they take their prior residence off the market. Assistance will not be provided if the client does not intend to sell their prior residence.

Sale of Residence - Expenses, Loss of Value: Assistance will not be authorized to assist a client with the expenses normally associated with the sale of a residence. Exceptions may be considered in cases where the client has made a good faith effort to sell the residence but, due to lower market values, was unable to sell the home at an amount that would cover the closing costs, and the client does not have the ability to pay these costs using their own resources. The sale of the home must have been the result of the client having to move due to receipt of permanent change of station orders from the Coast Guard. The client must provide proof (real estate listings, contract with realtor, appraisal, original purchase amount, improvements, etc.) that they actively marketed the property at a fair price and must demonstrate a financial need for assistance. Assistance will be limited to the amount actually needed by the client at the time of closing after the client has exhausted all other resources.

Supporting Documentation: In addition to items normally required when requesting assistance, the client must supply a copy of the settlement statement (HUD-1 form) or Good Faith Estimate and a copy of their PCS

orders. (See paragraph 3-D-5 for additional information concerning required documentation when requesting assistance.)

Note: The lender, builder or mortgage company must supply the buyer with a HUD-1 form prior to closing. If the client does not have a HUD-1 form at the time they are requesting assistance, they should ask their realtor or builder to provide a Good Faith Estimate, which may be used until the HUD-1 form is received. Items on the Good Faith Estimate must relate to the items authorized on the HUD-1 form.

Authorized Settlement Charges: Assistance may be provided for settlement charges that will actually be paid by the buyer, at closing, as indicated on the HUD-1 form. These settlement charges may include all items listed in the column "Paid From Borrower's Funds at Settlement" on lines 700-1305 on the HUD-1 form, less any items paid by the seller or builder, as shown on lines 210-219 "Adjustments for items unpaid by seller". The total amount of assistance will not exceed the amount needed by the client at the time of closing as listed on line 303 "Cash at Settlement From/To Borrower". (See appendix C for a copy of a HUD-1 form.)

Purchase assistance for settlement charges will be in the form of a loan. Grants or a combination of a loan and grant will not be considered. Purchase assistance may only be provided on a one-time basis to a client or family unit. Contact CGMA-HQ for cases that warrant exception to this policy. Any outstanding loan balance must be repaid in full if the house is sold, rented, or vacated.

c. Rental Assistance

Rental assistance is intended to help clients obtain housing without undue financial hardship. Assistance may be provided when the client has a demonstrated financial need for assistance after all government entitlements have been utilized.

In addition to those eligibility and assistance restrictions indicated in paragraph 3-C-5-a, the following eligibility and assistance restrictions apply when providing rental assistance to establish a residence.

Authorized Rental Assistance: Rental assistance may be provided in the following situations:

- The client is moving into a new area as the result of receiving permanent change of station orders from the Coast Guard

- The move is in the best interest of the client or family. This may include financial, health, or safety reasons, or when an emergency move is needed to get the client or family out of harms way
- The family is enduring unacceptable living conditions due to fire, flood, other natural disasters, or unhealthy or unsafe conditions
- Due to the client's duty assignment, the family has decided to establish a residence in a different location than the client

Rental assistance may also be considered in the following special situations:

Involuntary Move out of Government Quarters: Clients may be involuntarily required to move out of government quarters for a variety of reasons, including quarters no longer being available, quarters undergoing scheduled rehab, leases that are not renewed or cancelled, loss of eligibility to occupy quarters due to divorce, separation, loss of immediate family members or misconduct.

Clients are generally notified in advance that they will be required to vacate government quarters and should expect and plan for the cost of moving. Government allowances are generally available and authorized when a client is involuntary required to move out of government quarters.

With the exception of clients who are involuntarily required to move out of government quarters due to **misconduct**, assistance from CGMA may be considered when the client has a demonstrated financial need for assistance after all government entitlements, including BAH and advance BAH have been utilized. This need may be due to higher than expected expenses for rent, deposits, utilities, etc., or when there is an unexpected delay in receiving allowances. (See paragraph 3-C-2-f when the client was unexpectedly required to vacate government quarters due to fire or other disaster.)

When a client has been involuntarily required to move out of government quarters due to misconduct, assistance must be limited to prevent privation of the client's immediate family members, stabilize the situation and allow time for social service support or other long-term arrangements. Command involvement is required. Assistance will be limited to a one-time basis and must contribute to resolving the problem

Voluntary Move out of Government Quarters: The cost of establishing a household is an expense that must be anticipated and planned for. Clients wishing to move out of government quarters should investigate and plan for the cost involved before taking on the responsibilities of a new residence. Clients must also request and be approved for all government entitlements and allowances they may be authorized, including BAH and advance BAH prior to

moving out of government quarters or requesting assistance from CGMA. Rental assistance from CGMA should be limited to unexpected costs or when problems arise with establishing allowances previously requested and authorized.

Newly Married - Establishing First Household: Although the cost of establishing a household can be expensive, it is an expense that must be anticipated and planned for. Clients should plan for the cost of establishing a household before taking on these responsibilities. Military members should also request all government entitlements and allowances they may be entitled to, realizing that it might take time for the Coast Guard to recognize the new family members and authorize housing allowances.

Assistance for newly married clients and those establishing their first household, should be limited to situations where, after careful planning and budgeting, a demonstrated financial need remains due to unexpected costs, higher than expected moving expenses, or when there is an unexpected delay or problem with establishing allowances previously requested and authorized. Any aid provided must agree with a projected viable budget.

Not Authorized: Rental assistance will not normally be provided for convenience moves or, except as noted above, relocation to a new residence in the same general area. Rental assistance will not be provided to aid a client in breaking an existing lease or rental agreement.

Note: Due to potential problems, care must be exercised before providing rental assistance to clients who must depend on roommates for expenses. If a roommate moves out or fails to pay their share of expenses, limited one-time assistance may be provided to allow time for the client to find a new roommate or make other viable plans. (See paragraph 3-C-3-i for additional information concerning recurring bills and expenses, including rent and utilities.)

Supporting Documentation: In addition to items normally required when requesting assistance, the client must supply a copy of the lease or rental agreement showing required deposits, first and last month's rent and proof that arrangements have been made to obtain renters insurance. (If written proof of renters insurance is not available at the time assistance is provided, Representatives are to indicate in the remarks block of the CGMA Form 52 that proof must be provided within 30 days.) (See paragraph 3-D-5 for additional information concerning required documentation when requesting assistance and paragraph 3-C-3-e for additional information concerning insurance.)

Authorized Expenses: Assistance may be provided for first and last month's rent and security deposits. Assistance may also be provided for required real-

estate brokerage fees, which may apply. Checks will normally be made payable to the landlord or real estate firm.

Rental assistance will normally be in the form of a loan. Grants will not normally be considered. A grant or a combination of a loan and a grant may be considered only when there are unusual circumstances where providing a loan offers little prospect of real help, and repaying a loan would result in a serious financial hardship on the family. Full financial disclosure will be required demonstrating the need for a grant vs. a loan.

Rental assistance will generally be provided to a client or family on a one-time basis. Contact CGMA-HQ for cases that warrant exception to this policy.

d. Utilities

When establishing a new residence, assistance may be provided for utility (electric, gas, water, sewer), telephone, TV and cable deposits and installation charges for clients who have a demonstrated need for assistance.

In addition to those eligibility and assistance restrictions indicated in paragraph 3-C-5-a, the following eligibility and assistance restrictions apply when providing assistance for utilities when establishing a residence.

- Client must supply proof of required deposits and installation costs
- Checks will normally be made payable to the utility company

Assistance to establish utilities will normally be in the form of a loan. Grants will not normally be considered. A grant or a combination of a loan and a grant may be considered only when there are unusual circumstances where providing a loan offers little prospect of real help, and repaying a loan would result in a serious financial hardship on the family. Full financial disclosure will be required demonstrating the need for a grant vs. a loan.

Assistance to establish utilities will generally be provided to a client or family on a one-time basis. Contact CGMA-HQ for cases that warrant exception to this policy.

6. Financial and Housing Counseling and Debt Management Assistance

As a charitable organization, CGMA is usually willing to share the risk of extending financial assistance to clients who are performing their Coast Guard duties in a satisfactory manner and are unable to receive assistance from commercial financial institutions. However, recurring requests for assistance may indicate poor money management or that a more serious, financial problem exists, indicating a need for long-term financial counseling and budgeting assistance.

Assistance under this section differs from assistance that may be provided for recurring bills and expenses as discussed in paragraph 3-C-3-i, in that debt management assistance focuses on long-term financial difficulty. Education and training are combined with financial assistance to help the client get out of long-term debt and **remain debt free in the future.**

Due to the nature of casework, it is not feasible to anticipate all possible situations that can occur. There will be times an exception to normal CGMA policy may be justified. (See section 4-E for additional information concerning exceptions to CGMA policy, prior to providing financial assistance.)

a. General

The purpose of financial and housing counseling and debt management assistance is to help our clients become good managers of their personal finances. To become good financial managers, they must first be able to meet their financial obligations. To assist our clients in accomplishing these goals, CGMA is willing to become a partner with the client by providing financial and housing counseling services and, when needed, debt management assistance.

Certain eligibility and assistance restrictions apply, and are outlined below.

b. Financial and Housing Counseling

Clients requesting assistance from CGMA often need more than financial assistance to resolve their long-term financial problems. This is particularly true when a client demonstrates long-term financial mismanagement. Providing counseling and training to help the client change poor money management skills is often a better solution. Learning personal money management skills, such as establishing and living on a budget, using credit wisely, managing a checkbook and being a smart consumer are intended to provide long-term results that providing a loan or grant will not.

CGMA will help our clients receive professional, confidential, financial planning and counseling. Any Coast Guard member or employee may contact

their local CGMA Representative to obtain financial counseling. Individuals need not apply for a loan to be eligible for this assistance.

Depending on the client's situation, the CGMA Representative may decide to:

- Personally provide counseling
- Direct the client to other sources within the Coast Guard for counseling, including the various financial management programs available through CG Work-Life
- Direct the client to other government sources for counseling
- Direct the client to a participating federal credit union for counseling
- Direct the client to a National Foundation for Credit Counseling (NFCC) Member Agency

Counseling may be used to determine the root or cause of the financial problem, and what course of action should be taken to help the client achieve the goal of meeting their financial obligations. This may or may not include receiving financial assistance from CGMA.

Bankruptcy: Representatives are cautioned not to discuss or recommend filing bankruptcy with a client. The decision to file bankruptcy is one that should be made by the client following professional credit counseling and after receiving proper legal advice concerning the options and repercussions of filing bankruptcy. Assistance will not normally be provided to assist a client with filing for bankruptcy.

Referrals for Commercial Financial Counseling: CGMA-HQ has established an agreement with the National Foundation for Credit Counseling (NFCC), for financial counseling services provided by their member agencies, the majority of which are known as Consumer Credit Counseling Services (CCCS). Details may be found in the CGMA/NFCC Agreement (CGMA Form 22).

If a Representative feels that the client would be better served by a commercial financial counselor in lieu of those services available within the Coast Guard or other government agencies, they may send the client to an NFCC Member Agency.

Financial and Housing Counseling services may include:

- Budget and Financial Counseling including Debt Management assistance

- Pre-Filing Bankruptcy Counseling
- Pre-Discharge Bankruptcy Education
- Pre-Purchase Housing Counseling
- Post-Purchase Housing Counseling
- Loss Mitigation/Foreclosure Prevention Counseling

To find the NFCC Member Agency nearest you, call: 1-800-388-2227 for 24 hour automated office listings, or click on the appropriate [Link](#) from the CGMA website.

Arranging Commercial Financial Counseling: When the determination has been made to refer a client to a local NFCC Member Agency for counseling services, the CGMA Representative will assist the client by:

- Contacting the local agency counselor to discuss the situation and CGMA's Policies
- Arranging for the first appointment
- Preparing the CGMA Letter of Introduction (CGMA Form 22a) and sending it with the client to the first appointment, along with:
 - A copy of the CGMA/NFCC agreement (CGMA Form 22)
 - The Counselor Recommendation Form (CGMA Form 22b)

Note: In cases where it appears that financial assistance from CGMA will be requested following budgeting and counseling, the following information must be made clear to the client and counselor. Financial assistance must be limited to the **minimum** amount of assistance that will allow the client to enter the agency's Debt Management Program. Recommendations for full debt consolidation or assistance to avoid normal interest payments will not be accepted. CGMA will make the final decision as to what, if any, financial assistance will be provided based on the counselor's recommendation, other documentation and CGMA's policies and guidelines.

Fees: When CGMA refers a client to a NFCC Member Agency, CGMA will normally be willing to pay fees associated with this service in accordance with the CGMA/NFCC Agreement (CGMA Form 22).

When the client has been referred to them by CGMA, the agency should not charge or bill the client. If the agency used is going to charge for their services, they are to be advised to send an invoice with the client's name, SSN,

date of service provided, description of services and the amount charged, to CGMA-HQ. CGMA-HQ will reimburse the agency directly. In cases where the agency cannot or will not bill CGMA-HQ directly, client reimbursement will be considered.

When a client takes it upon themselves to utilize professional counseling from an NFCC Member Agency or utilize another counseling organization they are to be counseled that they will be required to pay any fees imposed by the organization. After paying the fees, they may request reimbursement from CGMA, by submitting a written request for reimbursement along with their receipts from the agency to CGMA-HQ. CGMA will reimburse the associated fees, not to exceed what CGMA would have paid under the CGMA/NFCC agreement, provided the organization and counseling provided meet all requirements of this section.

CGMA Representatives are not authorized to issue a local check to reimburse the agency or client for such fees.

c. Debt Management Assistance

If, after receiving financial counseling services, it is determined that financial assistance is needed from CGMA, clients may apply for debt management assistance.

Authorized Assistance: All requests for debt management assistance, regardless of amount, must be reviewed and approved or disapproved by the Executive Director. When all required items have been received, the complete package, including a recommendation from the local CGMA Representative, will be forwarded to CGMA-HQ, in accordance with paragraphs 4-B-8-f and 4-C for review and processing.

Supporting Documentation: In addition to items normally required when requesting assistance, the client must supply the following items. Counselors are expected to assist the client in providing these items as necessary. (See paragraph 3-D-5 for additional information concerning required documentation when requesting assistance.)

- Copies of all bills and expenses
- A copy of the budget established for the client
- A statement concerning the client's willingness to participate in their Debt Management Program
- A Counselor Recommendation Form (CGMA Form 22b) indicating the **minimum** amount of assistance that will allow the client to meet

their own financial obligations while participating in the agency's Debt Management Program. Recommendations for full debt consolidation or to avoid normal interest payments will not be accepted

Command Participation: Command participation is an essential component of debt management assistance. Commands will be expected to monitor the client's progress toward financial responsibility and stability and assist where appropriate. Command involvement should extend throughout the course of financial counseling and, if a CGMA debt management assistance loan is provided, continue through the repayment period.

The Executive Director will process requests based on the Representative's recommendation and the following guidelines. CGMA is not bound by the counselor's recommendations.

- Debt management assistance must be limited to the **minimum** amount of assistance that will allow the client to enter a Debt Management Program with a National Foundation for Credit Counseling (NFCC) Member Agency or a similar program through another financial management agency
- Assistance may be provided when clients are faced with exceptional financial circumstances and unable to receive financial assistance from commercial institutions
- Clients receiving financial assistance from CGMA for debt management will be required to participate in financial counseling prior to receiving assistance and will be required to remain in a Debt Management Program until their CGMA loan is repaid. One or two token visits to a counselor are not acceptable. The client must demonstrate they are committed to working on getting out of debt
- Assistance under this section will not be given to clients who mismanage by choice, have out of control spending, fail to heed advice, or fail to make efforts necessary to correct continuing problems
- While assistance will not be given to a client to avoid normal interest payments, assistance may be considered to reduce the final cost to the client who is being charged outrageous interest rates
- If a client does not qualify to participate in a Debt Management Program, assistance from CGMA will be limited to paying the fees for budgeting and counseling services. Assistance may be considered

under other sections provided the client meets all qualifying factors for assistance under those sections

- Providing financial assistance to pay all of a client's outstanding debt, i.e. full debt consolidation, is not authorized

Debt management assistance will normally be in the form of a loan. Grants will not normally be considered. A grant or a combination of a loan and a grant may be considered only when there are unusual circumstances where providing a loan offers little prospect of real help, and repaying a loan would result in a serious financial hardship on the family. Full financial disclosure will be required demonstrating the need for a grant vs. a loan. In no situation will the total amount of debt management assistance (loan and/or grant) exceed \$6,000.00 to any client or family without Board of Control approval.

Debt management assistance will generally be provided to a client or family on a one-time basis. Contact CGMA-HQ for cases that warrant exception to this provision.

There will be times an exception to normal CGMA policy may be justified. (See section 4-E for additional information concerning exceptions to CGMA policy, prior to providing financial assistance.)

7. Education Programs

Through the years, Coast Guard Mutual Assistance (CGMA) clientele has informed the CGMA Board of Control that education assistance is a high priority for their families and themselves. CGMA has developed several education programs to help clients and their families financially meet their educational goals. These programs are intended to foster long-term financial well being by helping Coast Guard families pursue their academic goals through post-secondary education and include:

- Education Grants (not currently funded)
- Supplemental Education Grants (SEG)
- Stafford/PLUS Loan Origination Fee Reimbursement
- Supplemental Student Loans
- Vocational and Technical Training (VoTech) Student Loans

Because of the diverse makeup of CGMA's clients, and the diverse circumstances faced by each segment of the membership, each program has unique eligibility and program requirements. Additional eligibility criteria, financial need and repayment levels specific to each program, is included in subsequent sections discussing that program. These items should be carefully reviewed prior to providing assistance.

Due to the nature of casework, it is not feasible to anticipate all possible situations that can occur. There will be times an exception to normal CGMA policy may be justified. (See section 4-E for additional information concerning exceptions to CGMA policy, prior to providing financial assistance.)

Certain eligibility and assistance restrictions apply, and are outlined below.

a. General

The following apply to all CGMA education programs:

All CGMA Clients refers to all active duty and retired Coast Guard military personnel, members of the Coast Guard Selected Reserve, retirement eligible members of the IRR, Coast Guard civilian employees, Coast Guard Auxiliary members, and Public Health Service Officers serving with the Coast Guard.

Eligible Family Members include the CGMA client's spouse and children under 23 years of age who are unmarried, non-service members, and dependent upon the CGMA client for over half of their support.

Individuals may be eligible to receive education assistance under more than one CGMA program simultaneously. CGMA clients who are currently

delinquent in repaying any CGMA loan or appear on the CGMA Restricted List are not eligible for assistance.

Exceptions to education programs will not normally be made without the approval of the Board of Control. This includes "bridge" loans (a loan to cover a time gap between requesting and receiving assistance) in anticipation of assistance from any source, whether CGMA, the client, the school, or other source causes the delay.

Additionally, CGMA loans may not be used to provide assistance when an individual fails to receive an education grant or loan under these or other programs, such as Federal Stafford or PLUS Loans or the Coast Guard Tuition Assistance Program (except when Coast Guard Tuition Assistance is not available, reference section 3-C-7-e).

The CGMA Executive Director must be contacted for approval before assistance may be provided to retirement eligible members of the IRR. (See paragraph 2-D-2 for CGMA-HQ contact information).

Additional eligibility and assistance restrictions, specific to each education program, also apply and are included with the program description.

b. Education Grants

Due to funding limitation, this program has been suspended.

c. Supplemental Education Grants (SEG)

General: The purpose of CGMA Supplemental Education Grants (SEG) is to provide financial assistance to members of the Coast Guard family by reimbursing them for certain costs associated with seeking their first undergraduate (Associate and/or Bachelor) degree, or a Vocational and Technical Training (VoTech) certificate, or a General Equivalency Diploma (GED), otherwise not covered by Coast Guard Tuition Assistance or similar programs. These grants are non-need based.

In addition to those eligibility and assistance restrictions indicated in paragraph 3-C-7-a, the following eligibility and assistance restrictions apply to the Supplemental Education Grants:

Eligibility: All CGMA clients on behalf of themselves or their eligible family members. Additionally, the student must be:

- Enrolled in his or her first undergraduate (associate/bachelor) degree program

- Pursuing a vocational technical training program approved by the [Department of Veterans Affairs](#) or [Department of Education](#), and designed to prepare the student for entry into a career field
- Seeking General Equivalency Diploma (GED)
- Completing a correspondence course that is part of an undergraduate degree or VoTech certificate program

The following eligibility requirements also apply:

- Students having an associate or bachelor degree, and are seeking a second degree at the same level are not eligible
- Students having an associate degree may receive assistance while obtaining their first bachelor degree
- Assistance is not authorized for those seeking a graduate degree
- Eligibility to participate in this program will be based on the CGMA client's and the student's status as of the first day of the course for which this SEG is being provided

Qualifying Expenses: The costs of all normal fees, books, study guides, supplies, equipment and other documented educational costs (including tax and/or shipping) directly related to the course of study may be reimbursed.

Reimbursable items specifically required by the course of study may include, but are not limited to:

- Enrollment fees
- Lab fees
- Activity fees
- Registration fees
- Graduation fees
- Audio-Visual tapes
- Lab books
- Workbooks
- Scientific calculator
- Art supplies
- Graphing calculators
- Textbooks (including rental and electronic publications)
- Study guides (CLEP, DANTES, GED, etc.)
- Computer software (non-general purpose)

Excluded Items: NON-reimbursable items include:

- Tuition
- Food
- The cost of tests or exams
- Normal school supplies (paper, pencils, and notebooks)
- Computers and general purpose software (such as operating systems, spreadsheets, etc.)
- Transportation
- Field trips
- Parking
- Child-care

Also not reimbursable are any items covered by other funding sources such as Coast Guard Tuition Assistance (CGTA), Coast Guard Foundation programs, or other similar programs inside or outside of the Coast Guard; or any item where reimbursement is not made within 1 year from the date of payment.

Note: Some schools charge a "multi-tech" or other flat fee that could include both reimbursable and non-reimbursable items (see above). Documentation provided by the client must identify the reimbursable items and the costs for those items. Contact the CGMA-HQ Administrative Assistant or the Director of Administration for additional information. (See paragraph 2-D-2 for CGMA-HQ contact information.)

Grant Amount: The Board of Control determines the number and the dollar value of the grants each fiscal year. Determining factors include the amount of contributions received, the return on investments, and the trend of overall CGMA assistance provided each year.

Information concerning grants available each year under this program will be announced in Board of Control Minutes. Information is also available on the CGMA-HQ website (www.cgmahq.org) or by contacting CGMA-HQ.

- Up to \$250 in SEG grants may be issued per CGMA client, per calendar year. In a family where there are two eligible CGMA clients, grants of up to \$250 may be provided to each CGMA client on behalf of the students within that family, so long as not more than \$250 per calendar year is provided on behalf of any one student
- Multiple grants may be given to an individual at different times during the calendar year, with the aggregate amount of these grants not to exceed \$250 per individual, per calendar year
- All SEG grants will be applied to the current calendar year, regardless of when costs were incurred
- Caution must be taken to ensure that no individual or family receives SEG grants exceeding authorized limits. Any individual or family receiving SEG grants exceeding the grant limits in a calendar year,

whether the client or CGMA causes the error, will be expected to repay the excess amount

- SEG availability is subject to annual funding level changes; grants will be awarded on a first come, first serve basis

Application Procedures: Requests for a Supplemental Education Grant must be received and processed within 12 months from the date of payment for a qualified item.

To request a Supplemental Education Grant, the CGMA client must:

- Complete all sections of the Application for CGMA Supplemental Education Grant (SEG), (CGMA Form 10)
- Attach a copy of the student's proof of enrollment, such as a copy of the Command Approved Off-Duty Tuition Assistance Form (CG-4147), a certificate of enrollment with current courses listed, or a letter from the Registrar's Office
- Attach a legible copy (front and back) of the client's valid Coast Guard ID card. (Needed when the application is being mailed to the Representative)
- Attach the student's dated receipts for each item of reimbursement. Internet copy is acceptable. A signed statement is acceptable where the book purchase is from another person
- Submit the application and attachments to a CGMA Representative.

Approval and Processing: Upon receipt of a properly completed application, CGMA Representatives may approve SEG grant requests for qualified expenses, **provided:**

- All requirements of the program have been met
- The total amount of SEG grants received by the client or client's family does not exceed \$250 per calendar year (\$500 per family where there are two eligible CGMA clients)
- Reimbursement for authorized items will be made within 12 months of the date of payment

The CGMA-CMP program is to be used to record the SEG grant and issue a check to the client. Representatives are authorized to disburse SEG grants **only** using the CGMA-CMP program (handwritten SEG checks are not

authorized). (See appendix E for detailed information concerning the CGMA-CMP program.)

The CGMA Executive Director must be contacted for approval before SEG grants may be provided to retirement eligible members of the IRR. (See paragraph 2-D-2 for CGMA-HQ contact information.)

See section 4-C for additional information concerning loan and grant approval authority and guidelines.

Note: Failure to submit the Application for CGMA Supplemental Education Grant (SEG), (CGMA Form 10) within 12 months from the date of purchase will prevent reimbursement.

Receipts: The Representative will keep a copy of the receipts with the client's application after processing.

d. Stafford/PLUS Loan Origination Fee Reimbursement

General: CGMA offers help to clients and their families who finance post-secondary education through the Federal Stafford Loan or the Federal Parent Loans for Undergraduate Students (PLUS), by reimbursing the mandatory 3% loan origination fee that is charged each borrower. The lender ordinarily deducts this fee from the loan disbursement check. After confirming use of the loan, CGMA-HQ will reimburse the dollar amount of the loan origination fee to the client.

In addition to those eligibility and assistance restrictions indicated in paragraph 3-C-7-a, the following eligibility and assistance restrictions apply to the Supplemental Education Grants:

Eligibility:

- Federal Stafford Loan: All CGMA clients, on behalf of themselves or their eligible family members. The student must be enrolled at least half-time in a participating post-secondary educational institution
- Federal PLUS Loan: All CGMA clients who have dependent undergraduate children (unmarried children who are under 23 years of age and dependent upon the CGMA client for over half of their support) enrolled at least half-time in a participating post secondary-educational institution
- Participating Educational Institutions: Include most two-year and four-year colleges and universities, graduate and professional institutions and many vocational/technical schools

- Eligibility is based on the CGMA client's and the student's status, as of the first day of the course for which assistance is being requested

Qualifying Expenses: Consists of the 3% loan origination fee that is typically charged each borrower when obtaining a Federal Stafford Loan or Federal Parent Loans for Undergraduate Students (PLUS). The lender ordinarily deducts this fee when the disbursement check is issued.

Initiating a Federal Stafford or PLUS Loan:

Stafford and PLUS loans are made through one of two programs:

- The Federal Family Education Loan (FFEL) Program. Or,
- The Federal Direct Student Loan (Direct Loan) Program (sometimes referred to as the William D. Ford Direct Loan Program)

The major difference between the two programs is in the source of funding. Under the FFEL Program, the money is borrowed from a private lender. Under the Direct Loan Program, money is borrowed directly from the federal government. The school determines which program must be used. Some schools participate in the FFEL Program while others participate only in the Direct Loan Program.

To obtain a Federal Stafford or PLUS loan, the applicant must follow the guidelines in "Funding Education Beyond High School: The Guide to Federal Student Aid" available from the school, through the internet (<http://www.studentaid.ed.gov>), or by calling the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243.

When a Stafford or PLUS loan is approved and funds are transferred to the school, the lender will send a Notice of Loan Guarantee and Disclosure Statement (FFEL Program) or a Notice of Disbursement(s) Made (Direct Loan Program), showing, among other things, the principal amount of the loan and the origination fee. The client must retain this notice to obtain a loan origination fee reimbursement from CGMA.

For more information or questions concerning Federal Student Loans, including the Federal Stafford Loan Program, the Parent Loans for Undergraduate Students (PLUS) Program, the Federal Direct Loan Program, Master Promissory Notes, current interest rates, maximum loan amount allowed and loan balances, contact the school's Financial Aid Office, call the U.S. Department of Education Federal Student Aid Center at 1-800-433-3243 (TTY users dial 1-800-730-8913), or visit their website (<http://www.studentaid.ed.gov>)

Application Procedures: Applicants may apply for reimbursement of the loan origination fee at the end of each academic term for which a Stafford or PLUS loan was disbursed to the student's account. Reimbursement applications must be submitted within 12 months after the date the loan funds are disbursed.

To request a Stafford/PLUS Loan Origination Fee Reimbursement, the CGMA client must:

- Complete an Application for Stafford/PLUS Loan Origination Fee Reimbursement (CGMA Form 8)
- Attach a copy of the Notice of Loan Guarantee and Disclosure Statement (FFEL Program) or the Notice of Disbursement(s) Made (Direct Loan Program) received from the lending institution
- Attach an account statement received or obtained from the school at the end of the academic term, showing deposits to the student's school account for that term. (To be valid, the school account statement must be dated later than 14 days after the school sends the mandatory written notice that they have credited the student's account with the Stafford or PLUS funds)
- Attach a legible copy (front and back) of the client's valid Coast Guard ID card
- After making a copy of all documents for their records, the client is to mail or send a facsimile of the completed packages to CGMA-HQ for processing. (See paragraph 2-D-2 for CGMA-HQ contact information.)

Approval and Processing: Upon receipt of an application package, CGMA-HQ:

- Will verify that the client is not delinquent in repaying any CGMA loan or does not appear on the CGMA Restricted List
- After confirming the use of the Stafford or PLUS loan, CGMA-HQ will issue a CGMA check to reimburse the client for the dollar amount of the loan origination fee paid

Note: Failure to submit the Application for Stafford/PLUS Loan Origination Fee Reimbursement (CGMA Form 8) within 12 months after the date the loan funds are disbursed will prevent reimbursement.

e. Supplemental Student Loans

General: CGMA Supplemental Student Loans are designed to supplement the Coast Guard Tuition Assistance Program. Through Supplemental Student Loans, CGMA may provide the client with a loan after receiving the maximum amount of assistance authorized through the Coast Guard Tuition Assistance Program. This loan is not to be used in lieu of the Coast Guard Tuition Assistance Program, but to supplement the Coast Guard's program. Additional information concerning the Coast Guard Tuition Assistance Program is contained in COMDTINST M1500.10 (series) (available from unit's Education Service Officers).

In addition to those eligibility and assistance restrictions indicated in paragraph 3-C-7-a, the following eligibility and assistance restrictions apply to the Supplemental Student Loans:

Eligibility: Active duty, Selected Reserve and civilian employees who are eligible to participate in the Coast Guard Tuition Assistance Program.

A CGMA Supplemental Student Loan may not be provided to a client who is not eligible to receive assistance from the Coast Guard Tuition Assistance Program or who has an outstanding CGMA Supplemental Student Loan.

Qualifying Expenses: Only those items authorized in COMDTINST M1500.10 (series) may be considered for assistance under this section.

Loan Amount: A loan (grants are not authorized) of up to \$700 may be provided to eligible clients if the cost of qualifying items exceeds the maximum assistance authorized under the Coast Guard Tuition Assistance Program.

- The maximum CGMA Supplemental Student Loan that may be provided is equal to the total amount paid by the client, less the amount of assistance provided by the Coast Guard Tuition Assistance Program, not to exceed \$700
- If an individual, who is otherwise eligible to receive assistance from the Coast Guard Tuition Assistance Program, does not receive assistance due to a lack of Coast Guard funding or a temporary policy (CG temporarily suspends the CG Tuition Assistance Program, funds are exhausted for the current fiscal year or funds are limited due to a higher priority request), they may be provided assistance not to exceed \$700
- Prospective Academy Cadets may have to pay a "tuition fee" prior to attending the Coast Guard Academy. Coast Guard Mutual Assistance

funds are not to be used for this purpose. Prospective Academy Cadets who are having difficulty paying this fee should contact the Director of Admissions at the Coast Guard Academy for assistance

Application Procedures: Request for assistance under this program must be received by the CGMA Representative after the maximum amount of reimbursement from the CG Tuition Assistance Program has been determined, but not later than 30 days after the start of the semester that the assistance is to be used.

To request a Supplemental Student Loan, the CGMA client must:

- Complete all sections of the CGMA Application for Assistance (CGMA Form 5)
- Attach a copy of either:
 - The CG Tuition Assistance Authorization Form (CGI-1560) received from the Coast Guard Institute indicating the amount of assistance provided by the Coast Guard Tuition Assistance Program. Or,
 - The Disapproved Off-Duty Tuition Assistance Form (CG-4147). Required if the Coast Guard temporarily suspends, or funds are not available for, the CG Tuition Assistance Program
- Attach a legible copy (front and back) of the client's valid Coast Guard ID card. (Needed when the application is being faxed or mailed to the Representative)

Approval and Processing: After ensuring the loan application and attachments are complete, CGMA Representatives may approve Supplemental Student Loans for qualified expenses, **provided:**

- All requirements of the program have been met
- The total amount of the loan does not exceed \$700
- The client does not have an existing Supplemental Student Loan

See section 4-C for additional information concerning loan and grant approval authority and guidelines.

Repayment: In addition to repayment guidelines contained in section 5-B, additional CGMA Supplemental Student loans will not be provided to a client prior to complete repayment of an existing Supplemental Student Loan.

f. Vocational and Technical Training (VoTech) Student Loans

General: CGMA's Vocational and Technical Training (VoTech) Student Loans provide assistance to eligible clients of the Coast Guard family who decide to take non-college courses. Assistance provided under this program is intended to help pay the costs associated with a course of study that is job-related or will lead to employment opportunities.

In addition to those eligibility and assistance restrictions indicated in paragraph 3-C-7-a, the following eligibility and assistance restrictions apply to the VoTech Student Loans:

Eligibility: All CGMA clients on behalf of themselves or their eligible family members.

- Eligibility to participate in this program will be based on the CGMA client's and the student's status as of the first day of the course for which assistance is requested
- Assistance may not be provided to a client who has an outstanding VoTech Student Loan

Qualifying Expenses: Assistance may be provided for the cost of Department of Veteran Affairs or Department of Education approved vocational technical training programs. Assistance under this program is intended to help pay the cost of non-college courses that provide the technical knowledge and skills needed for entry into a specific career field.

Loan Amount: A loan (grants are not authorized) of up to \$1,500 may be provided to eligible clients.

Application Procedures: Requests for assistance under this program may be submitted to the CGMA Representative as soon as the CGMA client can provide documentation, but must be submitted no later than 30 days after the start of the course. The CGMA Executive Director must be contacted for approval before assistance may be provided to retirement eligible members of the IRR. (See paragraph 2-D-2 for CGMA-HQ contact information.)

To request a VoTech Student Loan, the CGMA client must:

- Complete all sections of the CGMA Application for Assistance (CGMA Form 5). Indicate "VoTech Student Loan Program" in the Reason for Request box
- Attach proof of the student's enrollment, such as a certificate of enrollment or letter from the Registrar's Office, verifying:

- The student's name
 - The cost of the course
 - The course is [VA](#) or [U.S. Department of Education](#) approved
- Attach a legible copy (front and back) of the client's valid Coast Guard ID card. (Needed when the application is being faxed or mailed)

Approval and Processing: After ensuring the loan application and attachments are complete, CGMA Representatives may approve VoTech Student Loans for qualified expenses, **provided:**

- All requirements of the program have been met
- The total amount of the loan does not exceed \$1,500
- The client does not have an existing VoTech Student Loan

See section 4-C for additional information concerning loan and grant approval authority and guidelines.

Repayment: In addition to repayment guidelines contained in section 5-B, additional CGMA Supplemental Student loans will not be provided to a client prior to complete repayment of an existing Supplemental Student Loan.

g. Forms

Unique application request forms have been developed to apply for assistance under the following education programs:

- Application for CGMA Stafford/PLUS Loan Origination Fee Reimbursement (CGMA Form 8)
- Application for CGMA Education Grant (CGMA Form 9)
- Application for CGMA Supplemental Education Grant (SEG) (CGMA Form 10)

The standard application form, CGMA Application for Assistance (CGMA 5), should be used to request assistance under all other CGMA education programs.

In addition to being available in appendix C of this manual, these forms are also available to download from the CGMA-HQ website (www.cgmahq.org).

Forms are also available by contacting the CGMA-HQ Administrative Assistant or the Director of Administration. (See paragraph 2-D-2 for CGMA-HQ contact information.)

8. Layette Program

The Coast Guard Mutual Assistance Layette Program is designed to provide support to certain clients and their families following the birth or adoption of a child.

Coast Guard Mutual Assistance will provide a layette package directly to the families of members of the Coast Guard community who meet the eligibility criteria indicated below.

Arrangements have also been made for a layette package to be provided to Coast Guard active duty personnel attending an [Air Force Aid Society's \(AFAS\) "Bundles for Babies"](#) class or a [Navy-Marine Corps Relief Society's \(NMCRS\) "Budget for Babies"](#) class.

a. General

The layette package (containing a receiving blanket, accessories and other items for a newborn child) is a gift from Coast Guard Mutual Assistance. In the case of multiple births (or adoptions) a layette package will be provided for each child.

Layettes will be provided on a first come, first serve basis, limited to annual funding levels.

A client may receive a layette from CGMA, AFAS or NMCRS, but not from more than one source. (Clients eligible to receive a layette from more than one source must choose which layette they would like to receive.) If a client erroneously receives a layette that they are not entitled to, they will be expected to reimburse CGMA for the cost of the layette received in error, whether the client, AFAS, NMCRS, or CGMA is the cause of the error.

Requests for a layette package must be received and processed within six months following the birth or adoption of the child or children.

b. Eligibility

CGMA Layette: Military members in pay grade O-1 and pay grades E-6 and below; and civilian employees GS-9 and below, WG-11 and below, and NAF-2 and below are eligible to receive a layette directly from CGMA under this program.

AFAS or NMCRS Layette: Active Duty members of any rank may receive a layette by attending an [Air Force Aid Society's \(AFAS\) "Bundles for Babies"](#) class or a [Navy-Marine Corps Relief Society's \(NMCRS\) "Budget for Babies"](#) class.

Children: Children who are considered dependent children of the CGMA client are eligible for this program. This includes natural or adopted children, as well as stepchildren.

CGMA clients who are currently delinquent in repaying any CGMA loan or appear on the CGMA Restricted List are not eligible for assistance.

c. Procedures - CGMA Layette

Client: To request a CGMA layette package, eligible CGMA clients must:

- Complete the Application for CGMA Layette (CGMA Form 7)
- Attach a copy of the child's birth certificate or final adoption papers. In the case of multiple births (or adoptions) a copy of each child's birth certificate is required. A layette will be sent for each child
- Attach a photocopy of the client's valid Coast Guard ID card (both sides, clearly legible) (If the CGMA client is deceased, a copy of the spouse's/legal guardian's valid ID must be provided)
- Send the completed Form 7 with the required documentation to CGMA-HQ:
 - E-mail the forms to ARL-DG@uscg.mil
 - Fax them to 202-493-6686
 - Mail to Coast Guard Mutual Assistance, US Coast Guard Mail Stop 7180, 4200 Wilson Blvd Suite 610 Arlington, VA 20598-7180

CGMA-HQ: Upon receipt of the Form 7 and required documents, CGMA-HQ will:

- Mail the layette directly to the client. The package will normally be shipped within 1 business day and should arrive within 5 business days
- Maintain a database to prevent duplicate layettes from being provided to a client

d. Procedures - AFAS or NMCRS Layette

Client: To attend an AFAS "Bundles for Babies" class or a NMCRS "Budget for Babies" class and receive a layette package upon the completion of the class, eligible Coast Guard active duty members must:

- Contact the AFAS (www.afas.org) or NMCRS (www.nmcrs.org) for assistance in determining where and when classes will be held, and to register to attend. They need not apply through CGMA to attend the class
- Attend and complete the class

AFAS or NMCRS: Upon completion of the AFAS "Bundles for Babies" class or the NMCRS "Budget for Babies" class the AFAS or NMCRS, will:

- Provide a layette directly to Coast Guard active duty members completing the class in the same manner as they do their own members
- Bill CGMA-HQ for the cost of the layette provided to Coast Guard active duty members in accordance with the Memorandum of Understanding (MOU) established for this purpose

CGMA-HQ: Upon receipt of an AFAS or NMCRS invoice, CGMA-HQ will:

- Reimburse the society for the layette provided to CGMA clients
- Maintain a database to prevent duplicate layettes from being provided to a client

9. Survivor Benefits Information

The Coast Guard Mutual Assistance Survivor Benefits Information service is designed to provide lifetime benefit and entitlement information and services to surviving family members of Coast Guard members who die on active duty or when drilling under Reserve orders.

Certain eligibility and assistance restrictions apply, and are outlined below.

a. General

CGMA has contracted with a service provider to provide the following benefits to our clients:

- Extends assistance to the surviving family beyond the Coast Guard Casualty Assistance Officer's period of assistance
- Families are immediately provided vital financial planning information not previously available
- Families will not miss out on entitlements in later years

The cost of the service is paid by CGMA.

b. Eligibility

Spouses and children who are surviving dependents of Coast Guard members who die on active duty or when drilling under Reserve orders, on or after 1 July 2004, may receive membership.

c. Services

The service provider will present an immediate analysis of available benefits and answer questions about survivor benefits. They will also help guide the family through the administrative steps in dealing with the Department of Veterans Affairs, the Social Security Administration and the Survivor Benefit plan.

The service provider will calculate, integrate, and project a lifetime stream of government survivor benefits. Specifically, they will:

- Provide the surviving family (and the Coast Guard Casualty Assistance Officer) a survivor benefits printout and assistance in understanding benefits

- Assist in filing for Survivor Benefit Plan (SBP), Veteran Affairs (VA) Dependency and Indemnity Compensation (DIC) and Educational Assistance, and Social Security Benefits, as necessary
- Initiate and process claims for commercial life insurance
- Provide a benefits printout annually to the family, reflecting new benefits amounts, i.e., Cost Of Living Allowance (COLA) increases, law changes, etc
- Notify the family of changes in laws that affect their benefits and assist in applying throughout spouse's lifetime, as applicable
- Provide lifetime notice of benefit entitlements upon attainment of eligibility, i.e., children's VA education benefits, Social Security, etc
- Provide lifetime counseling & assistance support to the surviving spouse

d. Procedures

Upon notification of the death of an eligible individual, the Coast Guard Decedent Affairs Officer will inform the surviving spouse or guardian of the availability of this service and assist them in completing the applicable membership/privacy release form, if the surviving spouse or guardian chooses to enroll in the service.

10. Unauthorized Items

As discussed in chapter 1, Coast Guard Mutual Assistance is incorporated in the Commonwealth of Virginia and is recognized by the Internal Revenue Service as a 501(c)(3) tax exempt, non-profit, charitable organization. As such, CGMA funds must be used for "Purposes" as outlined in Article II of the CGMA Articles of Incorporation and Article III of the CGMA Bylaws.

To this end, the Board of Control has taken much time and effort to establish policies and procedures in compliance with these regulations that will meet the valid, verified, and genuine need of our clients and their immediate family. The authorized purposes for which assistance may be provided are discussed throughout this chapter.

To insure uniformity of treatment and fairness to all clients, certain limitations have been established where assistance is not normally permitted and are listed below. Due to the nature of casework, it is not feasible to anticipate all possible situations that can occur. There will be times an exception to normal CGMA policy may be justified.

CGMA funds will not normally be provided for the following items:

- Assistance to groups or organizations
- Avoiding normal interest
- Business ventures or investments
- Cost of marriages
- Costs resulting from disciplinary action including, civilian and military court fees, fines, judgments, liens, bail, or legal fees
- Debt Consolation
- Education expenses including, tuition, room and board, books and supplies, etc. (except as authorized in paragraph 3-C-7)
- Elective medical procedures, including abortions
- Gambling debt
- Investment losses
- Items of convenience, comfort, luxury or want
- Legal expenses, including fees for divorce, child custody, or other domestic disputes
- Long-term, continuing or frequent use of assistance
- Loss on the sale of a home
- Maintaining a standard of living beyond the means of the client
- Moves within the same local community (except as authorized in paragraph 3-C-3-p)
- Nonessential items or expenses
- Ordinary leave, liberty or vacation
- Paying personal income or property tax

- Pet related expenses (except pet quarantine fees during PCS transfer)
- Reimbursing losses caused by Government misinformation
- Rental, lease or purchase of a privately owned vehicle including, taxes, registration or insurance (except as authorized in paragraph 3-C-3-d)
- Repaying loans to family members or friends
- Resolving financial difficulties to qualify for or obtain a security clearance

Exception to policy should be requested whenever it is considered in the best interest of both the client and CGMA. On a case-by-case basis, the Executive Director and the Board of Control may consider cases that warrant exception to this policy. (See section 4-E for additional information concerning exceptions to CGMA policy.)

D. Applying for Assistance

1. General

Any eligible person may request assistance from CGMA by contacting a CGMA Representative and completing the appropriate application for assistance. Coast Guard service personnel may also contact one of the other Military Aid Societies or the American Red Cross for emergency assistance when they are unable to apply through CGMA. Generally the CGMA client will apply for assistance for themselves or for their family members. However, when the client is not available, family members may apply. (See section 3-B for eligibility definitions, terms and restrictions.)

Applicants requesting assistance will be expected to bring proper identification, leave and earning statements, other income and expense information, and full supporting documentation justifying their need for assistance. In most cases, applicants will also be expected to complete a detailed budget when requesting assistance.

Coast Guard Mutual Assistance has a strong fiduciary responsibility to those who contribute to CGMA and to regulatory agencies to ensure that all assistance is given in accordance with CGMA policy. Part of that policy requires that prior to providing assistance, each case must be accurately and thoroughly reviewed, verified and justified. The application form should be fully completed and each case must contain thorough supporting documentation to demonstrate the client's need and support the amount of assistance requested.

These requirements are intended to aid CGMA in identifying and assisting eligible applicants who have a genuine need. They are not intended to place an undue burden on applicants or discourage applicants from requesting assistance.

2. Applications

The CGMA Application for Assistance (CGMA Form 5) has been established as the primary document to request assistance from CGMA. This form will be used to request all types of assistance, except for Quick Loans, certain education programs, requesting financial counseling, obtaining a layette, when applying for emergency assistance through another Military Aid Society or the American Red Cross, or in certain disaster response situations.

- See paragraph 3-E for information on Quick Loans
- See paragraph 3-C-7-g to determine the appropriate application specific to each education program

- See paragraph 3-C-3-j for additional information concerning requests for financial counseling
- See paragraph 3-C-8 for additional information concerning obtaining a Layette
- See section 4-D for additional information regarding requests for emergency assistance through another Military Aid Society or the American Red Cross

Regardless of the form used, the applicant is to read, thoroughly complete and sign the application for assistance. If there is insufficient space on the application, additional pages may be attached, as needed, to provide complete information. The completed signed application, along with endorsements and supporting documents, will form the basis for determining if assistance may be provided.

Forms are also available for downloading from the CGMA web site at (www.cgmahq.org).

3. Applicant's Statement

At a minimum, the applicant must complete the "Assistance Requested" block of the application for assistance. This information should be detailed enough for the Representative to understand the applicant's need and to assist in making a decision on the request. However, in more complex or unusual cases, in addition to the information provided on the application, applicants should be encouraged to provide an additional statement that may help explain or justify the need for assistance. Generally, the more information provided by the applicant to explain the situation they are in, their need, and what they are expecting from CGMA, the easier it will be to understand the applicant's request and to make the correct decision as to whether or not assistance may be provided.

4. Endorsements

An endorsement from the client's command will be required for active duty members, civilian employees and Reserve members not stationed at the same unit as the CGMA Representative. An endorsement from the client's flotilla commander will be required for Auxiliary members. All other clients may, if they choose, elect to include such an endorsement as part of their application for assistance.

This policy is considered necessary to ensure the Representative has adequate information concerning the client to process their request for assistance in a proper manner. It is important to maintain the client's privacy and to comply with

CGMA's policy on confidentiality. (See section 1-H for additional information concerning CGMA's Confidentiality policy.)

Note: Clients do not have to include the CGMA Budget Form (CGMA Form 15) when requesting an endorsement from their command. They will however, be required to include the CGMA Budget Form along with all other supporting documents when submitting their request for assistance to the CGMA Representative.

Depending on the command structure at the client's unit, this endorsement may be made by one of the following:

- Commanding Officer
- Executive Officer
- Personnel Officer
- Officer in Charge
- Executive Petty Officer

Ideally, the endorsement may be made in writing on the CGMA Application for Assistance (CGMA Form 5). However, the endorsement may be made by fax, email or telephone when necessary and conditions justify these means of communication. Representatives are to include a statement on the application for assistance when one of these optional methods is utilized.

This policy, does not restrict CGMA from contacting, discussing with, and/or requesting an endorsement from the client's supervisor or command (or from any other person in or out of the Coast Guard) when the Representative believes it would be of value when reviewing the facts associated with the case, and would aid in determining if assistance should be provided. Such contact should be made when it appears that the client is facing a serious ongoing financial problem, or where the client is facing a situation the Representative believes needs to be brought to the attention of the client's supervisor or command. The client is to be advised before such contact.

Representatives must make an endorsement on cases forwarded to CGMA-HQ. The Executive Director will endorse cases forwarded to the Board of Control. (See paragraph 4-B-8-f for additional information.)

5. Supporting Documents

All applicants requesting assistance will be expected to furnish full supporting documentation justifying their need for assistance. Poor or missing documentation can cause undue delays and hardship on our clients and can result in postponement or disapproval of cases even though it appears the individual requesting assistance might have a legitimate need for assistance. Fully documenting and supporting the case not only will allow the case to be quickly

and accurately reviewed and processed, it will greatly improve the likelihood of a favorable decision for the client.

Applicants should be encouraged to attach separate letters, statements or other documents to their application when necessary to help support their request and explain extenuating circumstances that would not be evident in the application and other documentation.

At a minimum all applicants requesting assistance will be expected to furnish the following:

- Proper identification
- Leave and earning statements
- Other income and expense information

Depending on the type and complexity of assistance requested, applicants will also be expected to furnish additional documentation to support their request; this may include, but is not limited to:

- Copies of bills or statements
- Charge card statements
- Letters from creditors
- Estimates for car repairs
- Rental or purchase agreements
- Eviction notice
- Utility bills
- Shutoff notices
- Medical or dental bills or statements
- Letters, statements or estimates requesting payment in advance of providing medical or dental treatment
- Power of Attorney or Pre-Authorization Form
- Any other documentation supporting the request

Representatives may require the applicant to provide additional documentation they feel is necessary in aiding them in evaluating the request for assistance.

Representatives may disapprove a request for assistance when they feel the applicant has not provided adequate documentation to justify the request.

In most cases, applicants will also be expected to complete a detailed budget when requesting assistance. (See paragraph 3-D-6 for additional information concerning budgets.)

Note: In emergency situations (death in the immediate family, emergency travel, and other emotionally sensitive situations described in paragraph 3-C-2)

Representatives may postpone the requirement for providing full documentation and completing a budget until a later appropriate time.

6. Budget

With a few exceptions, as discussed below, a CGMA Budget Form (CGMA Form 15) must be completed prior to providing any assistance.

a. Why a Budget is Required

The CGMA Budget Form (CGMA Form 15) provides a standard format for organizing budgetary data. By listing the client's sources of income, deductions and expenses, a detailed picture of the client's financial situation will emerge from the budget process. It allows both the client and the Representative to have a clear picture of the financial assistance needed and the client's current and projected financial situation. The budget can also be used to determine the client's ability to repay any assistance given and to develop a long-term plan for financial self-sufficiency.

CGMA retains the option to verify the information provided on the Budget Form when such information is pertinent to making an informed decision on a particular case. This option (which the applicant authorized when signing the application for assistance) should be taken only when it is felt it would be of value when reviewing the facts associated with the case and would aid in determining if assistance should be provided. (See section 1-H for additional information concerning CGMA's Confidentiality policy.)

This policy does not remove the requirement to include a copy of the Budget Form on cases forwarded to CGMA-HQ or the Board of Control where it will continue to be treated in a private and confidential manner. (See paragraph 4-B-8-f for additional information concerning forwarding cases to the next higher authority for determination.)

Note: The CGMA Budget Form and the information it contains is to be handled in a private and confidential manner and is only to be seen by the client and the appropriate CGMA representatives involved with the case. The Budget Form does not have to accompany the CGMA Application for Assistance if the client chooses to have their supervisor or command endorse their request for assistance.

b. Completing the Budget Form

For many clients, completing a CGMA Budget Form will be the first budgeting experience they have ever had. For this reason, CGMA Representatives are asked to help clients who are experiencing difficulties when completing the budget form.

The goal of the budget process is to come up with a realistic budget that reflects an accurate financial picture. A successful budget and ultimately the decision to provide or not provide assistance must be based on the entire

family's financial situation. Therefore, all applicable items on the CGMA Budget Form are to be completed and will include the applicant's income and expense items, as well as the spouse's income and expenses. This requirement applies to all married clients, including member married to member situations. Failure to provide complete financial information may result in disapproval of the request.

The CGMA Budget Form provides separate income and expense columns for Current and Planned Budget.

- **Current:** At a minimum, the Current column must be completed to show all current income and expenses. Actual figures from receipts, statements and other documentation should be used when available. Reasonable estimates should be used when actual figures are not available. Allowance for clothing, miscellaneous, spending money, extra expenses, and savings as a cushion for unexpected expenses should be included. Additional allowance for expenses when the client is deployed, underway or otherwise separated from their family should also be considered when completing the budget form

Note: Tithes - should be included in the Current column on the budget form. However, it is inappropriate for CGMA to provide assistance to a client so they can continue tithing, which can be seen as a subsidy of another non-profit organization. Clients can make token contributions until their financial problem is resolved or repayment to CGMA is completed. Clients who do not wish to consider reducing or eliminating their tithes should consider seeking assistance from the organization receiving the tithe.

- **Necessary Changes:** When Current Budget calculations indicate a negative net income situation, the column for Planned Budget can be used to show necessary changes which will be reflected to show which income items may be increased and which expense items can be cut back to bring the budget into a positive situation. Entries in this column may include items that are expected to change in the near future and should be given consideration. This may include expected promotions, pay increases, bills that will be paid off, etc. This column may also include entries for items that may change if CGMA assistance is provided
- **Planned Budget:** When changes have been indicated, the Planned Budget column is used to show the result of the changes and will normally result in a positive budget. If the Planned Budget continues to show negative net income, it may be an indication that the client has a need for additional professional financial counseling in addition to or

in lieu of financial assistance from CGMA. (See paragraph 3-C-6 for additional information)

A copy of the completed budget will be kept with the application for assistance. A copy will also be provided to the client. If a client returns for additional assistance in the future, the original budget form may be updated or a new budget form may be completed. Comparing the two documents may provide valuable insight into the client's financial management ability.

c. Waiving the Budget

In emergency situations (death in the immediate family, emergency travel, and other emotionally sensitive situations described in paragraph 3-C-2) Representatives may waive or postpone the requirement for completing a budget form until a later appropriate time.

While the CGMA Budget Form is not required in these circumstances, you may request that information if you feel it is needed to arrive at a decision.

Note: When time is critical, you may not be able to get a complete budget. However, it may still be important to get a feel for how the individual or family is doing financially. Caution should be taken to prevent creating an additional financial hardship by providing a large loan that will cause the client problems when repaying.

7. Requirements When CGMA Sponsor is Not Available

The CGMA sponsor should normally be the applicant, however, due to deployment, temporary assignments, being underway, serious illness or death of sponsor and other situations, there will be times when it will be necessary for a spouse or eligible family member to request assistance. In addition to the documentation requirements listed above, in situations where a spouse or eligible family member requests assistance, one of the following items will normally be required prior to providing assistance. (See paragraph 3-B-3 for additional eligibility and assistance limitations when providing assistance to an eligible family member, including exceptions when none of the following items are available.)

- Power of Attorney
- Pre-authorization Form
- Verbal or written consent of the sponsor

Sponsors and family members must clearly understand that such authorizations merely allow CGMA to assist if there is a need. CGMA will decide whether or not to approve a request based on the merits of the case and the appropriate CGMA policies.

a. Power of Attorney

CGMA will recognize a valid notarized Power of Attorney (POA) that authorizes an individual, normally the spouse, to borrow money and to execute such documents as may be necessary to bind the CGMA sponsor to repay the loan. A valid POA may be either a General or a Special POA, so long as the authority includes the power to borrow money in the sponsor's name. The fact that the general POA is fully accepted as a legal document also means that CGMA will not allow the sponsor to disavow the assistance rendered to an eligible family member if the attorney-in-fact signed for the sponsor under the authority provided by the POA. Allotments for repayment cannot be initiated based upon POA, unless the POA contains a specific clause that indicates the spouse can "demand, act to recover and receive all sums of money and to institute accounts on my behalf". When assistance is provided using a POA, a copy of the POA will be attached to the CGMA Form 52 and the sponsor will be notified as soon as practical of the assistance and repayment information.

Note: If the POA is over a year old, contains a termination date that has passed, has terms that preclude the family member from obtaining a loan, or the Representatives believes the POA may have been revoked, the sponsor should be contacted to obtain approval for the requested assistance.

The following is a non-binding, informal, distinction between Special and General Powers of Attorney.

Special Powers of Attorney enable one to act on another's behalf in certain "special" and limited circumstances. The powers here are obviously limited to specific purposes. (If a need for CGMA assistance arises, deployed sponsors may affect a message power of attorney for these limited purposes.)

General Powers of Attorney enable one to act for another in nearly every "general" circumstance. The powers here are nearly unlimited, and caution is advised.

As a general rule, Legal Assistance attorneys would counsel clients to first, consider executing a Special Power of Attorney for limited specific purposes taking into consideration individual circumstances and second, consider executing a General Power of Attorney if the client believes it necessary and understands the risks it entails. The use of a General Power of Attorney is discouraged because of the potential for abuse.

See paragraph 3-B-3 for additional eligibility and assistance limitations when providing assistance to an eligible family member.

b. Pre-Authorization Form

Representatives may assist eligible family members, without contacting the sponsor, provided there is a Pre-Authorization Form (CGMA Form 16).

The sponsor may use the Pre-Authorization Form to authorize, in advance, assistance for a spouse or eligible family member while the sponsor is on deployment, temporary duty, underway, or otherwise absent for an extended period.

To guarantee authenticity, Pre-Authorization forms must be signed by the sponsor and notarized or witnessed by someone other than the spouse or family member. The preferred method of completing a Pre-Authorization Form is to have the sponsor complete the form at their duty station. Once completed and witnessed, the form will be delivered by the sponsor's command to the CGMA Representative in advance of assistance being needed.

When assistance is provided using a Pre-Authorization Form, a copy of the form will be attached to the CGMA Form 52 and the sponsor will be notified as soon as practical of the assistance and repayment information.

Representatives may dispose of unused Pre-Authorization Forms once the authorization dates have passed. (See section 6-A for additional information concerning disposing of case files and other administrative procedures.)

c. Verbal or Written Consent of the Sponsor

When there is no Pre-Authorization Form or Power of Attorney, the CGMA sponsor must be contacted prior to providing assistance. Contact may be made by any available method, including telephone, e-mail, fax or message.

With the CGMA sponsor's approval, the spouse will have the same eligibility to receive assistance as the CGMA sponsor. (See paragraph 3-B-3 for limitations on amount of assistance that may be provided when the CGMA sponsor cannot be reached or if the sponsor disapproves the request.)

Contact information, including time and date of contact, amount of assistance authorized (or disapproval of the request for assistance) along with repayment information and any additional pertinent information is to be attached to the application for assistance

E. Quick Loan Program

1. General

Quick Loans are interest-free loans of \$500 or less, designed to address immediate, essential financial need while requiring fewer steps and potentially less detailed documentation than the standard assistance request process. The Quick Loan Program gives commanding officers and officers-in-charge a way to quickly address temporary financial problems that may arise amongst their crew.

2. Eligible Participants

The quick loan process is open to active duty Coast Guard military members and Coast Guard reservists recalled to active duty. It is not open to individuals who have an outstanding loan balance with CGMA or who are on the CGMA Restricted List. An individual may receive a maximum of two Quick Loans within any 12-month period. Assistance requests not meeting these criteria must be processed through the standard application process in section 3-D.

3. Application and Processing

A single page CGMA Quick Loan Application (CGMA Form 1) has been established for use with the Quick Loan Program. Applicants are not required to complete a CGMA Budget form (CGMA Form 15), though the approving authority may require bills or other documentation to support the request.

The applicant's unit Commanding Officer or Officer-in-Charge is the approving authority for Quick Loans. The applicant reads, completes and signs the Quick Loan Application and submits it to the approving authority.

The approving authority shall adhere to assistance policy guidelines as set forth in this Manual. Each request shall be considered on its own merits, on a personalized and timely basis, with confidentiality and in a fair and equitable manner. A Quick Loan may not be issued where to do so would entail an exception to CGMA policy.

If the request is approved, the unit Commanding Officer or Officer-in-Charge completes section D on the Quick Loan Application. The form and supporting documents, if any, are then taken to the local CGMA Representative for administrative review and issuance of the assistance check.

If a Quick Loan request is not approved or upon administrative review the CGMA Representative finds that the loan does not meet the criteria for a Quick Loan, the loan application shall be returned to the applicant, who may submit an application in accordance with the standard assistance request process in section 3-D.

4. Loan Repayment

Repayment policies, terms and schedules for the Quick Loan are the same as those for other CGMA loans as set forth in chapter 5.

F. Additional Information

Questions, comments and recommendations concerning this chapter should be directed to the CGMA-HQ Executive Director, Director of Administration or Director of Finance. (See paragraph 2-D-2 for CGMA-HQ contact information.)