
Coast Guard Mutual Assistance Campaign 2016



FAQs Frequently Asked Questions

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Why does CGMA conduct an annual fundraising campaign?

The Fundraising Campaign is held each year to generate revenue needed for CGMA programs. Without an annual infusion of funds, CGMA would deplete its resources and be unable to provide assistance. This is true of most charitable organizations.

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

Where does CGMA get its funding?

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

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

The CGMA motto “**We Look After Our Own**” says it well—

CGMA is Coast Guard people helping Coast Guard people

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

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

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

Why does CGMA have millions in investments?

Investment revenue provides needed operating funds, and the investment portfolio represents reserve funds for the organization. The hurricanes in 2005, 2008 & 2012 demonstrated how important it is to have a strong, healthy organization, like CGMA, in place through which assistance can be provided swiftly and efficiently.

Does CGMA really help?

You bet CGMA helps! Over **\$177** million in assistance has been provided since 1924. In just the last five years, CGMA has given members of the Coast Guard family over **\$20** million in interest free loans and grants.

Overall in **2015**, CGMA provided **\$3.4** million in assistance. By member category, the amount of assistance provided was:

Active Duty	\$ 2.5 million
Retired	\$ 271 thousand
Civilian	\$ 452 thousand
Reserve	\$ 158 thousand
Auxiliary	\$ 29 thousand
Widows/others	\$ 51 thousand

Who's eligible to receive assistance?

Everyone associated with the Coast Guard family, except those on our restricted list, is eligible to receive assistance. This includes Active Duty, Reserve and Retired military personnel, Civilian and NAF employees; Auxiliary members and Public Health Service officers serving with the Coast Guard. Certain restrictions apply. The CGMA Manual provides additional guidance.

Who actually receives assistance?

On average **1 in 11** active duty members, **1 in 19** civilian employees and **1 in 36** Reserve members received some type of loan or grant from CGMA in 2014. Approximately 73% of all assistance goes to individuals in pay grades E-6/GS-7 and below.

What types of assistance are available?

CGMA offers assistance in the form of:

- Interest-free loans
- Personal grants
- Education grants
- Baby layettes
- Federal Student Loan origination fee reimbursement
- Free confidential financial counseling and referral services

CGMA strives to meet a wide variety of needs, including:

- Unexpected financial and personal loss
- Pay, allotment and travel claim problems
- Major vehicle repairs
- Housing needs
- Debt issues
- Emergency travel
- Unexpected medical bills
- Education needs

Additional information, including eligibility and limits, can be found in the CGMA Manual.

What guidelines are used to approve assistance?

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

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

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

Do I have to contribute to CGMA to receive assistance?

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

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

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

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

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

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

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

Allotments will continue until a change is requested. Changing an existing allotment or payroll deduction is easy. Active duty members or civilian employees simply complete the Pledge Form (CGMA Form 33), indicating the new pledge amount. At any point throughout the year an adjustment or cancellation of your allotment may be requested by emailing ARL-DG-CGMA@uscg.mil

Where can I get more information about CGMA?

- Visit www.cgmahq.org
- Contact your local CGMA Representative (CGMA locations available on website)
- Contact CGMA Headquarters

Call toll-free: 800.881.2462

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