

Coast Guard Mutual Assistance



Desk Guide CGMA Representatives

January 2023

If in doubt, contact CGMA HQ at (703) 875-0404



CGMA's Mission:

To support the financial resilience of the Coast Guard community.

CGMA's Vision

Always Ready through our steadfast commitment to responsible financial management, equipped with adaptable, innovative, and inclusive solutions to help our own navigate dynamic financial challenges.

CGMA's Guiding Principles

Coast Guard Mutual Assistance seeks to help members of the Coast Guard family achieve autonomous financial well-being.

- CGMA fosters self-respect and self-worth
- We assure applications for financial assistance are treated confidentially
- We treat all members of the Coast Guard family seeking information or applying for assistance in an honorable and respectful manner
- We consistently apply our guidelines and principles fairly and equitably to all clients
- We make decisions based on the merits of the individual cases

If in doubt, contact CGMA HQ at (703) 875-0404



**From the Chief Executive Officer
RADM Cari Thomas USCG, Ret.**

Thank you for taking on the role of Representative for Coast Guard Mutual Assistance (CGMA). CGMA is an essential resource for all the members of our Coast Guard family. We strive to provide the best possible customer service and support to our community.

Elemental to that success is the proper administration of our policies and procedures. First and foremost is an absolute adherence to our policy of fair treatment. At all times, we will provide an environment that promotes dignity, respect, fairness, and inclusion. These are essential ingredients to the sustainment of operational excellence, a positive office climate and a healthy work environment. All CGMA personnel and representatives will comport themselves in accordance with all Coast Guard civil rights policies at all times.

Likewise, you can expect to be treated accordingly by the CGMA HQ staff and its employees. If you ever have a problem with anyone at CGMA HQ, you should bring it to my attention, or to the attention of the President of our Board of Control (CG-1).

Cari B. Thomas

**From the Chief Operations Officer
CWO4 Sean P. Fennell, USCG, Ret.**

Congratulations on your appointment as a CGMA Representative. You are now part of large group of CG personnel spread throughout the Coast Guard with a single common purpose. You, and over 500 other Reps, are the conduit for millions of dollars annually in assistance to your shipmates, CG retirees, Civilian Employees, Reservists, Auxiliarists, and others.

I have confidence and trust in your ability to perform your duties capably and in compliance with our requirements and standards. I realize that the extent of our programs, and the myriad requirements that accompany each of those programs, may be challenging at first. I can assure you that you are up the task. I would encourage you to become familiar with this desk guide and our CGMA Manual. Between those two resources, you should find answers to most of the cases that cross your desk.

As a CGMA Representative you have a broad scope of authority. We trust you to use this in accordance with our directions, and with an eye toward stewardship. You are qualified for the watch, but when faced with an unknown, please do not hesitate to call CGMA HQ for help.

Sean P. Fennell

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This document provides general guidelines. It supplements the full, detailed CGMA Manual which is available to you online on our website at www.cgmahq.org. Due to the nature of our case work it is not feasible to anticipate all possible scenarios. If you have a situation in which you are unsure, you should contact CGMA HQ for additional guidance.

THIS MANUAL AND THE CGMA MANUAL ARE INCLUSIVE.
If neither manual authorizes a specific type of assistance or loan, you are NOT authorized to use CGMA for the requested loan or assistance. Any exceptions shall be referred to CGMA HQ for approval.

CONTACTS

The following is a general guide for who you should contact. Emails should be sent to the first person listed, with a copy (Cc) sent to the second person listed.

POLICY

To: Mr. Sean Fennell, Chief Operating Officer (COO)
Sean.Fennell@cgmahq.org703-547-7163
Cc: RADM Cari Thomas (Ret), Chief Executive Officer (CEO)
Cari.Thomas@cgmahq.org703-498-8381

PROGRAMS (INCLUDING SEGs), PROCEDURES, FORMS & DOCUMENTS

To: Mrs. Jing Patton, Operations Support Manager (OSM)
Jing.Patton@cgmahq.org703-334-7773
Cc: Mr. Sean Fennell, COO
Sean.Fennell@cgmahq.org703-547-7163

NetFORUM

To: Mrs. Jing Patton, OSM
Jing.Patton@cgmahq.org703-334-7773
Cc: Mrs. Sara Martin, Chief Information Officer (CIO)
Sara.Martin@cgmahq.org703-576-7529

BALANCES, ACCOUNTS & BILLING

To: Mrs. Tanya Mathis, Accounts Manager (AM)
Tanya.Mathis@cgmahq.org703-595-5930

FUNDRAISING & CAMPAIGN

To: Ms. Erica Chapman, Fundraising Manager (FM)
Erica.Chapman@cgmahq.org703-581-5297
Cc: Mrs. Alena Howard, Chief Development Officer (CDO)
Alena.Howard@cgmahq.org703-468-7087

If in doubt, contact CGMA HQ at (703) 875-0404



HELPING OUR OWN

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

ELIGIBLE PERSONNEL (Clients)

- Active Duty Members
- Retired Military Members
- Civilian Employees (of CG)
- Reserve Members
- Auxiliary Members
- PHS Officers & Chaplains serving with the CG
- CGMA Employees
- Immediate Family Members (of those above)
- Surviving Family Members of Active Duty and Retirees

NON-ELIGIBLE PERSONS

- Members Separated prior to Retirement
- Retired Civilian Employees
- Inactive Reserve Members
- Former Spouses
- Non-Family Members
- Contractors
- Inactive Auxiliary Members

MEMBER OF THE OTHER ARMED SERVICES

Members from other Armed Services are eligible to receive assistance from the Mutual Aid society as assisted by us. These cases are processed in accordance with Section 4-E of the CGMA Manual. In short, you may assist them, but approval must be granted by the proper Mutual Aid Society. See section 4-E of the manual for specific guidance.

YOUR AUTHORITY

You are required to process any application, regardless of the amount through netFORUM. Cases that exceed your approval authority or amount limits must be sent to CGMAHQ for approval. You do NOT need to email CGMA HQ when you have entered a case for their approval. As long as it is marked 'Sent to CGMAHQ' in the review tab, it will be reviewed as soon as practicable. Any amplifying information needed may be put in the Case Information section of the case. CGMA HQ staff review netFORUM carefully for cases pending approval at that level.

Basic loan assistance limits:	Quick loan - \$1500 – See page 16
	CGMA Rep - \$3000
	CGMA-HQ - \$6000 (<i>with exceptions</i>)
	CGMA Board of Directors - In excess of \$6000

The amount of any given loan shall never exceed the specific need. Estimating a need is not appropriate when a loan is for a specific purpose or need. For example, giving someone a loan of \$2000 for their bills (unspecified) is not authorized. The loan should equal the amount of the bills that are due. To the greatest extent possible, providing loans in excess of verifiable need should be avoided. Do not round up at all. For example, do not give a \$1400 loan for a need of \$1367. (We rely on donations from CG members and asking them to donate so we can loan extra funds is highly inappropriate – even in small amounts.)

THE FOLLOWING AREAS ARE **NOT NORMALLY AUTHORIZED** FOR ASSISTANCE. Exceptions to this list can only be made by CGMA HQ. A more complete list can be found in section 3-D of the CGMA Manual.

- **Legal fees (some exceptions such as adoption)**
- **Personal credit card balances**
- **Taxes**
- **Debt Consolidation (may assist in debt counseling)**
- **Gambling debts**
- **Business ventures**
- **Marriage/Divorce costs**
- **Vacations**
- **Non-emergency furnishings**
- **Disciplinary costs**
- **Any costs related to a second home or rental property (with certain exceptions in the event of a disaster.)**
- **Personal, unspecified loans**

CGMA HQ POC: Chief Operating Officer, Mr. Fennell

ROLES AND RESPONSIBILITIES

1. Be familiar with all CGMA programs and policies.
2. Provide detailed information to CGMA clients on how to apply for assistance.
3. Provide information about CGMA programs to all CGMA eligible clients in their AOR, especially deployable and afloat units that may not have their own CGMA Rep (This is especially important at the start of hurricane season.)
4. Provide backup to other CGMA Reps in the area who are deploying or getting underway on a cutter.
5. Brief commands and CG personnel on new programs and important changes to CGMA policies and programs.
6. Represent CGMA in a positive light at appropriate venues such as all hands meetings.
7. Assist local designated Campaign Coordinators and CGMA HQ during the Annual Fundraising Campaign.
8. Report any attempts to abuse or misuse CGMA programs by anyone to CGMA HQ.
9. Ensure the integrity of the system by verifying the eligibility of all applicants for CGMA assistance.
10. Contact CGMA HQ for clarification whenever there is a question of applicability or eligibility.
11. Review all communications from CGMA HQ.

GRANT VS LOAN

Except for specified grants (such as the SEG), all grant decisions will be made by CGMA HQ. Although there is no formula to determine when a grant is appropriate, you are encouraged to use your judgment. In general grants are based on need, fault (how was the financial need incurred) and exigency (was it foreseeable). If you are unsure when counseling a client, you can always put the case in netFORUM and mark it 'Sent to CGMAHQ' for a decision. Please do not use email for this, netFORUM is the best way to resolve these. You should also consider whether the circumstances warrant upgrading a member's application from loan to grant. It is conceivable that a grant is possible even when the member is only asking for a loan. If this is the case, you may NOT apply for the grant on their behalf, but you may encourage the member to change their application to a grant.

WHEN CGMA IS NEEDED THE MOST

From time to time, persons and commands may be involved in a unique and **tragic circumstance**. These events may involve the loss of life or lives or cause catastrophic displacement of Coast Guard members and their families. Events such as fires, airline crashes or other significant events may occur in your AOR affecting CG families and their safety. If you are ever confronted with such a situation, you should advise your command that CGMA has the resources and means of providing rapid financial support for individuals that may be needed in the immediate aftermath.

It is an unfortunate fact that sometimes **domestic violence** and other forms of abuse or incidents of hate affect the lives of members of the Coast Guard from time to time. In the wake of such events, there may be family members in need of immediate financial assistance to separate themselves from the danger. CGMA can help in these situations. See the Safe Harbor Program for additional information.

If you are a CGMA Representative when either of these circumstances arise, please contact a senior member of CGMA HQ (CEO, COO, CIO or CDO) for guidance on what we can do. We can help you provide information to your command or others who may need our assistance.

THE UNEXPECTED, UNUSUAL AND UNKNOWN

If a CGMA client comes to you with a problem so unusual that you can't find an applicable program, but it seems like someone should be able to help them, reach out to CGMA HQ for guidance. Our mission truly is Helping Our Own, and we can't define every circumstance ahead of time.

CGMA HQ POC: Chief Executive Officer, RADM Thomas (Ret) and Chief Operating Officer, Mr. Fennell

LOAN REPAYMENT

Normally

- 12 – 36 Months
- Closing Costs – up to 60 Months
- Collection will start within 60 days of loan being issued.
- Repayment may be made by check or Zelle instead of allotment.
- For lump sum payment balances, or any balance questions, please contact the Accounts Manager (Mrs. Mathis) at 703.595.5930 or accounts@cgmahq.org. Balance shown in netFORUM may not be up to date.
- Contact the Accounts Manager for any repayment questions.

Not Authorized

- Payments less than \$100 per month
- Delayed collection (may be authorized by CGMA HQ)

Required Documents:

- **SIGNED PROMISSORY NOTE**
This is generated after submission of an electronic disbursement but must still be signed and uploaded into netFORUM.

Separating from the Service

- Loan Repayment should never exceed the expiration of enlistment, or the expected termination of service. The exception to this is retirees.

CGMA HQ POC: Accounts Manager, Mrs. Mathis

NEW CGMA REPS – See Appendix B for detailed information.

Setup

To be added as a new representative or assistant representative:

- At a unit that has an existing user with access to netFORUM, on the Home Page under “Manage Your Rep Site” click “Add Personnel”. The required paperwork is the bank signature card and appointment agreement.
- If there is no existing user to help, contact netFORUM@cgmahq.org to begin the process.

Orientation

Review the CGMA Manual paying particular attention to Chapters 2, 3 and 4. These chapters provide detailed information about being a CGMA Representative, including:

- Responsibilities (Section 2.F.2)
- Assistance Policies (Chapter 3)
- Approval Authority (Section 4.C)

You will find that other chapters of the Manual will help you conduct your Mutual Assistance activities. It is strongly recommended that you become familiar with all sections of the CGMA Manual.

CGMA HQ POC: Operations Support Manager, Mrs. Patton

ADMINISTRATIVE HOLD

- **Administrative Hold** is not a punitive matter, nor is it necessarily a bar to receiving assistance. There may be any number of reasons that someone has been placed in this status.
- All assistance for clients in this status must be approved by CGMA HQ. Simply enter the case as you normally would and in the Review block, put it in ‘Sent to CGMA HQ’ status and we will review it.

DOCUMENTATION

Mandatory

- Application: We cannot engage in any financial transaction without the member requesting it. In a crises or emergency there may be an exception to this that would be done at the direction of CGMA HQ.
- Budget: Needed anytime a loan or grant is requested out of need. Examples:
Assistance with bills.
Medical or dental grant or loan.
Vehicle Payments.
Repairs of any type.
- Written estimate or cost: Anytime a specific amount is needed for a specific purpose.
- Proof of Insurance: Anything vehicle or home repair related.
- Denial of Coverage: Any request for assistance when TRICARE or other insurance companies deny medical coverage.
- OTHER: Anything related to cost or circumstance.

CGMA Rep & Member Statements

We do not know what you know. Insufficient information from the member about the circumstances is one of the most likely reasons for delays in processing. It really helps if they paint a clear picture for us. Generic or broad statements such as “Unexpected financial problem” or “needed to cover some expenses” are insufficient.

Likewise, we do not have your view of the bigger picture. Any amplifying information you can provide is helpful. Your opinion on the case is ALWAYS welcome. The best place to put this is in the Case Information (Review) block in netFORUM.

CGMA HQ POC: Operations Support Manager, Mrs. Patton

QUICK LOAN PROCEDURES

The Quick Loan Procedure: This is a process only. To be used to process loans covered by existing programs only.

- Is a streamlined process for existing CGMA programs.
- Is limited to \$1500.
- Is limited to one at a time. If a member has any outstanding balance due to CGMA, they are not eligible for a Quick Loan.

The Quick Loan Program is **NOT:**

- An authorization to loan up to \$1500 for any purpose.
- Not a program in and of itself
- Used to provide loans for non-existent CGMA programs.

Required Documents:

- CGMA Form 1 - Application
- Supporting documentation such as written repair estimate, copies of bills overdue, etc.

CGMA Manual – 3-F

ADOPTION GRANT

(Limited to \$3000) provided for:

- Cost of the Home Study (only)

Assistance will **NOT normally be approved for:**

- Any other adoption expenses

Required Documents:

- CGMA Form 05 – Application
- Receipt from payment (only issued as a reimbursement)

CGMA Manual – 3-C-9.b

ADOPTION LOAN

Assistance (limited to \$6000) may be provided for:

- Adoption Fees
- Attorney Fees
- Court Costs
- Home Inspection Fees
- Travel/Lodging Required
- Re-adoption expenses (foreign adoptions)

Assistance will **NOT** normally be approved for:

- Surrogate arrangements (*See Assisted Reproductive Services (ARS) Loan program – Page 19 of this Desk Guide.*)
- Expenses covered by other programs (many states have assistance)

Required Documents:

- CGMA Form 05 – Application
- CGMA Form 15 – Budget
- Supporting Documentation showing costs

CGMA Manual – 3-C-9.a

ASSISTED REPRODUCTIVE SERVICES (ARS) LOAN - May be approved at CGMA HQ level only. Confidentiality and discretion are of paramount importance. Applications shall **NOT** be routed through any persons other than a local CGMA Rep.

Assistance may be provided for:

- All CGMA clients (without any regard to marital status)
- Limited to \$6000 – loans only.
- Recognized fertility treatment programs not covered by TRICARE such as IUI, IVF, surrogacy, donor egg/sperm or cryopreservation.
- Normally issued within 30 days the due date for any initial payments. (May be issued for any payments due for programs that have already begun before the program was initiated.)
- May be used to pay off any established financing plans that were entered into by the member prior to the establishment of this program or prior to the client's awareness of the program.

NOTE: Utilization of this program in no way impinges upon a client's eligibility for the Adoption loan or grant programs.

Assistance will **NOT normally be approved for:**

- Any research or experimental programs.
- Limited to one loan of this type at a time. A new loan may be issued following the repayment of the first loan even if they are still undergoing the same initial procedure (assuming additional costs still verified.)

Required Documents:

- CGMA Form 03 – Application
- CGMA Form 15 (budget) **NOT** required.
- Written letter or invoice from provider. Application must **NOT** include any medical information. Program name and cost only. A payment scheduled if applicable.

CGMA Manual – TBD

BASIC LIVING EXPENSES (Bills & Utilities)

Assistance may be provided for:

- Food (up to \$1000 for a member with depns residing with them, up to \$500 for a member without depns)
- Shelter – One time rent or mortgage
- Utilities – generally any arrears plus one month
(Usually make payment directly to the company)
- Internet/Phone – generally any arrears plus one month
- Safety & Security

Assistance will **NOT be approved for:**

- Gifts
- Entertainment
- Leisure Activities

Required Documents:

- CGMA Form 05 – Application
- CGMA Form 15 – Budget
- With the exception of food, copies of all bills, payment notices, etc are required. The loan may only be equal to or less than the amount shown on the documentation.

CGMA Manual – 3-C-2.a

BREAST MILK SHIPMENTS – REIMBURSEMENT

Active Duty, Military on IDT or ADOS and Civilian Employees and their spouses ONLY.

Assistance may be provided for costs due to:

- Members away from home due to TDY orders, underway, deployed or for reserve training
- Separation of spouse during PCS related travel
- Spouse of member who is traveling on business
- Normally limited to \$750 every 12 months (may be approved by the CGMA Rep.) Any amount greater than that must be approved by CGMA HQ.

Assistance will **NOT normally be approved for:**

- N/A

Required Documents:

- CGMA Form 12 – Must be submitted within 60 days of completion of separation period
 - Shipping receipts
- NOTE: Payments may be made up front for junior members before commencement of travel. Written cost estimate must be provided.

CGMA Manual – TBD .

BRIDGE LOANS – PAY & TRAVEL CLAIM ISSUES

Assistance may be provided for costs due to:

- Unliquidated travel claims over an extended period (due to no fault of the member)
- Failed regular pay (accessions, reservists, etc.)
- Failed start to basic allowances (BAH most commonly)

Assistance will **NOT normally be approved for:**

- Failed special pay and allowances (Sea Pay, HDIP, etc)

Required Documents:

- CGMA Form 5
- Supporting documents (PCS orders, emails from PPC, Copy of unliquidated claim, etc.)

Will normally be repaid in a lump sum once the pay has been initiated or the claim has been paid.

CGMA Manual – TBD .

CHILD SUPPORT – LACK OF RECEIPT

Assistance may be provided for:

- Members who do not receive child support payments
- Members whose spouse does not receive child support payments for stepchildren.
- Situation must be temporary
- Client must show that action has been taken to resolve the situation

Assistance will **NOT** normally be approved for:

- Ongoing, long term problems
- Cases where member has not undertaken any action to resolve the situation

Required Documents:

- CGMA Form 05 – Application
- CGMA Form 15 – Budget
- Supporting Documentation showing the normal child support payments that are received, including frequency of payments

CGMA Manual – 3-C-3.m

CHILDCARE

Assistance may be provided for:

- Emergency situations
- Establishing long term childcare (down payments, etc)
- Temporary loss of funds – loan may cover up to one full month childcare. Greater/ongoing need should be referred to CGMA HQ.

Assistance will **NOT normally be approved for:**

- Ongoing, monthly costs

Required Documents:

- CGMA Form 05 – Application
- CGMA Form 15 – Budget
- Supporting Documentation when applicable

CGMA Manual – 3-C-3.f

**CLOSING COSTS – CGMA HQ APPROVAL MANDATORY
REGARDLESS OF AMOUNT OF LOAN (up to \$9000)**

Assistance may be provided for:

- Cash required at closing. May only be provided after the member has fully qualified for the purchase and a closing date has been set.
- **Maximum allowable amount is \$9000.**
- **Purchase of alternate living sites (boat, RV, etc.)**

Funds may not be disbursed earlier than 30 days before the closing date!

Assistance will **NOT normally be approved for:**

- Earnest funds
- Down payments
- Escrow costs
- Investment property
- Travel trailers
- Recreational vehicles
- Purchase of land without dwelling (check with CGMA HQ)

Required Documents:

- CGMA Form 05 – Application
- Standard form used by industry that itemizes the specific cash needed on closing day. Must be the **final version** – as noted at the top of the standard form.

CGMA Manual – 3-C-5.b

DEBT MANAGEMENT – CGMA HQ APPROVAL MANDATORY IN ALL CASES OF THIS TYPE

Assistance may be provided for:

- Members who have received professional financial counseling either by an outside contractor or by a CG PFM.
- Members who have a written plan by a financial counselor outlining the steps needed for successful debt management

Assistance will **NOT** normally be approved for:

- Members who have not seen a professional financial counselor
- Credit Card debt
- Government Travel Card Debt

Required Documents:

- CGMA Form 05 – Application
- CGMA Form 15 – Budget
- Copy of detailed plan for debt management that includes a specific recommendation for a loan from CGMA. **Applications submitted without this document will be denied!**

CGMA Manual – 3-C-6.c

DISASTER RESPONSE – See Appendix F to CGMA Manual.
Current guidance will be issued by CGMA HQ in May annually.

Loans (limited to \$6000) may be provided for:

- Immediate needs following a named storm or disaster. (CGMA HQ will publish information in the event of a hurricane.)
- Temporary Lodging
- Food
- Replace Appliances
- Clothing
- Transportation

Assistance will **NOT normally be approved for:**

- Uninsured property or vehicles.

Required Documents:

- CGMA Form 06 – Disaster Assistance
For Loans – no other documentation required.
- CGMA Form 06A – Disaster Grant Application (Loan to Grant Conversion)
- As listed on page 2 of CGMA Form 6 A

CGMA Manual – Appendix F

ALL APPLICATIONS FOR DISASTER GRANTS OR DISASTER LOAN TO GRANT CONVERSIONS, MUST BE SUBMITTED WITHIN 90 DAYS OF THE DISASTER MAKING LANDFALL OR IMPACTING AN AREA.

EDUCATION ADVOCATE GRANT (EAG)

Members with special needs dependents may receive up to \$500 to reimburse them for the cost of hiring an Education Advocate to assist with the development of either an Individualized Education Plan (IEP) or Individual Family Support Plan (IFSP).

- Max \$500 per year, per dependent
- Must be pursuant to orders relocating the dependent to a new school district
- May be used where no orders exist but the dependent is undergoing initial IEP or IFSP at a member's current duty station

APPROVAL – Must be approved by CGMA HQ

Eligibility

- Active Duty
- Reservists
- CG Civilians

Required Documents:

- CGMA Form 13 – Application
- Receipt from Education Advocate's office (dated on or after 1 Jan 2022)

CGMA Manual – TBD

EDUCATION LOANS

Members may have up to two loans, each up to \$3000.

Assistance may be provided for:

- Tuition
- Room and Board
- Transportation
- Parking

Once one loan is repaid, the member is eligible to take out another loan of this type.

Assistance will **NOT normally be approved for:**

- Computers
- Software
- Paying off existing college loans

Required Documents:

- CGMA Form 11 – Application
- Proof of Enrollment
- Spend Plan/Cost
- Supporting Documentation showing costs

CGMA Manual – 3-C-7.e

ELDER CARE

Assistance may be provided for:

- Installation of specialized equipment in a home to accommodate the elderly and/or disabled.
- Relocation costs for moving an elderly parent to a specialized facility or into a new residence, including the member's home.

Assistance will **NOT normally be approved for:**

- Costs normally covered by TRICARE.
- Home remodeling
- Furniture

Required Documents:

- CGMA Form 5 - Application
- Written estimate for equipment and installation or
- Written estimate of costs for relocation (may include an initial fees for a specialized care facility.)

CGMA Manual – TBD

EMERGENCY TRAVEL

Assistance may be provided for: (*Where govt funding is not available or cannot be provided in a timely fashion*)

- Sponsor
- Immediate Family
- Other Family (CGMA HQ should be consulted)
- Non-Family (CGMA HQ must be consulted)
- When member or family are stranded while in the midst of travel (car breakdown, Ferry system on strike, etc.)
- Immediate danger to member and/or family members.

Assistance will **NOT normally be approved for:**

- Does not apply.

Required Documents: Loan may be used to cover travel, food, lodging and incidental expenses (including childcare)

- CGMA Form 05 – Application
- Supporting Documentation when applicable

Grants are sometimes provided in these cases, but normally only after the fact. Due to the time element in these cases, Reps should issue loans right away, and instruct the member that they can apply to have some, or all of the loan converted to a grant after they return and before collection starts. Grants are based on need and the exigencies of the situation. Grants are generally, but not always, reserved for junior military and civilian personnel with a demonstrable need. Need is generally defined as an unsupported and unexpected financial burden. All grant requests of this type should be submitted on CGMA Form 5 along with CGMA Form 15 (Budget) within 90 days of completion of the travel. Documentation supporting the amount requested should be provided.

CGMA Manual – 3-C-2.c

FUNERAL EXPENSES

CGMA assistance may be considered to help defray the costs of a modest dignified funeral for the CGMA sponsor of an immediate family member when reasonable cost remain after other forms of assistance have been exhausted. The cost for a modest funeral varies widely but is generally between \$7000 and \$12,000.

Assistance may be provided for:

- Still births, miscarriages, premature baby deaths (grants are available for this.)
- Retired members and their immediate families
- Family members not classified as dependents – CGMA HQ decision
- Purchase of a vault for ashes

Assistance will **NOT** normally be approved for:

- Non-family members (Contact CGMA HQ for cases with extenuating circumstances.)

Required Documents: Due to the urgency of the situation, full documentation may be submitted at a later date.

- CGMA Form 05 – Application
- Supporting Documentation when applicable

Grants are sometimes provided in these cases, but normally only after the fact. Due to the time element in these cases, Reps should issue loans right away, and instruct the member that they can apply to have some, or all of the loan converted to a grant after they return and before collection starts. Grants are based on need and the exigencies of the situation. Grants are generally, but not always, reserved for junior military and civilian personnel with a demonstrable need. Need is generally defined as an unsupportable and unexpected financial burden. All grant requests of this type should be submitted on CGMA Form 5 along with CGMA Form 15 (Budget). Documentation supporting the amount requested should also be provided.

CGMA Manual – 3-C-2.b

If in doubt, contact CGMA HQ at (703) 875-0404

MEDICAL AND DENTAL ASSISTANCE

Assistance may be provided for:

- Extraordinary, unexpected, and emergency situations.
- Medically required procedures.
- Down payment to start a procedure

Assistance will **NOT** normally be approved for:

- In lieu of insurance.

NOTE: Grants will **never** be issued in cases where the TRICARE process is ongoing. They may only be considered after all applications have been duly processed and TRICARE coverage has been officially denied. However, members may apply for a loan pending resolution from TRICARE. Collection on these loans may be delayed until resolution (payment or denial) occurs. If the member receives payment from TRICARE, collection of the loan shall occur. If TRICARE denies coverage, then the member may apply to convert the loan to a grant if warranted by the circumstances and the members financial condition.

Required Documents:

- CGMA Form 05 – Application
- CGMA Form 15 - Budget
- Supporting Documentation when applicable
- TRICARE denial of coverage where applicable

CGMA Manual – 3-C-4

MEDICAL TRAVEL ASSISTANCE

Assistance may be provided for:

- Grants may be available to members at isolated duty stations or duty stations with limited access to medical/hospital care or treatments who have to travel to facilitate medical care for their dependents.
- Members required to travel extended distances (in excess of 200 miles) on a regular basis.
- Members required to engage in overnight travel due to medical concerns.

Assistance will **NOT** normally be approved for:

- In lieu of insurance.

NOTE: These cases will all be adjudicated by the CGMA HQ. Every circumstance is unique. Clients are urged to apply and include a statement detailing the need and circumstances as much as possible. Inclusion of medical information beyond the basic verification of the condition is strongly DISCOURAGED.

Required Documents:

- CGMA Form 05 – Application
- CGMA Form 15 - Budget
- Statement from member describing the circumstance (included expected duration of need to travel.
- Documentation by competent medical authority as to the existence of the medical condition and the need for ongoing treatment. A statement from a CG corpsman may suffice.

CGMA Manual – 3-C-4

NICU RELATED TRAVEL

Assistance may be provided for:

- Members who are stationed at units not located near the hospital where their newborns are in the Neonatal Intensive Care Unit (NICU) following birth. Loans may be provided to help families who want to remain near the hospital.
- Lodging
- Meals

NOTE: These cases will frequently be converted to, or initially approved as, grants. Strongly recommend contacting CGMAHQ for guidance as soon as the situation arises for detailed guidance on grants. Grants are normally limited to the daily government per diem rates. The member's daily BAS rate will be deducted from any grant amount. Members should be encouraged to utilize any available military assistance housing such as Fisher Houses or McDonald Houses.

Assistance will **NOT normally be approved for:**

- Non-Immediate family members (grandparents, aunts, uncles, etc.)

Required Documents:

- CGMA Form 05 – Application – Command endorsement required.
- CGMA Form 15 – NOT REQUIRED
- Supporting Documentation for the lodging.
- NOTE: Verification of situation and actual need must be made before providing assistance.

CGMA Manual – Covered under Emergency Travel

NON-EMERGENCY TRAVEL

Assistance may be provided for:

- Lack of travel advances.
- Unexpected expenses between duty stations
- Member marries en route to a new PDS

Assistance will **NOT normally be approved for:**

- Movement of non-command sponsored family.
- Leave, Liberty or Vacations
- Attend court hearings.
- Expenses covered by govt funds issued to the member.

Required Documents:

- CGMA Form 05 – Application
- CGMA Form 15 – Budget
- Supporting Documentation when applicable.
- NOTE: Verification of situation and actual need must be made before providing assistance.

CGMA Manual – 3-C-3.b

NON-RATE A SCHOOL UNIFORMS (LIMITED TO \$700)

Assistance may be provided for:

- To assist non-rated personnel in replacing non-serviceable uniforms prior to attending Class A School.
- Funds required to replace uniform items only.

NOTE: Repayment will begin upon completion of A School

Assistance will **NOT normally be approved for:**

- Uniforms at any other time.

Required Documents:

- CGMA Form 01 – Application.
- Copy of Orders.
- UDC List showing cost to member.

CGMA Manual – 3-C-3.t

OTHER THINGS – TUTOR.COM, LAYETTES, RESPITE CARE

Tutor.com CGMA Manual – 3-G-2

- CGMA funds one-on-one tutoring with a live expert online 24/7 for Active Duty, Reserve members on active duty, and Civilian employee clients, their spouses, and their dependent children. The tutors are qualified to help students grades K-12 and college with over 50 subjects (many in Spanish), plus provide support for resume writing and career transition.
-

CGMA Layette Program CGMA Manual – 3-C-8

- The Layette Program provides a layette package (containing a receiving blanket, outfits and other items for a newborn child) to families of the Coast Guard community following the birth or adoption a child.
- All active duty and retired Coast Guard military personnel, members of the Coast Guard SELRES, retirement eligible members of the IRR, CG civilian employees, Auxiliary members, PHS Officers and Chaplains serving with the Coast Guard are eligible to receive a layette directly from CGMA at no cost.
- CGMA Form 07

Respite Care CGMA Manual – 3-G-1

- All applications for this program must be initiated by a Coast Guard Family Advocacy Specialist (FAS) or Family Resource Specialist (FRS)
- The CGMA Respite Care program provides a ‘break’ for a few hours a week, or month, to eligible CG clients who have responsibility 24 hours per day to care for an ill or disabled family member who lives in the same household.

OTHER VEHICLE EXPENSES

Assistance may be provided for:

- Vehicle loan payments – only under exceptional circumstance and normally may not exceed 3 payments. (Refer to CGMA HQ for more than three.)
- Car rental as a result of accident while awaiting insurance.
- Down payment for purchase of a new vehicle. Only CGMA HQ may authorize this if the cost of a repair exceeds the value of the vehicle itself.

Assistance will **NOT** normally be approved for:

- Any cost related to a rental vehicle while on govt business.
- A rental vehicle for leisure travel

Required Documents:

- CGMA Form 05 – Application
- CGMA Form 15 – Budget
- Supporting Documentation when applicable

CGMA Manual – 3-C-3.d

OVERSEAS RENTAL CAR ASSISTANCE (ORCA)

Assistance may be provided for: (Limited to \$1000)

- Members reporting OCONUS
- Vehicle Rental upon arrival at OCONUS PDS
- Loan must be requested within 60 days of reporting to new PDS

Assistance will **NOT** normally be approved for:

- N/A

Required Documents:

- CGMA Form 19 – ORCA Application
- Copy of PCS Orders

CGMA Manual – TBD

PAY, TRAVEL & ALLOTMENTS

Assistance may be provided for:

- Pay Issues (loss or delay)
- Travel (lack of advances, or pending claim reimbursements)
- Allotment Problems
- Other

Assistance will **NOT** normally be approved for:

- Garnishment of Pay
- Tax Payments
- Recoupment of Overpayment
- Fines & Forfeitures
- Bail

Required Documents:

- CGMA Form 05 – Application
- CGMA Form 15 – Budget
- Supporting Documentation when applicable

CGMA Manual – 3-C-3.a

Assistance may be provided for: Limited to a total of \$450 per calendar year/per client family.

- Reimbursement for childcare while engaged in activities related to a PCS transfer. For example, childcare while HHG are being picked up or delivered.
- May be used at old PDS or new PDS, or a combination. But the total will be limited to \$450.
- Provided for children under the age of 12. (There is no age limit for special needs dependents.)
- May also be used for childcare while member and/or spouse are attending any verifiable financial education or training (seminars, etc.) May be a CG or non-CG sponsored event.

CGMA REPS MAY APPROVE THESE CASES

Assistance will **NOT normally be approved for childcare provided by:**

- A family member including parent, grandparent, sibling or niece/nephew.

Required Documents:

- CGMA Form 09 – Application
- Copy of PCS orders OR documentation about financial training which was attended.
- Copy of receipt from commercial source if applicable. If using the long term child care provider regularly used, must show the cost on the days of the HHG related activity.
- Ensure provider information on form is complete if not using a commercial source.

CGMA Manual – TBD

PCS Vehicle Shipment Loan

Assistance may be provided for:

- Shipment of POVs between PDS that are more than 350 miles apart.
- Limited to \$3000 and must be repaid within 12 months. Loan may not exceed amount shown on written estimate or bill.
- Limited to one loan of this type at a time.
- Shipment of a POV left in storage INCONUS while assigned OCONUS. This includes vehicles left with other family members while stationed OCONUS. For example, a member assigned to PATFORSWA may use this to retrieve a POV left with family in CA when they return PCS to VA.
- May be used to ship a vehicle to remain with family subsequent to PCS orders where shipping a vehicle is not authorized.
- Available to Active Duty, Reservists and Civilian Employees with PCS orders that relocate them more than 350 miles.

Assistance will **NOT** normally be:

- Authorized for relocations less than 350 miles. This is distance between duty stations, not the distance between residences.
- Authorized for any vehicle shipment authorized/funded by the govt.
- The shipment of boats or other recreational vehicles such as RVs or ATVs.

Required Documents:

- CGMA Form 05 Application
- Copy of PCS orders.
- Copy of written estimate of cost.

CGMA Manual – TBD

PET EXPENSES

Assistance may be provided for:

- Quarantine Fees during PCS relocation
- Emergency veterinary care
- Pet lodging during PCS move.
- Emergency Evacuations

Assistance will **NOT normally be approved for:**

- Grooming
- Routine Care
- Day care or camps

Required Documents:

- CGMA Form 05 – Application
- CGMA Form 15 – Budget
- Supporting Documentation showing costs

CGMA Manual – 3-C-3.r

RENTAL ASSISTANCE

Assistance may be provided for:

- Need due to PCS.
- Local moves due to safety/environmental issues
- Disaster moves.
- Involuntary move from govt quarters
- Newly married members
- First & last month's rent & security deposit
- Realtor assistance fees
- May also be given to member whose roommate departed unexpectedly.

Assistance will **NOT normally be approved for:**

- Vacation rentals
- Second home

Required Documents:

- CGMA Form 05 – Application
- CGMA Form 15 – Budget
- Lease or rental agreement showing the cost. Loan will not exceed exact amount need.
- Check will normally be made directly to the landlord. For E-Distribution, it may be disbursed directly to the member.

CGMA Manual – 3-C-5.c

SAFE HARBOR FROM DOMESTIC VIOLENCE

May only be administered by CGMA HQ Staff. CGMA HQ staff will work directly with CG Special Victim's Counsel (SVC) or Family Advocacy Specialists (FAS) to resolve these cases.

- Program is designed to provide transitional benefits (grants normally) to dependents of active duty personnel who are victims of domestic violence.
- CGMA Representatives who are questioned about this type of assistance should assist the persons involved in contacting the Coast Guard Work Life staff or nearest Special Victims Counselor

Discretion and sensitivity are essential in these cases. CGMA Reps shall provide these persons with the highest quality of assistance in contacting the correct parties to apply for this program. Preservation of the privacy of these persons is of absolute paramount importance.

Required Documents:

- CGMA Form 24 shall be prepared by the SVC or FAS and sent to the Senior Case Manager and COO at CGMA HQ.

CGMA Manual – TBD

SPECIAL NEEDS GRANT

Must be approved by CGMA HQ only. Issued only as a reimbursement. For active duty members only. Dependent must be enrolled in the CG Special Needs Program.

- Special Activities (camps, clubs, etc)
- Adaptive equipment (strollers, wheelchairs, etc)
- Adaptive technologies (communication or learning devices, software, hearing aids, etc.)
- Play equipment designed specifically for special needs (typically sensory enhancing equipment)
- Fees for organizations that provide special needs services
- Up to \$3000 every five years. The amount resets on the 5th anniversary of the first time it is used. Any unused portion of the \$3000 at that time does not carryover.

Assistance will **NOT normally be approved for:**

- Routine equipment, camps, events or clothing or anything that any parent might otherwise purchase for a dependent.

Required Documents:

- CGMA Form 02 – Application
- Receipts for purchases
- Supporting documentation for any equipment that is not readily identifiable as needed or designed for a member of the special needs community. This would normally be a letter or email from an authoritative source (doctor, therapist, counselor, etc) explaining the need for the purchase. This is especially important when purchasing items such as iPad, or other common tech tools.

CGMA Manual – 3-C-10

SPOUSE PROFESSIONAL REQUIREMENTS LOAN

Provide members loans to assist with costs associated with transferring professional accreditation from one state to another in conjunction with a PCS transfer.

- Limited to \$5000
- Maximum liquidation period is 36 months
- One loan at a time – must have no existing balance from a previous loan for this purpose
- Only applies to spouse or partner. Does NOT apply to any other dependents (children, parents, stepchild, etc)
- If new location is near border between two states, may be used only for state where spouse will be employed

APPROVAL – Standard (\$3000- local rep/\$3001+ CGMA HQ)

Eligibility

- Active Duty in receipt of PCS orders
- Reservist in receipt of PCS orders
- CG Civilians in receipt of relocation orders

Required Documents:

- CGMA Form 4 – Application
- Copy of existing license or certification
- Documentation outlining fees and costs for new state license or certification

CGMA Manual – TBD

SUPPLEMENTAL EDUCATION GRANTS

Assistance may be provided for:

- Books
- Study guides
- Course specific software
- Course specific supplies (drafting tools, specialized clothing (scrubs for medical student) specialized instruments (stethoscope for medical students)
- Computers (tablets, laptops)
- Advanced Testing (Praxis, LSAT, MCAT, etc.)

Limited to \$1000 per calendar year per CGMA client.

All CGMA clients (AD, Res, Civilian, Aux, Retiree) are eligible. The eligible student (member, spouse or dependent) must be enrolled in college or university degree program, Vocation Training approve by VA, VOTech certificate Program, or seeking a GED. May **NOT** be used for dependents in high school or grade school. The CGMA client may divide the \$1000 among their dependents however they think best.

Grant will **NOT** normally be approved for:

- Tuition
- Transportation/Parking
- General Software (Word, Excel, etc)
- Childcare
- Certification Courses (such as EMT)

Required Documents:

- CGMA Form 10
- Proof of Enrollment
- Receipts (less than 366 days old on date application is submitted. (Any SEG amount approved in a previous SEG year for the same receipt must be subtracted if same receipt is used in the new SEG year.)

CGMA Manual – 3-C-7.c

CGMA HQ POC: Operations Support Manager, Mrs. Patton

VEHICLE REPAIR

Assistance may be provided for:

- Major & Unexpected Repairs to primary vehicle.
- Major & Unexpected Repairs to secondary vehicle if necessary for family needs.
- Pending insurance settlement
- Parts if member is performing their own repairs.

Assistance will **NOT normally be approved for:**

- Normal routine repairs (oil changes, tire replacement, etc)
- Vehicle that is not registered to client.
- Any repair to an uninsured vehicle
- Cosmetic repairs
- Restoration
- Maintenance on a 'classic' car (hobby, etc)
- Vehicle insurance (if necessary for PCS travel, refer to CGMA HQ)
- Repairs to a rental vehicle being used for govt business.

Required Documents:

- CGMA Form 05 – Application
- CGMA Form 15 – Budget
- Written estimate of repair (or parts list if member is doing repair themselves)
- Copy of insurance and registration.

CGMA Manual – 3-C-3.c

WORKING ANIMAL GRANT (WAG)

Assistance may be provided for:

- Medical Insurance for retired working animals (dogs)
- May be renewed each calendar year
- Limited to \$1500 per year

Assistance will **NOT normally be approved for:**

- Anything else

Only CGMA HQ may approve these cases. Local Rep shall enter into netFORUM and place it in 'Sent to CGMAHQ' status for approval.

Required Documents:

- CGMA Form 05 – Application
- CGMA Form 15 – Not Required
- Copy of medical insurance policy showing cost/premiums

CGMA Manual – TBD

Coast Guard Mutual Assistance Desk Guide



Appendix A NetFORUM

Questions: netforum@cgmahq.org

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CONTACTS

Repayments: Accounts Manager

Passwords: Operations Support Manager

Account Balances: Accounts Manager

***Technical Issues: Operations Support Manager &
Chief Financial Officer***

New CGMA Representatives: Operations Support Manager

EDIT BASICS - Program Selection

Add - Assistance Case

Assistance Case Wizard | Basics

1 * 2 3 4 5 6 7

member: William A. Coulter id verified?

student/applicant: - Self - status: Under Review

rep site: CGMA-HQ application date:

program: Please select

stat code: Please enter 3 more characters

case notes:

Type in the name of the program or a keyword. Based on what you typed several options will appear. You just click on the one that actually applies.

This function should not deter you from familiarizing yourself with the program requirements as outlined in the desk guide and the CGMA Manual. Although it offers you the applicable programs, you still need to ensure that you use the correct one.

Please select

baby|

Adoption Home Study Grant, (Keywords: baby, ...)

Adoption Loan, (Keywords: Family, baby, child, parent, fees, reg)

Breastmilk Shipment Grant, (Keywords: Reimbursement, baby, ...)

Breastmilk Shipment Grant, (Keywords: Reimbursement, baby, ...)

PCS Childcare Grant, (Keywords: PCS move, babysitter, reimbursement, family)

Stillborn Funeral Grant, (Keywords: Baby, child, loss, miscarriage, family)

Welcome Baby Layette, (Keywords: Family, child, gift, HQ only)

For example, If you type in the word 'baby', all these options will appear.

EDIT BASICS - Program Selection (cont)

Member: Adam R. Smith id verified?

Applicant: - Self - status: Under Review

Site: CGMA-HQ application date: 7/2/2021

Program: Please select

Code: loan

- Rental Assistance Loan, (Keywords: Rent and last month's rent, security deposit, PCS move)
- Loan, (Keywords: Emergency travel, utilities, safety)
- Adoption Loan, (Keywords: Family, baby, child, parent, f...)
- Bridge Loan, (Keywords: Pay or allotment problems, tra...)
- Closing Costs Loan, (Keywords: Housing, house, mortgage, buy, family)
- Debt Management Loan, (Keywords: Financial counseling, credit card, vehicle, student)
- Disaster Loan, (Keywords: Evacuation, home repair, property, clothes, food, lodging, transportation,

Notes:

Another example, if you type in the word 'loan', all these options will appear. Just click on the one you need for your case.

EDIT BASICS - Stat Code

Edit - Assistance Case

Assistance Case Wizard | Basics

1 2 3 4 5 6 7

member: Denrick M. Shovelton id verified?

student/applicant: - Self - status: Under Review

rep site: FEACTION application date: 5/24/2021

program: DisasterGrant

stat code: Please select status comment:

case notes: Please select

HARVEY

IRMA

MARIA

add internal remarks

Continue

Always put in the proper Stat Code whenever appropriate (disaster relief & as assigned by CGMA HQ.)

Most cases, other than disaster relief do NOT have a stat code assigned to them.

EDIT BASICS - Case Notes – EXTREMELY IMPORTANT

Edit - Assistance Case

Assistance Case Wizard | Basics

1 * 2 3 4 5 6 7

member: Denrick M. Shovelton id verified?

student/applicant: - Self - status: Under Review

rep site: FEACT application date: 5/24/2021

program: DisasterGrant

stat code: Please select status comment:

Add notes now or when approving.

case notes: Tell the story...

Cancel Save and Go to Case Save and Continue

Page Load Time: 0.953

This is the best place for you to tell us what you know that we do not know. Any, and all, amplifying information is needed. Do not assume we know the story. You are the person on the ground. Include information about the circumstances and/or about the client.

EDIT MEMBER – All very self-explanatory.

Edit - Individual

Assistance Case Wizard | Individual | Member

1 2 * 3 4 5 6 7

first name: Denrick middle name: M. last name: Shovelton suffix: Please select

individual type: Member deceased? year of birth: 1990

branch: Coast Guard year joined: 2012

status: Active Duty unit: 11405 CGC BOUTWELL

rank/grade: CPO - E7 rate: YNC - Yeoman

employee id: 4567892 last 4 of ssn: 8965 auxiliary id:

spouse? Yes number of dependents: 4

primary e-mail: goofygoofy@stuff.com (Personal)

primary phone: 746-852-7888 (Home)

primary address: Denrick M Shovelton 2121 Piccolo Lane Kultnip, CT 2312

Cancel Save and Continue Save and Continue

Page Load Time: 0.953

Vitaly important to double check email addresses. Essential that they be correct later on when disbursing funds electronically.

EDIT AMOUNT - Amount

Edit - Assistance Case

Assistance Case Wizard | Amount

1 2 3 * 4 5 6 7

Make sure this is the only case you have open.

Assistance Details

amount:	reason:	cause:	note:
5483.21	General Bills and Expen	Lack of Funds	

to case amount: \$5483.21 approval amount: \$5483.21

Cancel Save and Go to Case Save and Continue

Amount

Please click on most accurate Reason and Cause in the dropdown menu.

EDIT AMOUNT – Partial Grant

The screenshot shows a web application window titled "Edit - Assistance Case". At the top, there is a progress bar with seven steps, where step 3 is highlighted with a green arrow and an asterisk. Below the progress bar, a text box contains the instruction: "Make sure this is the only case you have open." Underneath is a section titled "Assistance Details" with a plus icon on the right. This section contains four columns: "amount:", "reason:", "cause:", and "note:". The "amount:" field has a value of 5483.21 and a pencil icon to its left. The "reason:" field is a dropdown menu with "General Bills and Expen" selected. The "cause:" field is a dropdown menu with "Lack of Funds" selected. The "note:" field is empty. Below the "Assistance Details" section, there is a summary line: "total case amount: \$5483.21 partial grant: 2400.00 total approval amount: \$5483.21". The "partial grant" value is highlighted with a blue box. At the bottom of the form, there are three buttons: "Cancel", "Save and Go to Case", and "Save and Continue".

If there is a request for a partial grant, you may fill this in. However, any case involving a partial grant will ALWAYS have to be approved by CGMA HQ.

The initial Amount block above will always be the total of the grant and the loan.

DOCUMENTS – Self-explanatory

Add - CGMA Documents

Assistance Case Wizard | Documents

1 2 3 4 * 5 6 7

Please select a file to upload: No file chosen

Please enter a document title:

Most common error – failure to ensure that the entire document uploaded.

Second most common error – Hitting ‘Submit’ button too quickly and creating duplicate entries. (You can not delete duplicates, mention in case notes.)

Third most common error – scanning blank pages. Please do not do this.

(You may name the document in the document title block whatever you like, just keep it simple.)

REVIEW - Status

Edit - Assistance Case

Assistance Case Wizard | Review

1 2 3 4 5 * 6 7

program: Loan current status: Under Review

case amount: 5483.21 new status: Under Review

partial grant amount: 2400.00

total approval amount: 3083.21

case notes:

Make

Under Review

Sent to CGMAHQ

Disapproved

UNDER REVIEW means that you (CGMA Rep) are still working/managing the case. It implies that no action is needed by CGMA HQ. Cases in this status are not generally reviewed by any CGMA HQ staff. *(This is also a good place to add case notes or information.)*

SENT TO CGMAHQ means that you want the staff at CGMA HQ take it for action. If you mark it this way, we will take a look at it. After we look at it, we may either approve it, or mark it back to UNDER REVIEW status for further action by you (CGMA Rep). Please put a remark in the notes about why you sent it to CGMAHQ for review.

Once a case is **APPROVED**, by either you (CGMA Rep) or by CGMA HQ, it is up to you (CGMA Rep) to disburse the funds. Generally, CGMA HQ staff will **NOT** disburse the funds (electronically or by check) after approving a case, except in an emergency. You (CGMA Rep) must keep an eye on your cases to see when your cases have been approved so that you can then disburse the funds in a timely fashion.

APPROVED

Edit - Assistance Case

Assistance Case Wizard | Review

1 2 3 4 **5 *** 6 7

program: Loan current status: Sent to CGMAHQ

case amount: 2900.00 **new status:** Approved

total approval amount: 2900.00 **approver:** Sean P. Fennell

case notes: Make sure this is the only case you have open.

Approved.

Cancel Save and Go to Case Save and Add Loan

Page Load Time: 0.515

Once a case is approved (by you or CGMAHQ) disburse the funds as soon as possible. Our clients generally need the assistance in a timely manner. Click on the 'Save and Add Loan' button.

APPROVED – Repayment

(See page 13 in the CGMA Desk Guide)

Add - Invoice

Assistance Case Wizard | **Loan**

1 2 3 4 5 **6 *** 7

bill to: Denrick M. Shovelton bill to address: Denrick M. Shovelton 2121 Piccolo Lane Kultnip, CT 23

item:	amount:
Loan	2900.00

repayment method: Allotment
frequency: Monthly
no. of payments: 24
payment amount: \$120.84
first payment: \$120.68
stop date: 0821 0723

invoice total: 2900.00

Page Load Time: 0.515

Buttons: Cancel, Go to Case, Save and Add Check, Save and Add Electronic Disb.

Set the number of payments. Normally this will be 12, but you can set it as high as 36, as long as it is a minimum of \$100 per month. The payment amount will be automatically determined by netFORUM.

You may change the start date only with CGMA HQ permission.

Once the number of payments has been set correctly, then click either 'Save and Add Check' or 'Save and Add Electronic Disb.'" As appropriate.

DISBURSEMENT – Check

Add - Add Disbursement

Assistance Case Wizard | Disbursement | Add Check

1 2 3 4 5 6 7 *

case id: 189323
disbursement date: 6/22/2021
amount: 2900.00
pay to the order of: Denrick M. Shovelton
signer: Sean P. Fennell

In case of error, click "Cancel" and "Manage Disbursements".

Cancel Save and Continue

Verify amount, 'pay to order of' and signer. You can change all three as appropriate. The 'pay to the order of' is usually the client, but may be a vendor such as the landlord, or a utility company, etc.

Click 'Save and Continue' once all information has been verified.

DISBURSEMENT – Check (cont)

The screenshot shows a web application window titled "Edit - Manage Disbursements". At the top, there is a green header bar with the title and window controls. Below the header, the page is titled "Assistance Case Wizard | Disbursement". A progress bar consists of seven numbered steps (1-7), with step 7 highlighted in green and marked with an asterisk. Below the progress bar, the summary statistics are displayed: "active disbursements: 2900.00" and "remaining: 0.00". A "Back to Case" button is located to the right of the summary. Below the summary, there is a table titled "disbursements" with the following data:

Type	Payee	Amount	Status	Actions
Check	Denrick M. Shovelton	\$2,900.00	Not Printed	Print Edit Void

At the bottom of the page, the text "Page Load Time: 0.515" is visible. A large yellow callout box with a blue border is positioned at the bottom of the screenshot, containing the text: "Double check information (payee and amount) and click on Print."

DISBURSEMENT – Check (Cont)

Enter Check Number

payee: Denrick M. Shovelton

amount: \$2900.00

next available check number:

check number:

pin code:

Save Cancel

**Make sure the check number matches
your next blank check!**

Enter pin code and print.

Print the 'Actual Size' pdf.

**Once you print, have the client sign the promissory
note. This must be scanned into the
Upload Promissory Note!**

THEN you are done!

DISBURSEMENT – E-Distribution

Add - Add Disbursement

Assistance Case Wizard | **Disbursement** | Add Electronic Disbursement

1 2 3 4 5 6 **7 ***

case id: 189323

amount: 2900.00

email: goofygoofy@stuff.com

Enter the email the client uses to login to their bank account.
Usually NOT the USCG email.

In case of error, click "Cancel" and "Manage Disbursements".

Cancel Save and Continue

Load Time: 0.671

You must make sure the email address is correct. Please double and triple check with the member that you have it correct.

Once you are sure the amount and email are correct, hit save and continue.

DISBURSEMENT – E-Distribution (cont)

active disbursements: 2900.00
remaining: 0.00

Back to Case

Type	Payee	Amount	Status	Actions
Check	Denrick M. Shovelton	\$2,900.00	Voided	
Electronic	goofygoofy@stuff.com	\$2,900.00	Send Pending	Process/Print Edit Void


Page Load Time: 0.671

To finish the e-distribution, you must click 'Process/Print'.

DISBURSEMENT – E-Distribution (cont)

Report Output

1 of 1



Coast Guard Mutual Assistance

Electronic Payment Information

Recipient: goofygoofy@stuff.com	Status: Send Pending	Amount: \$2,900.00
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Case Information

Member: Denrick M. Shovelton	Client ID: 670758	Type: Loan	Case Amount: \$2,900.00
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Document Information

Print out the Electronic Payment Information sheet that pops up. This contains the promissory note.

Once you print, have the client sign the promissory note. This must be scanned into the Upload Promissory Note!

THEN you are done!