

Coast Guard Mutual Assistance

The Mutual Assistance Representatives for Base Portsmouth are located in the Rittichier Building.

POCs are:

Mutual Assistance Representative:	CWO Lois Bonner	(757) 686-4100
Assistant Representative:	YNCS Jeff Gardner	(757) 686-4191
Assistant Representative:	Ms. Mae Turner	(757) 686-4190

Hours of Operation: Mutual Assistance support is always available, however, the routine business hours are from 0730 until 1530 Monday through Friday. After hours, the Representatives can be reached through the OOD at (757) 483-8540.

Unit representatives need to ensure all applications and forms are completed, provide favorable command endorsement, and attach a copy of the member's LES prior to forwarding. Specific guidance and policy is provided via the Coast Guard Mutual Assistance Manual.

Additional/Pay Off Payment: Mail additional/pay off payments to Coast Guard Mutual Assistance, U.S. Coast Guard Stop 7180, 4200 Wilson Blvd., Suite 610, Arlington, VA 20598-7180.

Links: Mutual Assistance Manual: <http://www.cgmahq.org/> Mutual Assistance Applications: <http://www.cgmahq.org/index.htm>

The following is a general description of programs of Coast Guard Mutual Assistance. Each application is reviewed on its own merits so this overview does not guarantee that a loan or grant will be extended.

Emergency: The purpose of this program is to provide financial assistance to members caught in emergency situations beyond their control. Emergency loans are generally authorized only in circumstances that would impose a serious financial or personal hardship on the applicant unless immediate assistance was granted to relieve the situation. Some examples, which might qualify:

- Basic Maintenance (sudden financial loss which prevents person from maintaining their previous standard of living)
- Members stranded while traveling
- Transportation at time of illness
- Travel assistance for family members
- Pay/Allotment problems (where there is a pay error and “off-line” payment will not resolve the situation)

General: The purpose of this program is to help members who have financial needs not covered by other CGMA programs, which may not be an emergency, but are based on an unexpected event causing a serious financial burden.

- Funeral expenses (immediate family member)
- Travel
- Adoption assistance (must qualify under the CG program)
- Car repairs
- Household goods (when unable to ship from one duty location to another)
- Family in-home child care (initial fee for liability insurance for CG certification)
- Vocational and Technical training
- Use of Tuition Assistance funds are not available

Educational Assistance: The education programs are listed below. For a complete description of these programs go directly to <http://www.cgmahq.org>

- Education Grant Program (need based for dependents)
- Supplemental Educational Grant Program (formerly active duty supplemental education grant program. . . a grant program for reimbursement of books and fees purchased for persons enrolled in their first undergraduate degree program or a Vocational and Technical Training certificate program.)
- Admiral Roland Student Loan (Federal Stafford Loans. . . subsidized or unsubsidized and Federal Parent Loans for Undergraduate Students.)
- Supplemental Student Loan (supplements tuition assistance when need still exists)
- Vocational and Technical Training Student Loan Program (for non college courses where a demonstrated financial need exists)

Housing: Purchase or rental assistance.

- Purchase Assistance (closing costs). Loan origination fees, appraisal fees, attorney fees, title insurance, survey and pre-pays (not down payments).
- Rental Assistance. Security and other deposits for electricity, gas, water, sewer and telephone, as well as real estate brokerage fees.

Medical: When a provider demands prepayment for services or the cost of providing necessary medical and dental treatment places a financial hardship on one of our members, they may apply for a CGMA loan. **Does not apply to elective surgery or experimental medical care.**

Debt Management: This program is managed in conjunction with Consumer Credit Counseling Service, where all applicants are initially referred to develop a financial management plan. **This is not a debt consolidation program.**