



United States Coast Guard Deputy Commandant for Personnel

CG Members,

The Coast Guard is operating under a continued lapse in appropriations that will impact your mid-month October paycheck. As appropriations were not delivered on October 13th, paychecks will now be delayed for military members. A lapse extending beyond October 21st will impact civilian pay. Once an appropriation is reached, paychecks will arrive in your bank account in 2-3 days. I understand this is unsettling, but there are several available resources that are available to assist you in navigating any financial challenges that may arise.

Please use the following options, all of which are widely publicized and available on **MyCG - [United States Coast Guard \(USCG\) MyCG](#)**

- **Coast Guard Mutual Assistance (CGMA) Loans:**
 - CGMA is offering interest-free loans based on one month's Basic Allowance for Housing (BAH), up to a maximum of \$4,500.
 - Loans are available on 10 October for Civilians, 13 October for Active Duty and Reserves.
 - Married members are *both* eligible for individual loans.
 - Please visit CGMA at www.mycgma.org for more information.
- CGMA loans are **need-based** and intended to help members cover essential living expenses during the lapse in pay. Members should apply for the amount truly needed to sustain their household through this period, ensuring CGMA can continue to assist as many Coast Guard families as possible.
- Before applying for a CGMA Loan, check with your [bank or credit union](#) to see if you have other options. Many, like those below, offer interest-free loans.
 - **Navy Federal Credit Union:** Interest-free loans up to \$6000, no credit check
 - **Pen-Fed:** Interest-free loans equal to amount of paycheck, if enrolled
 - **USAA:** Interest-free loans up to \$6000, re-paid within three months
 - **First Command:** Interest-free payroll advances, re-paid within three months
- **Additional Financial Support for Members:**
 - **Command Financial Specialists:** Trained military members appointed by the Commanding Officers to provide you basic financial education and can refer you to Personal Financial Managers for greater support.
 - **Personal Financial Managers:** Professionals, available at Health, Safety, and Work-Life Regional Practices provide you confidential, 1-on-1 financial counseling on budgeting, debt reduction, and credit management. This program connects you to immediate financial relief. [Personal Financial Management Program \(PFMP\)](#)
 - **Military One Source:** Provides 24/7 financial consultations, coaching, and counseling to help you manage budget and credit challenges. Also offers you resource navigation support to help connect you with additional Coast Guard support programs. [Support for Military Personnel & Families | Military OneSource](#)