

To the Women and Men of the U. S. Coast Guard:

Thank you for your dedication to duty in this time of adversity. On Monday, our highly valued civilian employees will miss their second paycheck, marking another milestone during this prolonged lapse in appropriations. Our active duty and reserve workforce should be preparing for a similar reality on February 1st. As each day passes, the Commandant and I are well aware that these impacts on our personal readiness will only continue to grow. I can assure you that this partial shutdown will eventually come to an end and you will receive all of your back pay. While it persists, I want you to be aware of all the financial resources available to assist you and your families in weathering this storm.

One of my greatest concerns is that our organizational culture or personal pride may prevent some of us from asking for help in a time of need. Please do not let this happen - to yourself, your peers, or anyone in your chain of command. Today's challenges are not your fault. This assistance will only help ease the financial burden you are shouldering. I can assure you that a Coast Guard Mutual Assistance (CGMA) loan, or a loan from another provider, will not impact your security clearance or reflect negatively in your evaluations.

I am gratified to announce that CGMA is raising its loan limits to a total of \$3,500 for those with dependents, \$2,000 for those without dependents, and \$1,000 for retirees and annuitants. Higher amounts remain available for those with a greater need. These loans do not require a credit check and have 0% interest. They also come with a 30-day grace period, followed by a repayment of the loan spread over 10 pay periods (5 months).

During these uncertain times, I remain concerned that there is a lot of misinformation out there that may provide incorrect information to you and your family members. As you seek answers to your questions, I strongly recommend you take advantage of the following authoritative sources:

- Lapse In Appropriation Website: We are regularly updating www.dcms.uscg.mil/budget with leadership messages, frequently asked questions (FAQs), and available resources.
- E-Mail Your Questions: Send lapse-related questions to 2019LapseQuestions@uscg.mil. We will research them, and then post the answers at the website above in the FAQ section.
- Coast Guard Helpline: If the website and FAQs do not answer your questions, call the official Coast Guard Helpline at (866) 772-8724.

I am proud of the way our Coast Guard is standing strong in the face of this adversity. Please continue to look after one another - personally and professionally - as we stand always ready to meet the needs of our Nation.

Semper Paratus,

Admiral Charles W. Ray
Vice Commandant