



DEPARTMENT OF THE ARMY
HEADQUARTERS, 25TH INFANTRY DIVISION AND U.S. ARMY HAWAII
580 KOLEKOLE AVENUE
SCHOFIELD BARRACKS, HAWAII 96857-6000

APVG-CG

04 AUG 2016

MEMORANDUM FOR SEE DISTRIBUTION

SUBJECT: U.S. Army Hawaii Policy Letter #8 - Mandatory Personal Financial Management Training for all First-Term Soldiers Arriving within U.S. Army Hawaii

1. References.

- a. 10 U.S. Code 992, Consumer Education: Financial Services, 3 January 2012.
- b. Department of Defense (DOD) Instruction 1342.22, Military Family Readiness, 3 July 2012.
- c. AR 608-1, Army Community Service Center, 13 March 2013.
- d. Fragmentary Order 02 to Operations Order 15-020: Soldier Life Cycle (SLC) Concept Implementation (U), 012100ZFEB16.

2. Applicability: This policy applies to all Soldiers, Civilians, Family members contractors, and other personnel who work on, reside on, or visit any U.S. Army installation, facility, or work site in Hawaii.

3. Financial education is a key factor in enhancing Soldier and Family Readiness. Due to the military's unique and mobile lifestyle, Soldiers are at high risk for financial mismanagement. Often Soldiers are targeted because they have a steady paycheck even though their pay is often below that of their civilian counterparts. One poor financial decision can impact a Soldier negatively for years to come. Providing a solid financial foundation, alternatives, and strategies will enhance readiness throughout a Soldier's career.

4. Hawaii is a high cost of living area. Educating Soldiers on the pitfalls of making bad financial decisions increases their awareness and opportunity to make better consumer choices. Generally, Soldiers experience a three to four month gap between completion of initial entry training and their arrival to Hawaii. The 3-hour Million Dollar Soldier "Refresher" Training will educate Soldiers on how to adjust their monetary spending to allow their dollars to go and grow further focusing on mandatory budget development, credit, saving and large purchases.

APVG-CG

SUBJECT: U.S. Army Hawaii Policy Letter #8 - Mandatory Personal Financial Management Training for all First-Term Soldiers Arriving within U.S. Army Hawaii

5. In accordance with above references, commanders are required to ensure their first-term Soldiers receive financial education from Army Community Service (ACS) within 90 days of arrival.
6. Replacement Detachment will provide ACS a list weekly of all newly arrived first term Soldiers, by name, rank and unit. Lists will be cross checked with class attendance rosters to ensure all first-term Soldiers receive notification to attend training.
7. ACS will offer the training weekly and upon request of the unit training non-commissioned officer for groups of 25 or more.
8. This memorandum supersedes policy memorandum USARHAW Policy Letter #9, dated 5 November 2014 and remains in effect until superseded or rescinded in writing.
9. Proponent. The proponent for this policy is the Directorate of Family and Morale, Welfare and Recreation, ACS, Building 2091, Schofield Barracks at 655-4227.



CHRISTOPHER G. CAVOLI
Major General, USA
Commanding

DISTRIBUTION:

A