DEPARTMENT OF THE ARMY
HEADQUARTERS 25TH INFANTRY DIVISION AND US ARMY HAWAII
SCHOFIELD BARRACKS, HI 96857-6000

REPLY TO
ATTENTION OF

APVG-CG

5 November 2014

MEMORANDUM FOR All Military Personnel within U.S. Army, Hawaii (USARHAW) Installations

SUBJECT: U.S. Army Hawaii Policy Letter 9 - Mandatory Personal Financial Management Training for all First-Term Soldiers Arriving within U.S. Army Hawaii

1. References.

a. Army Regulation (AR) 608-1, Army Community Service (ACS), 13 Mar 13.

b. AR 600-8-19, Enlisted Promotions and Reductions, 30 Apr 10.

c. Department of Defense Instruction (DoDI) 1342.22, Military Family Readiness, 3 Jul 10.

2. Applicability. This policy applies to all First-Term Soldiers assigned or attached to USARHAW.

3. Financial education is a key factor in enhancing Soldier readiness. Due to the military's unique and mobile lifestyle, Soldiers are at high risk for financial mismanagement. 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 through a Soldier's career.

4. In accordance with AR 608-1, para 4-38, commanders are required to ensure their first-term Soldiers receive eight hours of mandatory financial education from the ACS office within 3 months of arrival at first PCS.

5. The Replacement Detachment will provide ACS a weekly list 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 the training.

6. The ACS office will offer the training weekly. Commanders will ensure all first-term Soldiers attend training IAW AR 608-1, para 4-38 within 3 months of arrival at their new duty station. ACS office will notify commanders of failure to meet this requirement.

7. This policy memorandum supersedes policy memorandum USAG-HI-33, subject as above, dated 23 Sep10 and remains in effect until cancelled or superseded in writing.

8. Proponent. The proponent for this policy is the Directorate of Family and Morale, Welfare and Recreation, ACS at 655-4ACS (4227).

CHARLES A. FLYNN
Major General, USA
Senior Commander

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