REPLY TO ATTENTION OF:

DEPARTMENT OF THE ARMY US ARMY INSTALLATION MANAGEMENT COMMAND, PACIFIC REGION HEADQUARTERS, UNITED STATES ARMY GARRISON, HAWAII 851 WRIGHT AVENUE, WHEELER ARMY AIRFIELD

IMPC-HI-ZA 2 3 SEP 2010

SCHOFIELD BARRACKS, HAWAII 96857-5000

MEMORANDUM FOR All Military Personnel within United States Army Garrison, Hawaii (USAG-HI) Installations

SUBJECT: Policy Memorandum USAG-HI-33, Mandatory Personal Financial Management Training for all First-Term Soldiers Arriving within US Army Hawaii

- References.
 - a. AR 608-1, Army Community Service Center, 6 Dec 06.
 - b. AR 600-8-19, Enlisted Promotions and Reductions, 9 Nov 06.
 - c. DODI 1342.22, Family Centers, 30 Dec 92.
- 2. Applicability: This policy applies to all Soldiers, Civilians, Family members, contractors, and other personnel who work on, reside on, or visit any US Army installations, facilities, or work sites in Hawaii.
- 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. 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. IAW AR 608-1, para 4-38, Commanders are required to ensure their first-term Soldiers receive 8 hours of mandatory financial education from Army Community Service (ACS).
- 5. 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 the training.
- 6. ACS will offer the training twice monthly and upon request of the unit training NCO for groups of 10 or more. Commanders will ensure all first-term Soldiers attend training within 90 days of arrival at their new duty station. Commanders will be notified by ACS of failure to meet this goal.

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- 7. This policy supersedes Policy Memorandum USAG-HI-33, SAB, dated 22 Jan 08 and remains in effect until cancelled or superseded in writing.
- 8. Proponent. ACS, Building 2091, Schofield Barracks, 655-4227 is the proponent for the Personal Financial Management Training for all First-Term Enlisted Soldiers.

DOUGLAS S. MULBURY

COL, IN Commanding

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