



**UNDER SECRETARY OF DEFENSE  
4000 DEFENSE PENTAGON  
WASHINGTON, D.C. 20301-4000**

APR 29 2002

**PERSONNEL AND  
READINESS**

**MEMORANDUM FOR ASSISTANT SECRETARY OF THE ARMY (M&RA)  
ASSISTANT SECRETARY OF THE NAVY (M&RA)  
ASSISTANT SECRETARY OF THE AIR FORCE (MR)**

**SUBJECT: Educational Programs on Personal Financial Affairs**

This memorandum provides interim DoD policy for educational programs on personal financial affairs. It supplements the policy found in DoDD 1344.7, Personal Commercial Solicitation on DoD Installations, subparagraph 6.7.1, and will be included in the next revision of that directive. This memorandum rescinds the memorandum, Subject as above, dated November 21, 2001.

The Military Departments shall develop and disseminate information and provide educational programs for members of the Military Services on how to conduct their personal financial affairs, including such subjects as the Truth-in-Lending Act, insurance, Government benefits, savings, and budgeting. Use of non-governmental organizations to fulfill this requirement is limited by this policy.

Representatives of and materials provided by credit unions and banks located on military installations may be used to provide the educational programs and information required by this policy, subject to the following conditions:

- All prospective educators must agree to use appropriate disclaimers in their presentations and on their materials clearly indicating that they do not endorse or favor any commercial supplier, product or service.
- If the organization has any affiliation with a company that sells or markets insurance or other financial products, the approval authority shall consider that company's history of complying with DoDD 1344.7.
- All presentations and educational materials must include appropriate disclaimers clearly indicating that the Department of Defense does not endorse or favor any commercial supplier, product or service.
- Presentations shall be conducted only at the express request of the installation commander.



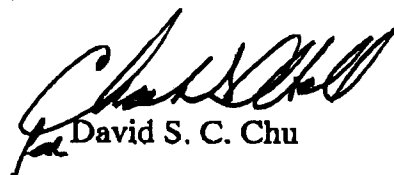
Under no circumstances shall other commercial agents, including representatives of loan, finance, insurance or investment companies, be used to provide the educational programs and information required by this policy. This limitation does not apply to educational programs and information regarding the Survivor Benefit Program and other governmental benefits provided by tax-exempt organizations under section 501(c) (23) of Title 26, United States Code, or by any organization providing such a benefit pursuant to a contract with the government.

Educators from non-governmental, non-commercial organizations expert in personal financial affairs and their materials may, with appropriate disclaimers, provide the educational programs and information required by this policy if approved by a Presidentially-appointed, Senate-confirmed civilian official of the Military Department concerned. Presentations by approved organizations shall be conducted only at the express request of the installation commander.

The following criteria shall be used when considering whether to permit a non-governmental, non-commercial organization to present an educational program or provide materials on personal financial affairs:

- The organization must qualify as a tax-exempt organization under section 501(c)(3) of Title 26, United States Code.
- If the organization has any affiliation with a company that sells or markets insurance or other financial products, the approval authority shall consider that company's history of complying with DoDD 1344.7.
- All prospective educators must agree to use appropriate disclaimers in their presentations and on their educational materials clearly indicating that they do not endorse or favor any commercial supplier, product or service.
- All prospective educators must agree to use appropriate disclaimers in their presentations and on their educational materials clearly indicating that the Department of Defense does not endorse or favor any commercial supplier, product or service.

Please direct questions to Colonel Marcus Beauregard or Mr. James Ellis, MWR Policy Office. They may be reached by telephone at (703) 602-5001 or DSN 332-5001.

  
David S. C. Chu