



SECRETARY OF THE ARMY  
WASHINGTON

11 FEB 2022

MEMORANDUM FOR SEE DISTRIBUTION

SUBJECT: Army Directive 2022-01 (Personal Commercial Solicitation on Army Installations To Support Financial Education)

1. References. See references enclosed.
2. Purpose. This directive establishes policy for the financial literacy education and training provided by non-Federal entities (NFEs). It defines the criteria, outlines the roles and responsibilities, and provides direction on the acquisition of financial literacy education provided by NFEs on Army installations.
3. Applicability. The provisions of this directive apply to the Regular Army, Army National Guard/Army National Guard of the United States, and U.S. Army Reserve.
4. Background. For the procedures to provide financial education programs to military personnel, see references 1f, 1j, and 1k.
5. Policy. The Department of the Army will provide a fair, consistent, and transparent process by which NFEs may petition to provide financial literacy education and training.
  - a. Approval of NFEs.
    - (1) The Deputy Chief of Staff (DCS), G-9 will develop the processes by which NFEs will petition for consideration to provide financial literacy education and training on Army installations. NFEs must provide the following information in their application packages:
      - (a) proof of each trainer's tax exempt status under references 1f, 1j, and 1k
      - (b) description of each trainer's educational background and qualifications
      - (c) copy of the course syllabus with details of course content outlining the course of study
      - (d) proposed course evaluation forms, course/content evaluations, or class surveys

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(e) copy of any slide presentations, instructor guides, and/or training materials

(2) Pursuant to references 1f and 1j, the Assistant Secretary of the Army for Manpower and Reserve Affairs (ASA (M&RA)) will approve all requests for NFEs to provide financial literacy education or training to Soldiers and all materials for use by NFE personnel.

(a) NFEs must obtain a letter of approval signed by a Presidentially appointed, Senate-confirmed civilian official.

(b) The ASA (M&RA) will develop and maintain a list of all approved NFEs for financial literacy education and training. The ASA (M&RA) will provide the list to the DCS, G-9 for appropriate dissemination.

(3) ASA (M&RA) approvals remain valid for a period not to exceed 36 months from the date of approval, provided the actions of the NFE remain compliant with all relevant clauses of this and all other applicable regulations.

(4) Approved NFEs must reapply and have an approved application before continuing instruction beyond 36 months.

(5) Approved NFEs must provide a 30-day notice to the ASA (M&RA) if they intend to cease instruction before the end of their period of approval or if they do not intend to reapply when approval expires.

(6) Within 120 days of the date of this directive, all NFEs with current Army approval must reapply in accordance with the guidelines provided herein. NFEs that do not reapply will be ineligible to provide financial literacy education until a new approval is received.

(7) NFEs must be on the list approved by the ASA (M&RA); there are no exceptions.

b. Administration. The DCS, G-9 has oversight responsibility for financial education and training and will—

(1) Validate that educational presentations are limited to training needs identified and approved by the DCS, G-9.

(2) Accept and maintain all NFE requests for approval and administrative records.

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(3) Monitor compliance with this directive by NFEs, senior commanders, and Army Community Service and Family Support Center staff.

(4) Develop a process for installations to identify and report non-compliant NFEs in accordance with reference 1f:

(a) Limit approvals to training developed by DoD (verified by DCS, G-9 to meet a specific financial readiness CMT requirement described in this issuance) or another specific training need identified by DCS, G-9.

(b) Verify that any training and associated materials provide factual, unbiased information; do not contain any branding or attribution to any NFE; do not promote or appear to promote any particular commercial product or service; and are compliant with all applicable policies.

(c) Ensure that successive invitations are not issued to a single NFE or a small group of NFEs if there are multiple NFEs with similar qualifications and availability that meet the criteria in reference 1f.

c. Senior Commander (or Delegee) Responsibilities.

(1) Invite all NFEs and ensure that each has satisfied the requirements to provide approved financial literacy education or training on their installations based on need.

(2) Ensure that financial literacy education or training has been approved by a Presidentially appointed, Senate-confirmed person within ASA (M&RA) pursuant to references 1f, 1j, 1k, 1m, and 1n.

(3) Discontinue financial literacy education or training on the installation for NFEs that fail to comply with all applicable regulations. Follow guidelines in Army Regulation (AR) 210–7, paragraph 2–16, for reporting requirements.

(4) Designate appropriate DoD personnel to verify financial literacy education or training is compliant with all applicable regulations, and monitor delivery.

(5) Report the number, type, and subject of financial literacy education or training events conducted by non-DoD entities to the ASA (M&RA) for further reporting to the Assistant Secretary of Defense for Readiness.

(6) Prohibit commercial entities or commercial agents from delivering financial

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literacy education or training, including on behalf of an approved non-Federal entity.

(7) If the non-DoD entity is an educational institution, direct the installation education advisor to verify compliance with reference 1g.

(8) Comply with AR 210–7; paragraphs 2–5, 2–6, 2–9, 2–11, and 2–14.

(9) Army commanders, managers, and supervisors at all levels will encourage personnel to seek advice from a legal assistance officer, the installation financial counselor, or their own lawyer before making a substantial loan or credit commitment. Personal financial managers and counselors are available at Family Support Centers, and legal services are available at the nearest installation Legal Assistance Office.

(10) Avoid the appearance of favoritism by taking care not to issue invitations to a single approved NFE or a small group of approved NFEs if there are multiple approved NFEs with similar qualifications and availability per reference 1f.

d. NFE Responsibilities. All NFEs approved to provide financial literacy education or training on Army installations will—

(1) Submit a quarterly report about activity on Army installations to the ASA (M&RA) through the DCS, G-9. Reports will contain the name of the installation, date of event, number of participants, Army point of contact for event, summary of event, and evaluation data.

(2) Obtain approval from the Office of the DCS, G-9 for any changes or additions to previously approved training materials or trainers before implementing new or adjusted materials or trainers.

(3) Provide a written agreement that the financial literacy education or training services are offered with no expectation of future payment.

(4) Ensure training materials comply with requirements specified in paragraph 5e of this directive.

(5) Conduct educational presentations only at the express request of the senior commander (or delegee). At any time, in accordance with this directive, a senior commander (or delegee) may discontinue NFE services, such as those outlined in reference 1d (prohibited practices), including the “solicitation of recruits, trainees, and transient personnel in a group setting or ‘mass’ audience and solicitation of any DoD personnel in a ‘captive’ audience where attendance is not voluntary.”

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e. Training Materials.

(1) Training and any associated materials may not contain any branding or include endorsement or promotions of commercial services or suggest preferential treatment of any individual corporation, product, or service.

(2) All training materials must include appropriate disclaimers to clarify that the trainer is not associated with, or endorsed by, DoD or the Department of the Army.

(3) NFE trainers will not market or sell additional training materials before, during, or after training sessions, and trainers will not have access to personal information on class attendance.

6. Proponent. The ASA (M&RA) is the proponent for this policy. Under the policy oversight of the ASA (M&RA), the DCS, G-9 will incorporate the provisions of this directive into AR 210–7 and AR 608–1 within 2 years of the date of this directive.

7. Duration. This directive is rescinded on publication of the revised regulations.



Christine E. Wormuth

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## REFERENCES

- a. National Defense Authorization Act for Fiscal Year 2016, Public Law 114-92, Section 661
- b. Title 10, U.S. Code, section 992
- c. Title 26, U.S. Code, section 501
- d. Title 32, Code of Federal Regulations, Part 50.6
- e. Department of Defense (DoD) Instruction 1000.15 (Procedures and Support for Non-Federal Entities Authorized to Operate on DoD Installations), 24 October 2008
- f. DoD Instruction 1322.34 (Financial Readiness of Service Members), 5 November 2021
- g. DoD Instruction 1322.25 (Voluntary Education Programs), 15 March 2011, incorporating Change 4, effective 2 April 2020
- h. DoD Instruction 1322.31 (Common Military Training (CMT)), 20 February 2020
- i. DoD Instruction 1342.22 (Military Family Readiness), 5 August 2021
- j. DoD Instruction 1344.07 (Personal Commercial Solicitation on DoD Installations), 30 March 2006
- k. DoD FMR 7000-14-R, Volume 12, Chapter 33 (Financial Institutions on DoD Installations), August 2015
- l. Secretary of the Army memorandum (Army Financial Literacy Training), 13 January 2021
- m. Army Regulation (AR) 210-7 (Personal Commercial Solicitation on Army Installations), 11 May 2021
- n. AR 210-22 (Private Organizations on Department of the Army Installations), 22 October 2001
- o. AR 608-1 (Army Community Service), 19 October 2017

Enclosure