



DEPARTMENT OF THE ARMY
HEADQUARTERS, UNITED STATES ARMY CADET COMMAND AND FORT KNOX
1ST CAVALRY REGIMENT ROAD
FORT KNOX, KENTUCKY 40121-5123

AMIM-KNW-A

JUN 05 2025

MEMORANDUM FOR

Commanders, Fort Knox Partners in Excellence
Commanders, All Units Reporting Directly to This Headquarters
Directors and Chiefs, Staff Offices/Departments, This Headquarters

SUBJECT: Fort Knox Policy Memo #12 - Referral to Financial Counseling for Soldiers Potentially Impacted by Uniform Code of Military Justice (UCMJ) Action

1. References.

- a. AR 608-1, (Army Community Service).
- b. Department of Defense Instruction (DoDI) 1342.22.
- c. AR 600-63, (Health Promotion).
- d. DA PAM 600-24, (Health Promotion, Risk Reduction, and Suicide Prevention)

2. Purpose. To provide education and financial planning assistance for at-risk Soldiers.

3. Applicability. This policy applies to all Fort Knox Military personnel.

4. Policy. Commanders will refer Soldiers to Army Community Service (ACS) for financial education and counseling as soon as disciplinary actions that could negatively affect Soldiers' pay are initiated. A referral to ACS will increase Soldiers' awareness of the potential financial impact of Uniform Code of Military Justice (UCMJ) actions and help Soldiers prepare financial contingency plans.

5. Responsibilities.

a. Commanders will:

(1) Initiate the financial counseling process through the Soldier's leadership. An E6 or above will counsel and assist the Soldier in completing the ACS budget worksheet from the Soldier's supporting documentation. The budget worksheet will become part of the Soldier's adverse action packet.

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(2) Refer Soldiers for financial education and counseling through ACS Financial Readiness Program.

(3) Ensure appointments are scheduled with ACS Financial Readiness Program

(4) Ensure Soldiers attend scheduled appointments with ACS Financial Readiness Program.

(5) Provide the ACS Financial Counselor contact information for the referred Soldier's chain of command (name, phone number, email, and unit) for follow up as needed.

(6) Include the elements of this policy in adverse action checklist, policy letters and standard operating procedures.

b. Army Community Service, Financial Readiness Program will:

(1) ACS Financial Counselor will review, audit, and make recommendations to the Soldier's financial plan of action (budget worksheet) to ensure Soldiers have a realistic spend plan or budget that prioritizes basic living needs (i.e. shelter, food, utilities).

(2) Assist Soldiers in determining the best course of action for maintaining their financial obligations.

(3) As needed, refer Soldiers to the Staff Judge Advocate Legal Assistance office for consultation and legal advice related to contractual financial obligations and the potential legal repercussions of financial choices such as bankruptcy.

(4) Return the reviewed or updated financial plan (budget worksheet) to the Soldier for submission through the Soldier's Chain of Command to accompany the adverse action packet.

(5) Monitor Soldiers' progress and provide additional training and assistance as required.

(6) Provide feedback to Commanders regarding a referred Soldiers' financial readiness status when requested.

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6. The point of contact is the ACS, Financial Readiness Program Manager, (502) 624-5883/5989

A handwritten signature in black ink, appearing to read 'M. O. Barnett', with a stylized flourish at the end.

MAURICE O. BARNETT
Brigadier General, USA
Commanding