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MEMORANDUM FOR SECRETARIES OF THE MILITARY DEPARTMENTS

SUBJECT: Memorandum on Implementing Financial Readiness Training Provisions of the Servicemember Quality of Life Improvement and National Defense Authorization Act for Fiscal Year 2025 (P.L. 118-159)

This memorandum provides clarifying guidance on the impact of Section 541 of the Servicemember Quality of Life Improvement and National Defense Authorization Act for Fiscal Year 2025 (P.L. 118-159) on common military training requirements for all Service members. DoD Instruction (DoDI) 1322.34, "Financial Readiness of Service Members" requires financial readiness common military training to be provided at each personal and professional training point listed in Section 992 of Title 10, United States Code.

As now required by law, financial readiness training must be provided to all Service members in pay grade E-6 or below or in pay grade O-3 or below upon arrival at each duty station. Previously, financial readiness training was required for pay grade E-4 or below and in pay grade O-3 or below. In addition, as financial readiness training is no longer required by law to be provided on the date of promotion of a Service member, it is also no longer required by DoDI 1322.34. If Military Departments choose to continue providing financial readiness common military training at the promotion of a Service member, the policies contained in DoDI 1322.34 regarding such training continue to apply.

The Military Departments are encouraged to implement these changes as expeditiously as possible. The guidance incorporating the statutory provision will, when appropriate, be formally consolidated and published in the appropriate issuances.

A handwritten signature in blue ink that reads "Tim Dill".

Tim Dill
Performing the Duties of the Assistant Secretary
of Defense for Manpower and Reserve
Affairs