



DEPARTMENT OF THE ARMY
HEADQUARTERS, 43D SIGNAL BATTALION
UNIT 29227
APO AE 09014

NETC-SER-BC

01 FEB 2005

MEMORANDUM FOR SEE DISTRIBUTION

SUBJECT: Soldier Indebtedness – Policy Memorandum #12

1. The purpose of this memorandum is to emphasize the importance of soldiers handling their personal affairs and to re-emphasize the Commanding General's Policy on indebtedness. AR 600-15 prescribes Army policy, responsibilities and processing in handling debt claims against soldiers.
2. Prior to a soldier's departure from Europe, a commander will identify soldiers with financial difficulties. Soldiers should be counseled on the possible adverse effects to their career and credit ratings when debts are not paid. The commander should refer the soldier to one of the available programs (AER, ACS, Debt Counseling, Advance Pay, etc) prior to their departure from Europe. Commanders should also be aware of the punitive and administrative options available to them if a soldier refuses to pay acknowledged or adjudicated debts.
3. The battalion S-1 is to ensure all soldiers departing are in compliance with stated policy.
4. The proponent of this memorandum is the undersigned at DSN 370-1440.
5. *"Teamwork, Strength, Speed! Always Professional!"*

A handwritten signature in black ink, appearing to read "Philip A. Hoyle".

PHILIP A. HOYLE
LTC, SC
Commanding

DISTRIBUTION: A