



DEPARTMENT OF THE ARMY  
HEADQUARTERS, 10<sup>TH</sup> MOUNTAIN DIVISION (LI) AND FORT DRUM  
BUILDING P10000, 10<sup>TH</sup> MOUNTAIN DIVISION DRIVE  
FORT DRUM, NEW YORK 13602-5000

AFDR-CG

16 January 2020

MEMORANDUM FOR SEE DISTRIBUTION

SUBJECT: Policy Memorandum 18, 10<sup>TH</sup> Mountain Division Soldier Counseling Policy

1. **References:**

- a. ATP 6-22.1: The Counseling Process, 1 July 2014
- b. 2016 National Defense Authorization Act

2. **Purpose:** Directs all leaders to conduct action-oriented Soldier Counseling (Reception & Integration, Monthly/Quarterly Goal Oriented) to produce identified goals and the means to achieve these goals.

3. **Applicability:** This policy is applicable to all Soldiers assigned to the 10<sup>th</sup> Mountain Division on both Fort Drum, NY and Fort Polk, LA.

4. **General:** Soldier professional and human development is a deliberate, continuous, and progressive process. Leaders reinforce Soldier development by living the Army Values, establishing mentor relationships, and positively impacting Soldiers' wellness and personal development. Counseling is the process used by leaders to review the subordinate's demonstrated performance, identify potential, set goals, and chart the means to achieve those goals. Counseling, one of the most important leadership and professional development responsibilities, enables Army leaders to help Soldiers and Army Civilians become more capable, resilient, satisfied, and prepared for current and future responsibilities.

5. **Execution:** Leaders will ensure all Soldiers receive reception/integration, goal-oriented, and monthly counseling while assigned to the 10<sup>th</sup> Mountain Division. Battalion Command Teams will inspect counseling packets on a monthly basis, one Squad per month. Division will inspect counseling packets quarterly as part of the Mountain Unit Readiness Assessment (MURA). Soldiers will receive MFLC or Chaplain counseling before and after deployment. At a minimum Soldiers will receive a MFLC or Chaplain counseling once a year.

a. **Reception & Integration Counseling** will include but is not limited to the following:

- (1) 10th MTN DIV (LI) Blue Book Standards and pass the Blue Book Test;

(2) Installation and Unit Policies (Barracks Policy, Alcohol Policy, Missed Appointment Policy, CQ/CQR SOP, Commander & 1SG Open Door Policy);

(3) Unit chaplain introduction (all), MFLC introduction (Married); minimum 20 minutes

(4) Complete a financial statement / summary outlining current monthly budget and condition of credit and savings forms provided by ACS counselor and completed during in-processing;

(5) Chain of Command and NCO familiarization (how to contact);

(6) Soldier programs within the organization (Soldier of the Month/Quarter/Year, educational and training opportunities, BOSS);

(7) On- and off-duty opportunities, to include Off-limits and danger areas, recreational, educational, cultural, and historical opportunities;

(8) Initial and special clothing issue and the clothing inspections and certification;

(9) Leader inspection and certification;

(9) Support activities functions and locations and how to contact them (SHARP, AER, ACES, ASAP.) (note: All support agencies and their contact information can be located in the blue book);

(10) Other items of interest as determined by the leader or organization.

**b. Monthly (PVT - SGT) and Quarterly (SSG, SFC, LTs) Goal-Oriented Counseling** will include a discussion of the following with detailed plans of action:

(1) **Physical fitness** – Leaders will identify current status and set specific goals for sleep, nutrition, and each aspect of the APFT, ACFT, 4-mile run and 12-mile road march; current weight and ideal goal weight; leaders will develop a clear plan of action/path for Soldiers to take to achieve the stated goals;

(2) **Financial fitness** – Leaders will understand the Soldier's current financial situation and provide financial readiness information (budget, goals, and timelines to achieve the goals and review their current financial fitness to determine if they have the support they need; how they plan to address any indebtedness; develop long-term financial plans);

(3) **Relationships**– Leaders will understand the relationships of their subordinates and provide recommendations on after work activities and provide the



insight on ways to include themselves with the community. Leaders will have an open dialog during which they learn about the Soldier's family and friends. The leader will talk about the quality of the relationships, who the Soldier feels they can talk to if they are having issues, who are their friends, what they like to do socially, and based on the Soldier's lifestyle, the prominence of STDs and protection will be discussed. Also discuss their friends and family, and how the Soldier plans to be involved in the community (BOSS, Strong Bonds, Volunteer, etc.);

(4) **Professional Development** – Leaders will provide feedback on the Soldier's current work performance and goals (near-term: 6 months, short-term: 1-2 years, and long-term: 3-5 years); leaders will provide a detailed plan of action to achieve those goals;

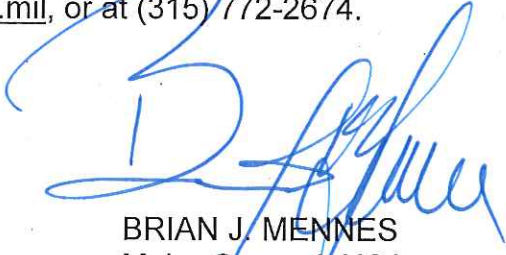
c. **Life Coaching** is a leadership task. All Soldiers should have a bona fide life coach in their lives (note: Chaplains and MFLCs are additional support to the life coach and the Soldier). All Soldiers will meet with their Life Coaches and understand that Life Coaches are there if they need support. The life coach will ensure there is routine contact which a text group could be a part of.

d. **Financial Counseling.** Companies will appoint a Company Financial Representative (ACS-trained) to train the leaders on how to help prepare Soldier financial statements and etc. Financial Representatives will assist in financial counseling and training for unit leaders and Soldiers. See ANNEX A, Financial Counseling for additional details on when and how to counsel.

6. **Pre/Post Deployment Counseling** will include a 20-minute counseling with either the unit Chaplain or MFLC. Soldiers are encouraged to bring their significant others to the counseling. Married Soldiers will be encouraged to attend ACS mobilization classes with their spouse.

7. **Yearly MFLC/Chaplain Counseling** will be conducted at a minimum of yearly. Pre/Post Deployment counseling will count towards the yearly requirement.

7. **P.O.C.:** Point of contact for this policy is the ACoS, G-5, LTC Christopher M. Rowe, [christopher.m.rowe12.mil@mail.mil](mailto:christopher.m.rowe12.mil@mail.mil), or at (315) 772-2674.



BRIAN J. MENNES  
Major General, USA  
Commanding

AFDR-CG

SUBJECT: Policy Memorandum XX, 10<sup>TH</sup> Mountain Division Counseling Policy

ANNEXES:

ANNEX A, Financial Counseling

Distribution:



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16 January 2020

**MEMORANDUM FOR SEE DISTRIBUTION**

**SUBJECT:** ANNEX A – Financial Counseling to Policy Memorandum 18, Counseling Policy

1. **Reference:** 2016 National Defense Authorization Act.
2. **Purpose:** Directs all Leaders to ensure their Soldiers conduct Financial Counseling and provide follow-up Financial Education on a regular basis.
3. **Applicability:** This policy is applicable to all Soldiers assigned to the 10<sup>th</sup> Mountain Division on both Fort Drum, NY and Fort Polk, LA.
4. **General:** Commanders, leaders, and supervisors will establish and sustain a climate that fosters financial literacy at all levels, personal as well as professional. As the Commander of 10<sup>th</sup> Mountain Division, I am directing every Soldier will receive counseling on a routine, predictable basis while assigned to the Division. Additionally, every Soldier will understand the basics of personal finance management.
  - a. Soldiers in 10<sup>th</sup> MD will have a working knowledge of the following:
    - (1) The basics of personal financial accounting to include statements of income, expenses, and net worth. Soldiers and leaders understand what documents are needed to identify financial wellness goals, how to identify financial wellness, and how to seek additional help and assistance if needed.
    - (2) The relationships between financial goal setting, budget planning, and budget execution.
    - (3) Banking and credit union services and types of accounts. Understand the importance of an emergency savings account. Understand how to start an allotment in MyPay.
    - (4) The mechanics of installment loans and revolving credit to include how interest is calculated on monthly payments.
    - (5) The credit reporting and credit scoring systems. Understand debt management.

(6) Understand the blended retirement system and matching TSP contributions. In addition, be familiar with the time value of money, investor time horizons, investor risk tolerance, and dollar cost averaging. Understand how the traditional and Roth TSPs are treated in the current year and at the time of withdrawal.

(7) The techniques for managing a TSP account to include actions in the TSP section of MyPay and managing allocations of contributions in the member's TSP account at the TSP web site.

(8) The basics of buying a car and purchasing car insurance.

(9) The financial responsibilities of renting off base.

(10) How to use the IRS W-4 Calculator to identify the amount of taxes that will be due in a given year and the amount of taxes that needs to be withheld for each monthly check. The W-4 Calculator works well for individuals and couples that have salary income.

(11) Understand the principle of paying yourself first when it comes to savings.

b. Soldiers in 10<sup>th</sup> MD will have a conversation with their leader about their finances during the following life events:

- (1) A Permanent Change of Station (PCS) move from FDNY
- (2) Soldiers Promotion or Demotion
- (3) Entitlement for Continuation Pay
- (4) Leadership Training Attendance (BLS, SLC, etc.)
- (5) Pre- and Post-Deployment
- (6) Transition (Active to Reserve Component, Separation from Service, Retirement)
- (7) Delinquent GTC card
- (8) Any delinquent credit cards
- (9) Temporary Duty
- (10) Purchase of any item over half of the Soldier's monthly household income (i.e., a new/used car, new cellphone, etc.) regardless of established

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SUBJECT: ANNEX A – Financial Counseling to Policy Memorandum 18, Counseling Policy

payment plans

5. **Execution:** All Soldiers will receive initial budget training during in-processing, understand the basics of personal finance management, and talk to financial specialists for major life events. Leaders will ensure financial monthly updates are discussed for PVT through SGT, and quarterly financial updates for SSG, 2LT, 1LTs, and CPTs include a discussion on their finances with a detailed plan of action.

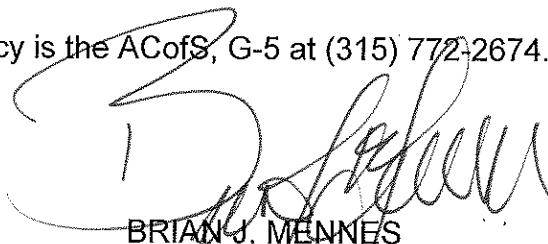
a. Companies will appoint company financial representatives.

b. Company financial education representative attend ACS class NLT 30APR20.

c. Company representatives will ensure in-processing budget worksheets are transferred from ACS to the company following the Soldier's financial counseling session.

6. **Guidance:** Soldiers should be referred to a financial specialist for major life events (Marriage, Divorce, Birth of first child, Disabling illness or condition)

5. **P.O.C.:** Point of contact for this policy is the ACoS, G-5 at (315) 772-2674.



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