

PROCEDURAL GUIDANCE MESSAGE

Name and Grade of Action Officer CMSgt David Gaertner				Office Symbol RSOU		Series Number 406		Signature of Action Officer			Effective Date 16 Jun 03	
	To	Action	Initials/Date		To	Action	Initials/Date		To	Action	Initials/Date	
1	JA	Coord	JA_____	5				9				
2	RSO/ CCU	APPR	RSO_____ CCU_____	6				10				
3	RSOPA	X-MIT	_____	7				11				
4				8				12				

FROM: HQ AFRS/RSO

SUBJECT: Credit Checks and Financial Eligibility Determinations (FEDs) for Officer Accession (OA) Applicants

TO: All AFRS Personnel

Effective immediately, a credit check and financial review is required for all BOT (including Technical Degree Sponsorship Program [TDSP]) applicants who are at least age 23, or have ever been married, or require a dependency waiver, or have a history of collection accounts, bankruptcy, closed uncollected accounts or bad credit. A credit check and financial review is also required on HP applicants who will access in grades second lieutenant, first lieutenant, or captain who are at least age 23 or have ever been married or require a dependency waiver (Financial Assistance Program [FAP] and Health Professional Scholarship Program [HPSP] candidates do not require a financial review). A credit check and financial review is also required if the applicant's status changes after processing and prior to going active duty. For example, an applicant turns 23, or incurs bankruptcy, or gets married, a credit check and financial review is required. PGM 403 applies for debt ratio calculation and FED requirements.

FOR THE COMMANDER
 //SIGNED//
 RICHARD D. HANDLEY, Lt Col, USAF BSC
 Chief, Operations Division