

PROCEDURAL GUIDANCE MESSAGE

Name and Grade of Action Officer MSGT JOHN M. GEREUX				Office Symbol RSOPA		Series Number 403		Signature of Action Officer			Review Date	
	To	Action	Initials/Date		To	Action	Initials/Date		To	Action	Initials/Date	
1	RSOP/ CCU	Coord	RSOP _____ CCU _____	5				9				
2	JA	Coord	JA _____	6				10				
3	RSO/ CCU	APPR	RSO _____ CCU _____	7				11				
4	RSOPA	X-MIT	_____	8				12				

FROM: HQ AFRS/RSO

SUBJECT: Debt Ratio

TO: All Recruiting Personnel

1. Currently, AETCI 36-2002 requires a Financial Eligibility Determination (FED) for applicants whose debt ratio exceeds 40 percent.
2. Pending the revision of the instruction, we have authority to differentiate between secured and unsecured debt. Effective immediately, in addition to credit checks with significant discrepancies and poor credit, applicants whose **unsecured** debt ratio exceeds 40 percent will require an FED.
 - a. **Secured Debt** - A loan against an item that has enough value that if sold or repossessed would pay a significant amount of the loan. Examples: Houses, cars, trucks, boats, etc.
 - b. **Unsecured Debt** – Credit cards, student loans, past due cell phone bills, delinquent utility bills, etc.
3. In cases not covered in paragraph 2, squadron commanders have the authority to make the determination.

Approved

////////// Signed //////////

MARK W. HODGES, Colonel, USAF
 Chief, Military Force Policy Division
 HQ USAF/DPFM

