



DEPARTMENT OF THE NAVY
OFFICE OF THE ASSISTANT SECRETARY
(MANPOWER AND RESERVE AFFAIRS)
1000 NAVY PENTAGON
WASHINGTON DC 20350-1000

MAY 13 2015

Ms. Vickie Coleman
Chief Executive Officer
First Command Educational Foundation
1 FirstComm Plaza
Fort Worth, TX 76109-4999

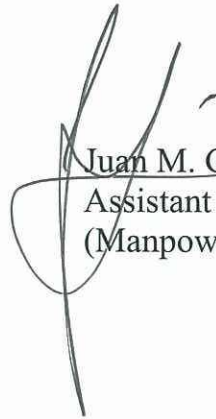
Dear Ms. Coleman,

I am writing in response to your letter dated July 1, 2014, requesting re-approval for First Command Educational Foundation to offer educational programs on personal financial management to Department of Navy (DON) personnel. In accordance with Department of Defense Instruction 1344.07 Personal Commercial Solicitation on DOD Installations, I grant permission for First Command Educational Foundation to offer financial education presentations and training under the following conditions:

- Presentations shall only be conducted at the express request of the installation commander. First Command Educational Foundation may not make initial contact in an attempt to gain installation access to provide financial education.
- Personnel from First Command Educational Foundation are prohibited from entering into an ongoing business relationship with military members. If the member requests such a relationship, First Command Educational Foundation personnel must deny the request, and refer the member to installation Personal Financial Management staff for further information.
- Personnel from the First Command Educational Foundation must use appropriate disclaimers, in their presentations and on their other educational materials, to include brochures and PowerPoint presentations, which clearly indicate that they and the Department of Defense do not endorse or favor any commercial supplier, product, or service or promote the services of a specific financial institution.
- First Command Educational Foundation must continue to meet criteria required by DODI 1344.07 to offer financial education per local commanders' requests.
- Approval is effective for five years from the date of this letter. However, if there are any reported violations of the conditions above, authorization will be revoked.

We appreciate your interest in providing financial education to Sailors, Marines and their families, as well as previous efforts to "educate those that serve." However, we

want to ensure you are aware that since First Command Educational Foundation's approval in 2002, Navy and Marine Corps have instituted robust Personal Financial Management programs. Commanders may have limited need or interest in supplemental financial education services. If you have any questions, my point of contact is Heather McIntosh, who may be reached at 703-693-6352 or via email at heather.mcintosh@navy.mil.

A handwritten signature in black ink, appearing to be 'Juan M. Garcia', written over a printed name.

Juan M. Garcia
Assistant Secretary of the Navy
(Manpower and Reserve Affairs)