

**QUALIFIED DESIGNATED
ORGANIZATIONS AND THE
USE OF APPROVED NON-
GOVERNMENTAL
EDUCATIONAL MATERIALS
AND PRESENTERS**



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COMMANDANT INSTRUCTION 1740.3B

Subj: QUALIFIED DESIGNATED ORGANIZATIONS AND THE USE OF APPROVED
NON-GOVERNMENTAL EDUCATIONAL MATERIALS AND PRESENTERS

1. PURPOSE. This Instruction provides policy to Commanding officers (COs), Officers-in-Charge (OICS) and their staffs on the use of non-governmental financial education and materials and presenters to educate and inform both civilian and uniformed members of the workforce. Specific guidance is provided for considering whether to use non-governmental financial educational material, and whether to permit a non-governmental organization to make financial education presentations to a group. It clarifies that non-governmental organizations, or individuals may not provide individual financial counseling unless authorized by another authority such as CG SUPRT. Furthermore, guidance is provided on how an organization may be come a *designated qualified organization*.
2. ACTION. All Coast Guard unit commanders, COs/OICs, deputy/assistant commandants, and chiefs of headquarters staff elements mut comply with the provisions of this Instruction.
3. AUTHORIZED RELEASE. Internet release is authorized.
4. DIRECTIVES AFFECTED. Use of Non-Governmental Educational Material and Presenters, COMDTINST 1740.3A, dated May 13, 2011, is hereby cancelled.
5. DISCUSSION. CO/OICs, and their designated staffs have an obligation to educate and inform their personnel (uniformed and civilian) about certain important current and local issues (e.g., consumer credit, financial planning, insurance, government benefits, retirement planning, student loans, etc.). When the Coast Guard and other parts of federal, state, and local government have subject matter experts and materials that can be used for that purpose, CO/OICs and staffs are encouraged to use those governmental resources. However, CO/OICs and staffs may also use non-governmental financial educational material and presenters when the non-governmental organization and its educational materials have been approved by The Office of Work Life, Commandant (CG-1K1). All CO/OICs and staff must contact Commandant (CG-1K12) to determine whether the non-governmental organization is a designated qualified organization before allowing any non-governmental organization to provide financial educational material directly or make a financial education presentation in person or virtually. Commandant (CG-1K12) will retain a list of all qualified organizations and post on the Coast Guard website at www.dcms.uscg.mil/financial.

6. DISCLAIMER. This guidance is not a substitute for applicable legal requirements, nor is it itself a rule. It is intended to provide operational guidance for Coast Guard personnel and is not intended to, nor does it impose, legally binding requirements on any party outside the Coast Guard.
7. MAJOR CHANGES. As government organizations, State and local governments may provide subject matter expertise, education, and materials. Non-governmental organizations are not authorized to provide individual counseling, unless approved under a separate program such as CG SUPRT. This policy name has been changed to Qualified Designated Organizations and The Use of Approved Non-Governmental Educational Materials and Presenters. Definitions have been updated. Designation as a qualified non-governmental organization are valid for three years from the date of approval. Non-governmental organizations interested in re-designations must reapply. CO/OICs who elect to use qualified organizations must notify Commandant (CG-1K12) of the presentation, topic, and name of organization presenting. Additionally, a list of presentations offered by qualified organizations must be maintained.
8. ENVIRONMENTAL ASPECT AND IMPACT CONSIDERATIONS. The Office of Environmental Management, Commandant (CG-47) reviewed this Commandant Instruction and the general policies contained within and determined that this policy falls under the Department of Homeland Security (DHS) categorical exclusion A3. This Commandant Instruction will not result in any substantial change to existing environmental conditions or violation of any applicable federal, state, or local laws relating to the protection of the environment. It is the responsibility of the action proponent to evaluate all future specific actions resulting from this policy for compliance with the National Environmental Policy Act (NEPA), other applicable environmental requirements, and the U.S. Coast Guard Environmental Planning Policy, COMDTINST 5090.1 (series).
9. DISTRIBUTION. Electronic distribution in the Directives System Library. Intranet/Pixel Dashboard: Directives Pubs, and Forms - PowerApps (appsplatform.us) . If Internet released: Commandant Instructions (uscg.mil), Coast Guard Forms (uscg.mil) .
10. RECORDS MANAGEMENT CONSIDERATIONS. Records created as a result of this Instruction, regardless of format or media, must be managed in accordance with the records retention schedules located on the Records Resource Center Microsoft SharePoint site at: <https://uscg.sharepoint-mil.us/sites/cg61/SitePages/CG-611-RIM.aspx> .
11. PROCEDURES FOR DESIGNATION. All non-governmental organizations that want to provide current and local financial educational materials or presentations must follow the procedures outlined in Appendix A. of this Instruction.
12. CONDITIONS FOR RETAINING DESIGNATION. Designated qualified organizations may be permitted to present current and local financial educational programs and materials to a Coast Guard staff or command, provided they comply with the conditions outlined in Appendix B.

13. PENALTIES FOR DESIGNATED QUALIFIED ORGANIZATIONS NOT COMPLYING WITH POLICY. Commandant (CG-1K12) must monitor qualified organizations to ensure compliance with outlined conditions. Each staff or command that uses a qualified organization to provide financial educational programs and materials must assign a staff member to review all materials and attend all programs presented and must report incidents of non-compliance to Commandant (CG-1K12). Failure to comply with the conditions prescribed in Appendix B. may result in an organization being removed from the list of qualified organizations by Commandant (CG-1K12). The timeliness and extent of corrective action taken by the offending organization should be considered in any decision to terminate its designation. An organization removed from the list of qualified organizations may be prohibited from these activities for a minimum period of one year, depending on the nature of the non-compliance. The organization may reapply for designation as a qualified organization at the end of the penalty period.
14. RESPONSIBILITIES. The following outlines responsibilities for Coast Guard offices and commands.
- a. The Office of Work-Life, (CG-1K12) must:
 - (1) Process requests for designation,
 - (2) Maintain records documenting the requests for designation, approvals, and denials, and lists of qualified organizations,
 - (3) Disseminate that list to the Health, Safety and Work-Life (HSWL) Service Center (SC) and HSWL Regional Practice Managers, and,
 - (4) Monitor the organizations for compliance with program conditions and make all decisions regarding the termination of an organization's designation due to non-compliance.
 - b. The Office of General Law, Commandant (CG-LGL) may provide legal support to Commandant (CG-1K12) regarding the administration of the designation process.
 - c. CO/OICs who elect to use a qualified organization to provide financial educational materials or programs must:
 - (1) Be the primary point of contact and designate a staff member to review this Instruction to assist requesting organizations in applying to becoming a qualified organization.
 - (2) Ensure that a command representative, preferably a HSWL staff member attends all programs presented by qualified organizations, and that any incidents of non-compliance with Appendix B. of this Instruction are reported to Commandant (CG-1K12).

15. FORMS. None.
16. SECTION 508. This policy is created to adhere to accessibility guidelines and standards as promulgated by the U.S. Access Board with consideration of Information and Communications Technology (ICT) requirements. If accessibility modifications are needed for this artifact, please communicate with the Section 508 Program Management Office (PMO) at Section.508@uscg.mil. Concerns or complaints for non-compliance of policy and/or artifacts may be directed to the Section 508 PMO, the Civil Rights Directorate (<https://www.uscg.mil/Resources/Civil-Rights/>) for the Coast Guard, or to the U.S. Department of Homeland Security at accessibility@hq.dhs.gov.
17. REQUEST FOR CHANGES. Units and individuals may recommend changes by writing via the chain of command to HQS-SMB-FamilySupportServices@uscg.mil.

/D. L. THOMAS/
Rear Admiral, U. S. Coast Guard
Assistant Commandant for
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Appendix A. Procedures for Designation
Appendix B. Conditions for Retaining Designation

APPENDIX A. PROCEDURES FOR DESIGNATION

All non-governmental organizations that want to provide current and local financial educational materials or presentations must petition Commandant (CG-1K12). Commandant (CG-1K12) must designate an organization as a qualified organization before it may be allowed to present financial educational programs or materials to a Coast Guard staff or command.

1. Requests for designation must be submitted on organizational headquarters letterhead and be signed by an official organization's headquarters office.
2. Each request must:
 - a. Certify that the organization is a private organization.
 - b. Indicate that the organization qualifies as a tax-exempt organization under Section 501(c)(3) of Title 26, United States Code.
 - c. Certify the organization's understanding of, and agreement to, comply with the conditions for retaining designation specified in this Directive (below), as well as the penalties for non-compliance.
 - d. Certify that the organization will advise Commandant (CG-1K12) of any discovery of non-compliant activity within their program and their corrective action, or their intent to discontinue their participation in this program.
 - e. Include a copy of all current and local financial educational materials and speaking scripts to be provided to Coast Guard personnel. Material must be entirely educational in nature, and be void of any commercial logos, and cannot refer to any commercial product, service, or company anywhere on or in the materials.
 - f. All requests for designation must be addressed to the address on the header of this Instruction. Requests can be mailed or emailed to hqs-smb-familysupportservices@uscg.mil. Upon approval of the application, Commandant (CG-1K12) will issue a designation letter to the organization. Designation as a qualified non-governmental organization does not obligate the Coast Guard to utilize the designated organization.
 - g. Designations are valid for three years from the date of approval. Non-governmental organizations interested in re-designation must reapply and follow all designation procedures contained in this Instruction.
3. The Coast Guard will consider all applications in a consistent and equitable manner; will terminate or suspend approval for any entity who does not comply with CG policy; and may limit the number of approved entities based on the needs of the service.

APPENDIX B. CONDITIONS FOR RETAINING DESIGNATION

Once designated as a qualified organization, that non-governmental organization may be permitted to present financial educational programs and materials to a Coast Guard staff or command, provided compliance with the following conditions:

1. Presentations must be conducted, and materials must be provided only at the express request of a unit commander.
2. All agents and employees of the organization involved in the presentation of materials must be employed by the tax-exempt organization under Section 501(c)(3) of Title 26, United States Code. They must be certified by the organization as a qualified trainer, facilitator, or presenter, and must comply with all participation rules.
3. All prospective trainers, facilitators, and presenters must agree to use appropriate disclaimers clearly indicating that they do not endorse or favor any commercial supplier, product, or service.
4. All presentations and educational materials must use appropriate disclaimers clearly indicating that the Coast Guard does not endorse or favor any commercial supplier, product, or service. Pamphlets, booklets and other material or information provided to attendees or participants must not contain any solicitation or sales material and must not be presented in a biased way favoring any commercial entity's products or services.
5. Sales or solicitation activities must not be conducted during any seminars or presentations made by the organization or its representatives. In addition, no references to, or opinions about, other commercial entity's products or services may be provided.
6. Non-governmental organizations are not authorized to provide individual counseling to commands and staffs.
7. Names, addresses and phone numbers of Coast Guard personnel attending seminars or presentations must not be collected or retained by the non-governmental organization or be disseminated to any other entity.
8. Participation as a qualified non-governmental organization is on a non-exclusive basis, in that any other qualified organization may be permitted to participate in these programs at the sole discretion of the Coast Guard.
9. All services provided by the qualified organization must be cost-free to the Coast Guard and to all seminar participants.
10. Any qualified organization that discovers non-compliant activity within their program must immediately notify Commandant (CG-1K12) of that activity and the non-governmental organizations corrective action.
11. A copy of all educational materials, curriculum, and scripts presented must be provided to Commandant (CG-1K12) prior to its presentation.
12. All qualification, participation, and termination decisions are made by Commandant (CG-1K12).