



1 April 2026

**Reminder: Call to action – communication to be shared with Branch Service Officers and Poppy Fund administrators**

**Ref: Poppy Fund assistance to currently serving members of the Canadian Armed Forces**

Currently serving members of the Canadian Armed Forces (CAF) have several established avenues of support available to them within the CAF community, and these should be fully explored before Poppy Fund assistance can be considered. The CAF requires its members to address financial difficulties through internal mechanisms, as an individual's financial situation may be assessed as impacting operational effectiveness. Failure to manage or settle private debts can result in administrative or remedial measures under CAF policies.

Detailed information on these procedures is available through the CAF's Defence Administrative Orders and Directives (DAOD 5019-8 – Private Debts):

- <https://www.canada.ca/en/department-national-defence/corporate/policies-standards/defence-administrative-orders-directives/5000-series/5019/5019-8-private-debts.html>
- <https://www.canada.ca/en/department-national-defence/maple-leaf/defence/2026/02/insider-risk-security-start.html>

It is therefore essential that external assistance does not interfere with established CAF administrative processes. Providing financial support to a serving member outside these channels—particularly without the involvement of a SISIP Financial Counsellor (the financial services arm of CAF and CFMWS)—may be interpreted as bypassing or undermining the systems in place to support members in managing their finances responsibly.

Where appropriate, a SISIP Financial Counsellor may determine that supplementary assistance, such as Poppy Fund support, would be beneficial. In such cases, the counsellor may coordinate with relevant organizations (including Legion service officers) to explore this option.

If a currently serving member seeks financial assistance through a branch or command office, the recommended course of action is to refer them to a SISIP Financial Counsellor at their base or direct them to the SISIP Financial Counselling website:

- <https://cfmws.ca/insurance-finance/financial-counselling>

Members may also be encouraged to access support through their local Chaplain's Office or Military Family Resource Centre. It should be noted that CAF members receive frequent and regular briefings on the financial services and resources available to them through SISIP and related CAF programs.