



Pioneer Services: Financial Education

Providing military families with the knowledge and education they need to manage their finances is critical to their financial well-being. It can even improve operational readiness by letting service members focus on their military duties, rather than on money problems.

Pioneer Services develops and maintains a comprehensive and award-winning financial education program that includes informative books and publications, interactive tools, video and audio podcasts, and an online learning center.



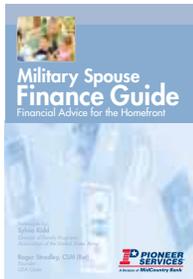
Credit Repair Kit

We created the free Credit Repair Kit to provide guidance to military families on how they might improve their credit scores. A section on our site is dedicated to helping families with relevant articles, a podcast

link, and an interactive PDF that shows what to do—and when—and lets families check off their progress through the process.

Financial Education Guides

We provide free financial education guides on our website that are informative, timely, and useful for military families. Several of them have been featured in numerous outlets, including *Stars & Stripes*, *Military Spouse Magazine*, and *Military Money*.



Military Spouse Finance Guide

The award-winning *Military Spouse Finance Guide: Financial Advice for the Homefront* is a reference guide on the fundamentals of personal financial management. You can download an ebook version of it for free on our [Military Spouse Resources page](#).

Online Tools

We have an entire section on our website dedicated to helping military families better understand their finances. It includes an award-winning blog, guides, ebooks, and a section just for military spouses. During the holidays we operate a special site, HolidaySpendingPlanner.org, to encourage families to budget properly and avoid overspending during the holiday season.

We also offer an electronic newsletter, \$SMART LIFE, that was created exclusively for military members. Each month we will select recent blogs or other helpful information from our website and share topics on military life and personal finance tips to 50,000 military families.



VIP Newsletter

VIP is Pioneer Services' quarterly newsletter on financial education. With articles on financial topics relevant to the military community, the VIP is designed to encourage financial education from the top down.

Financial PEP Talk podcast series

The Financial PEP Talk audio and video podcast series is a quick and easy way for service members to learn more about financial topics. New episodes are released on our site, and our short and informative video podcasts are available on YouTube at YouTube.com/PioneerServicesVideo.

Featured in the ABA Banking Journal

The July-August 2015 *ABA Banking Journal*, the American Bankers Association's flagship magazine, featured an article highlighting Pioneer Services' on-going financial education efforts for military families. The article focuses on support of financial literacy resources for service members, and then highlights both Wells Fargo and Pioneer Services for being two of the industry's top leaders in this effort.



Nationally recognized

All of these financial education efforts have been recognized by our industry and educational organizations. These include PR Daily awards in 2014 and 2015 for our blog; a 2015 American Business Award for "Best Public Service/Communications program"; APEX Awards in 2014 for our blog, 2015 for "Best Education and Training Program," 2011 for our podcast series, and a "2011 APEX Grand Award for Writing" for our article series; 2011 Bronze and Silver Quill awards for our podcast series; a 2009 "Outstanding Consumer Information" award from the Association for Financial Counseling and Planning Education; a 2009 Excellence in Financial Literacy Education (EIFLE) Award from the Institute for Financial Literacy for "Book of the Year"; and an American Bankers Association "First Place for Financial Education" award in 2008.