

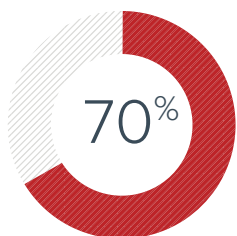
 smartdollar



# The Smart Way to Handle Money

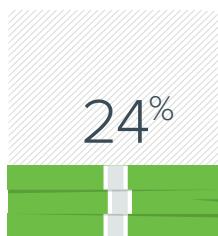


# In America, Broke Is Normal



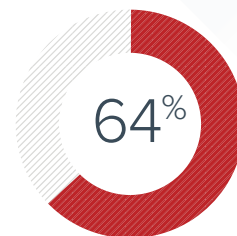
70% of Americans live paycheck to paycheck

CNN Money 2013



24% of their paycheck goes to consumer debt payments

US Census Bureau et. al. 2014



64% can't cover a \$1,000 emergency without borrowing money

TIME 2011

## BROKE AFFECTS YOUR BUSINESS



### Lower Productivity

Financial troubles can decrease productivity by as much as 20 hours per month

Pension Consultants Inc. 2014



### Higher Turnover

1 in 3 employees hopes to be working for a different employer this year

MetLife 2013



### Higher Healthcare Costs

30% of workers have put off medical treatment because of the cost in the last 12 months

Gallup 2014

## BROKE AFFECTS YOUR RETIREMENT PLAN



### Lower Contributions

The average participant contributes 5.5% of their income

Plan Sponsor Council of America 2013



### Lower Balances

52% of Americans have less than \$10,000 saved for retirement

USA Today 2014



### Higher Loans

21% of eligible participants borrow against their 401(k)

Employee Benefit Research Institute 2014

## Symptoms vs. Problems

Lost productivity, turnover, rising healthcare costs, and being off track for retirement are really just symptoms of a larger financial problem: most of your employees' financial lives are a mess, and you can't get broke people to invest.

We believe it doesn't have to be that way. Real financial wellness is about behavior change.

# Education That Inspires

A holistic view of financial wellness education is the only way to create lasting behavior change. For more than two decades, we've been helping families change their financial futures one step at a time, and millions of families have started on a path to financial security by working our principles.



## Fun & Entertaining

We deliver an engaging style that captures people's attention long enough to be able to educate and empower them to take control of their money.



## Simple & Practical

We provide simple and practical, commonsense instruction on how to handle money in a way that applies to real life.

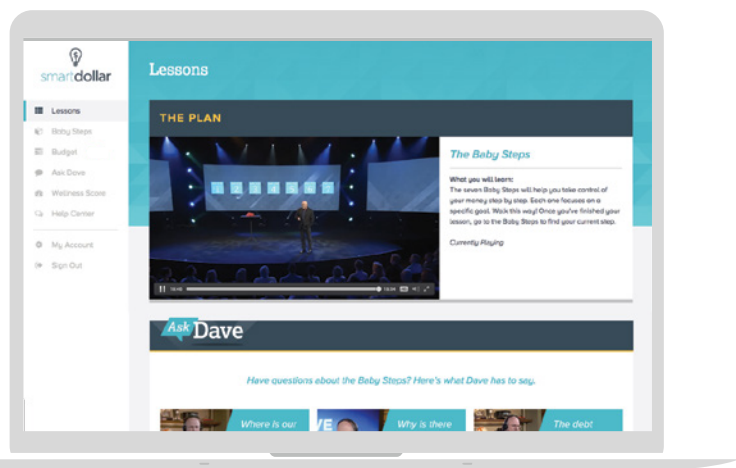


## Inspiring & Life-Changing

Education without inspiration is ineffective. When people see someone like them changing their financial lives, they begin to believe that they can too.



SmartDollar meets people where they are, featuring more than seven hours of fun and entertaining video content. SmartDollar was designed to be a self-paced program to allow people to consume the content on their own schedule.



## LESSON OVERVIEW

### THE PLAN

- ♦ [The Baby Steps](#)

### SAVING

- ♦ [Getting Started](#)
- ♦ [Saving for the Future](#)

### BUDGETING

- ♦ [The Power of Budgeting](#)
- ♦ [Building a Budget](#)
- ♦ [Relating with Money](#)

### DEBT

- ♦ [Breaking the Chains of Debt](#)
- ♦ [The Truth about Debt](#)
- ♦ [Dumping Debt](#)

### INVESTING

- ♦ [The Pinnacle Point](#)
- ♦ [Investing Basics](#)
- ♦ [Retirement Plans](#)
- ♦ [Keep It Simple](#)

### PLANNING

- ♦ [College and Houses](#)
- ♦ [Insurance Basics](#)
- ♦ [Life Insurance](#)

### LEGACY

- ♦ [Retire with Dignity](#)

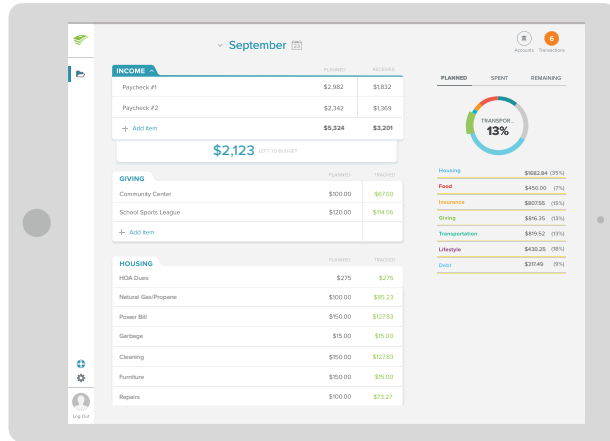
### DEEP DIVES

- ♦ [Real Estate Basics](#)
- ♦ [Mortgage Basics](#)
- ♦ [Going to College Debt Free](#)
- ♦ [...And more](#)



# Tools That Equip

To make the SmartDollar experience complete, we have created best-in-class tools to help employees implement what they've learned. The SmartDollar tools are easily accessible, mobile-friendly, and fully integrated into the SmartDollar experience.

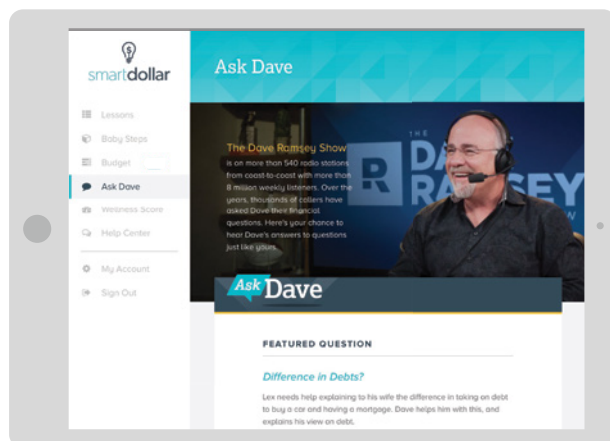
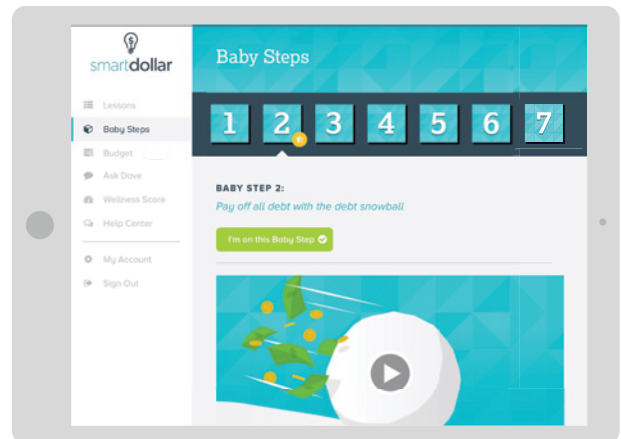


## Budgeting with EveryDollar

With the EveryDollar budget app, employees can give every dollar a name, create easy budgeting categories, and track their expenses with ease and with complete privacy.

## Baby Steps

The seven Baby Steps are followed by millions of Americans and were created to get small wins early, which builds momentum and long-term commitment to the program.



## Ask Dave

The Ask Dave database is a powerful tool with real-world questions (and answers!) in various formats available any time—day or night.

# We Make It Easy

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We know that implementing new programs is not the top priority in your business. That's why we make it easy. Our program is completely turnkey. We provide all of the promotion and marketing tools you need to experience success with SmartDollar. From spreading the word about the new program to reporting results and success stories, we've got you covered every step of the way.

## Promotion

With more than two decades of experience in behavioral economics, we have learned that there are certain times of the year when people are most likely to change the way they handle money. By using three waves of promotion along with general marketing campaigns throughout the year, we can better align our program with the natural patterns people experience in their everyday lives.

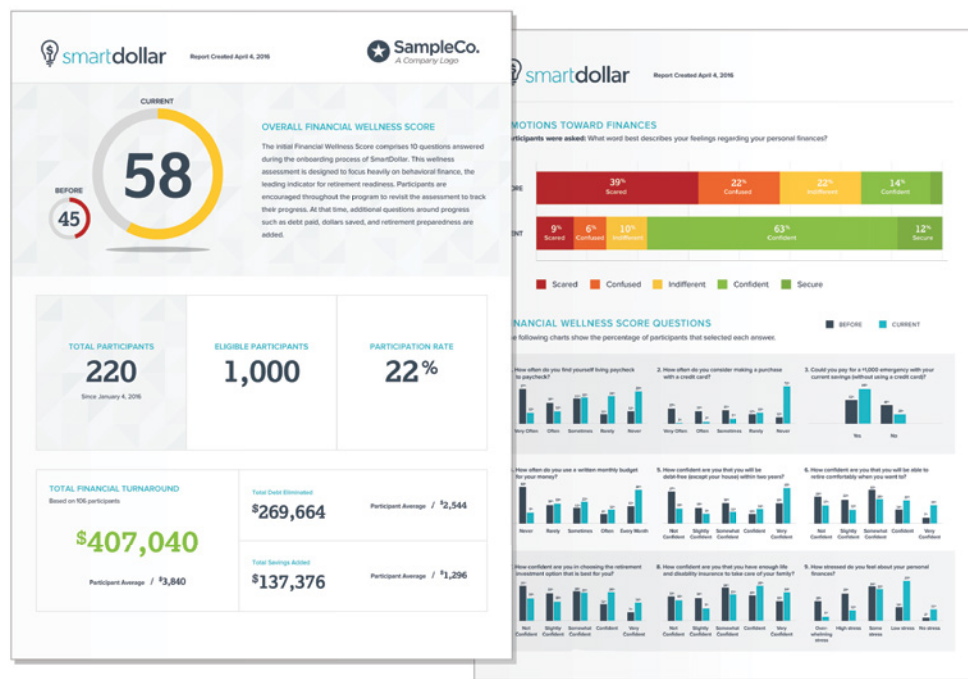


The average participation rate in SmartDollar in the first month is 15–18%, but that's just the beginning. We have seen an average participation rate of 29% only nine months into the program.

# Reporting & Results

Reporting is a key component of SmartDollar. Our initial wellness assessment is used as a means of benchmarking the financial health of your employees. The SmartDollar Financial Wellness Score comprises ten initial questions answered during the onboarding process. This wellness assessment was designed to focus heavily on behavioral finance, the leading indicator for retirement readiness.

Throughout the program, we continue to revisit the wellness assessment and include additional questions such as debt paid, dollars saved, and retirement contribution expectation changes. In addition to the wellness assessment data, we track all engagements within the application so we can measure overall participation and adoption of the program.



## Let's Change Retirement in America

For over two decades, we've been on a mission to change the way America handles money. Ramsey Solutions is made up of more than 500 team members who have been radically changed by what we do and are passionate about helping others change their financial futures. Financial wellness is not just our business; it's our passion. Together, we can change the lives of your employees and their families for years to come.

**We're changing retirement. Join us!**

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