

## SmartDollar Participant FAQ

### **What is SmartDollar?**

SmartDollar is an online, step-by-step program to handling money with the number-one authority in personal finance, Dave Ramsey. More than 4.5 million people have started on Dave's plan and taken control of their money, and you can too.

### **What are the benefits of the program?**

Whether you're just starting out, planning for college, buying your first home, or preparing for retirement, SmartDollar meets you where you are. With the simple Baby Step plan, SmartDollar will teach you how to make the most of your money. SmartDollar's online content includes motivating and inspiring video lessons from our team of experts along with easy-to-use budgeting tools. It's available anytime, day or night, and on any device.

### **How do I access it?**

Enrolling in SmartDollar is easy. You can find the link to sign up [here](#). Once you have made your account, you will receive a verification email at the email address you provided.

### **Can I sign my spouse or children up for SmartDollar?**

Each team member may only create one (1) SmartDollar account for themselves. However, sharing your account with your household is encouraged.

### **Why do you need my personal information?**

In just the first few minutes of onboarding, SmartDollar gathers some basic information to begin crafting a personalized experience for you. The brief, 10-question assessment provides an initial baseline for later comparisons. Based on the wellness assessment, SmartDollar will provide custom messaging and guidance through your first steps toward a stronger financial future.

### **Is SmartDollar confidential?**

Yes. Your personal information is used only for your SmartDollar account, and it's never reported on an individual level. We do provide your employer aggregated data on employee participation and engagement in the program, but nothing in this information can be used to identify you personally. The program is completely confidential.

### **Is SmartDollar secure?**

Financial data is stored and transferred with a multi-layer security approach that includes firewall barriers, data encryption techniques, authentication procedures, and data transmission encryption, among other hardware, software, and procedural methods. When you register for the service, Ramsey Solutions requires a password from

you for your privacy and security. The technology infrastructure resides in world-class, highly secure data centers utilizing state-of-the-art electronic surveillance and multi-factor access control systems. These data centers are staffed 24 hours a day, seven days a week by trained security guards, and access is authorized strictly on a least-privileged basis.

**Is there an app for the program?**

SmartDollar has no separate app; however, the program is mobile friendly, allowing the lessons and content to be easily accessed on phones, tablets, laptop and desktop devices. The EveryDollar budgeting tool, however, has a phone app available for both iPhone and Android devices. After creating your EveryDollar account within SmartDollar, visit to [EveryDollar.com](https://www.everydollar.com) to download the free app.

**What do I do if I need technical support for SmartDollar?**

The SmartDollar technical support group is always available to help you. Simply contact them here: <https://www.smartdollar.com/app/help-center/new>

**How long will it take to use SmartDollar?**

SmartDollar is a completely self-paced program. In addition to the main video lessons, there are hundreds of supplemental video and audio clips ranging in length from two minutes to 30 minutes. You can spend as much or as little time as you would like exploring this content.

Your SmartDollar account also includes premium access to EveryDollar, which allows you to link your bank accounts and your budget, helping you plan your spending and reach your financial goals faster. EveryDollar can be used daily, weekly or whenever you choose.

**What is EveryDollar?**

EveryDollar is the name for the online budgeting tool within SmartDollar. EveryDollar is completely private and helps you create a budget with different categories to keep you on track as the month progresses. It even offers a bank connectivity feature that allows you to sync the budget to your bank account so you can drag and drop recent transactions into your budget categories.

**How do I see my progress?**

SmartDollar Points are designed to measure your activity within SmartDollar. You can earn one SmartDollar Point for each activity within SmartDollar, such as watching a lesson, completing a quiz, updating your wellness score, making a budget, and more! SmartDollar Points will always display in the upper right-hand corner of the screen and can be used by your employer for contests and employee challenges if needed.