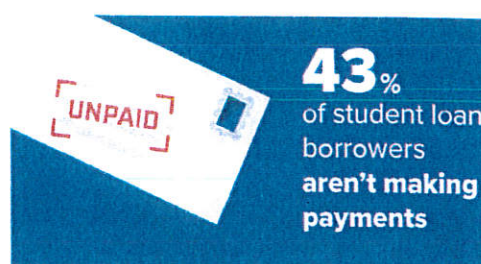
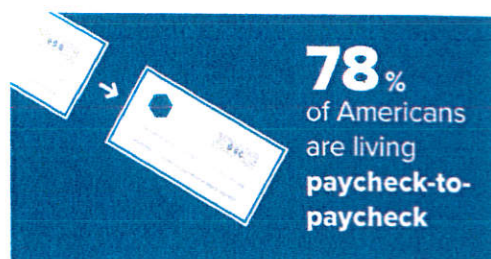
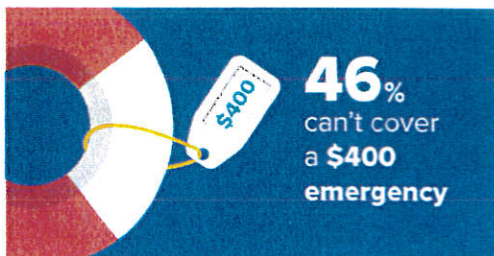




## Money problems follow your Employees to work.

Your employees are real people with real hopes and dreams – and real money problems! They work too hard to earn their living to have so little to show for it.

**Here's the reality: They bring all their stress and anxiety about their finances with them to work every day.**



**We believe it doesn't have to be that way! You can help!**

SmartDollar will give your employees a step-by-step plan to eliminate debt, save for emergencies, and retire with confidence. Happier, healthier employees lead to happier, healthier workplaces.

<https://www.smartdollar.com>



## Real financial wellness is about **BEHAVIOR CHANGE.**

SmartDollar is the only financial wellness program that leads to lasting behavior change. We don't just treat the symptoms; SmartDollar gets to the root of why people aren't financially healthy and on track for retirement. Over the past 25 years, we've helped millions of people change the way they handle money.

**With SmartDollar, you can do the same for your employees!  
With SmartDollar, your employees will learn to:**

Get On a Budget ~ Build Emergency Savings ~ Pay Off Debt

Buy a Home ~ Pay for College ~ Protect Their Assets~ Invest for the Future



## Step-by-Step, Proven Plan

Personal finance is 80% behavior and only 20% head knowledge. Most people know what to do with money; it's the doing that's tough. Our plan, the seven Baby Steps, helps employees make smart choices with their money, focusing on one goal at a time. With each step, your employees build confidence to move through the plan and toward true behavior change. The seven Baby Steps have already worked for millions of Americans because they were designed to create small wins early, build momentum and lead to long-term commitment to the program.

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