



Frequently Asked Questions

What is SmartDollar?

SmartDollar is an online financial wellness program designed to help you reach your financial goals. Through video lessons and real-world content applications, a team of experts, including Dave Ramsey, will inspire you take action and help you make the most out of your money.

With SmartDollar, you'll get a step-by-step plan that has worked for millions of people, and you'll learn how to budget, save, pay off debt, invest and more!

Who should use SmartDollar?

SmartDollar is for everyone. Whether you have no savings and debt or you're ready for retirement, SmartDollar's online tools can help you reach your financial goals.

What does SmartDollar cover?

SmartDollar covers everything from saving and budgeting, right up to investing, buying a home and retirement. With SmartDollar you'll learn about the 7 Baby Steps for success, including the debt snowball and how to make your household income work for you.

How do I sign up for SmartDollar?

Your company will have their own enrollment link specific for just your company.

Once you log in, you'll receive a verification email at the email address you used to sign up. After a brief wellness survey, you'll be able to walk through the lesson modules, budgeting tool and additional content at your own pace.

Is SmartDollar confidential?

Yes! Your personal information is used only for your SmartDollar account, and it's never reported on an individual level.

Is SmartDollar secure?

Financial data is stored and transferred with a multilayer 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.

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 2-30 minutes. You can spend as much or as little time as you would like exploring this content.

In addition to educational material, your SmartDollar account includes premium access to EveryDollar, the world's best online budgeting tool (a \$99/year value). EveryDollar 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.

Can I sign my family up for SmartDollar?

No. Each employee may only create one (1) SmartDollar account. However, we want you to go through SmartDollar with your family, so sharing your account with your household is encouraged.

