



Frequently Asked Questions

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 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.

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.

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 spouse or children up for SmartDollar?

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

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>

Can I purchase SmartDollar outside of work?

SmartDollar is 100% free for you to use as part of our wellness benefits package. It is not available for individual purchase. Comparable programs cost more than \$100/year if purchased by an individual.

What if I leave my company? Can I still access SmartDollar?

Access to SmartDollar is only available to current employees. However, you will still be able to access any online budgets you have created and create new budgets for free.

Here's how:

1. Go to EveryDollar.com
2. Click the Sign Up button and create an account using the same email address and password you used with SmartDollar.
3. Access your past budgets and create new ones by clicking the drop-down arrow and selecting the month you would like to view.

Some differences you may notice:

Premium budget tools you had access to with your SmartDollar account, such as bank connectivity, are not available in the free version of EveryDollar. You can purchase this feature, but purchase is not required to access your past budgets or create new budgets.

When you create an account with EveryDollar, you will get periodic email communications from EveryDollar. You will also see advertisements from EveryDollar when you log in to your account.