

FOR IMMEDIATE RELEASE

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**NEW SMARTDOLLAR PROGRAM HELPS COMPANIES TEACH THEIR
EMPLOYEES**

HOW TO BE FINANCIALLY SUCCESSFUL

NASHVILLE, Tenn. —Statistics show that 70 percent of Americans live paycheck to paycheck and 64 percent could not cover a \$1,000 emergency without going further into debt. The average American cannot even think about retirement or saving for their kid's college because they can't afford to look at anything ahead of their next paycheck. SmartDollar, a brand new financial wellness program from money expert Dave Ramsey, helps companies and plan advisors equip their employees and participants to better handle their finances so that they can look ahead at the future and retire with dignity.

“Financial wellness is a huge buzzword in benefits,” said Brian Hamilton, Vice President of Financial Wellness at Ramsey Solutions. “Employees want to invest for retirement, but with no wiggle room in their budget, no emergency savings, and no plan to fix it, it's no wonder they aren't on track for retirement. SmartDollar teaches you step by step how to take control of your money and motivates you to look at your financial future in a totally new way.”

SmartDollar is an online, turnkey program that can be utilized within the office or at home with a spouse. Participants track their progress as they move through the short video lessons and tools, and have access to all portions of SmartDollar on their mobile device.

SmartDollar can be used as a financial wellness benefit within individual companies or may be provided by 401(k) plan advisors. ERISA attorneys have agreed that SmartDollar can be a permitted plan expense as a participant educational tool under ERISA.

For more information about Smart Dollar, go to www.smartdollar.com or call 1.800.754.4220.

About Dave Ramsey

Dave Ramsey is America's trusted voice on money and business. He's authored five *New York Times* best-selling books: *Financial Peace*, *More Than Enough*, *The Total Money Makeover*, *EntreLeadership* and *Smart Money Smart Kids*. *The Dave Ramsey Show* is heard by more than 8 million listeners each week on more than 500 radio stations. Follow Ramsey on Twitter at @DaveRamsey and on the web at daveramsey.com. Ramsey Solutions offers a suite of products and services to help people get control of their finances and other aspects of their lives.

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