



JRT MECHANICAL, INC.

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April 2020

Dear Employees & Families,

JRT wants to help our employees & families with their financial wellness. We are now offering Smart Dollar to you for a limited time! We want you to be able to complete your financial goals. **Take advantage of it today!** This is a completely free platform to help you learn all about personal finance. It even comes with the Every Dollar App for free, which is \$120.00 a year if purchased on your own!

We promise, we cannot see or access any of your personal finances when you use Smart Dollar. We can only see if you are participating or not. Any information you input into Smart Dollar, **JRT will not have access to**. We can only see participation.

We've had employees tell us how beneficial this has been. One said, *"I thought I was good at my finances, until I started using a written budget."* Another said, *"It felt like I got a raise once I started using what I've learned."* We wouldn't provide this as a benefit if we didn't believe this stuff works!

We really believe you'll be amazed what happens when you can be intentional with your finances. If you have any questions, please feel free to reach out to Elaine or Andy. If you have already signed up – *yippee!!* You are on your way to becoming debt-free! 😊

Thank you!

JRT Human Resources

SmartDollar FAQ

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 to 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?

smartdollar.com/enroll/jrtmechanical7720

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 to the employer or to SmartDollar at an individual level. SmartDollar's comprehensive privacy policy can be found on the SmartDollar Website.

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 multifactor access control systems. These data centers are staffed twenty-four 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 to thirty 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.

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.

What do I do if I need technical support or need help signing up?

Our technical support group is always available to help. For SmartDollar technical support or help signing in, visit <https://www.smartdollar.com/app/helpcenter/new>
For EveryDollar technical support, visit <https://help.everydollar.com/hc/en-us>

What are SmartDollar Points?

SmartDollar Points are designed to measure your activity within SmartDollar. You can earn SmartDollar Points for each activity within SmartDollar, such as watching a lesson, completing a quiz, updating your wellness score, making a budget, etc. Your SmartDollar Points are displayed in the upper righthand corner of the screen and can be used by your employer for contests and employee challenges. **JRT will have quarterly prizes for points winners! Stay tuned for details about prizes.**

What is EveryDollar?

EveryDollar is the name for the **online budget tool** within SmartDollar. EveryDollar is completely confidential and helps you create a budget, track expenses, and keep your spending on track. With EveryDollar, you have the option to sync your budget with your bank account and “drag and drop” recent transactions into your budget categories.

Is there an app for SmartDollar?

The SmartDollar program is mobile friendly, allowing it to be viewed on phones, tablets, laptops and desktops—there is no separate app for the program. However, the EveryDollar budgeting tool has a phone app available for both iPhone and Android devices. **After creating your EveryDollar account within SmartDollar, visit [EveryDollar.com](https://www.everydollar.com) to download the free app.**

What do I do if I changed my mind and want to be removed from SmartDollar?

The JRT HR Team can remove a participant at anytime through the admin portal, SmartCenter. If you need help, you can always contact the SmartDollar client services team at clientservices@smartdollar.com