**Instructions**

Replace the **highlighted** fields above with a short version of your enrollment link. You can perform a Google search for “short link url” and there are several free options to choose from. Make sure the shortened link does not cause the entire text to be over 160 characters, it will just cause the text message to be broken into 2 or more messages when it is sent.

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| **January** | Holiday bills starting to roll in? Start the year off right with SmartDollar, your FREE employee Financial Wellness benefit, and plan ahead! bit.ly/EXAMPLE |
| **February** | Are you making the most of your tax return? Don't let Uncle Sam borrow your money at 0%! Use it toward your SmartDollar Baby Step! bit.ly/EXAMPLE |
| **March** | Looking at a nice tax refund this year? Tackle your current Baby Step and get ahead! Sign into SmartDollar account and track your progress! bit.ly/EXAMPLE |
| **April** | Spring-cleaning? Sell some of those items you don’t use to fund your Baby Step. Check out the SmartDollar Ask Dave section for more tips! bit.ly/EXAMPLE |
| **May** | Get on track and create a legacy that will last! SmartDollar's lessons will walk with you every step of the way. Check out your FREE account! bit.ly/EXAMPLE |
| **June** | Finances making you sweat? Beat the heat this summer and plan ahead with SmartDollar. Take control of your finances with your FREE account! bit.ly/EXAMPLE |
| **July** | Declare your independence from debt! Build positive money habits with SmartDollar, your FREE financial wellness program from <company name>! bit.ly/EXAMPLE |
| **August** | Summer is almost over, but don't let last-minute plans scorch your budget! Pay cash, don't be impulsive, and check out the SmartDollar tools for help! bit.ly/EXAMPLE |
| **September** | You don't just fall into good money habits. It takes time! Get ahead of the money game with SmartDollar and make life-changing plans! It's free! bit.ly/EXAMPLE |
| **October** | Managing finances can be scary, but SmartDollar's EveryDollar budgeting tool can help! Create your budget today! bit.ly/EXAMPLE |
| **November** | Plan ahead for the holidays and create your EveryDollar budget! It's included with your FREE SmartDollar employee benefit! bit.ly/EXAMPLE |
| **December** | Retirement might be just around the corner or far ahead, but it's still a part of your long-term goals! Check out SmartDollar’s tools and see what it'll take! bit.ly/EXAMPLE |