**Subject: Your All-in-One Digital Financial Guide**

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| **SmartDollar is your paid-for financial wellness benefit.**  **Yes, you read that right—SmartDollar is available at no cost to you!** | |
| Get ready to discover the plan to dump debt, save for emergencies, and have confidence for the future. Using SmartDollar’s budgeting tool, EveryDollar, you’ll learn how to make your money work *for you*. And you can track your progress toward your goals and stay motivated every step of the way with the tools and content you’ll unlock as soon as you create your account. | |
| This plan *actually* works. In fact, SmartDollar users report an average turnaround of more than $10,000 in debt paid and $6,200 in dollars saved after the first year in the program. | |
| What are you waiting for? Get started today—it’s *free*!  Click the button below or go to [smartdollar.com/start](https://www.ramseysolutions.com/corporate-wellness/smartdollar/sign-up?utm_source=smartdollar-created&utm_medium=word_doc_email&utm_content=hyperlink&utm_term=financial_wellness_bu&utm_campaign=its-your-money) and enter the keyword *[keyword].* | |
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