

SMART DOLLAR – DAVE RAMSEY

WHAT IS SMART DOLLAR?

Smart Dollar is an online tool that walks you step by step through the money maze, to the lasting behavior change that will lead you to financial freedom.

WHY SHOULD YOU USE SMART DOLLAR?

1. It is a perk provided to you **FREE** for 12 months by Jim and Kris!
2. To achieve **FINANCIAL FREEDOM** through budgeting, saving, and paying off debt
3. Easy to use helpful tools
4. Engaging and inspiring

Accessing smartdollar.com

1. Go to <https://www.smartdollar.com/enroll/cellularsales3315>
2. Select **Sign In**.
3. Enter your **Cellular Sales Email and create a new password**.

WHAT ARE THE BABY STEPS?

The Baby Steps are Smart Dollar's roadmap toward financial stability and success. Whether you are stuck under a pile of debt or already on your way to building wealth, these 7 common-sense principles can teach something new to people from all walks of life:

- Save \$1000 in a starter emergency fund**
- Pay off all non-mortgage debt with the debt snowball**
- Save 3-6 months of expenses in savings**
- Invest 15% of your income for retirement**
- Begin college funding for children**
- Pay off the home early**
- Build wealth and give!**