

## Swart Community

## Learn how to be proactive about your budget instead of reactive about your expenses.

Most of us know what we should be doing with our paychecks, but few of us take control, lay out a plan, and follow it. That's why we're now offering SmartDollar, a program that is completely free for you and has helped millions of people (just like us) get on a plan and take control of their money. All of your data will remain completely confidential and secure.



## With SmartDollar, you'll get:



**Online Tools Accessible 24/7 on Any Device:** Jump-start your finances as quickly as possible with our budgeting tool, savings tracker, debt snowball tool and more!



**A Proven, Step-by-Step Plan:** Learn about the 7 Baby Steps that have helped millions of people get out of debt, invest, build wealth, and give generously.



**Video Lessons and Expert Advice:** Learn from the experts! Through video lessons and real-world content applications, our team of experts, including Dave Ramsey, will inspire you to take action and reach your dreams.