



FINANCIAL WELLNESS That *Actually* Works

SmartDollar helps you change the way you handle money - for a lifetime. For more than 25 years our plan has helped millions save for emergencies, start budgeting, pay off debt and invest for the future.

Enroll today

It's not rocket science. It's a no-nonsense, commonsense way to change how you handle money.

Visit
smartdollar.com/enroll/baytown to sign up



Why SmartDollar *Works*

Step-by-Step Plan

Our proven plan helps employees make smart choices with their money

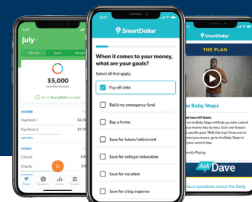


Top Names in Money

Powerful videos with money experts Dave Ramsey, Chris Hogan and Rachel Cruze

Tools to Work the Plan

Robust set of tools helps employees get quick wins that lead to lasting success



Experience Actual Results.

Before starting SmartDollar, many users say they don't have a \$1,000 emergency fund, are living paycheck to paycheck, and are deeply in debt. After just the first year in the program, SmartDollar users report:

OVER \$16,200
Average Financial Turnaround