

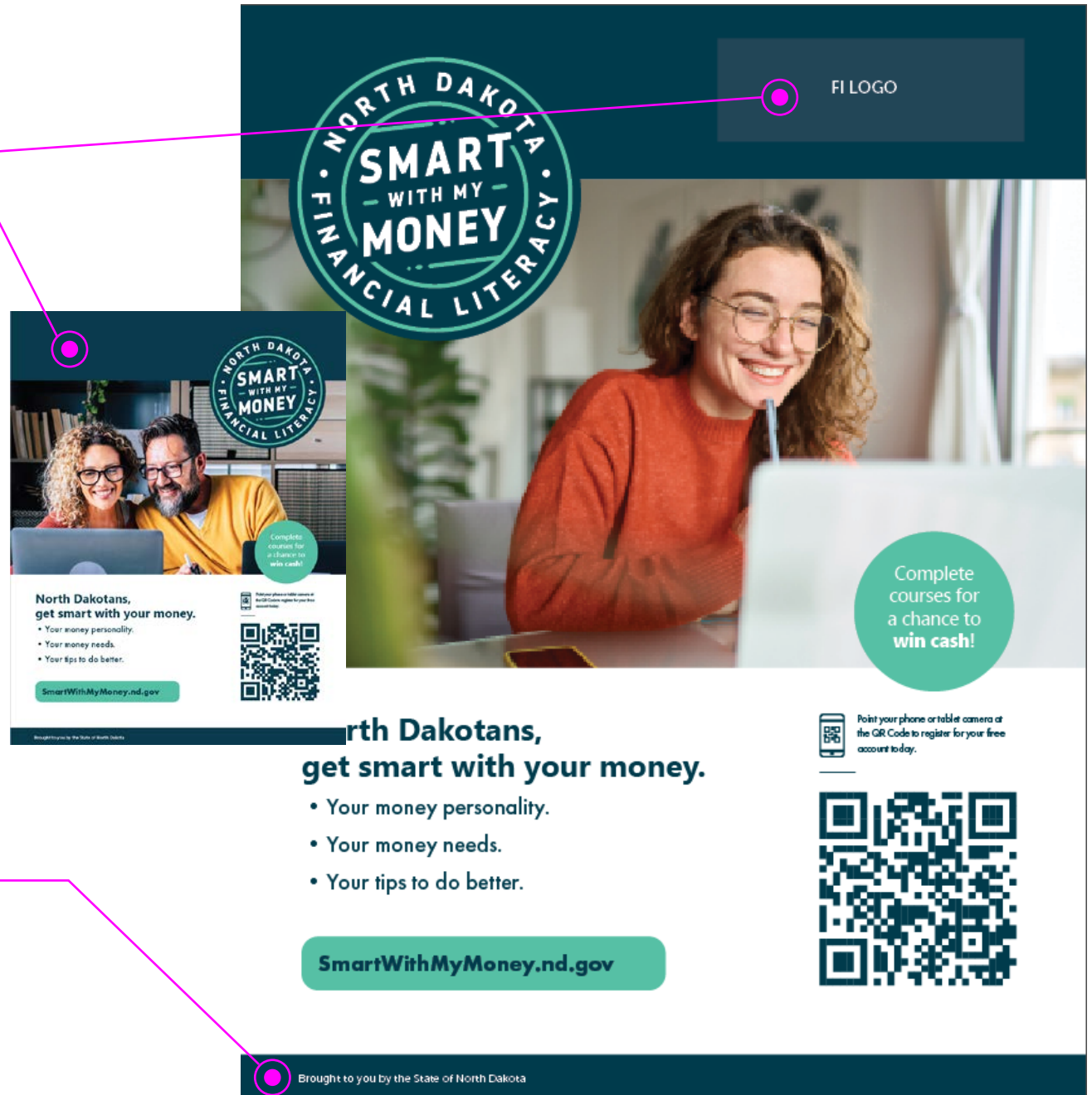
PowerPoint



The Smart with My Money PowerPoint Template is setup so all you need to do is place your Financial Institution logo in to the bottom left or right corners (examples shows bottom left).

Flyer

The Smart with My Money flyer is setup so all you need to do is place your logo in to the top right or left corner.



FI LOGO

Complete courses for a chance to win cash!

North Dakotans, get smart with your money.

- Your money personality.
- Your money needs.
- Your tips to do better.

SmartWithMyMoney.nd.gov

Complete courses for a chance to win cash!

Point your phone or tablet camera at the QR Code to register for your free account today.

SmartWithMyMoney.nd.gov

Brought to you by the State of North Dakota

Brought to you by the State of North Dakota will always be present on any FI Smart with My Money material that is presented to the public.

Rack Card



The back side of the rack card has a spot already placed for your Financial Institution's logo and contact info.


A website brought to you by several North Dakota state agencies to help you build your financial knowledge and personalize your money plan!

We all view money differently based on our experiences and personality.


SmartWithMyMoney.nd.gov provides a money personality assessment and then tailors content based on your age, knowledge gaps and interests. This tool can be used throughout your life – from your teenage years through retirement.

From January 2020 - December 2021, Smart with My Money users reported:

- 32% decrease in financial stress
- 59% increase in users who were able to build up a 3-month emergency fund
- 28% increase in users who paid off their credit card in full each month

 **FI LOGO**

Brought to you by the State of North Dakota

 Start today!
SmartWithMyMoney.nd.gov

Flyer



What are you doing to help your employees cope with financial stress?

The state of North Dakota is pleased to share **SmartWithMyMoney.nd.gov**, a free website to help North Dakotans learn financial basics. Users can create an account, take a money personality quiz, and have access to all the learning articles and modules.

The site is research-based and covers the lifespan of anyone's financial literacy needs. From learning about budgeting, credit card debt, student loans, mortgages through retirement and estate planning, your employees of all ages will appreciate the easy-to-understand materials.

Your business can save time by directing people to many of the options that explain employee benefits and other items related to work-based questions.

If you are interested in visiting with someone to get your business started or giving a presentation to your employees, contact Lance Hill, Leader of Education Outreach and Financial Literacy Manager, at lrhill@nd.gov or 701.328.5619.

Financial Stability and Employee Success

"Workers are so stressed about their finances that it's costing companies seven hours each week in lost productivity."*

91% of employees are stressed about their finances, and it's driven by inflation, high cost of living, higher interest rates, a potential recession and market volatility.**

Only 18% of employees have basic financial literacy; 79% have debt and 38% have no emergency savings or less than two months' worth.**



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*Forbes, "Financial Stress Makes You Less Productive – 5 Steps to Strengthen Your Finances" May 1, 2024
**2024 BrightPlan Wellness Barometer Survey www.brightplan.com/2024-wellness-barometer-survey