

# HOW TO DEAL WITH THE COVID-19 PANIC AMONGST YOUR EMPLOYEES

YES THERE IS LIGHT AT THE END OF THE TUNNEL 😊



# **WE WILL GET THROUGH THIS YOU HAVE TO SET THE TONE FOR EVERYONE**

- **THERE IS PAIN AND PANIC**
- **PEOPLE ARE WORRIED ABOUT THEIR FINANCES AND THEIR ABILITY TO MEET THEIR CURRENT AND FUTURE OBLIGATIONS**

# **PUTTING TOGETHER A PERSONAL FINANCIAL PLAN NOW IS IMPERATIVE**

- **WE DON'T KNOW WHAT WILL HAPPEN IN THE FUTURE**
- **WE DO KNOW THAT THERE WILL BE A SLOWDOWN IN THE ECONOMY - BUT WE DON'T KNOW HOW MUCH**
- **WE DON'T KNOW HOW IT WILL AFFECT US PERSONALLY**
- **YOU WILL HAVE TO ADJUST YOUR LIFESTYLE**

# **DAVE RAMSEY HAS COME UP WITH A BLUEPRINT FOR EACH PERSON TO GET THEIR FINANCES IN ORDER.**

- **IT DOESN'T MATTER WHAT SHAPE YOU ARE IN NOW OR WHAT WILL HAPPEN IN THE FUTURE – THIS PLAN WILL PUT YOU ON A STRONG FINANCIAL FOOTING.**

# **TAKE CARE OF FIRST THINGS FIRST**

- **IF YOU ARE DOWN TO THE BARE BONES PROTECT YOUR FOUR WALLS:**
  - **FOOD**
  - **UTILITIES**
  - **SHELTER**
  - **TRANSPORTATION**
- **EVERYTHING ELSE GOES TO MINIMUM PAYMENTS**
- **DON'T SPEND MONEY UNNECESSARILY**

# FINANCIAL BABY STEPS

- 1. SAVE \$1,000 FOR YOUR STARTER EMERGENCY FUND**
- 2. PAY OFF ALL DEBT (EXCEPT THE HOUSE) USING THE DEBT SNOWBALL**
- 3. SAVE 3-6 MONTHS OF EXPENSES IN A FULLY FUNDED EMERGENCY FUND**
- 4. INVEST 15% OF YOUR HOUSEHOLD INCOME IN RETIREMENT**
- 5. SAVE FOR YOUR CHILDREN'S COLLEGE FUND**
- 6. PAY OFF YOUR HOME EARLY**
- 7. BUILD WEALTH AND GIVE**

# **SAVE \$1,000 FOR A STARTER EMERGENCY FUND**

- **WE KNOW THAT “MURPHY” WILL COME TO VISIT US DURING THIS DIFFICULT TIME**
- **WITH A \$1,000 IN THE BANK THAT WE ONLY USE FOR EMERGENCIES WE WON'T HAVE TO GO INTO DEBT OR USE OUR CREDIT CARD TO PAY FOR UNEXPECTED BILLS.**
- **USE YOUR “GIFT” FROM THE GOVERNMENT TO PUT \$1,000 INTO YOUR EMERGENCY FUND**
- **ALTER YOUR LIFESTYLE TO REDUCE EXPENSES TO THE BARE MINIMUM**

# **PAY OFF ALL DEBT USING THE DEBT SNOWBALL**

- **LIST ALL YOUR DEBTS SMALLEST TO LARGEST**
- **START ATTACKING THE SMALLEST DEBT WITH A VENGEANCE. PAY THE MINIMUM ON ALL THE OTHER DEBTS**
- **ONCE THE FIRST ONE IS PAID OFF THEN MOVE ON TO THE NEXT LARGEST BILL, AND SO ON.**
- **KEEP MINIMIZING YOUR EXPENSES AND KEEP YOUR LIFESTYLE DOWN**



# **SAVE 3-6 MONTHS OF EXPENSES IN A FULLY FUNDED EMERGENCY FUND**

- **IF YOU CURRENTLY HAVE NO DEBT (BESIDES YOUR MORTGAGE) START BUILDING AN EMERGENCY FUND.**
- **WITH THIS MONEY IN A DEDICATED ACCOUNT THAT YOU DON'T TOUCH EXCEPT FOR EMERGENCIES YOU WILL BE ABLE TO WEATHER THE NEXT "STORM" THAT COMES AT YOU.**

# **THE SMART DOLLAR PROGRAM**

- **FOR BUSINESSES DAVE RAMSEY OFFERS THE SMART DOLLAR PROGRAM AS A FINANCIAL WELLNESS PRODUCT THAT YOU CAN OFFER TO YOUR EMPLOYEES**
- **IT IS ENTIRELY ONLINE AND IS AN INDIVIDUAL COURSE SO EMPLOYEES DON'T HAVE TO SHARE THEIR SITUATION WITH THEIR COMPATRIOTS.**



# HOW TO SET UP SMARTDOLLAR FOR YOUR TEAM

- **HERE ARE SOME MATERIALS TO PROVIDE AN OVERVIEW OF SMARTDOLLAR.**
- **FLYER: [2-PAGE QUICK OVERVIEW](#)**
- **BROCHURE: [IN-DEPTH OVERVIEW](#)**
- **TESTIMONIAL VIDEO 1: [THE SMARTDOLLAR EXPERIENCE](#)**
- **TESTIMONIAL VIDEO 2: [OMG, INC. TESTIMONIAL](#)**
- **PEEK INSIDE THE PRODUCT VIDEO: [SAMPLE VIDEO CONTENT](#) - THIS VIDEO CONTENT PAIRED WITH OUR STEP-BY-STEP PLAN AND INTEGRATED TOOLS INSPIRE ACTION TO LEAD TO LASTING BEHAVIOR CHANGE!**
- **SUPPORT EMAIL: [SALESSUPPORT@SMARTDOLLAR.COM](mailto:SALESSUPPORT@SMARTDOLLAR.COM) – CAN BE USED FOR ANY QUESTIONS, NEEDS OR REFERRALS THAT POP UP. ONCE YOU HAVE A CLIENT INTERESTED IN LEARNING MORE, PLEASE**
- **RIGHT NOW, TO HELP WITH THE CHALLENGES COVID-19 IS CAUSING FOR BUSINESSES, WE HAVE A COUPLE OFFERS THAT OUR ACCOUNT EXECUTIVES CAN WALK YOUR CLIENTS THROUGH. THESE OFFERS ARE ONLY AVAILABLE FOR A LIMITED TIME:**
- **FREE RESOURCES TO HELP RIGHT NOW CAN BE FOUND AT [WWW.SMARTDOLLAR.COM/HOPE!](http://WWW.SMARTDOLLAR.COM/HOPE!)**
- **IF A COMPANY HAS ANY LAID OFF OR FURLOUGHED EMPLOYEES, WE CAN PROVIDE THOSE IMPACTED EMPLOYEES WITH SMARTDOLLAR FOR FREE THROUGH THE REST OF 2020.**
- **IF A COMPANY WANTS TO EXPLORE BRINGING SMARTDOLLAR ON FOR THEIR ACTIVE TEAM MEMBERS, WE HAVE A COUPLE OF DIFFERENT DISCOUNTS AND/OR DELAYED PAYMENT OPTIONS THEY CAN EXPLORE TO SEE WHAT WORKS BEST FOR THEM.**

# **FOR EMPLOYEES WHO WANT TO GO THROUGH FINANCIAL PEACE UNIVERSITY**

- **IF YOUR COMPANY ISN'T GOING TO SET UP THE *SMARTDOLLAR* PROGRAM FOR YOUR EMPLOYEES, INDIVIDUALS CAN PARTICIPATE IN FINANCIAL PEACE UNIVERSITY ON THEIR OWN.**

- **OUR SAVIOR LUTHERAN CHURCH 1615 LAKE AVENUE, LAKE WORTH, FL 33460**

- **FAITH UNITED METHODIST CHURCH 6340 WEST BOYNTON BEACH BLVD., BOYNTON BEACH, FL 33437**

## **DAVE RAMSEY WEBSITE**

- **[HTTPS://WWW.DAVERAMSEY.COM/STORE/PRODUCT/FINANCIAL-PEACE-UNIVERSITY-CLASS](https://www.daveramsey.com/store/product/financial-peace-university-class)**