



SmartDollar Scorecard

This scorecard highlights participant engagement and progress within SmartDollar for Cambridge Real Estate Services. Great job so far, and keep up the good work!

Participant Overview



22%

43 of 200

Eligible Participants

PARTICIPATION RATE

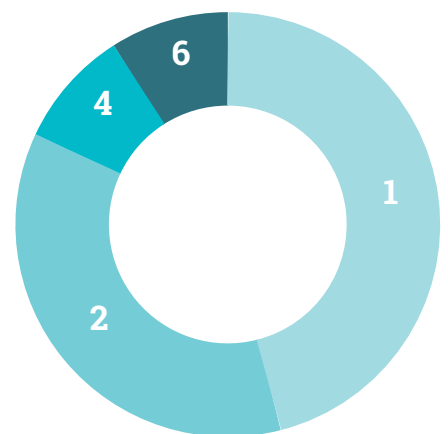
Your current participation rate is 22%. That means 43 out of 200 eligible employees have taken the first step towards lasting financial wellness and created a SmartDollar account since August 24, 2015. The number of eligible employees is equal to the number of SmartDollar licenses that your company has available. For most companies that offer SmartDollar to all their employees, participation rates range from 15-45% during the first year.



CURRENT BABY STEP BREAKDOWN

SmartDollar is a step-by-step plan designed to meet people where they are and help them work towards success. There are seven distinct steps in the SmartDollar plan, and the majority of people start on Baby Step 1 or 2. Here is the current breakdown of your participants who have selected a Baby Step. Most Baby Steps will take months to years to complete. The amount of time for each step will vary depending on an individual's unique circumstances.


- 46% **1** \$1,000 in a starter emergency fund
- 36% **2** Pay off all debt with the debt snowball
- 0% **3** 3-6 months of expenses in savings
- 9% **4** Invest 15% of your income for retirement
- 0% **5** College funding
- 9% **6** Pay off your home early
- 0% **7** Build wealth and give



Current Baby Step Breakdown

Engagement Overview

Last 90 Days Reporting Period: January 4, 2017 – April 4, 2017




TOTAL SMARTDOLLAR POINTS

SmartDollar Points represent engagement with key SmartDollar activities that are proven to lead to behavior change. The breakdown below shows the different types of activities that earn SmartDollar Points.

260

Since Program Start

SMARTDOLLAR POINTS BREAKDOWN



COMPLETED VIDEO

87

Since Program Start

SmartDollar includes 17 primary lesson videos along with many supplemental videos that drill into specific topics. As users watch videos, they learn the principles behind the SmartDollar plan and get practical tips to help promote success.



COMPLETED AUDIO

4

Since Program Start

In addition to video content, SmartDollar also includes an extensive library of real-life Q&A audio segments. Participants hear real questions from real people answered by our national best-selling authors and speakers.




COMPLETED QUIZZES

76

Since Program Start

SmartDollar users are challenged with a quiz after each lesson video. The quizzes reinforce their knowledge of the lesson video they just watched.



BUDGETS ACCESSED

8

Since Program Start

Creating and sticking to a budget every month is a key component of true financial wellness. Regular budgeting helps participants tell their money where to go, instead of wondering where it went.



BABY STEP UPDATES

15

Since Program Start

Users receive SmartDollar Points when they initially select their Baby Step. As users achieve their financial goals and advance through the seven-step plan, they will update their progress and earn additional points.



COMPLETED WELLNESS SURVEYS

50

Since Program Start

As part of the onboarding process, all users take an initial wellness survey and receive a score. As users make progress with their finances, they are encouraged to retake the wellness survey and update their results.



DOWNLOADS

17

Since Program Start

SmartDollar offers downloadable budget forms, debt snowball forms, and lesson audios for users who want to work the plan offline.