

BMO SmartProgress™, powered by EVERFI

Online Financial Wellness Center Playlists

BMO Harris is proud to provide a digital financial tool, BMO SmartProgress™, that is designed to help customers enhance their financial skills and create positive banking relationships—all free of charge.



Financial Foundations

Understand the basics of some key financial concepts.

| Playlist | Description |
|----------------------------------|--|
| Checking Accounts | Having a checking account can be an effective tool for meeting your financial needs and tracking your budget. You will explore how to choose, open, and use your checking account. |
| Savings Accounts | Having a savings account can be an effective tool for reaching your financial goals. You will explore how to choose, open, and use your savings account. |
| Mobile and Online Banking | Understand the benefits, features, and tools of mobile and online banking. Explore how these banking options can fit into your busy life. |
| Credit Cards | When comparing credit card offers learn to consider your lifestyle, spending and saving habits, and financial goals. |
| Preventing Overdraft Fees | Learn about why overdraft fees occur and how they can be avoided. |
| Car Loans | This experience will explore the details of car loans and the steps involved when applying for and choosing your options. |
| Healthy Financial Habits | Learn more about how you can develop healthy financial habits needed for financial well-being. |



Mindful Living

| Playlist | Description |
|-----------------------|--|
| Mindful Living | Learn about the fundamentals, benefits, and strategies you can use to practice mindful living. |

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Building Financial Capability

Understand how to better manage your money and avoid some common financial dangers.

| Playlist | Description |
|---|---|
| Creating a Budget | Learn how to implement strategies, tips, and tools to create and stick to your personal budget. |
| Building Emergency Savings | Learn tips and tools to set money aside for emergency expenses so that you're prepared for the unexpected. |
| Family Conversations About Money | Money concerns put a strain on relationships and conversations about money can be stressful, but finances become less stressful when regular conversations occur in a proactive way. Learn what to talk about and some best strategies to get the conversation started. |
| Credit Scores & Reports | Gain a fundamental understanding of how your credit is measured and how it affects your life. |
| Debt Management | Learn how to use tools and implement strategies to help you take control of your finances and manage debt. |
| Taxes: The Basics | Understand why taxes are important, how to stay on top of your taxes, and the steps for filing so that you can avoid the stress of tax season. |
| Identity Protection | Identity theft can cause both financial and emotional stress. Learn how to protect your identity and steps to take if your personal information is stolen. |



Retirement & Wealth

Learn what, when, why, and how you should prepare for eventual retirement.

| Playlist | Description |
|--|--|
| Planning for Retirement | It can take a long time to save enough to support yourself in retirement. Explore ways you can set money aside now to ensure your financial security. |
| 401k Plans | Your 401(k) is a voluntary retirement tool that can offer tax benefits while helping you save for future income. Learn how to maximize your plan and investments for the future. |
| When to Collect Social Security | Understand how Social Security benefits can affect your retirement planning. |
| IRAs | Learn about the features, benefits, and types of IRAs as tools for retirement savings. |
| Annuities | Learn how annuities can be a financial tool for those looking for immediate payouts or as a viable option to reach your retirement savings goal. |
| Estate Planning | Explore the purpose of estate planning and how it may be used to secure your future. |
| Wealth Transfer | Learn more about the ways wealth can be transferred. |

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Homeownership

Explore the benefits and costs of buying and owning a home.

| Playlist | Description |
|----------------------------------|---|
| Considering Homeownership | Buying a home is a major financial decision. Explore what to consider and begin to calculate costs. |
| Buying a Home | You have decided to purchase a house. Prepare yourself to make the right decision by learning about the process, the people who can assist you, and the associated costs. |
| Mortgages | Armed with the right information, you can work with a lender you trust and find a mortgage—and a home—that fits your needs and budget. |
| Mortgage Relief | Understand your options, resources, and steps to take to work with your lender for mortgage relief. |
| Investment Properties | Let's explore the world of property investment. Calculate the up-front and continuing costs to consider, so that you make the right financial decision for your budget. |



Investing in Your Future

From paying for college to developing saving strategies, learn how to be more financially prepared in the years ahead.

| Playlist | Description |
|---------------------------------|--|
| Sustainable Investing | Explore how to use sustainable investing to support the causes that are important to you while building a financial portfolio. |
| Health Savings Accounts | Learn about the eligibility requirements, benefits, risks, and uses of health savings accounts (HSAs). |
| Certificates of Deposit | Learn how to use Certificates of Deposit (CDs) as a low-risk investment in reaching your financial goals. |
| Paying for College | Discover smart ways to plan and pay for college. |
| 529 Plans | Learn about the process, benefits, risks, and tax implications of using a 529 plan to save for college. |
| Budget Hacks for College | Explore some best practices and hacks for how to navigate the student experience on a budget. |

Coming Soon

BMO Harris Bank updates our online playlists on a regular basis to ensure information is relevant and beneficial to participants. Contact us today at bankatwork@bmo.com.

Visit bmo.com/bawsmartprogress to learn more.



We're here to help.™

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