

Frequently Asked Questions:

QUESTION: Who uses SmartEdge?

ANSWER: Schools, colleges, and universities; churches; community groups; correctional institutions; government agencies.

All seniors in Wisconsin public schools and all employees of the U.S. Treasury Department are required to take the SmartEdge course.

QUESTION: What ages is the program geared toward?

ANSWER: Ages 17 and above.

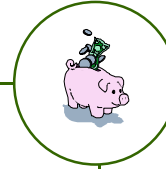
QUESTION: How much does it cost?

ANSWER: There is absolutely no cost to the participant or the school, church, community group, etc.

QUESTION: What does the program consist of?

ANSWER: It consists of four approximately one-hour modules at which there must be 30 or more participants. SmartEdge by GMAC through ACRE will provide a trainer, Power Point presentations for each module, and a free 122-page workbook for each student.

**Demystify
personal
finance
with
SmartEdge
by
GMAC.**



*Helping rural schools and communities
survive and thrive*

ACRE's Financial Literacy Training:

SmartEdge by GMAC

QUESTION: Do the participants have any obligation to GMAC after taking the course?

ANSWER: Absolutely not. It is a free community service offered by GMAC to improve personal financial literacy. Participants are NOT pressured in ANY way to use GMAC products.



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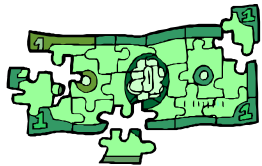


Advocates for Community and Rural Education

www.aracre.org

What is SmartEdge?

SmartEdge is a personal financial literacy course offered free of charge as a community service and outreach by GMAC.



The SmartEdge training takes the puzzle out of managing money in the areas of

- **Budgeting**
- **Credit**
- **Banking**
- **Vehicle and home finance**
- **Insurance.**

Credit & Budget

Covers the main points of applying for and maintaining good credit, including proper budgeting and how that impacts your credit-worthiness.

Banking and Insurance

Covers the many options consumers have in these two areas.

Automotive Finance

Is about the different payment options available when buying or leasing a new vehicle, with a discussion of how the choices you make often determine what you pay.

Mortgage

Includes the ins and outs of the home buying process and financing a new home.



Get informed. Knowledge empowers.

What is ACRE's role with SmartEdge by GMAC?

ACRE has 20 certified trainers who have been trained to educate others in personal financial literacy.

ACRE offers the training as a service to their chapters, schools, and communities.

All expenses of the SmartEdge program are paid by GMAC, not the participants or ACRE.