

#KNOWL

# SPENDING AND BORROWING



## BUILDING SMART MONEY HABITS

When it comes to borrowing and spending, learning how to make smart choices is just as important as learning how to budget. It's critical to be able to identify the everyday messages that encourage us to spend, and understand how those everyday choices can add up to big expenses.

Within our course *Spending and Borrowing*, the Knowl helps you strategize the best ways to put your money to work in a way that supports your financial goals. We will also cover smart ways to resist the temptation of impulse purchases. Finally, a review of contracts and "the fine print" will also help you understand common terms that impact the overall cost of borrowing.



## AFTER MASTERING THE *SPENDING AND BORROWING* COURSE, YOU'LL BE ABLE TO:

- Understand how saving on daily purchases helps to achieve long-term financial goals.
- Assess potential financial decisions based on trade-offs, value, options and budget.
- Identify common spending pressures, resolve "needs" versus "wants."
- Grasp common borrowing terms such as APR, Annual Fee, Finance Charge, etc.
- Calculate costs of borrowing with interest versus paying in cash.

**Register today for Financial Avenue and complete the *Spending and Borrowing* course. [FinancialAvenue.org](https://FinancialAvenue.org)**

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