Smart Track

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***Credit and Protecting Your Money***

**Smart Track: Understanding Your Personal Money Story**

Every financial decision you make culminates in a credit history and score that forms your personal “money story.” That’s why understanding the credit basics is critical. By understanding how to access your credit report, how to read it, and how to report discrepancies, you will always be your own best financial advocate.

In *Credit and Protecting Your Money,* we examine components of a credit score in detail, as well as outline strategies to help you build or repair credit. Just as critical, the Knowl will help you understand the different forms of identity theft and consumer fraud, as well as ways to safeguard your identity and what actions to take if ID theft or fraud occurs.

Smart Track offers a variety of online courses to help you gain important knowledge to become financially capable. From understanding budgets and student loans to managing credit and retirement, Smart Track provides you with the tools to master your money and look to the future with confidence.

Registration for the online financial education program, Smart Track, can be found at <https://www.suny.edu/smarttrack/literacy/>. Choose the appropriate box for current or prospective student, set up your account, and begin your journey on the path to financial wellness.