Smart Track

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***Debt and Repayment***

**Smart Track: Defining Strategies for Recovery**

When it comes to debt, you need to have a keen understanding of the fine print – and we’re not just talking about student loan debt! The Knowl is here to help you liberate yourself from debt, by giving you the information you need to pay it down, pay it off, and avoid it in the future.

After mastering our *Debt and Repayment* course, you will be able to calculate interest costs over time on an outstanding debt, allowing you to determine what debt really costs in the long run. We’ll also introduce a few different repayment strategies that allow you to customize an action plan to tame the debt monster. With a grasp on these concepts, you’ll be able to make informed choices about the best way to maximize your repayment dollars and remain debt free in the future.

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.