Smart Track

Article Copy

***Loan Guidance***

**Smart Track: Owning Your Loans**

For many of you, student loans may not be an option. For others, you rely on them to fulfill your educational dreams and aspirations. But there’s no question, for many borrowers, student loans can quickly turn into a scary tangle of debt, stress, and confusion. But it doesn’t need to be that way.

Enter – the Knowl. In the *Loan Guidance* course, the Knowl helps you become an informed borrower by explaining the importance of actively managing student loans while *in school* to prevent over-borrowing and avoid repayment sticker shock once you’re *out of school*. You may even learn a new strategy or two to alter your borrowing habits to promote manageable repayment. The end result: money and repayment time saved, fewer (or no) headaches, and minimal hassles!

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.