Smart Track

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***Psychology of Money***

**Smart Track: Understanding Why You Handle Money the Way You Do**

We’ve all made poor spending choices, even when we sometimes know better; it’s what makes us human. How do external *and* internal factors impact your financial choices? How do your life experiences and the way your brain is hardwired affect your money decisions? These are important questions to consider when reflecting on your own personal relationship with money.

Throughout the *Psychology of Money* course, the Knowl will help you answer these questions, while exploring your financial philosophy type to examine how emotions and past experiences impact your spending and saving. From empowering tips and strategies to retrain your brain for better financial decision-making, to helping you identify and define your relationship with money, this course serves as the foundation upon which healthy financial habits can be built.

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.