Smart Track

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***Spending and Borrowing***

**Smart Track: 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.

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.