

# #KNOWL

# CREDIT AND PROTECTING YOUR MONEY



## SAFEGUARDING YOUR 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 knowing the basics on 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 to 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.

## TAKE A HEALTHY APPROACH TO BUILDING CREDIT. COMPLETE THE *CREDIT AND PROTECTING YOUR MONEY* COURSE TO LEARN MORE AND YOU’LL BE ABLE TO:

- Recognize how financial behaviors will influence your credit score.
- Understand the importance of a good credit history.
- Identify components of a credit report and common credit report errors.
- Learn the steps for resolving credit report errors.
- Identify and avoid common consumer fraud and identity theft schemes.

**Register today for Smart Track and complete the *Credit and Protecting Your Money* course.**

[www.suny.edu/smartrack/literacy](http://www.suny.edu/smartrack/literacy)

School Name:

