#KNOWL

DEBT AND REPAYMENT



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 ALL debt, 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.

COMPLETE THE DEBT AND REPAYMENT COURSE AND **MASTER KEY TAKEAWAYS LIKE:**

- Eliminate debt and avoid unnecessary borrowing in the future.
- · Recognize the relationship between interest, principal and debt balance.
- Understand the benefits of paying more than the minimum balance on debts.
- · Calculate interest costs over time on an outstanding debt.
- Learn to communicate effectively with your debt servicer on repayment issues.
- · Compare different debt repayment strategies, including debt consolidation.

Register today for Smart Track and complete the Debt and Repayment course. www.suny.edu/smarttrack/literacy

School Name:





