

#KNOWL

LOAN GUIDANCE



OWNING YOUR LOANS

For many, student loans are likely not optional. You're relying on them to fulfill your educational dreams and aspirations. Unfortunately, for some, 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 that will alter your borrowing habits to promote manageable repayment. The end result: money and repayment time saved, fewer (or no) headaches, and minimal hassles!

CURRENT BORROWING AFFECTS FUTURE FINANCIAL OUTCOMES. COMPLETE THE *LOAN GUIDANCE* COURSE TO LEARN MORE AND BE ABLE TO:

- Create a personal plan to repay federal student loan(s).
- Identify the terms of a federal loan.
- Calculate the cost of borrowing a federal loan.
- Identify your rights and responsibilities as a borrower.
- Outline the anticipated payment time line, schedule and requirements.

Register today for Smart Track and complete the *Loan Guidance* course.

www.suny.edu/smartrack/literacy

School Name:

