



Feeling a little out of it when it comes to personal finance?

Take a deep breath and log onto SUNY.edu/smartrack/literacy

The Knowl is here to help.

Questions or Support Issues:

Inceptia Customer Service

888.454.4668

customerservice@financialavenue.org

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www.suny.edu/smartrack | [@MoneyKnowl](https://twitter.com/MoneyKnowl)

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SMART TRACK AND THE KNOWL



MASTERING YOUR MONEY JUST GOT A LOT EASIER

Inceptia is working with your school to give you a leg up on financial education with our online program, Smart Track. With Smart Track, the idea is to provide you with smart resources to help demystify the world of personal finance. Trust us – getting a handle on your money doesn't have to feel overwhelming or restrictive. It's all about empowering yourself with smart basics, and planning from there.

With Inceptia's money mascot – the Knowl – as your trusty guide, you can choose from ten online courses that take on big financial topics, without all of the snore-inducing jargon that you may have seen before. Using quizzes, videos, interactive tools, and easy-to-understand tips, the Knowl explains subjects such as paying for college, budgeting, credit and identity theft, career planning, managing student loans, understanding a paycheck, and even bigger concepts like the psychology of money, which helps you to understand your personal relationship with money, and why you spend the way you do.

Getting started is easy. Just visit www.suny.edu/smartrack/literacy to create your account and before you know it, you'll be the money-savvy friend that everyone secretly admires and goes to for financial advice.

#KNOWL

OK, SO WHAT WILL I LEARN ABOUT?

Smart Track's courses cover the topics below. (Please note, your school may designate specific courses you will be required to complete. Be sure to check with your school to determine your program requirements.)

With Smart Track and the Knowl, you will receive an online experience customized to your needs, all within the following courses:

- Psychology of Money
- Foundations of Money*
- College and Money
- FAFSA*
- Loan Guidance
- Earning Money
- Credit and Protecting Your Money
- Spending and Borrowing
- Debt and Repayment
- Future of Your Money

**Available in Spanish*

THE KNOWL IS HERE TO HELP YOU CREATE A BRIGHT FINANCIAL FUTURE

Listen, we know you're busy, and taking on personal finance may seem like a big deal. The Knowl thinks it is too – he's been there and done all of that. That's why he wants to take you under his wing and guide you through these important topics so you can start building your financial knowledge. With Smart Track and the Knowl, you'll have a handle on personal finance in no time.

GET STARTED

1. Go to <https://www.suny.edu/smartrack/literacy/>.
2. Select the appropriate box for "Prospective Students" or "Current Students."
3. If you're a current student, select your campus from the list.
4. Create your account by populating the required fields.

Voila, you're done! Using your email and password, you can return to your account any time to finish courses, review concepts, and track your progress.

Don't forget – once you complete a course, you can share your success on social media. After all, with all your hard work, you've earned some bragging rights.

START YOUR JOURNEY TODAY

Once you get started, Smart Track's robust curriculum is designed to be interactive and tailored to your needs to help you build a solid financial foundation. We're giving you the tools and the Knowl is your savvy guide... but the rest of the journey is up to you. Ready to get started?

SCHOOL NAME

CUSTOMIZED MESSAGE

For more information, contact the Office of Financial Aid by phone at: 845-257-3250 or visit us at: www.newpaltz.edu/financialaid