

12 Months of Student Engagement





Spread the word.

You've taken a big step in helping your students achieve success. By using GradReady, you are helping your students learn about student loans, money management, and how to succeed academically and in life. Like you, your students are inundated with messages from people competing for their time and interest. The goal of this guide is to give you tips and ready-made messages that will drive engagement with GradReady, which will lead to a population who is financially, academically, and personally prepared.

How to use this guide?

On the pages that follow, you'll find sample emails, Tweets, and Facebook posts. Feel free to use or modify as you see appropriate.

When a link is listed, customize it to your specific GradReady URL (i.e. school name. GradReady.com). For Twitter, use a link tool like bitly.com to shorten your URL to fit the character restrictions.



Survey respondents agreed that GradReady helped make them more confident financially.

Source: GradReady Survey

August

Theme: Setting Goals



Email

Hey there,

Whether you're a returning student or you're new to campus, college is a place that requires you to set and keep strong goals.

Head to GradReady to boost your goal setting skills, and start the new semester off right! ([GradReady link](#)).



Tweet

- This coming semester, start your studies off right with solid goals that you'll keep and accomplish. Head to GradReady to brush up on how to set and keep goals that will move you forward - [bit.ly/url](#)



Post

The new semester is about to begin, so your days may get just a little bit busier. Make them manageable with thought out goals you can stick to all semester long. Head to GradReady ([GradReady link](#)) to brush up on setting and keeping those goals today!

September

Theme: Welcome back. Now log in.



Email

It's been too long!

Welcome to the new school year, a new start to invest in your future.

Part of the dream you're studying so hard to achieve is making sure you have enough money to lock down some housing, solidify some transportation, and update your wardrobe and technology after you graduate.

We don't want you to forget about GradReady. It'll help you make a plan for this year—and the years ahead. So take 5 minutes and get into GradReady ([GradReady link](#)).



Tweet

- Welcome back! Improve your future. Don't throw it away with common money mistakes. GradReady can help! GradReady - [bit.ly/url](#)
- New term means new classes, new instructors, and a new routine. Maybe it is time to refresh your budget? GradReady - [bit.ly/url](#)
- New school year mantra for \$uccess – borrow \$mart, \$pend less, and live like a \$tudent. Learn how with GradReady - [bit.ly/url](#)



Post

We hope your summer was fun, relaxing, inspiring, and that you've returned recharged. Perhaps you spent more time in the sun than with your favorite online money manager. If so, get back into the swing of things. Make a date with GradReady ([GradReady link](#)).

October

Theme: Smart Borrowing & Credit



Email

Greetings!

"I'll pay you back later." – "You know I'm good for it." – "I'll get you next time."

When you're with friends and family, borrowing or lending money is not a big deal. In fact, it's healthy as long as it doesn't:

- Get in the way of a good relationship.
- Include large sums of money.
- Give you a bad reputation (as someone who doesn't repay).

On the flip side, borrowing too much via credit cards, banks, and student loans can have a life-altering impact... unless you're prepared to repay.

Learn how to build your credit score and a positive reputation on GradReady ([GradReady link](#)). Watch the credit score videos and take control!



Tweet

- We interrupt this study break to bring you some motherly advice: learn how to improve and maintain your credit score with GradReady - [bit.ly/url](#)
- One day you'll be the house that gives out full-size candy bars! Make \$mart choices now so you can indulge later. GradReady - [bit.ly/url](#)



Post

Have a friend or family member who you've stopped loaning money to because you might not see it again? Banks do the same thing, since they base money lending on your credit score. Want a good credit score so you can buy a house or new car one day? Learn about credit scores at GradReady ([GradReady link](#)). Follow the Money Management path.

November

Theme: Identity Theft Protection



Email

Hello hard working students,

We're coming up toward a season of travel and spending. Over the holidays, many of you will be on the roads and in stores.

We want you to take precaution.

Of course traveling safely is important, but we're speaking specifically about protecting your identity and credit.

In 2017, there were 16.7 million victims of identity fraud with online shopping presenting the greatest risk.

Source: Javelin

Get to GradReady ([GradReady link](#)) and continue down the Money Management path and watch the Identity Theft videos. Be smart. Be safe.



Tweet

- Good with money? If yes, in this time of thanks, thank the person who taught you. If no, get to GradReady. Then you can thank yourself - [bit.ly/url](#)
- We know Black Friday deals are enticing. Could you put that money toward something else? Be careful not to buy something you DON'T NEED. Find out more at GradReady - [bit.ly/url](#)
- During the season of increased online spending, we're spreading awareness about identity theft. Don't be a victim! Watch the Identity Theft videos in GradReady - [bit.ly/url](#)



Post

College students are hot commodities for thieves. Don't let them foul-up your credit. Learn how to protect your identity, your credit, and your future by checking out GradReady ([GradReady link](#)) and the Identity Theft Prevention videos in the Money Management path.

December

Theme: Exercising Financial Self-Control



Email

Season's greetings!

It's the most wonderful time of the year... and the most expensive. That makes it a pretty difficult season for money management.

Between traveling to see friends and family, to purchasing gifts, to a few late night coffee splurges while you study, it's normal to slip from your budget.

Don't let the slip turn into a slide!

Go to GradReady ([GradReady link](#)), follow the Money Management path, and watch the Money Skills videos. It just might be the gift that keeps on giving.



Tweet

- Slipping from your budget with too much retail therapy? GradReady can help get you back on track - [bit.ly/url](#)
- Buying last minute gifts for yourself? You may want to exercise self-control and wait. Deals will be better in a few weeks! - [bit.ly/url](#)



Post

We know you're packing in a lot this month, but soon you'll be able to relax. Some items to keep on your TO DON'T LIST: Using credit cards (unless you can pay them back right away), staying up too late stressing about school, and forgetting to take time for yourself. For your TO DO LIST: Track how much you spend this month and create your budget for next year. Assume you'll spend the same amount (or more) next December.

January

Theme: Study Skills and Resolutions



Email

Happy New Year!

Academic-related financial resolutions are a great way to start the year.

Just like with any goal—whether it’s athletic, academic, professional, or social—writing it down, tracking it, and sharing your goal with others will hold you accountable and make it more achievable.

Get to GradReady ([GradReady link](#)) and fine-tune your study and note-taking skills. And while you’re there, be sure to check out the available campus resources that can help you out even further.



Tweet

- Happy New Year! Is your resolution to get more active? Get INTERactive with GradReady, which helps fine-tune your study and test-taking skills - [bit.ly/url](#)
- New year, better studying skills. Head to GradReady now and get a handle on how to best study for your classes - [bit.ly/url](#)



Post

New year, new classes. Make this semester one for the books with GradReady, an online tool filled with videos and quizzes that help you build your study and test-taking skills.

February

Theme: Debt to Income Calculation



Email

Valentine's Day is coming up, so we thought we'd pass this little dating related tidbit your way:

Nearly 2 in 5 adults say knowing someone's credit score would affect whether or not they pursue them.

Source: BankRate

Yikes! Although we're sure you're well-groomed and a great conversationalist, if you're not managing your debt, your Valentine may eventually move on to greener pastures with lower interest rates.

Debt and credit are both factors that make up your finances. Log in to GradReady ([GradReady link](#)) and check out the Debt-O-Meter to see if your student loans will be manageable in the future. Then, watch the Credit Basics videos. Dating advice not included, just financial.



Tweet

- Nearly 6 out of 10 people between 18 and 29 don't pay their monthly bills on time. Don't let that be you! Let GradReady's Debt-O-Meter help - [bit.ly/url](#)
- 2 in 5 would think twice about pursuing someone with bad credit. Would you? Don't lose your Valentine over money! Check out the Debt-O-Meter in GradReady - [bit.ly/url](#)



Post

DID YOU KNOW: Nearly 2 in 5 adults say knowing someone's credit score would affect whether or not they pursue them? Don't lose your Valentine! Be a smart borrower and learn with GradReady ([GradReady link](#)).

Want another not-so-fun fact? 59% of young adults don't pay their bills on time. Not good. Concerned? Go to GradReady ([GradReady link](#)) and submit some information into the Debt-O-Meter to ensure that you won't be alone on a future Valentine's Day.

March

Theme: Financing Plan



Email

Hey there,

Now that the term is in full swing, we hope you're settled in and feeling confident with your academics.

We want you to feel confident with your finances as well!

You know college is expensive, but it could be the most lucrative investment you ever make as college graduates earn, on average, \$30,000 more annually than high school graduates.

So stick with it!

Source: CNN

Check out GradReady's ([GradReady link](#)) Paying for College path. You'll find some solid financial advice about how to make this investment a little easier on you financially.



Tweet

- Completed the FAFSA for next year? Your next step should be to get a financing plan in place. So check out GradReady's Financing Plan - [bit.ly/url](#)
- College grads average \$30k more annually than high school grads. Make your college investment easier with a good financing plan. GradReady - [bit.ly/url](#)



Post

College graduates average \$30k more annually than high school graduates. You've made it this far! Don't let finances hold you back from achieving your goals. Make sure you have a solid college financing plan in place with GradReady ([GradReady link](#)), and check out the Paying for College path.

April

Theme: Electronic Loan Counselor



Email

Hey there,

Are you aware of your student loan balance? Do you know which loans are gaining interest and which loans Uncle Sam is paying the interest on while you're in school? Any interest Uncle Sam doesn't cover you'll have to pay back.

The majority of college students don't know their student loan debt amount. Don't be that borrower! Use GradReady's ([GradReady link](#)) Electronic Loan Counselor to punch up your student loan data.

Check your balances and stay on top of your loans with GradReady's help.



Tweet

- The Electronic Loan Counselor is a great tool for student loan management. Stay on top of your student loans with GradReady - [bit.ly/url](#)
- Unsure of your student loan balance? Don't you fret! GradReady has the Electronic Loan Counselor to keep you in the know - [bit.ly/url](#)



Post

Do you know your student loan debt amount? No? Don't worry. With the Electronic Loan Counselor, you can import your loan details and see how much you owe, which ones are accruing interest, which ones have higher interest, and which ones you'll want to pay off the fastest. Go to GradReady ([GradReady link](#)) and check out Student Loan Repayment and Electronic Loan Counselor within the Real-World Finance path.

May

Theme: Money Decisions



Email

Greetings students!

Whether you graduate this month or not, we want you to be savvy with your future income.

Log into GradReady ([GradReady link](#)) and continue down the Real-World Finance path. There's a ton of informational videos within Money Skills you'll want to look at.

Student loans building up? Get into the Manage Your Repayment videos to organize and understand your loans—then create a strategy for success.

Diving into home ownership soon? We have info on that, too! Check out Mortgages and More.

How about some fresh wheels? Go to Big Decisions for information on buying new vs. used, as well as financing options.



Tweet

- Graduating this term or not, you'll make more money soon. Make sure you're ready to manage it with GradReady - [bit.ly/url](#)
- VIT (Very Important Tweet). Last month at school? If you have student loans, you'll wanna be sure you know your options. GradReady can help - [bit.ly/url](#)



Post

One way to take ownership and successfully manage your personal finances is to use all the resources you have available. A great one is GradReady. Whether or not you have student loans, GradReady can help you make decisions about buying cars, a home, or just getting yourself organized financially. Get started and view the videos under Real-World Finance – ([GradReady link](#)).

Summer

Theme: Stay Engaged (Part 1)



Email

Hey there,

It's finally summer! Since you may be taking on less coursework this summer, now is the perfect time to invest in building toward a better future.

Your hard work in school will pay off and bring you professional opportunities. With that comes new things like a salary, taxes, benefits, leases, mortgages, and investments. That's a lot of stuff! Take advantage of the time you have now to learn about them all in GradReady's ([GradReady link](#)) Real-World Finance Path.



Tweet

- Student loans got you stressed? You have options! Take time this summer to learn about them at GradReady's Real-World Finance Path - [bit.ly/url](#)



Post

We know you're wondering how you can pay off your student loans. You've got options such as loan forgiveness, reduced payments, and graduated repayment. Log into GradReady's ([GradReady link](#)) Real-World Finance Path and make your loan repayment as pleasant as summer's breeze.

Summer

Theme: Stay Engaged (Part 2)



Email

Hi again,

It's never too early to freshen up on your student loan repayment options.

Learn about all your repayment options, like Public Service Loan Forgiveness and income-driven-repayment in GradReady ([GradReady link](#)).



Tweet

- When you're ready to talk about your career, a mortgage, and other adulting-related things, GradReady has you covered - [bit.ly/url](#)
-



Post

Summer is flying by, and soon you'll be adulting like you never have before. You'll be looking into careers, promotions, and buying cars and homes. These milestones can't be taken lightly. GradReady ([GradReady link](#)) has what you need to make sure you're headed in the right direction.

Thank you for being a
GradReady[®] school!



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