



# Reasons Why You Need to Get GradReady®

This money saving, student loan explaining site has great videos, tools, and resources to help you get real-world ready.

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## Learn what you want, when you want

### Online and Open 24/7

- Easy account creation
- Flexible and easy to use



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## Provide your financial smarts

### My Account

- The quizzes let you track your knowledge and growth
- The Final Assessment will show you're GradReady

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## Build a shield of protection

### Identity Theft

- Learn how to protect yourself, so your credit stays strong
- Get tips on how to fix identity theft if you've been victimized

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## Forecast your financial future

### Debt-O-Meter

- Calculate your debt and gauge your future income
- See if you'll be able to comfortably pay back your student loans
- Use the resources to help restructure your borrowing if you need to lower your debt load
- Check out the Helpful Resources to see how your monthly payment could be lowered

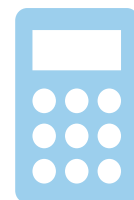


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## Make a personalized financial plan

### Budget

- Use prompts and resources to project your income and expenses
- Store and track your personalized budget. Focus on your spending
- Become financially fit with ways to trim your spending



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## Determine if you need to borrow

### Financing Plan

- List your cost of attendance, grants and scholarships, and what you can contribute
- See if you need to borrow and determine the best loans to cover the gap
- Check out the Ladder of Smart Borrowing to determine the best loans for you

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## Understand your future buying power with a three-digit-number

### Credit Score

- In Credit Basics, learn how to find and improve your credit score
- In Credit Review, learn about healthy credit card usage
- Find ideas on how to build and maintain good credit, so your credit score is strong when you need it

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## Look forward to a bright future

### Job and Life After College

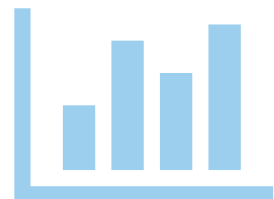
- In Big Decisions, learn how to manage your job search and prepare for interviews
- In Future Finances, you will learn how to make good decisions about your future income
- Learn how to maximize your pay, benefits, and investments

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## Get to know your student loans

### Electronic Loan Counselor (ELC)

- Download your loans from NSLDS to see how much you owe
- Answer questions to see what repayment plans fit your unique situation
- Pick a plan that best fits your situation
- Take action and implement the plan

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## Empower yourself

### Master Student Loan Repayment

- Contact your loan servicer to stay on top of your loans
- Understand loan consolidation and federal repayment plans