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.

10. Learn what you want, when you want
   Online and Open 24/7
   • Easy account creation
   • Flexible and easy to use

9. Provide your financial smarts
   My Account
   • The quizzes let you track your knowledge and growth
   • The Final Assessment will show you’re GradReady

8. 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

7. 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

6. 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
5. **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

4. **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

3. **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

2. **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

1. **Empower yourself**

**Master Student Loan Repayment**
- Contact your loan servicer to stay on top of your loans
- Understand loan consolidation and federal repayment plans