



Reasons Why You Need to Get GradReady

This site has great videos, helpful resources, tools and tips to help you succeed—financially, academically, and personally.



Learn what you want, when you want

Online and Open 24/7

- Easy account creation
- Flexible and easy to use



Improve your skills

My Account

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



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



Forecast your financial future

Debt-O-Meter

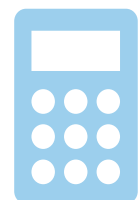
- Calculate your debt and gauge your future income
- See if you'll be able to comfortably pay back your student loans
- Use the resources to help restructure your borrowing if you need to lower your debt load
- Check out the Helpful Resources to see how your monthly payment could be lowered



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

**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

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Look forward to a bright future

Job and Life After College

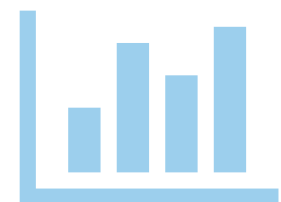
- In Big Decisions, learn how to manage your job search and prepare for interviews
- In Future Finances, you will learn how to make good decisions about your future income
- Learn how to maximize your pay, benefits, and investments

2

Get to know your student loans

Electronic Loan Counselor (ELC)

- Download your loans from Federal Student Aid (FSA) 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

Academic and personal success topics

- Learn effective studying and test-taking strategies
- Prepare yourself for life after college with proven goal setting tips and internship insight

