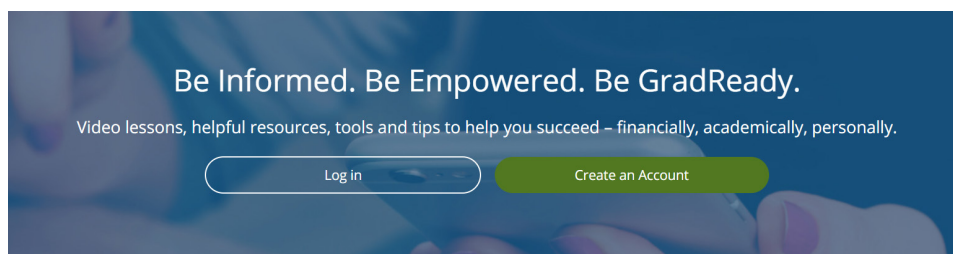


Getting Started: A Student's Guide to GradReady®

Good news: you've been given the opportunity to use GradReady, an interactive website that helps students succeed—financially, academically, and personally. This guide will help you get started and explain how GradReady works.

Creating Your Account

You'll first need to create an account. Head to your GradReady sponsored website. If you're not sure of the URL, you can **search for it at <https://gradready.com>** or **get it from the organization that's sponsoring your access.**



1. Once you're on your sponsored website, proceed to **Create an Account**.
2. Provide all requested information.
3. Review and agree to the Terms of Use and Privacy Policy by clicking **I Agree – Continue**.
4. An authentication email will immediately be sent to your inbox, click the link and log into your GradReady account.
5. **Bookmark the website** on your phone, tablet, or computer for easy repeat access.

Using the Tool

Once you've created your account, you're ready to get to work. We suggest starting with Path 1: Paying for College but feel free to check out whichever Path you like.

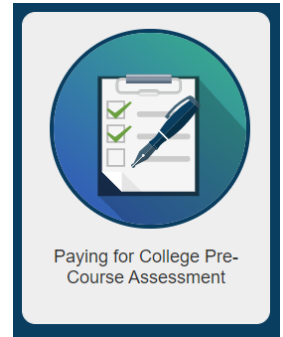
<p>PATH 1</p> <p>There is a smart way to pay for college and you can do it. Learn about funding options and create a savvy financing plan to help you get through school.</p> <p>Paying for College</p>	<p>PATH 2</p> <p>Don't graduate with a poor credit score and a mountain of debt. Create a budget and develop the skills to be in the financial driver's seat when you graduate.</p> <p>Money Management</p>	<p>PATH 3</p> <p>Benefit from insider guidance on academic topics. Discover tips and strategies to more easily navigate college level classwork.</p> <p>Learning to Learn</p>
<p>PATH 4</p> <p>Develop your personal skills and abilities. Get valuable insight and support to achieve your short and long-term goals.</p> <p>Life Skills for Success</p>	<p>PATH 5</p> <p>Learn how to navigate the road ahead. Manage your student loan repayment and find guidance on housing, auto, career, benefits, and more.</p> <p>Real-World Finance</p>	

Pre-Course Assessments, Badges, Dashboards

1. When you start a Path for the first time, you'll be prompted to take a **Pre-Course Assessment**. This is an opportunity to gauge your current knowledge and behavior regarding the topic.
2. Once you complete the Assessment you will earn a **Badge**.

Note: To learn more about Badges, jump to the Badges and My Account Section listed at the end of this document.

3. Completing the Assessment also provides access to a **Dashboard**.



Paying for College

1. Learn

Get started by watching the Money Skills videos.

Money Skills

0/5 Quizzes Passed

View more...

2. Plan

Compare your award letters with the Financing Plan.

Financing Plan

Compare Plans

Financing Plan	Total Loans Borrowed
FT in Apt	\$15,000
PT at Home	\$5,000
PT in Apt	\$6,500
FT in Dorm	\$19,150

Review

3. Budget

Build your monthly budget and track your expenses.

Build a Budget

Lessons, Quizzes

1. The first tile on the Dashboard lists a set of video-based **Lessons**. Select the first **Lesson** to proceed. Watch the videos and review the Helpful Resources.
2. Once you've learned everything the Lesson has to offer, take the **Quiz**. If you score 70% or higher on the Quiz, you will earn another Badge.
3. Continue through the rest of the Lessons available within the Path.

Money Skills

0/5 Quizzes Passed

Select a lesson to continue learning.

- How to Fund Your Education
- Intro to Federal Loans
- Intro to Private Loans
- Budgeting
- Off Campus Living

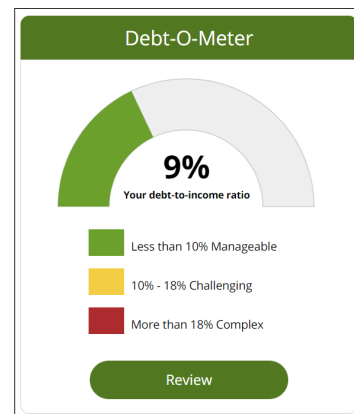
View less...

Tools, Final Assessments, My Account

1. Some Dashboards offer interactive **Tools**. Review and use these tools often. They let you apply what you have learned and can support your decisions and plans.
2. You'll earn a Badge for successfully using each interactive Tool, so be sure to use the tool to its full extent.
3. Once you've completed all Lessons and used the interactive Tools in the Path, you can take the **Final Assessment**.
4. Head to **My Account** located in the menu dropdown. Select the Final Assessment Badge shown under the Path you've been working through. You'll need to score 70% or higher to receive your Final Assessment Badge.

Note: Be sure to compare your Final Assessment score to your Pre-Course Assessment score to get an understanding of how much you've learned.

5. By this point you should have completed your first Path in GradReady. **You can confirm this by reviewing My Account, ensuring no Badge is missing within the Path you were working through.** Complete the previous steps for the remaining Paths.

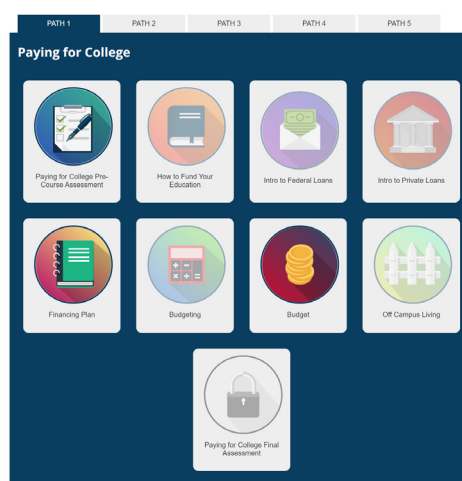
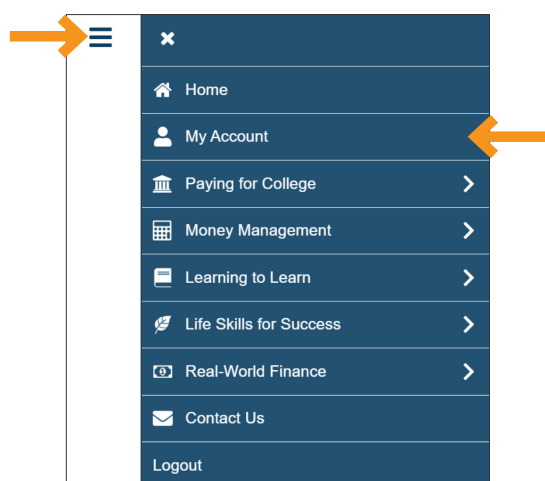


Badges and My Account

GradReady provides many Lessons, Quizzes, Assessments, and interactive Tools, so it's possible to miss one or more while you're progressing through the available Paths. With each Lesson, Quiz, Assessment, and interactive Tool you successfully complete, you earn a Badge. **You can easily identify all Badges you have and have not earned by visiting My Account.** Access My Account by selecting the menu dropdown at any point.

There's a Badge for each:

1. Pre-Course Assessment taken
2. Final Assessment taken with a score of 70% or greater
3. Quiz taken with a score of 70% or greater
4. Interactive Tool used to its full extent: Budget, Financing Plan, Debt-O-Meter, and Electronic Loan Counselor.



Note: GradReady is customizable to the needs of the organization that is providing this tool to you. If every Lesson (36 total), Path (5 total), and interactive Tool (4 total) are made available, there are 50 Badges you can earn. If some components are not provided you will have fewer badges to earn.