Top 10 Reasons
Why you need to get GradReady®
Need help managing your tuition, budget, or bills?

This money saving, student loan explaining site has great videos, tools, and resources to help you get real-world ready!
Learn what you want, when you want.
Online and Open 24/7

The more you know the less you'll owe.
Learn more about managing your tuition, budget, and bills.

Log in | Create an Account

What Is GradReady?

Paying for College

Money Management

Real-World Finance
Easy Account Creation

Create Account

Please complete the following information to create a secure login.

Account Information

Email

Confirm Email

Password

Confirm Password

Profile Information

First Name

Last Name

Enrollment Status

Select Enrollment Status

Student ID (Optional)

By creating an account I agree to the Terms of Use and Privacy Policy

I agree - Continue

Already have an account? Log in.
Flexible and Easy to Navigate

Pick a path that interests you today and revisit often.
Number 9

Watch your personal growth.
Prove your financial smarts.
My Account

- The quizzes test your understanding of each specific topic.
- Take the Final Assessments to gauge how much you’ve learned within each path.
Number 8

Know how to build a shield of protection: Identity Theft
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
Debt-O-Meter

- Calculate your debt and gauge your future income.

### Loans

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Amount</th>
<th>Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Loans</td>
<td>$6,500.00</td>
<td>$79.17</td>
</tr>
<tr>
<td>Future Loans</td>
<td>$5,500.00</td>
<td>$61.52</td>
</tr>
<tr>
<td></td>
<td>$6,500.00</td>
<td>$72.67</td>
</tr>
<tr>
<td></td>
<td>$5,500.00</td>
<td>$57.17</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$24,000.00</td>
<td>$270.64</td>
</tr>
</tbody>
</table>

### Project Your Income

Use the links in Salary Finders to research potential income for jobs related to your field of study. Select Save after completing each entry.

**Tell me more about this.**

### Job Salaries

<table>
<thead>
<tr>
<th>Description</th>
<th>Annual</th>
<th>Monthly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elementary School Teacher</td>
<td>$53,090.00</td>
<td>$4,424.17</td>
</tr>
<tr>
<td><strong>Average Salary</strong></td>
<td>$53,090.00</td>
<td>$4,424.17</td>
</tr>
</tbody>
</table>

### Add a Loan

### Add a Job
Debt-O-Meter

- See if you’ll be able to comfortably pay back your loans.
- Use the resources to help restructure your borrowing if you need to lower your debt load.
Debt-O-Meter

Check out the Helpful Resources for options for making your monthly payments more manageable.
Number 6
Make a personalized financial plan: Budget
Budget

- Store and track your personalized budget.
- Focus on your spending.
Budget

Become financially fit with ways to trim your spending.

Financial Fitness: Ways to Trim your Spending

- Stay away from gambling.- Make a monthly budget and stick to it.
- Cut unnecessary expenses.- Have a savings plan to cover monthly expenses.
- Avoid impulsive buying.- Check your bills and outlook for loans.
- Keep your credit score up.- Avoid going over budget.

Savings Plan:

- Stay away from gambling.
- Make a monthly budget and stick to it.
- Cut unnecessary expenses.
- Have a savings plan to cover monthly expenses.
- Avoid impulsive buying.
- Check your bills and outlook for loans.
- Keep your credit score up.
- Avoid going over budget.

Add the answers to the blank box to make your plan more effective.
Number 5
Determine whether you need to borrow: Financing Plan
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.
Financing Plan

Check out the Ladder of Smart Borrowing to determine the best loans for you.
Number 4
Understand your future buying power with a three-digit-number: Credit Score
Credit Score

In Credit Basics, learn how to find and improve your score.
Credit Score

In Credit Review, learn about healthy credit card usage.
Credit Score

Find ideas on how to build and maintain good credit, so your credit score is strong when you need it.
Number 3

Look forward to a brighter future: jobs and life after college
In Big Decisions, learn how to manage your job search and prepare for interviews.
Jobs and Life After College

In Future Finances, you will learn how to make good decisions about your future income.
Learn how to maximize your pay, benefits, and investments.
Number 2

Actively engage in student loan repayment: Electronic Loan Counselor (ELC)
Download your loans from NSLDS to see how much you owe.
ELC: Ability to Pay

Answer questions to see what repayment plans fit your unique situation.
ELC: Create a Strategy

Pick a plan that best fits your situation.
ELC: Take Action

Take action and implement the plan.

Next Steps
Review your selected payment plan(s). If you've selected anything other than a Standard Plan, carefully follow the instructions provided to request approval to make payments under that plan.

**Direct Unsubsidized Loans: Standard Plan**

Loans in this group: 

When your loans enter repayment, if you don't choose a different repayment plan, your loan servicer will automatically schedule your loans for payment under the Standard Plan. With this plan you pay the same (level) amount each month for the term of the loan. Your payment term for this calculation is 120 months.

Contact your loan servicer(s) whenever you have questions about your repayment plan(s).

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**Total Repayment Summary**

- Initial Monthly Payment: $62
- Term: 120 months

- What does this graph tell me?
- More About Repayment Plans

Servicer Contact Info
Empower yourself: Master student loan repayment
Master Student Loan Repayment

Contact your loan servicer to stay on top of your loans.
Master Student Loan Repayment

Understand loan consolidation and federal repayment plans.
Berkeley City College

For More Information Contact:

Financial Aid Office