Financial Literacy Requirement

- These step-by-step instructions are for incoming first-year students who are required to complete financial literacy education components using the GradReady financial literacy software.
- If you have questions or need assistance while completing the required GradReady paths please reach out to the First Year Experience office, 412-648-2172 or email us at fye@pitt.edu. Students can also post questions in the Pitt Class of 2021! Facebook page.

GradReady Requirement At-A-Glance

1. Create a GradReady Account
2. Complete Path 1 – Paying for College
   a. Pre-Course Assessment
   b. Watch/rate all videos and complete all 5 quizzes for Path 1
3. Complete Path 2 – Money Management
   a. Pre-Course Assessment
   b. Watch/rate all videos and complete all 6 quizzes for Path 2

Optional Features

- Complete Path 3 – Real World Finances
- Visit the Helpful Resources & Frequently Asked Questions link on each video
- The Financing Plan, Debt-O-Meter, and Budget are all tools within GradReady that will add to your financial knowledge and skills

Step-by-step Instructions

Create an Account and Login to GradReady

Step 1: Go to https://oafa.pitt.edu/financialaid/financial-literacy. The link to GradReady is posted in the first description. It will direct you to The University of Pittsburgh’s GradReady site.
Create an Account and Login to GradReady (continued)

Step 2: Click “Create an Account.”

Step 3: Fill out all boxes as indicated below and click “I agree.” *Pitt People Soft ID (XXXXXXX) is required.*

Step 4: Enter your PITT email and password and click “Login.”

How to Complete GradReady Path 1 Videos

Step 1: Complete the “Pre-Course Assessment 1” as soon as you login.
How to Complete GradReady Path 1 Videos (continued)

Step 2: Click “Path 1: Paying for College.”

Step 3: Watch the videos provided. Please rate each video when finished.

Step 4: After watching each set of videos, take the quiz on the right.

How to Complete GradReady Path 2 Videos

Step 1: Complete the “Pre-Course Assessment 2” for Path 2 under the “My Account” drop-down menu option.
How to Complete GradReady Path 2 Videos (continued)

Step 2: Watch the videos provided. Please rate each video when finished.

Step 3: After watching each set of videos, take the quiz on the right.

Additional Information

*Please note:* There are other helpful tools within GradReady. These are optional, but students are encouraged to review them.

1. **Helpful Resources and Frequently Asked Questions:** On each video screen, there is a “Helpful Resources” section and a “Frequently Asked Questions” link which include beneficial worksheets for further study.

<table>
<thead>
<tr>
<th>Helpful Resources</th>
<th>Resource:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Understanding Your Bank Statement</td>
<td><strong>Ladder of Smart Borrowing:</strong> For Undergrad Students 2016 - 2017 Academic Year</td>
</tr>
<tr>
<td>Choosing a Bank and Bank Account</td>
<td>How to Fund your Education FAQ</td>
</tr>
<tr>
<td>Banking Basics FAQ</td>
<td>How to Fund your Education FAQ</td>
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</tbody>
</table>

Example:

*Ladder of Smart Borrowing:*
FOR UNDERGRAD STUDENTS 2016-2017 ACADEMIC YEAR

A financial decision when trying to fund school you have a lot of options. If grants and scholarships don’t cover the cost, you may need to consider student loans. Depending on your situation, some options may make more sense than others.

Think of it like a ladder. Start with options that cost the least, then work your way up.

**How to Fund your Education FAQ**

1. **Frequently Asked Questions:**
   - How do I apply for loans?
   - What types of loans are available?
   - What are the interest rates?
   - How do I repay my loans?
   - What happens if I don’t make my payments?

2. **HELPFUL RESOURCES:**
   - Understanding Your Bank Statement
   - Choosing a Bank and Bank Account
   - Banking Basics FAQ

**UNIVERSITY OF PITTSBURGH**

**STUDENTAFFAIRS**

**OFFICE OF FIRST YEAR EXPERIENCE**
2. **Financing Plan**: Use this tool to plan ahead for the costs associated with higher education by inputting costs as well as financial aid award numbers, etc. Available in Path 1.

3. **Debt-O-Meter**: Use this tool to track debt to future income throughout a student’s academic career. Available in Path 2.

4. **Budget**: Use this tool to setup a budget for student finances. Available in Path 1.