

## Creating an Account, Logging In, and Completing the Paths for GradReady

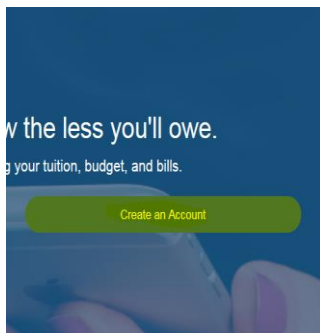
These step-by-step instructions are for incoming first-year students who are required to complete financial literacy education components using the GradReady financial literacy software.

### How to 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.**



**Step 2: Click “Create an Account.”**



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

### Create Account

Please complete the following information to create a secure log in.

#### Account Information

Email	Confirm Email
<input type="text" value="Use PITT email"/>	<input type="text" value="Use PITT email"/>
<small>Email does not appear to be valid</small>	<small>Email confirmation does not match</small>
Password	Confirm Password
<input type="text"/>	<input type="text"/>

#### Profile Information

First Name	Last Name
<input type="text"/>	<input type="text"/>
Enrollment Status	Student ID (Optional)
<input type="text" value="Select Enrollment Status"/>	<input type="text"/>

By creating an account I agree to the [Terms of Use and Privacy Policy](#)

I agree - Continue

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

### Log in

Email
<input type="text" value="Email"/>
Password
<input type="text" value="Password"/>

Log in

[Forgot your password?](#)

Need an account? [Get started here.](#)

## How to Complete GradReady Path 1 Videos

**Step 1: Complete the “Pre-Course Assessment 1” as soon as you login.**

### Paying for College

Path 1 Pre-Course Assessment - Knowledge

1 of 7

Correct

1. What information is included in an award letter?
- The types of financial aid a student is eligible to receive including grants, tuition waivers, scholarships, work study programs, and loans
  - Two types of financial aid: gift aid and aid which must be paid back
  - The school's estimated cost of attendance
  - All answers are correct

Next

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

### PATH 1

Important financial decisions are on the horizon.  
Learn how to make the right choices to protect  
your future.

Paying for College

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

1. Learn

Get started by watching the Money Skills videos.



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

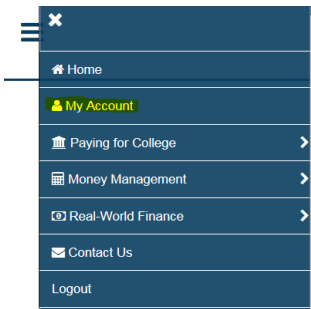
Earn your badge!

Mortgages & More

Take Quiz

## How to Complete GradReady Path 2 Videos

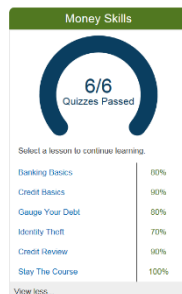
### Step 1: Complete the “Pre-Course Assessment 2” for Path 2 under the “My Account” “hamburger” menu option.



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

1. Learn

Get started by watching the Money Skills videos.



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

Earn your badge!



Mortgages & More

Take Quiz

### 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.**

Helpful Resources

- Understanding Your Bank Statement
- Choosing a Bank and Bank Account
- Banking Basics FAQ

#### **Resource:**

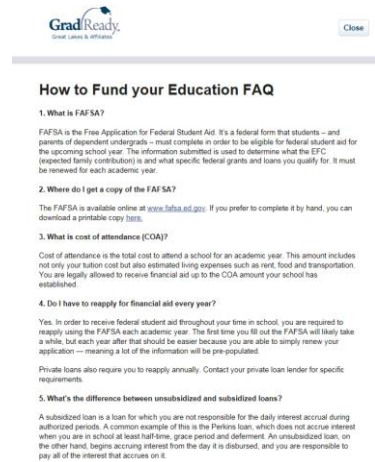
#### Ladder of Smart Borrowing: For Undergrad Students 2016 - 2017 Academic Year

When it comes to paying for 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 make more sense than others.

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

#### **Example**



**How to Fund your Education FAQ**

- 1. What is FAFSA?**

FAFSA is the Free Application for Federal Student Aid. It's a federal form that students – and parents of dependent undergrads – must complete in order to be eligible for federal student aid for the upcoming school year. The information submitted is used to determine what the EFC (expected family contribution) is and what specific federal grants and loans you qualify for. It must be renewed for each academic year.
- 2. Where do I get a copy of the FAFSA?**

The FAFSA is available online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). If you prefer to complete it by hand, you can download a printable copy [here](#).
- 3. What is cost of attendance (COA)?**

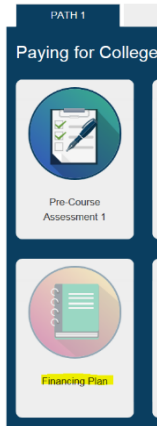
Cost of attendance is the total cost to attend a school for an academic year. This amount includes not only your tuition cost but also estimated living expenses such as rent, food and transportation. You are legally allowed to receive financial aid up to the COA amount your school has established.
- 4. Do I have to reapply for financial aid every year?**

Yes. In order to receive federal student aid throughout your time in school, you are required to reapply using the FAFSA each academic year. The first time you fill out the FAFSA will likely take a while, but each year after that should be easier because you are able to simply renew your application — meaning a lot of the information will be pre-populated.

Private loans also require you to reapply annually. Contact your private loan lender for specific requirements.
- 5. What's the difference between unsubsidized and subsidized loans?**

A subsidized loan is a loan for which you are not responsible for the daily interest accrual during authorized periods. A common example of this is the Perkins loan, which does not accrue interest when you are in school at least half-time, grace period and deferment. An unsubsidized loan, on the other hand, begins accruing interest from the day it is disbursed, and you are responsible to pay all of the interest that accrues on it.

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.



Plan 1

**Estimated Cost of Attendance**

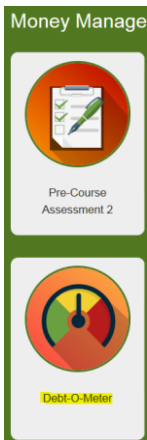
Estimated Cost of Attendance (as reported by the school) includes expenses like tuition, fees, housing and books. An award letter will provide this information, although you may also find it on a school's website.

Tuition and Fees	<input type="text" value="\$ 0"/>	Housing and Meals	<input type="text" value="\$ 0"/>
Books and Supplies	<input type="text" value="\$ 0"/>	Transportation	<input type="text" value="\$ 0"/>
Other Education Costs	<input type="text" value="\$ 0"/>		

[Save](#)

Estimated Cost of Attendance Total	\$0.00
<b>Grants and Scholarships</b>	
Cost Minus Gift Aid	\$0.00
<b>Your Contribution</b>	
<b>Financial Aid Work Options</b>	

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



**Debt-O-Meter**

What you earn tomorrow will need to pay for what you borrow today. Complete three steps to compare your estimate whether your future student loan payments will be manageable.

[Learn More](#)

**1%**  
Your debt-to-income ratio

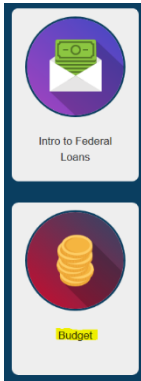
**Projected Graduation Date** 1 of 3

In order to calculate an estimate of your monthly payment and total loan cost, you must provide your expected graduation date.

Graduation Date:

[Save](#)

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



**Budget**

Budgeting is the single best way you can take control of your money. Once you get in the habit of it, you'll be surprised how easy it is to watch your spending, save a few bucks, and stop stressing so much about your cash. GradReady's Budget can help you track your monthly income and expenses. Start with the categories provided. Delete what you don't need, or add others to suit your unique situation. Once you've got a working template, you can use it in future months too. Need help customizing your budget? Check out these instructions.

[Print this page](#)

October 2016  
Balance: \$0.00

[Reset budget](#)

**Your Actual Expenses**

You have not added any planned expense amounts yet.

[How does this work?](#)

[Helpful Resources](#)

Income Source	Planned	Actual
Employment Earnings	\$0.00	\$0.00
Family Contributions	\$0.00	\$0.00
Savings	\$0.00	\$0.00
Other Sources	\$0.00	\$0.00
<b>Total</b>	<b>\$0.00</b>	<b>\$0.00</b>

***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](mailto:fye@pitt.edu). Students can also post questions in the Pitt Class of 2020! Facebook page.***