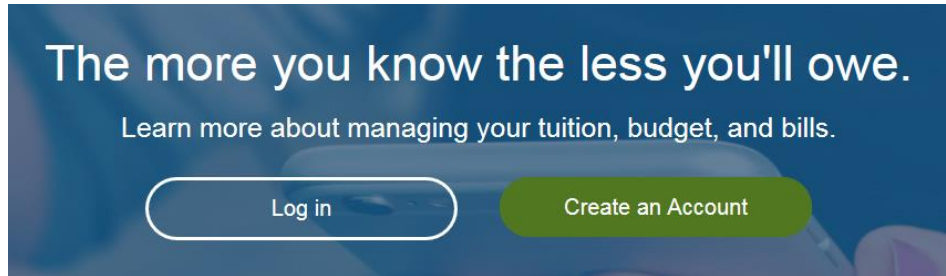


GradReady Student Guide First Time ECC Student Loan Borrowers

Step 1: Click Create an Account on the GradReady webpage. ECC-MO.gradready.com

Look for this:



Step 2: Create your account.

Create Account

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

Account Information

| | |
|----------------------|----------------------|
| Email | Confirm Email |
| <input type="text"/> | <input type="text"/> |
| 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) |
| Select Enrollment Sta <input type="text"/> | <input type="text"/> |

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

I agree - Continue

Already have an account? [Log in.](#)

EMAIL USED (USER NAME):

PASSWORD:

KEEP FOR FUTURE REFERENCE

*WE HIGHLY RECOMMEND
INCLUDING YOUR ECC STUDENT ID*

*SO IT IS EASY FOR THE
FINANCIAL AID OFFICE TO FIND
YOUR COMPLETED LESSONS.*

*ENROLLMENT STATUS =
FIRST TIME ECC LOAN BORROWER*

Borrow Smart...From the Start!

GradReady Student Guide

First Time ECC Student Loan Borrowers

Step 3: Go to your email to active your account.

Almost done!

An activation email is on its way. Select the link within the email to activate your account.

To make sure that our email reaches your inbox correctly and isn't blocked, please add service@gradready.com to your contact list and/or trusted senders list.



Step 4: This is the verification you will receive online.

Success!

Thanks for activating your account.

After you log in, watch the videos and use the tools to better manage your tuition, budget, and bills.

Pick a path and progress through the lessons, so you can be GradReady!



[Go to Log in](#)

Borrow Smart...From the Start!

GradReady Student Guide

First Time ECC Student Loan Borrowers

Step 5: Log in

Log in

Email

Password

Log in

[Forgot your password?](#)

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

Step 6: Watch this 34 second video for instructions on how GradReady works.

Getting Started

Be informed. Be empowered.

Pick a path, watch the videos, take the quizzes, and use the tools to improve your knowledge and skills.



Borrow Smart...From the Start!

GradReady Student Guide First Time ECC Student Loan Borrowers

Step 7: Choose PATH 1



Choose a path. Start learning.



PATH 1

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

Paying for College

PATH 2

Increase your credit score. Decrease your debt. Balance your budget. Manage your money today.

Money Management

PATH 3

Gain insight on complicated money matters like student loan repayment; housing, cars, and investing. Build real skills for your real life.

Real-World Finance

Step 8: Take the Pre- Course Assessment for Paying for College. It is less than 10 questions.

Paying for College

Welcome!

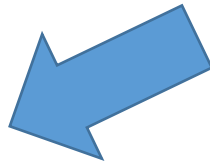
To get started, you need to complete a very brief pre-course assessment.



Pre-Course Assessment

Don't worry if you don't know the answers right now. Once you complete this path, you'll be better prepared for the very brief final exam.

Take Assessment



Borrow Smart...From the Start!

GradReady Student Guide

First Time ECC Student Loan Borrowers

Step 9: Click Continue.

Paying for College

Whew! The hard part is over.

Select Continue to proceed down the Paying for College path. You can always check your progress in My Account.



Pre-Course
Assessment 1

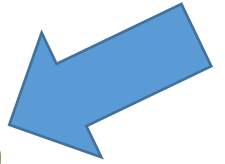
score: 100%

behavior: ★★☆☆☆

Review

My Account

Continue



Step 10. Click View More to see available lessons.

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.

Make a
Financing Plan

3. Budget

Build your monthly budget and track your expenses.

Build a Budget

Total Badges 1 / 26

My Account

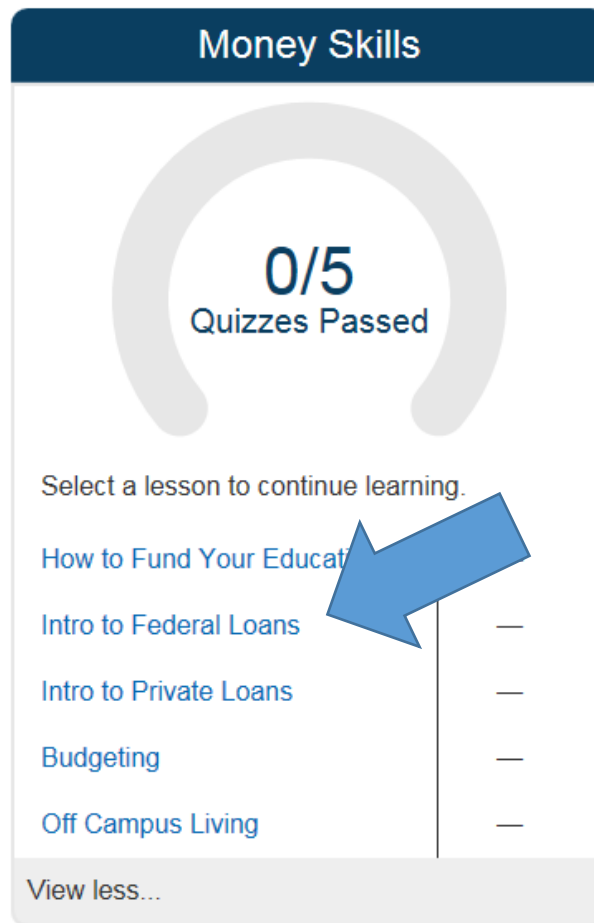
Borrow Smart...From the Start!

GradReady Student Guide

First Time ECC Student Loan Borrowers

Step 11: Choose the “Intro to Federal Loans” lesson.

- **“Intro to Federal Loans” is the only required lesson for First-Time Loan Borrowers but all of the lessons are very beneficial. We highly recommend you complete all lessons available before graduation so you can be GradReady!**



Borrow Smart...From the Start!

GradReady Student Guide

First Time ECC Student Loan Borrowers

Step 12: Watch all 3 videos then Take Quiz. You must receive at least a 70% for your quiz to count.

Paying for College Money Skills

< Previous Lesson

Next Lesson >

Intro to Federal Loans

Intro to Federal Loans



Earn your badge!



Intro to Federal Loans

Take Quiz

Helpful Resources

Step 1:

Watch all
3 Videos

Step 2:
Take Quiz

Video 1

Intro to Federal Loans

This video covers:

- Common types of federal loans
- The difference between subsidized and unsubsidized
- The life cycle of a Direct loan

Video 2

Rights and Responsibilities

In this video, you'll learn about:

- Contracts and promissory notes
- Basic borrower rights
- Responsibilities of all student borrowers

Video 3

Repayment

This video goes over:

- How you can minimize capitalization
- Deferment and forbearance
- The consequences of delinquency

Borrow Smart...From the Start!