

GradReady Student Guide

Returning ECC Student Loan Borrowers

Step 1: Click [Create an Account](#) or [Log in](#) on the GradReady webpage. ECC-MO.gradready.com

Look for this:



Step 2: Create your account if needed or simply log in and skip to Step 6 or 7.

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 =
RETURNING ECC LOAN BORROWER

Borrow Smart...From the Start!

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

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](#)

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Step 5: Log in

Log in

Email

Password

Log in

[Forgot your password?](#)

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

Step 6: Choose PATH 3

Choose a path. Start learning.



PATH 1

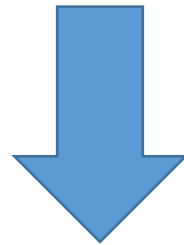
Important financial decisions are on the horizon. Learn how to make the right choices to protect your future.

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

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Step 7: Take the Pre- Course Assessment for Real-World Finance. It is less than 10 questions.

Real-World Finance

Welcome!

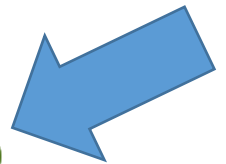
To get started, you need to complete a very brief pre-course assessment.



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



Step 8: Click Continue.

Real-World Finance

Whew! The hard part is over.

Select Continue to proceed down the Real-World Finance path. You can always check your progress in My Account.



Pre-Course Assessment 3

score: 100%

behavior: ★★★★★

Review

My Account

Continue



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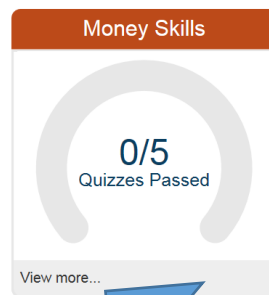
Returning ECC Student Loan Borrowers

Step 9. Click View More to see available lessons.

Real-World Finance

1. Learn

Get started by watching the Money Skills videos.



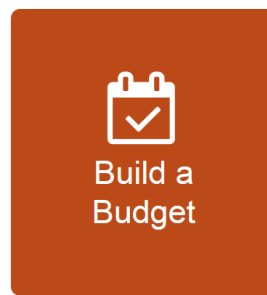
Money Skills

0/5
Quizzes Passed

View more...

2. Budget

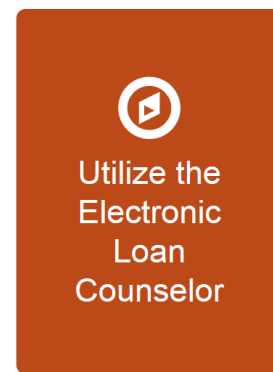
Build your monthly budget and track your expenses.



Build a Budget

3. Repay

Use the Electronic Loan Counselor to find the right payment strategy.

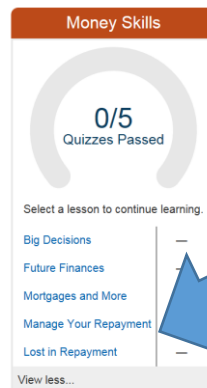


Utilize the Electronic Loan Counselor

Step 10: Choose the "Lost in Repayment" lesson.

- **"Lost in Repayment" is the only required lesson for Returning Loan Borrowers but all of the lessons are very beneficial.**
- **We highly recommend that you also complete the "Manage Your Repayment" lesson before you graduate or transfer because it goes over all the different repayment options and how they work.**

You must complete this lesson:
Lost in Repayment



Money Skills

0/5
Quizzes Passed

Select a lesson to continue learning.

- Big Decisions
- Future Finances
- Mortgages and More
- Manage Your Repayment
- Lost in Repayment

View less...

We highly recommend you also complete this lesson:
Manage Your Repayment

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Step 11: Watch all 3 videos then Take Quiz. We would like for you to receive at least a 70% on your quiz.

Real-World Finance Money Skills

← Previous Lesson

Lost in Repayment 5 of 5

Getting Lost

Earn your badge!

Lost in Repayment

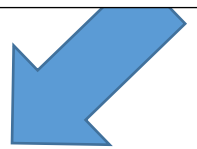
Take Quiz

Helpful Resources ▶

Step 1:
Watch all
3 Videos



Step 2:
Take Quiz



Video 1 ▶ Getting Lost ⊖

- This video explains how to:
- Get your bearings if you have missed a student loan payment
 - See how missed payments can derail your goals
 - Get back on track after missing student loan payments

Video 2 ▶ Asking for Directions ⊖

- This video will help you:
- Learn about possible options to lower or postpone payments
 - Determine if you qualify for a plan that can lower or postpone payments
 - Create a plan to make your monthly payments affordable

Video 3 ▶ Avoiding Another Wrong Turn ⊖

- In this video:
- Learn the process of defaulting on a student loan
 - Find out the consequences of student loan default
 - See common mistakes to avoid while getting back on track

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