Financial Literacy Requirement

- These step by step instructions are for students wishing to complete the financial literacy education components using the GradReady financial literacy software.

- If you have questions or need assistance while completing the GradReady paths, please reach out to Melissa Ibanez, (814) 827-4495 or email uptaid@pitt.edu.

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](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>Ladder of Smart Borrowing: For Undergrad Students 2016 - 2017 Academic Year</td>
</tr>
<tr>
<td>Choosing a Bank and Bank Account</td>
<td></td>
</tr>
<tr>
<td>Banking Basics FAQ</td>
<td></td>
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</tbody>
</table>

**Example:**

<table>
<thead>
<tr>
<th>How to Fund your Education FAQ</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. What is a loan?</td>
</tr>
<tr>
<td>2. How do I qualify for a loan?</td>
</tr>
<tr>
<td>3. How much can I borrow?</td>
</tr>
<tr>
<td>4. Do I have to pay interest on my loan every year?</td>
</tr>
<tr>
<td>5. What is the difference between unsubsidized and subsidized loans?</td>
</tr>
</tbody>
</table>

*Note: The example image contains text that is not visible in the image.*
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.