Spread the word.

You’ve taken a big step in helping your students become better personal financial managers. By using GradReady, you are teaching your student body about the importance of student loans and how to manage their finances in a responsible way. Like you, your students are inundated with messages from people competing for their time and interest. The goal of this guide is to give you tips and ready-made messages that will drive engagement with GradReady, which will lead to a population who is financially savvy and proud of it!

How to use this guide:

On the pages that follow, you’ll find sample email messages, Tweets, and Facebook posts. Feel free to use or modify as you see appropriate.

When a link is listed, customize it to your specific GradReady URL (i.e. schoolname.GradReady.com). For Twitter, use a link tool like bitly.com to shorten your URL to fit the character restrictions.

100% Survey respondents agreed that GradReady helped make them more confident financially.

Source: GradReady Survey from March 2014
Email:

Hey!

Welcome back to school. Are you ready to improve your future?

Part of living that dream that you are studying so hard to achieve is making sure you have enough money to lock down some housing, solidify some transportation, and buy some new clothes or update your technology after you graduate.

We don’t want you to forget about GradReady. It’ll help you make a plan for this year—and the years ahead. So take 5 minutes and get into GradReady (GradReady link).

Don’t worry if you forgot your password—you’ll be helped!

Tweet:

• Welcome back to improving your future. Don’t throw it away with money mistakes. GradReady can help! GradReady - bit.ly/url

Post:

We hope your summer was fun, relaxing, and inspiring and you return recharged. But if you spent more time in the sun than with your favorite online money manager, make a date with GradReady.

You can find it here (GradReady link) and don’t worry if you forgot your password. You can always reset it.
Greetings!

“I’ll pay you back later.” “You know I’m good for it.” “I’ll get you next time.” When you’re with friends and family, borrowing or lending money is not a big deal. In fact, it is healthy as long as it doesn’t:

• get in the way of a good relationship.
• include large sums of money.
• give you a bad reputation (as someone who doesn’t repay).

On the flip side, borrowing too much with credit cards, through banks, and via student loans CAN have a life-altering impact unless you are prepared to repay.

Learn how to build a nice credit score and build a positive reputation on GradReady (GradReady link). Watch the credit score videos and get prepared!

Tweet:

• We interrupt this study break to bring you some motherly advice. Learn how to solidify your credit score with GradReady - bit.ly/url
• One day, be the house that gives out full-size candy bars! Make $mart choices now so you can indulge later. GradReady - bit.ly/url

Post:

Have a friend or family member who you’ve stopped loaning money to because you might not see it again? Banks do the same thing and they base such decisions on your credit score. Want a good credit score so you can buy a house or new car one day? Learn about credit scores at GradReady (GradReady link) and follow the Money Management path.
Hello Hard Working Students:

We’re coming up toward a season of travel and a season of spending. Over Thanksgiving and winter break, many of you will be on the roads and in the stores.

We want you to be careful.

Yes, safe travels are important, but we’re speaking specifically of being careful to protect your identity and your credit.

Nearly 12 million people have their identity stolen and fraudulently used for credit purposes each year. The highest percentage are between the ages of 18-24.

Get to GradReady (GradReady link) and continue down the Money Management path and watch the Identity Theft videos. Be smart. Be safe.

Good with money? If yes, in this time of thanks, thank the person who taught you. If no, get to GradReady - bit.ly/url

Black Friday deals will be very enticing, but be careful not to buy something you DON’T NEED.

We’re spreading awareness about identity theft. Don’t be a victim! Watch the Identity Theft videos in GradReady - bit.ly/url

Identity Thief was a funny movie, but identity theft is no joke. Most targeted group of people is between the ages of 18-24. Learn how to protect your identity, your credit, and your future by checking out GradReady (GradReady link) and the Identity Theft Prevention videos in the Money Management path.
DECEMBER

Theme: Exercising Financial Self-Control

Email:

Hi!

This is a pretty difficult season for money management. Between travel to see friends and relatives around the holidays, to purchasing gifts, to a few late night coffee splurges while you study, it is normal to slip from your budget in December.

But don't let the slip turn into a slide. Take a 10 minute study (or shopping) break. Go to GradReady (GradReady link) and follow the Money Management path. Watch the Money Skills videos. It could be 10 minutes that pays big dividends.

Tweet:

• Slipping from your budget with too much retail therapy? Remember GradReady can help with sound advice - bit.ly/url

Post:

We know you’re packing in a lot this month, but soon you’ll be able to relax. Items to keep on your TO DON'T LIST: Using credit cards unless you can pay them back right away, staying up too late stressing about school, forgetting to take time for yourself. For your TO DO LIST: Track how much you spend this month. When creating your budget for next year, assume you will spend the same amount (or more) next December.
Greetings!

Happy New Year!

Financial resolutions are a great way to start the year. Just like with any goal—whether it is athletic, academic, professional, or social—writing it down, tracking it, and sharing your goal with others, will make it more achievable.

Get to GradReady (GradReady link) and track your new year budget with the budgeting tool. Get cracking on your tracking!

While you’re there, check out the information on banking. Banks, like retailers, will offer some great deals in January. Learn to be a smart banker from GradReady’s banking videos.

Tweet:

• Happy New Year! Get interactive with your new year budget with GradReady - bit.ly/url
• January is a good time to explore your banking options. Not as banking savvy as you’d like to be? Check out GradReady - bit.ly/url

Post:

Short on cash, but rich in gift cards? Don’t resort to plastic to pay your December bills. Check out gift card exchange sites to sell gift cards you received over the holidays, but might not use, and put the cash to good use. Don’t break your budget now, but wise consumers take advantage of deals when they present themselves. January is a good time to become bank savvy—learn from GradReady - bit.ly/url.
Hello Valentine,

Valentine’s Day is coming up so we thought we’d pass this little dating related tidbit your way.

30% of women and 20% of men say they wouldn’t marry someone with a low credit score.

Yikes! Although we’re sure you’re very well groomed and a great conversationalist, if you’re not managing your debt, your Valentine may eventually move on to greener pastures.

Managing your debt and credit is a big part of your finances. Log in to GradReady (GradReady link) and check out the Debt-O-Meter. It will help you see if your student loans will be manageable in the future. Then, watch the Credit Basics videos. Sorry, no dating advice; just financial.

Tweet:

• Nearly 6 out of 10 people between 18 and 29 don’t pay their monthly bills on time. You can do it!
• 1 in 4 wouldn’t marry someone with bad credit. Would you? Don’t lose your Valentine over money! Check out the Debt-O-Meter in GradReady - bit.ly/url

Post:

DID YOU KNOW: 30% of women and 20% of men say they wouldn’t marry someone with a low credit score? Don’t lose your Valentine! Be a smart borrower and learn with GradReady (GradReady link)

Want another fun fact? 59% of young adults don’t pay their bills on time. That’s not good. Concerned about your debt? Go to GradReady (GradReady link) and submit some information to Debt-O-Meter to ensure that you won’t be alone on a future Valentine’s Day.
Email:

Hi Student:

Now that the term is in full swing, we hope you are settled in and feeling confident academically.

We want you to feel confident financially as well.

You know college is expensive, but it could be the most lucrative investment you ever make as college graduates earn, on average, 84% more than high school graduates over their lifetime.

Check out GradReady (GradReady link) and the Paying for College path. You'll find some solid financial advice about how to make this investment a little easier on you financially.

Tweet:

• Completed the FAFSA for next year? Get a great funding plan in place by using GradReady's Financing Plan. GradReady - bit.ly/url

• College grads make 84% more than high school grads. Make the investment easier with a good Financing Plan. GradReady - bit.ly/url

Post:

College graduates make 84 percent more than high school graduates. You've made it this far! Don't let finances hold you back from achieving your goals. Make sure you have a solid college financing plan in place with GradReady. (GradReady Link) Click on the Paying for College path and get organized.
Email:

Howdy Pal,

Are you aware of your student loan balance?
Do you know which loans are gaining interest that you’ll have to pay back and which loans Uncle Sam is paying the interest on?

Use GradReady's [GradReady link] Electronic Loan Counselor to punch up your student loan data.
The majority of college students don’t know their student loan debt amount. Don’t be that borrower!
Check your balances and be on top of your loans with the help of GradReady.

Tweet:

• The Electronic Loan Counselor is a great tool for student loan management. Stay on top of your student loans with [GradReady - bit.ly/url]

Post:

Do you know your student loan debt? Don’t worry. With the Electronic Loan Counselor, you can import your loan details and see how much you owe, which ones are subsidized and which loans have higher interest, and which loans should be paid back first. Go to GradReady [GradReady link] and check out Student Loan Repayment and Electronic Loan Counselor within the Real-World Finance path.
Greetings!

Whether you graduate this month or in the near future, you want to be savvy with your future income.

Log into GradReady (GradReady link) and continue down the Real-World Finance path. There are many informational videos within Money Skills for you.

Have student loans? Get to the Manage Your Repayment videos to organize and understand your loans. Then make a strategy for success.

Diving into home ownership? Check out Mortgages and More.

Looking for some wheels? Go to Big Decisions and be informed about buying new vs. used and financing options.

• Graduating this term or not, you’ll make more money soon. Make sure you’re ready to manage it with GradReady - bit.ly/url

• VIT (Very Important Tweet). Last month at our school? If you have student loans, make sure you know your options. GradReady - bit.ly/url

One way to take ownership and successfully manage your personal finances is to use all the tools available to you.

A great one is GradReady. Whether you have student loans or not, GradReady can help you make decisions about buying cars, a home, or just getting yourself organized financially. Find helpful videos here (GradReady link) and go to Real-World Finance.
SUMMER

Theme: Stay Engaged (Part 1)

Email:
Hi There!

It’s summer and although you may be taking a little bit of a lighter load academically, it’s likely that you’re still knee deep in building toward a better future.

Your hard work academically will result in professional opportunities. With that comes issues of paychecks, taxes, benefits, leases, mortgages, and investments. Those are enough detailed financial management goodies to get you through the summer. Learn about it all in GradReady (GradReady link)

Tweet:

• Student loan stressed? Make this your mantra, “I have repayment options”. Learn about options in GradReady - bit.ly/url

Post:

If you’re thinking about how you can pay off your student loans, you’ve got options. From loan forgiveness to reduced payments to graduated repayment, log in to GradReady (GradReady link) to make loan repayment simple.
Email:

Hi Again,

It’s never too early to understand your loan repayment options. Hopefully, you’ve made wise decisions about borrowing (i.e. only using student loans for academics) and are prepared to pay back your loans.

Get a refresher on all your repayment options—like Public Service Loan Forgiveness and Income Driven Repayment at GradReady (GradReady link)

Tweet:

- When you’re ready to talk about your career or a mortgage or other grown up things, GradReady has advice - bit.ly/url

Post:

The summer is flying by. So is life. Before you know it, you’ll be looking into careers, promotions, buying cars and houses. Those types of life changing purchases and career moves cannot be taken lightly. GradReady (GradReady link) gives you solid advice to get your ducks in a row.
Thank you for being a GradReady® school!