**TOP 10**

This money saving, student loan explaining site has great videos, tools and resources to help you get real-world ready.

1. **Empower yourself**
   - Contact your loan servicer to stay on top of your loans
   - Understand loan consolidation and federal repayment plans

2. **Get to know your student loans**
   - Electronic Loan Counselor (ELC)
     - Download your loans from NSLDS to see how much you owe
     - Answer questions to see what repayment plans fit your unique situation
     - Pick a plan that best fits your situation
     - Take action and implement the plan

3. **Look forward to a brighter future**
   - Jobs and Life After College
     - In Big Decisions, learn how to manage your job search and prepare for interviews
     - In Future Finances, you will learn how to make good decisions about your future income
     - Learn how to maximize your pay, benefits, and investments

4. **Understand your future buying power with a three-digit-number**
   - Credit Score
     - In Credit Basics, learn how to find and improve your credit score
     - In Credit Review, learn about healthy credit card usage
     - Find ideas on how to build and maintain good credit, so your credit score is strong when you need it

5. **Determine if you need to borrow**
   - Financing Plan
     - List your cost of attendance, grants and scholarships, and what you can contribute
     - See if you need to borrow and determine the best loans to cover the gap
     - Check out the Ladder of Smart Borrowing to determine the best loans for you

6. **Make a personalized financial plan**
   - Budget
     - Use prompts and resources to project your income and expenses
     - Store and track your personalized budget. Focus on your spending
     - Become financially fit with ways to trim your spending

7. **Forecast your financial future**
   - Debt-O-Meter
     - Calculate your debt and gauge your future income
     - See if you’ll be able to comfortably pay back your student loans
     - Use the resources to help restructure your borrowing if you need to lower your debt load.
     - Check out the Helpful Resources to see how your monthly payment could be lowered

8. **Build a shield of protection**
   - Identity Theft
     - Learn how to protect yourself, so your credit stays strong
     - Get tips on how to fix identity theft if you’ve been victimized

9. **Provide your financial smarts**
   - My Account
     - The quizzes let you track your knowledge and growth
     - The Final Assessment will show you’re GradReady

10. **Learn what you want, when you want**
    - Online and Open 24/7
      - Easy account creation
      - Flexible and easy to use