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## How to Make a Budget

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### Step 1: Go to [nwtc.gradready.com](http://nwtc.gradready.com)

The more you know the less you'll owe.

Learn more about managing your tuition, budget, and bills.

Log in

Create an Account

### Step 2: Click Create an Account and enter your information

## Create Account

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

### Account Information

Email

Confirm Email

Password

Confirm Password

### Profile Information

First Name

Last Name

Enrollment Status

Student ID (Optional)

## Step 3: Activate Account by Verifying Email

### 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 [product\\_support@ascendiumeducation.org](mailto:product_support@ascendiumeducation.org) to your contact list and/or trusted senders list.

Success!



Open your email and click the link to authenticate your email. After you click the

Thanks for activating your account.

link, you will see this message

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

## Step 4: Click on Money Management

### 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.

Choose a path. Start learning.



#### PATH 1

There is a smart way to pay for college and you can do it. Learn about funding options and create a savvy financing plan to help you get through school.

Paying for College

#### PATH 2

Don't graduate with a poor credit score and a mountain of debt. Create a budget and develop the skills to be in the financial driver's seat when you graduate.

Money Management

#### PATH 3

Learn how to navigate the road ahead. Manage your student loan repayment and find guidance on housing, auto, career, benefits, and more.

Real-World Finance

## Step 5: First Take a Quick Assessment

### Money Management

#### 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

7 Questions- should take  
no longer than 5 minutes.

### Money Management

Whew! The hard part is over.

Select Continue to proceed down the Money Management path. You can always check your progress in My Account.



#### Money Management Pre-Course Assessment

score: **100%**

behavior: ★★★★★☆

Review

My Account

Continue

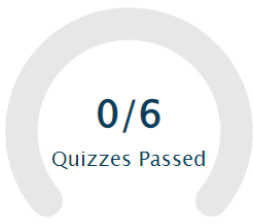
## Step 6: Build a Budget

### Money Management

#### 1. Learn

Get started by watching the Money Skills videos.

Money Skills




0/6  
Quizzes Passed

View more...

#### 2. Budget


Build your monthly budget and track your expenses.



Build a Budget

#### 3. Gauge

Try out the Debt-O-Meter to see where you stand.



Use the  
Debt-O-Meter

Total Badges 1/26

My Account

Enter your Income and Expenses. You can change month and the amounts as needed to maintain your budget.

### Budget

Budgeting is the single best way you can take control of your money. Once you get in the habit of it, you'll be surprised how easy it is to watch your spending, save a few bucks, and stop stressing so much about your cash. GradReady's Budget can help you track your monthly income and expenses. Start with the categories provided. Delete what you don't need, or add others to suit your unique situation. Once you've got a working template, you can use it in future months too. Need help customizing your budget? Check out these [instructions](#).

[Print this page](#)

January 2022

Balance: \$0.00

[Reset budget](#)

Income Source	Planned	Actual
Employment	\$0.00	\$0.00 +
Family Contribution	\$0.00	\$0.00 +
Student Loans	\$0.00	\$0.00 +
Total	\$0.00	\$0.00

+ Add Income Source

Expenses
Housing ▶
Food ▶
Transportation ▶
Education ▶

#### Your Actual Expenses

You have not added any planned expense amounts yet.

[What does this graph tell me?](#)

#### Helpful Resources

- Sample Budget
- Financial Fitness
- Budget Busters
- Glossary
- Budgeting FAQ