

## Research, Education and Financial Literacy Excellence for Minority Engagement (REFLEX-ME)

### Guideline for Receiving Stipend on Personal Financial Literacy Training

With the support from U.S. Department of Education, TAMUK REFLEX-ME program is able to provide **\$70 stipend/student** before August 31, 2020 to the **first 300** TAMUK students who complete the required online training courses and meet the additional requirements.

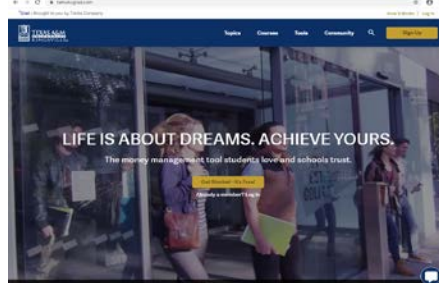
This instruction is to guide the students to complete the required training courses and submit required documents for receiving the stipend. To get more details about the online training website iGrad, please check <https://www.tamuk.edu/enrollment-management/finaid/resources/financial-literacy.html>

#### Qualifications for Receiving the Stipend:

1. The TAMUK student must be a U.S. Citizen or Permanent Resident.
2. The TAMUK student must be enrolled in a STEM major
3. The TAMUK student must be a minority student as defined by U.S. Department of Education Minority Science and Engineering Improvement Program, who is an American Indian, Alaskan Native, Black (not of Hispanic origin), Hispanic (including persons of Mexican, Puerto Rican, Cuban, and Central or South American origin), Pacific Islander or other ethnic group under-represented in science and engineering.
4. Following the instruction below, to complete 18 required online training courses. All the online courses are free accessible for TAMUK students, and it takes about 6.5 hours to complete them.
5. Be the first 300 students to submit your course certificates of completion to Mr. Ricardo Garcia before August 31, 2020.

#### STEP #1: Online Registration and Profile Generating

- a) Access to website <https://tamuk.igrad.com/>



- b) Create an account to access the training courses

**Sign up for iGrad**  
Join our award-winning financial wellness program.

First name \*  Last name \*

**Email \***  
Please enter your email to sign up.

Re-enter email \*

Create password \*

Create a password that is at least 8 characters.  
Please enter a password!

I agree to let iGrad Inc. (who operates iGrad) collect, use, retain, share, and protect my personal data as explained in the [Privacy Policy](#)

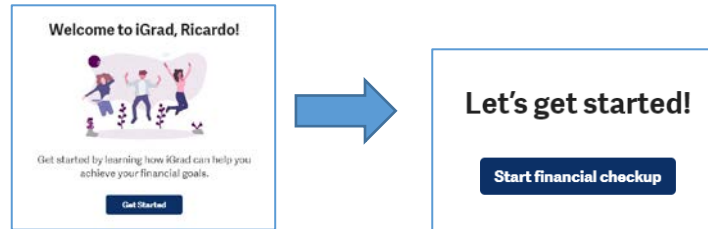
I understand and agree to the [Terms of Service](#), [Privacy Policy](#), and [Cookie Policy](#)

[Sign up for free](#)

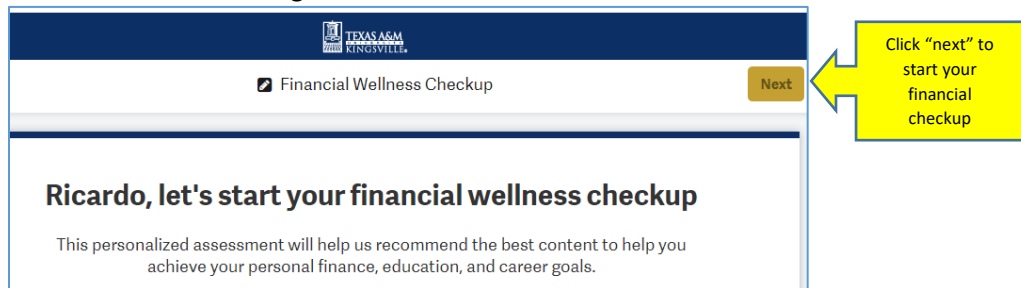
Already a member? [Log in](#)

### c) Complete Your Profile

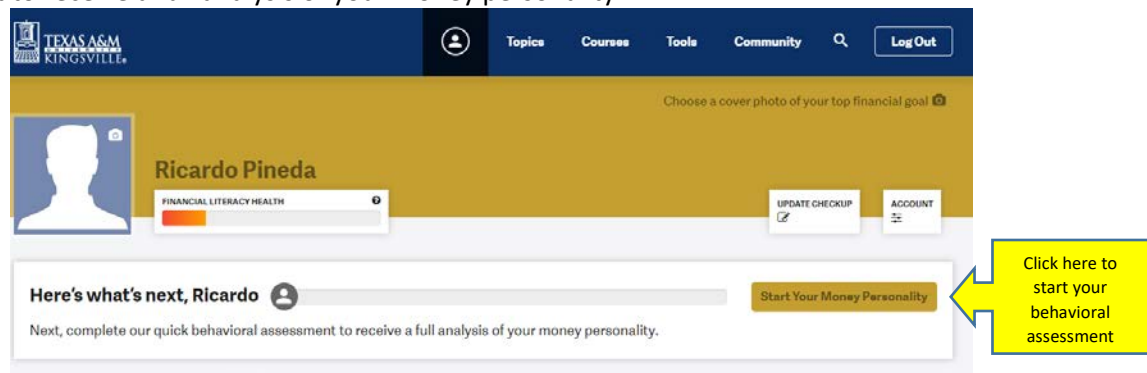
In this step you will receive a welcome advice and five brief messages of how to start with a financial checkup, get your personal recommendations, understand your money personality, stay on track and grow with the community.



It is important to develop as accurate as possible your financial wellness checkup which consist in 19 short questions, which should not take longer than 5 minutes.



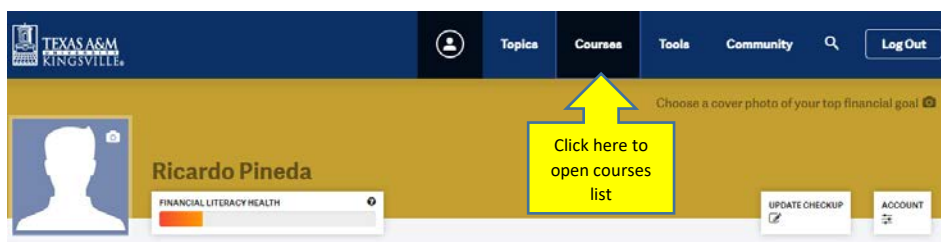
After the financial wellness checkup is completed, the student must perform a quick behavioral assessment to receive a full analysis of your money personality.



Once the behavioral assessment analysis is received, financial literacy courses can be accessed.

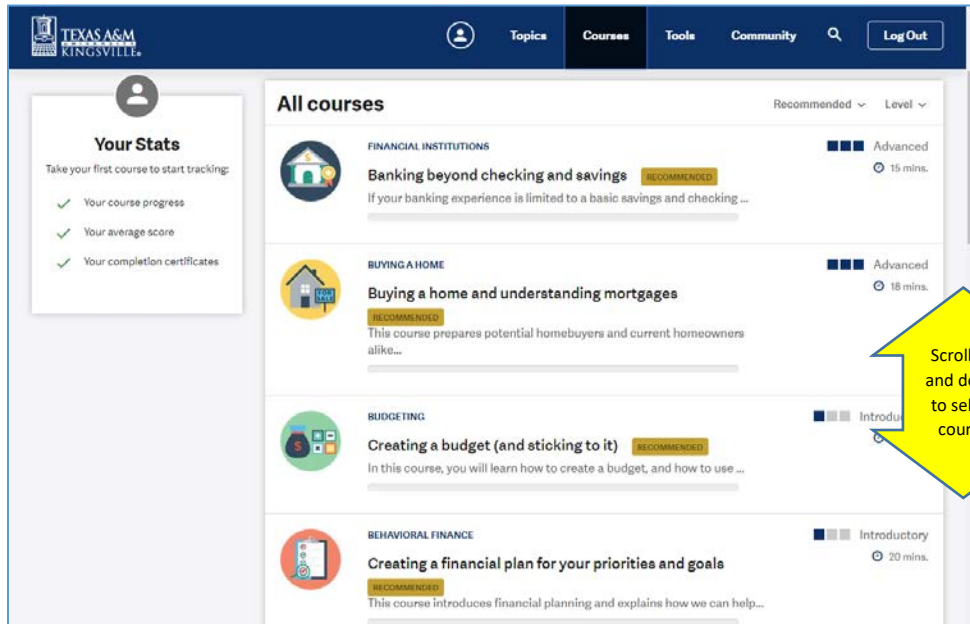
### Step #2: Access and Complete 18 Training Courses

To access to Financial Literacy courses “click” on Courses on page header as indicated in below image.

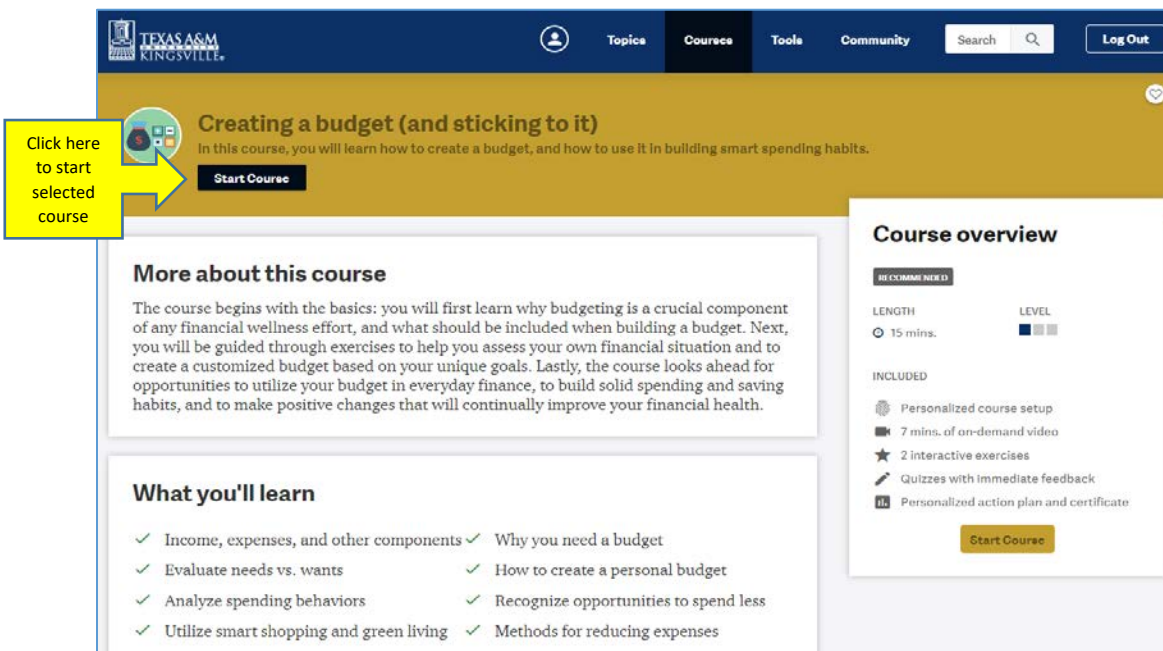


**Important!** It is required to students to complete 18 courses of the existing 19 courses on *iGrad* website. “Assessing your insurance needs” is not required, and is optional.

Once the list is displayed, scroll up and down to select the course and click on the course name to open selected course.



Once the course has been select, next window will appear in your screen with the introductory information and course overview, click on START COURSE to execute this option.



After each course is completed, the student will receive a Certificate of Completion of the course.

**Important!** Please download and save every Course Certificate of Completion.

Once a student has completed the required 18 courses, all 18 Courses Certificates of Completion must be sent to Mr. Ricardo Garcia via email [ricardo.garcia@tamuk.edu](mailto:ricardo.garcia@tamuk.edu). A student can also print out the 18 Course Certificate of Completion, and submit them to Mr. Ricardo Garcia in Library Room 203.

**Important!** Before August 31, 2020, We can ONLY provide stipend to the First 300 qualified students who submit their course certificates to Mr. Ricardo Garcia. We will be able to provide more stipend to qualified students after October 1, 2020. Please contact Mr. Ricardo Garcia for further information.

**STEP #3: Submit additional forms so that we pay the stipend to you via direct deposit**

After receiving your 18 course certificates of completion and checking your qualification, Mr. Ricardo Garcia will send you additional forms to fill for receiving the stipend.

Further information contact Ricardo Garcia:

Email: [ricardo.garcia@tamuk.edu](mailto:ricardo.garcia@tamuk.edu)

Office: 361.593.3555

Or in Library room 203 (second floor)