

Helping you take control of your student debt

For many, student debt is a real obstacle in their day-to-day lives. The impact of the debt makes it difficult to get by, let alone save for retirement. That's why we offer a program to help you take control of your student debt.



How it works

- ✓ You make the minimum monthly payments on your loans.
- ✓ We make an extra payment each month on your behalf.

How it helps

- ✓ The extra monthly payment reduces what you pay in interest by lowering your loan balance.
- ✓ You are able to pay off your loan sooner by shrinking your balance faster.

A look at potential student debt savings

In the highlighted example below, you have a \$30,000 student loan at 5% interest with a 10-year repayment period. Just make your regular monthly payment and we pay an extra \$50 a month. Your total savings are \$6,500, which is composed of the benefit payments plus the interest saved over the life of the loan. Plus, you'd shave 1.7 years off your loan.*

		Loan amount					
		\$30K		\$50K		\$70K	
		Total savings	Years saved	Total savings	Years saved	Total savings	Years saved
Interest rate	4%	\$6.1K	1.7	\$6.6K	1.0	\$6.8K	0.8
	5%	\$6.5K	1.7	\$6.9K	1.1	\$7.2K	0.8
	6%	\$6.8K	1.7	\$7.3K	1.1	\$7.6K	0.8

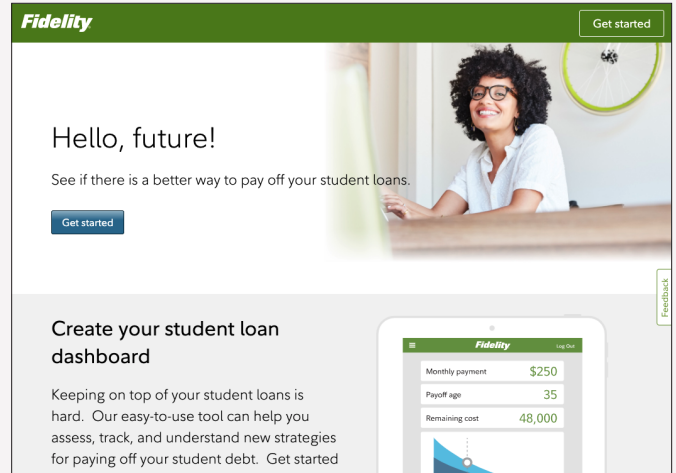


Access to Fidelity's Student Debt Tool

You can also access the Fidelity Student Debt Tool by visiting [Fidelity.com/studentdebttool](https://www.fidelity.com/studentdebttool) to help get a complete picture of your student loans and discover strategies for consolidation and repayment. Learn about:

- Lowering your payment with an income-driven federal repayment plan
- The effect of making extra payments
- How refinancing may help

There's also information on federal loan forgiveness programs, step-by-step instructions for changing your repayment plan, and a variety of loan-specific FAQs.



Fidelity Student Debt Tool website. Screenshot is for illustrative purposes only.

Questions? Please contact your benefits administrator.



*Your loan picture uses a standard repayment plan with a constant interest rate and current dollar values.

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