

Year 1: You're making progress on your loan payments.



All Year 1 FW
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You're making progress on your loan payments

Hopefully, last year's loan was helpful. Are you wondering what next steps to take?

Spend five minutes completing, or re-taking, your MoneyCheckup to see which areas to focus on in the coming year.

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Link to:

Netbenefits.com—Money Checkup (Financial Wellness=on)
Savings & Spending checkup (Financial Wellness=off)

Year 2: Nice job.




All Year 2
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You're past the two-year mark on repaying the loan from your retirement plan.

Consider focusing on emergency savings to help avoid future loans.

[Learn more](#) ▶



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Link to: Learn Hub—Managing My Expenses

Year 3: with 3 years of loan payments behind you, what's next?



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With 3 years of loan payments behind you, have you thought about life after your retirement plan loan?

Need help balancing debt and retirement savings?

[Let's talk debt prioritization >](#)



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[Link to: Learn Hub—Home Page](#)

Year 4: Once your loan is paid off, what's next?



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Once your loan is paid off, what's next?

It's never too early to think about how you'll refocus on your savings when your loan payments are done.

Will you focus on emergency savings to avoid future loans? Will you step up your retirement savings?

[Learn a simple rule for saving](#) ▶



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Link to: *50/15/5 Savings rule of thumb* article and additional link to Savings and Spending Checkup

Year 5: Congratulations! You paid off your loan.




All Payoff
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Congratulations! You paid off your loan. Now what?

Learn about all the ways Fidelity helps you get and stay on track.

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Link to Learn Hub—Planning My Retirement