

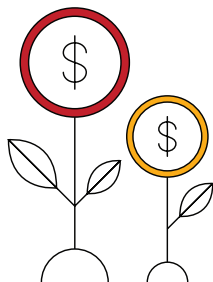
Vanguard's guide to financial wellness

Student loan debt management

Financial wellness means you're able to meet your current and near-term financial obligations and be on track to meet future goals. By improving your financial situation, you can make an impact not only on your financial well-being, but also in your personal life and at work.



Graduates with student loan debt accumulate 50% less retirement wealth by age 30, according to a 2018 study by the Center for Retirement Research at Boston College.¹



Strategies to tackle student loan debt

- Create a budget that works for you and when possible, seek to use onetime windfalls to help enable further debt payoff progress.
- Enroll in automatic payments to save on your interest rate.²
- Consider refinancing or consolidating your loans.³



Tackle your student loans. Get started at vanguard.com/studentloans.

Whenever you invest, there's a chance you could lose the money.

1 Rutledge, Matthew S., Geoffrey T. Sanzenbacher, and Francis M. Vitagliano. 2016. *How Does Student Debt Affect Early-Career Retirement Saving?* Working Paper 2016-9. Chestnut Hill, MA: Center for Retirement Research at Boston College.

2 Automatic payments may allow for a 0.25% deduction on the interest rate while enrolled. Deduction availability depends on loan and loan servicer terms.

3 Be aware of federal protections that may change. See studentaid.gov for more.



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