INTRODUCES

Student Debt Tool

An online experience to help borrowers understand their current loans, explore federal and private repayment options and take action to optimize student loan repayment.

### Aggregate Loan Data
See all loans from multiple servicers, federal or private in one place.

### Scenario Planning & Visualizations
- Interactive, personalized calculators
- Detailed financial impact of repayment options, so participants are empowered to make informed decisions

### Federal Repayment Options
- Unbiased information on the tradeoffs of each repayment program (i.e. Income Based Repayment, Loan Forgiveness)
- Instructions on how to take action

### Private Refinance Network
- Unbiased information on private refinancing
- Financial education on how refinancing can affect interest rates, monthly payments, and lifetime costs
- Links to Fidelity’s vetted network of providers (i.e. SoFi, Citizens Bank)

As partners in piloting the Student Debt Tool, our goals are:

#### FOR STUDENT LOAN HOLDERS:
- Explore strategies for paying down your student debt
- Help provide feedback on a new Fidelity tool to ensure it meets your needs

#### FOR EMPLOYERS:
- Provide information to employees who carry student loans
- Help provide feedback on a new Fidelity tool to ensure it meets the needs of employers

#### FOR FIDELITY:
Gather feedback on a new tool to ensure it meets the needs of users