



## The right tool is all you need.

You've been paying down your student debt, but no matter how hard you try, sometimes it feels like you aren't making a dent in the balance.

That's where the Fidelity Student Debt Solutions tool comes in.

Using this resource, you can create a repayment plan to make the biggest impact. You'll pay off your student debt faster, and your reward will be the flexibility to use that money towards other priorities such as building up your emergency fund or saving for retirement.

Fidelity's Student Debt Solutions tools includes:

- Repayment calculators.
- Refinance opportunities.\*
- Resources for federal payment programs like Public Service Loan Forgiveness.
- Fidelity's wide library of educational materials.

Class is over! Access the Fidelity Student Debt Solutions tool today! [Fidelity.com/studentdebt](https://www.fidelity.com/studentdebt)

Members eligible for the CRSP can create an account by logging into their NetBenefits account. Other members and guests can create a guest account.

**Note:** To use the tool, you will need to know the current balance, interest rate, monthly payment and type (federal or private) of each of your student loans.

*\*Refinance opportunities are offered through Credible. There is a potential e-gift card bonus for refinancing loans through Credible; however this should not be a deciding factor when considering whether or not to refinance.*



If you want to discuss student loans or other financial planning questions, please reach out to a CPS Financial Wellness Educator at [MoneyMatters@ConcordiaPlans.org](mailto:MoneyMatters@ConcordiaPlans.org).