



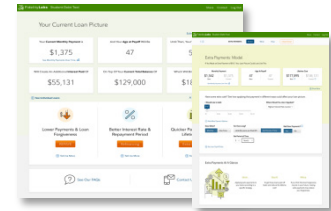
## Student Debt Tool

If you have student loans, you know all too well the impact it can have on your daily financial life. As a borrower, you have a number of options to help take control of this debt, including making extra payments, consolidating federal loans, and refinancing into a new private loan. The benefits? You may be able to reduce your interest rate, lower your payments, or repay your loan faster.

### What to consider



Fidelity’s Student Debt Tool brings together your full loan picture into one place. Using your specific loan data, the tool models different scenarios in real time to show you repayment options—and the impact each could have on your loan situation.



### Key features

- Simple dashboard showing all your student loans in one place
- Ability to model different repayment scenarios and explore educational resources
- Information to help you start paying off your loans in a way that works for you

### How it works

- 1 Aggregate**  
See what you owe, when you will have it paid, and how much interest it will cost.
- 2 Explore**  
View repayment options that, based on the loan information you provide, show how your loan situation is impacted.
- 3 Compare**  
Learn the pros and cons, trade-offs, and opportunities of each option.
- 4 Decide**  
Determine whether to take action and get started right away.

### Where to get more information

[NetBenefits®](#)