

# Don't face your student loans alone

Want to pay off your student loans faster? Save on interest? Vanguard and your employer have teamed up to give you full access to Candidly to help you tackle your student debt. **And it's completely free to you!**

Candidly will recommend features unique to your situation, including:



## Crush

- **Round up.** Candidly automatically rounds up your purchases and puts the spare change toward your loans.
- **Giveback.** Earn cash back every time you shop from popular brands. The extra cash automatically goes toward your student loans.
- **Auto-crush.** Easily schedule one-time or recurring extra payments to pay off your debt faster.



## Change

- **Reassess.** Compare—and even enroll in—income-based payment plans. Candidly can also help you apply for the Public Service Loan Forgiveness program if you're eligible.
- **Refinance.** See your options for loan refinancing.



## Learn

- **Read.** Boost your knowledge with actionable insights on saving for college, finding scholarships, and navigating financial aid.
- **Roll up.** See all your student loans in one convenient place.

## Did you know

People **saved an average of \$4,900** using Round up, Giveback, and Auto-crush—and paid off their loans **30 months earlier!**\*

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Candidly users who qualified for an income-based payment plan **lowered their payments by \$358 a month.\***

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Candidly is a free benefit from your employer and Vanguard. Check it out today.

Go to [vanguard.com/studentloans](https://vanguard.com/studentloans) and select **Log me in to Candidly.**

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

\*Source: Candidly. 2022.

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