



Take charge of your financial future

Your financial health is about more than just dollars and cents—it's about the peace of mind that comes with knowing you can live and retire on your terms. If you're ready to take charge of your finances, Vanguard's new financial wellness resource can guide you in the right direction.



Get started

Go to vanguard.com/financialwellness and tell Vanguard about your financial goals. With simple, supportive, and personalized tools and information, you'll get a step-by-step guide to help you improve your financial situation.



Don't worry

Your info is only between you and Vanguard. It won't be shared with anyone—not even your employer.



Take charge!

Make your financial health a priority. And see how Vanguard can help.

Why you should check it out

Vanguard's financial wellness resource can help you:

- Take control of your finances.
- Prepare for the unexpected.
- Make progress toward your goals.

It's free and easy to use. To check it out, go to vanguard.com/financialwellness.

.....

Not web registered?

Take a few minutes right now to set up your account at vanguard.com/register.

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

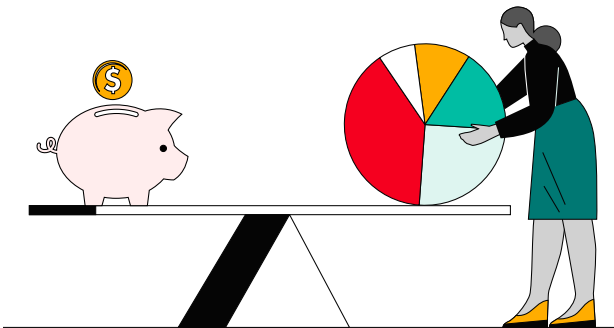
Vanguard's guide to financial wellness

Take control of your finances

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.

Take control of your finances

- 1 Create a budget that works for you.
- 2 Maximize your employer-matched savings.
- 3 Pay the minimum on all your debt.
- 4 Pay down high-interest debt.



Having a budget is key to the financial wellness framework, and is an important tool in achieving your goals.

Do you like tracking your expenses?			
		No	Yes
What's your priority?	Start putting money aside	Use the envelope method to categorize expenses.	Use zero-based budgeting, starting anew each month.
	Increase savings rate	Pay yourself first.	Follow a rule of thumb, such as the 50/30/20 rule.

Source: Vanguard.



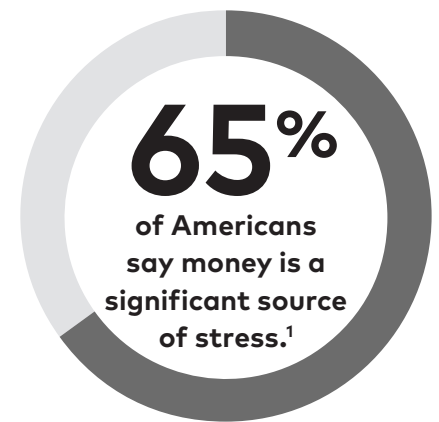
Get started now. Go to vanguard.com/financialwellness.

Vanguard's guide to financial wellness

Emergency savings

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.

People who report not having emergency savings are more likely to overdraw their checking accounts, rely on high-cost loans, and withdraw from their retirement accounts.¹



	How much do I need to save?	Where should I keep these savings?
Spending protection	At least \$2,000 or half a month of expenses, whichever is greater	Checking or savings accounts or money market funds for quick access
Income protection	Generally, three to six months of expenses	Taxable account or a Roth IRA, as contributions can be withdrawn tax-free ²

Source: Vanguard.

Emergency savings provides you with a cushion to help lessen potential impacts to your budget, financial plans, and goals.

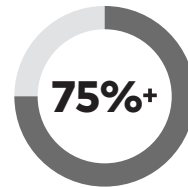


Build your emergency savings. Get started at vanguard.com/emergencysavings.

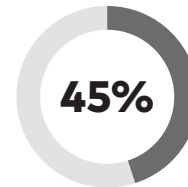
Vanguard's guide to financial wellness

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.



of U.S. families report having debt.¹



of U.S. families carry credit card debt.¹



\$6,300

is the average credit card debt for U.S. families.¹

Paying down debt generally leads to positive outcomes

Reduces the total interest paid

Lowers outstanding balances, which may help improve credit scores, potentially lowering future lending rates²

Unlocks future budgeted loan payments for savings, investment, or other goals

Relieves the mental and emotional burdens of having outstanding debt

Debt pay-off strategies to consider

- 1 Pay the minimum on all debt**

Pay at least the monthly minimum(s), as this will reduce costs over time and improve your credit score.
- 2 Pay down high-interest debt**

Save on paying interest, which in turn will free up cash flow for your other goals.
- 3 Consider paying off lower-interest debt**

Evaluate your debt comfort and liquidity needs.



Reduce your debt. Get started at [vanguard.com/managemydebt](https://www.vanguard.com/managemydebt).

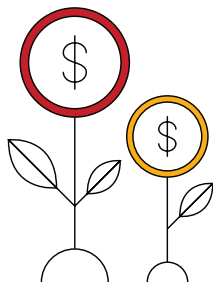
Vanguard's guide to financial wellness

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





We're here to support you

Schedule a free, one-on-one conversation with a Retirement Planning Counselor.

We can help you work through your most important financial questions, including:

- How do I benefit from joining my employer's retirement plan?
- How can I choose the right mix of stocks and bonds?
- Am I saving enough to retire when I want?
- What other retirement solutions and services does Vanguard offer?
- Can I consolidate all of my retirement savings accounts?

We'd love to meet with you regardless of whether you want to invest with Vanguard. And you're welcome to include your spouse or partner.

Reserve your spot!



Sign up today at
meetvanguard.com.

By appointment only.

Connect with Vanguard®

vanguard403bservices.com • 800-523-1188

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

© 2022 The Vanguard Group, Inc. All rights reserved.

BBBRRBGL 112022

Vanguard®

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

1 Bhutta, Neil, Jesse Bricker, Andrew C. Chang, Lisa J. Dettling, Sarena F. Goodman, Alice Henriques Volz, Joanne W. Hsu, Kevin B. Moore, Sarah Reber, and Richard Windle, 2020. *Changes in U.S. Family Finances From 2016 to 2019: Evidence From the Survey of Consumer Finances*. Federal Reserve Bulletin 106(5): 1–42.

2 Credit score determinants typically include such factors as payment history, amounts owed, length of credit history, new credit accounts, and types of credit used. Different credit score weighting and scoring models are used for different lending decisions. As a result, credit score impacts may vary.

Vanguard[®]

Participant Education

P.O. Box 2900

Valley Forge, PA 19482-2900