



Let's talk Candidly about student debt

Good news! Vanguard and GAF are giving you free access to Candidly, a comprehensive platform that offers tools and resources to help you tackle your student debt.

The Candidly platform has tools to help you:

- Pay down student debt faster with spare change and recurring payments.
- Discover, compare, and apply for a federal repayment plan based off your income.
- Compare refinancing offers to potentially lower your interest rate.
- Unlock financial wellness content.
- See all your student loans on a single dashboard.

Try it out now!



Go to vanguard.com/studentloans and select **Log me in to Candidly**.



Save for their future

A 529 plan is a great way to save for a loved one's education expenses and get tax benefits¹ in return. And it has additional benefits that may not be available with other savings options.

Let's bust some 529 plan myths

Your savings can only be used for college tuition

Savings can also be used for vocational or trade schools, grad school, and apprenticeships, as well as for K-12 tuition.¹ You can use the money for books, room and board, and other qualified expenses, too.

You can only invest in your state's 529 plan

You can invest in any state's 529 plan. And you can use the money for education expenses in any state, too. In fact, investors in all 50 states are saving in The Vanguard 529 Plan.

You'll lose the money if you don't use it

You can transfer unused savings to one of your other children, a grandchild, or another qualified family member. You can even roll over up to \$35,000 to a Roth IRA.²

529 plans are only for children

People of all ages can use plan savings for qualified education expenses. You can even use the money for yourself.

Let's explore!



Go to vanguard.com/explore529 to learn more.

Many states offer a credit or tax deduction for 529 contributions, so do your homework before choosing a plan.

529 plans aren't the only way to save

To learn about other education saving options, visit investor.vanguard.com.

The Vanguard 529 Plan

Here are the benefits:

- Vanguard's low-cost portfolios.³
- Over 30 investment portfolios.
- Nearly 50 years of investment experience behind it.

Connect with Vanguard®

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

¹Earnings on nonqualified withdrawals may be subject to federal income tax and a 10% federal penalty tax, as well as state and local income taxes. The availability of tax or other benefits may be contingent on meeting other requirements. State tax treatment of withdrawals used for i) expenses for tuition in connection with enrollment or attendance at an elementary or secondary public, private, or religious school, ii) expenses related to apprenticeship programs, or iii) student loan repayments is determined by the state(s) where the taxpayer files state income tax. Please consult with a tax advisor for further guidance.

²**529 account rollover conditions:** Certain restrictions apply, including to whom the assets may be transferred, a required holding period of 15 years, and limits on rollovers of contributions made within the 5 years prior to the rollover. The annual rollover limit is subject to Roth IRA annual contribution limits with a lifetime limit of \$35,000 for each 529 account beneficiary. Consult your tax advisor prior to initiating a rollover.

³Vanguard average 529 age-based and target enrollment portfolio expense ratio: 0.14%. Source: Vanguard, November 2024.

The Vanguard 529 College Savings Plan is a Nevada Trust administered by the office of the Nevada State Treasurer.

The Vanguard Group, Inc., serves as the Investment Manager for The Vanguard 529 College Savings Plan and through its affiliate, Vanguard Marketing Corporation, markets and distributes the Plan. Ascensus Broker Dealer Services, LLC, serves as Program Manager and has overall responsibility for the day-to-day operations. The Plan's portfolios, although they invest in Vanguard mutual funds, are not mutual funds. Investment returns are not guaranteed and you could lose money by investing in the Plan.

*For more information about The Vanguard 529 College Savings Plan, call 877-930-4972 or obtain a **Program Description (PDF)**, which includes investment objectives, risks, charges, expenses, and other information; read and consider it carefully before investing. Vanguard Marketing Corporation, Distributor.*

For more information about any 529 savings plan, contact the plan provider to obtain a Program Description, which includes investment objectives, risks, charges, expenses, and other information; read and consider it carefully before investing. If you are not a taxpayer of the state offering the plan, consider before investing whether your or the designated beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program. Other state benefits may include financial aid, scholarship funds, and protection from creditors. Vanguard Marketing Corporation serves as distributor for some 529 plans.

Keep in mind that state-based benefits should be one of many appropriately weighted factors to be considered when making an investment decision.

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