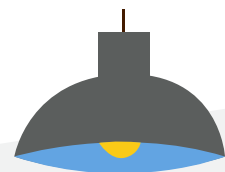
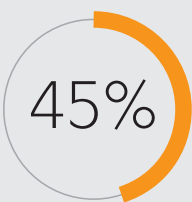


4 tips for college savings

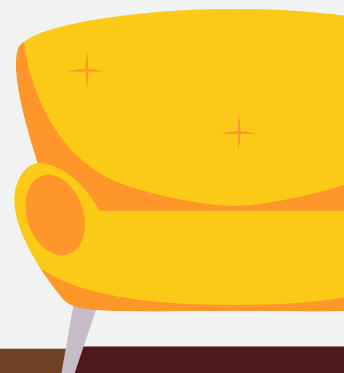
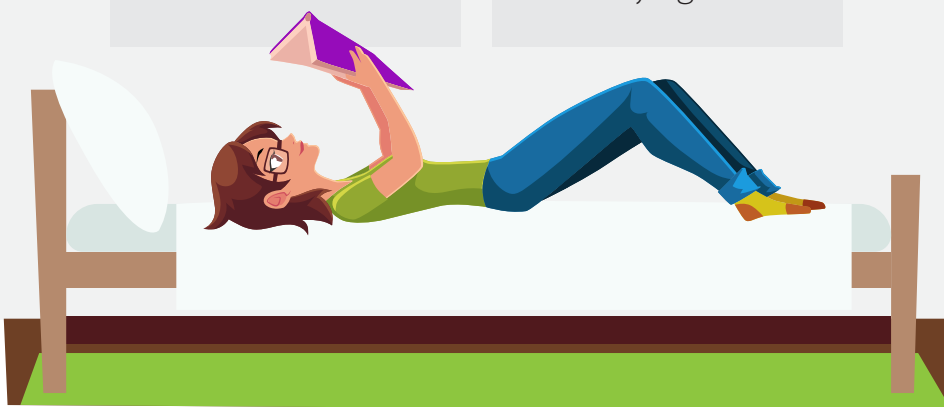
College debt can have long-reaching consequences. To reduce the burden, start planning early for the cost of college and consider these tips.



79%
say repaying student loans impacts their ability to save for retirement¹



45%
say student debt significantly impacts their ability to save for short-term goals like buying a car.¹



1 Don't take on too much debt: Consider how much you can realistically afford in conjunction with other goals you may have for your future.

2 Consider salary potential: As a rule of thumb, students shouldn't take on more debt than they expect to earn in their first year out of college, making payments more manageable after graduation.

3 Balance the budget: Most people can't pay the full cost of a college education out-of-pocket, so aim to save enough to pay half the cost of a public college education. To see if you're on track, use our college savings ["2K rule of thumb."](#)

4 Think creatively: The traditional picture of college is evolving. Expenses may be reduced if the student lives at home, works part time, or is able to graduate early.

¹ Fidelity Investment Student Loan participant panel survey with 500 responses, October 2016.

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