



Vanguard[®]

Help from Vanguard
—Free and at
your fingertips



Go to [vanguard.com/toolbox](https://www.vanguard.com/toolbox) for a wealth of resources to help you set your financial goals.

Use these calculators and tools whenever you want. See how a small increase in your savings rate can affect your financial future, get help determining how much you might need in retirement, and more.

Calculators

- **Retirement Income Calculator.** Check whether you're on track to have the income you'll need in retirement.
- **Retirement Nest Egg Calculator.** Answer a few questions for an idea of how long your retirement savings may last.
- **Retirement Plan Loan Calculator.** Before you take a loan from your plan, determine the true cost—and whether an alternative might be better for you.



Other tools

Want to save for college? Motivated to max out your plan savings for the year? Help is a click away.

- **College savings.** You have a lot of options when saving for college. Search for one that may be suited for you.
- **Plan savings.** A small increase to your savings rate can have a big impact on your future. See for yourself.
- **Power of compounding.** It's called the snowball effect, when you continually invest earnings and those earnings generate their own earnings. See what can happen when you keep your money invested for the long term.
- **Savings limit.** Want to save as much as you can in your plan? See what your paycheck contributions would look like if you want to reach the IRS limit by the end of the year.



Participant Education

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