



Student Debt Resource Hub

For help understanding student loans, this is the place.



Fidelity's [Student Debt Resource Hub](#) simplifies how you manage your student debt by bringing together educational resources, actionable next steps, repayment strategies, and loan modeling tools in one convenient place.

Explore payoff strategies

Get actionable guidance that can help you lower monthly payments, pay off loans faster, and reduce your lifetime costs.

Explore your loan possibilities

Lower monthly paymentPay off my loan fasterReduce my lifetime cost

Refinancing

Replace your existing student loans with a new private loan, potentially at a lower interest rate.

Potential benefits: Lower interest rates, simplified loan payments, and the potential for flexible repayment terms.

Consider if: You have good credit and stable income, you already have private loans, or you don't need the benefits of federal student loans.

[Learn more](#)

Federal loan consolidation

Combines multiple federal student loans into a single Direct Consolidation Loan.

Potential benefits: Simplified, and possibly lower monthly payments.

Considerations: Information around federal consolidation and access to federal income-driven repayment plans is frequently being updated. You can find more information on the status of these repayment options on StudentAid.gov.

[Learn more](#)

Income-Driven Repayment plans

These federal plans set your monthly loan payments based on your income and family size.

Considerations: Details about income driven-repayment plans may change more than standard repayment options and it's important to monitor for updated information.

To learn more and to access your federal loan data, please visit your loan servicer or StudentAid.gov.

[Visit StudentAid.gov](#)

Important update: Loans in the SAVE forbearance will begin accruing interest starting August 1st, 2025. Visit your loan service provider to learn more.

Find educational resources

Stay up to date on ways to manage your student debt with timely news, information, and smart next steps to consider.



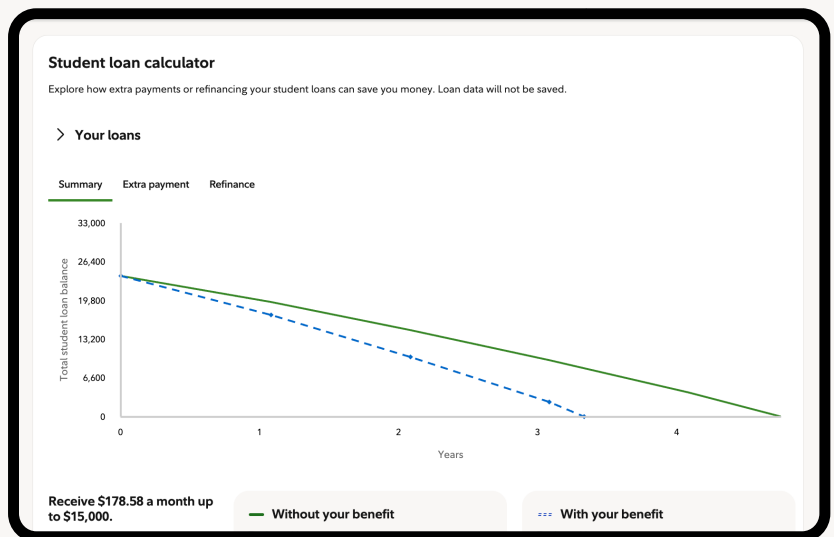
What's going on with student loans?

The latest on student loan forgiveness—plus moves to consider.

[Read more](#)

Model loan options

Use our modeling tool to see how changes to your payment strategy will impact your plan.



Try the Student Debt Resource Hub

Find ways to manage your student loans and model different payment options that may work for you. Log in to [Fidelity NetBenefits®](#) today.