**Lessons:**

[**Why should I join a retirement plan?**](https://retirementplans.vanguard.com/VGApp/pe/edu/catalog/why-should-i-join-a-retirement-plan/1)

Joining your retirement plan is one of the best—and easiest—way to save for your future. So what’s stopping you?

Redirect: **vanguard.com/joinyourplan**

[**How much should I be saving?**](https://retirementplans.vanguard.com/VGApp/pe/edu/catalog/how-much-should-i-be-saving/1)

Vanguard suggests that you save 12% to 15% of your pay for retirement, including any employer contributions. Here’s how to get there without breaking the bank.

Redirect: **vanguard.com/save**

[**How can I afford to retire?**](https://retirementplans.vanguard.com/VGApp/pe/edu/catalog/how-can-i-afford-to-retire/1)

Retirement can be expensive. Find out how much you’ll need and how you can keep your savings on track.

Redirect: **vanguard.com/affordtoretire**

[**How do I manage debt?**](https://retirementplans.vanguard.com/VGApp/pe/edu/catalog/how-do-i-manage-debt/1)

Are you digging yourself deeper into debt? Please, stop digging. Then discover the effective strategies for pulling yourself out of the hole and taking control of your financial life.

Redirect: **vanguard.com/managedebt**

[**How should I save for college?**](https://retirementplans.vanguard.com/VGApp/pe/edu/catalog/how-should-i-save-for-college/1)

There are lots of ways to save for your child’s college education, and it’s easy to find the best one to suit your family’s needs. But the most important strategy is to start saving now.

Redirect: **vanguard.com/collegesavings**

[**I left my job. What happens to my plan?**](https://retirementplans.vanguard.com/VGApp/pe/edu/catalog/i-left-my-job-what-happens-to-my-plan/1)

People change jobs—sometimes frequently. Sometimes they leave their savings in their old 401(k) plan; sometimes they roll them over to a new one. Find out what you can do to manage your savings after you leave an employer.

Redirect: **vanguard.com/leftmyjob**

[**How do I handle financial emergencies?**](https://retirementplans.vanguard.com/VGApp/pe/edu/catalog/how-do-i-handle-financial-emergencies/1)

A great way to deal with financial emergencies is to prepare for them before they happen. An emergency fund can really help. Your retirement plan can also work in a pinch. Find out how.

Redirect: **vanguard.com/financialemergencies**

[**How do I create an estate plan?**](https://retirementplans.vanguard.com/VGApp/pe/edu/catalog/how-do-i-create-an-estate-plan/1)

Your property, including your financial assets, can pass to your heirs in a lot of different ways. A will doesn’t cover everything. Find out how you can leave your estate to your loved ones efficiently.

Redirect: **vanguard.com/estate**

[**How do I turn savings into income?**](https://retirementplans.vanguard.com/VGApp/pe/edu/catalog/how-do-i-turn-savings-into-income/1)

When you retire, you’ll need to replace the paycheck that you used to get from your employer. Here’s how to use your savings to generate income to last through your retirement.

Redirect: **vanguard.com/savingsintoincome**

[**Where do I get medical insurance?**](https://retirementplans.vanguard.com/VGApp/pe/edu/catalog/where-do-i-get-medical-insurance/1)

The medical coverage options available to you when you leave your employer can depend on your age. Find out what your options are and how to sign up.

Redirect: **vanguard.com/medicalinsurance**

[**How can I save for multiple goals?**](https://retirementplans.vanguard.com/VGApp/pe/edu/catalog/how-can-i-save-for-multiple-goals/1)

If you’re like most people, there are a lot of things you want, or need, to spend your money on. Here are some great ways to help make sure you can.

Redirect: **vanguard.com/saveforgoals**

[**How can I have enough income in retirement?**](https://retirementplans.vanguard.com/VGApp/pe/edu/#/catalog/how-can-i-have-enough-retirement-income/1)

Find out how much income your savings may yield in retirement. And learn how to close the gap if your savings aren’t on track. **Vanguard.com/enoughretirementincome**

[**How do I get more Social Security?**](https://retirementplans.vanguard.com/VGApp/pe/edu/catalog/how-do-i-get-more-social-security/1)

Learn about the strategies that can help raise your monthly Social Security payments.

Redirect: **vanguard.com/moresocialsecurity**

[**How much does an employer match help?**](https://retirementplans.vanguard.com/VGApp/pe/edu/catalog/how-much-does-an-employer-match-help/1)

If your employer offers matching contributions, make sure you’re taking full advantage of them. They’re too good to pass up. After all, would you turn down free money?

Redirect: **vanguard.com/match**

[**How does saving in my plan cut my taxes**?](https://retirementplans.vanguard.com/VGApp/pe/edu/catalog/how-does-saving-in-my-plan-cut-my-taxes/1)

Saving in your retirement plan can reduce your taxes, either today or in retirement. Here’s how.

Redirect: **vanguard.com/cutmytaxes**

[**What is a retirement plan, anyway?**](https://retirementplans.vanguard.com/VGApp/pe/edu/catalog/what-is-a-retirement-plan-anyway/1)

Your retirement plan is a powerful tool that helps you save for a comfortable retirement, even as it helps you save on taxes. Find out how.

Redirect: **vanguard.com/retirementplan**

[**What are the investing basics?**](https://retirementplans.vanguard.com/VGApp/pe/edu/catalog/what-are-the-investing-basics/1)

Investing might seem complicated. But it becomes a lot easier when you tune out the noise and focus on the basic things that are under your control.

Redirect: **vanguard.com/investingbasics**

[**How can target-date investments help me?**](https://retirementplans.vanguard.com/VGApp/pe/edu/#/catalog/how-can-target-date-investments-help-me/1)

Looking for an easier way to save? Find out why target-date investments have become the most popular way to save for retirement within employer retirement plans.

Redirect: **vanguard.com/targetdateinvestments**

[**How should I choose investments?**](https://retirementplans.vanguard.com/VGApp/pe/edu/#/catalog/how-should-i-choose-investments/1)

Stocks, bonds, mutual funds . . . what does it all mean? We explain the fundamentals of investing and show you how to—and how not to—choose your investments. **vanguard.com/choosemyinvestments**

[**What can Roth contributions do for me?**](https://retirementplans.vanguard.com/VGApp/pe/edu/catalog/#/what-can-roth-contributions-do-for-me/1)

Roth 401(k) after-tax contributions can provide you with tax-free income in retirement—provided you meet certain conditions. **vanguard.com/rothcontributions**

[**How can catch-up contributions help me?**](https://retirementplans.vanguard.com/VGApp/pe/edu/#/catalog/how-can-catch-up-contributions-help-me/1)

Maybe you’ve gotten off to a slow start in saving for retirement. If you’re age 50 older, you can catch up with additional contributions to your employer’s plan. **vanguard.com/catchupcontributions**

[**What are the key dates to my retirement?**](https://retirementplans.vanguard.com/VGApp/pe/edu/catalog/#/what-are-the-key-dates-to-my-retirement/1)

As you gear up for retirement, don’t miss these major milestones that can help you financially. **vanguard.com/keydates**

[**Should I combine my retirement accounts?**](https://retirementplans.vanguard.com/VGApp/pe/edu/#/catalog/should-i-combine-my-retirement-accounts/1)

If you have multiple retirement accounts, it may be in your best interest to combine them. **vanguard.com/combine**

[**Who is Vanguard?**](https://retirementplans.vanguard.com/VGApp/pe/edu/#/catalog/who-is-vanguard/1)

Vanguard administers your retirement plan—and is also one of the world’s largest and most admired investment companies. Find out how Vanguard can lead you to success. **vanguard.com/whoisvanguard**

[**How can investing advice help me?**](https://retirementplans.vanguard.com/VGApp/pe/edu/catalog/#/how-can-investing-advice-help-me/1)

Learn about your plan’s advice services and how they can help you. **vanguard.com/investingadvice**

[**How can I retire early?**](https://retirementplans.vanguard.com/VGApp/pe/edu/#/catalog/how-can-i-retire-early/1)

Many people say they want to retire early, but a lot of them find that they’re not adequately prepared. Find out what it takes to achieve an early retirement. **vanguard.com/retireearly**

[**Can I contribute to an IRA?**](https://retirementplans.vanguard.com/VGApp/pe/edu/#/catalog/can-i-contribute-to-an-ira/1)

Short answer: Yes! Investing in both your employer’s plan and an IRA could make you better prepared for retirement. But make sure you know the rules. **vanguard.com/contributetoanira**

*All investing is subject to risk, including the possible loss of the money you invest. Bond funds are subject to the risk that an issuer will fail to make payments on time, and that bond prices will decline because of rising interest rates or negative perceptions of an issuer’s ability to make payments.*

*For more information about any fund, including investment objectives, risks, charges, and expenses, call Vanguard at 800-523-1188 to obtain a prospectus or, if available, a summary prospectus. The prospectus contains this and other important information about the fund. Read and consider the prospectus information carefully before you invest. You can also download Vanguard fund prospectuses at vanguard.com.*

*Vanguard target-date investments are subject to the risks of their underlying funds. The year in the investment name refers to the approximate year (the target date) when an investor would retire and leave the workforce. The investment will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. A Vanguard target-date investment is not guaranteed at any time, including on or after the target date.*

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