

# KASHABLE: A SMART ALTERNATIVE TO 401K LOANS



When financial emergencies arise, it can be tempting to turn to your retirement savings for help. But Kashable offers a smart alternative to 401(k) loans - and helps you tackle expenses while preserving retirement savings.

## Why NOT to take a 401(k) loan:

- Loan amounts up to only 50% of vested balance
- Opportunity cost on lost investment returns
- Application & maintenance fees, potential tax penalties
- Paused or limited contribution during loan term = smaller savings in the long run

## Why to try **Kashable** instead:

- Loan amounts of \$250-\$20,000
- Opportunity to build credit
- Easy online application, with no application fees
- Preservation of retirement funds and other savings

## Get Started

1

Visit **kashable.com**  
to register

2

**Check Your Rate**  
with no impact to  
your credit score

3

**Apply in minutes**  
or visit our Financial  
Literacy Library to  
learn more