

Student Debt 401(k) Match Program

Overview

Beginning January 2026, T-Mobile is introducing a new way to help you save for retirement while paying down student debt. Through this innovative program—administered by Fidelity—your verified student loan payments will count toward receiving the T-Mobile 401(k) employer match, even if you're not able to contribute from your paycheck.

How It Works

- Your qualified student loan payments are treated like 401(k) contributions when calculating your employer match.
- You'll continue to receive your regular match for each pay period for any 401(k) contributions you make.
- At the end of the year, T-Mobile will make an additional contribution based on your verified student loan payments up to the maximum match amount.
- This may help you earn your full match potential, even if your paycheck contributions do not allow you to do so.

Eligibility & Enrollment

- You must complete one year of service to participate (same as the traditional 401(k) match).
- Enrollment opens December 1, 2025, with the benefit starting January 1, 2026.
- Enrollment and loan verification will be managed through Fidelity at www.netbenefits.com.

Loan Eligibility

- Eligible loans include federal or private student loans taken out in your name for your own, your spouse's, or your dependent's higher education.
- You must have at least one verified loan account to complete enrollment.

Employer Match

- You can earn up to 4% of your eligible compensation, up to IRS limits (\$360,000 in 2026).
- Any student-loan-based match will be contributed to your 401(k) after the plan year ends (typically by March of the following year).

Get Started

- Visit www.netbenefits.com to enroll and verify your student loans.
- For questions or assistance:
 - Fidelity (Student Loan Match): 866-711-0350
 - Fidelity (General 401(k) Questions): 800-491-1014

[Link to FAQ's](#)