

What do you want
to do today?

Disney Financial Resources Guide

Disney offers a broad range of benefits, services and resources that can help support your financial well-being. Here you'll find information on everything from paying down debt and keeping up with bills, to saving and investing for what's important, to protecting yourself and your family.



Not sure where to start? Give yourself a financial wellness checkup.

Take the pulse of your personal finances with a [financial wellness checkup](#) from Fidelity.

U.S.-based employees. Eligibility may vary based on job status, medical coverage, work location and the terms of any applicable collective bargaining agreement. In the event there is a discrepancy between this information and the governing documents, the governing documents will apply. This document is illustrative and intended to help you find programs and services for your individual needs. It is in no way intended to serve as financial advice or a financial solution. Additional programs may be available and Disney reserves the right to modify or terminate programs at any time.

Ver esta guía en español

What do you want
to do today?

Manage daily
finances

Manage daily finances

Explore a [checking account, savings account, or credit card](#) with Partners Federal Credit Union.

See how your actual savings and spending compares with Fidelity's guidelines using the [Budget Checkup](#).

Get [1-1 Personal Financial Coaching](#) from a Certified Personal Financial Counselor with Partners Federal Credit Union.



Learn more

- Explore [quick videos](#) on money fundamentals.
- Partners Wellbeing provides online tools and resources to help you [determine your budgeting goals](#).
- Learn the [three steps to achieving financial resilience](#).

Request a loan

Request a loan

Explore an [auto loan](#), [home loan](#), or [personal loan](#) (including a family building loan or emergency line of credit) from Partners Federal Credit Union.

Comparison shop for [mortgage rates](#) and get personalized offers in minutes with Partners Federal Credit Union.

Save on student loans or find a private student loan with [Credible](#). You may be eligible to receive a special \$750 bonus when you refinance.*

* Residents of California; Connecticut; Louisiana; Maine; Massachusetts; Nevada; New Hampshire; New Jersey; New Mexico; North Dakota; Ohio; Pennsylvania; Rhode Island; Tennessee; Washington, DC; West Virginia; Wisconsin; and Vermont are not eligible for the refinancing bonus from Credible.

Credible is not affiliated with Fidelity Brokerage Services, member NYSE, SIPC, or its affiliates. Credible is solely responsible for the information and services it provides. Fidelity disclaims any liability arising from your use of this information.



Learn more

- Learn what you can afford for your next auto or home purchase using [financial calculators](#) from Partners.
- Watch the [Understanding Your Credit video](#) to learn how to build your credit score and use your credit wisely.

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Prepare your taxes

Prepare your taxes

Get the most out of your tax preparation with a discount of up to \$20 on [TurboTax®](#) or [H&R Block®](#).

If you have more than 250 transactions, be advised that you may experience delays due to processing issues. If your transaction values are in the millions, you may exceed the program's capabilities. H&R Block cannot validate the imported data—you must verify the accuracy of all transaction details yourself as part of accepting them into your tax return.

Online discount offer valid only when you go to H&R Block using a link on Fidelity.com. Online offer not valid on free filing option or software. State return is not included. Receive \$10 off Deluxe online tax filing, \$15 off premium, and \$20 off self employed online tax filing. Online discount offer valid through October 31, 2023.

Save 25% on your federal and state tax return filing with [TaxAct](#).

Save \$30 on 1-on-1 tax guidance and preparation from an experienced tax professional with [EY TaxChat™](#).



Learn more

- Get tips for [choosing a tax preparer](#).
- See what you can do if you're [struggling to pay your taxes](#).

What do you want
to do today?

Find discounts

Find discounts

Find discounts on things you buy every day in the LifeMart Discount Center at [LifeCare](#).

Get discounts on childcare tuition and backup care at [LifeCare](#).

Find even more discounts through [Disney Perqs and Discounts](#).

Get help with your [commuting expenses](#).

Buy consumer products and services and pay over 12 months, right from your paycheck, using [Purchasing Power](#).

Get free health coaching for lifestyle management and/or chronic condition support for you or your eligible spouse/partner via telephone or FaceTime plus access to low-cost services and products through the Disney Dedicated Wellness Team. Call **1-800-577-7498, option 2**.

What do you want
to do today?

Plan for health or
childcare expenses

Plan for health or childcare expenses

Explore Disney's [Health Savings Account \(HSA\)](#), [Health Reimbursement Account \(HRA\)](#), and [Health Care and Dependent Care Flexible Spending Accounts \(FSAs\)](#) to help you save on taxes for eligible expenses.

Connect to reliable providers who can provide [backup care for your children or elders](#).

See how you and your enrolled spouse/partner can each [earn \\$300 in wellness rewards](#).

The Company also offers an Executive Wellness Program to help cover expenses incurred by Executives for fitness, nutrition, stress management, smoking cessation, preventive care or other wellness-related purposes. Refer to D Tools HR or contact Global HR Operations with any questions.

Moms-to-be (enrolled in a Disney medical option) can find maternity support—like free prenatal vitamins—and can even earn Wellness Rewards by participating in the program. Explore the [Center for Living Well-Gaea Center](#). Find support by phone: Cigna medical options—**1-800-577-7498**; Central FL medical options—**1-877-792-7827**.



Learn more

- Learn about [HSAs](#): What they are and how they work.
- See how Disney's [tax-advantaged accounts](#) work.

Save for
an education

What do you want
to do today?

Save for an education

Help your children prepare for the SAT or ACT and get assistance navigating the college admissions process, plus find special discounts on services, all through [Fidelity](#).

Consider [saving for college with a 529 plan](#): a flexible, tax-advantaged way to save and pay for qualified education expenses.

Apply for a scholarship of up to \$20,000 from the [Disney Scholars](#) Program. Available to high school seniors who plan to attend accredited, degree-granting colleges, universities or technical/trade schools in the next academic year.

[Disney Aspire](#) is an education investment and career development program that offers 100% tuition paid up front for eligible hourly employees at a network of learning institutions and reimburses required books and fees. Eligible employees have access to a broad catalog of offerings that do not need to be related to their roles and individual coaching and career support.

Full-time salaried employees are eligible for reimbursement of tuition, books, and materials for professional and technical education courses related to their current roles from accredited, U.S. institutions through [Educational Reimbursement](#).



Learn more

- Create an action plan for paying off your student debt with [Fidelity's Student Debt Tool](#).
- See if you're on track to meet your college savings goals with [Fidelity's College Savings Calculator](#).

**What do you want
to do today?**

**Save for
retirement**

Save for retirement

Consider saving for your future with a Disney 401(k) Plan. You may be eligible to contribute and receive a company matching contribution. The plans provide a range of investment options so you can invest what you contribute. [Learn more about your applicable 401\(k\) Plan.](#)

The Disney Retirement Savings Plan (DRSP) is another way the Company helps salaried employees save for the future. You may be eligible for the DRSP after completing one year of service with Disney and are 18 or older. Each quarter, the Company contributes a percentage of your eligible pay, depending on your age and years of service—after three years of vesting service, the balance is yours to keep. You do not make any contributions. [Learn more about how the DRSP works.](#)



Learn more

- Explore [quick videos](#) on saving for retirement.
- See how saving a small amount can make a big difference with the [Power of Small Amounts](#) tool.
- See how saving in your 401(k) affects your paycheck with the [Take-home Pay Calculator](#).

Save for
something else

What do you want
to do today?

Save for something else

Make saving for an emergency or other short-term goal easier than ever. With [Fidelity Goal BoosterSM](#) you can fund your account from your Disney paycheck, or from another bank account.*

* In Goal Booster, other accounts or products may be available for other goals depending on the goal duration.

Get a brokerage account up and running with a [Fidelity[®] Cash Management Account](#) or a [Partners Checking or Savings Account](#).*

* Federally insured by NCUA

The Fidelity Cash Management account is a brokerage account designed for investing, spending and cash management. Investing excludes options and margin trading. For a more traditional brokerage account, consider the Fidelity Account.



Learn more

- Use Fidelity's four-question [Preparing for Emergencies](#) experience to help prepare for the unexpected.
- Explore [quick videos](#) on different savings topics.
- Try the Partners step-by-step [Savings Planner](#) tool to help you create your emergency savings plan.

**What do you want
to do today?**

**Invest in myself and
those I care about**

Invest in myself and those I care about

Apply for a scholarship of up to \$20,000 from the [Disney Scholars Program](#). Available to high school seniors who plan to attend accredited, degree-granting colleges, universities or technical/trade schools in the next academic year.

Get 100% of tuition paid up front at a network of learning institutions and reimbursed for required books and fees through [Disney Aspire](#). US-based regular full time and regular part time hourly employees are eligible after 90 days of service and have access to individual coaching and career support.

Get reimbursed for courses related to your current role from an accredited, U.S. institution through [Educational Reimbursement](#). Full time salaried employees are eligible.

Apply for financial assistance through the [Disney Employee Relief fund](#) if you are facing a difficult situation due to a personal or natural disaster—or make a contribution to help support employees and Cast Members in need.

Double up donations to eligible nonprofit charitable organizations through the Employee Matching Gifts Program, from \$25 up to \$25,000 per calendar year. Search for your organization [here](#).

Invest on my own

Invest on my own

Evaluate your retirement accounts with Fidelity's [Planning Summary](#).

Subscribe to [Fidelity Smart Money](#) to receive tips on saving, spending and investing straight to your inbox.



Learn more

- Explore [quick videos](#) on investing basics.
- Explore the [Women Talk Money](#) series to see factors that impact women financially and how investing can help close the wealth gap.
- Learn about the [role cryptocurrency could play in an investing strategy](#).

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Explore professional
management

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Explore [Fidelity Personalized Planning & Advice](#) to have your retirement accounts managed by the professionals at Fidelity Investments.

Fidelity® Personalized Planning & Advice at Work is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC. Both are registered investment advisers, are Fidelity Investments companies and may be referred to as “Fidelity,” “we,” or “our” within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee.**

For a custom strategy to address your financial goals and objectives, explore [Retirement And Wealth Management](#) from Partners or [Fidelity Wealth Management services](#).

What do you want
to do today?

Safeguard my identity

Safeguard my identity

Sign up with the [Allstate Identity Protection](#) program to have your identity monitored for suspicious activity, at no cost.

Help safeguard your Fidelity accounts with voiceprint technology from [Fidelity MyVoice](#).

Stay up to date on your Disney accounts by adding your personal email address to [Fidelity NetBenefits](#).



Learn more

- See 5 ways to [protect your Fidelity accounts](#) from cyber fraud.
- Learn how to [safeguard your Partners accounts](#).

Insure myself and
my family

Insure myself and my family

Explore your options for [medical, dental, and vision insurance](#).

Consider [additional life insurance coverage](#) or insurance for accidental death and dismemberment.

Protect your income in case you can't work through Disney's [insurance benefits](#) and [Universal Life Insurance with Long-Term Care](#).

Cover your pet's healthcare expenses with [pet health insurance](#).

Protect your car and home with [auto & home insurance](#).

Think about who depends on your support and ensure your savings and life insurance beneficiaries are up to date. Review and update your 401(k) and life insurance designations on [NetBenefits](#). Update your Health Savings Account designation through [Optum](#).

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Get help with
legal matters

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Ensure that your family is protected using the [Fidelity Estate Planner](#)[®], a free online service that simplifies the estate planning process.*

*The Fidelity Estate Planner is not an attorney referral service. When applicable, participating attorneys, or their respective law firms, have not paid a fee or compensation to be included or listed in the Fidelity Estate Planner, nor does Fidelity receive any fee or compensation for providing the law firm and attorney contact information to its customers. Fidelity does not recommend or endorse any law firm or attorney listed in the Fidelity Estate Planner. Fidelity is not assessing your legal needs or providing legal advice in the Fidelity Estate Planner. There is no requirement that you select any of the law firms or attorneys in the list. You are free to select any law firm or attorney of your choice. The Fidelity Estate Planner is educational in nature and is not intended to serve as the primary basis of your estate and/or tax planning decisions.

Find a local, experienced real estate attorney when you need one through [Avvo](#), an online directory with independent attorney reviews.

Protect your wishes and your family with [online estate planning](#) from LegalZoom[®], and get a 20% discount.

If you need more frequent legal advice, consider a [group legal plan](#) from MetLife.

What do you want
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Get help managing debt

Get help managing debt

Lower your debt with [Money Management International](#), a not for profit credit counseling agency offering a free counseling session and 60% off debt management plan setup costs.

Explore an [Emergency Line of Credit](#) from Partners for a one-time unsecured line of credit of up to \$500.

Get [1-1 Personal Financial Coaching](#) from a Certified Personal Financial Counselor with Partners Federal Credit Union.



Learn more

- Explore [quick videos](#) on managing debt.
- Understand what you can do when you are [behind on your bills](#).

What do you want
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Get help with financial needs

Get help with financial needs

Fidelity Investments

Fidelity Investments provides administrative and recordkeeping services for your retirement plans, which are an important benefit. With more than 65 years of financial services experience, Fidelity can help you put a plan in place that balances the needs of your life today with your vision for tomorrow.

Contact the **Disney Benefits Center** at **1-800-354-3970** to speak with a representative about your account. Language assistance is available. Or visit the Benefits.Disney.com and select *Go to NetBenefits* from the top of any page.

Partners Federal Credit Union

Partners Federal Credit Union is Disney's credit union for The Walt Disney Company Cast Members and families. Partners offers financial products and services to help you along in your financial journey, including how to best be prepared for the unexpected.

[View contact information by topic](#)

Fidelity Life Events

Fidelity's Life Events can help you navigate major life events, like starting a family, planning for college, buying a home, and more.

www.netbenefits.com

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Disney and Fidelity do not provide legal or tax advice. The information herein is general in nature and should not be considered legal or tax advice. Consult an attorney or tax professional regarding your specific situation.

The third-party companies listed are entities independent from Fidelity Investments and Disney and are not legally affiliated.

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