



GIRLY POP'S SUCCESS

For Girly Pop By Girly Pop



“SHES VERY KIND AND IF SHE EVER NEEDS ANYTHING SHE SHOULDN'T BE SCARED
TO ASK” – OUR FATHER, MY MOM

Okay so you want to switch car insurance and I think you should because Jake is toxic. So, after a discussion with our father here are the two packages I've put together. All of the plan's benefits are laid out below and now I will tell you what I think you should go for. I would go for Option 1 because this is not something once you choose you have to keep for the rest of time. You're a great driver and I think that if you use option 1 for 6 months that puts you in July 2023 and at that point depending on how work and everything goes you can upgrade. Maybe not, maybe you keep it for a year and then change, the thing is you're a great driver, so save the money now and when you have a little more wiggle room decide to keep or change it. Whatever you choose our father will help you switch it over.

Option 1:

6-month total: 887.00

Yearly total: 1,774

Coverage:

- Bodily Injury Liability: 50k Per Person, 100k Per Accident
- Limit on Lawsuits: Yes (This is saying that Amy would only sue if the accident is serious)
- Property Damage Liability: 50k
- Uninsured/Underinsured Motorist Bodily Injury: 25k per person, 50K per accident
- Uninsured/Underinsured Motorist Property Damage: 50k(500\$ Deductible)
- PIP Medical Expense & Deductible: 50k, 250\$ Deductible
- Pip primary Insurer: No
- PIP Extended Medical Payments: 1k
- PIP Non-Medical Expense: Driver 1 and spouse resident related
- No Collision
- No Comprehensive
- No Rental Reimbursement
- Roadside Assistance: Yes

Option 2:

6-month total: 1,090

Yearly total: 2,176

Coverage:

- Bodily Injury Liability: 50k Per Person, 100k Per Accident
- Limit on Lawsuits: Yes (This is saying that Amy would only sue if the accident is serious)
- Property Damage Liability: 50k
- Uninsured/Underinsured Motorist Bodily Injury: 25k per person, 50K per accident
- Uninsured/Underinsured Motorist Property Damage: 50k(500\$ Deductible)
- PIP Medical Expense & Deductible: 50k, 250\$ Deductible
- Pip primary Insurer: No
- PIP Extended Medical Payments: 1k
- PIP Non-Medical Expense: Driver 1 and spouse resident related
- Collision: 1k Deductible
- Comprehensive: 1k Deductible (50\$ deductible for glass)
- No Rental Reimbursement
- Roadside Assistance: Yes

Savings Accounts:

So, this is something I've been thinking about a lot and I'm not even the one who's about to graduate so I figure I should share my thoughts with you and of course if you have any questions you can just ask. You have a credit card now, YAYYY, now it's time to think about making some money with the money that's sitting in the bank. There are a lot of choices out there but I'm going to break it down for you. You have a checking account which is your debit card and usually you don't make interest on it, or if anything its very little. Unlike a loan interest is you getting money from the bank. A lot of savings accounts have the possibility for you to earn interest which is very important. Some require a minimum balance and have a fee as where others you can keep \$1 or \$1,000,000. So let's say you pick an account that offers 2.5% interest per year, here's how that would work. On January 1st you put in \$1000 and for the entire year you don't add or take any money away, and the interest rate stays the same. At the end of the year you would have a balance of \$1,025 because you got 2.5% of 1000 which is 25. Now, here's why people have these, if you have a full-time job that's paying 52K a year and you know each week your paycheck is \$1,000 and that after taxes and everything else you have an extra \$400 a week. If you took \$100 per week and put it in one of these savings accounts that amounts up to \$5,200. Now, lets say you didn't put anything in to start and didn't have to touch that money ever. Your \$5,200 becomes \$5,330. Now lets say you already had some money and you started off with \$2,000 and you added your \$5,200 for a total of \$7,200. At the end of the year you'd have \$7,380. Now, it may not seem like much but as that builds up the next year you have a raise and now you start with \$7,380 in the account and put int \$200 a week whish is \$10,400 on top of the \$7,380 for a total of \$17,780. Now we take 2.5% of that which is \$444.50 for a total of \$18,224.50. So you only put it \$16,600 from the start and now you have \$18,224.50 and this keeps getting bigger and bigger and as your money grows you can change accounts and then you can earn more and maybe other rewards. There are many other options but they are not something that you'd want to look at mow as it locks your money up for a year or more. So, how do you pick an account? Well there are a lot out there and this is something I really looked into and below I have a short list for you:

- Marcus by Goldman Sachs: They are supported by a very large bank, and they have no fee or minimum balance and offer 2.35% per year. You can view them [Here](#).
- Discover: Our credit card company. They're secure and just like Marcus they offer a 2.35% interest rate. Just have \$200 to quality. You can view them [Here](#).
- CapitalOne: A solid bank also offer 2.35% with no minimum balance or fees. You can view them [Here](#).

Now although these may seem the same they all are different banks and choosing one comes down to what you're most comfortable with. Personally I am looking at Marcus because of the bank that backs it and they seem the easiest to deal with in regards to getting money or depositing money the same day. This is something you can start now or when you get a full-time job. But, of course if you have ANY questions you can ask me, anytime