

Save smartly now, avoid fees later, and make spending abroad easy.

Best Setup for You: Two-Account Combo

1. Open a High-Yield Savings Account NOW (To Grow Your Money)

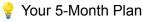
This is where you stash your money and let it grow safely while you wait to leave.

Best Option: [Capital One 360 Performance Savings]

- ~4.25% APY (great interest rate)
- No fees or minimums
- ₽ FDIC-insured

Other good savings choices: Ally Bank, Discover Online Savings

- Mhy? These accounts grow your money way more than a regular bank.
- ✓ 2. Open a Charles Schwab Investor Checking Account (For International Use) This is what you'll use once you go abroad it works like magic overseas.
- No foreign transaction fees
- Free worldwide ATM withdrawals (they refund you!)
- Linked to a Schwab brokerage account (just open both together)
- No monthly fees or minimums
- Mhy? It's the best debit card for international travel, and it's safe to use like any U.S. bank.



Month Action

Now Open a Capital One 360 Savings and start saving with auto deposits weekly

Month 2 Open a Charles Schwab Checking and order your debit card early

Final Week 🧳 Keep some cash, but use Schwab card for most things abroad

Pro Tip:

Use Capital One or Ally to keep your money safe and growing until you need it.

Use Schwab to spend and withdraw abroad — with zero worries about fees.