

🎓 Your Goal:

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

📌 Why? 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

📌 Why? It's the best debit card for international travel, and it's safe to use like any U.S. bank.

💡 Your 5-Month Plan

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

Month 3–4 🔄 Transfer some funds to Schwab to test online transfers

Month 4–5 ✅ Call Schwab to notify travel plans + make sure your card works

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.

