



Tevin Parathattal &lt;tparatha@charlotte.edu&gt;

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## Recap of Today's Meeting

1 message

**Niner Finances** <ninerfinances@charlotte.edu>

Fri, Sep 6, 2024 at 1:55 PM

To: Bhavana Chandramouli &lt;bchandr5@charlotte.edu&gt;

Cc: Tevin Parathattal &lt;tparatha@charlotte.edu&gt;

Hey,

It was great meeting with you today; everything looks good so far. I will set up a meeting two weeks from now at the same time for us to go over your budget and debt and look for extra ways for you to make money.

- Currently, you pay a minimum of \$25 a week for your debt payment, but with the surplus in your budget, this can easily be increased. Track your expenses and income to accurately determine the best number for this.
- You have a good chunk of money in savings, and exploring HYSA account options would be good. Some options are:
  - SoFi HYSA, 4.5%, needs direct deposit. Click [here](#) for more info.
  - Marcus by Goldman Sachs, 4.4% APY, Click [here](#).
  - Ally Financial, 4.2% APY, Click [here](#).
  - AMEX, 4.25% APY, Click [here](#).
  - Truliant Federal Credit Union, 4.75% APY, needs a checking account with them. Click [here](#).
  - ***If you need more options, feel free to email me. Also, ensure you weigh each savings account's pros and cons. Each account is FDIC-insured, but choosing the highest APY isn't the only factor you should consider.***
- Please bring your credit report to the next meeting. We can discuss improving your credit score and increasing cashback rewards.
- I've attached our monthly budget template below. Make a copy and share it with me, so that you have ownership over the file. Use this to track your expenses and income for the next couple of weeks.
- Additionally, I will provide an updated debt management template with an explanation/walkthrough of how it works so that you can see the timeline for paying it off by early next week.

Have a great day! You're doing great so far. If you have any questions, feel free to email me. I'll see you again on September 20 at 12:45 pm.

Best,

**Tevin Parathattal**

CS, Math, and Finance at the University of North Carolina at Charlotte

Financial Wellness Coach | Niner Finances

Teaching Assistant | UNC Charlotte College of Computing and Informatics

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**Monthly budget template.xlsx**

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