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Q7 If you were to advise co-workers about why they should contribute to (and/or maximize) their 401(k)s, what would you say? This is your chance to tell your story about why you "love" your 401(k). If your 401(k) plan has a match, be sure to explain how the match affects your participation, if at all. The judges will use the following criteria to evaluate your response: (1) persuasiveness of explaining the importance of employee participation in 401(k)s; (2) conveying your own appreciation of the value of your 401(k) as a retirement goal; and (3) clarity and demonstration of overall knowledge of 401(k) plans as a retirement tool.

I moved from London when I was 18 years old, and being the oldest child, I was naturally learning all the ins and outs of the U.S. system alongside my parents. My first interaction with the term "401(K)" was in my senior year of college. I was hanging out with one of my friends and applying for jobs in my college dorm, and out of curiosity asked him if he knew what it meant. He, very convincingly, made up some very long-winded nonsense about it. I, being very gullible, nodded and took him at his word, until a solid 5 minutes later he burst out laughing and told me he made all that up. We giggled and moved on to the next topic that would distract us from actually applying to any of the jobs we had opened in a series of tabs. But this interaction did spark my curiosity about the mystery and intrigue surrounding the 401(K), and I spiraled into a google search hole about the elusive subject at hand.

Fast forward a month, I landed my first ever job and was ready to conquer the world (or at least chip away at my student loan debt). One of my coworkers had also recently graduated college and gave me, in my opinion, the best and simplest advice which I have now embellished and passed on to my family, friends, and anyone else who is willing to hear unsolicited advice:

1. First start contributing, then ask questions. The more you wait, the more likely you are to feel overwhelmed and confused by the process, and the more likely you are to put it off.
2. Take full advantage of your employer match - it's free money!
3. You can still contribute to your 401(K) and pay back student loans. I fully paid off my student loans and helped pay off my parent's loans as of last year. Phew!
4. Don't tinker too much. Choose a reliable low-cost index fund and keep it out of mind, and out of sight. Use that extra time to pursue a new hobby, read a fun book, or Netflix and chill.
5. As your salary increases, so should your contribution. I have negotiated my salary to the point where I can finally contribute the federal maximums this year, save a little, and splurge on my favorite art supplies. Score!

All in all, the 401(K) is a tool to solidify your financial future but that doesn't mean you can't have some fun with it. I get so excited discussing all things 401(K) because knowledge is power and sharing is caring.

Q8 If you were to be named as a 401(k) Champion, what would you be willing to do to inspire non-participants to participate in the 401(k)? Please be as specific and detailed as possible. The judges will use the following criteria to evaluate your response: (1) willingness to inspire others to participate in their 401(k) plans; (2) creativity and innovation in the methods you would use; and (3) clarity of expression, eloquence, mechanics of word choice, grammar and spelling.

My parents did the absolute best they could when it came to explaining the basics of financial responsibility, however as working class immigrants from India, their ability to adapt to and navigate the various financial intricacies as we moved from London to Chicago was limited to the advice they received. It was a learning experience for me and my family, and it solidified the idea that I wanted to be a resource for people that felt as overwhelmed as we did. It is incredible to reflect on how the small, seemingly insignificant steps we took led to major leaps in taking control of our financial future.

As far as how I would inspire others in a creative manner, just a quick perusal of my Instagram page would give you the answer: Cartoons. I've always loved drawing, and more recently, creating artwork has enabled me to flex my creative muscles while still pursuing my full time career in architecture. Developing a series of fun and informative illustrations would be a great way to engage and persuade people that may be reluctant to contribute to their 401(K) to do so. If I can do it, so can they!

Q9 How did you first learn about 401(k)s?

I was provided with a great deal of misinformation my senior year of college- we still laugh about it till date.
