



Welcome to **Emory University's Financial Literacy Expert Insights**.

Our media relations team has identified several Emory experts to share tips ahead of financial literacy month. You are welcome to use all materials listed. A full list of experts can be found at experts.emory.edu. If you would like to be connected for an interview, contact the media relations team at news@emory.edu.

Tax support for low-income families: Emory Law students Emma Shokeir and Alyssa Gregory, who are externing at Georgia Tax Clinic, can discuss the common tax issues low-income individuals face, how they can get help, and why so many people miss out on these critical services.

Saving and investing: [Rohan Ganduri](#) is a faculty member at Emory's Goizueta Business School and can speak to topics like managing credit card debt, understanding interest rates, and making smart banking decisions. His expertise in financial institutions and risk management helps consumers navigate everyday financial choices with confidence.

[Gonzalo Maturana](#) can offer insights on budgeting for major purchases, understanding mortgages, and avoiding common financial pitfalls. His research on household finance and real estate helps consumers make informed decisions about saving, investing and homeownership.

Health Savings Accounts: (HSAs) offer triple tax advantages, long-term savings potential, and even investment opportunities, making them a valuable addition to a financial strategy.

[Ian McCarthy, PhD](#) and [Tina-Ann Ker Thompson, MD](#) can discuss key topics, including:

- Maximizing HSA Benefits: Tax-free contributions, growth potential, and withdrawals for medical expenses, plus the ability to invest and roll over funds indefinitely.
- Surprising HSA-Eligible Expenses: From prescription sunglasses to fertility treatments and mental health services, HSAs cover more than just doctor visits.
- How to Get Started: Simple steps to open and optimize an HSA, whether through an employer or independently.

Managed Healthcare Plans: [Hyung Seok \(Daniel\) Oh, MD](#), is a board-certified geriatrician and assistant professor of medicine at Emory who can discuss what older adults can do to help stay liquid. According to Oh, knowing which health care plan—Medicare or Medicare Advantage—to select is key.

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