

# HIGH YIELD SAVINGS ACCOUNTS (HYSA) & HIGH YIELD CASH ACCOUNTS

## KEY POINTS

- Use over conventional savings account for higher returns
- Safe investing option for cash you need on hand, such as an emergency fund or upcoming expense/investment
- Not a replacement for long term investing
  - Returns still lower than average historical market returns
  - Not tax efficient compared to other investments, which erodes into the effective return, as well as compounding effect
  - Interest rates may not always be this high
- Pick an account based on features, convenience, and safety, not over a small difference in interest rate
  - A 0.3% difference won't make much difference for the typical \$ amount held in these accounts
  - Interest rates can change with little notice
  - Beware short term higher interest promotions designed to draw you in, but which lower returns later

**PHYSICIAN  
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# High Yield Savings How To Tutorial

**Marco Casella**



## **High Yield Savings How To Tutorial:**

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**Generation Debt** Carmen Wong Ulrich,2009-02-28 With debt and the cost of living rising astronomically Generation Debt offers the personal financial advice that every young adult must have to live a more secure life There is a growing financial epidemic young adults are taking on more student loan and consumer debt than ever before but finding it harder to pay it off With tuition and living expenses rising every year and the average college student graduating with over 18 000 in debt many are trapped and can t find a way out Now this definitive book offers the financial advice necessary to help readers navigate their way toward a debt free future Informative timely and entertaining Generation Debt teaches readers how to Get a grip set goals and make financial plans by identifying needs vs wants Employ the B word Budget to lower bills Master loans with payback options and consolidation strategies Learn good debt vs bad debt and be smarter with credit cards Understand interest rates and fees and shop for the best rates and services Take advantage of employee savings plans stocks bonds and mutual funds And much more [Tutorials](#) ,1985

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