

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
SIDE GIGS**

High Yield Savings Near Me

E Durkheim



High Yield Savings Near Me:

Discover tales of courage and bravery in is empowering ebook, Stories of Fearlessness: **High Yield Savings Near Me** . In a downloadable PDF format (PDF Size: *), this collection inspires and motivates. Download now to witness the indomitable spirit of those who dared to be brave.

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