

HIGH-YIELD SAVINGS ACCOUNTS

A type of savings account that offers significantly higher interest rate returns than a standard savings account.

PROS

- FDIC insured, so risk is minimized
- Funds remain liquid, so they are easy to access
- Interest rates are generally orders of magnitude higher than standard savings accounts

CONS

- Interest rates can shift greatly depending on market pressures
- Some accounts may charge fees or have balance requirements
- Can have transaction number limits and transfer restrictions per day/cycle

Good for: parking your emergency fund or for setting aside money for large upcoming expenses, like a down payment or practice buy-in

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How to Invest as a Teenager: Start Investing Under 18 Riley Adams, CPA, Kyle Woodley, 2023-10-04 Investing as a teenager provides you with a significant financial advantage as you get older You have more time than most investors to set aside funds for retirement and start investing you can benefit more from compound interest and you can even enjoy youth tax breaks Not to mention learning how to invest as a teenager will give you valuable experience for later in life when you can put larger sums to work And it'll put you ahead of the curve In this book teen investing expert Riley Adams CPA walks teens through everything they need to know to invest in stocks including the types of investment accounts they can use investments they can make and the steps to get started

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