

# 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

**Linda Garcia**



## High Yield Savings Near Me:

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the leap and invested two hundred dollars Soon two hundred dollars a month grew to seven thousand dollars then that became a high six figure investment Now she owns her home and is making more money than she d ever imagined and is ready to help other people of color access stock knowledge and achieve financial success As a proud Latina Garc a understands that building wealth can mean more than stepping into financial arenas historically kept from communities of color It may first require getting to the root of our money wounds the factors and experiences that limit our capacity to feel deserving of wealth and capable of building it In this investing playbook she guides you on how to establish a budget create your opportunity fund and pay yourself first She shows you how to analyze a company choose the right stocks for you and create a plan to multiply your money You ll learn What it means to invest where your money goes and how to read stock charts How to assess companies pick your first stock and buy your first shares Tactics to break free from a scarcity mindset and grow your stocks to create life changing wealth Complete with an accessible glossary of stock market terms Wealth Warrior is a true primer on how to generate the wealth you deserve

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