

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**

Reddit High Yield Savings Guide

Shasha Hu



Reddit High Yield Savings Guide:

How to Attack Debt, Build Savings, and Change the World Through Generosity Amanda Teixeira, Jonathan Teixeira, 2021-12-21 Most of us were never taught how to handle money let alone what God has to say about it Just thinking about money makes us worried and anxious If you re tired of living in debt stuck in the paycheck to paycheck cycle stressed out when emergencies pop up and wish you could be more generous Jonathan and Amanda Teixeira are here to help How to Attack Debt Build Savings and Change the World Through Generosity is your step by step guide to gaining control of your money so that as a Catholic you can live your life in freedom and generosity according to God s will The Teixeiras make learning about your finances not just informative and helpful but fun and entertaining Among other topics they cover What money really is and why you should care about it as a Catholic Common mistakes people make that keep them in debt The key to gaining financial momentum hint it s not a bigger income How to get the financial results you want while actually enjoying your life A financial blueprint you can use to get out of debt build savings and live generously The Teixeiras will walk you through a proven practical strategy for managing your money no matter what your circumstances You ll hear stories from individuals and families who have applied the Teixeiras method and changed their lives Ultimately Jonathan and Amanda will equip you to pursue financial freedom for yourself and your family and change the world while you re at it ABOUT THE AUTHOR Jonathan and Amanda Teixeira are cofounders of WalletWin a financial success program and podcast that help everyday Catholics get intentional with money In 2012 they were 24 500 in debt but in less than eight months they had paid off all their loans and closed the doors on debt forever Since kicking debt to the curb they ve focused on saving investing and giving and they re now teaching others how to do the same *Security Owner's Stock Guide* ,1993-07

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yield savings account that pays 4.0% or higher Over 30 years a 15,000 deposit in a high yield savings account would become 45,000 while the same 15,000 would grow to 15,500 in a standard savings account The first step to financial freedom is following a strict budget After that you must save in a high yield savings account to give every dollar a mission Good Luck

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