# 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

## **Cash App High Yield Savings Update**

**David Baud** 

#### **Cash App High Yield Savings Update:**

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#### Cash App High Yield Savings Update Book Review: Unveiling the Magic of Language

In an electronic digital era where connections and knowledge reign supreme, the enchanting power of language has be apparent than ever. Its capability to stir emotions, provoke thought, and instigate transformation is actually remarkable. This extraordinary book, aptly titled "Cash App High Yield Savings Update," written by a very acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we shall delve to the book is central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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#### **Cash App High Yield Savings Update Introduction**

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