

# 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

# Cash App High Yield Savings Tips

**Michael Seilmaier**

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