

# 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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