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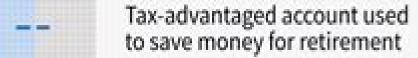
Interest-bearing account that holds cash deposits

Good for emergency funds and short-term goals

Interest earned considered part of individual's income

Stays in cash

No limit to amount deposited



Also used for emergency funds

> Contributions are made with after-tax dollars

Can be invested in stocks, mutual funds, and ETFs

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