

Savings Account

VS.

Roth IRA

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



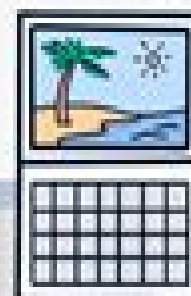
Tax-advantaged account used to save money for retirement

Also used for emergency funds

Contributions are made with after-tax dollars

Can be invested in stocks, mutual funds, and ETFs

Limit to contributions



How To Report Roth Ira Losses

Judd E. Hollander



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