

Savings Account

VS.

Roth IRA

Interest-bearing account that holds cash deposits

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Good for emergency funds and short-term goals

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Interest earned considered part of individual's income

--

Stays in cash

--

No limit to amount deposited

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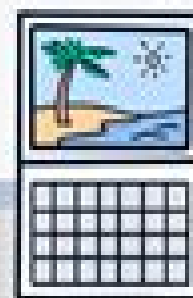
Tax-advantaged account used to save money for retirement

Also used for emergency funds

Contributions are made with after-tax dollars

Can be invested in stocks, mutual funds, and ETFs

Limit to contributions



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A Loxley



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