



## Power Move #3 Wake up Your Savings!

Are you tired of your money being the only thing in your classroom that gets to nap? It's time to stop the "snoozefest" in your bank account and make sure your dollars are **making the grade!**

### The Lesson Plan: **Saving vs. Investing**

Before we ring the bell, let's clear up any confusion. Think of your money like your students: some are sprinters, and some are marathon runners.

- **Savings (Short-Term):** This is your "6 months to 4 years" money—think vacations, a "new-to-you" car, or a house down payment.
- **Investing (Long-Term):** This is for the long haul, like your toddler's college fund or a retirement that actually feels "comfortable."
- **Checking Account (Bills only):** Cash sitting in a standard checking account is just **lazy money**, currently paying **0-0.1%** at most major banks. It's time to send it to detention or, better yet, put it to work!

### Top 3 Power Moves to **"Wake Up" Your Cash**

Don't let your "Emergency Fund" or "Summer Savings Account" sleep on the job. Consider these high-energy moves instead:

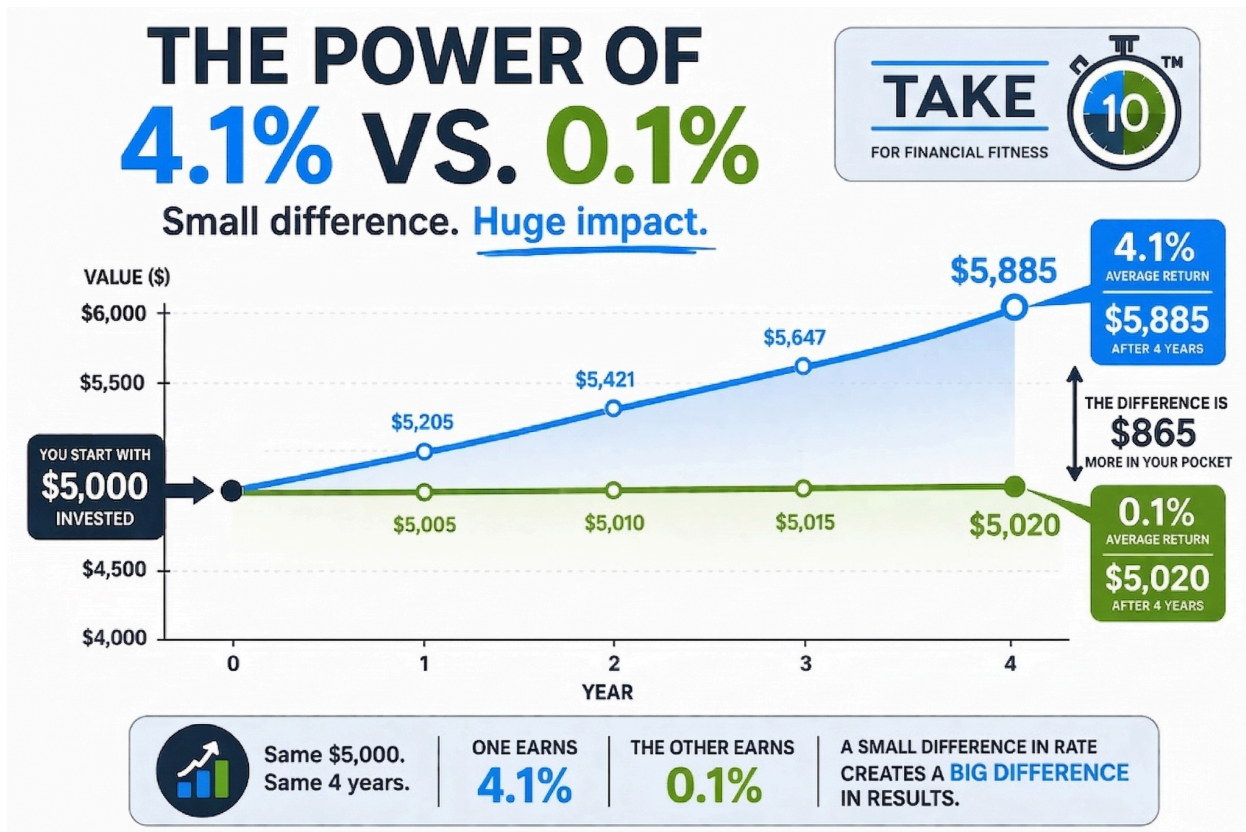
1. **Open a High-Yield Savings Account (HYSA):** Offers interest rates **30-40x better** than the "big monster megabanks," as Clark Howard likes to say. There are plenty of HYSAs offering competitive rates (see [Bankrate.com](http://Bankrate.com)).
2. **Open an Individual Brokerage** account: Set your "settlement fund" to a high-yielding cash or money market account paying **4.1%** at time of writing. A "set it and forget it" win!
3. **Open a Summer Cash** account with NC State Employees' Credit Union ([SECU](http://SECU)): Specifically for 9, 10, or 11-month educators, the Summer Cash account math is also a no-brainer win, paying a competitive **4.1% interest** at the time of writing.



Is your money awake yet?

# Visualizing Your Money at Work

## The "Lazy vs. Productive" Money Comparison



## Testimonial

I have banked with SECU (since 1994) because they fund multiple \$10,000 community scholarships, so I love supporting them. My brokerage accounts offer excellent interest rates in their settlement funds 4+%. And my HYSA, like several others, employs behavioral finance to both motivate and organize my [sinking funds](#). How? By utilizing built-in FinTech to create separate "[buckets](#)" in the same account,

**Make your savings work as hard as you do!**



**Disclaimer:** This is for educational purposes only, not investment, legal, or tax advice. Yields change, and money market funds are not FDIC insured.

