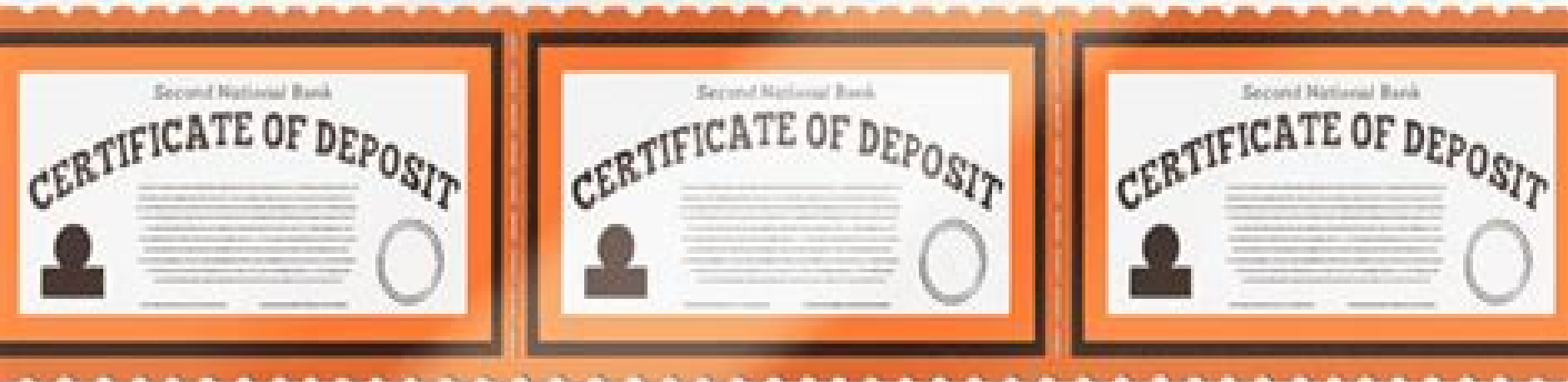


Pros and Cons of Certificates of Deposit (CDs)



Pros

- Safe and secure
- Higher interest rate and APY
- Virtually guaranteed and easily estimated returns
- Option to use a laddering strategy

Cons

- Penalties for early withdrawal
- Rates may not be high enough to keep up with inflation
- Investing in the stock market could generate higher returns
- Offer less liquidity

Certificate Of Deposit Pros And Cons

Asa Hollister Craig



Certificate Of Deposit Pros And Cons:

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Ernest H. Brooks, 2021-07-30 Considering the stock market an actual person this book takes an investor through a journey that makes sense of its nuances complexities and how it acts and reacts to the financial and economic environment You begin at the start of the map as a novice breaching barriers on insights that help you foster your investment portfolios to new heights of profitability You'll learn about the accuracy of behavioral finance and break misconceptions that often scare off investors On your way you will be surmounting information gaps understanding the volatile nature of the stock market and learning more about the tools of the trade From process awareness about stock ownership to subjective probability and more there is much to uncover The goal is to make the road one easier to travel equipping you with the capabilities to carve your own path to success with a better understanding of the very lively behavior of the stock market In the end you'll come out a little more seasoned and a little more empowered to take on the waves of excitement the stock market brings

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