Compare before you change.

A look inside the 5-Day HYSA & Debt Payoff Sprint

Start with your current savings account. Compare its annual percentage yield (APY), costs and access with up to two alternatives. You can finish by keeping your account or recording a question to check.

Actual exercise from workbook page 2, reproduced below. Use private notes; account numbers and passwords are not needed.

Compare	Current account	Option A	Option B
Bank / account			
APY / date checked			
Rate conditions			
Monthly fees / minimums			
Access / transfer timing			
FDIC coverage checked			

My decision and why: keep, compare further, or open an account.

Amount I can move after allowing for bills and access needs: $_____

If you move money, confirm it arrived, check when it becomes available, and review the actual interest on your statement. An advertised APY is not a guaranteed monthly payment.

Check the real bank. Standard FDIC coverage is $250,000 per depositor, per insured bank, per ownership category. Add deposits in the same category at the same bank together. Coverage protects eligible deposits, not investment returns.

Sources checked September 30, 2026: FDIC deposit insurance and CFPB account fees.

General U.S. financial education, not individualized financial advice.

A clearer next step.

Fictional example only. The accounts, rates, fees and timing below are invented to show how to use the worksheet. They are not current bank offers, recommendations or customer results.

Compare	Current account	Option A	Option B
Bank / account	Example Bank 1 Savings	Example Bank 2 Savings	Example Bank 3 Savings
APY / date checked	0.50% Sample date: Sept 30	3.00% Same sample date	3.25% Same sample date
Rate conditions	Variable rate; no introductory period	Variable rate; no introductory period	Variable rate; no introductory period
Monthly fees / minimums	$0 monthly fee; no minimum balance	$0 monthly fee; no minimum balance	$5 monthly fee unless $2,500 balance kept
Access / transfer timing	Linked checking: immediate in example	External transfer: 1-3 business days	External transfer: 3-5 business days
FDIC coverage checked	Not verified: no real bank used	Not verified: no real bank used	Not verified: no real bank used

Decision: compare further. Option A looks worth checking because the example has no monthly fee. Before moving money, verify the actual bank and deposit coverage, confirm the terms, and allow for bills and transfer timing.

Amount to move now: $0. The open questions come first. Keeping the current account is also a valid outcome.

Explore the full 5-Day Sprint - $27 USD

5 short, self-paced video lessons + the 6-page workbook.

Preview Day 1 (free) View course details

One-time price; applicable tax is shown at checkout. Day 1 is a free preview. Enrollment unlocks Days 2-5 and the full workbook.

General U.S. financial education. No financial outcome is guaranteed.