Where to Keep an Emergency Fund

Money

What matters in an account holding money you may need suddenly.

The job is availability, not growth.

Needs

- Same-day or next-day access
- No withdrawal penalty
- Capital protected
- Separate from daily spending

Avoid

- Investments that can fall
- Fixed-term accounts
- Anything with a notice period
- The account you spend from

Practical

- Instant-access at a different bank
- Enough friction to discourage casual use
- Check the rate annually

General education, not financial advice. Losing some real value to inflation is the cost of certainty — that is the trade.