Cash & Cash Equivalents

BEGINNER | PRACTICE WORKSHEET

Grab a pen and audit your own current cash accounts. There's no wrong answer here — the goal is just to see, in black and white, whether your cash is actually keeping pace with inflation.

Section 1 — Audit Your Current Cash

Which bank(s) or account(s) do you currently hold cash in?

What's the actual APY on your main checking or savings account?

Section 2 — The 4-Point Checklist

Is there a high-yield savings account or money market fund available to you paying a meaningfully higher rate for similar safety?

How many months of living expenses do you currently hold in accessible cash?

Tip: try the interactive “Cash Erosion Calculator” on the Cash lesson page at growthcapitalgroup.co to see whether your current rate is keeping pace with inflation.

Section 3 — Reflection

Based on today's rates, is your cash gaining or losing real purchasing power each year? What's one change you could make?