

**12 KEYS TO
BUILDING A
STRONGER
YOU IN
2025**



TIP 1

ASSESS YOUR FINANCIAL STANDING & GOALS

A great way to start building your financial life is by assessing where you are now and envisioning where you would like to be in the immediate or long-term future.



TIP

2

START WITH A PLAN



Invest
GHC 100
a week

A plan is a practical roadmap for achieving your goals. It could be to save a certain amount each month, change your spending habits in a particular way or pay off debt within a period.

TIP

3

MONITOR FINANCIAL INSIGHTS TO MAKE BETTER DECISIONS



Although all investment comes with risk, the right information can help manage this risk and prevent bad decisions.

TIP

4



STAY CONSISTENT BY AUTOMATING YOUR INVESTMENTS WITH DIRECT DEBIT



Dear Daniel, GHS100 has
been deducted from your
account for your Databank
MFund investment via
direct debit.

You can invest a specific amount every month or quarter through direct debit. This service is not only convenient but also allows you to consistently build your investment.

TIP

5

OWN AND PROTECT YOUR VALUES



Your choice of investment can help to reinforce your values or promote their causes. Ethical investing, for example, prioritises the protection of the environment in investment decisions.

TIP

6



NURTURE A LASTING LEGACY FOR YOUR FUTURE GENERATIONS

Creating a financial legacy secures your family's future and builds generational wealth. You can do this by drafting a will, getting insurance for your loved ones or educational investing.

TIP 7

GROW YOUR WEALTH THROUGH MULTIPLE INCOME STREAMS

Financial independence is not only about managing expenses or avoiding debt- it is also about building capital. Explore creative ways to increase your income sources such as selling or trading your skills online.



TIP

8



EMBRACE DIVERSIFICATION

Have you ever heard “Don’t put all your eggs in one basket”? In investing, it’s called **DIVERSIFICATION**. Investing in different things (like asset classes, countries, companies, etc.) helps manage risk when done effectively.

TIP 9

REFLECT AND ADJUST



Regular financial check-ins allow you to measure progress and pivot as needed. Reflection helps you stay focused and ensures your financial plans remain effective.

TIP 10

CELEBRATE YOUR WINS – NO MATTER HOW SMALL OR BIG

Financial growth is also about recognising how far you've come. It's important to reflect on what has worked for you in the past and analyse your areas of improvement.



TIP

11

OWN YOUR FUTURE BY PREPARING FOR LIFE'S MILESTONES

What are your big life dreams - a wedding, your house or a great life for your children? Be intentional about investing for life's milestones before you get there.



TIP 12

UNLOCK YOUR POTENTIAL THROUGH SKILL DEVELOPMENT

Investing in your skills increases your earning potential in life. An acquired skill may or may not be connected to your job, but is still beneficial to your life as a whole.





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