



# Identifying **PERSONAL** **GOALS**

## **Ms. Grace Quaye**

CMO of Ashfield Investment Managers



**Goals over the years will have to be identified.**



**Age, life-style, savings and level of income can influence goals.**



**Goals could be short term, medium term or long term.**



## Ms. Grace Quaye

CMO of Ashfield Investment Managers

*You would be surprised...one or more of your*  
**FINANCIAL GOALS**  
*is listed below*

1. Saving for rent
2. Saving to buy a car
3. Saving to build/buy a house
4. Saving for children's education
5. Saving towards retirement
6. Saving for wedding
7. Saving for a rainy day



# Set **SMART** **PERSONAL** **GOALS**

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CMO of Ashfield Investment Managers

**Your goals must be Specific, Measurable, Attainable, Realistic and Time-bound.**

### **Examples:**

- Buy a car worth GHS 45,000 in the next 1 year
- Go on a holiday worth GHS 7,000 in the next 2 years
- Buy a house worth GHS 450,000 in the next 7 years



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