



*How much of a **A FINANCIAL SAFETY NET** should you have?*

- Emergency funds are the easiest solution when it comes to immediate needs
- If you're a renter and you're single, a three-month emergency fund might be enough.
- If you have kids or a mortgage, sticking to six or twelve months would provide greater security.

*Call Grace on
+233 (0) 246 152 750
to help you build a **Financial Safety Net***

The Investment House • 16 Noi Fetreke Street
P. O. Box 14001, Accra • www.ashfieldinvest.com
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*How much of a **A FINANCIAL SAFETY NET** should you have?*

- Your monthly expenses are always the starting point
- Decide how many months you want your safety net to cover
- Think how long you could survive on your savings if your spouse loses their job tomorrow.
- Include the bills, utilities, mortgage, and other necessities in your calculations.

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What are the consequences of not having **A FINANCIAL SAFETY NET?**

- Without them, meeting you and your family's basic needs could be difficult.
- You may end up having to borrow money from family and friends.
- In worst-case scenarios, you may have to apply for high-interest loans.

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