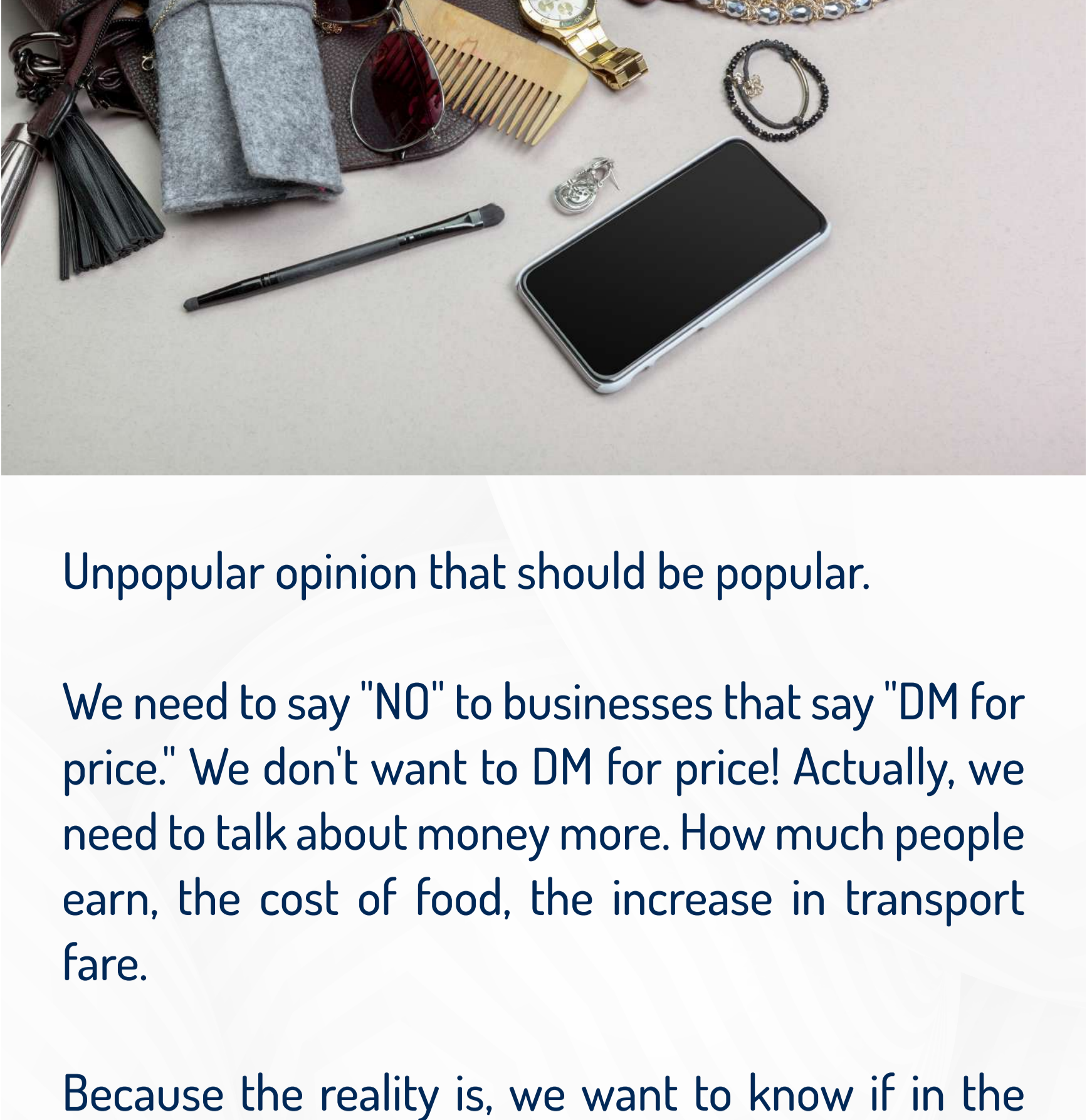


Why Everything Feels Expensive, And How Smart People Stay Ahead



Unpopular opinion that should be popular.

We need to say "NO" to businesses that say "DM for price." We don't want to DM for price! Actually, we need to talk about money more. How much people earn, the cost of food, the increase in transport fare.

Because the reality is, we want to know if in the next couple of years, we will be able to afford living, or if we will be priced out of everything.

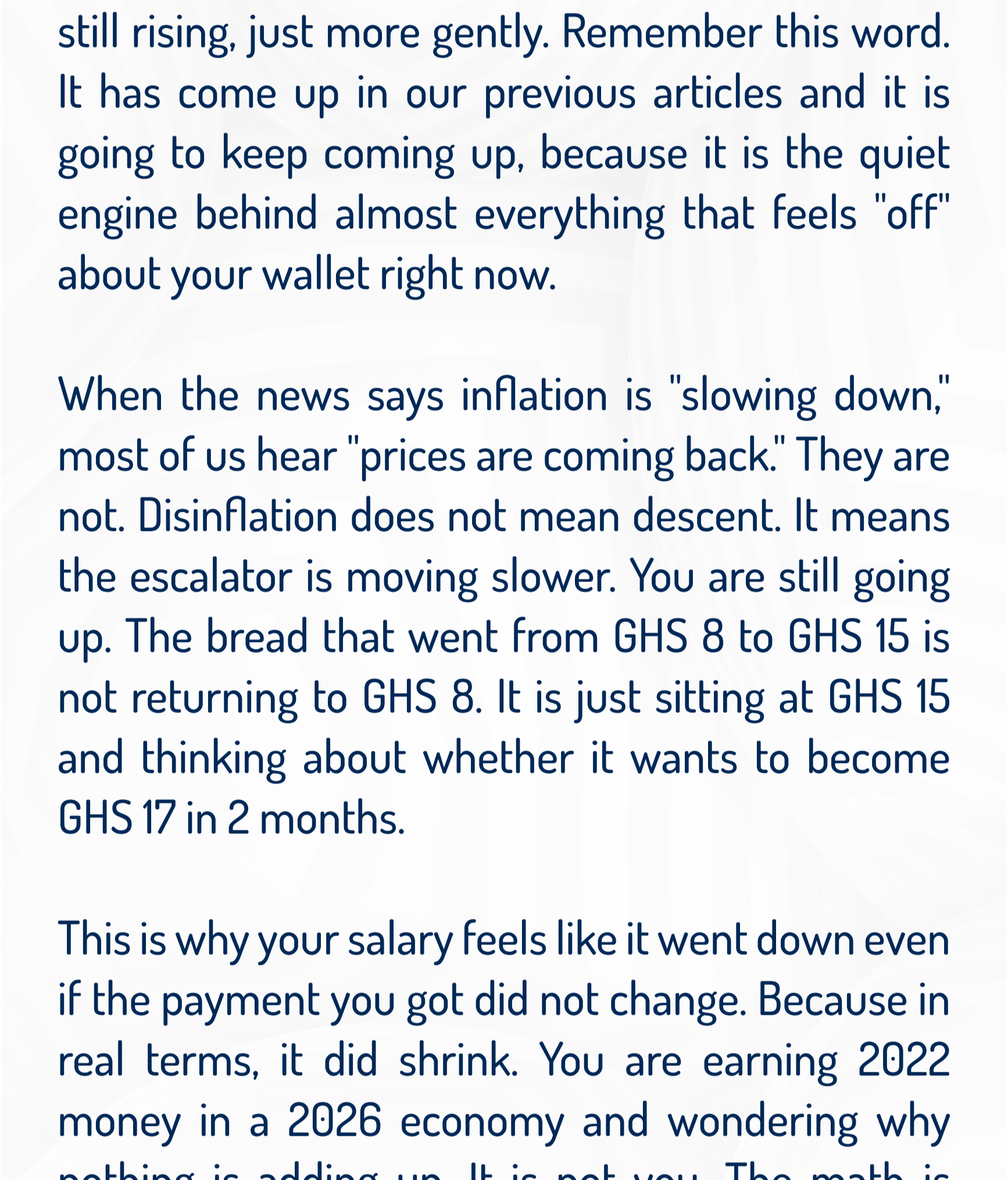
But let's not get ahead of ourselves. Let's look at the facts.

If you've been keeping up with our previous articles, we've talked about things like The Ghana Cost-of-Living Survival Guide, Choosing Soft Living, and Stop Dating Broke. Basically, there's been a lot of talk around how we can take hold of our finances, even when life is trying to hold us by the neck. And this article is not going to be too different.

Everything does feel expensive. You are not crazy. Your money is doing this thing where it arrives and leaves in the same afternoon. You do not even remember the middle part. MoMo notification in. MoMo notification out. A brief, confusing silence. And then you are Googling "how to make rice and stew last three days" at 11pm on a Tuesday. Ei. Hmmm.

You are not broke. You are not bad with money. You are just living in Ghana in 2026, where the cedi has started behaving like that friend who says they are coming and then simply doesn't show up – you know the one.

The lie we keep telling ourselves



Here is the part that is going to sting a little.

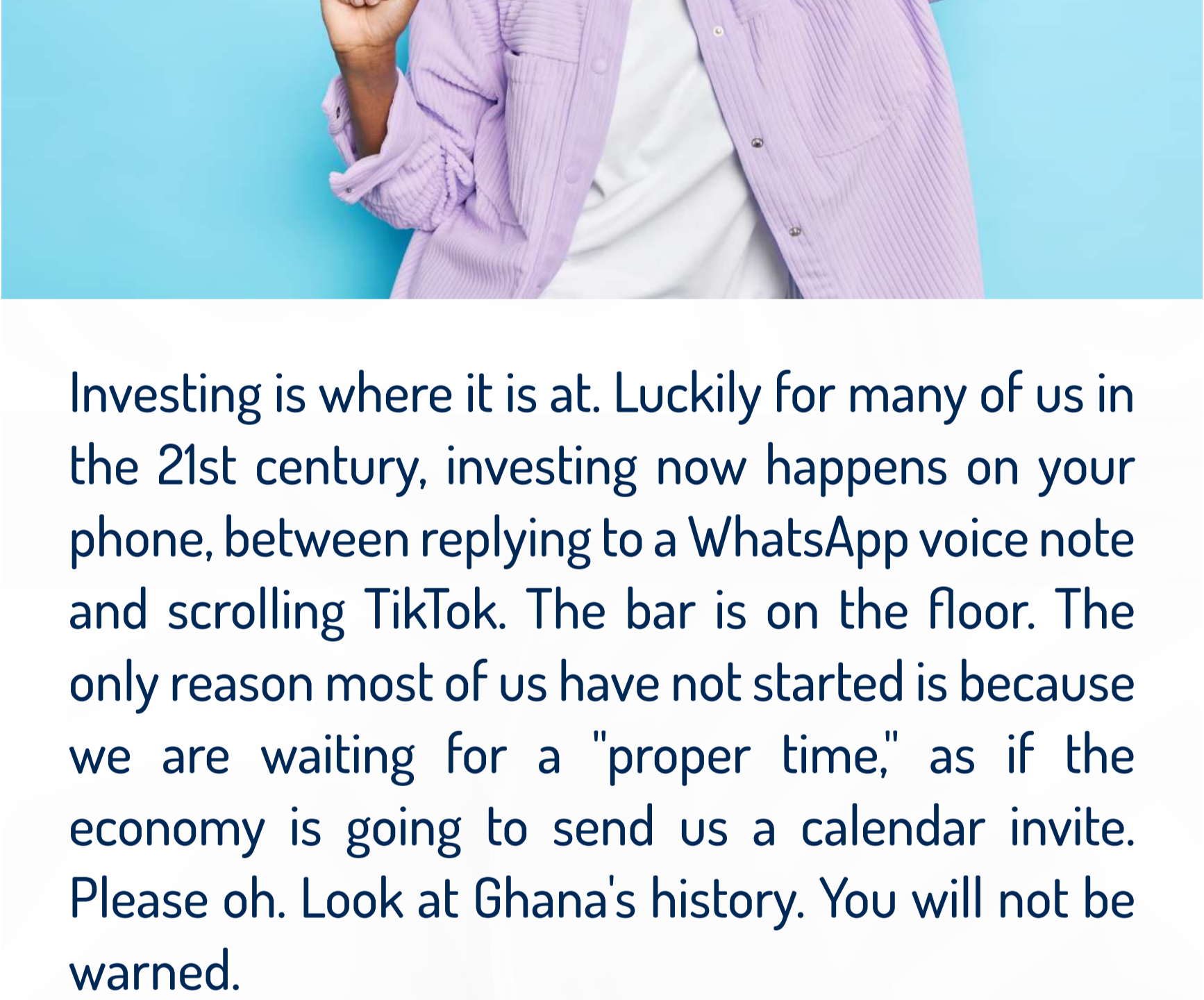
Quick word you need to know: inflation. In the simplest terms, inflation is the rate at which prices rise over time. When inflation is high, your money buys less than it used to. When it slows, prices are still rising, just more gently. Remember this word. It has come up in our previous articles and it is going to keep coming up, because it is the quiet engine behind almost everything that feels "off" about your wallet right now.

When the news says inflation is "slowing down," most of us hear "prices are coming back." They are not. Disinflation does not mean descent. It means the escalator is moving slower. You are still going up. The bread that went from GHS 8 to GHS 15 is not returning to GHS 8. It is just sitting at GHS 15 and thinking about whether it wants to become GHS 17 in 2 months.

This is why your salary feels like it went down even if the payment you got did not change. Because in real terms, it did shrink. You are earning 2022 money in a 2026 economy and wondering why nothing is adding up. It is not you. The math is genuinely not mathing.

I know we've given plenty of examples. But stick with us.

The quiet leak in your bank account



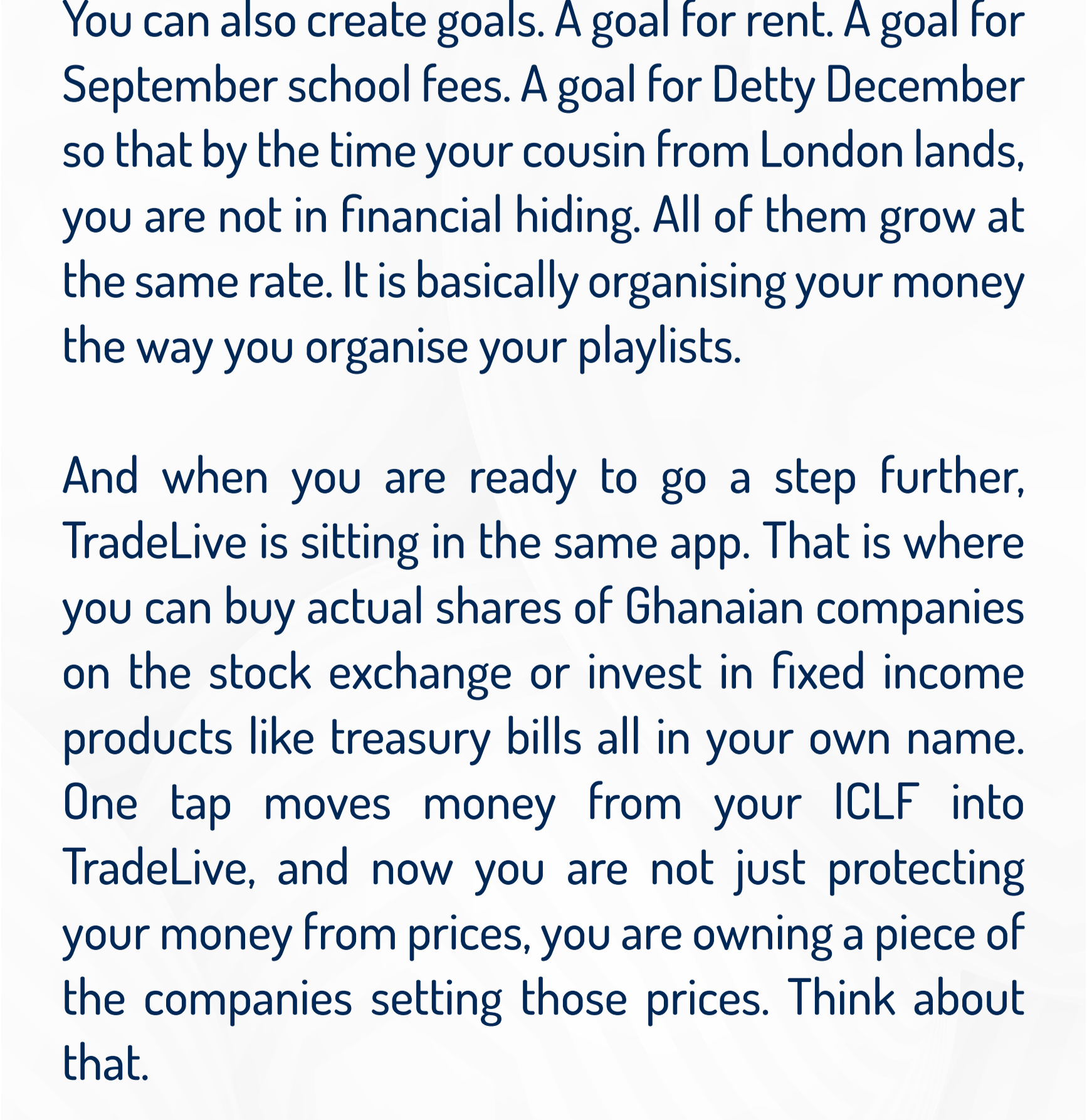
Imagine you have GHS 5,000 sitting in your regular savings account. Every time you check the app, it says GHS 5,000. Beautiful. Stable. Reassuring.

Now imagine that same GHS 5,000 is actually a bucket of water, and there is a very small hole at the bottom, and every month the hole leaks a little bit of what that water can do. Oh?

At the start of last year, your GHS 5,000 could buy you two months of rent. By December, it buys you one month and a half. The bucket is becoming emptier.

This is what inflation does to idle cash. It does not steal from you in a dramatic, noticeable way. It steals from you in a polite, boring way. And the longer your money sits still in a regular account, the more it goes.

What the people who are winning actually know



Investing is where it is at. Luckily for many of us in the 21st century, investing now happens on your phone, between replying to a WhatsApp voice note and scrolling TikTok. The bar is on the floor. The only reason most of us have not started is because we are waiting for a "proper time," as if the economy is going to send us a calendar invite. Please oh. Look at Ghana's history. You will not be warned.

So let's talk solutions. The IC Liquidity Fund.

Here is what the IC Liquidity Fund (ICLF) actually is



IC Liquidity Fund (ICLF)

ICLF is a cash fund. In plain language, it is a place where a lot of people pool their money together, and professional fund managers at IC put that money to work on your behalf, in safe, short-term investments. Someone is actively doing the thinking for you. Your job is to put the money in. Their job is to make it grow. Your money starts earning from day one, and when you need it, you can pull it out in one working day.

You can start with as little as you want. You can set it up so GHS 25 leaves your MoMo automatically every week, which is the financial equivalent of putting vegetables in jollof. You will not taste them, you will not miss the money, but your life will be quietly better for it.

You can also create goals. A goal for rent. A goal for September school fees. A goal for Detty December so that by the time your cousin from London lands, you are not in financial hiding. All of them grow at the same rate. It is basically organising your money the way you organise your playlists.

And when you are ready to go a step further, TradeLive is sitting in the same app. That is where you can buy actual shares of Ghanaian companies on the stock exchange or invest in fixed income products like treasury bills all in your own name. One tap moves money from your ICLF into TradeLive, and now you are not just protecting your money from prices, you are owning a piece of the companies setting those prices. Think about that.

The bottom line

Everything feels expensive because everything is expensive. That is real. But the people staying ahead are not doing anything you cannot do. They just stopped letting their money sit around looking pretty. They gave it a job.

Your money should be earning while you sleep, while you are in traffic, while you are in that meeting that could have been an email. It does not need a break. It does not have babies to feed. Let it work.

Open the IC Wealth App. Put something into ICLF this week. Then go back to pretending with the rest of us that the kenkey is still GHS 5.