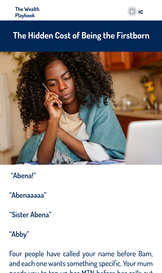
The Hidden Cost of Being the Firstborn



"Abena!"

"Abenaaaaa"

"Sister Abena"

"Abby"

Four people have called your name before 8am, and each one wants something specific. Your mum needs you to top up her MTN before her calls cut off. Your baby brother needs his assignment explained. Your dad needs the decoder reset. And the neighbour across the street needs to borrow your extension cord, because dumsor caught them unprepared again.

You're tired. The day just started and there's more of your name to be called.

There's a viral trend where mums track how many times their kids say "mum" in a single day. Two separate mothers, on two separate continents, both ran the experiment from 7am to 8pm. Both landed on exactly 234. I shudder to think how many times the eldest child in a Ghanaian household hears her own name called in a day. Could be more. Could be a little less. But the truth is, there is a hidden cost to carrying so much responsibility, and you don't have to be a firstborn to know this.

Don't click off, even if you're not the firstborn. I promise there's a takeaway here for you too, because this piece is not really about birth order. It is about the person in every family who has quietly become the plan.

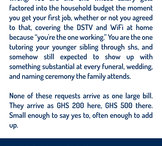
Nobody signed a contract. Nobody sat you down and explained the terms. But somewhere along the way, being the responsible one stopped being a compliment and became an unpaid, unofficial job.

The Job Nobody Applied For

Let's name what the role actually involves, because "firstborn" undersells it. You are the one who gets the call first when something goes wrong. You are the one whose salary gets factored into the household budget the moment you get your first job, whether or not you agreed to that, covering the DSTV and WiFi at home because "you're the one working." You are the one tutoring your younger sibling through shs, and somehow still expected to show up with something substantial at every funeral, wedding, and naming ceremony the family attends.

None of these requests arrive as one large bill. They arrive as GHS 200 here, GHS 500 there. Small enough to say yes to, often enough to add up.

What This Actually Costs You



Every cedi that goes toward keeping the household afloat is a cedi that did not go toward your own emergency fund, your own investments, your own version of the life everyone assumes you're already building because you "have it together."

This is why so many people hit their late forties still renting, still without an investment account, still one bad month away from panic, while quietly funding everyone else's stability. You are not bad with money. You are managing two budgets at once, and only one of them has your name on it.

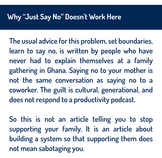
There is also a compounding effect that nobody warns you about. The money you send home this month does not just disappear once. It disappears, and it also does not get the chance to grow. GHS 300 a month that could have gone into a fund earning returns from day one instead goes into a genuine need, because your family's needs are real and worth showing up for. But there is a difference between showing up and drowning to do it. A year later, that particular fire is out, the need has been met, and there is still nothing growing on your side to show for it.

Why "Just Say No" Doesn't Work Here

The usual advice for this problem, set boundaries, learn to say no, is written by people who have never had to explain themselves at a family gathering in Ghana. Saying no to your mother is not the same conversation as saying no to a coworker. The guilt is cultural, generational, and does not respond to a productivity podcast.

So this is not an article telling you to stop supporting your family. It is an article about building a system so that supporting them does not mean sabotaging you.

The System That Actually Works



The mistake most firstborns make is giving from whatever is left in their main account at the time of the request, which means giving is reactive, emotional, and completely unplanned. The fix is to separate the pot before the request ever comes.

Create a dedicated "Family Support" goal inside the IC Wealth App, separate from your personal savings and separate from your emergency fund. Decide, on your own terms, what you can realistically set aside for this every month, whether it is GHS 100 or GHS 1200 and automate it from your MoMo. When your sibling's school project comes up, or the funeral contribution lands in the group chat, you are not scrambling or dipping into rent money. You already have an answer, and it is not a scramble, it is a withdrawal from a fund that was already growing while you slept, sitting inside the IC Liquidity Fund and earning from the day it landed.

This does two things at once. It protects your own goals, because your personal investments are no longer the first casualty of every family emergency. And it protects your relationships, because you are giving from abundance and intention instead of guilt and panic, which changes how it feels on both sides.

Build the other goals alongside it. Your own emergency fund. Your own future, whatever that looks like for you specifically. The firstborn who is only building everyone else's stability eventually runs out of foundation to stand on. You cannot keep the house standing if your own is falling apart underneath you.

For Everyone Who Is Not the Firstborn

Here is the takeaway I promised. This is not actually about where you fall in the birth order. It is about whoever in your circle has become "the capable one." Maybe you are the friend everyone calls when rent is short. Maybe you are the cousin who always seems to have it together, so you have quietly become the family's backup plan. Maybe your partner has become this for their own family, and you have watched their savings evaporate every few months into a need that was never planned for.

If any of that sounds familiar, the fix is the same regardless of what position you hold in the family. Build the separate fund. Automate what you can actually afford. Give from something that is already growing, not from whatever happens to be sitting in your account when the message arrives. It changes the entire experience of being generous, because generosity without a plan quietly turns into resentment, and generosity with a plan can actually last a lifetime.

The Shift Worth Making This Month

Being the firstborn, or the capable one, or whichever version of this role you are quietly carrying, is not something you can opt out of. But you can stop paying for it out of your own future. Open the IC Wealth App, create a "Family Support" goal, and put something into it this week, even if it is GHS 100. Let it sit there and grow until the next call comes in. Then answer it from a fund that was already working, not from a panic that costs you your peace every single time.

You will still be the one everyone calls. That part does not change. What changes is that answering will no longer feel like losing.