# Money can buy you Happiness

Well, kind of.

Before you click off thinking you are about to read a whole lot of nonsense, hear us out. We want to offer a different angle on a phrase you have heard your whole life: "Money can't buy happiness."

In many ways, it is true. Money cannot buy genuine friendships or good health. It cannot make someone love you, and it cannot promise that your family will always be okay or that life will go according to plan.

But money can buy the pathway to a lot of that.

It can pay for that trip to Cape Coast with your friends, the one you will still be laughing about five years from now. And when work gets difficult, or a bill shows up that nobody budgeted for, money is the reason you can deal with it without opening a loan app at midnight.




So in today's entry, we want to put a different question on the table. What exactly are we expecting money to do for us?

Happiness today and security tomorrow are two different things

Salary hits on Friday afternoon. By Sunday evening you have a new pair of sneakers and a brunch bill from Osu that you split four ways, and honestly, both felt wonderful. By the 18th, the account is sitting at GHS 230 and you are scrolling through your contacts, working out who you can ask without it getting awkward.

None of those purchases was a bad decision on its own. The sneakers were nice. The brunch was nicer. The trouble starts when every cedi you receive has one job, to make you happy today, and no cedi has been given the job of looking after you next month.

Security does not feel spicy while you are building it. Knowing your rent is covered, when that same money could have gone on ice cream or the newest phone, is not glamorous. Nobody posts their rent receipt on Instagram.

So we have to change how we look at money. Luxury can look like knowing your rent is sorted. It can look like an emergency fund sitting there when the car gives up on the Tema Motorway, or sending your mum something for her hospital bills without wrecking your own month. It can look like waking up on a Monday knowing your whole life does not depend on the next salary.

That kind of security will never give you the rush of a new purchase. It changes the way you experience life, though. You make calmer decisions. You say no to things more easily, and you say yes to the right things without panic.

And once that foundation is in place, money starts doing something more exciting. It gives you options.

## Money can give you choices

Money left in a regular savings account loses value every month as prices keep climbing. Money that is invested grows. That gap is the whole reason the IC Liquidity Fund exists. You can start small, your money begins growing from the day IC receives it, and if you need it, you can withdraw to your MoMo or bank within one working day. Inside the IC Wealth App, the Goals feature lets you name what you are building toward, attach a number to it, and watch it move. A new laptop. A wedding. A plot of land in Kasoa. When you are ready to think longer term, Tradelive sits in the same app, where you can buy shares of Ghanaian companies on the Ghana Stock Exchange or invest in treasury bills.

Everybody grows their money differently, and that is fine. When people are clearing debt, some swear by the snowball method. You pay off the smallest debt first, enjoy the small victory, then throw that same amount at the next one until the whole pile is gone. Other people prefer to go slowly and steadily, paying a bit off everything each month. Saving and investing follow the same rule. Your colleague might automate GHS 50 a week from MoMo and never think about it again, while you would rather wait for your bonus and put it all in at once. With money, there is no one formula. The best plan is the one you will still be following six months from now.

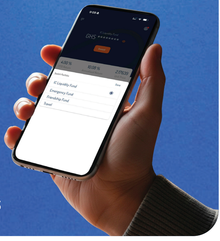
So, can money buy happiness?

Not the kind that comes from people who love you. But it can buy you the calm of a covered rent and the freedom to say yes when your friends plan that trip. We think that counts for something.

We hope this is some food for thought. Open the IC Wealth App, create a goal, name it after whatever would make you happy, and put something in it this week.

Money Should Never Sleep

- Download the app
- Create a goal
- Enter an amount
- Start earning returns



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