The truth behind self-assessed financial literacy and retirement planning

 By P.HD. Benjamin Amoah

　 Individuals now have major responsibility in planning for their pension, managing personal and household finance and securing good retirement.

 So, how to use money for our good future is the point of financial literacy study.

Pointing Ghana’s pension system, or OECD’s statistics, he showed that financial literacy education program is important and it should focus on the basic numeracy, simple interest, diversification or the effects of inflation or so on.

 After the lecture there were some questions from the floor about resources, low risk investment or rational plan, or the difference between capital and rural area, but I could not understand fully.

I have been told that talking about money was not good as a lady, not well mannered, but I understand money is the basic element for building our society.

How to teach financial literacy for our children is our problem as well as using money.

 Ms. Kumada, Ms. Hirai, Ms. Momiyama, Ms. Nagai and I attended this lecture, and we were happy to talk with Dr. Takeuti. We are looking forward to see him at CCAJ on June.

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