



PDERAX

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Document Analysis Report

Executive Summary

This financial analysis examines seven Ghanaian professionals across different occupations, revealing clear income stratification and savings patterns. Engineering and accounting emerge as the highest-earning professions with monthly incomes of GHS 7,200 and GHS 6,300 respectively, while students operate at the subsistence level of GHS 1,200 monthly. The data demonstrates that formal education and professional qualifications correlate strongly with earning capacity, though informal sector entrepreneurship (represented by the trader) shows competitive financial performance. The analysis reveals universal financial discipline across all income levels, with every individual maintaining positive savings despite significant income disparities. Savings patterns follow income levels in absolute terms, though savings rates vary from 21% to 33% across professions. The consistent relationship between monthly and annualized figures indicates stable financial patterns throughout the year, suggesting predictable income and expense management across all profiled individuals.

Key Insights

- Engineering and accounting represent the top-tier earning professions in Ghana, with engineers achieving the highest absolute savings (GHS 2,400 monthly)
- All individuals maintain positive savings regardless of income level, indicating widespread financial discipline
- Informal sector entrepreneurship (trader) demonstrates competitive financial performance, outperforming several formal sector occupations
- Significant income inequality exists, with the highest earner making six times more than the lowest earner
- Savings rates vary considerably (21%-33%) despite all individuals maintaining expenses below income
- Education level and professional qualifications appear strongly correlated with earning capacity
- Basic financial sustainability is achieved across all occupations through disciplined expense management

Questions & Answers

Q1: What is this document about?

Answer: This financial analysis examines seven Ghanaian professionals across different occupations, revealing clear income stratification and savings patterns. Engineering and accounting emerge as the highest...

