

IMMANUELLA ANOH

AN ENCOUNTER WITH MY
TEENAGE SELF

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Chapter 1

I sat in a coffee shop, eating waffles and some sliced bananas for breakfast. A young girl strode in with her body language giving off a sad energy. I peeked to have a clearer view of the young girl. Lo and behold it was the younger version of myself, my teenage self, staring off into the distance, lost in thought. I already knew what was going on with her and I was grateful to the heavens for allowing me to change my life for the better. I hurriedly was done with my breakfast and sat on a chair close to where she was.

“Hey,” I started, trying to sound like I didn’t know what was going on. “Isn’t it a bit early to be in this kind of mood?”

My teenage self looked at me, a bit startled. “Yeah, it is.”

“You know” I continued “the day starts for you based on the energy you give. If you give a good one, your day will go smoothly, and if you give a bad one, your day will be just as bad”

“ I didn’t know that ” she replied. “Thanks though” she tried to force a smile.

I was about to leave in order not to sound pushy or desperate and also not to raise suspicions that I was from the future.

“Wait,” she spoke out. “Please join me”

“I’m just going through Financial stuff right now. I started a small business but it’s not fruitful. I don’t know what’s going on. All I see is losses and no profits”

I replied, keeping my voice as calm as the waters. “Analyzing your financial statements, cutting unnecessary expenses, reviewing your pricing list, cash flow and debt management are some important stuff you should know about.”

My teenage self’s face lit up with interest “May you please break this down for me?”

“Sure,” I continued, “in the case of analyzing your financial statements, go through your balance sheet and cash flow statements to identify the root causes of the loss”

My younger self nodded thoughtfully. “I didn’t think of that to be honest”

I smiled warmly “Cut off any non-essential expenses and in the case of price strategies, ensure that your pricing is competitive and basically adjust your pricing if necessary”

“So, you’re trying to say this loss may be due to my pricing as well”

“Yes, dear. Have you reviewed them lately”

“Not at all. Why didn’t I think of that?”

She seemed like she was learning a lot from me and it warmed my heart dearly. “Monitor your cash flow closely and most importantly avoid debts.”

“But friends do tell me to sell things to them while they pay later”

“That my dear, Is the reason why you encounter loss in your business”

“I see...”

“This advice doesn’t apply to only your small business though, it applies to life in general.”

“Can I learn more financial advice from you about life in general?” she asked with puppy dog eyes imploring me not to deny her the opportunity.

“Are you not in a hurry to go somewhere?” I asked.

“No, I have all the time in the world to make my life better”

I smiled, impressed by her reply. “Have you heard of budgeting?”

“Kinda” she shrugged.

“Okay, creating a budget helps manage your money effectively. It helps track your income and expenses when allocating funds for maybe your essentials or savings.”

“that sounds reasonable”

“Saving early is equally important, and you’re of more advantage because you have a small business now. Even small amounts can add up over time. Have you considered opening a savings account?”

“yes” she replied. “I’ve thought about that in the longest

while but I just haven't been chanced to go to the bank yet.

"Well, you need to create time. Opening one now will give a high-yield interest in the future. Equally saving at least three months' worth of expenses would help in case of unexpected financial setbacks.

She nodded, absorbing the advice. "Thanks for telling me all this."

"I can't over-emphasize this but please avoid debts. Your credit cards should be used responsibly as well"

"Struggling with that one. When I like something, I buy it"

"You know, financial decisions should be based on your needs and goals and not keeping up with friends or societal expectations. You get those things mostly due to peer influence."

"Guilty!" she replied while I grinned.

"I guess this is where investment comes in. You can invest in something and have compound interest over a long term."

"What sort of investment if I may ask?" she asked curiously.

"Real Estate is a good plan. You can invest in physical properties, and real estate investment trusts and generate rental income which appreciates in value over time."

"True. I've heard someone talk about it but I didn't take it seriously"

"Well, you should. You can equally buy stocks. Here, you are purchasing a share of ownership in a company. These stocks can offer the potential for high returns."

"Wow! Thanks a lot. This has been inspirational. I wish I had known all these before I started my business"

"I'm glad I could help. Trust me you will need this when grow older and your life will be better"

I felt a great sense of relief that I could offer advice to my younger self.

As I checked my watch, I realized it was getting late, and I knew it was time to leave. “Looks like we spent all our day talking, it’s time for me to go ” I said, “I really enjoyed talking to you. Just remember everything I’ve taught you, and don’t be afraid to seek out financial advice as you grow older.”

My younger self smiled. “Thanks for taking the time to talk to me.”

With a bear hug, we said our final goodbyes and I had a feeling of excitement that I had just made my younger self and my entire future life better in the years to come.

