

Approaching my teenage self will be difficult for me, but convincing her will be super easy. She saw herself through other people's eyes, never seeing herself by herself. She never put herself first and didn't mind borrowing or starving to feed others. It wasn't foolishness and it wasn't selflessness, it was a cry for help, a need for acceptance, and a pursuit of happiness. I can imagine how she would feel to sit with a cool aunty who looks like her to discuss something as cool as the future, finances, and everything in between. She would brag about having an older friend who is so cool, gorgeous, and super successful... the younger me exaggerated a lot, still do sometimes, I love drama!

My teenage years were not smooth, I certainly have different approaches for different years. I wouldn't approach the thirteen year old me the same way I would approach the sixteen or nineteen year old me. My wisdom grew as I grew, so did my problems and struggles. My mental health has been in shambles for as long as I can remember. Now I need to approach a depressed teenager and discuss finances with her without mentioning that I'm her future... Thinking about it now, this is harder than I thought.

My thirteen year old self was a saver, I know that I can catch up with her on the vacation day when she is collecting her contribution for the term from one of her classmates. I can't even think of what to tell her because she is a better saver than me, I now live for today.

"Hello!" I would say.

"Good afternoon ma." She would look at me with shock and delight. She would want to ask why I look so much like her, but she wouldn't. She wouldn't because she thinks I'm way prettier and put together than her. She wouldn't remember that she is a thirteen year old with a good saving habit.

"I see you guys sharing money, where is mine?" I would nudge her gently and quickly hide my tears and she would smile shyly. She would then tell me about the arrangement of the savings with a lot of pride and enthusiasm and I would wonder where all that spark went. How did I not know that I was this cool as a teenager? What a shame!

I will begin to talk to her about technology and how it is applicable to all the aspects of our lives. Since she mentioned how the total money wasn't complete, I would chip in how technology will

help keep our money safe beyond our traditional banks. Inquisitive girl, she would ask me about how we will deposit money to banks without buildings.

“Saving is a very important and wonderful habit, and it’s good that you have cultivated that habit already. Very soon, you will not have to be chasing your friend up and down for the money you saved with her. Look, as long as you have a bank account, there are many apps that will help you to keep your money safe and enhance your financial discipline. You can save everyday and even have a kolo.”

“I have a kolo, my mummy bought my brother and I piggy banks!” She looks proud and comfortable. She was enjoying my company and I am enjoying hers too even though my heart was breaking with the knowledge that she didn’t love herself enough. I told her to take me to where we can get snacks because I was hungry.

On our way to the shop, one of her classmates approached us and asked her for fifty naira, she only asked when her classmate would give it back and that was all. She dipped her hand into the shallow pocket of her pleated skirt and gave the girl fifty naira. A tear dropped from my eyes, I haven’t changed much, putting myself in financial danger because of others. We would later see the girl giving the money to a boy who was also in their class. I could see that she was disappointed and angry, she could have bought fan yogo on her way home with that fifty naira.

“Why are you making yourself inconvenient because of people who won’t do the same for you?” I thought about this question again and I thought that it was too deep to I threw my hand around her shoulder,

“Don’t borrow people money that you know that you need. It’s not good.” I wanted to leave it at that but she understood my first statement perfectly.

“I thought she really needed it.” She tore the strawberry flavoured chic-choc that we got and chewed away her disappointment. I told her to wait for me while I got a bottle of coca-cola for her. She will never forget this day.

“I think they are done with the PTA meeting, I want to go and meet my mummy. Thank you very much ma.” She jumped off the bench where we sat, but I told her to wait. I wanted to walk with her a little bit more, I wanted to say many things but I need to stick to finances. I met her mum

who also looked at me like “why does this lady look like my daughter?” she doesn’t know that I’m her daughter from the future, lol.

I told the thirteen year old me not to forget her discussion and to never give her money to boys, this made our mother laugh. I also told our mother to be a little bit more selfish with her finances because the world is wicked. They both thanked me and turned to leave.

I heard my thirteen year old self telling her mother that I looked so much like her, she doesn’t know that I am her with a poor saving habit.

I made another stop that day to my dad’s office, that was where I met my eighteen year old self. This eighteen year old is reserved and quite laid back, she just wan dey. She saves but her savings are so little, she lacks commitment. She was going to take a keke to Item Seven restaurant when I saw her, so I boarded the same keke. The keke driver looked at us and started to sing praises for twins in Yoruba. I was going to smile then I saw that she wasn’t smiling, so I perished that idea.

This version of me doesn’t seem as approachable as the thirteen year old and I understood why. I paid the fare for two, this made her smile and brightened up her mood.

“Why do you look like me?” she was almost laughing now. I still like freebies. I won't lie, receiving freebies unashamedly and unapologetically is one of my financial strategies. Freebies help you save and spend money on other important things, you just need to accept them with caution. When we got to Item Seven, it took the eighteen year a few minutes to decide what to order.

“What would you like to get? It’s on me.” I opened my thick purse. She looked shocked and happy, but she declined. She worries about freebies, she didn’t think that anything was free in life. She thought that it was bad to take this after I already paid for her keke fare. Mind you, the keke fare was only thirty naira.

“I insist, it’s not everyday that I see someone who looks exactly like me.” This made her laugh. I saw that she had made a lot of progress with accepting herself and she did not need motivation

like I did when I was thirteen. I knew she would be very minimalist if I let her order so I placed an extravagant order for her since I knew what she liked.

I asked her what she thought about cryptocurrency and forex trading. She told me that it was too complicated for her and she had no interest,

“That’s the future!” I screamed. I knew that I embarrassed her because everybody turned to look at us. I apologized mostly because I almost blew my cover. I explained cryptocurrency and forex trading to her and she understood it a little better, at least she set up her account in my presence and I funded her wallet.

I also encouraged her to try freelancing platforms and monetize her skills. I reiterated that she shouldn’t break herself just to help people who don’t care about her. I saw that she was carrying a branded bag of an organisation that was as good as a pyramid scheme, I told her about how pyramid schemes drained her energy and how she can actually invest in actual companies that will yield profits.

“Save, invest, network, work hard, and pray, you will be set.” I folded my arms like I just dropped the passcode to the gate of heaven, then got up to leave. I also need to take my own advice immediately.