

A Tale of Two Selves

-Past and Future Me

I couldn't believe what was happening. I, a grown adult, sat across from my teenage self, Clinton, in the small living room of our family home in Southeast Nigeria. It was a surreal moment, and I knew I had a unique opportunity to change the course of my life forever. You see, I had knowledge of the financial decisions I would make in the coming years – decisions that would lead to both success and hardship. But I had to tread carefully; I couldn't let Clinton know that I was actually his future self.

As we chatted about school and dreams for the future, I searched for the right words to impart the wisdom I had gained over the years. My younger self, with his dreams of becoming an engineer, had so much potential, but I also knew the financial pitfalls that awaited him.

"I've been thinking," I began cautiously, "about how to make the most of your future. You know, there are some ways to save and invest money that can really set you up for success."

Clinton looked at me with a mix of curiosity and skepticism. "Really? Like what?"

I leaned forward, trying to sound as convincing as possible. "Well, one thing you should consider is starting to invest in stocks as soon as you can. There are companies out there that will grow exponentially over the years, and if you invest wisely, you could secure your financial future."

He furrowed his brows, clearly intrigued. "But how do I know which stocks to pick?"

I had anticipated this question. "You should look into companies with strong fundamentals and growth potential. Do your research, and don't be afraid to take calculated risks."

As we continued our conversation, I shared insights about budgeting, saving, and the importance of living within one's means. I knew that

A Tale of Two Selves

-Past and Future Me

avoiding unnecessary debt and saving for emergencies were vital lessons that could prevent future financial hardships.

Months passed, and I continued to meet with my younger self regularly, always careful not to reveal my true identity. Our discussions covered various financial topics, from the importance of an emergency fund to the benefits of compound interest.

One day, as Clinton was preparing for college applications, he brought up the topic of student loans. "I've been looking into loans to pay for tuition," he admitted. "It seems like the only option."

I had dreaded this moment. Student loans had been a significant burden in my adult life, and I desperately wanted to spare him from that fate. "You know," I said cautiously, "there are alternative ways to pay for college. Scholarships, grants, and part-time work can help reduce the need for loans. Plus, choosing an in-state school could also save you a lot of money."

Clinton nodded, his eyes filled with determination. "I'll explore those options, then. Thanks for the advice."

As the years passed, I watched Clinton make wiser financial decisions than I had at his age. He diligently researched investments, saved money, and even managed to secure several scholarships for college. His future was looking brighter than mine had ever been.

But there was one piece of advice I had been holding back, waiting for the right moment. As he approached graduation, I knew it was time to share it with him. We sat down in our familiar living room, the room where this incredible journey had begun.

A Tale of Two Selves

-Past and Future Me

"Clinton," I began, my voice filled with emotion, "there's something important I need to tell you. Something that will change the course of your life."

He looked at me, concerned. "What is it?"

Taking a deep breath, I confessed, "I'm not just a family friend. I'm you from the future, here to guide you with the knowledge I've gained."

His eyes widened in disbelief, and for a moment, I feared I had made a terrible mistake. But then, a slow smile spread across his face. "I had a feeling something was different about you. You always seemed to know exactly what I needed to hear."

Relief washed over me as I realized that my secret was safe and that I had successfully imparted valuable financial wisdom to my younger self. As we talked late into the night, I shared the final piece of advice that would set him on a path to financial freedom.

"Remember, Clinton, no matter what happens, always prioritize your financial well-being. Save, invest, and stay disciplined. Your future self will thank you."

At that moment, I knew that I had fulfilled my mission. I had changed my life by changing his, ensuring that both of us would enjoy a brighter, more secure future. As I prepared to return to my own time, I couldn't help but smile, knowing that the greatest investment I had ever made was in myself – in the form of my teenage self, Clinton.