

Story: You are sitting down with your teenage self, and you have financial knowledge and wisdom that will change your life for the better. How do you get your younger self to accept this information?

Write me a story of a 1500-word story centred around my present self sharing valuable financial cheat code with a younger version of me; without necessary disclosing that I'm from the future.

One sunny day, young Mide was wandering through the park, lost in his thoughts about the future. As he sat on a bench, contemplating his dreams and aspirations, he noticed an older gentleman sitting next to him. There was something about the man that seemed familiar, yet Mide couldn't quite place it.

The older gentleman turned to Mide with a warm smile and said, young boy; why are you lost in thought?

Mide replied, sir, I'm thinking about the reality of time. And the older man said; don't watch the clock, do what it does and keep going. Stop allowing frivolities, worries, anxieties, insecurities steal the precious time you can use to achieve productive things. Mide replied, thank you sir. Unknown to him that this was going to be the most important conversation of his life.

They began talking about life, ambitions, relationships and eventually, the topic of personal finance came up. The older man seemed incredibly knowledgeable and wise on the subject, sharing valuable insights and tips with young Mide.

Mide couldn't help but be captivated by the older man's words. He felt a connection, as if the man understood him on a deeper level. It was as if he had found a mentor, someone who could guide him towards a successful financial future.

As their conversation continued, the older man shared stories of his own financial journey, the mistakes he had made, and the lessons he had learned along the way. Mide listened attentively, soaking in every word and feeling inspired by the older man's experiences.

First and foremost, start saving early. I know it may seem tempting to spend all your pocket money on the latest gadgets and fashionable clothes, but trust me, saving even a small portion of it will go a long way. Open a savings account and make it a habit to deposit a portion of your earnings regularly. You'll thank yourself later when you have a solid financial foundation.

Secondly, educate yourself about personal finance. Take the time to read books, attend workshops, and learn about budgeting, investing, and managing your money effectively. The more you know, the better equipped you'll be to make informed financial decisions in the future.

Next, avoid unnecessary debt. It's easy to fall into the trap of credit cards and loans, but they can quickly become a burden. Use credit responsibly and only for essential purchases. Pay off

your credit card bills in full each month, and avoid accumulating high-interest debt. Trust me, the freedom from financial stress is worth it.

Invest in yourself and your education. Explore different career paths, discover your passions, and pursue further education if it aligns with your goals. Remember that knowledge is power, and investing in your personal and professional development will pay off in the long run.

Lastly, surround yourself with like-minded individuals who share your financial goals. Seek out mentors who can guide you and provide valuable advice. Remember, you are the average of the five people you spend the most time with, so choose your circle wisely.

Mide nodded, eager to implement this advice into his own life. He couldn't help but wonder how this stranger seemed to know exactly what he needed to hear.

As their conversation drew to a close, the older man stood up, ready to leave. Mide felt a sense of gratitude and wished he could thank this stranger for the invaluable advice he had given.

"Thank you so much for your guidance," Mide said with a sincere smile. "You've given me a new perspective on personal finance, and I'll carry your wisdom with me."

The older man returned the smile, his eyes filled with a mix of pride and nostalgia. "You're welcome, Mide. Remember, your financial future is in your hands. Work to learn, Don't work to earn."

With those parting words, the older man walked away, leaving Mide on the bench, feeling inspired and motivated to take control of his life and financial destiny.

As the story ends, I can't help but wonder, have you ever had a chance encounter with someone who provided you with valuable advice or guidance?