

“I WISH I HAD KNOWN”

Chapter 1: The Beginning

There lived a young woman named Stephanie who had a keen sense of the importance of financial prudence. Understanding the uncertainty of the future she wished she could go back in time to share this knowledge with her teenage self without revealing she was from the future.

Chapter 2: The Mysterious Encounter

While reminiscing about her younger self, out of nowhere, she spotted a familiar face approaching. Sixteen-year-old Ada, with a low-cut hairstyle, was still in secondary school. She had a bemused expression on her face. It was mysterious how much she resembled Stephanie's younger self.

Chapter 3: The Approach

Stephanie knew she couldn't reveal her identity; she had only this chance, and it couldn't be messed up. Summoning up the courage, she approached Ada and greeted, "Such a wonderful view, isn't it?" It was a warm Sunday afternoon.

Young Ada, not expecting anybody at this time as she usually isolated herself from the crowd to spend time with nature, acknowledged, "Yes, it is."

Stephanie's face filled with smiles due to the striking resemblance. She asked, "Could I join you?"

Ada thought about it for a while before making room for Stephanie to sit beside her. "You can join me."

Chapter 4: Lessons from the Garden

Stephanie and Ada engaged in various conversations, from life dramas to schoolwork and talents. Then Stephanie gently steered the conversation towards finances, being careful not to arouse curiosity. "I've been thinking about money these days and how I wish I had the privilege of certain financial advice when I was your age."

Ada became intrigued and curious. She asked, "What sort of advice do you speak of?"

Stephanie began by taking Ada's mind back to the story of the Garden of Eden taught in Bible school. "God created the Garden of Eden with fruits, trees, and many other things. He placed Adam and Eve there to take care of this garden, as seen in Genesis 3:15, which says, 'And the Lord God took the man and put him in the garden of Eden to dress it and to keep it,' and they were instructed not to eat from the tree of the knowledge of good and evil."

Ada interrupted, "Why are you sharing this story with me?"

Stephanie, calming down young Ada, explained that God created the garden and decorated it. He only asked that man take care of the garden, not that he works his entire life to make ends meet. This served as a reminder to Ada that while work was necessary as she grew older, it was not her life's sole purpose; it was merely a tool.

Young Ada, while meditating on Stephanie's words, asked, "How then can I apply these to my own life?"

Chapter 5: Recognize the Sovereign

Stephanie seized this opportunity to introduce the sovereign God, Jehovah Jireh, with whom they both shared similar beliefs. In the pursuit of financial stability amid the fluctuating Nigerian naira, Stephanie drew a parallel with their Christian faith. She quoted Deuteronomy 8:18, which says, "But thou shalt remember the Lord thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day." Recognizing the one who gives the power is crucial to true wealth.

Ada's interest in this conversation increased as she wanted to grasp all possible knowledge.

Chapter 6: Mammon/God

As Stephanie delved deeper into the subject of true prosperity, she shared that young Ada couldn't serve God and money simultaneously. She quoted Matthew 6:24, "No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon."

Ada exclaimed, "Who is Mammon?"

Stephanie replied, "The god of money." She emphasized the importance of serving the True Creator, ensuring that even in times of financial uncertainty, Ada would never lack. But chasing after Mammon's material gain might lead to a life devoid of peace and joy, consumed by the relentless pursuit of financial ends. Ada, eager to grasp all the knowledge possible needed to meditate on the things which were said.

Chapter 7: The Concept of Tithing

Ada returned to continue the conversation with Stephanie, feeling that she was no longer a stranger.

Stephanie then introduced the concept of tithing, quoting Leviticus 27:32, which says, "And concerning the tithe of the herd or the flock, of whatever passes under the rod, the tenth one shall be holy to the Lord." She explained that 10% of one's income belongs to God.

Young Ada seemed overwhelmed and asked, "Why should I tithe, anyway? This is new to me."

Stephanie reassured her with God's word in Malachi 3:10, which says, "Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this," says the Lord of hosts, "if I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it."

Ada, still wondering why God, who is sovereign and the creator, needs their tithes, as well as offerings, which she was familiar with, listened intently.

Stephanie then showed her Malachi 3:8, which says, "Will a man rob God? Yet you have robbed Me! But you say, 'In what way have we robbed You?' In tithes and offerings."

She emphasized that when they don't bring their tithes, they rob God, and it leads to the curse of the Lord in the house of the thief.

Ada replied, "Yes, Stephanie, I remember. I don't want to be stealing from God."

Chapter 8: Planting the Seed

It's essential to start saving and investing early. Small amounts can grow significantly over time.

Young Ada had a wrinkle on her face but was still intrigued. "Investing? Where is the money to invest? After I have tried to give some money to God, it's only a small amount I have left."

Chapter 9: Accrued Interests

Stephanie, after introducing the concept of compounding, went on to explain, "So much money isn't needed to start at first. One just needs to be consistent. After giving some to God, take a portion of your allowance into a savings account, and your money can grow at an exponential rate over time."

Ada said, "I don't necessarily have a savings account, so how do I go about this?"

Stephanie then urged her to speak to open a savings account with her parents

Chapter 10: Beware of SCAMS

In the weeks that followed, Stephanie and Young Ada continued their meetings in the garden. Stephanie cautioned Ada not to expect overnight results in investments. She emphasized that investing is a long-term game with its share of ups and downs. Stephanie also shared cautionary tales of scam investments, such as the MMM scheme that promised to double money within a week with any amount of investment. She pointed out that schemes like these were designed to swindle hard-earned money, urging Ada to steer clear of such options.

While Ada diligently took notes, she inquired, "I understand the risks, but what should I invest in?"

Stephanie, being cautious, couldn't provide a detailed investment plan but mentioned options like bonds, stocks, or mutual funds. She advised Ada to conduct thorough research and assess the risks associated with each investment. Ada, persisted in her quest for knowledge, urging Stephanie to share everything.

Chapter 11: The Art of Peak Learning

As their discussions continued, Stephanie highlighted the significant impact that books could have on her. She recommended books such as "The Richest Man in Babylon," "Rich Dad Poor Dad," and "The Psychology of Money." However, she stressed the importance of cultivating a mindset focused on abundance and wealth.

Recognizing the role of learning in resisting peer pressure, Stephanie encouraged Ada to explore resources related to bonds, stocks, mutual funds, and apps that could support investment decisions.

Chapter 12: The World of Cryptocurrency

Stephanie ventured into the realm of cryptocurrencies like Bitcoin. She emphasized the potential for growth in these currencies but also stressed the importance of understanding the market thoroughly. Stephanie advised Ada to discern the right time for investments and when to withdraw funds. Knowledge, Stephanie insisted, was the key, and cautioned against letting peer pressure dictate investment choices.

Conclusion: A Journey Begins

Armed with newfound knowledge and a determined mindset, Ada embarked on her journey towards financial wisdom. She recognized the intertwining of her faith and financial choices and aimed to balance them wisely. As their time together came to an end, Stephanie remained a mysterious friend, refusing to disclose her true identity. Ada, though saddened by this, felt a deep connection with the stranger who had become her guide.

With the valuable lessons from Stephanie and the principles of her faith, Ada was well-prepared to navigate the world of finance with prudence and purpose.