

Sitting across from my teenage self, memories of my past flooded my mind. The room was cold all thanks to January. So cold, we could go days without seeing the sun and filled with an electric tension, as I held the key to changing the course of my life. I knew I had to be careful, not to reveal the truth, not to disrupt the delicate fabric of time.

Leaning forward, I began,

"Hey, I've been thinking about money lately. Not the fast type of money that teenagers are thinking about. I'm not talking about cyber fraud. You know, making it work for you, instead of the other way around."

My younger self looked curious, a bit skeptical.

I continued, "Investing can be quite a game-changer. Ever considered putting some money into stocks?"

My teenage self frowned, unsure. "Yeah, but it seems risky, you know? What if I lose everything?"

I nodded in understanding. "Totally get that. But imagine this: what if you started early, played the long game? Compound interest is a magical thing. Just start small, do your research, and diversify your investments."

As we talked, I subtly shared tidbits of advice without revealing my future knowledge. Encouraging saving a portion of every monthly allowance and paycheck, exploring side hustles, and gradually building an emergency fund. It was like guiding a younger sibling, trying to set them on a better path.

Months passed, and my younger self began to see results. The excitement of his first investment gains, the satisfaction of having an emergency fund when unexpected expenses hit – it was all so familiar yet refreshing. I couldn't help but be proud of the choices he was making.

Then came the topic of learning a skill. "Think about Coursera, they offer different professional courses," I suggested casually. "Consider UI/UX design. You have an eye for design and Coursera has a UX design course. Instead of wasting your data on Tiktok and using that laptop to watch a movie, use that time to complete a course. If you dedicate 3 hours daily you'll finish the course on time. I see you have quite a number of followers on your socials you can consider digital marketing and if you can't afford to pay for the course apply for financial aid"

My teenage self nodded, eyes lighting up with determination. "Yeah, I want to avoid wasting my data on social media. I'll definitely check the course on coursera and if I can't afford it I'll apply for financial aid."

Years flew by, and the bond between us grew stronger. I watched my younger self blossom into a financially savvy adult, all the while hiding the truth about my identity. It wasn't easy, but I knew that changing her life for the better was worth the secrecy.

Finally, one day, as my younger self talked excitedly about her financial accomplishments, she paused. "You know, I feel like I owe a lot of this to our talks. You've been like a mentor to me."

I smiled, a mixture of emotions welling up inside me. "I'm just glad I could help guide you."

As our conversation continued, I realized that the encounter wasn't just about imparting financial wisdom. It was about proving to myself that the choices I'd made were worthwhile, that I could overcome challenges and become the person I'd always wanted to be.

Eventually, the time came for me to leave. With a heavy heart, I stood up, knowing that this unique encounter was drawing to a close.

"Remember," I said, looking my younger self in the eyes, "life won't always be easy. And it will get hard everyday. But you need to stay determined and make smart choices, you'll come out stronger on the other side. I know you will. I am rooting for you always"

With a nod, my teenage self grinned. "Thanks for everything. I'll make sure not to waste the opportunities and time that I have."

As I walked away, I couldn't help but feel a sense of fulfillment, closure and hope. I had changed my past by influencing my younger self, and in doing so, I had reaffirmed my belief in the power of choices and the potential for a better future.