

After a long walk I saw her standing there, spending the money she was given for her birthday. I approached her and asked if I could have a conversation with her. She was hesitant at first but she finally gave in. We looked for a place to sit and finally found it. Sitting across from my teenage self, I knew I had a unique opportunity to change my life forever. Armed with knowledge of my financial journey, I had a chance to guide my younger self toward a brighter financial future. However, I had to tread carefully to avoid revealing that I was me from the future.

"You know " I said leaning in to capture her attention. I know of a person who spent extravagantly without saving in the past and had to hustle for money later". At this point she was intrigued by the story. I smiled and continued. "His name is Raphael. Raphael was a very popular guy in school. And from a very rich family too. Raphael was also good with his academics but the only problem he had was excess spending. Raphael would spend his money on the reigning clothes, shoes, games and whatnot. But he never put money aside for the rainy days. He had friends who he also spent on". "Now Raphael's father had a company that was doing well until it was no longer doing well. Raphael's siblings all had the sense that their free money would one day come to an end and they would all have to work hard to get paid, so they saved. The company had been scammed. They signed a false document and the money had been withdrawn without the CEO's knowledge. When the staff heard this they started resigning from their position and looking for new jobs elsewhere. Raphael's father had stopped sending him his pocket allowances and he became very furious. "You haven't sent me my allowance for the past three days and now I'm very low on cash, how do I do?". He questioned his father as he had no money on him at the moment. He was very livid. "You will have to go and work for your money from now on my boy. My company has been robbed and I am swimming in debts already. You and your siblings are off age to work. So no more free allowance from daddy, after all there are people out there who don't receive allowance from their parents and they are doing okay. And you should have little money you saved over the years that should last you even without working don't you?". His father asked. Raphael was astounded by the information he just received. He had no savings. He had no job. He had practicals due and needed money to solve some of his problems. He had also borrowed from people due to his excessive spending. Now his only source of income has been cut off. He had no idea his father's company was running at a loss. And nobody offered to let him know. Even if they did let him know what help would he have been able to offer?. He was more than shocked. The only thing he was good at was playing video games. So he sought to gambling which swallowed a huge part of the money he made from selling his expensive lifestyle at a cheaper price. This was Raphael's life after.

"You see?" Raphael had never thought of saving money when he was young and had it in abundance. He never invested in any business. When grew older and had no money, he resorted to gambling and illegal means. Now he was reaping the fruits of his harvest. He owes debts of different amounts and hid from those he owed money. He couldn't afford his school fees and he dropped out.

"Now here's something interesting" I say. "I also happened to hear about a Harry. And just like Raphael was a teenager who had money coming in steadily. But unlike Raphael he didn't blow off the money he received. Instead he saved and invested a great portion of it. He didn't buy expensive clothing, shoes, or games. Instead he bought books to read. Books of every kind. And in the end when he graduated he had more than enough money to buy the things he so

much desired. He ended up buying his own house, a car, got to start a business from scratch and even got to retire early. All because he made wise financial decisions.

"I understand," I said, watching her expression. As a teenager you would want to enjoy life, buy cool stuff and go out with friends. I have been there too and it's important to have those experiences. But what if I told you that you could still do all that while setting yourself up for a much better future?" I smile knowingly. "How?" She asks with excitement. "You know, there are small things you can do now that won't cramp your style but will make a huge difference later on. Like, instead of blowing all your allowance on video games, consider saving a portion of it. It might not seem like much, but over time, it adds up." "Also, when you start earning money from part-time jobs or internships, don't be in a hurry to spend it all. Think about setting aside some for savings or investments. You don't have to become a financial guru overnight, but making these habits early on can help you avoid a lot of stress in the future." "I'd also recommend learning more about personal finance. There are books, online resources, and even school courses that can teach you the basics. Knowledge is a powerful tool, and the more you understand about money, the better equipped you'll be to make smart choices."

As I neared the end of our conversation I leaned back hoping my teenage self had absorbed the wisdom I had shared. "So, what do you think?" I'd ask with a smile. "Do you think you could make a few changes without sacrificing the fun and excitement of being a teenager? It might not be easy, but trust me, your future self will thank you."

She beamed at me with appreciation and asked "So why did you pick me amidst other children to tell me this". I chuckled at the inquisitiveness of this fourteen years old. "I picked you because you are the first child I saw. Now I'm going to look for another child to talk to. You know the saying 'catch them young' right". We both laughed and finally parted ways. I can't wait to see how changed my life will be now that there has been a switch in the financial aspect. It has been a hell of a journey with my financial status, when they presented this opportunity before me I didn't think twice before accepting it. Hopefully she listens. Hopefully she learns. Things will become better in the future. I know it. I decided to take a little tour around my town St Hartins. It's been a while since I left here. I did find my peace but it wasn't as easy as I envisioned it'd be. However, looking back, being here there's nothing I really miss about the place. Everybody was rude to me and blamed me. Leaving was the best decision I made. I will do it over and over again. I'm at peace. Just a little financial problem here and there. And as I travel back with a settled mind this time around. I know things will do well.