**FINANCE AS A STUDENT’S DESIDERATUM**

Money. Academics. Students will readily testify that these two entities complement each other. Some may even swear that the latter is less valuable in life. The authenticity of that statement is highly debatable especially since our society is a blend of different cultures and beliefs. As a student, one is exposed to many phenomena about life, that failure to having a life philosophy may lead you to inevitable disappointment. However, let me air out my take on this subject.

My name is Emmanuel. Eighteen years old to be precise. I am a campus student pursuing a Bachelor’s degree in Telecommunications. If you are reading this, then you are probably wondering how my writing is related to my course. To be sincere, sometimes I also ask myself the same question. I wanted to pursue this course since I have a passion in technology (networking to be precise). However, man is but a being of variety and thus I have my own passions and hobbies. Different people will tell you I love different things. Surprisingly, they are all likely to be right. I have a strong passion in music, writing and different other forms of art. Visual arts I might add. My university course is relatively promising. During these tough economic periods, I opted for a course that would guarantee generation of income, just like a normal person would. Unfortunately, the recent monster that shook the world (COVID-19) proved me wrong in some ways. It petered out many people’s dreams. During this quarantine, I realized that I needed to get involved in other activities that would enable me to put food on the table. That is when I realized that there is more to life than just academics. Writing, I knew, could not betray me. Living in a third world country, and being a first born male, I also knew that I need to find a way of providing for myself since I was partially on my own. Therefore, writing would be my hero. Indeed, I realized that apart from academics, money is also my basic need as a student.

I love art. Art is like nature’s way of communicating. It is what binds everything together. “Art enables us to find ourselves and lose ourselves at the same time.” I could not agree more with Thomas Merton. In the wrong hands it can be a major Achilles Heel. I have deeply immersed myself in music that sometimes I forget who I am. Music is my most prominent attachment. Not just listening to music but producing it. Some can even utter that Beethoven is my mentor. It is almost like music is contiguous to my personality. I knew I was a slave to my music when I spent most of my small pocket money in purchasing production equipment. Reality slapped me in the face when I realized I lacked the essential gear. I could even hear my sub conscious squawk at me for lacking money. Was it really my fault? Or was it? Maybe I was not searching enough. Maybe I chose the wrong passion. Maybe music is my illusion. Maybe I am not meant for money.

Writing. Another art that I hold a sidelong glance on. It resuscitates me during any emotional overflow. Not that I write diaries. Writing is like a portal through which our most abstract thoughts can be brought to life. People say that it is a gift. I somewhat disagree. I mean, how hard can it be to transfer your thoughts onto paper? Maybe I am wrong. Who knows? For so long I have pondered and asked myself the same question. “Can writing be monetized?”

I remember I was once conned due to my avarice for finances. I had received an anonymous text asking me whether I was interested in online writing. Alas! Fate had retouched me. Without even igniting my common sense, I responded and agreed to the offer. I was then asked to submit a sample of my writings. After careful review, lady luck made me smile since I received a confirmation email. The ceiling to my bedroom must have been sneering to itself at the way I jumped in anticipation. I started thinking of the fancy apparels I would be adorned in. I was even happier that I got a job at such a young age. Fate was just snickering at me. If only I had known…

I later received an email from a certain organization (which was actually the one that anonymously texted me) asking me to send ksh. 2000 as membership fee. It was a pinch to me since my pocket could only cough out the exact ksh. 2000. Still, I sent it since I was blinded by my financial fantasies of living ‘The American Dream’. That night, I was asked to write another sample which would act as a test for my skill. Of course I jotted the piece and sent it to them in an hour. I then hopped into my bed and swam in YouTube searching for ways of managing money, how to invest and so many other fantasy based ideas. I even succumbed to insomnia thinking of how I would wake up to an acceptance email. Life was good.

No sooner had the sun illuminated my room when I got hold of my phone for the expected. I saw that I had one unread email. It was from the organization! I mumbled a prayer before opening it. Oh no! It couldn’t be! No! In the email was an enclosed report of my writing. Upon opening I saw my writing filled with all snide remarks that you can think of. Repugnance flooded my mind. Upon research, I realized that the organization did not even exist! I was conned like a gullible imbecile. I gnashed my teeth. My money was gone. So was my esteem. Was writing for me? Would I remain broke? What was to become of me? Despite this I remembered one thing. I was still in need of money.