

HUMAN AFTER ALL: THE DISTANCE BETWEEN KNOWING AND DOING

Category: Writing

I'm nineteen, and I want financial freedom.

Not an expensive lifestyle or the ability to buy everything I see. I want to need something and be able to get it without first wondering whether my family can afford to help me. I want to make decisions about my life without every decision depending on someone else's pocket.

Right now, I can't always do that.

I'm learning online, developing skills, researching opportunities, and trying to turn what I know into an income. But the things that might help me become independent also cost money. I need internet data to study, apply for opportunities, learn new skills, and explore online work.

My mum used to pay for my data. Her business has been struggling, and I know I cannot keep asking her as though nothing has changed. My need for data hasn't disappeared, though. I still have things to learn, opportunities to pursue, and plans I want to work towards.

Sometimes, I know what I need to do next. I just don't have everything I need to do it.

This is where AI comes in.

I use it as a personal assistant. I ask questions, explore opportunities, learn about unfamiliar skills, and organise my ideas. When I have several things in my head and don't know how to approach them, I can work through them with AI and try to turn them into a plan.

But I don't only want it to encourage me. Sometimes, I want it to tell me that I'm approaching something wrongly. I want it to challenge my thinking and help me identify what I could do differently.

Sometimes, I read a response and think, *Exactly. That's what I've been trying to say.* I feel relieved because my thoughts finally seem to have words.

Other times, I feel uncomfortable. I have to consider what I've read and ask myself, *Okay, so what do I need to change? What can I do differently?*

I don't automatically accept everything AI tells me. It can misunderstand me or offer advice that doesn't fit my situation. A confident answer isn't necessarily a correct one. I still have to think for myself and decide what makes sense.

Yet even when the advice is useful, another problem remains.

Knowing what to do is not the same as having the means to do it.

AI can help me find an opportunity, but it cannot guarantee that I will be accepted. It can help me prepare an application, but it cannot promise me a job. It can suggest what I need to learn, but it cannot automatically provide the money, internet data, or equipment I need to put that knowledge into practice.

The more I learn about what is possible, the more possibilities I can imagine. But I also become more aware of what I cannot currently access.

That is a difficult position to be in: learning about the future you want while still being limited by the resources available to you today.

I've applied for opportunities and received rejection emails. I've spent time learning, researching, and trying to find a way forward, only to discover that effort does not guarantee a result.

Sometimes, the disappointment gets to me. Sometimes, I cry a little. Then I have to find a way to pick myself up and try again.

I wish I could say I've mastered consistency. I haven't. I still wonder how I'm supposed to keep going when resources are limited and the results I want haven't arrived.

But when I see people my age making money and finding opportunities, I don't resent them. I'm happy for them. Their progress reminds me that the kind of life I'm working towards may be possible for me too.

You'll get there. You'll get there. You'll get there.

I repeat it to myself.

It doesn't guarantee anything. It doesn't pay for my data or make my next application successful. But it reminds me that my present circumstances do not necessarily have to be my permanent circumstances.

I remember how happy I was when I earned money through Africode. I gave each of my parents ₦1,000 and kept the rest for myself.

It wasn't a large amount. It didn't suddenly make me financially independent. But it was money I had earned, and I could decide what to do with it.

I was happy.

That experience stayed with me because I had earned something for myself. I could give some to my parents and keep some for my own needs. It was a small experience of having money I didn't have to ask someone else for.

That feeling is part of why financial freedom matters so much to me.

I've already thought about what I would do with my first substantial earnings. I want to get a router and a reliable internet plan so I can learn and work without constantly worrying about data. I want to give my parents about ₦200,000. I want to invest in more learning because I believe knowledge is power. And I want to be able to afford food without worrying so much about where the money will come from.

Clothes can wait.

Maybe those plans will change when I actually have the money. For now, they tell me what I want my earnings to make possible: independence, continued learning, and the ability to contribute to my family.

AI has helped me explore ways to work towards those goals. It has also helped me discover opportunities I might not have found otherwise, including this competition.

There is something I keep coming back to about that.

I'm using artificial intelligence to help me tell a story about experiences it has not lived.

It can help me arrange my thoughts, but it has not experienced the happiness of earning my own money. It has not had to consider whether to ask its mother for data when money is already tight. It can help me explore what to do after rejection, but it does not have to find the resources to try again.

Those experiences are mine.

I don't think that makes AI less useful. I am grateful for the assistance it gives me. But I am learning to distinguish between a tool that helps me understand a problem and the circumstances that determine whether I can solve it.

AI expand the possibilities I see without automatically expanding the possibilities I can afford.

It helps me imagine a future in which I am financially independent. It helps me question my approach and work out possible steps. But I still live in the present, where data costs money, applications get rejected, and knowing about an opportunity does not mean I have everything I need to pursue it.

I am nineteen. I don't have a neat ending to this story because I haven't reached one.

I am still learning, still looking for opportunities, and still trying to turn what I know into something that can support me.

I can ask AI what to do next. I can consider its answers, question them, and use what is helpful. But I remain the person who must decide, act, and live with what happens.

And sometimes, the hardest part is not figuring out what to do.

It is having what you need to do it.