

SONJA MEETS HER FUTURE SELF

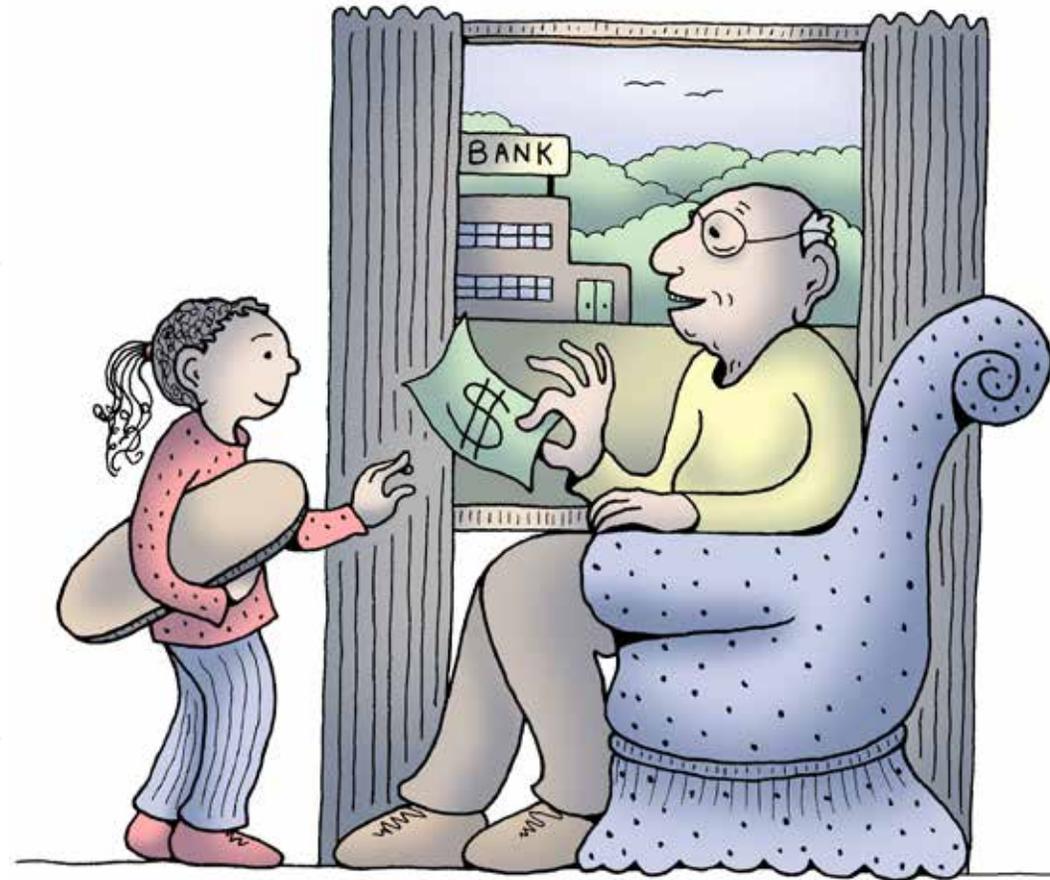


Developed by
The Wyoming Retirement System



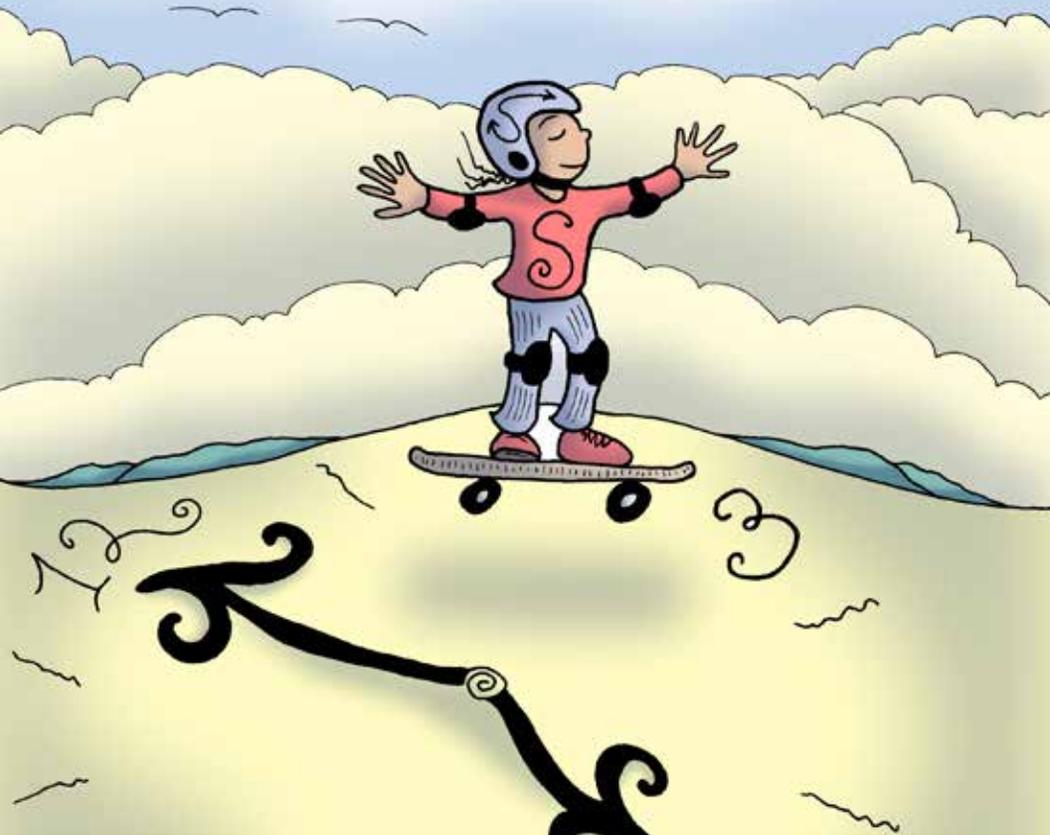
Meet Sonja. She's a 6th grader who loves skateboarding, playing with her pets, and reading—especially reading science fiction. Her favorite books are about time travel, and she has dreamed about traveling through time for as long as she can remember.

Sonja has a mom, a dad and twin brothers. She also has a grandpa—Grandpa Joe— who moved to be closer to her family when she was in the third grade. Grandpa Joe tells great stories and teaches Sonja a lot about life. Lately he'd been teaching her about money.



“Sonja,” Grandpa Joe explained, “It’s important to treat money with care and respect. It’s ok to spend money, but it’s also important to save it and to have some set aside to give gifts when you want to. Save, Spend, Give – that’s a good way to think about money.”

At the start of the school year, Grandpa Joe had taken Sonja to the bank to open up her own bank account. Every week since, Grandpa Joe would take Sonja to the bank to deposit part of her allowance. In fact, saving her allowance is what helped Sonja buy her first skateboard.



One day, Sonja's Grandpa took her to the skate park. On her first jump, something amazing happened – she found herself soaring through the air and watching her life running in fast-forward below!

When she landed on the ground, Sonja found herself face to face with a young woman who she could tell right away was an older version of herself! To her great surprise, Sonja had traveled forward through time, just like she imagined when reading science fiction!

“Uh, hi...,” younger Sonja said hesitantly. “How old are you?”

“I'm 18 years old,” said older Sonja. “How old are you? You look just like me when I was 11... wait a minute, ARE you ME?”

“I think I am!” said younger Sonja. “I just jumped on my skateboard and ended up here with you! I think I traveled through time!”

“I love that skateboard,” said older Sonja. “I still have it, and I remember when Grandpa Joe helped me save the money to buy it.”

“Do you still follow Grandpa Joe's advice about money?” young Sonja asked.

“Oh, yes,” replied 18-year-old Sonja. “Grandpa Joe still teaches me about money. In fact, I just used some of the money I saved through my part-time job to buy a used car last week! I'm taking it when I leave for college. I still have some money saved after buying the car to use in the future. Plus, every month, I give a little bit of money to the animal shelter.”

“That's great! I'm so glad we listened to Grandpa Joe!” exclaimed younger Sonja. “I think I better get going. Grandpa Joe will be looking for me.”

“Keep up the good work, 18-year-old me!” young Sonja hollered as she jumped back onto her skateboard.



Again, young Sonja found herself whirling through time and space, and this time she landed in the middle of a backyard behind a house. It had a swingset and kids' toys scattered in the yard. She looked around to see where she was, and she caught sight of a woman about her mom's age carrying groceries from the car to the house.

She walked up to the woman, and timidly said, "Um, is your name Sonja?"

When the woman turned around, she dropped her grocery bag in surprise. "Oh my! It's you! I mean, it's me! How did you get here?" exclaimed middle-aged Sonja.

"Do you remember our visit when we were 18? It's the same deal! I just left the 18-year-old us minutes ago! And now look where we are—even further in the future! What is our life like these days?"

"We have a great life, Sonja. It's busy with spending time with family, managing the house, and working" said middle-aged Sonja. "I'm actually a teacher at our elementary school now!"

Then young Sonja remembered her last conversation with her 18-year-old self. "So, are you still following Grandpa Joe's advice?" she asked.

Middle-aged Sonja laughed and said, "Oh yes! I still follow Grandpa Joe's 'Save, Spend, Give' advice. I'm still supporting the animal shelter, and Grandpa Joe also told me to start saving for retirement as soon as I started working."

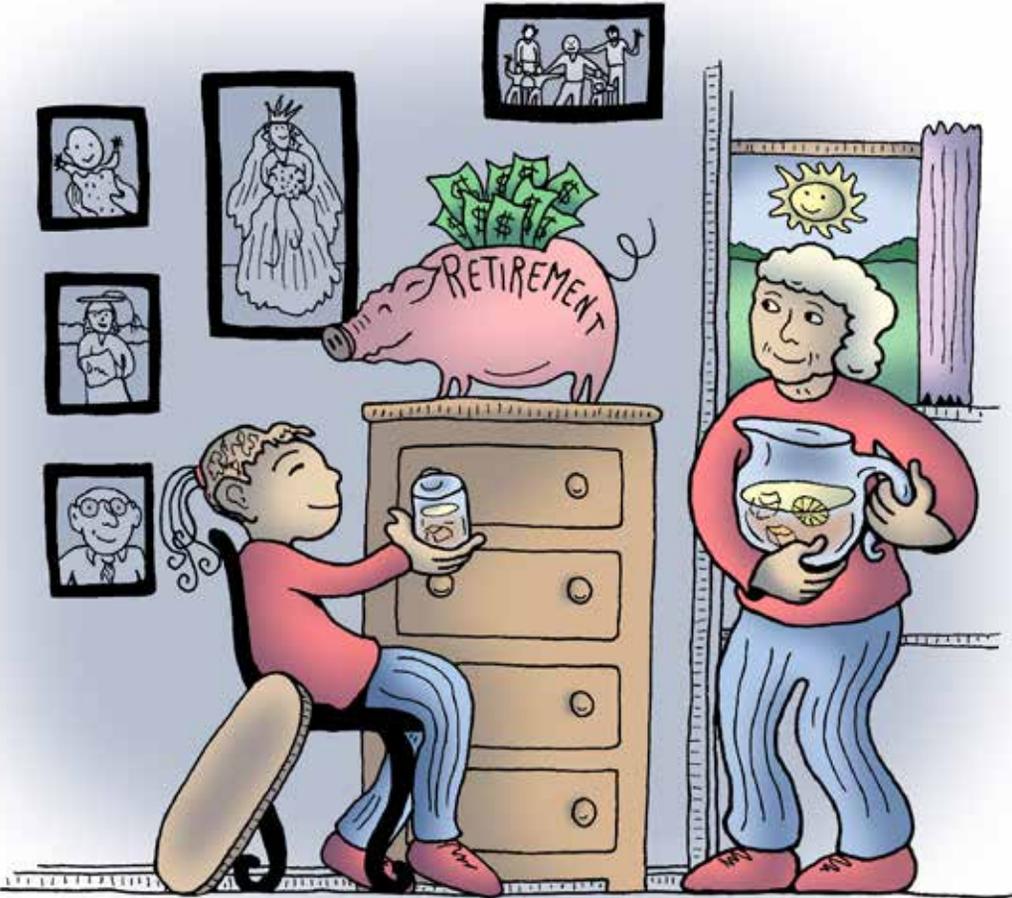
"Retirement?" asked young Sonja, "What's that?"

Middle-aged Sonja explained, "Well, Sonja, after you've worked for a long time, at some point you stop working. But you still need money to live on, so you need to save up while you're working. Grandpa Joe told me it was important to start saving for retirement with my very first job. That way, I'll be able to retire one day, just like Grandpa Joe did."

"Grandpa Joe is retired?" asked younger Sonja.

"Yes, he retired not long after you started elementary school," explained middle-aged Sonja. "He worked for over 30 years as a teacher – just like I do now, and he put aside money for retirement along the way. When he retired, he had enough money to live where and how he wanted, and that's when he came to live near us when we were in 3rd grade."

"Wow, I just figured he never worked," explained young Sonja. "Anyway, I'm glad our life is turning out so great! I'm not sure if I'll see you again, but I better get going" laughed young Sonja as she jumped back onto her skateboard. "Bye for now!"



Just like the last two times, she saw the world spinning fast below her. The next thing she knew, she landed right back where she just left, in middle-aged Sonja's yard. It looked different, though. The swings were gone, and so were all the toys. She walked around the front of the house and knocked on the door.

A white-haired old woman answered the door. "May I help you, dear?" she asked.

"Um, is your name Sonja?" young Sonja asked.

The lady looked closer into the girl's face and said, "Oh my, it's you again! Come on in!"

Young Sonja followed old Sonja into the house. Old Sonja offered her some iced tea and they sat at the kitchen table.

"So how old are you?" asked young Sonja.

"I'm 72 now," replied old Sonja. "I know that sounds old to you, but there is still a lot you can do when you are in your 70s."

Young Sonja got up and looked around a little. She saw lots of family pictures, with what looked like kids and grandkids, friends and other family in lots of fun-looking places.

"Are you – what did you call it – retired now?" she asked.

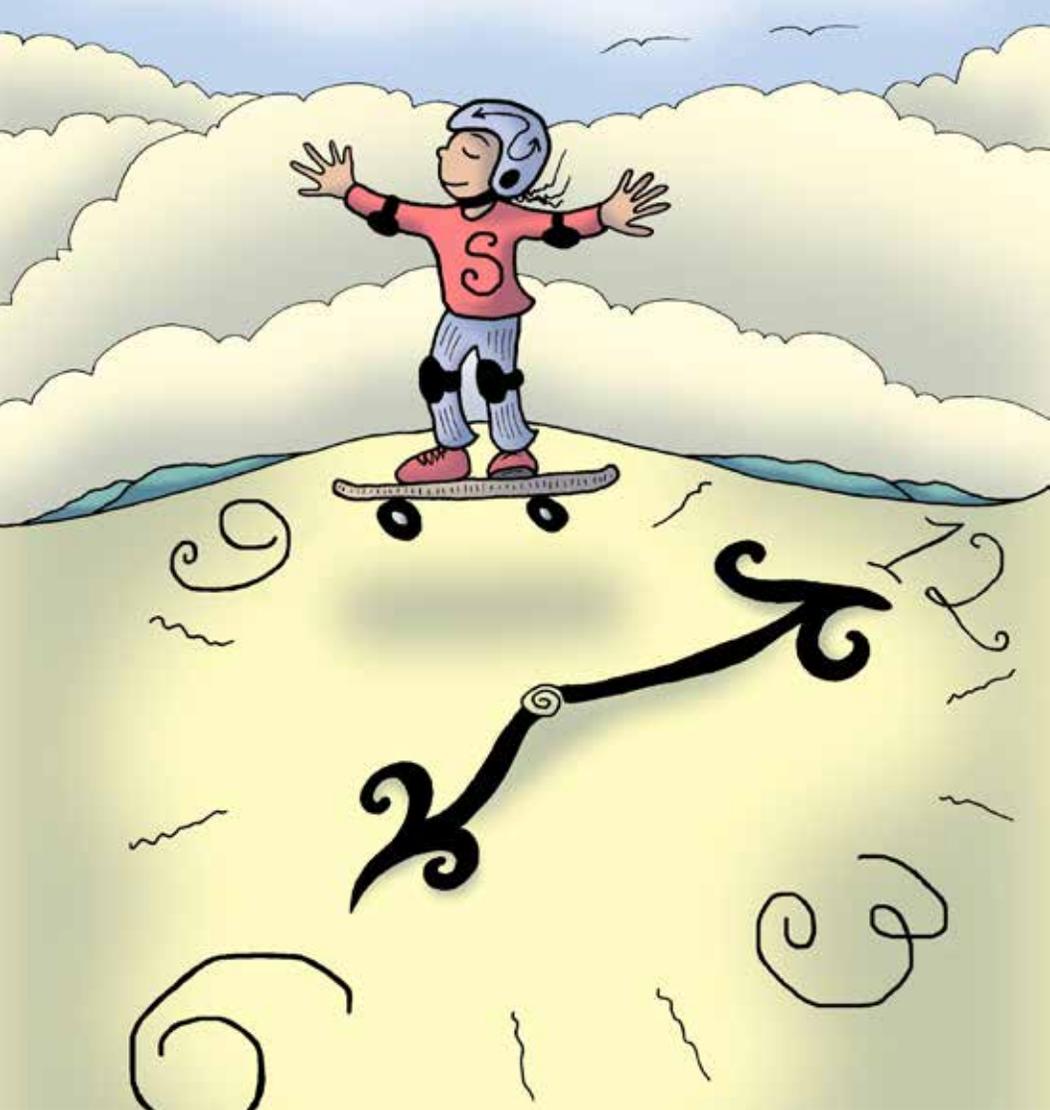
"Yes, I am. I taught at our elementary school for almost my whole career! Thanks to Grandpa Joe's money advice, I was able to retire a few years ago. And I'm having just a wonderful time! It makes me realize how much Grandpa Joe loved me, I mean you, when we were little."

Sonja replied, "So, I guess Grandpa Joe's money advice served you well all these years, huh?"

Old Sonja laughed and said, "His advice sure did help me. And now that I'm retired, I love spending time with our grandkids, just like Grandpa Joe spent time with us. I also have time to help others in the community, and I can still donate to my favorite charities."

Young Sonja smiled and said, "I think it's time for me to get back to the past, I mean my present ... you know what I mean! I'm glad everything works out ok here in the future! Bye, me!"

"Bye, me," old Sonja laughed. "Safe time travels!"

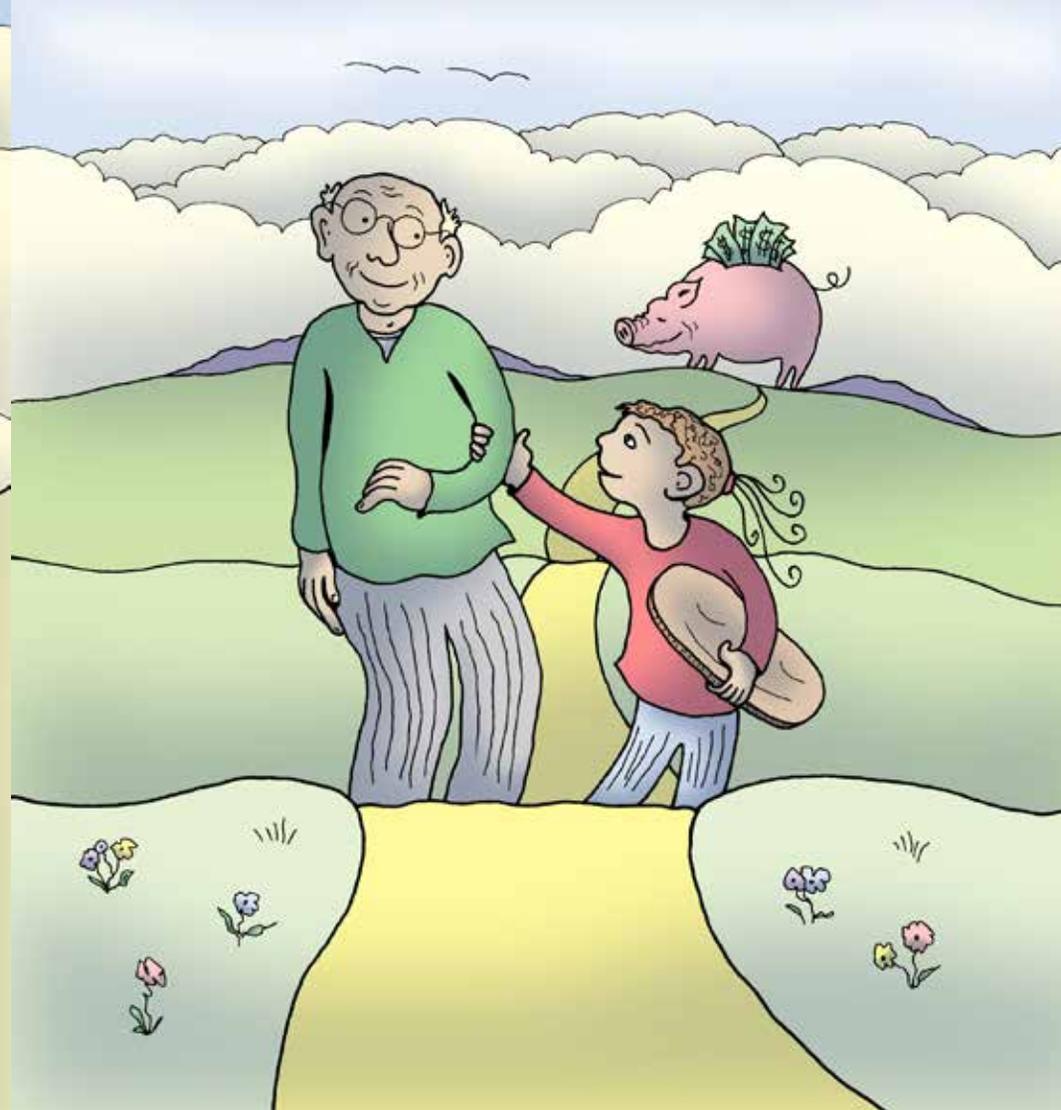


Young Sonja jumped back onto her skateboard. This time, she traveled all the way back to her present day, and to Grandpa Joe, who was waiting for her on the bleachers near the skate park.

“How was the park? Did you get in some good skateboarding?” asked Grandpa Joe.

“It was the best yet, Grandpa! I can’t possibly explain how good it was!” exclaimed Sonja.

“Well that’s just great, Sonja! Come on, let’s walk home.”



“I’m so glad you’re retired so you have time to spend with me and teach me about saving money,” said Sonja. “One day I’m going to be a retired teacher just like you.”

“Is that so?” questioned Grandpa Joe. “How do you know that? Did you travel through time like they do in all your books or something like that?”

Sonja just smiled and said, “Yeah, Grandpa Joe, something like that!”

And with that, Grandpa Joe and Sonja headed home.

**Travel with Sonja as she meets her
future self and find out:**

What does it mean to be retired?

*What is important to do to be ready
for retirement?*

Imagine your future self!

*What do you think your life will be
like at age 18? at age 40? When
you're retired?*

*If you could meet your future self,
what would you want to talk about?*



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