[FEM]power
in Finance - skills to thrive



Financial independence is built step by step, through confidence, consistency, and the courage to keep learning.

Marianna Metsova

Country

Cyprus

Introductions

I am an ambitious young woman from Cyprus, working as an accountant while studying Accounting & Finance

I am passionate about becoming financially independent and building a stable future through discipline, careful planning, and lifelong learning.

Your Story

I am currently working as an accountant in a firm while studying Accounting & Finance. From a young age, my mother encouraged me to become financially independent and to manage my own money responsibly. I usually make my own financial decisions, though I sometimes seek advice from my family or partner for major matters. I feel confident handling most decisions because I like to evaluate all possible scenarios. One of my most significant financial achievements was buying my first car entirely from my savings, a milestone that gave me a great sense of accomplishment.

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Describe the main financial challenges you have faced in life

One of my main financial challenges has been balancing the demands of full-time work and studies while trying to save money and plan for the future. Large financial decisions, such as buying property or making long-term investments, often feel intimidating due to limited experience and confidence. I also notice that gender discrimination that causes salary disparities between men and women still exist in some cases, which can be discouraging, even if I believe personal background and negotiation skills also play an important role.

What Tools help you managing Personal Finance?

I rely on monthly financial planning to organize my income and expenses, ensuring stability between pay periods. I keep track of my savings and spending and stay informed through social media, newsletters, and financial podcasts. These help me stay aware of current financial trends and advice, even though I apply information carefully. My motivation comes from saving for goals that matter to me, like travelling, personal growth, and eventually owning a home.

What helped you overcome those challenges?

My persistence and determination to remain financially independent have helped me overcome difficulties. The values my mother instilled in me about responsibility and self-reliance motivate me to stay consistent. Experience has also been a great teacher, each financial decision, whether successful or not, has helped me gain confidence and improve my planning skills over time.

What interventions or support would have been useful?

Access to more structured financial education would have been very helpful, especially on topics like investment, trading, and long-term wealth management. Mentorship programs or practical workshops for young professionals could also provide the knowledge and confidence needed to make more informed financial choices.

Top Tip

Be proactive and disciplined with your finances. Plan, save regularly, and keep learning about money management, every bit of knowledge and consistency brings you closer to financial independence.

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