[FEM]power
in Finance - skills to thrive



> Strength doesn't come from having everything — it comes from managing what you have with purpose and determination.

Irene Che

Country

Cyprus

Introductions

I am a self-employed professional who also collaborates with various organizations to diversify my income and create a better life for my son and family who depend on me. As a single mother, my journey has demanded resilience, adaptability, and strong financial discipline. I began working immediately after high school, taking on financial responsibilities at a young age, an experience that taught me the importance of independence, hard work, and persistence. Balancing freelance work with community engagement and advocacy has strengthened my ability to plan strategically, manage resources wisely, and stay focused even in uncertain times. Today, I am committed to expanding my financial independence, exploring new opportunities for growth, and building a more sustainable and secure future for my family.

Your Story

I grew up in a family where financial discipline was essential due to significant challenges we faced. From a young age, all the children were encouraged to hawk fruits, food, and small items to earn extra income and support the family. This experience taught us how to manage money, make sales, and take responsibility early in life. I began living independently at the age of 21 and have managed my finances entirely on my own since then. These experiences shaped my financial resilience, independence, and ability to plan strategically for the future.

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Describe the main financial challenges you have faced in life

My main financial challenges have centered around meeting essential living and family needs. As the primary provider, I've had to balance school fees from kindergarten onward, house rent, utility bills, and ongoing support for my mother. Managing all these responsibilities on a limited and sometimes unpredictable income has been difficult, but it has also strengthened my budgeting skills and determination to achieve long-term financial stability.

What Tools help you managing Personal Finance?

I rely on detailed budgeting and expense tracking to stay organized and maintain control over my finances. Prioritizing essential payments like rent and school fees helps me plan effectively. I also seek practical information from community programs, local advice networks, and online resources that help me find ways to manage and stretch my income efficiently.

What helped you overcome those challenges?

I have always been hardworking and determined to stay financially stable. To overcome my challenges, I often worked more than one job at a time, combining freelance work with part-time or project-based roles. I learned to manage my income carefully, prioritizing essential expenses such as rent, school fees, and family support. Even during difficult periods, I stayed disciplined, budgeting every expense and saving whenever possible. This mindset has helped me remain resilient and maintain a sense of control and stability over my finances.

What interventions or support would have been useful?

Access to financial literacy training and flexible income opportunities would have been very useful. As a single mother responsible for both my child and my family's needs, it was often difficult to balance work and household expenses. Support programs offering affordable childcare, government support for single mothers and reasonable child-support income, would have made a big difference. Having guidance on managing finances, building savings, and developing sustainable income sources would have helped me achieve stability much earlier.

Top Tip

Be disciplined and intentional with your money. Even small savings add up over time. Stay consistent, keep learning, and believe that financial independence is possible through patience and persistence.

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