



Wummi Was Still a Student When She Started Investing

Her First Investment Was Not What Her Friends Expected

For many students, university life is mostly about lectures, assignments, friendships, transport, food, and trying to survive on whatever money comes from home or a side hustle. Investing often feels like something that belongs to older people with salaries, businesses, and large amounts of money.

However, one question is rarely asked early enough: what if a student could begin learning how money works before earning a full salary?

For Wummi Adeyemi, this question started during her final year at the University of Abuja. She was studying Economics and had become increasingly interested in how people built financial security beyond their monthly income. She had watched her parents work for years, yet she had also seen how quickly unexpected expenses could consume savings.

Wummi did not have millions of Naira.

She did not own a house.

She did not have a large business.

What she had was a small amount of money saved from tutoring, freelance work, and gifts from family members.

She decided that instead of waiting until she was older to understand investing, she would start learning immediately.

The Student Investment Dilemma

Wummi had ₦200,000 saved after 1 year.

To some people, the amount was too small to matter. To Wummi, it represented months of discipline and an opportunity to understand how investment decisions worked.

She considered several options:

- *Keeping Everything in Savings:* Leaving the entire amount in her account.
- *Spending the Money:* Using it to upgrade her phone, clothes, and lifestyle.
- *Starting a Small Business:* Putting the money into a small trading or service business.



- **Learning and Investing:** Using part of the money to begin understanding financial assets and long-term investment

Wummi eventually realized that the most important thing she could acquire was not simply an investment.

It was financial knowledge.

She began learning about shares, bonds, real estate, mutual funds, inflation, risk, diversification, and the importance of understanding an investment before committing money to it.

This was particularly important in Nigeria, where rising living costs have made the ability to preserve purchasing power an increasingly important financial issue. The IMF has noted that Nigerian households continue to face pressure from food and transport costs even as broader economic conditions have improved.

Starting Small Does Not Mean Thinking Small

Wummi divided her ₦200,000 into different purposes.

Investment Allocation	Amount (₦)	Purpose
Investment Learning & Market Exposure	₦100,000	Begin understanding investment assets
Emergency Savings	₦70,000	Personal financial security
Skill Development	₦30,000	Courses, books and professional development
Total Capital	₦200,000	Initial Financial Plan

Wummi was not expecting the money to suddenly transform her life.

Her objective was different.

She wanted to develop the habit of allocating money intentionally.

For her, investing became less about asking, “How much can I make?” and more about asking, “What am I putting my money into, what are the risks, and what do I understand about it?”

That change in mindset became more valuable than the initial amount she invested.

The Financial Lesson Many Students Miss

A student who understands money early has more time to learn from small decisions.

A student who waits until their first major salary to understand money may be forced to learn while dealing with rent, family responsibilities, loans, emergencies, and lifestyle expenses.

A recent 2026 study involving Nigerian undergraduates found that while financial investment awareness and preference were moderate, actual participation remained relatively low. The study also reported a relationship between financial literacy and investment decision making.



This does not mean every student should immediately invest their savings.

It means students can begin by learning how different financial assets work and understanding the difference between saving, investing, speculation, and spending.

Wummi eventually understood that her greatest advantage was not the ₦200,000.

It was time.

The Core Principles of Starting Early

Financial Education: Understanding an investment before putting money into it.

Small Beginnings: Recognizing that investment habits can begin with manageable amounts.

Emergency Planning: Keeping accessible money for unexpected expenses instead of investing everything.

Diversification: Understanding why different assets can serve different financial purposes.

Long Term Thinking: Focusing on building financial habits instead of chasing quick returns.

Wummi's story is not about becoming rich while still in school.

It is about something more practical.

Learning how money works before life becomes expensive.

As DROOM 2026 brings together conversations around democratizing real estate and making ownership more accessible, stories like Wummi's raise an important question: what would happen if more young Africans learned about investing before they started earning large incomes?

Start the conversation. Start learning. Start asking better questions about ownership and investment.

Join the conversation at DROOM 2026 and discover how the future of investment and ownership is changing.