

I felt the steady rhythm of my bike beneath me as the sun set over the streets, casting a warm glow over the road as it set. The world blurred around us as my friends kept me company, with each pedal pushing me forward. These rides became more than just a way to get from place to place; they were a taste of freedom, a reminder that I could keep moving forward, no matter what.

I went through something that changed my life entirely when I was six years old. A piece of glass hit my right eye, embedding itself deep enough to leave a scar and affect my vision permanently. I had to wear a band over my eye for a long time, and though it was necessary for healing, it made me feel different. Some friends would tease me, not really understanding what it was like to wear that band every day. Even though it was tough, as we grew older, they started to understand what I'd been through. Through this experience I got more resilient and learned that people don't always realize the impact of their words.

My friends and I would set out on biking adventures every weekend, always embracing the thrill of not knowing where we'd end up. There were plenty of unexpected moments, like when my chain slipped mid-ride and we had to stop to fix it. Instead of letting it dampen the mood, we laughed and turned it into a chance to take a break and enjoy the scenery. These moments taught me that life isn't just about reaching a destination; it's about embracing the detours and finding joy in the journey itself.

Growing up, I watched my dad run his small construction store, with my mom stepping in whenever times got tough. Seeing how they managed our family's finances made me realize how much understanding money really matters. For them, budgeting, saving, and planning weren't just about numbers—they were what kept us steady, especially when things got rough. This sparked my interest in finance—not just to support my own family but also to help others reach their goals.

The feeling of balance I find on my bike is a lot like my journey toward financial stability. Just as I've learned to handle small bumps on the road while biking, my journey into finance has shown me that not every obstacle is small. Back then, challenges felt like pebbles to me - things I could easily overcome. The boulders of my childhood became more like boulders as I grew up, like the sight-limiting eye injury I suffered when I was only 5 years old. That injury was the first boulder that I faced, it has shown me that life can be full of unexpected challenges. Each experience taught me more about resilience and the value of being adaptable.

I have come to understand the value of stability with the help of my bike and my love for finance.

As I look toward college, I'm excited to bring this mindset with me, ready to face new challenges and see things from fresh perspectives. I'm looking forward to meeting people with different backgrounds and finding my place in finance. By embracing the lessons I've learned so far, I hope to make a difference for my community and beyond. I know life will have unexpected twists, but with each pedal forward, I'm ready to take on the journey, learn from every obstacle,

and build a future that supports my family and helps others on their own paths toward financial empowerment.