

At Thayer School, the emphasis on using engineering to better communities and the world resonates deeply with my experiences. My father, who had his share of struggles in life, taught me an essential thing right at the beginning: earning money is very important, but knowing how to manage it was far more so. He taught me something significant: the term "financial literacy." This understanding changed my perspective on success and growth forever.

During my first year, I started understanding the fundamentals of finance: compounding, saving, and differentiation of needs and wants. The more I read about this subject, the more interested I grew in stock markets, mutual funds, IPOs, and bonds. I also got to see my father practically managing his investments, which further fueled my interest in finance. However, I noticed that in college, not many people knew about finance and investing; I was surprised to find that while many of my peers were interested in the topic, only a few were familiar with financial literacy, especially among female students at my college. As I began delving into cultural dynamics, I discovered that less than 16.7% of Indian students knew about basic finance and money management.

Believing that change begins at home, I took the initiative to start a finance club at my college. Along with three other like-minded peers, I co-founded the "Wonga Finance" community. This community aimed at educating students on finance and bringing financial enthusiasts together". We started advertising in our classes, and before we knew it, over 700 students were in our WhatsApp group. Initially, we shared market trends and investment strategies and initiated discussions around finance. The enthusiastic number of interactions was enough to get us to the next level: converting the online group into a more structured format.

Soon after, we approached the Entrepreneurship Club for help, and they provided us with a platform for frequent meetups and workshops. The network started to increase; over 130 webinars and meetings were conducted with industry giants and financial experts. Events on investing in stocks, mutual funds, and even cryptocurrencies led to the inspiration of many students to open Demat accounts and start investments. One of the highlights of our program was a mock trading session we had during the college festival, which had the highest number of participants. It turned out to be quite a success. After the session, many students came and thanked me for helping them understand the importance of finance and how to invest. This program motivated the students to induce the concept of investing.

The long-term impact was clear: after that, the "Wonga Finance" club continued to educate students, providing them with a solid understanding of financial decision-making. Although I have already graduated, I still feel a sense of pride seeing my juniors carry on the work, helping young minds gain the knowledge needed to secure their financial futures.

This further entrenched my belief that engineering solutions went beyond solving technical challenges but empowered people and communities to make informed and effective decisions. At Thayer, I look forward to bringing this perspective into the collaborative environment, using my skills to contribute not only to technological innovation but also to local and global community improvement.

~Aditi Parvati