**7. What have you done to make your school or your community a better place?**

Despite coming from an upper middle-class family, Rudy’s family had to sell his house because of delayed pay-checks. This is the guy who goes to school with a chauffeur in a BMW. I later learned from my parents about their financial troubles. After talking about Rudy’s family, my parents told me to be wise with personal finances but avoid conversing about it because discussing one’s financial condition is considered taboo. I wished we could talk about personal finance more openly. Otherwise, how can we become a financially literate society?

Knowing his parents talked to mine about their situation, I mustered my courage and approached Rudy the next day. To my surprise, he opened to me about his family’s financial situation. Talks of financial troubles turned into discussions of savings management. Rudy’s openness encouraged me to do more.

Together with Rudy, I invited some friends to discuss about personal finances during lunch breaks. Before long, we would have 10 students discussing financial news every noon, and we became more responsible financially. We understood our spending priorities better, budget our allowance, and even invested some of it.

Seeing a fruitful impact in my immediate community, I established an Instagram page, Ruang Triliuner, where I discuss personal finance and investing. Through this platform, I received many messages from intrigued teenagers and young adults. They shared their experiences in managing money; from having to cover their parents’ and siblings’ expenses to losing inheritance within a week. My friends and I analyzed our audience’s struggles and provided solutions. We then posted their stories anonymously along with our analysis with the hope of helping more people who struggle with similar situations. As a result, more and more people messaged us, which fuelled us to expand our programs. Now, we are planning to conduct open talks targeting young adults and approaching schools to educate teenagers.

I was glad not because we have a lot of audience, but because now people can talk about such an important topics like financial well-being openly without stigma. And I hope to continue this at the UC.

H Jibran,

Reading through your essay, I’m super impressed that you took the first steps to encourage financial literacy to everyone and anyone. Coming from Indonesia myself, I understand that talking about stuff like this is indeed taboo and I often find myself looking around before saying something. Because topics like this require a lot of courage to talk about, this essay could focus more on how you overcome those barriers of stigma and taboo around this topic which ultimately led to the conception of Ruang Triliuner. Talk about your initial doubts, your internal conflicts about the stigma and weave them together into a beautiful story that not only tells the AOs how you got to create Ruang Triliuner but also what it took for you to really make an impact.

Overall, this essay has the potential to be one that represents your character with what you’ve done for your community. Make sure to pay attention to grammatical errors and spelling corrections as you edit this essay.

I’m looking forward to the development of this essay.

* Calysta Tesiman, ALL-In Eduspace essay editor