**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.