



***Joel Raymund
D. Tan***

“The only thing we have to fear is fear itself.” (Franklin D. Roosevelt)



MINOR IN FINANCIAL MANAGEMENT

***Justin Ryan
O. Tan***

Home has come to mean many things. It's the place I've known all my life — the one I left to be in Ateneo, and the one I always await to return to at semester's end. It's where my family is and the main reason leaving is so difficult. Being without them for so long made me wonder if I'd still come home to the same place. Now, I know why I needed to go. I learned. I found out who I could be. I met lifelong friends. I had to travel down this path to reach its end — a new place that I could call home.