

One day, my mother and I were roaming the halls of my middle school for sixth grade orientation. I was excited to finally be in middle school and start a new chapter in my life. I met my new teachers and explored the school building. As we walked the halls, we received glances from people passing by. I quickly realized it was because my mother was wearing a headscarf. Feeling embarrassed, I told my mother we had seen everything there was to see and that we should go home. She was excited for my transition to middle school as well and didn't understand why I was in a rush, but I still insisted on leaving.

As I grew up, I quickly realized the negative preconceptions people hold of Islam. Throughout middle school, I saw other Muslims get bullied for their beliefs and getting called terrorists. Religion is a very important aspect of my life, and my parents taught me to embrace my religion, but at that moment I felt vulnerable because of it.

When I first started fasting for Ramadan, a month where Muslims fast from dawn to dusk, I couldn't eat lunch with the other kids at my school. I would go to the cafeteria and other kids would tease me with their food. As a young kid who was practicing his faith, it was hard to stay resilient, especially in an environment where I felt uncomfortable.

Growing up and navigating through life can be a challenge as a Muslim in America. I know what it is like to be discriminated against and not be treated equally. I realized if I wanted to overcome this challenge, I would have to surround myself with good peers that supported me despite my beliefs. The Muslim Student Association club at my school allowed me to do this by connecting me with other Muslims who had faced similar problems. I no longer felt alone and understood the impact a positive and inclusive community can have on someone.

My experiences with discrimination inspired me to help create a community where people feel welcomed and had a voice, so last summer, I became an unpaid intern at TurnUp Activism, supporting the launch of a non-profit startup with a mission statement to increase civic youth engagement. It was a small and growing startup, so they needed help to expand and prepare for the launch of their app. Our team had created a large database of school counselors, history and civic teachers, and principals in the east coast. Once we finished our database, we reached out to the schools via email and invited them to download the beta version of our app and discussed if they were interested in getting their students or school involved in our mission. Due to COVID-19 I worked remotely from home. Despite not being able to contribute in a hands-on way, I was still appreciative to be part of something with the sole purpose of fighting for social change and celebrating diversity. The work required of me was demanding, but I was able to raise Islamic knowledge and awareness, so it made my efforts worthwhile.

My family has had a big influence on my academic and career goals. In the year 2000, my parents stepped out of Hartsfield-Jackson Atlanta International Airport, onto fresh U.S. soil. They had immigrated from Bangladesh with little money. Fast forward three years and I was born. Growing up in America with immigrant parents was challenging. They knew limited English but worked endlessly to secure a stable and happy life for their children.

From a young age I had experienced what a challenge it was to learn about the American financial system through the eyes of my parents. They ultimately struggled to support my family

because of their lack of understanding of the financial system. This early experience in life brought to my realization that I had to ensure I had an in-depth understanding of finance. One of my dreams in life is to obtain financial literacy so that one day I can help my parents attain stability and further communicate that knowledge to other families who are tackling these same problems.

In today's world many people, especially young adults, struggle to make ends meet. Millions of Americans live paycheck to paycheck and rely on credit cards for basic human necessities. Over 50% of Americans spend more money than they earn, holding an average personal debt of \$92,727. Personal finance is not taught thoroughly in the current education system and fails to prepare students for the commercial world; they involuntarily end up being part of a financial machine that they do not fully understand. The financial problem has become very prominent in America and I want to do what I can to change that.

I am majoring in Business Administration with a concentration in Finance at NC State University. I hope to foster genuine relationships with my professors to further my understanding of finance. My college also holds a variety of events where companies visit to potentially recruit. I plan to attend these to network with industry professionals to secure an internship to gain firsthand experience in the field. An internship will also allow me to develop leadership, communication, and organizational skills, as well as build connections within the industry. After graduating college, I will use my degree to complement my academic work and enter a profession in the finance field. Finance is a demanding academic and professional path, but I am confident I have the perseverance to succeed.

To bring my dream to fruition, I will start a business in the financial services industry. Using the knowledge I gained from professors' and industry professionals' tutelage, I can teach others to become financially literate. I want to mentor young people about the fundamentals of money, its value, how to save, invest, and spend it wisely. I will consider it a success even if I can only make a marginal difference in a few individuals' lives.

My experiences with discrimination have also had an influence on my goals, with one of my dreams being me becoming role model to minorities and instilling confidence in them. Finance is traditionally an upper class, white male dominated industry, and I'm a Bengali who is a first-generation immigrant, so I'm a minority attempting to break into finance. Sometimes people rely on their parents' networks for interviews and industry connections, but my parents aren't established in this country, so I'll have to work extra hard creating that network for myself to be successful in the field. Hopefully running my own business in finance, despite facing challenges, will inspire young adults who are minorities to pursue their passions and show them it's possible to achieve their goals.

Facing adversity has allowed me to build self-confidence and emerge with new knowledge that I can apply in my life. I hope to one day start a business in the financial services industry so I can teach people key financial principles, as well as inspire minorities all around the world and encourage them to break boundaries. Winning this scholarship will enable me to do so and allow me to continue my activism in college and beyond to make a lasting difference in this world.