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March 20, 2026

Engineered for Success: A Scholar-Athlete's Financial Playbook for Life

The importance of education and long-term planning has been ingrained in me from the beginning. Conversations about college, financial responsibility, and monetary goals were not occasional occurrences in my household, they were standard practices and reinforced by familial examples and direct mentorship. As the son of an engineer and an educator, I was raised to understand that success is built through preparation, discipline, and informed decision-making. Participating in VBA Bank Day at Blue Ridge Bank reinforced many of these lessons while also expanding my understanding of how to manage my financial future and how banks serve as foundational pillars within their communities and as a part of the financial base for personal financial success.

One of the most impactful lessons I gained during Bank Day was the importance of being intentional with money. I have always believed that "having enough" is not about luxury, but about stability, independence, and the ability to provide for my family. Bank Day strengthened this belief by emphasizing practical financial habits such as budgeting, saving, credit maintenance, and long-term financial planning. I learned that financial success is not determined solely by income, but by consistency and discipline. Budgeting and maintaining monetary reserves stood out as a critical tool that allow individuals to prioritize needs while understanding that not all debt is equal and one must work to avoid incumbering unnecessary debts that can hinder long term financial growth.

Another key takeaway was the importance of protecting and building credit. Maintaining a strong credit score is essential for major life milestones such as purchasing a home, financing education, or starting a business. Being able to better understand how credit works and how early financial decisions can have long-term consequences was critical. This knowledge directly connects to my goal of being virtually debt-free while still leveraging financial tools responsibly to achieve long term financial goals. I now recognize that credit is not just about borrowing money, it is about establishing trust and demonstrating reliability over time. It is a direct

reflection of my character and can aid me in establishing a financial baseline from which I can grow. This aligns with my personal philosophy of focusing on the “next play,” a mindset passed down from my father. Financially, this means always planning for the next event. Making sure that the current play sets me up for the next play. Financially this involves learning to save and being prepared to adapt to changing financial trends.

Beyond personal finance, the presentations gave me a deeper appreciation for how banks support their communities. This is aligned with lessons taught during my economics and personal finance course and my business management course. Before attending, I primarily viewed banks as financial institutions that mostly manage money. However, I now understand that they play a much larger role in economic and community development. Banks provide funding for small businesses and help local organizations through charitable giving. Whether supporting local initiatives, partnering with public schools, or contributing during times of need, banks actively give back. They also support homeownership through mortgage lending, which strengthens families and neighborhoods. Additionally, banks invest in financial education by offering programs, workshops, and resources to help individuals make informed decisions. Programs like VBA Bank Day itself are examples of how banks are committed to developing future leaders and promoting financial literacy among young people. This outreach ensures that individuals are better equipped to manage their finances, which ultimately benefits the entire community. Banks are a cornerstone of a healthy and thriving local economy.

My personal definition of financial security reflects both the lessons from my upbringing and the insights gained during VBA Bank Day presentations and online materials. It involves owning a home, building a strong savings foundation, and having the freedom to support my family without financial strain. It also means having the ability to give back through mentorship, and supporting the community, again following in the footsteps of my family. Financial security is not just about personal success but also creating a lasting impact that extends beyond my immediate reach. As an honor student and two-sport athlete preparing for college, I am actively working toward this vision. I understand that success requires perseverance, discipline, and a commitment to continuous learning. VBA Bank Day has provided me with practical tools and a broader perspective that will guide my financial decisions moving forward. Ultimately, VBA Bank Day has added to my knowledge base about managing my financial future through planning, taking personal responsibility, and making informed choices. It also showed me that

banks are essential partners in building strong, thriving communities. These lessons will not only shape how I manage my finances, but also how I contribute to the world around me. Being selected as a candidate to receive your scholarship will serve as the launchpad of a focused, prepared, scholar-athlete that is ready to blast off to the next phase of life and successfully execute the next play!