

Change the Narrative Fellowship Program

Taina's Story

So here's how it all started, I'm a proud Penn State freshman and a nervous wreck. I already knew I did not belong, thanks to my HS guidance counselor, but I'm here anyway.

In the bookstore, grabbing all of the books on my list. I get to the register and hear "that will be \$360", I took a deep breath and I asked her to put them aside and I will be back to pick them up. Leaving the bookstore, a man standing there with a clipboard asks me, "do you want to pay for your books today?" I thought, WOW I'm saved! I completed the application, gave him all of my information and he walked me back to the bookstore and I walked out with my books. I felt so proud.

See...the assumption of my parents taking care of me while in college did not apply. I had no scholarships, no sponsorship and no clue what I was getting myself into. My part time retail job kept me fed and a roof over my head. I had not other choice but to rely on my credit cards. The overdrafts and late payment fees were consistent and balance transfers were the only other way out for me.

None of the jobs I had were enough to cover my financial responsibilities. Every paycheck was like a raffle, which bill gets paid today. And every paycheck I cried until I had no money left. There were times when I said screw this and treated myself to some retail therapy to help with my depression, the depression that was triggered by my financial insecurity.

The cycle continued, even when I had a "good" job. This time I was able to make the minimum payments. But my balances never went down, some were actually going up... because of the annual fee I did not realize existed.

I graduated with a Masters degree, got a "better" job but still living paycheck to paycheck, now with a hefty school loan. And any additional income from this "better job" went straight to my school loan. Nothing was adding up. Every time I had to sit in a pile of bills, I would beat myself up. What is wrong with me? I just can't get it together.

20 years after that day at Penn State... I have FINALLY wrapped my head around my finances. I had to let people know I was struggling. I sought out my own financial education and I was able to focus on my debt. I consolidated my school loans into one federal loan. I cut up my credit cards and any side hustle I got paid for went directly to my debt.

I can't help but imagine, if I had the financial knowledge I have today, back then, where would I be now?

Learn more about the Change the Narrative Fellowship program [here](#).