

FALL 2019

# ne(x)t

MAGAZINE



## Making Waves in Watercross: An Interview with McClairin Garmon

*Also Inside:*

Heading Home for  
the Holidays

Roommates and  
Managing Money



# ne(x)t

FALL 2019

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## FEEDBACK.

We always want to hear from you! Tell us what you like, what you don't like, or what topic you want to see us cover. Send your comments and questions to [kereeves@georgiasown.org](mailto:kereeves@georgiasown.org) and we'll see what we can do!

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Want to know more about what's going on with Georgia's Own or Ne[x]t? Like us on Facebook ([facebook.com/georgiasown](https://facebook.com/georgiasown)) and follow us on Twitter ([@georgiasown](https://twitter.com/georgiasown)) and Instagram ([@georgiasowncu](https://instagram.com/georgiasowncu))! You can also visit the blog at [georgiasown.org/blog](https://georgiasown.org/blog) to find money-related articles and tips. We want you to be a part of the conversation, so let us know what you're thinking!

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FROM THE COVER

# McClairin Garmon

## FROM THE EDITOR

Nope, no need for an eye exam—we’ve got not one, but **two** amazing cover stars for you, plus we’ve packed even more content into this double issue of *Ne[x]t Magazine*.

When you think of professional watercross, you probably think of male athletes. Or maybe you think “what the heck is professional watercross?!” Regardless of your existing knowledge (or lack thereof) on the sport, two young women, McClairin Garmon and Valentina Lezcano, are making quite a splash. Both women, fresh off the Pro Watercross National Championship in Louisiana, took some time out to chat with us about their lives on and off the water. Check out Garmon’s interview on page 10 and Lezcano’s interview on the flip side, also on page 10.

A few months ago, we awarded a total of \$16,000 to three deserving students as part of our **What’s Ne[x]t Scholarship** contest. We announced our winners on our blog back in June, but in this issue, we’re giving you the chance to get to know Demi, Melanie, and Joy a little better. Find out what’s next for each of them on the flip side on pages 2 – 8. And if you’re in college or soon will be, keep an eye out for our **2020 What’s Ne[x]t Scholarship** contest in the spring.

To round out our fall issue, we’re sharing tips on making your holiday season a little happier, managing money if you’re living with a roommate, and we give our two cents on whether college students really need a checking account (hint: they do).



Photo by Tammy O’Shaughnessy

-Kaitlyn



# TIPS FOR Heading Home for the Holidays

**For many, this is the most wonderful time of the year. For others, well, they'd rather fast-forward to 2020. Whether you're thinking about the holidays with anxiety or anticipation, we have some tips that can, hopefully, make your holiday season a little happier.**

## *Pack smart*

If you're packing for an extended stay, a little planning now can keep you from hauling a mountain of luggage through the middle of a crowded airport. Instead of folding your clothes, roll them up. Also, stuff your socks inside your shoes. You'll be surprised how much more you can fit inside your suitcase just by taking these two steps. If you're carrying a backpack, place the heavier items lower in the pack for better balance and less strain on your back. Most important, before packing anything, make sure you're really going to need it. Overpacking is the most common mistake. Plus, the airlines will hit you with a fee or make you repack your bag if it's over a set weight limit.

## *Don't break the bank*

If you're a college student or young professional, your budget may already be tight. The closer you get to the holidays, the higher airfares climb. Before you assume the amount you see on the airline's website is final, explore

some of the online search engines that are designed specifically to find lower fares. Some airlines even offer student discounts. Another idea is to bring your own snacks and an empty water bottle to the airport. The cost of food and drinks at airports is crazy expensive because they know they have a captive audience. Although traveling by train or bus will take longer, they can be much more affordable. Both Amtrak and Greyhound offer student discounts. Think of it this way: a leisurely train or bus ride may be just what you need to get in the holiday spirit.

## *Stay active*

The holiday season doesn't have to be all napping and eating. If avoiding the holiday bulge is important to you, use part of your downtime to get some exercise. Ask a family member or old friend to take a walk with you—this a great way to burn calories and catch up with what's been going on in your lives. You'll both have more energy and won't feel quite as guilty about enjoying a glass of eggnog or a delicious slice of pecan pie. After all, that's part of the holiday experience—enjoy it! Also, we know that the holidays can be stressful at times. Just 20 minutes a day of physical activity can bring those stress levels down, which is good for your physical and mental health. In fact, according to *Forbes Magazine*, three or four half-hour sessions per week can lessen stress significantly.

What if you can't get away for the holidays? Despite these helpful tips for holiday travels, we realize that it's just not realistic for some people. But don't fret—we have a few suggestions for you as well.

### *Host a “Friendsmas” party*

You'd be surprised how many college students will be spending the holidays around campus. Why not get together and celebrate? You can even enjoy many of the same traditional holiday activities together, such as cooking meals and exchanging gifts. Look at it as an opportunity to begin your own holiday traditions. Plus, it's an excellent opportunity to get closer to your friends or even make some new ones. And, if you start missing your family members, technology has made it easy to connect via video chat (Skype, FaceTime, etc.).

### *Make money*

Nothing will take your mind off of being away from home during the holidays like a nice paycheck. Many employers are in desperate need of seasonal, part-time help. You'll earn money, make new friends, and possibly gain valuable experience, depending on what career path you've chosen. And when everyone comes back from the holiday break complaining about how broke they are, you can smile and enjoy your stack of cash.

So whether you're heading home or staying put, we hope these tips will help you enjoy the season. Happy Holidays from your friends at Georgia's Own Credit Union!





# ROOMMATES AND MANAGING MONEY

By Kodisha Bivins

*Having a roommate isn't always ideal, but for many people, it's often a financial necessity. Managing money with roommates takes lots of communication and organization if you desire a friendly living arrangement—which I'm sure you do. While discussions of money and formal agreements can be an uncomfortable conversation, it's also extremely important. Putting everything out on the table keeps everything clear and clarity keeps down the drama.*

Here are a few tips on living with roommates and how to effectively manage money:

## **CREATE THE HOUSE RULES**

Some say, "rules are meant to be broken," but not having house rules can quickly create chaos and resentment in a living arrangement. The smell of dirty laundry lingering through the hallways or music blasting at 5:00am are definitely causes for concern. So before you bang on your roommate's door, create rules and boundaries so expectations are clear. Rules about loud music, cleaning responsibilities, parties, privacy, etc., are just a few examples of things to outline in your rules. Once the rules are established, the house mates will have a guide for what to do and not do. Take it a step further and print a copy for everyone to sign and place it on the refrigerator as a reminder. Because life can be unpredictable at times,

always be open to discussing things you might have missed and be willing to create or modify rules as needed. While you don't want your home to feel like Alcatraz, rules are necessary, and they help to prevent problems.

### **SPLIT THE BILLS YOU SHARE**

Discussions about which bills you'll share and who will be responsible for ensuring they are paid on time each month will help lessen the drama and can keep you from becoming a star on the latest daytime court television show. In today's technology-driven society, we rely on apps. To keep things simple, use apps like Splitwise to break down who owes what and make it easier to communicate about money. Free apps like Mint also help keep you on top of your finances. With Mint, you can easily link all your financial accounts, set up budgets, and receive alerts. Seeing all your bills in one location keeps you organized and aware of your finances. Plus, habits you develop early on about finance, credit, and budgeting will stick with you throughout life.

### **MAKE MONTHLY PAYMENTS EASY**

It's difficult to do homework in the dark, and you can't binge watch your favorite Netflix show without electricity. Forgetting to pay the power bill is not a mistake you want to experience. A simple way to track expenses is to post bills in a central location where all the roommates can see them and know when they are due. Another option is to create calendar alerts that will pop up on your phone—you can even invite your roommates to the calendar reminder. Apps like Venmo, PayPal, or CashApp are great ways for roommates to pay their portion of the monthly bills.

### **PUT IT IN WRITING**

Yes, put it in writing because taking someone's word isn't what a lawyer would advise you to do. Once you've decided to move in with someone and share expenses, documenting that agreement is vital to protecting yourself should a conflict arise. Keep a copy of the rules, the bills, and anything that might be important to your living arrangement. Sometimes things don't work out as planned, and in those moments, you want to be sure you have documentation to protect yourself in the case of legal action. Once it's signed, scan a copy, save it on your computer, and email it to yourself. Because if you can't prove what was agreed upon, a judge will not take your word.

### **HAVE THOSE AWKWARD CONVERSATIONS**

Keep the lines of communication open by having monthly meetings. Sitting down to discuss important (and not-so-important) matters is a great way to build healthy, long-lasting relationships. You don't have to be best friends, but creating a bond can only help to make your home more pleasant. Ignoring problems won't make them go away—in

fact, it could make it worse. Because people's moods can change from day to day depending on what they are dealing with, be open to healthy conversations that could lead to resolution. Work to create an inviting environment where you and your roommates can unwind and be at peace after a long day of school or work.

### **DON'T SHARE FOOD**

If your roommates like frozen dinners and you like cooking, there's going to be a huge problem. Consider the fact that a healthier lifestyle tends to be more expensive, while eating junk food or frozen food is relatively cheap and affordable for almost anyone. Personal frozen dinners tend to cost less than \$5.00, while cooking a meal could cost about twice that, maybe triple. Simply put, eating styles vary from person to person, so save yourself the trouble of having to explain what you ate and who should pay more or less for groceries. Make it easy and just buy your own food.

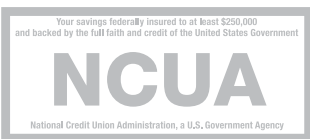




# Checking with Choices

**Enjoy Checking with Choices.** Georgia's Own Credit Union is made up of a diverse group of members, each with their own needs and preferences. That's why our checking options were designed with you in mind. Regardless of which account fits you best, you'll enjoy free online access, free bill pay, mobile check deposit, no minimum balance requirements, and more!

To learn more about our checking accounts, visit [georgiasown.org](http://georgiasown.org)



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The background features a repeating pattern of stacks of money, each with a dollar sign on the top bill, and a single graduation cap (mortarboard) with a yellow tassel. The stacks of money are arranged in a grid-like pattern, while the graduation cap is positioned in the lower right quadrant of the upper half of the page. The overall color scheme is teal and yellow.

# Do College Students Need a Checking Account?

Perhaps it hasn't hit you yet. If you are or soon will be a college student, financial responsibility is an essential lesson. The sooner you learn it, the better off you'll be, not only through college but for the rest of your life. But, for now, let's focus on college life and how opening a checking account now can make it easier.

## ADDED CONVENIENCE

Cash is okay for covering small costs, but what about the bigger ones, such as parking passes and living expenses? It's not safe or feasible to keep that much cash on hand. By opening a checking account that comes with a debit card, you can knock out those expenses quickly and securely. Also, if you plan on having a part-time job, you'll need to have a checking account to take advantage of direct deposit. You'll also enjoy the ease of online bill pay to cover utility bills, etc., if applicable.

## MONEY MANAGEMENT

College is a time when most students have to learn how to get by with less. Worn-out sofas, care packages from home, and cheap eats are the norm. Those who learn how to manage their money well do best. A checking account makes it easier to keep an eye on your limited funds, create a budget, and reconcile your account.

These are lessons that you'll be glad you learned in college because you're really going to need them once you graduate, get a full-time job, and, for some, start a family.

## WHICH CHECKING ACCOUNT IS RIGHT FOR YOU?

As previously mentioned, most college students are working with limited funds. If you're one of them, you want a checking account that offers the features you need but without expensive fees.

Keep in mind, many financial institutions will advertise "free" checking accounts with no fees, but they come with strings attached. Be sure you check out the fine print. Students tend to sign up with a bank or credit union that's on or close to campus. It may be well worth your effort to expand your search to find a better option. Generally speaking, you can expect better rates, fewer fees, and exceptional customer service from a credit union. By making smart financial decisions now, you're laying down a solid foundation for success that lasts well beyond college.

# MAKING WAVES IN WATERCROSS

Meet One of the Nation's Top  
Female Racers – McClairin Garmon

Photos by @dennisduvalsports

In a sport dominated by males, McClairin Garmon (age 14) is making waves when it comes to claiming the checkered flag in the adrenaline-driven, male-dominated sport of watercross. Watercross is similar to motocross, yet unlike motocross where riders race motor bikes on traditional tracks, watercross riders race personal watercrafts (PWCs or jet skis) and compete on unpredictable liquid tracks, including lakes, rivers, and oceans. These PWCs are capable of speeds of over 85 mph, require highly skilled driving techniques, along with unwavering nerves of steel. Just off the Pro Watercross National Championship on Lake Charles in Louisiana, Garmon slowed down just long enough to share her thoughts on the sport, girl power, and what it takes to win on and off the water.

**McClairin Garmon | Age 14 | Gainesville, GA**

**How long have you been racing and what piqued your interest in watercross?**

I have grown up on Lake Sidney Lanier in Gainesville, Georgia and have been riding jet skis most of my life. When I was much younger, I was somewhat afraid of the water, but at some point, decided to dive headfirst into that fear, and now I crave being on the water as much as possible. In fact, when I'm not on a jet ski and weather permits, you can find

me surfing behind a boat or wakeboarding.

I became interested in watercross after attending a Pro Watercross event as a spectator. It was such a well-put-together event, exciting to watch, and the people were very friendly. After that, I became a huge fan of Pro Watercross, the riders, and the sport itself.

**What have you enjoyed most about the Pro Watercross National Tour?**

This one is easy. Pro Watercross is truly a community of some amazing people who share the same passion. I'm fairly new to the sport and have been overwhelmed by the support and encouragement I have received from other riders. Everyone pulls for one another in Pro Watercross and talks others up to potential sponsors, and even though we like to say, "When the band pops, the friendship stops," the reality is we celebrate one another's victories and are there for support when things don't go well. As an example, we lost one of the sport's finest very suddenly last year: Shaun Compton. In response, Pro Watercross held the Shaun Compton Memorial Race in Orange, Texas in August of this year to raise funds to support Mr. Compton's family. I feel like we are all a family, and I'm very grateful to be a part of it.

**Who are your role models in the sport?**



This is another easy one for me. Valentina Lezcano is one of the top female riders out there. She is beautiful, funny, and fearless, but what I appreciate most about her is that she is a role model for other girls. From the beginning, she has encouraged me and cheered me on, and she even had a “girl power” jacket made for me. I aspire to be more like her, and I hope to continue to improve and ultimately return all the favors she has shown me by encouraging girls starting out in watercross. I would also say that early on Brian O’Rourke, who rides with Team Faith, provided me with invaluable technical advice, and riders Kenny Compton and Hailey Compton of Texas have become some of my best friends and make these races twice the fun.

#### **How do you balance being on the Pro Watercross National Tour with school and other responsibilities?**

I don’t always have perfect balance. I have missed a race or two because of school since my grades are really important to me. Otherwise, I have been fortunate that my school, Lakeview Academy, gives me enough flexibility to run the vast majority of the tour. There are sacrifices that we all have to make to do the things we are passionate about. For example, I want to try out for my school’s play but will miss critical practices because I will be participating in the World Championship in Naples, Florida. I’ve already learned that

I can’t do it all, so I have to prioritize and get good advice from others.

#### **What are the best and most difficult parts of being part of the Pro Watercross Tour?**

The best part is the people who put on and participate in the tour and the opportunity to ride and improve and overcome challenges. The tour also takes place at some of the most beautiful lakes, rivers, and oceans in the country. The most difficult part is that I didn’t get to see my local friends much this summer and also, after racing in Louisiana and then Texas back to back, I’m a little beaten up; I started my first day of high school with massive bandages on my hands to cover blisters—not exactly a fashion statement.

#### **What’s next for you?**

I will be at the Pro Watercross World Championship in Naples, Florida, in late October. Other than that, I plan to practice a lot, tune my ski up, and keep improving.



GIRL

# POWER!



## WHAT ARE YOU MOST PROUD OF IN YOUR CAREER? AS ONE OF THE TOP FEMALE WATERCROSS RACERS?

I'd have to say my proudest moment was being invited to race in South Korea with Jettribe Racing this past year! It was my first time racing in a Pro Runabout Open class against some of the best riders in Korea, China, and Russia. I finished in the top five out of 11 riders, and it was pretty cool to be on the podium, especially when I was the only female racer in the entire competition!

## WHAT ADVICE WOULD YOU GIVE TO OTHERS WHEN IT COMES TO PURSUING HIS OR HER PASSION?

Life is too short. If there was ever a moment to follow your passion and do something that matters to you, the moment is now!

## WHAT DO YOU LOVE MOST ABOUT RACING?

Most people will say they love winning, but for me I love making new friends who become race family! McClairin, for example, is someone who has impacted me so much. Her father came up to me during a race telling me that his daughter is my biggest fan and she was dying to meet me. Little did I know that once we became friends, the roles would reverse. Now I'm her biggest fan, and I couldn't be more proud to call her my friend. In only one year, McClairin has become such an inspiring and amazing racer, and I cannot wait to see what else she will bring to the racing world!

## WHAT'S NEXT FOR YOU?

Next race is next weekend! Haha, just kidding! What's next for me is waiting to get hired as a firefighter/paramedic. But in the meantime, I'll be giving my parents a hand working at their jet ski business, Miami Jetski Shop, and traveling the world to get as much racing as I can get under my belt!



# MARKING WAVES IN WATERBOROSS

MEET VALENTINA LEZCANO,  
ONE OF THE NATION'S TOP  
FEMALE JET SKI RACERS

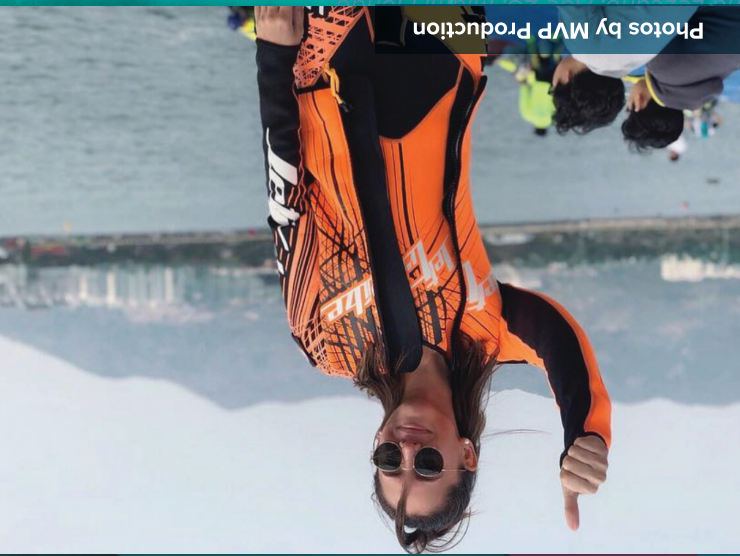
In a sport dominated by males, Valentina Lezcano (age 23) is making waves when it comes to claiming the checkered flag in the adrenaline-driven sport of watercross. Watercross is similar to motocross, yet unlike motocross where riders race motor bikes on traditional tracks, watercross riders race personal watercrafts (PWCs or jet skis) and compete on unpredictable liquid tracks, including lakes, rivers, and oceans. These PWCs are capable of speeds over 85 mph, and require highly skilled driving techniques along with unwavering nerves of steel. Just off the Pro Watercross National Championship on Lake Charles in Louisiana, Valentina Lezcano slowed down just long enough to share her thoughts on the sport, girl power, and what it takes to win on and off the water.

WHAT'S BEEN YOUR GREATEST CHALLENGE AS A YOUNG FEMALE IN THE SPORT?

My greatest challenge as a young female has been trying to prove to everyone that this sport isn't just for men. I love racing amongst male riders because it's a dose of motivation to push harder every lap—especially when you're in the lead and the boys are chasing you!

HOW LONG HAVE YOU BEEN RACING, AND HOW DID YOU FIRST BECOME INTERESTED IN THE SPORT?

I've been racing for about two years now; I would have started earlier but school came first! I just graduated as a paramedic about a year ago, which has opened time up for me to travel the world and race almost every weekend. I became interested probably before I could even spell jet ski. My parents put me on my first jet ski when I was about five years old, and I haven't been able to get off of one since!



# BE MORE with a degree from Brenau





*“In my first year of pharmacy school, I was introduced to different specialties within pharmacy, which is how I discovered pediatric pharmacy. I enjoy working with children and have done so in the children’s ministry at my church. Now I can combine my passion for pharmacy and helping children through pediatric pharmacy!”*



In order to fulfill everything I desire to accomplish in the future, I must complete my pharmacy degree. This

**How will this scholarship help you achieve What’s Ne[x]t for you?**

It means A LOT! Romans 13:8, “Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.” My goal is to be debt free and be financially capable of being a blessing to others. This scholarship has blessed me, and I am forever grateful!

**What does it mean to you to receive the \$2,500 What’s Ne[x]t Scholarship?**

However, I could tell that their parents couldn’t be there 24/7 because they needed to work or rest. I could tell that the patients were missing school, so they weren’t able to play with their classmates, and more. I was able to exercise kindness throughout my experience. I am positive that the crafts I made with each patient, the conversations we held, and the laughs we shared encouraged them to continue fighting their respective battles.

**Tell us a fun fact about yourself.**

I love playing the guitar!

**What do you think makes you one of “Georgia’s Own”?**

Well for starters, I am happily a Georgia native! Secondly, Georgia’s Own Credit Union is my first and only credit union. The consistent financial resources available and #MemberAppreciationMonday opportunities keep me within the family, and I am grateful my mother introduced me to Georgia’s Own!

scholarship is helping fund this degree by reducing the financial burden that comes with a professional degree.

## What made you choose Mercer University?

As a follower of Jesus, I pray about everything I should do, and which pharmacy school I should apply to was a major prayer point. Mercer University was highlighted to me on several occasions, and I was confident this was the school for me after visiting the campus and encountering very personable faculty members. I knew any accredited pharmacy program would give me a PharmD, but the experience would be different depending on the environment of the program. The environment at Mercer provided a family of diverse individuals from all walks of life, which was the perfect setting to prepare myself for the patients I will see in the future. The opportunity to stay in Atlanta and take part in all the vast opportunities within this city were perks to my decision as well.

## How did you become interested in the medical field, and what led you to major in pediatric pharmacy?

I have always been a person with a lot of questions. My dad would always say, "Prevention is better than cure," and I would ask, "What if prevention is too late? What is the cure?" Additionally, whenever I got sick, my mom would take me to my pediatrician who would write (what appeared to be) gibberish on a piece of paper. The paper, a prescription, was taken to a pharmacy, and I would receive a medication that made me feel better. I wanted to know how the drug made me feel better without affecting other parts of my well-being. Majoring in chemistry with a biochemistry concentration in undergrad

provided some answers, but I knew attending pharmacy school would provide more understanding. In my first year of pharmacy school, I was introduced to different specialties within pharmacy, which is how I discovered pediatric pharmacy. I enjoy working with children and have done so in the children's ministry at my church. Now I can combine my passion for pharmacy and helping children through pediatric pharmacy!

## How does it make you feel to serve the underserved?

I love it. It is an opportunity to humble myself and quiet my needs and wants to tend to others. It's always rewarding seeing the impact of smiling, providing food, time, a listening ear, and more to people who may not experience that often. A personal mission of mine is to live up to my name by spreading love, peace, and joy to everyone I encounter. In serving, I feel as though I am continually accomplishing this mission.

## What was it like working with children at Camp Kudzu?

Honestly, words cannot describe it. My first time volunteering was during their Fall Family Camp, and I served again this summer at

*"A personal mission of mine is to live up to my name by spreading love, peace, and joy to everyone I encounter. In serving, I feel as though I am continually accomplishing this mission."*

their Sprouts Day Camp. Every morning, the children would come ready for a day full of activities, and they remained eager the entire day! The camp is for children with Type 1 diabetes, and there were times the children felt low because their blood glucose dropped. I would check their blood sugar and administer glucose tablets to bring their blood sugar up. I am more aware of Type 1 diabetes because of this camp and in awe of the courage of each child when it came to pricking their finger several times throughout the day. However, it is sad leaving camp because I built a bond with my group of children every time I volunteered. On the bright side, I look forward to volunteering with them whenever my schedule permits!

## What was the greatest value you learned from volunteering at Children's Healthcare of Atlanta?

Be kind, for everyone you meet is about the value of kindness whenever I think about my experience at CHOA. The majority of the time I visited a patient's room with no knowledge of their diagnosis or prognosis.



For our readers who haven't seen your video yet, tell us what's next for you, what your passions are, and what you plan to do after college.

My next steps are to finish pharmacy school in 2021 and start a residency program that will better prepare me to become a pediatric pharmacist. I am passionate about children, and I look forward to being a part of their care. While practicing and gaining hands-on experience, I hope to go into academia and serve as a clinical associate professor for a pediatric pharmacy course. Additionally, I am passionate about learning Spanish and serving in underserved communities. After taking Spanish for Pharmacists in my spring semester, I began teaching myself Spanish through online resources and visited two Spanish-speaking countries. My recent participation on a medical mission in the Dominican Republic inspired me to serve on the mission field at least once a year and, if possible, help coordinate medical missions in the future. In regards to serving my local community, I will be conducting another health fair at my church and will continue volunteering in pediatric-centered opportunities such as Camp Kudzu.

## \$2,500 SCHOLARSHIP WINNER JOY NWOKO

range of courses. Students are given real-world issues to solve, which aligns with my future career goals of leadership in the medical device field.

**What does it mean to you to receive the \$5,000 What's Ne[X]t Scholarship?**

It's an honor! I'm proud of the hard work that I've put in thus far; having earned the scholarship encourages me to continue to strive to achieve greatness!

**How will this scholarship help you achieve What's Ne[X]t for you?**

The scholarship will definitely relieve some of the financial burden of attending graduate school, so that I can focus my time on my academics and gaining the full experience of what Johns Hopkins has to offer.

**What do you think makes you one of "Georgia's Own"?**

My love for the Dawgs, Chick-fil-A, and an ice-cold glass of sweet tea! Most importantly, though, the value I place on family, treating others with kindness, and giving back to our community are all what makes me Georgia's Own.

**What are some things you've learned from your family's history that you feel will guide you throughout your college career and how you manage your day-to-day finances?**

From hearing my parents' stories about how their families fled the genocide in Cambodia and had to completely start their lives over in America, I learned how important it is to have perseverance and determination to achieve one's goals and to be grateful for what I have. I gathered from a young age that money doesn't come easy—it requires dedication and to save, save, save!

**Tell us a fun fact about yourself.**

I've been playing the piano for 20 years and also minored in music during my undergrad! If that's not fun enough, I've tasted grilled rat before while on vacation. I could only have one bite, though; the rest of it freaked me out.

## \$5,000 SCHOLARSHIP WINNER MELANIE KEMP

For our readers who haven't seen your video yet, tell us what's next for you, what your passions are, and what you plan to do after college. After completing a bachelor's degree in biomedical engineering and working in auto finance for nearly two years, I'm excited to be pursuing a master's degree in engineering management at Johns Hopkins University this fall. This opportunity will prepare me for my goals of being on the cutting edge of medical device development and leading others as we improve lives around the world. Along the way, I hope to inspire young girls and women to pursue their dreams and strive to become leaders in their respective fields, which is why I am competing for the title of Miss Georgia USA in November. The pageant will not only allow me to develop professional skills, but I will also have opportunities to serve our community on a broader scale.

### What made you decide to make jewelry and contribute funds to the Cambodian Children's Fund?

When I first learned about the Cambodian Children's Fund (CCF) and its mission to put children through school, I was moved. I've seen firsthand on my visits to Cambodia how many children do not have the luxury to attend school. Many children in Cambodia end up working at a young age selling handmade trinkets along the streets or collecting bottles to recycle for change. I have cousins who weren't able to

finish primary school because they had to work on the family farm. I knew I wanted to help in some way and, around the same time, choker necklaces were trending. I enjoy projects that are hands on, so I initially made a few styles for myself. After receiving a lot of compliments from students in my classes, I decided to make, sell, and donate proceeds to CCF.

### Why did you decide to attend Johns Hopkins University?

Aside from its prestigious reputation, I chose Johns Hopkins because of how welcoming the faculty and students are and for all that the school offers. I reached out to a few alumni to learn more about the program, and each one spoke so highly of their experiences with much enthusiasm; I really appreciated how faculty and students were able to meet with me and answer questions during my campus visit as well. The engineering management program gives its students the opportunity to refine both their technical and leadership skills by exposing them to a broad

*"I hope to inspire young girls and women to pursue their dreams and strive to become leaders in their respective fields."*



*“This summer, I set a goal to read ten books. I know it might seem insignificant to some, but it was a great feat for me, because in this digital age, I had forgotten how beneficial and fun reading was.”*

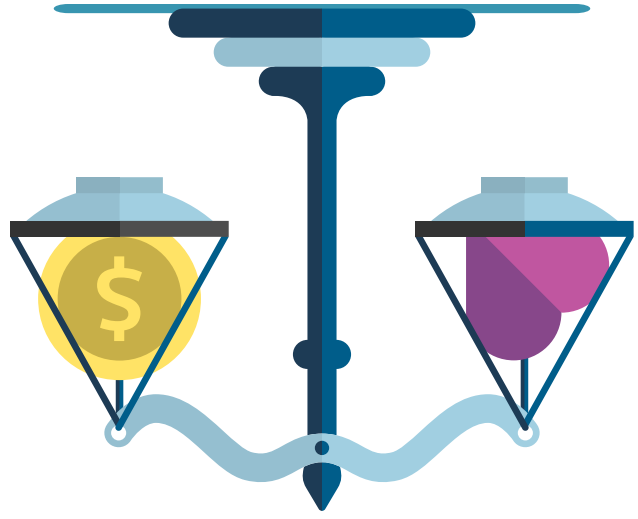


**Pursuing higher education is a wise investment in your future, but nonetheless a costly one. How do you (or how do you plan to) manage the cost of college during school and after you graduate?**

I am blessed to have been able to win scholarships that helped me cover the majority of my school expenses for both my freshman and sophomore years. Moving forward, I plan on applying for more scholarships. I might sound idealistic, but I'm confident that I will graduate debt free, especially with the advice I've outlined here. My advice to other students is to first choose an affordable school. It is not wise to attend a school because of its notoriety, dorm size, or even the success of its football program. The factors that should matter the most are the quality of education and cost of attendance. Keep your expectations realistic. Secondly, apply for financial aid to see if you qualify for federal grants, work-study programs, state aid, or school aid. You may even qualify for loans, but those should be avoided at all costs unless absolutely necessary. Fortunately, the Free Application for Federal Student Aid (FAFSA)

covers a variety of funding options for financial assistance. Be sure to complete the FAFSA form and submit as soon as applications are being accepted for the academic year that you plan to attend college. Thirdly, apply for as many scholarships as you can. There are a plethora of scholarships that are practically given away to qualified students. The internet will become your best friend because you should treat the scholarship search like a job. Also, don't rule out working during school. Work-study programs, off-campus jobs, and side hustles can all help you earn money. Lastly, create a budget and stick to it. Be proactive and list your monthly income and expenses. This will significantly help you take ownership of your money and appreciate it that much more.

**Tell us a fun fact about yourself.** My guilty pleasure is Skittles.



**How much, if any, does your Nigerian background have to do with your choice to major in pre-med?**

Quite frankly, my decision to major in pre-med has very little to do with my Nigerian background. Although I love my heritage and appreciate knowing where I come from, it has not significantly influenced my passions in life. It has more greatly influenced my personality, if anything. If there's one thing I can say about us Nigerians, it's that we are resilient and driven. No matter what life throws our way, we hold firm. I believe that those are both traits that my brother and I have inherited from our parents and our larger Nigerian community.

location, quality of education, size, and spirit. I knew that whatever university I attended, it would have to be less than a 12-hour drive from home. I felt secure knowing I could drive home and arrive the same day. Furthermore, because UGA is a state school, I knew that the cost of attendance would be significantly lower than some of my other school options. Also, Athens is beautiful, historic, and lively—it looks like a town straight out of a college brochure. Moreover, UGA is essentially a public Ivy League school and has countless academic opportunities that challenge students and prepare them for life after college. Although UGA is a large school, once you find your niche, you immediately get the small-school feel. And because UGA is such a big school, there are a plethora of campus services, resources, and activities. I'm not a huge football fan, but there is nothing in this world that can compare to the experience of a Saturday in Athens, Georgia. There's truly nothing like the atmosphere of an entire community joining together to cheer for the Dawgs and to celebrate—win or lose.

*“My dream is to use my knowledge of economics as a tool to encourage public health funding... which enables people to invest in their health.”*

**What was one of the greatest things you learned while interning and shadowing doctors?**

Doctors are people, too. This is a concept I still struggle with. I've always viewed doctors as superheroes, protecting the health of society while healing me of my sore throat, runny nose, itchy eyes, or even a more serious surgical procedure. Yet the more clinical experience I receive and the more exposure I have to doctors, the more I realize that they are humans, too. Doctors are not immune to boredom, fatigue, or sickness. Just like everyone else, doctors also pick up their kids from school, plan vacations, raise pets, and eat junk food. During the summer that I interned at Kennestone Wellstar Hospital, a surprise baby shower was thrown for one of the nurses. My favorite part about the baby shower was watching some of the doctors devour cupcakes and soda. It might sound absurd to confess this, but I then realized physicians are real people, just like me.

**What do you think makes you one of “Georgia’s Own”?**

Although I was born in New York, I moved to Georgia at the age of two. It may not be the only home I've ever had, but it is the only home I truly remember. My fondest memories were created here in Georgia. Even though I may not be Georgia born, I am certainly Georgia bred.

# WHAT'S NE[X]T SCHOLARSHIP WINNERS

## \$8,500 SCHOLARSHIP WINNER DEMI ADEOYE

For our readers who haven't seen your video yet, tell us what's next for you, what your passions are, and what you plan to do after college.

I'm a sophomore at the University of Georgia (UGA), majoring in economics with hopes of pursuing a career in medicine. These two subjects may appear to be unrelated, but my dream is to use my knowledge of economics as a tool to encourage public health funding to improve healthcare accessibility and affordability. Thus, increasing opportunities for economic improvement enables people to invest in their health. One passion of mine is playing music. I recently purchased a keyboard, which I've been playing nonstop. At age 12, I received a guitar that I also enjoy playing. Reading is another passion of mine. This summer, I set a goal to read ten books. I know it might seem insignificant to some, but it was a great feat for me, because in this digital age, I had forgotten how beneficial and fun reading was. In ten years, I see myself completing my medical residency and beginning my career in a level-one trauma center or working for a nonprofit abroad.

### What does it mean to you to receive the \$8,500 What's Ne[X]t Scholarship?

It means that I can put all of my focus into being the best student without worrying about paying for school. It also means that my parents can rest knowing that I'm covered and that my brother has an example to look up to when applying to college. It means that I am reminded of how blessed I am every time I enter a classroom or walk on campus.

### How will this scholarship help you achieve What's Ne[X]t for you?

I believe that this scholarship will make a significant contribution to my continuing education because it will assist me with paying for my courses this coming school year. Secondly, this scholarship will certainly strengthen my opportunity to attain a career where I can use my specialized medical skills, combined with



my strong economics background to help restructure the healthcare system in the United States. As stated before, I want to encourage public health funding because economic opportunity motivates and enables people to invest in their health. As a result, worldwide stability, economic growth, and quality of life will be improved. Overall, this scholarship will help me accomplish my current goal, move on to the next, and eventually become a successful professional in the field of medicine.

### Why did you decide to apply for our scholarship?

With the rising costs of education in the United States, I knew that it would be difficult for me and my family to pay the expenses on our own. I also recognized that the scholarship could help me with my short-term goal of graduating from college and my long-term goal of becoming a physician.

### What made you choose the University of Georgia?

Unfortunately, I didn't get the chance to tour UGA before attending the school. Therefore, my decision to attend was based on recommendations and online research. As a result, I chose UGA because of its

## An Interview with Valentina Lezcano

Making Waves in Watercross:

WHAT'S NE[X]T SCHOLARSHIP WINNERS

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