**BE BRILLIANT**

Episode 106: Resource-Full

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| **SOURCE** | **DIALOGUE** |
| **TEASER -**  **CHRIS GRAY** | *The benefit of being young and being a student -- people want to help you.* |
| **PRE-ROLL MARKER** |  |
| **DEMI** | **I’m Demi Adejuyigbe and this is BE BRILLIANT, a six episode podcast series produced in collaboration with Microsoft Store.**  **Throughout this series we’re talking to innovators, entrepreneurs and students about – how to create your own unique path to success and reach your goals… and share YOUR brilliance with the world.**  **In this episode, we’re going to talk about budgeting, financing and problem - solving … and finding money mentors who can help you make what you’ve got last -- when you’re in school and heading into those early career years.**  **We spoke to two recent college grads who managed to sort out the balancing act of school, life, work and money.**  **Their experiences are both unique yet totally universal.**  **You’ll hear from writer and tech professional, Aileen McGraw, who explored her interest in writing, including a noteworthy essay about being a working student - that was published in her school paper.**  **Full disclosure, Aileen did work at Microsoft, the sponsor of this series, when we talked to her.**  **But first up -- entrepreneur Christopher Gray, who used his creativity and grit to get into college**  **And then skyrocketed into the tech stratosphere with his company -- Scholly.**  **You may recognize him from the hit show *Shark Tank*.**  **But before Christopher got to that soundstage, he was living in Birmingham, Alabama, where his family struggled with poverty and homelessness.**  **He didn’t have regular access to a computer either.**  **No one was paying for Chris’ education, he had to figure it out all on his own.**  **His dream of going to college seemed truly out of reach.**  **But he did it.**  **he received more than enough in scholarships to go all the way from freshman year … to earning a P.H.D**  **But, he wanted to make the exhausting and confusing experience of finding scholarships easier for all students**  **There are some really obscure ones out there.**  **Are you tall? Well things are looking up, even for you - there’s multiple tall club scholarships.**  **Ready to fight off zombies? The Zombie Apocalypse Scholarship has your back.**  **There’s even the Asparagus Club Scholarship for students interested in pursuing an education in the grocery industry!**  **To make navigating this whole process just plain easier, Christopher Gray created his company.** |
| Chris Gray | My name is Christopher Gray. I am the founder and CEO of Scholly.  And I started the company because I was homeless going into school and I couldn't pay for college at the time, um, and I was going to school right around the recession so I, I had to find a way to pay for college.  I wanted to make sure that no student has to go through that process and realized that there's all this money out there for students and there are students looking for the money, but they can't find each other. And to me that problem was unacceptable.  I was going to the school library, I went to my local library and, you know, because a lot of people in my family lost their job, a lot of people in my city lost their job, I wasn't in a, in a high income area, so a lot of the computer labs were overflowing. And even at the local libraries you only had like 30 minutes or an hour to use the computer because there were so many people like in line. I just remember watching people like playing games and I’m like ‘I need, I need to do some work and find scholarships.’ And it was just a long process and because of that I actually had to do a bunch of scholarships on my cell phone. I remember typing, sometimes like 500 word, 250-500 word essays -- it was like this slide it up, and I had to type it with these buttons that were like the size of a atom.  And so after struggling so much with it, I had to figure out a way to start hacking the process, so I would start being able to use essays that talked about the same, had the same essay topic, like leadership, community service, I started revising those essays and using them for different scholarships, because I had no choice. I was at, I was a limited amount of time and a limited amount of resources, so I had to make things work. |
| **DA VO** | **Chris kept a detailed notebook to track his applications. He wrote down everything, but the process was overwhelming**  **He knew there had to be an easier way - for himself -- and for everyone looking for tuition aid.** |
| CG | Every time I've had a really pivotal growth moment in my life has been through some sort of struggle.  It allowed me to take a very hard moment and make it a lot easier because I otherwise I had no option. I could- I didn't have access to a computer so I wanted to make sure that everyone had access to it, and that's why I started the company. |
| **DA VO** | **And how does it work? Lemme try to break it down**  **Once you download the app and fill in your info, you get matched with scholarships you qualify for.**  **The app continues to feed you intel on new scholarships that you also qualify for. You can navigate your way through the entire system.**  **Wow.**  **And for those of you already enrolled in college, you can still qualify for scholarships to help you right now -- and in the future as you work on your education.**  **Here’s Chris again.** |
| CG | After you find the scholarships, definitely understand that a lot of these scholarships are asking the same questions and a lot of them have the same essay topics so you’re able to revive and use the same essays. So I think for people who are trying to apply for like as many scholarships as possible in a very short period of time - in start up world we call it growth hacking.  Growth hacking is when you find a way to do a lot with a little.  And really, um, find ways to, to kind of see similarities between the different opportunities and you're using a variation of the same information and then you can knock out 15 scholarships in the time it takes you to do one*.*  It's really important to have a list, to have the amount and understand the school you’re going to and how much you're trying to raise so set a fundraising target. And, um, what you do is that I would say, whatever your fundraising target is, apply for like five to ten “x” the amount of money, so you can make sure you get at least what you need, or close to it.  You can actually use that money for your personal expenses like food or clothes or things like that. And it covers books, too. You know, you will need those things to survive. |
| **DA VO** | **An important part of this is something called FAFSA, which each student applying for aid needs. And even if you’re in college now, this applies to you, too.**  **So, let’s dig in.** |
| CG | The Free Application for Federal Student Aid, it's a form where you know you're able to apply and you determine how much in government aid you're able to get. Pell Grants -- sometimes range from three to five grand, or maybe a little less.  I encourage everyone to fill out, and there's actually a lot of students who think that they're not low income. They’re, ‘Oh my parents make a hundred K’ and I am like, actually if they have three kids and make 100k, that's really not that much money. And they actually qualify for the same aid someone with 50 K would do with one student. It's very different. A lot of people aren't aware of that, right?  So there's a lot of math that goes into the system that isn’t calculated, so I encourage everyone to do that, because not only the money you get through the government but that form can allow you to get more money from your school -- who’s seeing that, as well.  And a lot of people don't know that. |
| **DA VO** | **How much aid is up for grabs in America to further your education?**  **Between federal grants, colleges and universities, foundations, corporations, non-profit organizations and other gifts, there’s reportedly fifty billion dollars available out there¹. Oh, did I mention, that’s each year? Yes, yes it is.** |
| CG | I think it changed the narrative around scholarships, and I think that because we just started so when people are just applying for scholarships, so you know it takes time to get them. But, initially it was that ‘a ha’ moment of like wow this is how much is out there? How did I not know this? How did I spend my life -- and parents and older people are like, ‘I wish I had this’. That's the most common statement we get.  Majority of our users are current college students who had no idea that they could even apply for scholarships while they're in college. They were like ‘whoa’... like I had no idea they thought scholarships were limited to being in high school. |
| **DA VO** | **Christopher was a top student. Stellar grades, amazing work in his local community, and laser focused.**  **He spent countless hours -- for MONTHS -- applying to as many scholarships as he could. We’re talking HUNDREDS. He even lost count.**  **So, what did all that work add up to?** |
| CG | So yeah I got $1.3 million in scholarships. You can't use all that but you got-- I got awarded that. And technically I have a lot more I could use because I am technically covered until my PHD, but you know I'm trying to focus on running a company right now, so... *(laughing)* |
| **DA VO** | **1.3 million -- That number is just mind blowing.**  **He used his scholarship money to attend Drexel University in Philadelphia.**  **His dream to be the first one in his family to graduate from college -- was now a reality.**  **But he wasn’t satisfied.**  **He wanted to pay it forward and make it easier for students to do what he’d so painstakingly done.**  **So he created Scholly. It started as an app.**  **And the idea really took off when he appeared on *SHARK TANK*.**  **When the episode finally aired - months after the taping - Scholly became one of the most downloaded apps for weeks.** |
| CG | I mean most of the people that were starting companies, especially tech companies specifically, all came from money. So they were...they were able to go get half a million dollars from their dad or someone they knew like friends or family. I’m like friends and family? Family? I’m like how do I build this app? How do I scale this product without access to funding?  So I did the same thing I did when I did scholarships, I found grant money. I started applying for pitch competitions, I probably raised $130,000 in grant money, free money to fund the project, to help me build it and launch it and scale it. |
| **DA VO** | **No matter what stage of your education or your career**  **It’s important to find mentors.** |
| CG | I found good mentorship that really helped me organize and organize my time and my money to be able to - to ultimately succeed.  I really went to them, I was like, ‘I really want to keep this, I really want to be wise to that and they really helped me track and budget the funds I had, and really helped me ultimately grow and adjust to kind of where I was at that point.  I definitely had to force myself to budget and definitely took some time to adjust to that. But I was able to cover my books, cover personal expenses, and go to my interviews and really I was able to really not have to think about a lot in college, which was a huge- a major milestone for my life -- to be honest.    The benefit of being young and being a student is that people want to help you. People feel good about helping you. And they will help you.  I think that a lot of those mentors considering what I've been able to do now are very proud of me and very happy that they made that investment.  And they’re like, “I remember when I met you this kid, this little short kid that came up to me and was like, ‘I need to talk to you’.” |
| DA VO | **Chris’ story shows the importance of perseverance -- and innovation.**  **But he’s not the only one who’s got that kind of drive. We all have it in us…**  **… and it’s never too late to dig a little and find it.**  **At any stage of your education.**  **So, take the time, do some research and continue becoming your best self.**  **Now, let’s take a short break.** |
| **MID-ROLL AD BREAK** | (Music)  We know it’s not always easy being a student. You’re busy, you’re on a budget, and you need a lot of stuff for school! Books, devices, headphones to block out your roommates… We understand…    Microsoft Store has a lot of what you need. We have devices, apps, and training that can help you achieve your goals, inside and outside of school.    Plus, students and parents can save up to 10% on most Microsoft products and devices. All year long, not just during back to school. You get free shipping if you order online, or you can buy most products online and pick-up at the store!    Microsoft Store also has workshops and tutorials for tips and tricks like building a resume or taking better notes, or even events like gaming tournaments.  Check out your local store for details.    And, Microsoft Store offers support online, OR you can set up a one-on-one appointment at the Answer Desk in one of our stores. We have experts there who can help you with the things like getting your device set up, or helping you format your PowerPoint presentation, or answer whatever questions you have.    So, you get a student discount, free shipping, training and events, and if you have questions, we’re here for you. Microsoft Store supports you to share your brilliance with the world. Check it out: Visit Microsoft Store in person or online at microsoftstore.com/studentdeals. |
| **DA VO** | **And, we’re back with -- Aileen McGraw.**  **Through an extraordinary combo of grit and smarts, Aileen earned a coveted spot at Northwestern University as a QuestBridge Scholar, a program which connects bright students from low-income backgrounds with America’s top four year schools.**  **While at Northwestern, Aileen juggled her studies**  **A passion for creative writing**  **And a variety of work-study jobs.**  **Here’s Aileen.** |
| Aileen McGraw | I am from a medley of southwest Chicago suburbs, moved around a lot because of the nature of money at the time. I think it was - and you know this, this shows you how financially literate I am - I don't know how, like what the right terms are, but in the financial crisis my dad had been out of jobs for, for quite some time. And so my mom had started working cashier and retail places.  We'd gone through ebbs and flows, we'd gone through foreclosure that turned into a short sale, and so this idea of money disappearing and of jobs disappearing and of that, you know, financial instability was I think just my normal in that sense. And so went into college knowing that it was going to be up to me to pay for it. |
| **DA VO** | **While at Northwestern, Aileen wrote an essay published in the school paper about an “inequality of busy” between students who spend long hours working to pay for school**  **And students who don’t have to.**  **Here she is with an excerpt of her writing:** |
| AM | *There's an inequality of busy at Northwestern that we rarely talk about. I'm telling this story because I love what I do here. I'm also telling this story because I'm exhausted. I'm tired of my friends finding it bizarre that financial aid and work study determine my social, academic, and professional possibilities on campus. I'm tired of promising that next quarter will be better, that next quarter I'll work more, that next quarter I'll spend less, that next quarter our community will value every student's involvement. Busy at Northwestern is a toxic humble brag.* |
| **DA VO** | **When the piece came out in her school paper, Aileen received quite a bit of support.**  **It got students on campus talking about the issues she was highlighting.**  **The amount of work she and other students have to do to earn enough money to stay in school separated them from opportunities on campus.**  **But what did she mean by “toxic humble brag”?** |
| AM | You know glorifying a side hustle without really examining what that means or the history of it, where it comes from. Because busy at Northwestern without recognizing working students meant that a lot was going unseen and unheard -- of people working multiple jobs or of just, you know, different journeys to the same place, which is that reality of busy.  And I put the word ‘toxic’ in there is because I feel like, you know, as a- as a working student, there were so many things I, you know said no to, like time in between classes or going out for lunch and stuff like that. And I couldn't brag about the same kind of busy. |
| **DA VO** | **It’s been reported that more than 70 percent of students have worked at some point during their schooling.**  **That’s not a bad thing, but *too much* work takes away from other learning opportunities.**  **Aileen relied on financial aid to cover more than 85 percent of her education.**  **Work study opportunities and student loans accompanied her acceptance letter.**  **Her next step was to figure out how to balance it all and navigate the sea of finances.** |
| AM | So I knew going in sort of the journey I was coming from. It was financially unstable, lower income background.  But also up to me to see a way up and out or into, you know, different, different destinies I guess you could say. |
| **DA VO** | **For students working their way through school, consider this when looking for the right job.**  **Find something you want to do -- that will earn you enough, to focus on your studies.**  **Because you’re going to have to budget**  **Both your time and your finances.** |
| AM | It was sort of like a two-pronged strategy, follow my passions and follow something sustainable.    So I looked at a list of jobs and they said their hourly rate as well. And I, I picked the highest paying one that sounded the most interesting, which was working for Jumpstart, an early education program that teaches language and literacy to, you know, three to five year olds in the area.    That was such a time demanding one. I - It wasn't really sustainable for me. |
| **DA VO** | **Unfortunately, it wasn’t a practical one for her.**    **So, she found one that meshed better with her schedule.**    **Aileen’s work experience taught her to become her own best advocate.** |
| AM | If there's one thing I know about low income students, it's that resilience is always there. Grit is always there. Creativity always there, and so is curiosity and I think that was essential for, for challenging what would have otherwise just been ‘No’s.’  ‘No,’ you can't afford this or ‘no’ you can't do this or ‘no’ we don't have room for more aid. Instead of saying, ‘ah, you know, it's-- it's over then’, challenging myself to say ‘why is that?’ And sometimes it's literally asking those words to administrators, um, ‘Why is the policy this way?’  There's a stigma associated with not just being a working student, but needing to be a working student that you can't make it without it. There's a stigma with people who need to stay on campus over break because they can't afford flights home.  Our school had this thing called ‘Welcome Week’ where everybody would always go out to dinner and, that's just an assumption that everybody's got cash on hand. But that's, that's not always --  One question we can all ask ourselves, no matter what our economic backgrounds are is, is you know ‘ why are we doing this? What assumptions are we making? |
| **DA VO** | **Aileen’s financial aid package and work study program didn’t allow for extras - she had to be frugal.**  **She says she ate more split pea soup than she thought humanly possible.**  **And honestly, I get that. In college, I ate ramen for breakfast, then the ramen broth for lunch, and then the tiny little seasoning packages for dinner.**  **She was in a similar situation to other cash-strapped students, especially working students, who spend too much time away from their studies coming up with creative ways to stretch their budgets.**  **Think used textbooks.**  **Drop in on school events that offer free food.**  **Or get a job in a restaurant that feeds you!**  **This isn’t just a challenge for low-income students.**  **Reportedly, 76 percent of college students surveyed said they’d gone broke at *some point* during college, with nearly 65 percent reporting they’d run out of money before the end of their current semester2.**  **So whether you have a little money or a lot of money, you gotta manage it wisely.**  **Keep track of spending.**  **Use apps that cut you off.**  **Lay it all out on a spreadsheet.**  **You decide what works best for you.**  **What else would be helpful on this journey?**  **One pivotal resource for Aileen was a group called Future For US -- an organization accelerating the advancement of women of color at work.** |
| AM | They talk about building your own personal board of directors. And boards of directors are these things that big companies -- they're basically like the CEO's boss. They can help dictate the strategy, they help guide the vision in the future. And if you can create your own personal board of directors, some will be your siblings, if you got those. Some will be your parents, if you've got those. And, and others might be neither, could be your best friend, like who can I go to for strategy?  On campus there’s that professor you either love/hate, but you can go to them with questions saying, ‘Hey, I want to build my personal board of directors. What ideas do you have?’ Or, ‘Hey I want to talk about money.’ You're an adult in the world. Like, talk to me. |
| **DA VO** | **One of the most important people on *Aileen’s* personal board of directors is HER identical twin sister Kiera, a tattoo artist in Chicago.** |
| AM | My sister and I share a deep anxiety about finances. No surprise.  And I think because of the anxiety we carry with us about money, we are very smart and very tactful about our creativity. And, and that's something I see in so many others like us, is, is the resilience, the grit, the creativity, the gratitude. And that's something that I think everyone can own and celebrate. |
| **DA VO** | **Celebrating these kinds of stories is important because it shows the ingenuity and tenacity you need to get through college and a lot of other things in life.**  **Both Aileen and Christopher succeeded in figuring out how to balance school, work, finances and life.**  **It wasn’t easy for either of them. But, they problem solved and got through with advice from helpful mentors.**  **And now the lessons they learned are passed on -- to you.**  **Take advantage of all the resources available, like student work aid and scholarships.**  **~~H~~ave a system for yourself that tracks your money whether you have a little, or a lot.**  **~~F~~ind mentors and create your own board of directors to help you be your own best advocate.**  **And maybe someday, when you can, you can pay it forward, too.**  **Remember, you’ve got this.**  **So, go out there and show the world your brilliance.** |
| **DA VO** | **Hope you’ve enjoyed this series, BE BRILLIANT, produced in collaboration with Microsoft Store.** |
| **POST- ROLL AD BREAK** | Be Brilliant is sponsored by Microsoft Store. Students and parents can save up to 10% on most Microsoft products and devices, plus free shipping. We also offer workshops, events, and support in stores or online.  Visit us in person or online at Microsoftstore.com/studentdeals. Let us help you share YOUR brilliance with the world. |

**¹** [**https://www.debt.org/students/scholarships-and-grants/**](https://www.debt.org/students/scholarships-and-grants/)

**2** [**https://www.edvisors.com/press/survey-shows-two-thirds-run-out-of-money-03-2016/**](https://www.edvisors.com/press/survey-shows-two-thirds-run-out-of-money-03-2016/)