2026 Houston Money Week Essay Contest
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I am Asia Jackson, a recent graduate of Prairie View A&M University with a major in Chemical Engineering and a minor in Chemistry. Through my college journey, I experienced how a lack of financial resources can really affect the connection between health and money. Financial stress impacted my overall well-being, my academic performance, and my ability to fully enjoy my final year of college. This experience taught me that creating a blueprint for building a healthier body, mind, and budget must include strengthening financial support systems for students.
After graduating from Cordova High School in 2020, I began my college journey at Tennessee State University on a full-ride scholarship as a Chemistry major. Although I appreciated the opportunity, I knew I wanted a better environment, so I transferred to Prairie View A&M University in 2022 with the same scholarship support. At the time, I was still majoring in Chemistry because I had a strong interest in cosmetic science.

However, after arriving at Prairie View, I realized that their Chemistry department strongly pushed students toward medical school and graduate pathways. I knew I needed to make a change that better fit my future, which led me to choose Chemical Engineering as my major. I was excited for this change, but I understood that changing my major would mean losing my full-ride scholarship. Even then, I chose my long-term happiness and career goals over financial comfort, knowing there would be challenges ahead.

The greatest challenge came during my final year of college. During the first week of classes, I discovered that my Pell Grant eligibility had been exhausted the previous semester. Since it took me six years to complete my degree after transferring, I unknowingly reached my Pell Grant limit during my fifth semester. As a result, I was left with thousands of dollars in unpaid tuition expenses and suddenly did not have enough financial aid to cover the cost of my final semester.

This situation deeply affected my mental and physical health. For nearly two weeks straight, I spent countless hours attending meetings with financial aid offices, student support services, and my engineering department, hoping for assistance. I missed classes because I was constantly searching for solutions, which made the stress overwhelming. My single mother even applied for a Parent PLUS loan in hopes of helping me, but she was denied. Although the denial increased my unsubsidized loan amount, it also meant I would graduate with even more debt. During that time, my mind was constantly filled with fear and uncertainty. I considered dropping my housing and commuting from home, removing my Chemistry minor to reduce costs, becoming a part-time student, entering a payment plan with late fees, delaying graduation, or even dropping out completely. Instead of focusing on celebrating my final semester as a graduating senior, I was consumed with anxiety about whether I would even be able to stay enrolled.

I was fortunate enough to receive support from multiple sources that helped me remain enrolled and complete my degree. I increased my unsubsidized loan amount, received additional funding from the scholarship department, and the College of Engineering covered the remaining balance. Their support reduced significant stress and allowed me to continue pursuing my education.

Through this experience, I learned that health and money are deeply connected. Financial instability not only affects a person's bank account but also their mental health, emotional stability, sleep, physical energy, and academic performance. I also learned that asking for help is not a sign of weakness. Seeking support from advisors, departments, and financial aid offices helped me overcome one of the most difficult periods of my life.
The blueprint I will use to build a healthier body, mind, and budget when financial stress returns in the future includes several steps.

1. Prioritize mental health by setting aside time for rest, exercise, and stress management, rather than letting stress consume me. Relax, reflect, and respond.
2. Eat healthier so the brain can function and perform at its best.
3. Increase financial literacy by learning more about loans, investments, savings, and long-term financial planning.

This 3-step blueprint can help me and others create a healthier future by approaching challenges with preparation, balance, and support. It can also help students understand that financial hardships do not define their future and that everything happens for a reason. With the right mindset, healthy coping strategies, and eating habits, students can overcome financial obstacles while still paying for and completing school.