

### ***"How I Got Here: Kevin—Student-focused Video"***

Kevin: Hi, my name's Kevin Gray. I'm 24 years old, I live in Santa Anna, Texas, and I love what I do. I'm a financial advisor for AXA. A financial advisor basically sits one on one with individual families and business owners, really help them reach their financial goals. We can tweak the strategy.

As a kid, I didn't know a lot about money but I did know that my family didn't have a lot of it. My mom and dad both worked in a factory. We were really living paycheck to paycheck. I'd find way to do chores, shoveling snow, mowing the grass, things like that, just to have a little bit extra money so that we could maybe have nicer cleats, or buy maybe a bat.

This is back when I was cuter, the T-Ball days. I really got into sports, football, basketball, baseball, track. I didn't take school seriously, sports were everything. I really didn't plan on going to college. I didn't see the value in going to school at that time. When playing basketball, I'd realize I was not going to be the next LeBron James. In football, I was ranked the number 1 running back in the state of Texas. We were 5 weeks into the season, I caught a pass in the corner of the end zone and landed on my shoulder, and I broke my collar bone. Here we are undefeated in my prime year, and I was broken.

I realized that education was going to be the most important thing for me. At most, I was thinking about going to a college that was more like a trade school, you know, masonry or automotive. I decided to go to the full 4 year college. Most scholarships, I had missed most of the deadlines. This is October of my senior year in high school. I realize, "Wow, I better get going."

I went to college at Texas State University, because of my families income, I was able to apply for a Texas Pell Grant. It's really a grant of money that you do not have to pay back. That really helped a lot, and I burned through that extremely quickly in that first semester. I really needed a plan B going into those next semesters.

I found a way to maximize my work study. Work study is an opportunity to work somewhere on campus. I decided to go full throttle. I started working at the Human Resources Department. I'd work from 4 to 1 am at the food court. I was able to get a job at the athletic department. After that first year, I had saved up a few thousand dollars and I found a 1976 RV. It saved a lot of money working and going to school, but it was definitely well worth it to get through college quicker. If you want it bad enough, you will find a way. If you show the passion and the ambition to willing to go to school, you will be in good shape. In a few years time, you will have an education that's going to be with you for a lifetime.

If you don't think that you can afford college, I'm going to let you know you can. Let's get to work.