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Two Ledgers

My *dadi* (grandmother) kept two ledgers. One was a small notebook, with a faded light brown cover, where she tracked every rupee that entered or left our family in India: groceries, medical bills, the occasional gift tucked into an envelope for a cousin's wedding. The other ledger was invisible, written only in her memory: every favor owed, every sacrifice made, every time someone in the community showed up when it mattered. She never confused the two. She believed that numbers told you what you had. The invisible ledger told you who you were. Growing up as the translator between her world and mine: Hindi to English, rupees to dollars, Indian social norms to American ones, I inherited both.

I thought about those ledgers constantly while participating in Bank Day. I'm a senior in high school who works part-time to help cover my expenses and pay for college, and I joined carrying the anxiety of someone who had already done the math and found the numbers frightening. What I didn't expect was to leave carrying something else entirely: a clearer understanding of how to navigate the financial decisions ahead of me, and a new belief that places we usually see as just business or routine can, at their best, be much more human and meaningful.

The student debt statistics hit me the way cold water hits skin: sudden and impossible to ignore. More than 42.5 million Americans carry federal student loans. The average borrower graduates owing \$37,853. Tuition has risen at nearly double the rate of inflation since 1985. And 52% of recent graduates are underemployed, working jobs that never required the degree they worked for, with 73% of them still in that position a decade later. I had roughly known these numbers existed, but hearing them spoken aloud, directed at students exactly my age, with the weight of data behind them, felt different. The session also introduced me to the concept of return on investment in higher education: the idea that a degree in fields like engineering or computer science carry an entirely different financial trajectory than one in say performing arts, and that technical trade certificates often outperform the typical four-year diploma in raw

economic return. As someone pursuing business administration, a field with demonstrable market demand, I found this idea clarifying rather than discouraging.

Bank Day also gave me language for habits I had already been practicing. I already budget: I have to. Every shift I work, I am silently calculating: what goes toward future tuition, what covers necessities, what is left over. But I had been thinking about saving the way my *dadi* thought about the leftover rice at the end of a meal: something you set aside only after everything else is accounted for. The session changed that logic entirely. Pay yourself first. Build an emergency fund before the emergency arrives. Begin contributing to retirement the moment an employer offers a match, because compound interest is indifferent to whether you are twenty-two or forty-two, it only responds to when you start. These were not ideas to be applied to in the distant future. They were instructions I could apply to my next paycheck.

But it was the second half of Bank Day: the portrait of Virginia National Bank's, and banks in general, relationship with their community, that reached into something deeper in me. I have spent a year teaching financial literacy to women in India, watching women debate prices of things like cloth, food, and homemade jewelry. I've seen understanding light up across their faces as they finally make their own money for the first time in their life. I know what it looks like when financial knowledge lands in someone's lap and changes the shape of their possibilities. Virginia National Bank does this work quietly and persistently: over \$6 million donated to local nonprofits over twenty years, employees who serve on boards and volunteer at organizations from the Boys and Girls Club to hospice care, financial literacy workshops brought directly into high schools and community organizations. Virginia's banking industry employs nearly 57,000 people statewide, but what struck me was what one community bank does with its presence: it finances small businesses and affordable housing, and keeps nine Red Cross-certified instructors on staff who train every employee in CPR and first aid. These are not the footnotes of a corporate social responsibility report. They are the entries in my *dadi's* invisible ledger: the one that measures not what you have, but who you are.

I want to carry both ledgers forward. I will choose my degree program deliberately and borrow with a clear mind, treating my education as an investment I intend to repay, to my lenders and to the world. I will save before I feel ready, budget with discipline, and build the kind of credit history that opens doors rather than closes them. And I will hold onto the understanding that financial literacy is not just personal. It is communal. When I eventually enter

the business world, I want to build or work within organizations that understand what Virginia National Bank, and banks in general, understand: that the health of an institution and the health of its community are not separate ideas. They are the same ledger, written in two different hands. My *dadi* knew this long before she ever set foot in a bank. Bank Day helped me see it in numbers.

Works Cited

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