

Scholarship recipient Rose Darensberg was born and raised in Southern New Jersey to loving parents Phyllis and Winfield. In High School, she broke records and earned the title as the fastest 100 and 400-meter runner in her high school's history. Rose also loved learning about her history and used her leadership skills to earn her a spot as Treasurer of the school's Black History Club. This was her first introduction to Finance issues in Educational and Non-Profit Organizations.

After leaving High School, Rose spent time in college until she decided the military was more suited for her life goals of traveling the world and getting a free education. She spent 9 years as a Combat Medic and served for the global and domestic fight against terrorism. She deployed to Baghdad Iraq in 2007 where she earned several awards for her service including a combat action badge. After returning home, she transferred to West Point Military Academy to fulfill the duties of the General Surgery Non-Commissioned Officer in Charge.

After completing her contract in NY, she moved to another military unit in Texas, and took a second job as a bartender. "As a bartender, you learn a lot about a person's most immediate struggles, victories and dreams," she said. She spent the rest of her time balancing the two industries until she decided to leave the Army and focus on her education at Fayetteville State University. After two semesters of learning and community service, Rose earned the title FSU's Miss Social Work.

Her career in Finance began on accident after registering for her first personal finance course her sophomore year. Rose did so well that in 2017, she not only changed her major to Banking and Finance, but also formed the school's only Finance team and prepared them for their first competition, the Connexion Industry Competition sponsored by the Society of Financial Services Professionals.

The competition occurred on a cruise to Key West and Cozumel Mexico and attended by keynote speakers that introduced her to the American College. Shortly after, Rose graduated with a Bachelor in Banking and Finance and Management Information Systems with a minor in Social Work. Afterward, she began her journey at Duke University toward earning her master's in Quantitative Management with a concentration in Health Analytics.

During her time at Duke, Rose found her way into Business Management and Consultation, but she remained so impressed about her experience on the cruise that she began researching opportunities to further her career in the financial industry. It took approximately 20 minutes for her to decide on The American College of Financial Services. She applied for the opportunity to earn her Certified Financial Planner and Chartered Financial Consultant designations by earning a scholarship with the Center for Military and Veterans Affairs.

Since starting, Rose has continued to develop her technical and practical knowledge of the financial services industry. Currently an eighth grade Math teacher at Baltimore Collegiate School for Boys, she spends her days teaching boys the joy of numbers. Her

goals are to be a Financial Planner and work with active-duty military during their financial training. She chose this path because as a young soldier, herself, she spent much of her time playing “catch up” with her finances. “The military is a great way to save money and build a nest egg for your future. I want to be a part of that,” Rose said.

Her long-term goals are to ultimately earn her PHD in Institutional Strategy and to create a financial institution with affordable services to the community. Rose has developed three core concepts that she feels will help her reach her goals in the finance industry. The first is building relationships, followed by market and industry research and lastly interpersonal and professional development.