**Capstone Project**

Ming

17 August, 2026

Word Count: 1614

The first night in Italy, I stood alone in a city where I didn't speak the language, had no SIM card, and no way to pull up a map. The nearest family member was a continent away, and it was the first time I had ever left the country, let alone gone somewhere no one in my family had set foot. I was scared of almost everything, the metro signs, the menus, the sound of my own footsteps on unfamiliar streets. Then I got to the hostel, and within an hour a group of strangers from different corners of the world had shown me where to get a SIM card and taken me out for the night, telling me how they each ended up there. By the end of the night, panic had turned into something closer to exhilaration, a shift that, looking back, set the pattern for the rest of my Certificate in International Learning experience. Discomfort is usually just information you don't have yet, and it disappears faster than you would expect once you let people in. A few days later, that same lesson came at me from a different angle. A group of us tried to take the train to Cortona to start the semester, figured safety in numbers was smarter than going it alone, and still managed to board the wrong train. A conductor told us, with less than two minutes before departure, that we were headed to Milan, not Cortona. We ran. Italian trains do not wait for confused exchange students. We made it, gasping, and met other students on the right train who had the same scramble. It's a small story, but it captures something about Italy I had to unlearn my instincts for. Trains leave exactly on time, yet by noon people are outside with an Aperol spritz, watching the light change over a mountain or the sea, in no hurry to be anywhere else. Precision and unhurriedness, it turned out, weren't in tension. You could value both. It was a small crack in an assumption I hadn't realized I was carrying, and it turned out to be the first of several.

The next crack showed up somewhere I wasn't expecting to find one, my grandmother's kitchen table. She always said the same thing before pouring the tea, yut cha, m'sai gam haak hei, have some tea, no need to be so polite, in a cha chaan teng near my old neighborhood, cracked floor tiles, a ceiling fan that clicked every time it turned. She always ordered the same thing, milk tea, and yau jaa gwai to dip into it until the dough went soft. I never thought about where any of it came from. To me it was just Po Po's

tea, weekend mornings, Cantonese shouted across the shop. It was only later, sitting down to actually think about it for this reflection, that I realized the cup of tea was not just a family habit. It was history sitting quietly in a glass. Hong Kong milk tea came out of British colonial tea culture, mixed with tinned condensed milk because fresh milk didn't keep in the heat, not a British drink, not a Chinese drink, something ordinary people invented because they wanted to live a little like the colonizers without the money to do it properly. My mother's side were part of Hong Kong's fishing communities near places like Aberdeen or Tai O, before most people lived on land. My father's side came from the Mainland, though I honestly don't know where or when, its own kind of answer, since millions moved into Hong Kong across the twentieth century through civil war, famine, and decades of quiet migration families often never talked about after. Writing this, I'm realizing how much of my own family's story I don't actually know, and that the not-knowing is itself part of the history. Growing up, I never really questioned British rule, either. It was just the shape of the city, the trams, the British-style rules at my school, streets with British names, background noise, not something to think about. My first instinct, even now, is not "this was unfair" but "this made Hong Kong modern," and I've had to sit with the fact that this is the comfortable version of the story, the one easiest to inherit, not the one centering the people who actually lost control of their own land. Being from Hong Kong gives me things a textbook can't, what a cha chaan teng feels like, why the tea tastes the way it does, what certain Cantonese phrases carry that doesn't survive translation. But it also means my view of East Asian history has a Hong Kong-shaped hole in the middle of it. Being close to something, I learned, is not the same as seeing it clearly.

If Hong Kong taught me to question what I thought I already understood, Panama taught me how much I still had to learn about people I have never met. I went into my placement there wanting to see how business actually works outside a classroom, how it looks when resources are limited and decisions are personal, not theoretical. I worked with six micro-enterprises, each different. Some family-run, some just starting out, some years into a struggle to grow. What struck me almost immediately was that these weren't case studies. They were people whose livelihood depended on decisions we were sitting down to

talk through together. The language barrier was real, but the harder gap wasn't vocabulary. It was fully understanding what someone actually needed help with, versus what they thought they were asking for. I had to slow down, listen more, and ask better questions before I could ask useful ones. I also had to unlearn some of the classroom. Financial models that make sense on a spreadsheet don't always translate to a business run out of someone's home with a handful of regular customers. Focusing on ideas simple enough to actually be used turned out to be a much harder skill than applying a complex model correctly. The moments that stayed with me were small, a suggestion about organizing costs that a business owner actually implemented on the spot, a conversation about pricing that shifted how someone thought about their own product. None of it was dramatic. All of it felt like it mattered, because the person across the table was engaged and the stakes were theirs, not mine.

That same disconnect between theory and lived reality showed up again in the classroom, of all places, once I actually left it. My International Finance coursework taught me how exchange rates move, interest rate differentials, purchasing power, the mechanics behind a currency gaining or losing value. On paper, it was just another model. It stopped being abstract the first time I watched a receipt in euros turn into a different number on my banking app, or budgeted differently in Panama because I actually understood it, and not just memorized, what a weak or strong exchange rate does to daily life on the ground. The theory didn't change. What changed was that I finally had somewhere to put it.

I didn't expect Italy, Panama, a finance course, and my own family's tea to belong in the same reflection. But looking back, they're all versions of the same pattern showing up from different angles. In Italy, I was the outsider, aware of exactly how little I understood and leaning on strangers to fill the gap. In Panama, I was also an outsider, but the gap wasn't language so much as assumption. The models I have learned were built for a context that doesn't hold everywhere, and the coursework itself sat inert until I had somewhere real to test it. With Hong Kong, I had the opposite problem. I wasn't missing information, I would simply never thought to ask the question, because I was too close to see it as a question at all. Milk tea was just tea. British rule was just the weather. It took distance, being asked to reflect instead of

just living inside it, to notice that my own culture is also a worldview, not the neutral baseline everything else gets measured against. That's the piece I don't think I would have reached through travel alone. Italy and Panama taught me to notice when I was out of my depth. Sitting with my grandmother's tea taught me I can be just as out of my depth inside my own history, simply because familiarity feels like understanding when it isn't. Both kinds of not-knowing respond to the same fix, slow down, ask the question you have been skipping, and stay in the discomfort long enough to actually learn something.

I came out of this Certificate more comfortable with not having the answers right away, and more interested in the kind of work where that's the whole job, sitting across from someone, understanding their actual situation, and figuring out together what helps. That's part of why advisory and client-facing work appeals to me now in a way it didn't before Panama. I'm also left with a question I haven't resolved. How do I keep learning about my own family and my own city's history with the same seriousness I brought to studying somewhere new, instead of assuming I already know it because I grew up inside it? I don't have an answer yet. But I know now that the not-knowing is worth sitting with rather than rushing past. In Cortona, in a Panamanian kitchen, in an FX chart, or across the table from my grandmother, the moment I stopped assuming I already understood was always the moment something real actually started.