

My mother had custody of me for 12 years of my life. We bounced from house to house and lived a life of poverty and when the burden of taking care of three daughters was too much to take, my mother sent us to extended family and lost all contact with us. I moved in with my father at age 12. He took the role of both mother and father, and provided a healthier environment for me to grow up in.

My father was never able to find a job or plan for his family's future because of his physical disabilities so we were placed on SSI and given monthly SNAP benefits. Despite the obstacles my father faced when raising me, he always made sure I was going to have more opportunities than he did. He helped me get a license and job when I was 16, encouraged me to play sports, participate in school clubs and volunteer in animal shelters. He motivated me to push myself past my limits in school and in life. His loss impacted me greater than any loss I have ever had to experience. My father was my best friend; and after losing him, I must now confront every financial burden of my future alone.

I found my father deceased from a heart attack unexpectedly in November of 2017. He had no will, no savings set aside for tragedies, and no life insurance for his daughter going to college. My dad never had the chance to think about the future, or think about what would happen if he passed away, and because of this I have to face the immense emotional burden of transitioning into adulthood alone.

I planned to attend California State University of Sacramento where I would study social work, work on campus, and live with my dad to help pay bills. I already started saving money for college by working part-time at Walgreens, but after I lost him I didn't feel I had the power or the financial ability attend CSUS. After his passing, I applied to American River College where I will make sure I succeed in college and beyond. I'm working as many hours as possible to provide for my future while grieving over my loss.

My father had never thought to get life insurance because he could not afford it. My financial security is nonexistent and without life insurance I have nothing to rely on for support. I lost my father, my home, and my future all because of insufficient planning. With life insurance, I could have had a different story to tell. I'm applying for this scholarship to ease the stress of where I will be living or how I will pay my bills without the support of my father. I will be forced to fight for everything in my life. All my tears cannot replace his presence, but with this scholarship I can have the opportunity to make my father proud with my success.