**Life Happens Scholarship by Emily Trader**

ESSAY PROMPT: How has the death of a parent or guardian impacted your life financially and emotionally? Be sure to describe how the loss of your parent/guardian impacted your college plans, and explain how the lack of adequate (or any) life insurance coverage has impacted your family’s financial situation.

*“When I was seventeen years old, my father lost his battle with kidney failure and cardiovascular disease. As long as I shall live, I do not believe that I will ever forget the first moment I saw my father’s once vibrant face in that cold and unforgiving casket. I won’t forget his lifeless and defeated hands, or how his pale lips would never utter another joke or speak to his grandchildren. Even though the day of his funeral was undoubtedly the worst day of my life, I wish I could relive it just to be with him one more time. Since that moment, I have felt as if all of my grief and longing resides underneath my skin with nothing to relieve the pressure. On September 8th, 2016, I lost my voice of reason, my confidant, my cheerleader, and my best friend.*

*Unbeknownst to me at the time, I had lost so much more. Upon my father’s passing, he left us with funeral and medical expenses that his insurance would not cover. Because he did not have any form of life insurance, the financial burden of his death was now the responsibility of my mother and me. Even though my mother works night shifts as a neonatal nurse and her commute is nearly two hours, she was forced to pick up extra shifts to support my family. Though I already had a job and I worked about ten hours a week, I now work anywhere from twenty-five to thirty-five hours a week, and I am also a full-time high honor student. Even though the death of my father forced me to realize the importance of cherishing time with my family, I do not see them very often because of our busy schedules. I also sacrificed my social life and the joy that every senior in high school should experience. Instead of football games and homecoming, I had to deal with mourning and the possibility that I would not attend college because of my family’s financial troubles.*

*If my father had a life insurance policy, we would not have to work ourselves to the bone and sacrifice our physical and emotional well-being to keep up with expenses. I would not have to worry so intensely about the future of my education on top of the crippling grief that I have felt over the last five months. If this devastating experience has taught me anything, it is this: financial planning for these situations is absolutely invaluable. I will not soon forget the stress and despair that I have experienced, and I now realize that to have a life insurance policy is to throw your surviving family members a crucial lifeline. Though no one can ever prepare you for the trauma of losing a parent, life insurance allows you to grieve without the constant stress of financial burden, and for that reason, it is an absolutely essential precaution.*

*I love and miss you so much, Dad. Thank God I will see you again.”*