

Lauren S:

I vividly remember when I first found out my dad was dying. I had overheard a conversation between my mom and my grandma and was almost sure they were talking about my grandpa, who was sick at the time. But I quickly realized, it was my dad who was the one hospitalized. Not even 50 years old, hadn't yet seen his daughter graduate from high school, and he was dying.

He was an alcoholic. About a year before his death, he left my family. That's when my mom started working full time so she could keep providing for my brother and I, not to mention, pay off all the debt my dad was accumulating. He was an unpredictable parent. But I've learned that life is even more unpredictable than my dad was ever.

I didn't think he would really die. I thought for sure a miracle would happen. He'd get a liver transplant, and somehow change his ways.

Without adequate life insurance, my family's grieving process was interrupted by financial worries. We had to move from my childhood home, and I had to start worrying about how I would pay for university.

Just a couple of days after his death, I had an interview for my first part-time job. I worked the closing shifts, including every Friday night, which meant missing out on a lot of parties. The tasks were so mundane, all I could do was think. Alone with fresh grief and financial anxieties. When business was slow, I used to scribble in on the receipt paper to calculate how many more minimum wage hours I'd have to work until I could afford tuition.

With determination, I saved enough money to pay for part of my first year and took on student loans to cover the rest. I now work part-time at my university's cafeteria to cover my living expenses.

If my dad had more life insurance, choosing my university program wouldn't have been so difficult. Initially, I told myself I'd be a social worker. That way, I could help people struggling with addiction, just like my dad. But really, I chose this route because it seemed a practical path that would result in a stable job.

My anxiety for financial stability held me back. But I've now accepted my offer for a Fine Arts program at a different university, where I can pursue what I'm truly passionate about—photography and creative writing.

My dad's death showed me life's impermanence and unpredictability. Life is too short to live in fear. That's my life lesson. If you're constantly

worrying about money, you'll miss out on taking risks that allow you to follow your dreams. My dad always encouraged my creative pursuits, and I think he'd be proud of my decision.

With the Manulife Life Lesson Scholarship, I could pursue these passions with less anxiety and doubt. I'm happy I get the opportunity to share my story, and I want those who hear it to take it as a sign to be better prepared for life's unpredictability. Stop living in fear and go do whatever your heart is telling you.