

Mckenna M.

[00:00:01.139]

My father passed away in my grade 12 year, however

[00:00:03.419]

the downfall of our relationship and my family's

[00:00:05.440]

financial state occurred long before then.

[00:00:07.860]

When I was around the age of eight years old, my father was

[00:00:09.948]

diagnosed with epilepsy.

[00:00:11.698]

Up until this point, my father was a young and predominantly

[00:00:13.880]

healthy man, and so the idea of life insurance was

[00:00:15.960]

mistakenly overlooked.

[00:00:17.629]

It was at this time that my family began facing

[00:00:19.809]

intense financial hardship due to the fact that my

[00:00:21.929]

father could no longer work and my mother had to step down

[00:00:24.059]

from her job to care for my newborn sister and I.

[00:00:27.059]

Due to the new set of circumstances, we were facing,

[00:00:29.519]

we lost my childhood home and the four of us resided

[00:00:31.739]

in a small apartment that was more suitable for a small

[00:00:33.908]

income that came primarily from disability coverage.

[00:00:36.859]

Fortunately, over time, my father's seizures

[00:00:38.889]

were controlled through the trial and error process of prescription

[00:00:41.289]

medications.

[00:00:43.118]

Unfortunately, it was the same medications

[00:00:45.209]

that introduced my father to his love for narcotics.

[00:00:48.048]

As he indulged into these substances, he began

[00:00:50.250]

making drastic financial decisions that would forever

[00:00:52.259]

impact my family.

[00:00:53.868]

He maxed out credit cards even those of non-immediate

[00:00:55.908]

family members, took out multiple

[00:00:58.168]

loans using my social insurance number to do so.

[00:01:00.520]

And pawned household belongings.

[00:01:02.899]

On February 28th, 2022 my

[00:01:05.278]

father lost his battle with addiction.

[00:01:07.000]

He succumbed to his injuries after suffering his third and

[00:01:09.099]

final overdose.

[00:01:10.900]

I was devastated and although I always knew

[00:01:12.939]

the risks of my father's habits, I couldn't fathom actually

[00:01:15.088]

saying goodbye to him.

[00:01:17.099]

Without having time to fully come to terms with my

[00:01:19.129]

father being gone, the debt that he left behind became all the

[00:01:21.159]

more real.

[00:01:22.349]

We were no longer eligible for the small income we

[00:01:24.370]

received from disability and the loans that were expected

[00:01:26.819]

to be paid off under the circumstance that one of my parents

[00:01:29.088]

passed away were no longer covered due to the nature

[00:01:31.278]

of my father's death.

[00:01:33.159]

Being in my final year of high school, I had

[00:01:35.168]  
to learn to balance grief, the maintenance of my grades

[00:01:37.290]  
and finding a job to offer support to my mother

[00:01:39.359]  
while still putting money aside for the possibility of

[00:01:41.388]  
pursuing post-secondary education.

[00:01:44.079]  
About a month after my father passed away, I began

[00:01:46.138]  
working a new job at a local secondhand store,

[00:01:48.219]  
picking up all the hours that I possibly could while still

[00:01:50.299]  
attending school.

[00:01:51.659]  
My mother also began working full time which often

[00:01:53.709]  
leaves me to care for my younger sister.

[00:01:56.000]  
Had my father had life insurance, my family would

[00:01:58.109]  
be in a much different financial position than we are today.

[00:02:00.459]  
And that would have allowed us the time to grieve and properly

[00:02:02.540]  
adjust to the missing piece of our family dynamic.

[00:02:05.540]

Although I haven't been handed the easiest hand of cards,

[00:02:08.000]

I am forever grateful for the person it has made me today.

[00:02:10.838]

It has made me a better person with a more open mindset

[00:02:12.939]

who has so much to offer in the field of mental

[00:02:15.020]

health and addiction, which is why I've chosen to pursue

[00:02:17.250]

a career in psychology.

[00:02:19.409]

The next thing to do would be to obtain the proper

[00:02:21.429]

education and I can do that with the help of the

[00:02:23.508]

Manulife scholarship.

[00:02:24.899]

This scholarship could cover a full year of living arrangements

[00:02:27.349]

and allow me to put my best foot forward in being successful

[00:02:29.770]

in my studies, rather than being consumed by the expenses.

[00:02:33.088]

I want to end this video by saying my heart goes out to

[00:02:35.219]

all applicants for the scholarship, dealing

[00:02:37.449]

with a loss is not easy, let alone at such a young age

[00:02:39.868]

and I am proud of you for persevering and pursuing.

[00:02:42.169]

your dreams.