

A Valuable Lesson I Learned

by Topher Otake

My mother was my best friend. She was my mentor and my companion. Despite the 400 miles between my school and hometown, we remained close and spoke every day about my new experiences as a first-year college student.

"My mom didn't have any life insurance, so the financial burden of her death fell onto the shoulders of my brothers and me."

Then came the morning of Parent's Weekend. I was excited to hear that my mom was arriving, but instead I received a call from a state patrol officer. My mom had a heart attack in the car and had been rushed to the university's hospital. Later that evening I held my mother's hand as she took her last breath.

The months that followed have been the hardest of my life. In addition to the extreme emotional, intellectual and physical turmoil that comes with the loss of a parent, I was caught in a very difficult financial situation. My mom didn't have any life insurance, so the financial burden of her death fell onto the shoulders of my brothers and me.

I was forced to move out of my college dorm room and get a job that offers housing and a meal plan, as well as a job serving tables to pay for school expenses and bills. I work 50+ hours a week while attending school full time. Now I worry whether I'll be able to afford school next year.

The experience has taught me a valuable lesson. While we could never prepare for the profound emotional pain of losing a parent, we could have been better prepared for the financial burden. Life insurance would have eased the transition of life without my mother by taking the financial weight off of our shoulders.

Topher Otake received a **Life Lessons Scholarship** from Life Happens, which assists students who are struggling financially to get an education due to a parent dying with little or no life insurance.

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