

## It Changes Everything

by Miranda Rivera

**My father was my role model.** Whatever he set his mind to, he was able to accomplish. That's how he built his two companies, with the goal of providing rural areas with internet.

His death at 44 changed everything. Even though I was just 12 at the time, I knew nothing would ever be the same.

My father left behind little financial support for my family and no life insurance. We were on our own to struggle through the difficult times. Our family's strength crumbled, and our finances grew in disarray. There were times we had no electricity or water because we were so far behind with our bills.

When I hit rock bottom, I knew it was only me who could turn things around. That's why I'm working hard to pursue a degree in computer science and engineering.

What I'd like to say to you is that the death of a parent changes everything. Because my father didn't have life insurance, I didn't get the luxury of being a child anymore. I had to grow up quickly—too quickly.

Life insurance can't bring a parent back, but it can make the road afterwards easier for those left behind.

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Miranda Rivera 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.