

# Manulife Life Lessons Scholarship Program – Layla’s Story

## Transcript

Hi, my name is Layla Summers, and I lost my mom last year. She was a single mom who faced addiction and substance abuse most of her life, but she gained her sobriety in 2016. I say this because this is a version of my mom that I will always remember. In the summer of last year, she was in a motorcycle accident that took her life, and it breaks my heart more and more every single day that she is not with me, but it simultaneously is the thing that gets me out of bed every single day.

My mom and I lived the first decade of my life with no child support and a single low paying income, classifying us as living just over the poverty line. In saying this, it is clear why an education was deemed an important value for me growing up, even though finances continuously pushed this dream further and further away.

Although, my mom did make sure it didn't make me believe that I was a write off. She instilled in me that it is imperative to use my strength, education, and hard work to rewrite my narrative. So, here I am today, 17 years old, with the exact same dream that I've always had. Although now, after years of that hard work, it finally seems like a goal within reach.

I've enrolled myself in the University of British Columbia, and I've applied to get my Bachelor of Arts degree in Psychology at the same time as my Master's in Management degree. It will allow me to start my career in clinical counseling as soon as possible, a career that very clearly complements my life's experiences.

A very famous quote helped me realize that strength doesn't come from winning, instead your struggles develop your strength. I've struggled with financial burdens my entire life, and I've missed many opportunities because of it, but I have decided that higher education will not be one of those missed opportunities.

Life insurance was never really something that my mom thought about, but when my mom passed away, there were many financial obligations that needed to be paid. Lawyer fees, funeral costs, even the mortgage payment. I've been working part time since I was 13, yes, but it's still not enough to make a living while also going to school.

So, my mom's coworkers arranged a GoFundMe that eventually raised 30,000 for my higher education. But in my reality, every single penny went to covering everything life insurance could have. If my mom would have had life insurance, I wouldn't have to worry about money while simultaneously just trying to heal from losing my only parent.

So, if I am successful in this scholarship, I will use it to pay for my education so I can work in the medical sector and help other people in therapy in hopes that no one else has to feel alone in their grief much like I did. I advise people and everybody to get life insurance because I don't want anyone to have to worry about finances when their main focus should be in their healing and in the healing of their family.

And if I were to lose my life, I would never ever want my family to struggle financially while it could have just been taken care of with life insurance.