



Kiristen Draughn

## We Thought We Had a Lifetime

Kiristen says that her mom, M'Linda, is her role model: a strong independent woman who always wants the best for her children. That hasn't been easy, though. Kiristen's dad, Kenneth, died in a boating accident when she was just 4. On that fateful day, this young family's world was turned upside down.

"My two parent, two income household was no more," says Kiristen. "In the blink of an eye, my brothers, sisters and I were fatherless and being raised by a grieving single mother with a modest income." While M'Linda and Kenneth had talked about getting life insurance, they never followed through. As M'Linda says, "We thought we had a lifetime to do that."

It didn't take long for the financial hardship to reach their day-to-day life. They found themselves forced to move

homes when they could no longer afford the rent. And Kiristen remembers many dinners consisting of hot dogs, as it was what they could afford some weeks.

Over the years, Kiristen has studied hard and is excited to go to college with the hopes of becoming a doctor. Given that the family has lived paycheck to paycheck, it has been hard to save for college, so after-school jobs and financial aid will help Kiristen on her path. "While something devastating happened, it's not going to stop me from achieving my dreams," she says.

As she has gotten older and her mom has shared more about the financial struggles they faced, Kiristen now understands that "life insurance would have given my family stability. It not only gives you peace of mind, it provides for your loved ones after you are gone." M'Linda echoes that sentiment with this advice to other young families: "Don't wait to get life insurance. Tomorrow isn't guaranteed."

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