

# State Farm Insurance Life Happens Scholarship Program

The loss of a parent or guardian is one of life's most difficult ordeals. The emotional strain can be devastating to children and young adults. And for too many families, an untimely death also brings financial stress, making recovery all the more difficult.

A college education is already a major financial challenge for most American families, but it becomes infinitely more difficult for a student when a parent dies, leaving little or no life insurance.

Life insurance is an important financial safety net that parents can leave their families. Unfortunately nearly 100 million Americans don't have life insurance, and most with coverage have far less than recommended.

Recognizing the character and perseverance that so many young people show in the face of such adversity, Life Happens sponsors the annual Life Lessons Scholarship Program for college students and college-bound high school seniors. Qualified entrants who submit essays or videos about how the death of a parent impacted their lives are eligible for scholarship money. Over a million dollars in college scholarships have been awarded over the years. The total of scholarships for the 2016 Program is \$250,000, and will be allocated in the following amounts:

- Grand Scholarship Recipients (4): \$15,000
- Life Lessons State Farm Scholarship (2): \$12,500
- Life Lessons Scholarship (1): \$12,000
- Board of Directors Scholarship (1): \$8,000
- First Runners-Up (10): \$8,000
- Second Runners-Up (13): \$5,000

**Note to Students:** The Life Lessons Scholarship Program is an annual program. Applications are accepted online during the February timeframe and scholarship recipients are notified in the June timeframe.

Entering is easy. First, [read the rules](#) to make sure you qualify, and then [enter online](#). In addition to some basic information, you'll need to submit either a 500-word essay OR a 3-minutes video discussing how the death of your parent or guardian affected your life financially and emotionally. Be sure to describe how the loss of your parent/guardian impacted your college plans, and explain how the lack of adequate life insurance coverage (or no coverage at all) impacted your family's financial situation. To view the full description you can go to the application page [here](#).

If you have any questions, please email [scholarship@lifehappens.org](mailto:scholarship@lifehappens.org), or call (202) 464-5000 x4446.

**Deadline: March 1, 2016**