

8/24/05 Press Conference Remarks for Jessica Hoffman

Failure to plan properly for life's "what if's" is something I know a lot about. When I was 14 and living in Missouri, my dad died of pneumonia when he was battling lung cancer. He was only 50 years old.

Before he got sick, most people would've considered us your typical middle-class family. Mom worked in a hospital and my Dad was a truck driver until I was about six years old. That's when he was diagnosed with a bad respiratory problem and had to have one of his lungs removed. After that, he couldn't work anymore.

But Dad was well enough to be a terrific stay-at-home parent. While my Mom worked, he'd be there to take care of me and my two sisters. He'd help us with our homework, cook dinner, and attend just about every one of our games. He was very supportive. He had great faith in our abilities, and would push us to reach for our goals.

Financially, things got harder when Dad could no longer work. Since he had served in the Army, he received disability payments that made up for some of his lost income. But money was a lot tighter. All the same, my sisters and I never thought much about the things we didn't have. There was always enough food on the table and we had nice clothes and sneakers, even if they weren't Nike or Adidas.

Things changed a lot when my Dad died. Of course, we all had to deal with a big emotional adjustment. My mom was very strong for us. We knew that she was very sad. We would hear her sobbing quietly in her bedroom. But outwardly, she tried not to show it. I guess she figured it would be that much harder for us if we saw her crying a lot.

Financially, things got more difficult too. My mom had to work lots of overtime at the hospital to keep the family afloat. The little bit of life insurance my Dad had through his credit card and from the military was used to wipe out our credit card debt and pay for the funeral. But it wasn't nearly enough to pay off all the bills that had piled up from Dad's medical care. So not only did my Mom have to provide for us by herself, she had to do it starting from a big financial hole.

My sisters and I definitely felt the difference. We went through a lot and had to grow up fast to survive. We missed out on lots of trips and vacations because we just couldn't afford it. I never got to go to summer camps or anything like that. Basically, we were just scraping by.

After graduating from high school, my older sister Sarah went to Southwest Missouri State University. But she dropped out after one semester, mostly because of the financial strain it put on my Mom. That's when I decided I wanted to move to California. I always liked the beach and dreamed of living in California. Plus, I wanted to be an accountant and I knew that San Diego State had a great program.

I knew I'd never be able to afford out-of-state tuition at San Diego State, so I called my aunt and asked her if I could come and stay with her while I finished high school. I packed up all my stuff

mid school year and moved across the country. When I got out here I went to high school and got a part-time job. After graduating with Honors, I got a full-time job and took night classes at Grossmont Community College, where I'm still enrolled today. My mom wants to help with my college costs, but she doesn't have a lot of money. I understand and just hope she's able to save money to help my little sister pay for college when she's ready to go.

I love it in California. But five years after my Dad died, life is still a struggle. I basically have very little social life. If I'm not working, I'm at class.

But overall, I feel like I'm in a pretty good place. My dream is still to get an accounting degree from San Diego State. And now that I've established California residency, I won't have to take out such huge loans to pay for school.

Looking back, I wish things could've been different. I'm a much stronger person for all that I've been through. But if my Dad had it to do over again, I'm sure he wouldn't be happy with how hard I'm having to work to realize my dreams of a college education and a good life. Regardless, if he's looking down on me, I'm sure he's proud of me. And I know my Mom is proud too.

The biggest lesson I've learned from this whole experience is that people need to plan ahead. As determined as you are, life is going to throw you obstacles. Even though we never had a lot of money when my Dad was alive, I'm sure my parents could have found a way to set aside some money for more life insurance. That would have made a huge difference for my family today.

Thanks so much for having me here today. Hopefully, my story will encourage some people to think more seriously about what they can do today to make sure their families will be provided for tomorrow.