



MY LIFE'S JOURNEY OF FAITH AND PERSEVERANCE

by: BETTY OGOC PEREZ

A simple mother and dedicated teacher, my life was defined by sacrifice, perseverance and unwavering faith. As the family's breadwinner, every peso earned was stretched to meet the needs of a growing household.

Teaching was not just a profession but a calling to shape young minds while I am striving to secure a better future for my own children. Despite hard work, I often found myself turning to lending institutions and banks to make ends meet. Children's allowances, daily necessities and house bills piled up faster than my modest salary to cover. Each loan was not taken for luxury, but for love and determination to give my children the education and opportunities that I never had. Yet, whispers followed me wherever I went. Some called me "maestra palautang", a label that stung deeply. They saw the debts but not my dreams behind them. Through all these challenges, I still had found unwavering support from kind-hearted people who believed in my purpose. I would like to express my deepest gratitude to the lending institutions that extended their help, especially to the Lim Family at Everstrong Lending Investor, who treated me not just tutor to their children but a family and to Angelyn Lending, who continued to lend money even when my salary was barely enough to make ends meet. Their trust and generosity became a lifeline that allowed me to keep my children in school

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and provide their needs. Their compassion was a reminder that goodness still exists in a world often quick to judge.

To make ends meet, my days did not end when the school bell rang. After teaching, I spent my evenings tutoring children, returning home at 9:00 p.m., exhausted yet fulfilled. Those long hours were not just about earning extra income but they were acts of love and sacrifice, ensuring that my children never lacked the essentials they needed to pursue their dreams.

I still pressed on. Every borrowed peso was repaid with integrity, every hardship met with prayer. Nights were spent grading papers and balancing budgets, mornings filled with lessons both in the classroom and at home. My children watched my resilience and learned the value of hard work, humility and faith.

Years passed, and the fruits of my sacrifices began to bloom. My three children graduated with flying colors, their achievements shining brighter than any material wealth. They carried not only diplomas but also hearts filled with wisdom, compassion, and gratitude. They understood that success is not measured by richness but by character and kindness. And we, as parents, are very much proud of them.

To those who once labeled me as "palautang", I don't have resentment but only a gentle reminder that behind every borrowed peso was my dream and my hope. Today, as I watched my children stand tall with their achievements, I only say that my sacrifices were worth it. The judgments have faded but the triumph remains.

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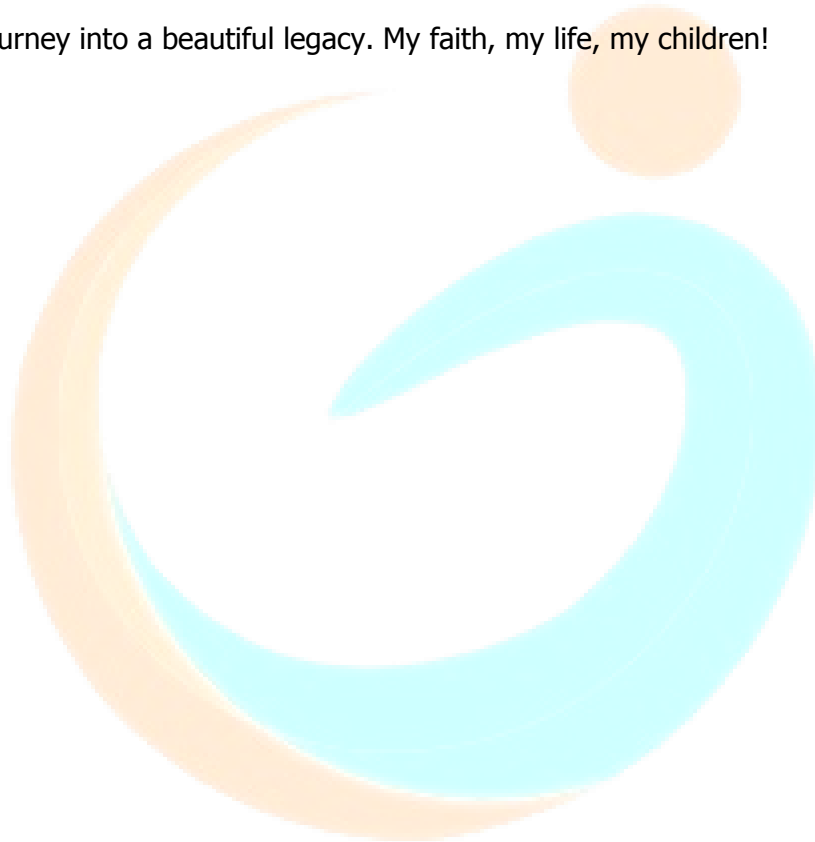
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Now, as I look back, my heart overflows with gratitude. The loans, the judgments, the sleepless nights were all stepping stones toward a greater purpose. I thanked GOD for sustaining me through every trial, for blessing my children beyond measure, and for sending people who believed in me when times were hardest. What once seemed like a life of struggle has become a story of triumph, a testament that faith, perseverance, and love can turn even the hardest journey into a beautiful legacy. My faith, my life, my children!



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