

AUTOBIOGRAPHY



S for Self-Discovery

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My name is Samuel Kirumah, a dedicated statistician, data scientist, and actuary from Nyeri, Kenya. My life has been fuelled by a passion for numbers and a love for nature. This journey has led me to a career where I can blend these interests to solve complex problems and create innovative solutions. This autobiography captures the key moments of my life, education, career, and personal experiences that have shaped me into the professional I am today.

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Chapter 1: Early Life and Roots

I was born in the vibrant and bustling city of Nairobi, in a neighbourhood that both defines and defies the challenges of urban life Githurai. For those unfamiliar with this area, Githurai is often labelled a ghetto, synonymous with struggle, poverty, and hardship. But for me, it was home. Githurai was more than its crowded streets and tin-roofed houses; it was a place filled with people who, despite the odds, harboured dreams that stretched far beyond their immediate surroundings. It was a community where resilience was not just an option but a necessity, and where people learned to find joy in the little things. From the hustle and bustle of street vendors to the communal spirit that bound neighbours together, my early years reflected both the struggle for survival and the tenacity to rise above circumstances.

My entry into the world was met with turbulence. My biological father walked away the moment he learned my mother was pregnant. It wasn't the easiest beginning to life, but even then, it became apparent that my mother was a fighter. She faced the harsh realities of raising a child alone, but she did everything she could to shield me from the difficulties. Despite her efforts, life took another turn when she remarried. As a young child, I hoped for the kind of family life that brought with it warmth and unity, but life with a stepfather was far from idyllic. In many ways, it was a constant balancing act one where I often felt like an outsider, looking in as my siblings received the attention and resources I longed for.

My childhood became a delicate dance between the absence of my biological father and the complexities of my relationship with my stepfather. However, through it all, my mother remained steadfast. She worked tirelessly to ensure that, while we didn't have much, we had enough. My two siblings Levi, my younger brother, and Esther Joy, my sister were also part of this journey. I remember the days when my mother would carry Levi on her back while selling porridge and mandazi to construction workers. Those days were tough, but they were also a testament to her unyielding spirit. Despite the challenges, my mother made sure we never went to bed hungry and that we had clothes on our backs. She was determined that her children would grow up to be better than their circumstances, and her strength laid the foundation for my own resilience.

As the years passed, the situation between my stepfather and my mother deteriorated, eventually leading to their separation. It was a difficult time for all of us, but it also marked a significant turning point in my life. We moved in with my grandparents, a decision that would prove to be one of the most influential in shaping who I am today. My grandfather, in particular, became the father figure I had always longed for. He was a man of quiet strength, wisdom, and unwavering patience, and he took on the role of mentor and guide not just for me but for my siblings as well. Under his care, I learned the values that continue to guide me: hard work, integrity, and the belief that education is the key to unlocking life's opportunities.

Living with my grandparents brought stability, and for the first time, I felt like I was part of a unit that truly cared for my well-being. My grandfather's influence on me was profound. He

believed deeply in the transformative power of education, and he instilled in me a passion for learning. He would often remind me that no matter where I came from, education had the power to take me anywhere. He worked the land with pride and perseverance, and through his example, I learned that there is honor in any honest work. He didn't just provide for us; he modelled the virtues of patience, humility, and resilience qualities that have stayed with me throughout my life.

Alongside my grandfather, another key figure in my early years was my primary school math teacher, Madam Susan. At a time when my world was filled with uncertainty, her passion for mathematics sparked something in me that would eventually become one of my greatest strengths. She believed in me even when I doubted myself, and it was through her encouragement that I discovered a love for numbers and problem-solving. Her lessons weren't just about equations and formulas; they were about instilling confidence in students like me who were often overlooked. Under her guidance, I began to excel academically, particularly in math, and that success became a beacon of hope. It showed me that despite the adversities I faced at home, I could achieve great things through dedication and hard work.

My experiences growing up in Githurai the challenges, the setbacks, and the moments of triumph shaped my understanding of the world. They taught me that while life may present obstacles, it is how we respond to those challenges that defines us. My mother's unwavering strength, my grandfather's wisdom, and Madam Susan's belief in my potential all came together to help me realize that I had the power to shape my own destiny.

Today, when I look back at those early years, I am filled with gratitude. Githurai may have been a place of hardship, but it was also a place of resilience, community, and hope. It was where I learned the importance of perseverance and where I developed the foundation for everything I have achieved since. My journey from the crowded streets of Githurai to where I am today has been marked by both struggle and triumph, and I carry with me the lessons of my past as I continue to strive toward a future filled with promise.

Chapter 2: Education and Finding My Path

Education, for me, was more than just a path to a better future, it was a source of stability and hope. I started my formal schooling at Dexter Academy, where I stayed until class six. The school provided me with a strong foundation, but as financial strains tightened, I had to make a difficult move to Kwang'ethe Primary School a local public school. It was a step down in terms of facilities, but it taught me resilience and adaptability. Regardless of where I was, I remained focused on one goal performing well in my KCPE. And I did. I might have changed schools, but my commitment to excelling in my studies never wavered especially with the fact that the teachers there rarely came to class meaning you had to be your own person.

After primary school, I was accepted into Chania High School. High school brought its own set of challenges. Financial issues followed me, and I was frequently sent home due to unpaid school fees. It felt like I was constantly battling against forces trying to derail my education. But I refused to give up. Every time I was sent home, I used the time productively, studying on my own and ensuring that I stayed on top of my subjects. Mathematics remained my strongest suit, a subject that I had always found comfort in, during stressing times I would just pick my math book and do some calculations reviving my old self back. Business studies also piqued my interest, laying the groundwork for my later decision to pursue actuarial science.

High school was not only defined by my academic pursuits, but the school also encouraged us to be part of other extra curricular activities available in the school. I had always been described to be a comedian or rather a cartoon they said. This propagated my desire to join the drama club at Chania High being the beginning of my acting career. I was the first freshman in our year to join the drama club and it came with its fame and down falls all the same it was a remarkable experience focusing on the training hours we put in and the discipline instilled in us.

Not long after the drama season was over that I realised that I was also a natural marathon runner. Back then we used to go for weekly cross country, and this motivated me to join the athletics team on realising I was also good at it as well. I don't know why I had not realised it sooner since my mum and my grandfather were also participants in athletics during their high school days, in Gitugi girls and Upper hill high school respectively. Here on I represented my school every year in the athletics games participating in the 12 laps run, 12 laps walking race and in the 1500m race.

Initially, I harboured dreams of becoming a pilot. The thought of flying high above the clouds, free from the constraints of the world below, was incredibly appealing. However, aviation is an expensive dream, and financial realities once again imposed limitations. When it became clear that pursuing a career in aviation was out of reach, I turned to actuarial science. The decision wasn't just pragmatic; it was also driven by my deep love for numbers

and having a problem-solving mentality. Actuarial science allowed me to combine mathematical rigor with real-world applications a perfect blend of my interests.

I hence enrolled into Dedan Kimathi University of technology to pursue my Bachelor of science degree in Actuarial Science, a course that would take four academic years. My time at the university was a transformative experience that exposed me to various aspects of statistics, mathematics, and computer science, significantly shaping my professional trajectory and personal growth.

Upon entering Dedan Kimathi University of Technology, I was determined to immerse myself in every opportunity to expand my knowledge and skills. My passion for sports continued to thrive as I became an active member of the university's lawn tennis team. Building on my previous successes, I dedicated countless hours to practice and strategy, which culminated in winning the lawn tennis competition at the national level. This achievement was not only a personal triumph but also a testament to the importance of discipline, perseverance, and teamwork qualities that I carried over into my academic pursuits.

Academically, my undergraduate studies were both challenging and rewarding. The rigorous curriculum in statistics and actuarial science demanded a deep understanding of mathematical principles and their applications. I developed a strong passion for statistical modelling and data analysis, recognizing the immense potential these tools have in making informed decisions across various sectors. Courses in probability theory, statistical inference, and financial mathematics provided a solid foundation, while advanced topics in survival analysis, time series analysis, and econometrics further fuelled my interest. One of the pivotal aspects of my academic journey was my exposure to actuarial science. This field, which involves using mathematical models to assess risk and uncertainty in financial and insurance contexts, captivated me with its blend of theoretical rigor and practical relevance. The challenge of quantifying and managing risk through sophisticated models was both intellectually stimulating and immensely satisfying. My coursework and projects often involved real-world data, allowing me to apply theoretical concepts to practical problems and gain valuable insights into the complexities of risk assessment.

Parallel to my academic coursework, I delved into the world of programming, recognizing its critical role in modern data analysis and statistical modelling. I learned several programming languages, including R, Python, and SPSS, which became essential tools in my analytical toolkit. These languages enabled me to handle large datasets, perform complex analyses, and develop predictive models with precision and efficiency. The hands-on experience with programming not only enhanced my technical skills but also opened new avenues for creative problem-solving. My passion for data science extended beyond the classroom.

In addition to my academic and extracurricular activities, I undertook a research project as part of my degree thesis, titled "Modelling Default risk using Quantile regression". This

project was supervised by Dr. Mundia, a respected faculty member at Dedan Kimathi University of Technology. Specifically, we sought to assess the effects of covariates on the risk of default. The project involved extensive data collection, model development, and rigorous analysis. The findings provided valuable insights into the factors influencing the risk of default and the factors one should be cautious about.

Reflecting on my time at Dedan Kimathi University of Technology, I am grateful for the diverse experiences and opportunities that shaped my academic and professional development. The combination of rigorous coursework, hands-on programming experience, and involvement in the data science community provided a comprehensive and enriching education. The research project under Dr. Mundia's supervision further solidified my passion for applying statistical models to real-world problems. As I look back on my university journey, I am proud of the progress I have made and the foundation I have built for my future endeavours.

The knowledge and skills I acquired at Dedan Kimathi University of Technology have equipped me to tackle complex challenges and make meaningful contributions to the fields of statistics, data science, and actuarial science. These experiences have not only prepared me for a successful career but have also instilled in me a lifelong commitment to learning, innovation, and excellence.

Chapter 3: Achievements and Early Career Milestones

My high school years were not just defined by academic pursuits. By the time I was in form three, I had already begun exploring my creative side through film production and media studies. I took it upon myself to learn the craft, driven by a curiosity to understand the power of storytelling through visual media. My determination paid off, and soon I was involved in significant projects, including a film called *Githurai City*. The film was more than just a project it was a representation of my community its challenges, its spirit and its stories. I wore multiple hats in the production I was an actor, the director of photography (DOP), and even the editor. It was a steep learning curve, but it was also incredibly fulfilling.

In addition to the film, I participated in advertisements for media schools, gaining exposure and further honing my skills. These experiences taught me the value of versatility. Whether I was behind the camera or in front of it, I learned the importance of hard work, attention to detail, and collaboration. After high school, I transitioned into stage theatre, performing in set book adaptations that were taken around schools. Theatre was a different world altogether it demanded spontaneity, quick thinking, and the ability to engage with live audiences. It was also an outlet that kept me grounded and creatively stimulated.

However, life has a way of testing you when you least expect it. The passing of my grandfather was a devastating blow. He had been my anchor, the person I turned to for advice, support, and encouragement. His loss left a void that was hard to fill, and for a while, I found myself in a state of slumber. It felt like the momentum I had built over the years came to a sudden halt. But even in those quiet, stagnant moments, I knew I had to find a way to move forward. It was during this period of reflection and introspection that I began to rebuild, focusing on what my grandfather had always emphasized the importance of resilience and never giving up.

In campus I was able to join several societies and clubs to make life more bearable with the frequent interactions with my mates in the clubs. One society that I joined was the Fancied Story Network (Fsn), which helped me understand my mental health and the capacity to which I could bear as an individual. This was one of my greatest achievements in life being able to understand my mental health and learning how to deal or approach people with the same. As a bonus to it our visionary enrolled some of us to undergo a two-week programme by WHO on the basic rights and mental health that would see us graduate as certified Mental health coaches. My proudest moment was knowing I had locked in my mental health and now I was in a position to handle someone else.

Thereafter we got to work, I personally did frequent checks with my friends who ended up becoming my clients and being able to open to me freely while giving recommendations to their friends. I also did peer counselling time to time having also mentoring young like minds with great potential. No sooner than my mates and I were identified by WHO for doing a

great job and were offered facilitator positions to train new mental health coaches. It was a really nice and enlightening experience.

Chapter 4: Discovering Purpose and Professional Aspirations

As I navigated my university years, my focus gradually homed in on my academic and professional goals. I had always been driven by a deep desire to succeed, but university introduced me to new opportunities that helped clarify what I truly wanted to pursue. Every course I took and every experience I had, both in and out of the classroom, played a role in shaping my professional aspirations. I was determined to make the most of each opportunity, and one such pivotal moment came when I secured an attachment at Kenyatta National Hospital (KNH), working in the Strategy and Planning department.

My time at KNH was a transformative experience that expanded my understanding of how actuarial science could be applied in non-traditional sectors. Prior to this, I had mainly considered actuarial science through the lens of finance, insurance, and pensions fields that are traditionally associated with the profession. However, working in a healthcare setting introduced me to medical statistics, an area that was both fascinating and critical to decision-making in healthcare. It became clear that actuarial principles could drive innovation and efficiency far beyond the confines of financial institutions, and this broadened my horizons significantly.

During my attachment, I was fortunate to work on various projects that directly impacted hospital operations. One of my primary responsibilities involved analysing patient data to assist in financial planning models and strategic initiatives. I was tasked with interpreting complex datasets, identifying trends, and presenting actionable insights to hospital

management. These projects allowed me to witness firsthand how data, when correctly analysed and interpreted, could drive impactful decisions that improve patient care, optimize resource allocation, and streamline hospital operations.

This hands-on experience reinforced the practical importance of the theories I had been studying in class. It was one thing to learn about statistical models and risk analysis in an academic setting, but quite another to apply these concepts in a real-world healthcare environment where lives were directly affected by the decisions being made. The experience opened my eyes to the potential for actuaries to contribute meaningfully to the healthcare sector, and medical statistics quickly became an area of deep interest for me. I realized that the fusion of healthcare and actuarial science could be a powerful tool for solving some of the most pressing issues in the industry from managing rising healthcare costs to improving patient outcomes. This realization inspired me to consider medical statistics as a niche within actuarial science, a field where I could apply my technical skills to make a tangible difference in people's lives.

As my attachment at KNH progressed, I also had the opportunity to assist in the formulation of strategic initiatives that shaped the hospital's long-term plans. I worked with the department on projects that involved budgeting, resource optimization, and the forecasting of patient inflows based on historical data. These tasks highlighted the importance of actuarial insight in decision-making processes that go beyond numbers insights that have a real and lasting impact on the well-being of individuals and communities. The experience underscored for me the power of actuarial science as a tool for shaping not just financial outcomes but societal ones as well.

This growing interest in the intersection between actuarial science and real-world problem-solving reached its peak during my final year at university, when I embarked on my most challenging project yet modelling default risk using quantile regression. The project was a culmination of the skills and knowledge I had gained throughout my studies. It was complex, requiring me to delve deep into advanced mathematical concepts and statistical techniques, but it was also immensely rewarding. I developed a robust model designed to assess and predict default risk in financial contexts, using quantile regression to provide a more nuanced understanding of the relationship between various risk factors and the likelihood of default.

The project enhanced not only my technical expertise but also my appreciation for the analytical side of actuarial science. Quantile regression allowed me to look beyond the average outcomes and focus on how risk manifests across different segments of data. This was particularly useful in understanding tail-end risks, which are crucial in risk management scenarios. Through this work, I realized that actuarial science is not just about crunching numbers it's about using those numbers to tell a story, predict outcomes, and, ultimately, solve complex problems. It's about understanding the bigger picture and being able to communicate insights that can drive better decisions.

What made this project even more meaningful was the realization that the tools I was developing could be applied in a variety of sectors, from finance to healthcare. The ability to predict and manage risk is universal, and the skills I honed during this project statistical analysis, modeling, and data interpretation would be invaluable in any industry I chose to work in.

As I near the start of my professional career, I carry with me the lessons learned from both my time at Kenyatta National Hospital and my academic projects. These experiences have solidified my passion for actuarial science and shown me the vast potential it holds for solving real-world problems. Whether it's contributing to financial stability, improving healthcare systems, or managing risk in an ever-changing world, I am excited to apply my skills and knowledge to make a meaningful impact. My journey has been one of discovering not only what I am capable of but also how I can use my abilities to help others, and that, for me, is the true purpose of my work.

Chapter 5: Social Involvement and Giving Back

One of the most important lessons I've learned through my life experiences is the value of community and the profound impact of giving back. Growing up in Githurai, I witnessed firsthand the challenges that come with limited resources and the significance of even the smallest acts of kindness. From a young age, I saw how a helping hand could transform someone's day, if not their life. These early experiences fostered in me a deep appreciation for the interconnectedness of people and the ways in which we can support one another. This understanding has become a driving force behind my commitment to social causes, and I've made it a priority to engage in initiatives that uplift and empower others.

One of my most impactful platforms for giving back has been through my role as a member and director of the Rotaract Club of Dedan Kimathi University. In this capacity, I have had

the privilege of leading and participating in various community service projects aimed at creating meaningful change both within the university and in the surrounding areas. Whether we are organizing charity drives to provide essential items to those in need, running mentorship programs to guide young students, or leading environmental initiatives to promote sustainability, I've seen how these efforts contribute to the well-being of our community.

Being part of Rotaract has also given me the opportunity to develop valuable leadership skills. As director, I've learned the importance of effective communication, team collaboration, and strategic planning. Every project we undertake requires careful coordination with multiple stakeholders, from university officials to local community leaders, which has strengthened my ability to navigate complex organizational dynamics. But more than the skills I've gained, it's the tangible results of our efforts that bring the greatest fulfillment. Seeing the smiles of children after receiving school supplies, or hearing from a mentee who has gained confidence in their studies, reminds me of the positive ripple effect we can create through collective action.

Another initiative close to my heart is my involvement with the Fancied Family Community, where I serve as a "fancied dad." This role has allowed me to mentor children from disadvantaged backgrounds, many of whom face daily struggles that resonate with my own upbringing. I understand the pressure of growing up in an environment where opportunities are limited, and financial strain is ever-present. That's why, through the Fancied Family Community, we focus on practical ways to ease some of the burdens these children face. Whether it's providing school uniforms or supporting feeding programs, our goal is to ensure that these young people have one less thing to worry about so they can focus on their education and future. This work has been deeply personal to me, as it feels like a way to honour the help I received in my own journey by paying it forward to the next generation.

Mentoring through the Fancied Family Community has been one of the most rewarding experiences of my life. Each interaction with the children reminds me of the resilience of the human spirit and the importance of providing a support system for those who need it most. We don't just offer material assistance; we offer hope and guidance, helping these children believe in their potential even when the odds seem stacked against them. This initiative has given me a strong sense of purpose, reinforcing my belief in the power of mentorship and the importance of fostering opportunity for all.

Beyond community service, I'm also deeply committed to promoting mental health awareness. In recent years, mental health has emerged as one of the most pressing issues facing individuals of all ages, yet it remains an area that is often overlooked or stigmatized, particularly in underserved communities. As a mental health coach under the World Health Organization's Basic Rights Unit, I've had the opportunity to work directly with individuals who are navigating mental health challenges, offering them support and resources that can

often be life changing. My role is not just about providing guidance; it's about being present, listening, and helping people feel seen and heard. I believe that mental health care is not just a service but a fundamental human right, and I'm committed to ensuring that those in need have access to the help they deserve.

My experience as a mental health coach has been eye-opening. It has taught me that mental health is integral to overall well-being and that everyone, regardless of their background, deserves access to care and understanding. Through this work, I've gained a deeper appreciation for the complexities of the human condition. Sometimes, the most powerful way to help someone is not through offering solutions, but by providing a space where they feel safe to express their struggles without judgment. This role has strengthened my empathy and deepened my understanding of the challenges people face, lessons that will continue to guide me in both my personal and professional life.

Additionally, I had the honor of serving as a facilitator during the Millennium Campus Network (MCN) 2023 fellowship class, where I took on the role of Campus Director for Dedan Kimathi University. This position provided me with a platform to work alongside a diverse group of individuals who are equally passionate about creating positive social change. Through workshops and leadership sessions, we explored various topics such as sustainable development, community engagement, and advocacy. Facilitating these discussions allowed me to not only share my insights but also learn from others, expanding my perspective on how we can collectively address global challenges. Leading this group reinforced the importance of collaboration in achieving long-lasting impact and highlighted the role young leaders play in shaping the future.

These experiences in social involvement have shaped who I am today. They've taught me the value of leadership, the importance of empathy, and the need for action in addressing the inequalities that exist in our world. My upbringing in Githurai instilled in me a sense of responsibility to give back, and every step I take in my personal and professional life is guided by that responsibility. Whether through mentorship, mental health advocacy, or community service projects, I remain committed to creating opportunities for others and fostering a sense of belonging for those who need it most.

At the core of my social involvement is the belief that we all have the capacity to make a difference, no matter how small. It's about recognizing the power we must lift others, not only through grand gestures but through consistent, thoughtful actions that show we care. This commitment to giving back is not just a part of my life it reflects my values and my vision for the future.

Chapter 6: Hobbies and Interests Finding Balance

In a world that increasingly demands efficiency and productivity, I have learned the importance of maintaining a well-rounded lifestyle that balances both professional and personal pursuits. While academic achievements and career goals are critical, they alone cannot sustain long-term fulfillment. For me, hobbies serve as a rejuvenating force, enabling me to recharge and maintain clarity in all areas of my life. Whether it's the thrill of traveling to a new destination, the physical challenge of a long hike or cycling trip, or the simple pleasure of preparing a homemade meal, these activities have been instrumental in shaping my mindset and approach to both work and life.

Traveling, for instance, offers me the chance to break out of the familiar and embrace new cultures, landscapes, and ways of thinking. Every trip brings with it the opportunity to see the world from a different angle, reminding me that there are countless ways to solve a problem, just as there are many ways to experience life. These experiences make me adaptable and open to new ideas qualities that I apply to my work as an aspiring actuary. In actuarial science, where each challenge often has multiple solutions, being open-minded is invaluable. I find that the lessons learned from traveling translate seamlessly into my approach to complex actuarial tasks, where innovation and creativity are often just as important as technical proficiency.

Cycling and hiking, on the other hand, provide me with a powerful mental and physical reset. The rhythmic motion of cycling, with the wind in my face and the world moving steadily around me, serves as a form of active meditation. Each push of the pedals mirrors the persistence needed in actuarial work small, consistent efforts that cumulatively lead to significant progress. Hiking, especially on challenging trails, requires mental focus and endurance, qualities that have been invaluable to me during long hours of studying or working on detailed actuarial models. Both activities remind me of the importance of pacing myself, knowing when to push hard and when to slow down. These outdoor pursuits keep me grounded, offering a sense of accomplishment that goes beyond the professional realm.

Moreover, these physical activities help me maintain a balance between mental work and physical well-being. As an actuary, I spend a significant amount of time analysing data, solving problems, and making forecasts all tasks that require sustained concentration. However, without the proper outlets, this focus can sometimes lead to burnout. Cycling and hiking not only keep me physically fit but also mentally refreshed, allowing me to approach my work with renewed energy and perspective. In fact, some of my best problem-solving moments have occurred while I was out on a long bike ride or during a quiet moment at the top of a mountain after a challenging hike.

Cooking, on the other hand, offers a completely different but equally enriching experience. It is an outlet for creativity and precision two elements that are essential in my actuarial work. When I'm in the kitchen, I find solace in the process of combining ingredients to create

something greater than the sum of its parts. Cooking requires a delicate balance of artistry and science, much like actuarial science requires both creative problem-solving and rigorous analysis. It teaches patience, as one must wait for Flavors to develop and ingredients to blend, and it reinforces the importance of precision in measuring and timing skills that directly translate to my approach to actuarial modeling, where even the smallest miscalculation can lead to significant deviations in outcomes.

What I particularly love about cooking is that it requires a hands-on approach and attention to detail, traits I also apply in my professional work. Just as in actuarial tasks, where precision can mean the difference between an accurate forecast and an overlooked risk, in the kitchen, a small oversight can lead to a drastically different result. The focus and care required to prepare a meal align with the meticulous nature of actuarial work, where each step in an analysis must be carefully considered.

Ultimately, all these hobbies traveling, cycling, hiking, and cooking offer me more than just leisure. They are essential to maintaining the balance I need to be at my best, both personally and professionally. They serve as constant reminders that life is not just about working towards the next goal but also about enjoying the journey, finding fulfillment in every moment, and taking care of one's well-being along the way.

Through my hobbies, I've learned to navigate life with more resilience and creativity, skills that extend into my actuarial career. These activities help me stay grounded, keep my mind sharp, and remind me of the importance of balance. They are my way of ensuring that I don't just achieve professional success, but that I do so while maintaining a healthy, balanced, and fulfilled life.

In essence, I believe that true success comes from not only excelling in your career but also from enriching your personal life. By engaging in activities that nourish both the body and the mind, I've found that I can perform at a higher level in my work while maintaining a sense of fulfillment in my personal life. This balance is not just something I strive for; it is something I actively cultivate through my hobbies and interests.

Chapter 7: The Road Ahead – Paving the Path to Success

As I stand on the cusp of transitioning from academia to the professional world, my mind is a whirlwind of possibilities. Driven by an insatiable curiosity and relentless work ethic, I am ready to take the next step into the field of actuarial science. This journey, which has been fueled by my passion for problem-solving and analytical thinking, is now poised to move into a new phase—one that involves applying the knowledge and skills I have cultivated in real-world scenarios. I am seeking an internship that will not only challenge me but also allow me to dive deeper into areas like risk management, financial modeling, and medical statistics.

For me, actuarial science is more than just a career; it is a profession that uniquely blends mathematical theory with real-world applications. The prospect of using data to make informed decisions, mitigate risks, and drive organizational success excites me deeply. This fascination with data is not merely academic; it represents a philosophy of life, one that believes in the power of information to reshape industries and improve lives. Whether it's in healthcare, finance, or any other sector, the actuarial profession holds the promise of making a meaningful impact through careful analysis and strategic foresight.

However, becoming an actuary requires more than academic knowledge; it involves passing a series of rigorous professional exams and completing various modules. These exams are divided into core and specialist categories, each testing different aspects of actuarial expertise. The **Core Principles** exams (CP1, CP2, and CP3) focus on foundational topics such as mathematics, statistics, economics, and actuarial risk management. These core exams provide the theoretical grounding needed for practical actuarial work across industries like insurance and pensions.

The **Core Practice** exams (CM1, CM2, CS1, and CS2) cover the practical application of mathematical and statistical techniques, essential for understanding financial mathematics, probability, and statistical modelling. After mastering the core subjects, candidates can pursue the **Specialist Principles** (SP1–SP9), which allow for specialization in areas such as life insurance, pensions, and investments. Finally, the **Specialist Advanced** exams (SA1–SA7) require in-depth knowledge and are the final step toward full professional qualification, ensuring expertise in the chosen specialization and professional recognition as a fully qualified actuary.

In addition to these exams, actuaries must complete various professional development modules and accrue practical work experience, typically through internships or full-time work in the industry. These experiences are designed to ensure that actuaries not only have the technical expertise but also the practical insight to make sound decisions in real-world scenarios.

I view this professional journey not merely as a series of exams but as an opportunity to deepen my expertise and hone the skills that will allow me to make a meaningful impact in my chosen field. Each paper represents a milestone in a long but rewarding process that culminates in becoming a Fellow of the Institute and Faculty of Actuaries (IFoA) or the Society of Actuaries (SOA). I am excited to embark on this path, knowing that each step brings me closer to mastering the discipline I am so passionate about.

Yet, my aspirations are not confined to actuarial science alone. The dream of aviation still burns brightly within me. Though financial constraints have postponed this ambition, I remain undeterred. I am determined to one day obtain a Private Pilot License (PPL), a goal that represents more than just a desire to fly—it symbolizes resilience, determination, and the power of long-term vision. Aviation, much like actuarial science, is a field that demands precision, focus, and discipline, all qualities that I believe will serve me well in both my professional and personal life.

The road ahead is filled with challenges, from passing rigorous exams to balancing my actuarial aspirations with my aviation dreams. However, I eagerly embrace these challenges. I understand that life's journey is not a straight path but a winding road, filled with unexpected turns that can lead to even greater destinations. Whether soaring through the air or navigating complex actuarial models, I am committed to pursuing excellence, pushing boundaries, and making the most of every opportunity that comes my way.

For me, the journey toward becoming an actuary and a pilot is not just about achieving professional success; it is about living a life of purpose and passion. I am driven by the desire to not only excel in my career but also to make a positive impact on the world around me. Whether it's through risk management, healthcare improvements, or even aviation, I am determined to use my skills and knowledge to create meaningful change.

As I prepare to embark on this exciting phase of my life, I carry with me the lessons of resilience, determination, and vision that have shaped me thus far. I look forward to the challenges and opportunities that lie ahead, confident that they will pave the way to success, both professionally and personally.

Chapter 8: Core Beliefs and Lessons Learned – The Pillars of My Journey

Reflecting on my journey thus far, there are several core beliefs that have guided me, each forged through experience and introspection. These beliefs form the foundation of my approach to life, influencing every decision I make and every goal I set.

First and foremost, I believe in resilience. Life has thrown its share of challenges my way, from financial difficulties to personal losses. Yet, I have always found a way to rise above, to push forward even when the path seemed uncertain. Resilience, to me, is not just about surviving adversity but about using it as a catalyst for growth. Every setback is an opportunity to learn, to adapt, and to come back stronger. This belief has been my anchor, keeping me grounded in tough times and reminding me that no obstacle is insurmountable.

Another core belief is the power of education. I have seen firsthand how knowledge can transform lives, opening doors to opportunities that would otherwise remain closed. Education has been my escape, my way of breaking free from the limitations imposed by my circumstances. It has equipped me with the tools to dream bigger, think critically, and pursue goals that once seemed out of reach. I am committed to lifelong learning, constantly seeking to expand my horizons and deepen my understanding of the world.

Community and giving back are also central to my philosophy. Growing up in Githurai, I learned early on the importance of solidarity and support. I am a firm believer in the idea that we rise by lifting others. This belief has driven my involvement in various social causes, from mentoring disadvantaged children to promoting mental health awareness. I find fulfillment in helping others, and I see it as a responsibility to use my skills and resources to make a positive impact in the lives of those around me.

The lesson that has perhaps had the most profound impact on me is this: “You have not because you ask not.” This simple yet powerful statement has taught me the importance of being proactive, of not waiting for opportunities to come to me but rather going out and creating them. It has encouraged me to take risks, to ask for help when needed, and to never settle for less than I am capable of achieving. This mindset has been instrumental in my journey, allowing me to turn challenges into opportunities and to keep moving forward, no matter the circumstances.

Finally, I believe in the pursuit of excellence. Whether in my academic endeavours, professional aspirations, or personal interests, I strive to give my best in everything I do. Excellence is not about perfection but about a commitment to continuous improvement, to always be better than I was yesterday. It is this drive that fuels my passion for actuarial

science, that keeps me pushing the boundaries of what I know and exploring new ways to apply my knowledge.

As I look to the future, I am filled with optimism. The road ahead may be long and winding, but I am ready to embrace it with open arms. My journey has been shaped by resilience, fueled by education, grounded in community, and guided by a relentless pursuit of excellence. With these beliefs as my compass, I am confident that I will navigate the challenges ahead and achieve the goals I have set for myself, both in my professional career and in my personal life.

Chapter 9: Conclusion

Reflecting on my journey, from growing up in Githurai to pursuing my passion for actuarial science and aviation, I see a story of resilience, determination, and an unwavering desire to make a difference. The challenges I faced early on shaped my character, instilling in me the values of hard work, perseverance, and community.

My academic and professional journey has been enriched by experiences such as my attachment at Kenyatta National Hospital and my final-year project on quantile regression. These moments have deepened my understanding of the impact actuarial science can have in fields like healthcare and risk management. Through each opportunity, I have developed technical expertise, but more importantly, a sense of purpose using data to drive decisions that improve lives.

The road ahead, paved with both professional actuarial qualifications and personal aspirations, promises to be challenging but equally rewarding. My goal is not just to excel as an actuary but to contribute meaningfully to the industries I engage with, while also keeping the dream of aviation alive.

This journey is one of balance between personal and professional goals, between technical skills and human impact. As I step into the next phase of my career, I am ready to embrace every challenge with enthusiasm, knowing that my path is guided by purpose, passion, and a commitment to lifelong learning and growth.