

# THE POWER OF PERSEVERANCE

**Most people see a lawyer and assume a straight path:** four years of college, three years of law school, pass the bar, build a career.

## That wasn't my story.

I went to four different colleges in my first four semesters. Not because I wanted to. **Because I had to.**

My college journey began at a prestigious business school in Boston. My dad, who I didn't have a close relationship with — my parents divorced when I was six — had agreed to pay for it. It was expensive, but I thought I was set. Then I came home for Christmas and found out that his business had failed. Just like that, the funding was gone.

So I transferred to a local community college and took a couple of classes. It was all I could manage at the time.

The next semester, I went back full time — this time at the University of Southern Maine. College number three!

I was trying to move forward, working nights at a hotel doing banquets to make ends meet. One weekend, I ran into a former high school teacher at a business educators' conference that happened to be held at the hotel. I sat in on some of the sessions, and a new idea started forming: maybe I'd like to become a high school business teacher and football coach.

That led to college number four — one of only two schools in Maine that offered a business education degree. I enrolled and got back to work... quite literally. I took a job at the same supermarket I had worked at all through high school. I was good at it.

I kept getting promoted. I started to think maybe I belonged in retail management and entered the training program with the parent company.

That decision brought me back to a local college in my hometown — and yet another restart. Four schools. Four semesters. Very few credits that transferred. Starting over again and again felt frustrating. It took me six years to finish my undergraduate degree.

But I finished. And somewhere along the way — during a business law class — I discovered a new passion: law. That class lit a spark. I decided to go to law school. And boy, am I glad I did.

## Perseverance Wins

Looking back, none of that was wasted time. Each step, each detour, taught me something. About people. About work. About life. And mostly, about perseverance.

It would have been easy to give up. But I didn't. I kept going. That's what made the difference.

And maybe that's where you are right now. You've hit setbacks. You've had to start over — maybe more than once. Maybe you're rebuilding after bankruptcy. Trying to repair your credit. Feeling behind.

## But you're not done.

Perseverance means not giving up when the road gets rough. It means believing that your story isn't over. That your next chapter might be your best yet. Whether it's getting a degree, fixing your finances, or building a better life for your family — just keep going.

You don't need to be perfect. You just need to keep moving forward.

## That's how you win.

-Don Golden



# Meet the Team

## Jessica Moyer



This month, we're thrilled to spotlight someone who's been the heartbeat of The Golden Law Group for over a decade — our **Business Manager**, Jessica, who recently celebrated 13 years with the firm!

When asked what she enjoys most about her role, she lights up: "It's forever changing. There's never a dull moment, always new obstacles to overcome — and I love that." Having previously worked long stints at other companies, she feared burnout. But here, the constant evolution keeps her engaged.

What makes her role even more meaningful? **The ability to still serve others.** "I was worried that moving into management would mean I'd lose the satisfaction of helping people," she says. **But I've found that I just help from behind the scenes now, supporting our team so they can serve our clients."** She sees herself as the bridge between client chaos and comfort, and that

perspective is at the core of her leadership style.

Outside the office, Jessica is a creative spirit. She enjoys reading, writing poetry, painting, drawing, and even playing video games. If it involves imagination and expression, she's there for it.

**Fun fact:** Jessica is a three-time national champion in artistic roller skating! Her first job was at a skating rink, and she even attended school there. She competed in both figure and partner dance — yes, that means tango on wheels!

And when it comes to music? She's got a playlist for every mood — country for storytelling, '90s rock for getting pumped, and rap for pushing through workouts. "Rap makes me a little angry, which helps when I'm at the gym," she laughs.

Although many assume she's outgoing and bold, she admits she's actually quite introverted. "I fake it till I make it at work," she says with a smile — but her authenticity, drive, and heart are always front and center.

We're grateful to have Jessica as part of our leadership team — and even more grateful that she traded in the skates (mostly) to help guide our firm forward.

## Hear From Our Clients



**Mr. Golden and his entire staff were great.** He, Susan, Jennifer, Elizabeth, and everyone else I spoke with were friendly, informative, and helpful in answering any questions I had and guiding me step by step through the process. My case was handled swiftly yet carefully. Thank you!

**-Kimberly Backs**

## Street Corn Pasta Salad

*Inspired by [emeals.com](https://www.emeals.com).*

**Cost per serving: ~\$2 | Serves: 6 | Time: 25 minutes**

A refreshing twist on Mexican street corn. This dish uses seasonal ingredients and pantry staples to keep costs low.

### INGREDIENTS:

- 12 oz rotini or penne pasta
- 2 cups corn (fresh grilled, canned, or frozen and thawed)
- 1/2 cup mayo or Greek yogurt
- 1/4 cup sour cream
- 1 clove garlic, minced
- Juice of 1 lime
- 1/2 tsp chili powder
- Salt and pepper to taste
- 1/3 cup crumbled cotija or feta cheese
- 1/4 cup chopped fresh cilantro (optional)
- Optional add-ins: black beans, chopped red bell pepper, or avocado

### DIRECTIONS:

Cook the pasta according to package instructions, then drain and rinse with cold water. While it cooks, grill or pan-heat the corn until slightly charred. In a large bowl, mix mayo, sour cream, lime juice, garlic, chili powder, salt, and pepper. Add the pasta and corn, tossing to coat. Top with cheese and cilantro, and serve chilled or at room temperature.

# Break Free from the Car Payment Trap

## The Golden Rules Of Financial Freedom



### When was the last time you didn't have a car payment?

For many Americans, a car payment feels like just another part of life—no different from rent or groceries. But have you ever stopped to ask yourself: *When was the last time you didn't have a car payment?* If you can't remember, you're not alone—and it's no accident.

The **average car payment today is between \$600 and \$900 a month**. Many people assume it's a permanent bill. But here's one of the *Golden Rules of Financial Freedom*: You don't need a car payment to have reliable transportation—and believing you do is keeping you broke. Every dollar sent to a car lender is a dollar you're not saving, investing, or using to build your future. Even worse, that car you're paying for? It's a depreciating asset—losing

value the second you drive it off the lot.

### A Better Path: Drive Toward Wealth, Not Debt.

Want to follow the Golden Rules? Start here:

1. Pay off your car loan **as fast as you can**.
2. **Keep driving it**—even after it's paid off.
3. **Redirect** your former monthly payment:
4. **Save** 50–60% in a high-yield savings account.
5. **Invest** 40–50% in a retirement account.
6. When it's time for a new car, **pay cash** for a reliable used vehicle.
7. **Repeat**.

Over time, this simple shift could save you tens of thousands of dollars—money that could be working for you and accelerating your path to financial freedom.

### Car payments are optional. Wealth isn't.

You don't have to be wealthy to drive a paid-off car. But driving one might just help you get there.

*I'm Don Golden, a bankruptcy lawyer on a mission to help people get out of debt and build wealth, one Golden Rule at a time.*

## THANK YOU! For Your Referrals

We're incredibly grateful to our clients and referral partners who continue to trust us and spread the word.

**Last month, we received 12 referrals —**

- 7 from clients
- 5 from other attorneys

*Your support helps us reach and assist more people who need guidance and relief. Thank you for being part of our mission!*



### Schedule Your Free Case Evaluation!

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Get answers, support, and a personalized plan. No pressure, no obligation.

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## WEALTH OF WISDOM



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*It's not whether you get knocked down, it's whether you get up.*

— Vince Lombardi