

## WHAT I'M THANKFUL FOR **THIS SEASON**

As we head into Thanksgiving, I always take a moment to reflect on what I'm truly thankful for. This year, that reflection feels especially meaningful. Life changes — our kids grow up, our parents grow older — and through it all, family becomes the constant thread that ties everything together.

### Family in Every Season

Two of my children are now adults, charting their own paths and building their own lives. I couldn't be prouder of who they've become. I'll admit, I miss having them at home full-time—the noise, the laughter, the everyday chaos—but what I'm most thankful for is that our connection hasn't faded.

We keep in touch through a family text group that's become one of my favorite parts of the day. It's where we share everything—little wins, big achievements, funny moments, even the tough days. It's a space where everyone can be honest and supported. And every time my phone lights up with one of their messages, I'm reminded how lucky I am that we've built a family that stays connected, no matter where we all are.

### A New Chapter at Home

This year also brought another change—my mother moved in with us due to some health challenges. It's not always easy balancing work, family, and caregiving, but it's been a blessing in disguise. I'm thankful every day that she's here with us, that I get to spend this time with her, and that my wife has been such a steady, compassionate partner through it all.



Watching my wife step up and care for my mother with such patience and grace has reminded me what love really looks like in action. It's not just the big gestures—it's the quiet moments, the small acts of kindness, the willingness to give when someone needs you most.

### Gratitude in Motion

As I reflect on all of this, I realize that gratitude isn't just a feeling—it's a practice. It's about being present in the moments that matter, even when life feels busy or uncertain. It's about finding joy in the simple things: a shared text message, a family dinner, or just the comfort of knowing you're surrounded by people who care.

This Thanksgiving, that's what I'm holding onto. I'm thankful for family—both near and far—and for the love that holds us all together through every season of life.

**-Don Golden**

# Meet the Team

## Elizabeth Sanchez



This month, we're highlighting Elizabeth, who's been an essential part of The Golden Law Group for the past seven years. Her role may happen mostly behind the scenes, but her work keeps our entire operation running smoothly.

Elizabeth manages the constant flow of court notices and scheduling that come through each day. When a notice arrives, she's the one reviewing, organizing, and ensuring every next step happens—setting hearings, scheduling appointments, preparing proofs of service, or creating links for virtual sessions. She also coordinates with bankruptcy trustees to make sure they receive all required documents ahead of time—often two weeks before each client's 341 meeting. Her precision keeps our cases on track and our clients informed. "I like knowing that what I do helps things run correctly," Elizabeth says. "It's detailed work, but I enjoy making sure everything is handled right and that we're helping clients through the process."

**What Clients Should Know:** When Elizabeth reaches out for additional documents after a case is filed, it's not to make life harder—it's to ensure everything the trustee needs is ready so the case moves forward without delays. Her follow-ups are about preparation and protection, not paperwork for paperwork's sake.

**Life Beyond the Office:** Outside of work, Elizabeth's world revolves around her three children, with whom she loves spending time and cooking. Their family soundtrack? A mix of Disney songs—a fun reminder that joy often comes from what makes our families smile. She's also a fan of true-crime shows that reveal how small clues solve big mysteries—an interest that mirrors her sharp eye for detail at work.

**Why We're Thankful for Elizabeth:** Her care, consistency, and teamwork make her an invaluable part of The Golden Law Group family. In a role where one missed notice could cause chaos, Elizabeth ensures that every "i" is dotted and every "t" is crossed. Her dedication keeps every case moving smoothly and helps our firm deliver the reliable service we pride ourselves on. We're grateful to have her on our team—and even more grateful that she loves what she does.

## Hear From Our Clients



I have experienced in the last 3.5 years so much turmoil and the **The Golden Law Group have brought me successfully out of this situation.** There are no words that can express my gratitude for their professionalism and caring in this ordeal. I want to especially thank Courtney Tinsley who finalized all my writings and responses that I had to make to the court. I would recommend The Golden Law Group with no question for their professionalism and the sincere care for their clients. Thank you!

**-Lorraine Champion**

## Golden Leftover Turkey Pot Pie

**Serves: 4 | Prep: 15 min | Cook: 40 min**

Turning leftovers into something new — that's the recipe for both good food and good finances

### INGREDIENTS:

- 2-3 cups cooked turkey, chopped or shredded
- 1½ cups leftover vegetables (mashed potatoes, green beans, carrots, peas, corn, etc.)
- 1 cup stuffing (optional, adds great flavor and texture)
- 1 tsp thyme, ½ tsp black pepper
- 1½ cups gravy (or substitute 1 can cream of chicken soup + ½ cup milk)
- 1 package refrigerated pie crusts (top and bottom) or your own homemade crust
- 1 egg, lightly beaten (for egg wash)

### DIRECTIONS:

Preheat oven to 400°F. Line a 9-inch pie dish with one crust. In a bowl, mix turkey, vegetables, stuffing, gravy, thyme, and pepper until creamy. Fill the crust, top with the second crust, seal, and cut slits for steam. Brush with egg and bake 35-40 minutes, until golden and bubbling. Rest 10 minutes before serving with salad or cranberry sauce.

# Feast or Famine: How to Celebrate Without Sabotaging Your Finances

## The Golden Rules Of Financial Freedom

The holiday season is here—a time for family, gratitude, and let's be honest... spending. Between Thanksgiving dinners, Black Friday sales, and travel plans, **it's easy to go from "feast" to "financial famine" before the leftovers are even gone.**

The good news? **You don't have to skip the fun to stay on track.** You just need a plan that lets you enjoy abundance without overindulgence.

### The "Three-Plate Rule" for Holiday Spending

Think of your budget like your Thanksgiving plate:

#### 1. The First Plate – Necessities:

This plate holds the essentials—rent or mortgage, utilities, groceries, insurance, and debt payments. These are your non-negotiables. Make sure they're covered first before you grab seconds anywhere else.

#### 2. The Second Plate – Small Indulgences:

This is where the celebration lives. A cozy dinner with family, a thoughtful gift, or that special holiday outing. You deserve to enjoy life, but the key is portion control—decide ahead of time what's worth it. Set a spending limit and stick to it.

#### 3. The Third Plate – Leftovers (Savings for Later):

Just like leftovers help you stretch Thanksgiving through the weekend, setting aside money for future you keeps your finances healthy long after the holidays. If you can, stash 10% of each paycheck in savings during November and December. You'll thank yourself in January when those post-holiday bills roll in.



### Watch Out for "Holiday Hunger"

Ever go to the buffet starving and fill your plate before realizing you've overdone it? The same happens with money. Emotional spending—buying to feel good, fit in, or ease guilt—can quickly derail your financial goals.

Pause before each purchase and ask: *Is this feeding my joy or just my impulses?*

### Gratitude Is the Ultimate Antidote

The best cure for overspending isn't restriction—it's gratitude. When you focus on what you already have, you naturally want less. This Thanksgiving, take five minutes to list three things you're thankful for that money *can't* buy: your health, your family, your freedom from debt, your peace of mind.

### Don's Takeaway

This season, aim for balance. Celebrate fully, give generously, but keep your financial future on the plate too. A little mindfulness now can make the new year feel lighter—financially and emotionally.

## 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 15 referrals —**

- 14 from clients
- 1 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!*



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## WEALTH OF WISDOM

“Be thankful for what you have; you'll end up having more. If you concentrate on what you don't have, you will never, ever have enough.”  
— Oprah Winfrey