

SPRING CLEANING, REAL LIFE, AND TAKING ACTION



Spring has always been a time for fresh starts.

Around our house, that's exactly what it's been.

My wife and I have lived in our home since 2009, and like most people, over time we've accumulated a lot of "stuff." Not because we needed it—but because life gets busy, and things just build up.

This spring, we decided it was time to do something about it.

My wife started with our closet. Clothes we haven't worn in years. Shoes, hats—things we held onto for no real reason. One by one, she's been clearing it out, and it's amazing how much lighter the space feels already.

We also had the exterior of the house painted. We changed the color, and I'll tell you—it feels like a completely different home. Same house, but cleaner, sharper, and more intentional.

But the biggest project we've taken on is remodeling one of our bathrooms.

We're removing the bathtub and replacing it with a walk-in shower. About a year and a half ago, my mom came to live with us, and this change will make it safer and easier for her day to day. It's not just about updating the house—it's about making our home work better for our family.

And then there's upstairs.

We have a bonus room that's... well, full of things. When my mom moved in, a lot of items got moved up there quickly.

Out of sight, out of mind.

But we all know how that works. At some point, you have to go up there, open the door, and deal with it.

The Lesson

What's been hitting me through all of this is how similar this is to our financial lives. Clutter doesn't happen all at once. It builds slowly.

A few extra purchases. A few things we hold onto longer than we should. Before you know it, things feel crowded, disorganized, and harder to manage.

And just like with our home, ignoring it doesn't make it better. **It just moves the problem "upstairs."**

Take Control Now

What we're doing around the house right now is simple: We're not waiting. We're making decisions. We're clearing things out. We're improving what needs to be improved.

That same approach works with your finances.

If things feel cluttered, overwhelming, or out of control, it's usually a sign that it's time to take action—not later, but now. Because when you clear the clutter—whether it's in your home or your finances—you create space for something better.

And that's where real progress begins.

-Don Golden

Meet the Team

Esmeralda Cevallos



Behind the scenes of everything you see from our firm—whether it's a video, an email, or a new system designed to make things run more smoothly—you'll often find Esmeralda hard at work.

As our **Director of Marketing**, Esmeralda has been with The Golden Law Group for about two and a half years, and **her role goes far beyond what most people think of as "marketing."**

While many people associate marketing with social media and content, Esmeralda is quick to point out that there's a lot more happening behind the scenes. **From improving internal processes to setting up the systems that support our client experience**, she plays a key role in making sure everything works the way it should.

What she enjoys most about her work is the creative process—taking an idea and building it into something real. Whether it's developing content or designing systems that support the firm, she finds it especially rewarding to see a project come to life from start to finish.

But perhaps the most important part of what Esmeralda does is **helping make the first step easier for people who are facing financial challenges**. Bankruptcy and debt can feel overwhelming, and **her work is focused on making that initial outreach feel more approachable and less intimidating**.

Outside of work, Esmeralda's creative side continues to shine. She enjoys reading, playing guitar, going to the movies, and cooking—recently diving into the challenge of baking sourdough bread from scratch.

She also has some unique accomplishments that might surprise you. Esmeralda is a **certified makeup artist and even built a YouTube channel during college focused on digital note-taking and study techniques**. That work led to opportunities to present for Apple and travel internationally, including a trip to London.

At her core, Esmeralda is driven by creativity and communication—finding ways to connect ideas with people in a meaningful way. **It's that passion that helps us reach and serve our clients every day.**

Hear From Our Clients



I wish I could give more than five stars! You're not just hiring one person—you're **getting an exceptional team with a seamless process** that I couldn't have navigated alone. Everyone was highly professional, and all my questions were answered thoroughly and promptly within the same day. **Highly recommend.**

-Brian W

Lemon Herb Chicken & Veggie Skillet



Tender chicken, vibrant veggies, and a bright hint of lemon come together in this simple, feel-good skillet. It's a fresh, balanced option that comes together quickly, making it ideal for weeknights or prepping a few days of nourishing meals ahead.

INGREDIENTS:

- 1.5 lbs boneless, skinless chicken breast (cut into bite-sized pieces)
- 2 tablespoons olive oil
- 1 zucchini, sliced
- 1 red bell pepper, chopped
- 1 yellow bell pepper, chopped
- 1 cup cherry tomatoes, halved
- 3 cloves garlic, minced
- Juice of 1 lemon
- 1 teaspoon lemon zest
- 1 teaspoon dried oregano
- 1 teaspoon dried thyme
- ½ teaspoon paprika
- Salt and pepper to taste
- Optional: fresh parsley for garnish

DIRECTIONS:

Season the chicken with salt, pepper, paprika, oregano, and thyme, then cook it in olive oil over medium-high heat for 6–8 minutes until done and set aside. In the same skillet, sauté garlic, zucchini, and peppers, then add cherry tomatoes, lemon juice, and zest. Return the chicken, toss everything together, cook briefly, and serve warm with parsley if desired. Tip: Serve over quinoa or rice, great for meal prep, and add spinach for extra greens.

Spring Clean Your Finances: Clear the Clutter, Take Control

The Golden Rules Of Financial Freedom

Spring is when we clean out closets, organize the garage, and finally get rid of things we've been holding onto for too long.

But there's one area most people overlook...

Their finances.

Financial clutter builds the same way physical clutter does—slowly, over time. A credit card here, a subscription there, a payment you've just been “managing.” Before long, it becomes overwhelming.

And just like a cluttered home, financial clutter creates stress, confusion, and a feeling that things are out of control.

The good news? **You don't need a complicated system to fix it. You just need a clean one.**

Where Financial Clutter Shows Up

It often looks like:

- Multiple credit cards with balances
- Subscriptions you forgot about
- Accounts spread across different banks
- Payments going in every direction
- No clear picture of where your money is going

When everything is scattered, it's almost impossible to make real progress.

Your Financial Clean-Up Checklist

Start here:

1. List Every Debt

Know exactly what you owe—balances, rates, and payments.

2. Understand Your Cash Flow

Track what's coming in and going out each month.

3. Cancel What You Don't Use

Eliminate unnecessary subscriptions and expenses.

4. Simplify Your Accounts

Fewer accounts = less confusion and better control.

5. Automate the Essentials

Make sure your key bills are paid on time.

6. Build (or Restart) Your Emergency Fund

Even a small cushion helps prevent new debt.

7. Decide: Pay It Off or Reset It

If you can pay off your debt within 3–5 years, a focused plan can work.

If not, it may be time to consider a true financial reset.

Final Thought

Clutter keeps you stuck.

When you clear it out, you gain clarity, confidence, and control. And once you have that, you're no longer just managing money...

You're in a position to start building wealth.

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 19 referrals —

- 11 from clients
- 8 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!

Scan the QR code to book a no-cost consultation with our team.

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

Or call us at (813) 519-3948.



WEALTH OF WISDOM

“A place for everything, and
everything in its place.”

CARDS – Benjamin Franklin

BILLS

This Edition

- 1 Spring Cleaning, Real Life, and Taking Action
- 2 Meet The Team.
Hear From Our Clients.
Recipe of the Month: Lemon Herb Chicken & Veggie Skillet
- 3 **The Golden Rules of Financial Freedom:**
Spring Clean Your Finances: Clear the Clutter, Take Control

Protect Your Family. Plan with Confidence.

We help individuals and families with basic estate planning, including:

- Wills
- Powers of Attorney
- Health Care Surrogates
- Living Wills
- Lady Bird Deeds
- Revocable Living Trusts

Affordable. Straightforward. Done right.

Call today to schedule a consultation: (813) 519-3948.