



WHAT 250 YEARS OF INDEPENDENCE CAN TEACH US ABOUT A FRESH START

This year, our country turns 250.

That's a remarkable number to sit with. Two and a half centuries ago, a group of people decided that the way things were was not the way things had to stay. They didn't have a guarantee it would work. They didn't have a clear map. What they had was a decision — a willingness to declare that a better future was worth pursuing, even when the present felt heavy and uncertain.

I think about that a lot in the work I do, because in a very personal way, I watch people make that same kind of decision all the time.

Most people don't come to see me on a good day. They come after months — sometimes years — of pressure. The phone calls. The late notices. The quiet math done at the kitchen table at midnight, trying to make numbers work that simply won't. By the time someone reaches out, they're often exhausted and more than a little embarrassed. They tend to say some version of the same thing: *"I never thought I'd be in this position."*

And here's what I always want them to know: **declaring independence has never been a sign of failure. It's a sign of courage.**

We tend to remember 1776 as a single dramatic moment, but independence wasn't one signature on one afternoon. It was a long, hard road that came *after* the declaration — years of setbacks, doubt, and slow progress before anything felt secure. The declaration wasn't the finish line. It was the starting point. It was the moment someone finally said, *"This ends now, and something better begins."*

That's exactly what a financial fresh start looks like, too.

When someone decides to deal with overwhelming debt head-on, whether through bankruptcy or another path, they're not giving up. They're refusing to spend the rest of their lives owned by a situation

that was never going to resolve on its own. They're reclaiming something that debt quietly takes from people: the freedom to breathe, to plan, to hope, to sleep through the night.

I've seen what that freedom does to a person. I've watched people walk into my office with their shoulders up around their ears and walk out months later standing a little taller. Not because everything was instantly perfect — real life doesn't work that way — but because the weight was finally lifting. Because they could finally see a future again.

Independence, whether for a nation or a family, tends to follow the same pattern. **First comes the hardest part: admitting that the current path isn't working.** Then comes the decision to change it. Then comes the slow, steady, unglamorous work of building something new. And somewhere along the way, almost without noticing, **you realize you're free.**

So as we mark 250 years this year, I'd gently offer this to anyone carrying a financial burden that feels impossible: **you are allowed to declare your own independence.** You don't need permission. You don't need to have handled everything perfectly up to now. You just need to be willing to say that this chapter is ending and a new one is beginning.

That's not weakness. That's how every fresh start in history has ever begun — with someone brave enough to decide that a better future was worth it.

Two hundred and fifty years later, that idea still holds up. And it's just as true for one family at a kitchen table as it was for a whole nation.

If this is your year to begin again, we're here to help you take that first step.

-Don Golden

Meet the Team

Marlen Lopez



Making that first call about your financial situation can feel overwhelming, but having **the right person on the other end of the line** can make all the difference. That's where Marlen comes in.

As an intake specialist at The Golden Law Group, Marlen helps connect new clients with the legal team by scheduling their initial consultations and reaching out to new prospective clients. While appointments are part of her job, she believes her real purpose is helping people feel supported during one of the most stressful moments of their lives.

"I enjoy helping people and listening to them," Marlen says. *"For me, it's my job, but for them, it's a hard time in their life."* She knows many callers feel overwhelmed, or unsure of what to do next, and she takes the time to listen and reassure them that they don't have to face those challenges alone. Marlen wants every caller to know that the conversation is about more than finding a time on the calendar. *"We're not only here to set up appointments,"* she says. *"We're here to help and make people feel they're going with the right firm."* That sense of compassion and encouragement is what

she hopes every client feels before they even walk through the door.

When the workday ends, she's a **full-time mom**. She loves spending time with her kids, relaxing together with family movie nights featuring favorites like Minions and Moana. When she gets a little time to herself, though, her watchlist looks very different, with scary movies and TV series about doctors or police at the top.

If she weren't working at The Golden Law Group, she'd probably be pursuing her technical career in the beauty industry. She doesn't have one favorite type of music, but if she had to choose, she'd happily put on some old-school reggaeton.

One thing that always surprises people? Marlen says many assume she's serious or even a little grumpy when they first meet her. *"That's just my face,"* she laughs. **"Once people get to know me, they realize I'm the nicest person you can meet."**

Whether she's helping someone schedule their first consultation or simply offering a listening ear, Marlen wants every client to feel confident they've taken the right first step. That's exactly the kind of care we're proud to offer at The Golden Law Group.

Hear From Our Clients



Amazing group of people. They were all involved in the **positive experience I had during this process.**

I highly recommend them and hope they have many years ahead helping folks like me.

-Edwin C.

Red, White & Blue Berry Trifle



Nothing says summer celebration like red, white, and blue, and this crowd-pleasing dessert won't stretch your budget. It's the perfect finish for a July cookout or family gathering, and it comes together in minutes.

INGREDIENTS:

- 1 pound strawberries, sliced (or a mix of strawberries and raspberries)
- 1 pint blueberries
- 1 store-bought pound cake or angel food cake, cut into cubes
- 1 (8 oz) tub whipped topping, thawed — or fresh whipped cream if you prefer
- 1 (3.4 oz) box instant vanilla pudding
- 2 cups cold milk

Optional budget-friendly swaps:

- Frozen berries (thawed and drained).
- Greek yogurt in place of some of the whipped topping for a lighter version

DIRECTIONS:

Whisk the pudding mix with the cold milk until thickened, then fold in half of the whipped topping. Layer the cake, pudding, strawberries, and blueberries in a trifle dish, repeating until all the ingredients are used and finishing with pudding or whipped topping. Decorate the top with berries in a festive pattern, then chill for at least 1 hour before serving.

Your Own Declaration of Financial Independence

The Golden Rules Of Financial Freedom

As the country marks 250 years of independence this year, it's a fitting time to think about a different kind of freedom — the kind that shows up in your own bank account, your own stress level, and your own peace of mind.

Financial independence doesn't mean being rich. It doesn't mean never worrying about money again. At its simplest, it means having enough breathing room that money isn't running your life — that you're making choices instead of just reacting to the next bill.

That kind of freedom is built one small, deliberate step at a time. Here are a few practical ways to start writing your own declaration of financial independence, no matter where you're starting from.

1. Name what's holding you back

The founders started by writing down their grievances — plainly and honestly. You can do the same. List out exactly what's weighing on you: which debts, which bills, which recurring stress points. It isn't fun, but naming it takes away some of its power. You can't free yourself from something you're still avoiding looking at.

Try this: Write every debt on one page. Who

you owe, how much, and the interest rate. Just seeing it in one place is a step toward control.

2. Build a small cushion first

Freedom is hard to feel when every unexpected expense turns into a crisis. Even a modest emergency fund — \$500 to start — changes how it feels to live day to day. It's the difference between a flat tire being an annoyance and a flat tire being a disaster.

Try this: Automate a small, painless transfer to savings — even \$10 or \$20 a week. Small and consistent beats large and occasional.

3. Pick one debt and build momentum

You don't have to tackle everything at once. Choose one debt — often the smallest balance — and focus your extra effort there while paying minimums on the rest. When it's gone, roll that payment into the next one. Progress builds confidence, and confidence keeps you going.

Try this: Celebrate each debt you clear. Momentum is a real financial force.

4. Know your numbers

You can't steer toward freedom if you don't know where you stand. A quick monthly check-in, what came in, what went out, what's

left — keeps you in the driver's seat.

Try this: Once a month, sit down for 15 minutes and look at the full picture. No judgment, just information.

5. Ask for help when the math won't work

Here's the honest part: sometimes the numbers genuinely don't work, no matter how disciplined you are. When debt has grown beyond what any reasonable budget can fix, willpower isn't the missing piece — a real plan is. That's not a personal failing. It's a signal that it's time to talk to someone who can help you understand every option available to you.

Try this: If you've been carrying debt that only seems to grow, a free consultation costs you nothing but can show you a path you may not have known existed.

The bigger picture

Independence — for a person or a nation — has never come from pretending problems don't exist. **It comes from facing them honestly and deciding to build something better.** Wherever you are today, you can take the next step. And every step forward is a little more freedom than you had before.

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 25 referrals —

- 23 from clients
- 2 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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No pressure, no obligation.

Or call us at (813) 519-3948.



WEALTH OF WISDOM

“Freedom is not procured by a full enjoyment of what is desired, but by controlling the desire.”

– Epictetus

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Protect Your Family. Plan with Confidence.

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- Powers of Attorney
- Health Care Surrogates
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