

WHAT BACK-TO-SCHOOL SEASON TEACHES US ABOUT STARTING OVER



This morning, buses rolled again across our county. Backpacks got zipped, lunches got packed, and a lot of nervous, excited kids walked into a brand-new school year.

There's something hopeful about the first day of school. It doesn't matter how last year went — whether the grades were great or rough, whether it was a smooth year or a hard one. On the first day, everyone gets the same thing: a clean page. **A fresh start. A chance to do it differently this time.**

I wish more adults gave themselves that same grace.

Because in the work I do, I meet a lot of people carrying the weight of a hard year — or several hard years. And unlike a student walking into a new classroom, they don't feel like they're getting a fresh start. They feel like they're stuck with a permanent record. Every late payment, every missed bill, every financial mistake feels like it's written down somewhere in ink, following them around and defining who they are.

I want to gently push back on that. A new school year works because we all agree, collectively, that the past doesn't have to be the whole story. We tell our kids: last year is over, this is a new beginning, let's see what you can do now. We believe in the clean page for them. We should believe in it for ourselves, too.

A financial fresh start is exactly that — a clean page. It's not pretending the past didn't happen. The kid who struggled in math last year still has to learn math this year. But he gets to start again with support, a plan, and people in his corner. That's what dealing with overwhelming debt honestly can look like, too. **You don't erase what happened. You get the chance to begin again with a real plan and people who are on your side.**

Think about how much a child grows in a single school year. In September, something feels impossible. By spring, they've mastered it and forgotten it was ever hard. Progress happens quietly, one day at a time, so gradually you barely notice it until you look back. Financial recovery works the same way. The people I work with rarely feel transformed overnight. But months down the road, they look back at where they started and can hardly believe how far they've come.

Back-to-school season also reminds me that nobody does it alone. Behind every student is a whole team — teachers, parents, tutors, coaches, friends. We don't expect a seven-year-old to figure out reading by sheer willpower. We surround them with help. Somehow, as adults, we convince ourselves we're supposed to solve our hardest problems entirely on our own, in private, and that asking for help is a kind of failure.

It isn't. Asking for help is how anyone learns anything. **It's how progress has always worked.**

So if you're an adult this month watching the kids in your life head back to school, I'd offer you this thought: **you're allowed a fresh start, too.** You're allowed to close a hard chapter and open a new one. You're allowed to walk in with a clean page and say, "This year, I'm going to do this differently — and I'm going to let someone help me."

The buses run every fall for a reason. We believe, deep down, in beginning again.

That belief doesn't have an age limit. If this is your season to start over, we're here to help you take the first step

-Don Golden

Meet the Team

Jasmine Esparza



Jasmine is one of the newest members of The Golden Law Group family, and **she's already found the part of the job she loves most: the people.**

As our receptionist, she's often the first person you'll see or speak with — and she genuinely enjoys the back-and-forth. "I like interacting with people when they come in with good questions," she says. *"You know, I learn, they learn."* For clients walking in during a stressful season, that warm, curious welcome makes a real difference.

Ask Jasmine what she wishes more people understood about her role, and her answer is telling: **it takes a lot of attention to detail.** Behind every friendly hello is someone keeping track of the little things that keep a client's experience running smoothly — the kind of care that's easy to overlook but essential to get right.

That eye for detail isn't new. Before joining the firm, Jasmine worked as a project coordinator for Lowe's, managing flooring installations from start to finish — coordinating estimates, scheduling installers, and staying in touch with customers through every step to make sure everything turned

out just right. It's the same instinct she brings to the front desk now: **keep people informed, keep things organized, and make sure nobody feels lost in the process.**

When she's not working, Jasmine's time belongs to her two boys — you'll find them at the park or out playing baseball together. She's also a dedicated reader who can finish a chapter book in a couple of days; lately she's been deep into mystery and true-crime stories (and the occasional true-crime podcast). And for a calmer moment? She turns to Mozart. *"I like how calming and soothing it is,"* she says of the classical music she keeps on all the time.

A fun fact most people don't know: Jasmine once dreamed of working in healthcare as a medical assistant — though she's the first to laugh that she's *"not a fan of blood."* Easygoing, kind, and quietly sharp, she's a wonderful addition to our team, and we're glad she's the one greeting our clients from the very first hello.

Hear From Our Clients



The team here was great to work with. They were very caring and attentive and always on top of communication, responding quickly and addressing any issues very quickly.

I appreciate this team!

-Ashleigh.

Make-Ahead Breakfast Egg Muffins

These make-ahead egg muffins are a budget-friendly, protein-packed breakfast for busy school mornings. Prep them ahead, refrigerate or freeze, and grab a couple on your way out. They're easy to customize and perfect for the whole family.

INGREDIENTS:

- 10 large eggs
- 1/4 cup milk
- Salt and pepper to taste
- 1 cup shredded cheese (whatever you have on hand)
- 1 to 2 cups chopped fillings — any mix of: Diced vegetables, cooked, crumbled sausage, bacon, or diced ham; or, leftover cooked veggies from dinner

Optional budget-friendly swaps:

- Use up whatever vegetables are wilting in the fridge.
- Skip the meat and add extra veggies to stretch the batch further
- Buy eggs and cheese in larger sizes when they're on sale; both keep well

DIRECTIONS:

Preheat oven to 375°F and grease a 12-cup muffin tin. Whisk eggs, milk, salt, and pepper, then add fillings and cheese to each cup. Pour in the egg mixture and bake for 18–22 minutes, until set. Cool before removing. Refrigerate up to 4 days or freeze up to 2 months. Reheat in the microwave until warm.

Back-to-School Money Lessons for the Whole Family

The Golden Rules Of Financial Freedom

School is back in session across our county, and with it comes the familiar rhythm of supply lists, new shoes, and early alarms. Back-to-school season is one of the most expensive times of the year for families — but it's also one of the best times to reset your own money habits and pass a few good ones along to your kids.

Here are some practical ways to make this season a little easier on your wallet, and to turn everyday moments into lessons that stick.

1. Make a list and give it a limit

Retailers count on the back-to-school rush to sell you more than you planned. The single best defense is a written list with a dollar limit attached — and sticking to it. Shop your own house first; you probably already have half the scissors, folders, and glue sticks on that list.

Try this: Set the budget before you walk in, not at the register. A number decided in advance is much easier to keep than one you make up on the spot.

2. Turn shopping into a money lesson

If you have kids, bring them into the process. Give an older child a set amount for supplies and let them make the trade-offs — the fancy binder or two cheaper ones? A little ownership teaches more about money than a dozen lectures ever will.

Try this: Let a child "keep the difference" (within reason) if they come in under budget. Nothing teaches value like getting to pocket the savings.

3. Beware the "little" recurring costs

The big-ticket items get all the attention, but it's the small recurring ones that quietly add up all year — school lunches, field trips, spirit days, sports fees, the endless fundraisers. Map them out now so they don't ambush your budget in October and November.

Try this: Add a small monthly "school extras" line to your budget so these costs have a home instead of landing on a credit card.

4. Model the habit you want them to have

Kids absorb far more from what we do than what we say. When they see you check a price, wait for a sale, or calmly say "that's not in the budget this month," you're teaching financial confidence without a single lecture. It's okay — even good — for them to hear that money has limits.

Try this: Narrate one money decision out loud this week. "I'd like that, but we're saving for something more important right now" is a powerful thing for a child to hear.

5. If the season exposes a deeper problem, pay attention

Here's the honest part. For some families, back-to-school costs aren't just a busy month — they're the moment the credit cards come back out because there's simply no room left in the budget. If you find yourself borrowing to cover ordinary school expenses, that's not a spending problem you can shop your way out of. It's a signal that the underlying math may not be working.

Try this: If routine expenses keep pushing you deeper into debt, a free consultation can help you understand your options. Recognizing the signal early is a sign of a good parent, not a failing one.

The bigger picture

Back-to-school season is really about preparing kids for the future. The best gift we can give them isn't the priciest backpack — **it's the example of a parent who handles money with honesty and calm.**

Wherever you're starting from this year, the habits you model now are lessons your kids will carry long after the supplies are used up.

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 14 referrals —

- 13 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

“Education is the most powerful
weapon which you can use to change
the world.”

- Nelson Mandela

This Edition

- 1 What Back-to-School Season Teaches Us About Starting Over
- 2 Meet The Team.
Hear From Our Clients.
Recipe of the Month: Make-Ahead Breakfast Egg Muffins
- 3 **The Golden Rules of Financial Freedom:**
Back-to-School Money Lessons for the Whole Family

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