

2026 Updated Writing Samples

This collection of pieces compiles the articles and press releases I wrote during my employment at Paradigm Financial Group in 2023 and from my current position at Breaking the Barrier School of Music in 2025-26. All of them have been published to each company's blog through Wordpress.

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Keeping It Professional

May 8, 2023

WHAT TO DO AS A YOUNG PERSON AT AN ENTRY-LEVEL JOB IN A POST-COVID WORLD

It's an understatement to say that Covid-19 reeked havoc on what people knew as the *workplace environment*. People all over the world were out of a job or forced to work within the confines of their own desktop computer screens. In our opinion, one of the more prominent outcomes from the pandemic is the lack of professionalism in the workplace. This is not to say that professionalism is dead. We are drawing attention to how accustomed people have gotten to the comfortable and lax nature of working and learning from home.

The comfort that we are bringing to light has left the brand-new members of the workforce with the ability to become personal with others on a whole new level, but it has also created a language barrier between them and older generations. Recent high school and college graduates spent two years operating solely on a digital landscape with limited rules on how to communicate professionally. What they see as a transparent and relaxed way of communication can look out of line and unprofessional to those who have been part of the professional world for years.

The post-covid world has left young people with two tasks: learn to leave the comfort of quarantine behind to work in person and learn to communicate professionally with intergenerational coworkers. And we want to help. Listed below are our top what-to-do's for young people looking to enter the professional landscape like they have been there for years.

Learn to Fail

Failing at something can be the worst feeling especially when it happens at work. Maybe you missed a deadline or forgot to send a paramount e-mail. It's important to keep in mind that, most times, how you react to failure matters more than the failure itself. Address your mistake and apologize for it. Be honest about what happened before ensuring that it won't happen again. Understand that the purpose of failing is to learn from your mistakes and grow into the best version of yourself.

You want to make sure that your coworkers along with your boss know that you're a reliable member of the team. You might be a newcomer, but you deserve to be there and are allowed to fail once in a while. All you have to do is dust yourself off, be professional, and move forward with the situation in the past.

Never use “Slay Queen” in Your E-mail Signature

Written communication is one of the bigger hurdles to get over for the generational gap. With new technology constantly changing, text trends have moved towards LOL's, emojis, and meme responses and away from more traditional formatting. Make sure to refrain from using new-age colloquialisms in emails and possibly texts to your coworkers. A joke or two is fine but you want to keep it straight-forward and simple.

Try using the same formal email format every time. Creating an automatic email signature with your company, job title, and contact information is also a great idea. You can do this easily by heading over to your email settings. You might become well-versed in the art of e-mailing on the way, which is a priceless skill in the professional world even if it seems archaic.

Create a Realistic Work/Life Balance

It's a great idea to show initiative by dedicating time to your job, but there is a limit and pushing yourself too hard will not end well. You might burn out quicker than expected or even develop resentment towards your job. Creating a healthy balance between work and home will help you live both lives without problems forming.

Loading on too much work can over-stress you or put a toll on your personal relationships. You are a human being at the end of the day, so communicating your situation to your boss or supervisor can't hurt. At the end of the day, you should keep up your gung-ho work ethic but also instate healthy boundaries that might involve saying no once in a while.

On the flip side, make sure to apply yourself enough at work. Don't be shy about your ideas or how you can help in a particular project. Being bashful

can be mistaken as idea-barren and it might make you seem like you don't bring anything to the table. Speak up and share your ideas or ask questions.

Perfect Your Time-Management Skills

Working via video-chat puts a pin in the entire time-management department. Getting dressed for work, packing your lunch, and planning transportation was replaced with meetings in sweatpants from bed. While sweatpants and sleeping in will always be two of life's greatest pleasures, they will clash with any professional atmosphere. You must learn how to responsibly plan ahead in order to show up on time, which is a big deal. Always show up on time or early. Moseying into the office a few minutes late might not seem like a big deal, but it looks very unprofessional to your coworkers.

Being aware of the relationship between your tasks for the day and how much time you have to do them will keep you up to speed at work. You can work on your time-management skills by getting a planner. You can get them at [Staples](#) or [Target](#) or basically any other store you can think of and they work wonders. Planners can be used to remind you of important affairs, but they can also help you be more productive on a day-to-day by giving you a better handle on how to use your time.

Good luck as you enter the workforce. We hope our article gave you some confidence on your way.

Visit [our website](#) for more information like this, and reach out to our financial aid and college affordability experts at 610-422-3530 to start your college planning journey today.

Why Having Whole Life Insurance Can Help You in the College Game

June 14, 2023

529S AREN'T THE ONLY WAY TO PAY FOR A COLLEGE DEGREE

Parents and students tend to have a limited understanding of college funding. Investments like 529 plans are typically what comes to mind when they begin to plan, but these accounts have as many cons as they do pros. For example, it's true that a 529 plan has tax advantages, but did you know that colleges may be less likely to give you need-based aid if they see that you have a 529? That's because they think you already have a stable method of payment. We could go on and on about the countless truths of college finance but don't worry, we will narrow our focus.

What if we told you that a specific life insurance plan could be your main source of paying for college? It might sound like these two topics have nothing in common, but we will guide you through and make sure you understand why a whole life insurance plan might end up saving you money when it comes time to pay for college tuition.

What is A Whole Life Insurance Plan?

Whole life insurance is a type of permanent life insurance that provides coverage for the entire lifetime of the policyholder as long as they pay the required premiums. This differs from term life insurance, which only covers you for a specific period.

Some attributes of whole life insurance include:

- Death Benefit Payouts
- Cash Value Accumulation
- Consistent and Affordable Premiums
- Guaranteed Protection
- Complete Lifetime Coverage
- And more Depending on Your Policy

Some people are reluctant to purchase whole life insurance because it tends to cost more than term life insurance. However, it might be worth it in the long run for your family. Meeting with a professional who can assess your family's financial situation and goals will determine if this option is right for you. And guess what? We can do that for you! Our parent company, [Paradigm Financial Group](#), offers services just like this that we know are perfect for you! But anyway...

Whole Life Insurance + College Tuition = ?

Remember when we told you that families who have 529 plans are less likely to get financial aid simply because of their 529? Well this doesn't happen with whole life insurance! The government, as well as colleges and universities, aren't privy to information regarding your life insurance policy. That means you could receive financial aid on top of the money you have saved in your whole life insurance.

Whole life insurance plans, if built appropriately, are great because they follow the FIFO model, AKA first in first out. This means that when taking money out of the policy, they draw against your contributions first, resulting in no taxes or penalties. In other words, you can take money out when you need to pay tuition with no tax consequence.

An additional benefit of using whole life insurance to pay for college takes form when parents take out a loan against their own life insurance plan and have their kids pay it back over time. You can choose not to pay this loan back eventually, but the outstanding balance is subtracted from your death benefit. On the flip side, all of the money used to pay back this loan is added to the death benefit, which is paid to the policy holder's (parent's) beneficiaries (kids) if the parent passes away. In this way, students can invest in their own inheritance while paying for college in a mindful way.

Should You Think About Doing This?

Yes! We think whole life insurance is something that every family should at least consider or consult a professional about because of how much it could save you in the long run of your college funding plan. On top of that, it can do

wonderful things for both the parent and the student! What is better than a win-win?

Visit [our website](#) for more information like this, and reach out to our financial aid and college affordability experts at 610-422-3530 to start your college planning journey today.

Public vs. Private: The Truth About What You Pay for College

May 1, 2023

THE GENERAL MEDIA CONSENSUS MIGHT MAKE IT SEEM LIKE YOU WILL PAY MORE FOR PRIVATE COLLEGES AND UNIVERSITIES, BUT THAT ISN'T ALWAYS THE TRUTH

It has become a common belief that you will always end up paying more money if you attend a private college or university than if you attend a public one. However, this is one of the biggest misconceptions in regard to paying for college. But it's not your fault! The "sticker price" of colleges make it seem like that is the final cost of college, but that is not the case, especially when it comes to the public vs. private debate. There are several other factor at play that determine what you actually pay for college at the end of the day, and reading this article will help you let go of misconceptions about private schools and hopefully add a few to your college list.

On average, tuition and fees at private colleges and universities tend to be significantly higher than at public institutions. According to the [College Board](#), the average tuition and fees for the 2021-2022 academic year at public four-year institutions was \$10,560 for in-state students and \$27,020 for out-of-state students. In comparison, the average tuition and fees at private four-year institutions was \$37,650.

This means that attending a private college can cost more than three times as much as attending a public institution when looking at these averages. However, it's important to note that many private institutions offer generous financial aid packages that can bring the actual cost of attendance down for students who qualify.

Financial aid is available to help students pay for college, regardless of whether they attend a public or private institution. However, the availability and types of financial aid can vary depending on the institution. Public colleges and universities generally offer more need-based financial aid, such as grants and scholarships, to students from lower-income families. Private institutions, on the other hand, often offer more merit-based aid, which is based on a student's academic achievements and other factors.

One advantage of attending a private college is that these institutions often have larger endowments and more resources to devote to financial aid. This means that even though the tuition rates may be higher, students who are accepted to private colleges may be able to receive more financial aid to help offset the cost. Additionally, private colleges may offer more personalized financial aid packages that take into account a student's individual financial situation.

Ultimately, the decision to attend a public or private college will depend on a number of factors, including cost, location, academic programs, and available financial aid. Students should carefully research their options and consider all of these factors before making a decision. If you're ever on the hunt for some professional help, look no further.

Visit [our website](#) for more information like this, and reach out to our financial aid and college affordability experts at 610-422-3530 to start your college planning journey today.

The Best Places for Musicians to Practice

When musicians first start out, one of the most important factors is for them to make sure they have a good place to practice on their own. Having the perfect place to practice will ensure that you can dedicate time and focus to your music discipline. But what are the best places to practice? This post exists to give you some ideas of where to practice so you can determine the perfect place for you.

At home

Practicing at home is great because it's free and typically available most of the time depending on each living situation. However, the tricky part is finding the best time to practice and room to practice in. As far as time goes, when you practice is unique to you. We would not recommend practicing in the middle of the night at home, but hey, maybe that works for you. What we do recommend is practicing around the same time every day so you can create a consistent routine.

Your practicing places might be limited in this scenario if you play a large instrument like the marimba or piano. If you play a bigger instrument that is almost impossible to move but still at home, all you have to worry about is *when* you practice.

Here is a list of requirements for a space to practice your portable instrument.

- **Rule Number One:** find a room or space inside your home where you can be away from any people. This is essential when practicing at home because it stops you from getting distracted, and, on the flip side, it ensures that you won't distract anyone else. This could mean your basement, your bedroom, or any other room that suits you best.
- **Rule Number Two:** the space you choose should have good air flow and a regulated temperature. Whether you are singing or playing an instrument, these two things will make *you* comfortable since they allow you to breathe freely, and they will make your instrument comfortable since the room won't be too hot or cold.
- **Rule Number Three:** find a space with little to no outside noise. This can sometimes be more difficult if the weather isn't working with you, or you live

near a hospital, fire station, or train tracks, but this rule is all about finding a space that works for you. Having low outside noise is also crucial because it improves acoustics and helps you focus on the music you're creating. But don't fret! If the outside noise is too loud, you could take steps to soundproof your practicing space. The easiest things to do are get a draft stopper for your door or weather stripping for your doors and windows. You can find these things at your go-to hardware store. You can also get soundproofing foam tiles to put on the ceiling or walls to improve acoustics and keep that sound where you want it.

- **Rule Number Four:** your space should have enough...space...for you to practice. You should find a room where you can correctly position yourself to move freely, and the sound you make can travel without many obstacles. This means not practicing in your closet or pantry if it's too tight of a squeeze. At the end of the day, a more open space that aligns with the other rules is perfect.

There are so many factors that could prohibit you from playing at home, especially if you live in a townhome or an apartment. So where else can you practice?

At School

If the school you attend has a music program, they most likely have available space where you can practice. This is true from elementary schools to colleges. You might also be able to practice at your local college even if you aren't a student depending on the music program's rules. All you have to do is communicate with people in the music program to schedule a time when the musical spaces aren't being used. What is great about this option is that music programs typically already have bigger instruments like pianos or percussion instruments, so you won't have to worry if you play a larger instrument. Permission is key to practicing in the spaces available for public or private use, so make sure to ask for it!

Religious Buildings

Many churches or other religious organizations have musical ensembles that practice on a regular basis. Not to mention, most of them have incredible acoustics. Feel free to ask your local religious organization if they have space that you can use

to practice! This is typically an easy process if you already attend the religious organization you wish to practice in, but you never know! Give it a shot!

Warehouses or Commercial Buildings

If you or someone you know has access to a perfect practice space, see if you can practice there. Many warehouses or other kinds of buildings have awesome acoustics and check all the boxes on our list of requirements for a perfect practice space even though they're not at home. And they could be free! All you have to do is get proper permission and visit the space first to make sure it's a good fit for you.

Music Stores, Schools, or Studios

Many music stores offer music lessons to patrons of their business, so they might have spaces available for you to practice in. Do some research about the music businesses in your area if this seems like a good fit for you. This option might cost money, so be sure to keep that in mind. [Contact us](#) on our website to learn about pricing and when our music studio and practice rooms are available.

As an institution that is a *beat* above the rest, Breaking the Barrier School of Music provides quality music lessons in a family atmosphere to students of all ages and skillsets. For more articles like these or information on this school, visit <https://btbschoolofmusic.com/>

Singing 101

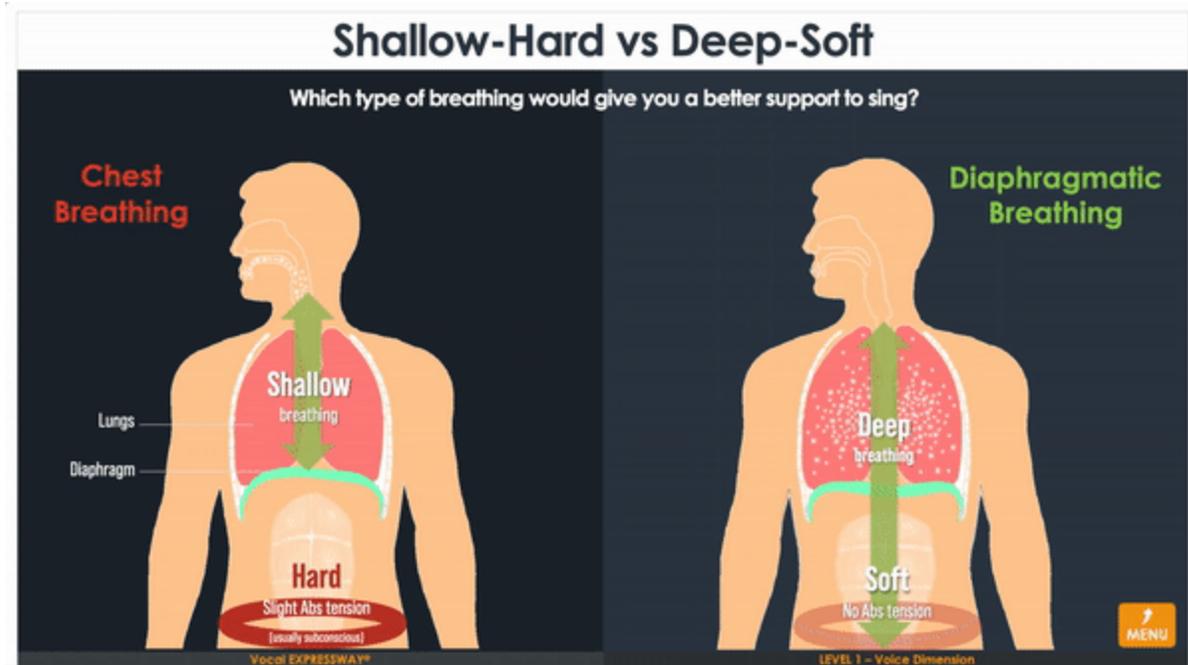
Most people sing a little bit in their everyday life whether it's in the shower, the car, while they work, at karaoke, or just in general! But, do you know the correct way to sing and what your range is? This post intends to teach you all you need to know about the ins and outs of singing. Keep reading to learn something new about your own voice.

An Overview

Singing has been around since the beginning of time, which makes sense when you think about it since you are the instrument. Most ancient singing took its form in groups. The oldest record of this that we know of are the Greek *Delphic hymns* from the 2nd century BC. Singing took off from there, having an essential role in religion and society. We experience singing today with individual bands or artists and the everlasting choir. Music education has helped the act of singing in a choir remain part of society because it gives kids a space to learn about music and their own musical talents. As music students ourselves, all of us at BTB are eternally grateful for the music education we received and can pass on to our own students. ([source](#))

How to sing

Although we sing for fun all the time, there is a correct way to do it that involves proper posture, diaphragmatic breathing, and correct vocal placement. Sitting or standing up straight is the first step in singing correctly because it will help you control your breathing while also giving your body enough room to work with you when you sing. Your lungs can fully expand, your larynx is completely vertical, and you have better control of your abdominal muscles when you have good posture. Breathing from your diaphragm is the perfect way to breathe when singing because you can control your projection and air flow. You do this by taking deep, deep breaths and controlling the air in your lungs with your abdominal muscles. Once you can control air this way, you sing correctly and avoid using your throat to sing. Singing only from your throat makes it difficult to sing and can strain your muscles. Singing correctly is all about control, especially when it comes to singing very high or low notes.



Different kinds of voices

Now that we know how to sing correctly, we can talk about different kinds of voices. Everyone uses their bodies the same way to sing, but the sounds that come out are unique to you! The most important part of knowing what kind of voice you have is paying attention to your natural range, AKA the notes that you can sing with ease and no strain. Some people aren't limited to one kind of singing voice if their natural range spans bigger. It's all about finding what is comfortable for you. Let's get into it.

Soprano

Soprano voices are the highest kinds of voices and can sing super high notes with ease. Soprano singers have a versatile upper register that can range from a middle C to a high C, giving them a beautiful brightness to their voice. In a choir, sopranos typically sing the melody. A good example of a soprano voice is Mariah Carey who can hit whistle tone notes.

Alto

Alto voices are the second highest voices with a natural vocal range that falls between the F below middle C to the F below high C. Many alto singers can hit higher notes, but their natural range is a little bit lower. Alto voices are usually tasked with singing harmonies that add depth in choral pieces. Adele is a good example of an alto voice. She can hit high notes if she wants to, but she typically sings a bit lower.

Tenor

Tenor voices are typically classified as the highest adult male classical singing voice. Their broader range can fall between the octave below middle C up to high C depending on an individual's range. Like sopranos, tenors typically sing the melody in a choir. A great example of a tenor voice is Freddy Mercury from *Queen*, who could sing across three octaves.

Bass

Bass voices are the lowest possible voices that have a range between the second E below middle C to the E above middle C. With their deep and powerful voices, bass singers provide the foundation to music. They are actually known as the anchor of musical pieces. A good example to look to is Johnny Cash.

We hope you found our guide to singing useful in your music journey. Did you learn what kind of voice you have? Let us know with a comment below! If you still need help figuring out your vocal range or want to become an expert singer, you can take classes with us! Click [here](#) to sign up for your first singing lesson. Thanks for reading and we'll catch you next week with a new addition to our blog. Always remember to sit up straight when you sing and never stop singing in the shower!

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How to Help Your Kid Practice

As musicians ourselves, we understand the importance of practicing. We also understand how difficult it can be to get your kid to practice. Here are some pro-tips for ensuring that your child is making progress with the instrument they are mastering.

Establish a Routine

Keeping a consistent and short routine can help kids get into the habit of practicing on a regular basis. It's better to keep every-day practice periods on the shorter side. For ages 6-12, we recommend between 15 and 30 minutes each day. However, depending on their learning style, 10 minutes a day might be a better fit for your kid. Rule of thumb: a few minutes each day is much better than a longer practice period once a week. Practicing every day will help your child become more comfortable with their instrument over time while also allowing them to master what they are playing.

Set Reasonable Goals

As a young person, setting standards that are too high can lead to disappointment for your little musician. That's why we recommend focusing on smaller wins. Encourage your child to focus on one different part of the piece they are playing during each practice session. For new pieces, focus on the beginning, and then move forward to the next part of the piece once they feel comfortable. Try to figure out what parts of the piece are the most difficult and spend more time on those. Doing this will have your child mastering pieces before you know it.

Have Fun

If there is one thing that kids love to do, it's have fun. Use this to help your kid practice their instrument. The last thing you want is for your child to see practicing their instrument as a chore. Playing an instrument is a wonderful thing that should bring joy to their lives. Having fun will keep their spirits up and help their progress, and there are a bunch of ways to achieve this. You can turn practicing into a game

by incorporating their favorite board game, have them play the music they enjoy, or even use a reward system for their progress. You know your child best and can figure out what will work for them.

Stay Involved

Being part of your child's journey in playing an instrument is a beautiful thing, and we applaud you for doing so. After all, you wouldn't be reading this article unless you wanted to stay involved. Our biggest piece of advice here is to listen to your kid. You don't have to be a musician to know what they should be playing and what it should sound like, so simply listening to them can help you help them. Make sure they aren't distracted while they practice (no screens!) and try to hear how they are progressing when you can. After they practice, ask them questions about their feelings towards the instrument or what they are playing. Maybe the drums aren't for them, and they are more of a trumpet person. Maybe their learning style doesn't match how their teacher is coaching them. Staying involved in these ways will give you the understanding to help them and let us know how we can improve on our end.

Getting your child to practice their instrument is not an easy feat, but using these tips will guide them in the right direction when they're not with their music teachers.

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The Beginning of Paradigm Financial Group

January 13, 2018

EXTON, Pa. – January 13, 2018

After careful consideration, founding members John Lennon, David Kozak, and Matt McCarter have joined forces to form Paradigm Financial Group.

Dave, Matt, and John all have substantial experience in the world of finance. Dave is well-versed in college finance, John knows all there is to know about taxes, and Matt should be your go-to-guy for insurance information. Any company would be lucky to have these guys working together under the same roof, and it seems like they had the same idea.

Dave began his career in financial planning, but quickly noticed the lack of impact he had on his clients. He decided to shift his career focus to college financial planning. With his knowledge and guidance, he could “not only help a family plan financially, but [he] could do it with purpose and impact for generations.” This drive to help families is what motivated Dave to form his company Elite Collegiate Planning.

Matt was actually Dave’s former boss before the two became partners. He was a mentor to Dave and showed him the ropes of being a sales manager. Once Dave mastered this skill, the two of them decided to shift their focus to college planning with Elite Collegiate Planning. Their “goal at the time was to assist families in the college arena without wreaking havoc on their overall financial positions.”

John was a long-time competitor of Dave and Matt’s as the owner of the College Planning Center; however, they quickly discovered they have a lot of similar opinions when it comes to college planning. Eventually, “all three of [them] realized that with [their] unique strengths, if [they] joined forces and strategically aligned, [they] could better serve the community.”

Now that Dave, Matt, and John have come together, Paradigm is a powerhouse company. Customers can receive the help they are looking for whether it involves college planning, home and auto insurance, investments, and more. “The partnership among the three of [them] has definitely enhanced [their] ability to serve [their] customers and [their] community.”

For more information about Elite Collegiate Planning and its services, please visit elitecollegiateplanning.com.

ENDS

Elite Collegiate Planning provides college admissions and financial solutions so parents can send their children to a college that is the right fit—socially, academically, and financially. We educate families about the intricacies of the financial aid system. We help streamline the college selection process, position families to get the most financial aid possible, and develop strategies for paying the college bill without jeopardizing their financial wellness and retirement. We help parents fulfill their children's college dreams without the college debt.

The Launch of the College Knowledge Podcast

August 31, 2020

EXTON, Pa. – August 31, 2020

Dave Kozak has announced the launch of his podcast, *College Knowledge*, with co-host Joe Kerins.

“Want the inside scoop on college admissions? How about the secrets to getting an awesome internship? We’ve got you covered. We’re sharing all the knowledge you’ll need for college . . . and beyond.”

College Knowledge

College Knowledge, originally titled *Perspective with Paradigm*, has the intention to give its listeners the edge on the complicated world of college and its connection to financial planning. Both Dave and Joe have had countless experiences with families who have been misled about college, and they want to set the record straight. They are excited to bring college faculty, CEO’s, other financial planners, and a plethora of other guests onto their podcast in order to capture as many perspectives as possible on the topic at hand to reveal the truth behind paying for college.

Dave Kozak is the CEO of Elite Collegiate Planning as well as the College Planning Network. He began his career working in insurance and quickly came to find that many of his colleagues didn’t know the complete truth about financial planning especially when it came to college finances. He has since then dedicated his career to working with college-bound families and ensuring that he uses his expertise to help them for generations.

Joe Kerins is a College Planning Specialist at Elite Collegiate Planning. With his CCPS, CCFS, and ELA certifications, Joe is certainly qualified for his position. His career began in financial planning where he discovered how no one understood that college “can have significant impact on an overall financial plan” for every family, or that college should be built in to a financial plan as a current investment instead of a debt-rendering problem for the

future. Joe is excited to educate families on just how much they can do to pay less for college.

Dave and Joe can't wait to dive into the complex world of college financial planning with each episode's release every Friday. They look forward to sitting down with experts who have valuable insight in matters of life, education, and money to bring listeners comprehensive guidance from combined perspectives. Those who are interested in becoming a guest can click [here](#) to submit a request or email ncummins@pfgiusa.com.

END

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Breaking the Barrier School of Music Holds Their Winter Recital

FOR IMMEDIATE RELEASE

Come listen to some festive music from the music school's talented students

Delaware County, PA (December 7, 2025) – Breaking the Barrier School of Music will be holding their annual Winter Recital at 1:30PM on December 13th at Hope Presbyterian Church. All students are invited to perform in front of their friends and families.

The music school has held their Winter Recital at Hope Presbyterian Church before, but this year stands out from the rest. The school now has over 140 students which will make the show bigger and better. Additionally, alumni from the school will be performing, including Lucas Beltran who was on season 28 of NBC's The Voice. There is also a potluck featured as part of the event where students can bring their favorite dish to share.

Owners, Nic and Cortney D'Orsaneo, say "this year will definitely be a hit! All of our students have worked hard to put on a great show that will highlight their musical skills." They also want to thank "all the families who have supported our growing studio. Without you, we would not be able to exist. We appreciate your continued generosity *of spirit.*"

About Breaking the Barrier

Breaking the Barrier School of Music is a vibrant and inclusive family-owned music school dedicated to 'breaking down the barriers' that often hinder individuals from exploring and embracing the world of music. They strive to create a welcoming, family environment that promotes creativity, growth and a lifelong love for music. As teachers in the Philadelphia School District, Nic and his wife Cortney, dreamed of creating a music school with highly qualified instructors who tailor private lessons to meet individual needs and learning styles. They were fortunate to be able to make this dream a reality in

2020 and bring the joy of inclusive music to Delco. They firmly believe that music is for everyone and work diligently to create a space that celebrates diversity and promotes a sense of belonging.

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