

HELPING YOU BUILD A **BRIGHTER** FINANCIAL TOMORROW



I'm Don Golden, founder of The Golden Law Group, and I want to personally welcome you to the very first edition of Golden Future — a newsletter dedicated to helping you not only get out of debt but to build the financial life you deserve.

For the past 27 years, I've been honored to work as a bankruptcy attorney, helping people through one of the most challenging times in their lives. When I started The Golden Law Group back in 2002, my mission was simple: help good people get the fresh start they need. But over the years, that mission evolved into something deeper. I realized that filing bankruptcy is only the beginning. True success comes not just from eliminating debt, but from rebuilding, learning, and growing stronger financially. That's why I often say:

"I'm a bankruptcy lawyer on a mission to help people get out of debt so they can build wealth."

This mission is why I created the Rebuild Your Credit, Rebuild Your Life online course — a step-by-step program I give to all our bankruptcy clients for free. It teaches how to rebuild credit to around a 700 score within 12 to 24

months after bankruptcy, turning what once felt like an ending into a powerful new beginning.

And now, I'm excited to expand that mission with this newsletter. Golden Future is just one more way for me to stay connected to you and continue to support your journey beyond bankruptcy. Each issue will be packed with practical advice on money, credit, budgeting, and financial growth — everything you need to take control of your future.

In this issue, you'll also find a special feature on a concept I developed called the **Personal Finance Hierarchy of Needs** — a framework to help you prioritize your financial goals and build a strong, lasting foundation for success. Think of it as your financial roadmap, designed to guide you step-by-step to a better financial life.

I truly believe that no matter where you're starting from, with the right tools and support, you can build the future you've always dreamed of. I'm grateful to be a part of your journey and look forward to walking this path with you.

Here's to your Golden Future.

-Don Golden

Hear From Our Clients

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Phenomenal. Like so many others, bankruptcy was something that made me feel really bad about myself and my life. However, The Golden Law Group made sure I understood there was no reason to feel this way. They showed compassion, empathy, and concern for me, as well as my situation. I have also received education and tips for the future, so as not to repeat some of my previous missteps. The entire process was thoroughly explained from our first conversation through the day I received my discharge letter. I never felt rushed, pressured, or left wondering. Please reach out to them if you feel you need a bankruptcy lawyer. You will not be disappointed.

-Amy Roberts



Weeknight win: fast, fresh, and affordable.

INGREDIENTS:

- 1 lb white fish (tilapia, cod, etc.)
- Salt & pepper

Marinade:

- 2 Tbsp oil, juice of 1 lime, 1 clove garlic (minced)
- 1½ tsp chili powder, 1 tsp cumin, ½ tsp paprika, cayenne to taste

Sauce:

- ½ cup sour cream, ⅓ cup mayo
- Juice of 1 lime, ½ tsp garlic powder, ½ tsp cumin, ¼ tsp salt, Sriracha to taste.

Pico de Gallo:

- 5-6 diced roma tomatoes, 1 red onion, 1 jalapeño, cilantro, lime juice, salt & pepper

To Serve:

- 8 white corn tortillas
- Shredded cabbage

DIRECTIONS:

Marinate fish 20–30 min. Grill 3–4 min per side, flipping once. Warm tortillas on the grill. Break fish into chunks. Assemble tacos with cabbage, pico, and sauce. Top with extra lime or hot sauce if desired.

Meet the Team

Courtney Tinsley



At The Golden Law Group, we believe the heart of our firm is our people — and Courtney Tinsley embodies that belief every day. Courtney has been an essential part of the Golden Law Group for an incredible 17 years. Serving as our **Lead Paralegal**, she specializes in Chapter 13 bankruptcy cases, guiding clients through one of the most challenging times of their lives. What Courtney loves most about her role is being able to offer support and positivity to those who need it most. **“It’s not just a case — it’s a person’s life and finances,”** she says. **“I take that seriously and strive to make things better for them.”** Courtney’s dedication to her clients goes beyond paperwork; it’s about genuine care, attention, and helping individuals find hope and a fresh start.

When she’s not hard at work advocating for clients, Courtney treasures spending time with her family. Whether it’s trips to the theme parks, simple grocery runs, or just being together at home, family time with her husband and three children is what she cherishes most.

When she was young, Courtney wanted to be prosecutor — a dream sparked during her early years working in the felony division of the clerk’s office. Even though she didn’t end up going to law school, she feels right at home in the legal world, where her passion for helping others shines.

Outside the office, Courtney finds joy in creativity. She loves crafting, often using her Cricut to create projects — even if she modestly claims not everything turns out as planned. She’s also a fan of Christian contemporary and worship music, which she says helps her stay positive and centered.

A fun and little-known fact about Courtney: she completed three years at a school of ministry called Arise School of Ministry. Although she hasn’t officially pursued ordination yet, it’s a personal goal that remains on her horizon.

Courtney’s warmth, dedication, and compassion make her an invaluable member of our team — and we’re proud to introduce her to you!

The Personal Finance Hierarchy of Needs

The Golden Rules Of Financial Freedom

In personal finance, not all goals are created equal. Before you can focus on building wealth or leaving a legacy, you first need to meet your basic financial needs.

That's why I created The Personal Finance Hierarchy of Needs — a simple framework to help you visualize the stages of financial growth, from survival to significance.

Here's a quick breakdown:

1- Cash Flow & Basic Needs: At the foundation, it's all about control. You must earn more than you spend on essentials like food, housing, transportation, and clothing. Positive cash flow is where financial security begins.

2- Safety: Once your basic needs are met, it's time to protect yourself. This means building an emergency fund (3–6 months of expenses) and making sure you're properly insured — health, life, and disability. It also means starting to save at least 1% of your income for retirement.

3- Accumulation & Wealth Building: With stability comes opportunity. At this stage, you eliminate bad debt like credit card balances and start aggressively investing 10% to 50% of your income. You might even begin exploring passive income streams or entrepreneurship.

4- Financial Freedom: Imagine a life where you no longer have to work because your investments and passive income cover your expenses. That's the goal here — working becomes a choice, not a necessity.

5- Legacy & Self-Actualization: The peak of the hierarchy is about meaning. You have more resources than you could ever spend in a lifetime. Now, it's about leaving an inheritance and using your wealth to live out your life's true purpose.

Why This Matters

Most financial advice skips straight to talking about retirement accounts or investing, but without a strong foundation, those strategies fall apart.

This hierarchy ensures you're building your financial life in the right order — from survival to significance.

Take a moment and ask yourself: Where am I on the hierarchy today? And more importantly: **What's the next step?**



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 6 referrals —

- 4 from clients
- 2 from professional affiliates

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) 413-8700.



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This Edition

- 1 Helping You Build a **Brighter Financial Tomorrow.**
- 2 Hear from Our Clients.
Recipe of the Month: Fish Tacos.
Meet the Team.
- 3 **The Golden Rules of Financial Freedom:**
The Personal Finance Hierarchy of Needs.

WEALTH OF WISDOM

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*All you need is the plan, the road
map, and the courage to press on
to your destination.*

— Earl Nightingale