

# YOU'RE **NEVER TOO OLD** TO LEARN SOMETHING NEW

As this year winds down and we start looking toward 2026, I've been thinking about something that surprised me: after 55 years on this planet, **I'm still finding new things I love.** Like many people my age, I sometimes think, "Maybe I missed my chance." **But this year I proved myself wrong. Twice.**

## Learning Options Trading at 55

For most of my adult life, I treated retirement investing seriously but passively. I contributed, trusted the market, and stayed the course. This year I wanted to take a more active role, so I decided to learn something **I always thought was out of my league: options trading.**

At first it felt like learning a new language. Delta, theta, implied volatility, covered calls, cash-secured puts. It was overwhelming, but I stuck with it. I read, watched videos, practiced, asked questions, and eventually it clicked. By the end of the year I was confidently managing part of my own retirement account and even beat the S&P 500's return. Not bad for a late starter. The point isn't that I became an investing genius. The point is that **growth doesn't stop unless you stop.**

## Picking Up a Bass Guitar

The second thing I did was something I've wanted my whole life: learn an instrument.

Everyone in my family is musically gifted except me, or at least that's what I believed. Five weeks ago I finally stopped making excuses, walked into a music store, and came out with a bass guitar.

I've already learned "Another One Bites the Dust" by Queen and I'm working on "Smells Like Teen Spirit" by Nirvana. Am I great? No. Am I having fun? Absolutely. **And for the first time, I actually believe I can do this.** Being a beginner again is awkward, humbling, and incredibly energizing.

## Why I'm Sharing This

I'm sharing this because you might have something you've been putting off. Maybe you want to start a side business, go back to school, learn to cook, pick up a language, take control of your finances, get out of debt, start saving, or even learn an instrument. Maybe you've been telling yourself, "It's too late," or "I'll never be good at that."

Let me encourage you to stop believing those stories. **Your age doesn't decide your capability, and your past doesn't decide your future.**

## 2026 Can Be the Year You Start Again

You can learn something new. You can rebuild. You can grow. You can transform your finances, break old habits, learn new

skills, **start over, or start fresh.**

## My Wish for You

Don't let fear or age stop you from becoming the person you want to be next year. You're not too old. It's not too late. You're not behind. If a 55 year old bankruptcy lawyer can learn options trading and pick up a bass guitar in the same year, you can start something new too.

**Here's to growth, learning, and making 2026 your most empowered year yet.**

-Don Golden



# Meet the Team

## Taylor Kasten



For many of our clients, the first real conversation about their financial situation happens with Taylor Kasten. After scheduling an appointment with our intake team, clients meet with Taylor for their initial consultation — the moment when fear, uncertainty, and years of financial stress finally come into the light. Taylor takes that moment seriously and approaches it with **warmth, understanding, and genuine care.**

*“My favorite part of my job is that I get to help people,” Taylor says. “Most clients are scared when they first call. They’ve been putting it off for months. By the end of our conversation, they often tell me, ‘I finally feel like I can breathe again.’ **That’s the best part of my day.**”*

Taylor’s approach is built on empathy and listening. She helps clients share their story, open up about their challenges, and begin to see a path forward. She describes her role as “a journey through conversation” — one that transforms fear into clarity and relief.

*“When people think about meeting with a law firm, they expect it to be intimidating,” she explains. “But what we really do is just talk. I listen to what they’re going through and help them see that there’s hope — **and a way out.**”*

Outside of work, Taylor loves spending time outdoors with her children, listening to podcasts, and learning new things. She’s also an animal lover with one of the most unique fun facts on our team — at one point, she had a small farm full of animals, including chickens, bunnies, and even a pet squirrel she raised from a baby!

If she weren’t in the legal world, Taylor says her dream job would be helping underprivileged children through a nonprofit organization — a reflection of her compassionate spirit and the heart she brings to everything she does.

We’re lucky to have Taylor on our team. Her empathy, patience, and ability to help people feel truly heard make her an essential part of The Golden Law Group — and for many clients, **the person who helps turn fear into hope.**

## Hear From Our Clients



Although I live closer to Orlando, I’m incredibly grateful to have found The Golden Law Group. They handle a wide range of case types across the state of Florida, and every team member I’ve interacted with has been patient, helpful, and genuinely supportive. They turned what could have been a stressful process into something smooth and seamless.

**-Bianca Currie**

## New Year’s Good-Luck Meal: Black-Eyed Peas & Collard Greens

Enjoy this classic good-luck meal to start 2026 with hope, abundance, and a fresh start — the perfect complement to your financial goals for the new year.

### INGREDIENTS:

- 1 lb dried black-eyed peas
- 1 smoked ham hock, smoked turkey leg, or bacon
- 1 onion, diced, 2 cloves garlic, minced
- 4 cups chicken broth
- 2 cups water
- 1 bay leaf
- Salt & pepper
- Optional: a dash of hot sauce
- 1 large bunch collard greens, stems removed & chopped
- 4–6 slices thick-cut bacon, diced
- ½ onion, sliced, 2 cloves garlic, minced
- 2 cups chicken broth
- Salt & pepper
- Optional: pinch crushed red pepper and a dash of vinegar or hot sauce

### DIRECTIONS:

For black-eyed peas, soak dried peas overnight (or quick-soak), then sauté onion and garlic, add peas, broth, water, a ham hock, and a bay leaf; simmer until tender, shred the meat, and season. For collard greens, wash and chop the leaves, cook bacon and set some aside, sauté onion and garlic in the drippings, add collards until wilted, pour in broth, season, and simmer until tender; finish with vinegar or hot sauce and the reserved bacon. Optional: serve with warm cornbread!

# Financial Focus: Finish Strong, Start Smarter

## The Golden Rules Of Financial Freedom

As the year draws to a close, it's tempting to coast through December and tell yourself you'll "get serious about money next year." But the truth is, **how you finish this year sets the tone for how you start the next one.**

Before the calendar flips, take a few minutes to review your finances and make sure you're ready to step into 2026 with clarity and confidence. Here's how to finish strong—and start smarter.

### Review Your Spending

Take a look at where your money actually went this year. Were your dollars working for you—or just disappearing? Spend a few minutes reviewing your bank and credit card statements to spot trends. You might be surprised at how quickly small, repeated purchases add up. **The goal isn't guilt—it's awareness.** Once you know where your money has been going, you can decide if that's where you want it to go.

### Update Your Budget

Don't wait for January 1st to make adjustments. If your expenses have gone up—utilities, insurance, groceries—plan accordingly. If you've recently paid off a debt, don't let that money get absorbed into everyday spending. Instead, redirect it toward savings or retirement. **Small, intentional shifts** now can create a big difference over time.

### Check Your Credit and Debt

Pull your credit report and score before the new year begins. Make sure the information is accurate and dispute any errors you find. If you're still struggling with high-interest credit card balances, map out a realistic repayment plan, or, if the numbers

just don't add up, **talk to us about whether bankruptcy might be the clean slate you need** to move forward. There's no shame in using a legal tool to rebuild your financial life.

### Build or Replenish Your Emergency Fund

Unexpected expenses don't take holidays.

If you haven't already, start building a cushion that can handle life's surprises—like car repairs or medical bills—without adding new debt. Aim for at least \$1,000 in a starter fund, and work toward 3–6 months of living expenses as your next milestone.

**Your emergency fund is your first line of defense against financial stress**—and one of the smartest investments you can make in your peace of mind.

### Set SMART Goals for 2026

Instead of vague resolutions like "I want to save more," create goals that are **Specific, Measurable, Achievable, Relevant, and Time-bound.**

For example:

"I will save \$200 per month into my emergency fund for the first six months of 2026."

"I will pay off my smallest credit card balance by April."

Clear goals lead to real progress—and writing them down makes you far more likely to follow through.

### Closing Thoughts

You don't have to wait for a new calendar to make a fresh start. A few smart moves this month can give you peace of mind through the holidays and real momentum heading into 2026.

**A strong finish creates a powerful new beginning**—and that's the best gift you can give yourself this season.

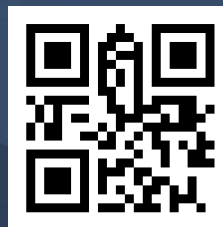
# THANK YOU! For Your Referrals

We're incredibly grateful to our clients and referral partners who continue to trust us and spread the word.

**Last month, we received 13 referrals —**

- 12 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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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.**



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## WEALTH OF WISDOM

“Year’s end is neither an end nor a beginning, but a going on – with all the wisdom we take with us.”

– Hal Borland