

MY OWN FINANCIAL FRIGHTS: THE STUDENT LOAN NIGHTMARE

Halloween is the season for haunted houses and ghost stories, but for me, **the scariest thing I ever faced wasn't a monster in the closet — it was my student loans.**

When I graduated law school, I owed around **\$45,000**. That was a big number, but I told myself I'd pay it off as I got established. The problem? As a young lawyer, I wasn't making very much money. To get by, I had to use deferments and forbearances just to keep my head above water. Each time I took one of those six-month forbearances, the interest would capitalize and get added to the principal. Instead of shrinking, my loan balance kept growing. Before I knew it, **that \$45,000 had ballooned to over \$60,000** — despite the fact that I was paying around **\$600 per month**. I wasn't moving forward. I was going backward.

And to make matters worse, the servicer — Sallie Mae — made sure I never forgot about it. Every month, at **8:00 a.m. sharp on the due date**, their auto-dialer would call my phone, even if I had already made my payment online. It was maddening. The system just hadn't updated yet, so the calls came like clockwork. It was a monthly reminder that no matter how hard I worked, I couldn't seem to get ahead.

It wasn't until I had started my own firm and spent a few years building it that I finally began to make enough money to really attack the loans. But the real turning point came from an unexpected place.

I represented a client who was being harassed by a debt collector. They were calling her cell phone over and over using an auto-dialer without her consent. That was a violation of the



Telephone Consumer Protection Act. I filed a lawsuit on her behalf, and we got a fantastic result. My client was able to buy a house with the money she received — and I used my attorney's fee from that case to finally pay off my student loans.

That was my lucky break. I know most people never get a windfall like that. For many, the debt just keeps haunting them year after year, no matter how hard they work.

But that experience shaped me. It taught me what it feels like to be trapped by debt, to feel like the numbers only go the wrong way, to get those relentless calls. It also showed me that freedom is possible. Debt may be scary, but it doesn't have to bury your future.

So if you're haunted by your own financial frights, remember this: monsters don't go away when you hide from them. But when you face them head-on — with the right tools, the right plan, and sometimes the right help — they lose their power.

This Halloween, I don't fear ghosts or goblins. I've already lived through the real nightmare — and I've seen how good it feels to finally wake up from it.

-Don Golden

Hear From Our Clients



A great firm! They stayed with me till the end. Kept me informed and guided me through a terrible time in my life. I highly recommend.

-Lisa Brown

Witches' Brew Pumpkin Chili (with Beer)

Warm, hearty, and a little spooky, this pumpkin chili gets extra flavor from a splash of beer — **a true witches' brew** for Halloween or any cozy fall night.

INGREDIENTS:

- 1 lb ground turkey or lean ground beef
- 1 medium onion and 1 green bell pepper, diced
- 3 cloves garlic, minced
- 1 cup beer (porter, stout, amber, or pumpkin ale work best)
- 1 can (15 oz) pumpkin purée
- 1 can (15 oz) black beans and 1 can (15 oz) kidney beans, drained and rinsed
- 1 can (28 oz) crushed tomatoes
- 1 ½ cups chicken or vegetable broth (add another ½- 1 cup if not using beer)
- 2 tbsp chili powder
- 1 tsp cumin and 1 tsp smoked paprika
- ½ tsp cinnamon
- Salt & black pepper to taste
- Optional Toppings: shredded cheese, sour cream, jalapeños, tortilla chips, or green onions.

DIRECTIONS:

Heat olive oil in a pot, brown the meat, then add onion, bell pepper, and garlic; cook until soft (about 5 min). Stir in spices, add beer, and simmer for 2-3 min. Mix in pumpkin, beans, tomatoes, and broth; bring to a boil and then simmer for 25-30 min. Season to taste and serve with your favorite toppings — and a sip of beer for the chef!

Meet the Team

Jennifer Carlough



If you've been a client of The Golden Law Group over the past decade, chances are you've met Jennifer. She's been part of our team since 2009, starting at the front desk before moving into collections, and now serving as both a **bankruptcy paralegal and Social Security case manager**.

What Jennifer loves most about her work is **helping people find freedom from their debt and easing the stress that weighs on families**. Her role requires constant multitasking — moving from casework to client calls to file updates — but she thrives on staying organized and keeping everything moving forward. *"It's a lot of multitasking," she says, "but the important part is staying organized so you don't lose your place when you get pulled in a different direction."*

When she's not at the office, Jennifer's creativity shines. With a degree in Fine Arts, **she's an artist at heart**, enjoying large-scale paintings inspired by her garden and crafting earrings she sells with her stepmom at local shows. She also loves thrifting and repurposing old items into something new and unique, turning forgotten treasures into works of art. If she weren't working in law, Jennifer imagines herself as a homesteader — living on land, growing her own food, and traveling the country in a camper with her family. Until then, she makes the most of life in Plant City, balancing work, creativity, and family.

And here's a fun throwback: before joining The Golden Law Group, Jennifer worked in house flipping with her mom's neighbor — tearing out drywall, tiling, painting, and more. Sixteen years later, that "construction worker" is now one of the most dedicated members of our legal team.

The Financial Graveyard: Don't Let Debt Bury Your Future

The Golden Rules Of Financial Freedom

October is the season of haunted houses, ghosts, and scary stories—but for many people struggling with debt, the real fright isn't found in a horror movie. It's in their mailbox, their bank statement, or the relentless calls from creditors. Debt has a way of slowly burying dreams and opportunities if it isn't confronted.

Imagine walking through a **financial graveyard**. On each headstone lies a goal that was once alive and thriving—but debt has laid it to rest:

- **"Here Lies Retirement"** – high-interest payments drained the savings that were meant to grow.
- **"Here Lies Homeownership"** – too much debt crushed the credit score needed for a mortgage.
- **"Here Lies Family Vacation"** – monthly minimum payments stole the chance to make memories.
- **"Here Lies Education Fund"** – student loans and credit cards left no room for college savings.

This is the chilling reality for many households. Debt doesn't just take your money—it buries your future plans one by one.

The Good News: You Can Escape the Graveyard.

The graveyard doesn't have to be the final chapter. With the right strategy, you can bring your financial life back from the dead:

- **Face the monster:** Stop ignoring the debt. Make a list of balances, interest rates, and minimum payments.



- **Choose your weapon:** Attack it with a payoff strategy like the debt snowball or avalanche.
- **Slay the vampire of interest:** If the debt is overwhelming, consider consolidation, negotiation, or—if necessary—bankruptcy as your path to a fresh start.

Take Back Your Future

Halloween is about facing scary things and realizing they aren't so powerful once you shine a light on them. The same is true for debt. What feels like a financial graveyard today can become fertile ground for rebuilding your future tomorrow. If you're ready to stop living in fear of debt and start reclaiming your financial life, reach out. A fresh start may be just what you need to bring those dreams back to life.

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 18 referrals —

- 16 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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WEALTH OF WISDOM

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Don't let your finances haunt you – face your fears, slay your debt, and rise from the ashes of bad credit like a financial phoenix