



## THERE IS NO TIME TO WAIT!

**Not long ago, I went through an exercise that stopped me in my tracks. It was simple—but uncomfortable.**

It forced me to think about life expectancy, time, and what's actually left. Not in a dramatic or fear-based way, but in a very practical, human way. How much time have I already used? How much time do I realistically have left? And what am I doing with it?

I'll be honest, this exercise hit home for me.

It made something very clear: **waiting is no longer an option.** I'm not going to wait for my health to magically improve before I take better care of myself. I'm not going to wait to reach every business milestone before enjoying the work I do. I'm not going to wait for the "perfect time" to pursue the things that matter most to me.

Because the truth is, **none of us know how much time we actually have**—and too many people spend years stuck in a holding pattern, telling themselves, "I'll deal with it later."

**Later with their finances.**

**Later with their health.**

**Later with their dreams.**

I've spent more than two decades sitting across from people who didn't plan to be overwhelmed by debt. They didn't plan to feel trapped. They didn't plan to lose sleep or feel constant stress. It just... happened. And then time passed. And then more time passed.

What I've learned—both professionally and personally—is this: **Time doesn't create clarity. Action does.**

For many people, debt becomes the excuse to wait.

- "I'll start saving once this is paid off."
- "I'll invest later."
- "I'll focus on my health when things calm down."
- "I'll chase that dream when I'm more financially secure."

**But waiting quietly costs more than people realize.**

What finally clicked for me is that the goal isn't perfection or certainty. **The goal is momentum. Progress. Intention.**

That's why, heading into 2026, I've made a commitment to myself: I am going to take action now—in my health, in my work, and in the life I want to live—without waiting for everything to line up perfectly.

**And I want the same for you.**

If you're reading this and feeling like life is on pause because of money stress, uncertainty, or fear of making the wrong move, I want you to know something important:

**You are not behind. But you do need to move.**

Taking control of your finances isn't about shame or failure—it's about reclaiming time. Time to breathe. Time to plan. Time to build something better.

Whether that means finally getting honest about your debt, asking for help, creating a plan, or taking the first step you've been avoiding—make 2026 the year you stop waiting.

Your future isn't built someday.

It's built by the decisions you make now.

And the time you have left deserves your full attention.

**-Don Golden**

# Meet the Team

## Patricia Beltran



Once a client decides to move forward with their case, Patricia Beltran is often the person who helps keep everything on track. Patricia has been part of The Golden Law Group **for nearly five years** and plays a critical role in supporting clients during the early stages of their bankruptcy case. She works closely with clients to help them stay on schedule with **payment plans and ensure we receive the documents needed so their case can be filed as smoothly and efficiently as possible.**

Inside the firm, these check-ins are known as “*courtesy calls*,” but they are much more than simple reminders. When Patricia reaches out, she helps clients stay current with their payment plans, understand which documents are still needed, navigate any confusion or obstacles in the process, and get connected with an attorney whenever questions arise. Her focus is simple: **removing barriers so clients can reach the fresh start they’re working toward.**

What Patricia enjoys most about her role is **connecting with clients**. She takes the time to listen, understand what they’re going through, and offer reassurance during what can be a stressful and emotional time. For her, it’s not just about deadlines, it’s about helping people move forward.

Outside of work, Patricia enjoys spending time with her daughter. The two love working on **creative projects** together, often following along with YouTube videos to build, paint, or craft something new.

If Patricia weren’t working in a law firm, her dream would be to run her own business. One idea she’s been exploring is making natural soaps, an interest sparked by watching others turn creativity into **something meaningful.**

Patricia enjoys calm, peaceful music, especially in the mornings, preferring zen-style music to start the day focused and grounded before things get busy.

Patricia says she’s truly thankful to be part of The Golden Law Group and considers this the best job she’s had. We’re grateful to have her on our team and even more **grateful for the care and consistency she brings to our clients every day.**

## Hear From Our Clients



I love the ease of working with The Golden Law Group, very efficient, and quick. The people are professional, and caring along with a bit of sense of humor. Very pleased with my decision to go with The Golden Law Group.

**-Sherrell Williams**



## Chicken & White Bean Soup

**Serves: 4-6 | Prep: 10 min | Cook: 30 min**

Turning leftovers into something new — that’s the recipe for both good food and good finances

### INGREDIENTS:

- 1 Tbsp olive oil
- 1 medium onion, diced
- 2 carrots, sliced
- 2 celery stalks, sliced
- 3 cloves garlic, minced
- 1 tsp dried thyme
- 1 tsp dried rosemary
- ½ tsp black pepper
- ½ tsp salt (to taste)
- 6 cups chicken broth
- 2 cups cooked chicken, shredded
- 2 cans (15 oz) white beans, drained & rinsed
- 1 bay leaf
- Optional: fresh parsley or lemon juice

### DIRECTIONS:

Heat olive oil in a large pot over medium heat, then add the onion, carrots, and celery and cook 5 to 6 minutes until softened. Stir in the garlic and seasonings and cook about 30 seconds, then add the broth and bay leaf and bring to a gentle boil. Stir in the chicken (rotisserie works well) and beans, reduce the heat, and let simmer 20 to 25 minutes, adding spinach or kale in the last 5 minutes if using. Remove the bay leaf, adjust seasoning, and finish with parsley or lemon if desired; this soup freezes and reheats well.

# Don't Wait to Start Saving — Small Steps Matter More Than You Think

## The Golden Rules Of Financial Freedom

One of the **biggest financial myths** I see—over and over again—is this idea that you have to wait until things are “perfect” before you start saving for your future.

People tell themselves:

- “I’ll start saving once I make more money.”
- “I’ll invest when my debt is gone.”
- “It’s not worth it unless I can put away a lot.”

The problem is simple: **waiting costs time, and time is the most valuable ingredient in building financial security.**

What actually builds wealth isn’t big contributions.

**It’s consistency plus time.**

That’s where compounding comes in.

Compounding means your money doesn’t just grow—it grows on top of its own growth. Interest earns interest. Gains earn gains. And over time, that snowball effect becomes powerful.

Here’s the part most people miss:

Compounding works best when you give it time, not when you give it big dollars.

**Starting small is not a weakness—it’s a strategy.**

Saving \$25 or \$50 a month might feel insignificant at first. It doesn’t change your life overnight. But over years—especially decades—that habit creates momentum. And momentum changes outcomes.

More importantly, starting small does something even more powerful than growing your account balance: **it changes your identity.**

You stop being someone who plans to save and become someone who does save.

**That mindset shift matters.**

I’ve seen people delay saving for years because they felt embarrassed about how little they could contribute. Meanwhile, they were losing the one thing they could never get back—time.

The truth is, **your future doesn’t care how much you start with. It cares that you start.**

Once you begin:

- Contributions usually grow as income grows
- Confidence replaces hesitation
- Saving becomes automatic, not emotional
- Investing becomes less intimidating

This is especially important for anyone who has been dealing with debt or financial stress. Freedom isn’t just about eliminating what’s holding you back—it’s about building something that moves you forward.

You don’t need to wait for the perfect moment.

You don’t need to have everything figured out.

You don’t need to start big.

**You just need to start.**

Because when it comes to saving for your future, the most expensive decision is waiting.

Let today be the day you stop waiting—and **let compounding do the heavy lifting for you.**

## 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 —**

- 17 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!*



**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) 519-3948.**



 @thegoldenlawgroup  
 @goldenlawgroup  
 brandonlawyer.com

## WEALTH OF WISDOM

“You may delay,  
but time will not.”

– Benjamin Franklin

### This Edition

- 1 There Is No Time To Wait!
- 2 Meet The Team.  
Hear From Our Clients.  
**Recipe of the Month:** Chicken and White Bean Soup.
- 3 **The Golden Rules of Financial Freedom:**  
*Don't Wait to Start Saving – Small Steps Matter More Than You Think*

### Protect Your Family. Plan with Confidence.

We help individuals and families with basic estate planning, including:

- Wills
- Powers of Attorney
- Health Care Surrogates
- Living Wills
- Lady Bird Deeds
- Revocable Living Trusts

**Affordable. Straightforward. Done right.**

**Call today to schedule a consultation: (813) 519-3948.**