

# How To Enjoy Financial Happiness After Bankruptcy

No matter where you are in your financial journey, bankruptcy leads to emotional trauma that can affect every area of your life. You might find yourself

- Lying awake at night wondering if you'll ever be able to buy a new car
- Raising your voice at the slightest issues because you're so overwhelmed
- Battling knots in your stomach when you think about your credit score
- Questioning if your life will ever be normal again

But what if you could go *beyond* normal and find **financial happiness** that you only dreamed was possible?

- All your living expenses covered, including emergencies
- Funds to enjoy your favorite recreation or hobby
- A growing savings account to spend how you want

All with little or no debt weighing you down.

Sadly, few people achieve these dreams after bankruptcy. Many people go back to their same financial situation: burdened with debt and living paycheck to paycheck.

I started thinking about how I could help people break this vicious cycle after bankruptcy and replace it with total financial peace.

Allow me to introduce myself.

## Why I Started Fresh Start for Life

My name is Don Golden. And I'm a bankruptcy lawyer.

After reading a challenging book, *Lead for God's Sake*, I had the nagging feeling that there was something more I should be doing to help my clients after bankruptcy.

I began to realize that bankruptcy wasn't really changing their life; it was merely changing their circumstances. And sometimes, only for a short time.

My clients were getting a fresh start, but it wasn't for life.

They were out of debt, but didn't know how to move forward financially. How were they going to handle their money in the future? Would they do anything different — or would they end up in the same financial hardship as before?

Here's the cold truth: I've had people come to me more than once to file bankruptcy.

It's an honor that they come to me and want me to help them again. And I'm happy to. But it breaks my heart too.

## Would You Choose to Go Through Bankruptcy Twice?

You would *think* that no-one would want to go through the stress of bankruptcy twice:

- Battling the creditors
- Receiving notifications of lawsuits
- Worrying if the judge will allow them to keep their car

Sadly, a percentage of people filing bankruptcy this year will find themselves in the same financial mess a second time. Good people, like you, with no desire to abuse the system — who are just trying to make ends meet so they can live a comfortable life.

I definitely don't want to see anyone go through bankruptcy twice. Once is bad enough.

And something was telling me that I could do more for my bankruptcy clients than just help them get a discharge of their debts. I could offer them more...help them restore their life after bankruptcy. I could show them how to

- Rebuild their credit score
- Manage their money smartly
- Enjoy the financial life of their dreams

That's when I realized YES — I can do this. I already have a background teaching money management courses. Why not offer courses to my clients so they could learn how to achieve financial peace after bankruptcy?

Immediately, I set out to develop Fresh Start for Life — so that I could show people like you how to live the financial life of their dreams — to avoid the pitfalls that lead to empty bank accounts and heavy debt — and show them how to build wealth and find financial happiness.

I'll share more about that in a minute, but let's talk about why it's so hard for some people to recover after bankruptcy.

## Why Good People Stay Broke After Bankruptcy

Many people are living direct deposit to direct deposit — and don't understand why they're broke all the time. They think it's because they don't have enough money. But that's not the real problem. It actually has little to do with money.

Let me ask you a question.

If your next door neighbor won a million dollars (after taxes) in the lottery, would you think he had achieved financial peace?

Some people would say that he was filthy rich, a millionaire — and living the financial dream.

But the truth is, you wouldn't know if he was rich until a year or two later. The stats show that if a person was broke before they won the lottery, there's a 33% chance they will file bankruptcy themselves within three to five years.

One lottery winner — "Bud" — won 16.2 million dollars in the Pennsylvania lottery in 1988. One year later, he was one million dollars in debt. In 2016, he was living on \$450 a month and food stamps.

This is just one tragic story among many.

So why do people go broke after winning the lottery?

It's the same reason people stay broke after bankruptcy: there's something that they don't know.

## How to Discover the Secrets of the Rich

Perhaps you've wondered about the secrets of the rich and famous. Why they have money and others do not.

It really comes down to knowledge.

Rich people know something that poor people don't know.

It's pretty simple. Rich people are rich because they think like a rich person. I know it sounds silly. But it's true. Imagine if a rich person won the lottery. What would they do with the 16.2 million? They'd probably invest it and get richer. And more than likely, they wouldn't end up bankrupt in three to five years.

Rich people have knowledge about how to handle money and make it grow. Trust me, it's not magic. It's sheer knowledge. Knowledge of how to use and spend and invest money. Knowledge that you can learn.

Here's one of their secrets that might surprise you: Rich people don't waste their money on lottery tickets. And for a good reason. They don't take shortcuts to wealth. Shortcuts to wealth cause people to end up — broke.

There are many other tips and tricks that wealthy and successful people use. And I want to share some of them with you so that you can be successful with your money. These are some of the things we will teach you in Fresh Start for Life.

In fact, we'll provide you with a roadmap to total financial peace. But everyone's idea of financial happiness is a little different.

## What Is Your Idea of Financial Happiness?

The first step to financial happiness is to identify what it looks like for you. That's something you can do right now. Grab a piece of paper and write down what a happy financial future would look like to you.

Maybe it would include:

- Money to enjoy a nice vacation once a year
- No fear of your mortgage company foreclosing on your home
- A growing retirement account that can sustain you when you retire
- Ability to pay off your credit cards monthly without interest or late fees

Be practical. Now isn't the time to be dreaming of a yacht or a motorhome. But, with the techniques in our Fresh Start for Life programs, you may be able to achieve that someday too.

The next section will tell you more about our life-changing programs.

## Fresh Start for Life Can Help You Find Financial Happiness

We offer two courses in the Fresh Start for Life program. The first course is designed to help you rebuild your credit score. The second course will give you the skills to change your financial destiny.

Read through the course descriptions to learn how you can enjoy the financial happiness that you've been dreaming of.

### **Course One: Rebuild Your Credit, Rebuild Your Life**

In this course you will learn how to rebuild your credit score to 720 in 12-24 months after bankruptcy. With a 720 credit score, you can do almost anything. Here are some possibilities

- Qualify for credit card offers so you can feel secure
- Get loans with good rates to buy the things you need
- Pay lower insurance premiums so you can protect your family for less

Plus, you'll be on the cusp of qualifying for

- Better interest rates to keep your monthly payments low
- New auto loans so you can drive the car of your dreams
- Home mortgage loans so you can get into your perfect house

Learn more about Rebuild Your Credit, Rebuild Your Life [here](#).

Re-establishing your credit is only step one toward your financial happiness. We also want to provide you with the tools and knowledge to enjoy total financial peace.

That's what you'll learn in the second course.

### **Course Two: Your Roadmap to Total Financial Peace**

In this course, you'll learn the secrets to building wealth and having enough money to do the things you really want to do.

You'll learn how to

- Make the credit card companies pay you to use their cards
- Have money left in your pocket every month to buy the things you want
- Grow your bank account from zero to 60k (or to whatever you need)
- Find money to pay for emergencies like hot water heaters or car transmissions
- Get the resources to take the vacations you've been dreaming about

And so much more.

Bankruptcy doesn't have to be the end of your life. With our help, it can be the beginning of your financial happiness.

Learn more about Your Roadmap to Total Financial Peace [here](#).

We want to help you achieve the success and happiness you've been dreaming of so that you can enjoy financial peace for life.