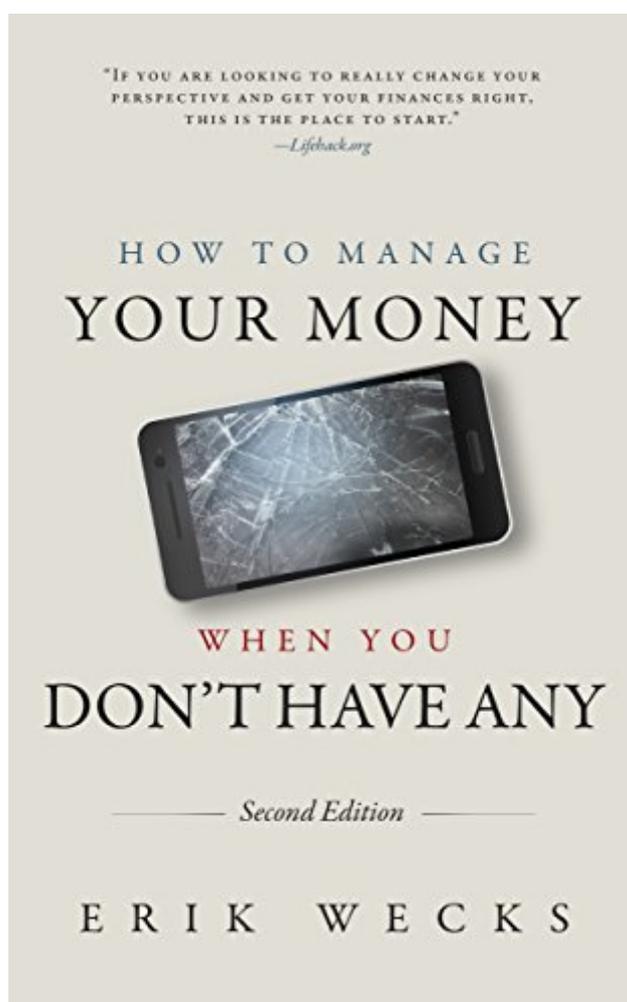


The book was found

How To Manage Your Money When You Don't Have Any (Second Edition)



Synopsis

Unlike many personal finance books, *How to Manage Your Money When You Don't Have Any* was specifically written for Americans who struggle to make it on a monthly basis. It provides a respectful, no-nonsense look at the difficult realities of our modern economy, along with an easy to follow path toward better financial stability that will give hope to even the most financially strapped households. Created by a financial expert who hasn't struck it rich, *How to Manage Your Money When You Don't Have Any* offers a first hand story of financial survival in the face of rough times. Rather than emphasizing wealth creation, *How to Manage Your Money When You Don't Have Any* teaches readers to do the best they can with their income no matter its size. Content rich, personal, and jargon free, the book is opinionated and at times humorous. Full of current everyday references, it is meant to be a quick read that will appeal to the average reader just struggling to make ends meet.

Book Information

File Size: 2919 KB

Print Length: 190 pages

Simultaneous Device Usage: Unlimited

Publisher: Erik Wecks; 2 edition (March 8, 2012)

Publication Date: March 8, 2012

Sold by: Digital Services LLC

Language: English

ASIN: B007IUGLYO

Text-to-Speech: Enabled

X-Ray: Enabled

Word Wise: Enabled

Lending: Enabled

Enhanced Typesetting: Not Enabled

Best Sellers Rank: #3,543 Paid in Kindle Store (See Top 100 Paid in Kindle Store) #1 in Kindle Store > Kindle eBooks > Business & Money > Personal Finance > Budgeting & Money Management > Budgeting #4 in Kindle Store > Kindle eBooks > Business & Money > Personal Finance > Budgeting & Money Management > Money Management #8 in Books > Business & Money > Personal Finance > Budgeting & Money Management

Customer Reviews

This guide gets to the point. It's certainly not the most glamorous get rich quick or the get out of debt quick book. This book is realistic, and lists the precautions/actions you can take to avoid and get out of financial disasters. One of the major points in this book is avoiding expenses, even if you have a high income. The dentist vs. the dentist's clerk story really nailed the point down. If you want to find out why a dentist making six figure salary can be poorer than the dentist's clerk making meager salary, read this book. This book talks about debts and emergency funds a lot. It really nails down the importance of being debt free, and establishing an emergency fund. This book will also stress the importance of needs such as food, shelter, clothing, and family. As an 18 year old who used to spend all my income on CD's and iPods, this book really enlightened me. I'm now saving up for the future, and have 550\$ in my emergency fund. I'm also managing my expenses vs income, and working a lot harder than usual. This book was a real eye-opener for someone who's lived 18 years of his life without having to make any financial decisions.

I have been reading this book over the past week, and it has really helped me to begin thinking differently about my approach to budgeting. I have kept a detailed budget for years, all color-coded and balanced to the penny. What really changed throughout my reading of this book was my awareness that my spending is a reflection of my values. Ouch. That was hard to take in, especially when I reviewed my budget for the past few months. Much of my spending is on debt payments, and I've really felt okay, as long as I could make all of my payments. If I truly value stability for my family, I need to think differently and set new priorities. This book provided practical and simple steps to get me started. I feel empowered and encouraged that I can begin to pay off the debt and become more purposeful in my saving and spending. Anyone living paycheck to paycheck or spending much of their income on payments needs to read this book!

I've watched pledge-drive specials on PBS, where financial gurus offer "sure-fire" steps promising to take me from the depths of debt to the lap of luxury, but never could connect with the message. I'm not looking for investment advice, and I don't want five vacation homes to retire in. I just want some help keeping my head above water. Wecks offers more practical advice than those specials, with a more plausible goal: avoiding the traps laid by a system and culture that seems to accept debt as a simple part of everyday existence. This is a nice, simple plan that anyone, at any income level, can both comprehend and follow.

In the interest of full disclosure, I happen to know Erik personally, and I also know that the advice in

his book is born of experience. Erik's had tremendously bad luck in the job market, but in spite of that he and his family have kept paying their mortgage and haven't gone hungry. Here's a finance book that isn't so much about building wealth as it is about learning to create stability, less "get rich quick" and more "don't go broke," which may be a lot more relevant today. Aside from the more obvious lessons that you're familiar with (don't accumulate credit card debt), Erik gives practical steps toward getting out of debt and building your safety net, and steps you should take to keep yourself from falling into the same traps in the future. I really liked his boat analogy: you have to determine whether your boat is just full of water (you have debt) or actually sinking (you spend more than your income). If it's just full of water, at least you don't need to patch the boat and you can work on bailing yourself out. If it's sinking, though, then scooping out buckets of water isn't going to cut it. Either way, you need to know what situation you're in before you attempt to fix it. The explanation of zero-balance budgeting is also easy to understand, and it lets you set your own values. Erik doesn't tell you where to spend your money--he just helps you figure out how much money you have for spending. While his writing isn't perfect, his advice is solid. If you're tired of personal finance books that assume you have a lot of money lying around to invest, then this book may be a perfect fit. (And it's cheap!)

I have read a lot of books about how to handle your money, but they all seemed to be aimed at people that already had or were making a lot, telling them how to invest & retire wealthy. This book is for those of us that don't make a lot or have found ourselves in a mess. I especially like how he talks about people trying to maintain their high end style of living when their income has become low end, I know a few folks like that and can just see the hole they are digging getting deeper. I also like that he tells it like it is and uses his own mistakes as examples. I like his honesty, he doesn't sugar coat anything, it is just a really good book for getting your financial life back on track, written in a way that anyone can understand.

The book wanders around, repeats itself often, and has the depth one might garner from watching CNBC or BLOOMBERG business channels for a few hours. To sum it up: 1) Don't take on debt, 2) If you do pay it off, 3) Make sure you pay for the essentials like food and shelter each month then pay for the other stuff, 4) Don't buy an XBOX 360, 5) Don't buy a car you can't afford, 6) Credit card interest is expensive, 7) Try to save a little money every month, 8) If you want some help, listen to Clark Howard's radio show or buy a couple of his books. There are thousands of books on financial self-help out there. I suggest you keep looking. This is not a book I can recommend.

[Download to continue reading...](#)

How to Manage Your Money When You Don't Have Any (Second Edition) Money: Saving Money: The Top 100 Best Ways To Make Money & Save Money: 2 books in 1: Making Money & Saving Money (Personal Finance, Making Money, Save Money, Wealth Building, Money) How to Manage Your Money When You Don't Have Any The Life-Changing Magic of Not Giving a F*ck: How to Stop Spending Time You Don't Have with People You Don't Like Doing Things You Don't Want to Do Money Management Tips: Control Money Don't Let It Control You (Budgeting your money, How to save money tips, Get out of debt fast, Live cheap, Debt free, Spend less) Money: Saving Money: Success: Get More Money & Success In Your Life Now!: 3 in 1 Box Set: Money Making Strategies, Saving Money Strategies & World's Best ... Tips for Personal Finance & Life Success) Agile Product Management: Product Owner (Box set) : 27 Tips To Manage Your Product, Product Backlog: 21 Tips To Capture and Manage Requirements with Scrum ... development, agile software development) Agile Product Management and Product Owner Box Set: 27 Tips to Manage Your Product, Product Backlog and 21 Tips to Capture and Manage Requirements with Scrum Personal Finance: Budgeting and Saving Money (FREE Bonuses Included) (Finance, Personal Finance, Budget, Budgeting, Budgeting Money, Save Money, Saving Money, Money) Don't Let Your Emotions Run Your Life for Teens: Dialectical Behavior Therapy Skills for Helping You Manage Mood Swings, Control Angry Outbursts, and ... with Others (Instant Help Book for Teens) Business Plan: Business Tips How to Start Your Own Business, Make Business Plan and Manage Money (business tools, business concepts, financial freedom, ... making money, business planning Book 1) Budgeting: How to Make a Budget and Manage Your Money and Personal Finances Like a Pro (FREE Bonus Inside) (Budgeting, Money Management, Personal Finance, Planning Guide) Can I Retire?: How Much Money You Need to Retire and How to Manage Your Retirement Savings, Explained in 100 Pages or Less You're Making Me Hate You: A Cantankerous Look at the Common Misconception That Humans Have Any Common Sense Left The One Page Project Manager for IT Projects: Communicate and Manage Any Project With A Single Sheet of Paper Interviewing: BONUS INCLUDED! 37 Ways to Have Unstoppable Confidence in Your Interview! (BONUS INCLUDED! 37 Ways to Have Unstoppable Confidence in Your Interview! GET THE JOB YOU DESERVE!) (Volume 1) Money: How to earn money with : Earn \$5000 per Week Part Time using the power of Arbitrage with Liquidation Products on (How to make money ... on , How to make money with) How to Hide Money During a Divorce: How to Hide Assets, How to Hide Money From Husband, How to Hide Money From Creditors, How to Hide Money During Bankruptcy) Money on the Table: What You Don't Know Leaves Money on the Table Manage Your Day-to-Day: Build Your

Routine, Find Your Focus, and Sharpen Your Creative Mind

[Dmca](#)