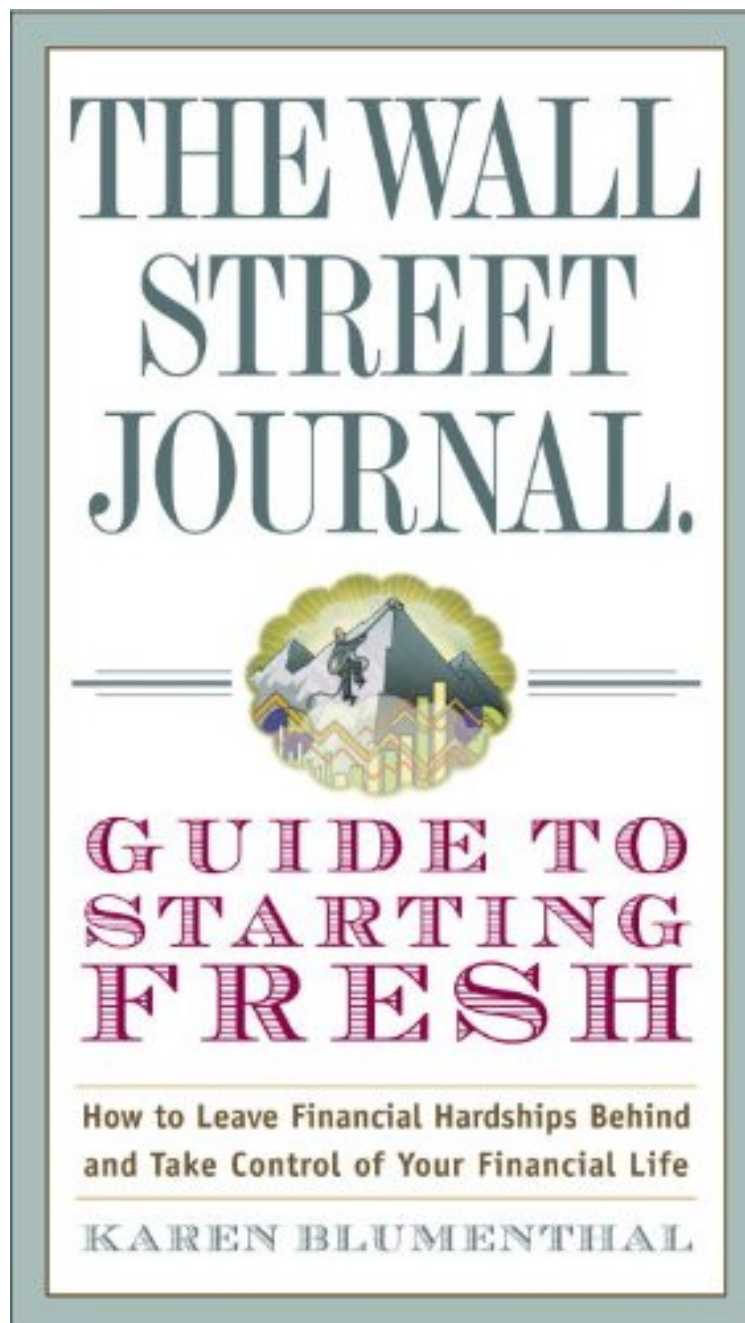


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The Wall Street Journal Guide to Starting Fresh: How to Leave Financial Hardships Behind and Take Control of Your Financial Life

Karen Blumenthal

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1 of 1 people found the following review helpful. Restating the obviousBy Jackson MumeyFor those who are trying to rebuild their finances, there are a wealth of books available, including this one from the publishers of the WSJ. While there are some helpful ideas included in this book, it is very, very basic and most people reading it will be painfully and fully aware of much of the advice and suggestions found within. If you're looking for a book with a bit more substance or a plan to help you dig out, I would recommend any of Dave Ramsey's books over this title. It's not a bad book, just a very superficial collection of short articles that you could probably have found on Google for free.0 of 0 people found the following review helpful. Five StarsBy guesswhoGreat book!0 of 0 people found the following review helpful. When you need to start over with the basicsBy HoneyBadgerReviewsThis book starts with some encouragement and understanding for people going through a major life change which may affect their financial status. It offers advice and tips on issues such as: finding a good credit card, insurance, dealing with housing costs, college costs, and credit scores. There are quite a few websites listed at the end for additional research.Overall the information is not real in-depth but may help someone get their bearings when they've been dealt a harsh hand. It's written in easy-to-read language and broken into distinct chapters so you can easily skip any parts that do not apply to your own circumstances.

Three years after the economic meltdown began, many of us are still reeling from its devastating effects. Maybe you're among the millions of homeowners who fell behind on their mortgages or you lost your home to foreclosure. Maybe you lost your job and have struggled to find a new one, meanwhile struggling with a drastically reduced income. Or perhaps you're one of the roughly 1.5 million Americans filing each year for bankruptcy. Or maybe you emerged from the meltdown relatively unscathed, but you've been recently divorced or widowed. Now, along with all the other accompanying emotional hardships, you must deal with a household budget that is dramatically changed. Maybe you experienced an unexpected health crisis that drained your savings or retirement account. Or perhaps you've simply grown tired of having so much debt. As tough as these situations are, they aren't hopeless. You have options. When the old rules for managing your finances no longer apply, you can take control of your situation, wipe the slate clean, and start over. Here, in the accessible, empathetic, and easy-to-understand style the Wall Street Journal Guidebook series is known for, veteran WSJ personal finance reporter Karen Blumenthal walks you through everything you need to know to leave the past behind you and get your financial life back on track. This includes how to: -Build a trusted team of professionals to help you navigate your new financial landscape-Get your credit record -the support beam of your financial scaffolding - back in order-Recalibrate your budget and weigh your big ticket expenses-Determine whether you can afford to stay in your home -Adjust your debts to your new situation-Assess your health coverage and other necessary insurance -Invest for your future retirement and other needs-Craft a sustainable plan for long-term financial healthWhether you're recently divorced or widowed, or have declared bankruptcy or lost your home to foreclosure, or simply want to start with a clean slate, you can make a fresh financial start. Covering housing, insurance, health care, investing, debt, taxes, wills, and more, this book shows readers at all life stages and income levels how to adapt and adjust their finances to their new circumstances and get on the path to a better financial life. From the Trade Paperback edition.

About the AuthorKaren Blumenthal writes the Getting Going personal finance column for The Wall Street Journal and has been a financial journalist covering a wide range of personal finance and corporate topics for more than 25 years. She is the author of The Wall Street Journal Guide to Starting Your Financial Life and Grande Expectations: A Year in the Life of Starbucks' Stock, as well as four nonfiction books for young people. She lives in Dallas, Texas.