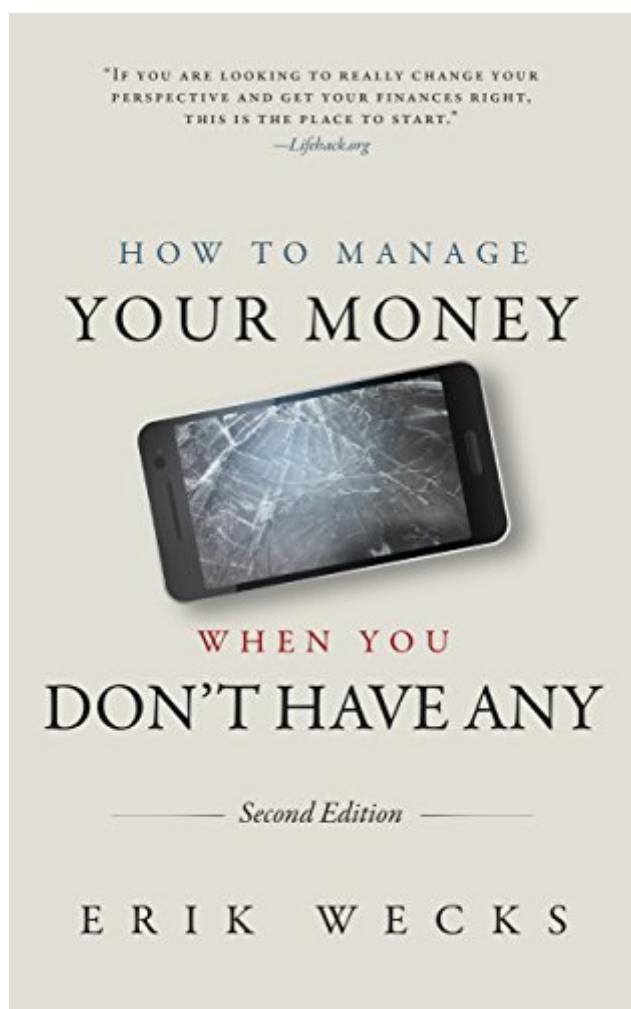


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How To Manage Your Money When You Don't Have Any (Second Edition)



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

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Customer Reviews

I enjoyed the approach taken here. There isn't a lot of unnecessary hand holding and you-can-do-it-if only-you-think-positive non-sense. Instead there are practical tips and a real world perspective delivered in a clear and straightforward way. Well done.

If you are looking for a book that does not have any get-rich-quick schemes, does not promise to help you make \$1 million by following its guidelines, or other stuff that just detracts from the fact that you're in a financial bind right now, this is it. Wecks shares his hard won experience with readers, explaining what he did wrong and what others have done wrong in his career as a financial advisor. Then he takes you to the next step which is what he has done right and when he has encouraged other people to do to get out of their own messes. He addresses both practical and the emotional aspects of money problems, how people tend to get into these situations and the faulty thinking that does along with it. His tone is avuncular and sympathetic, never preachy. Ultimately, his bottom line is don't use credit. Particularly credit cards. This is nothing terribly new, except that he is very very serious about it and offer some ways to avoid the credit card trap.

Many personal finance books attempt to teach the reader how to become a millionaire. There's nothing wrong with that per se. However, with today's economic conditions causing so many people to be unemployed or underemployed, what's needed is something more basic. Erik Wecks' goal is to teach the reader how to achieve financial stability in uncertain times. The methods he employs aren't gimmicky "magic", but straightforward approaches that will work to ease financial uncertainty and give his reader the tools to make it through life's inevitable financial crises without sinking. In my case, this wasn't really anything I didn't already know; rather, it was a good clarification of what our family has instinctively practiced for years, and which has allowed us to successfully weather several economic storms. Think of it as a practical hybrid of Dave Ramsey's baby steps and the rules behind You Need A Budget (both of which I also recommend.) If you're tired of the stress of living in a leaky financial boat, this is a good choice.

This book is a gem. IF people who need it would read it they would find tips to help them pull their finances together and stay strong. I recommended this book to 3 people and know from their attitudes only one will get the book. It's sad really that a country that used to be number one has fallen so far down the ladder. A large part of that failure is explained in the book in terms any person can understand. I loved the ideas behind his plans and implemented a major one already. Ya!

I first got this book as a free kindle book during a promotion. After I read the book I felt as though a light bulb was turned on (full blast). I felt as though Eric was talking to my family and I. We were making many of the mistakes such as paying off credit cards in full and not having an emergency fund, filling in the blanks with credit card purchases and the biggest mistake not having a financial plan at all. My husband and I started to implement some of the strategies late in January 2013 and we have found success. We have not swiped our cards for two weeks. It is not living below your means but knowing what you truly need for your family and yourself. The concept of values encourages you to look within and discover what you truly need to live a decent and great live. Honestly how many shoes do you really need (most dry rot anyway)? But we all need a vacation which we can enjoy without worrying about how we are going to pay for it. I saw a critique about how the book is repetitive and advocates non-payment of bills. I honestly think if a payment is going to cause you not to eat or your child to miss a vital doctor or dentist check up it is a no-brainer not to pay or delay the payment of the bill. The book is fantastic because it challenges you to think differently but not unrealistically but in a simple straight forward way. I also believe if you what to strike it rich it is a great book because money management is needed when you have a few thousand or a few million.

As an entrepreneur and former real estate investor, I have had my fair share of ups and down financially. I have also read dozens of books on managing your money and can tell you that I have never read a book as approachable or practical as Erik's book. In today's climate, it is far too easy to be depressed about your financial situation and give up hope based on the job market. The simple message here is...don't give up. There are practical steps that anyone can take today to help manage their money and put their finances back in a good position. At \$2.99, forgo your next cup of Starbucks and buy this book now to help get your financial life back in shape. It's a fast read and Erik is one of the best authors at making money management interesting (not an easy task). Buy it, you won't regret it.

Changed the way I saw the whole money, budget and saving issues. Actually made me feel better about myself for being a "grown up" instead of feeling guilty and scared about the future like I used to.

This is a down to earth, very helpful look at the what it takes to do the very best you can, for yourself and your family, with the income you have, in the midst of the current global economic crisis. There

are a thousand "how to invest to get rich" books out there, BUT THIS IS NOT ONE OF THEM. This is a practical financial guide that addresses the real world needs of families struggling to make it from paycheck to paycheck, maybe with an upside down mortgage, suffering job loss, income reduction, all of the stressors most of us have had to adjust to over the last five years or so. Best of all, the author's approach to such a potentially depressing subject as financial struggle is, in the end, quite inspiring.

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