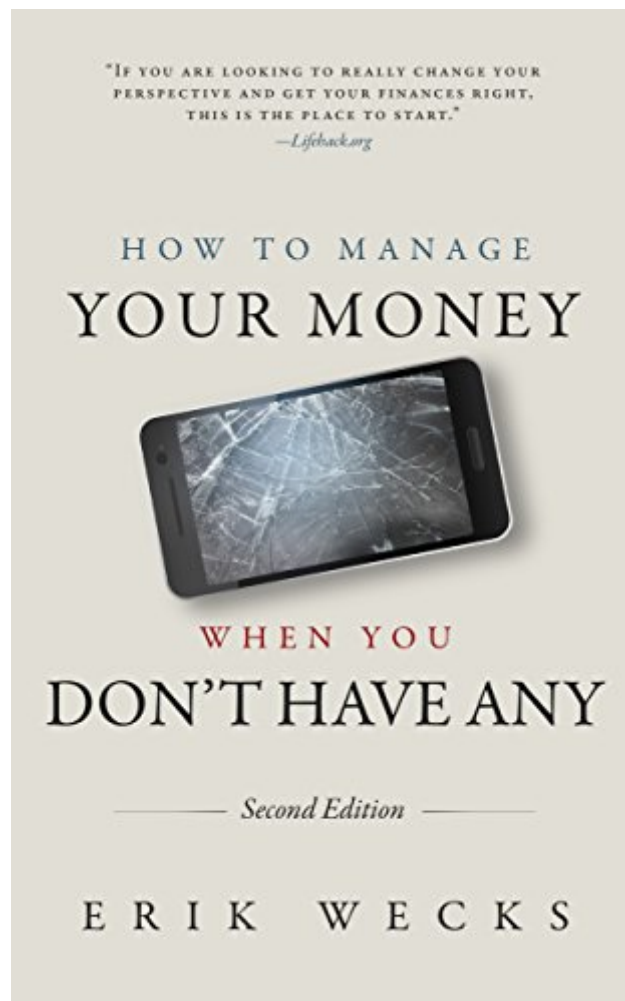




The book was found

# 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 Weeks; 2 edition (March 8, 2012)

Publication Date: March 8, 2012

Sold by:Â Digital Services LLC

Language: English

ASIN: B007IUGLYO

Text-to-Speech: Enabled

X-Ray: Enabled

Word Wise: Enabled

Lending: Not Enabled

Enhanced Typesetting: Not Enabled

Best Sellers Rank: #5,251 Paid in Kindle Store (See Top 100 Paid in Kindle Store) #1 inÂ Kindle Store > Kindle eBooks > Business & Money > Personal Finance > Budgeting & Money Management > Budgeting #5 inÂ Kindle Store > Kindle eBooks > Business & Money > Personal Finance > Budgeting & Money Management > Money Management #16 inÂ Books > Business & Money > Personal Finance > Budgeting & Money Management

## 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. Weeks 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 Weeks' 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 life. 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 want 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.

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

How to Manage Your Money When You Don't Have Any (Second Edition) 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 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 (A No F\*cks Given Guide) Recover to Live: Kick Any Habit, Manage Any Addiction: Your Self-Treatment Guide to Alcohol, Drugs, Eating Disorders, Gambling, Hoarding, Smoking, Sex and Porn 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) Don't Let Your Emotions Run Your Life for Teens: Dialectical Behavior Therapy Skills for Helping You Manage Mood Swings, Control Angry Outbursts, and (Instant Help Book for Teens) It's Only Too Late If You Don't Start Now: HOW TO CREATE YOUR SECOND LIFE AT ANY AGE Fiverr-Best Gigs to Make Money on Fiverr With Proven Money Making Gigs And Ways for Making Money That Work (Fiverr.com Books, Make Money With Fiverr Gigs, Ideas, Tips, SEO Book 1) Don't Let Your Emotions Run Your Life for Kids: A DBT-Based Skills Workbook to Help Children Manage Mood Swings, Control Angry Outbursts, and Get Along with Others The Divorce Dance: Protect Your Money, Manage Your Emotions & Understand the Legal Issues Airbnb Toolbox: How to Become an Airbnb Host, Make Money on Airbnb + Manage Your Vacation Rental (Includes Copy/Paste Templates): How to Profit From Your ... (Airbnb Books + How To Guides Book 1) You Don't Know What You Don't Know: Everything You Need to Know to Buy or Sell a Business CRYPTOCURRENCY: WHAT YOU NEED TO KNOW ABOUT CRYPTOCURRENCY TO START MAKING MONEY TODAY (Blockchain, Millionaire, Bitcoin, Cryptocurrency, Money, Ethereum, ... Money, Ethereum Investing, Altcoin Book 1) Don't Trust, Don't Fear, Don't Beg: The Extraordinary Story of the Arctic 30 You're Making Me Hate You: A Cantankerous Look at the Common Misconception That Humans Have Any Common Sense Left The New One-Page Project Manager:

Communicate and Manage Any Project With A Single Sheet of Paper Penny Pinchers Guide To Saving Money Box Set (6 in 1): Learn Over 200 Simple Strategies To Save Money (Simplify Your Life, How To Save Money, Frugal Living Tips, Budgeting) Could Have, Would Have, Should Have: Inside the World of the Art Collector Millionaire Mind: 6 Book Bundle - Passive Income, Don't Compete Dominate, Don't Wait For Opportunity Create It, Entrepreneurship, A2z Of Success, Top Secrets Of Accumulating More Money

[Contact Us](#)

[DMCA](#)

[Privacy](#)

[FAQ & Help](#)