



## **How to Manage Your Money When You Don't Have Any (Second Edition)**

*Erik Wecks*

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*Librarian Note: An Alternate cyber edition can be found here.*

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 both a respectful, no-nonsense look at the difficult realities of life after the Great Recession and a hope-filled, easy to follow path toward better financial stability for 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 which will appeal to the average reader just struggling to make ends meet.

## How to Manage Your Money When You Don't Have Any (Second Edition) Details

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## **From Reader Review How to Manage Your Money When You Don't Have Any (Second Edition) for online ebook**

### **Nicole says**

A good book filled with common sense but it offered teachings from other people like Dave Ramsey. I would recommend this book as a quick and easy read. It didn't give any new earth-shattering advice but it was a quick overview that can be helpful to everyone.

For those already familiar with Dave Ramsey, Susan Orman, etc I think you may want to skip this one since you probably know everything he advises already.

For those sort of familiar with the financial gurus mentioned above and who just want to get some quick advice without the frills, skip to the halfway point of the book for the meat of the matter. The first half only offers his opinions about why his system works well. If you just want to get straight to the system itself, skip that first half.

For those who know nothing about personal finances I recommend you read this book all the way through, then do as even the author recommends and read some of the books by the gurus listed above. This book is a great "beginner's" starting point to personal financial freedom.

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### **Dawn says**

Right off the bat, there were three or four "spellcheck missed it" typos. The kind that only a human brain can catch, because we don't have the Matrix yet, and computers can only match groups of letters against databases and see if they are known words, not see if the words fit in the context of the sentence. (These are also called Damn You Auto-Correct errors, if the computer tries to be helpful.) Normally, I would have thrown up my hands and mentally given up on the book.

However, the writing style, careful and honest, kept me in. The message, too, was very helpful.

This is a completely different book from Sethi's I Will Teach You to Be Rich. For someone like me, who is already digging out of a hole--it's more helpful. And while Sethi's sample budget seem to overflow with magical money (how nice you get to expect that, but I take home a ninth of that if I'm lucky), Wecks operates on a much more realistic scale. Sethi's approach to a budget shortfall is "Ask for a raise! Find another job!" Wecks's approach is, "Find a second job if you can, but if you can't, decide what's important based on your values and let the rest go."

Pay food, shelter, clothing and transportation first. Then your emergency fund. Then pay off all your debts (and cut up your credit cards; you don't need them. No. You really don't, and they are killing you). Then pay for retirement. And so on.

I felt the book was very honest and made a lot more sense. It also explained why I've never gotten a budget to work, and how I can get one to work, if I do it the right way (looking FORWARD, not back).

I hope I paid for this book. I suspect it was a freebie that day.

But finally, a freebie worth reading! Despite a handful of errors!

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### **Melissa says**

I got this as a free Kindle book and enjoyed it...especially the end when he gave real tips. It may have just been the Kindle format...but it was very difficult to figure out where you were. Chapter headings were pretty bland and unhelpful.

The biggest thing I want to try is zero budget balancing. Basically you set your budget up so that your expenditures matches your net income. This includes a section for savings as well as a humility category for when you (possibly) go over your budgeted amount in a certain category

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### **Bill says**

In this time of joblessness and diminished expectations, Erik Wecks' book is a breath of fresh and realistic air. Through personal hardship he and his family learned to get by on very little income and still managed to keep a roof over their heads, keep the house warm and clean and the family fed. The bottom line is: The typical family doesn't need much to get by. A careful reading of this book will help young and old alike - those who have few financial resources - to get by and still enjoy life. This isn't just for the poor - it's for everybody who wishes to spend wisely and save for the future. If the author reads this review, I would suggest a future edition contain charts or web links to charts with suggested schedules and checklists to help struggling families (and individuals) keep track of goals and objectives. I see this book as relevant for now and future generations. Let's hope the author sees his way to revise and add to his sage - if sometimes sobering - advice in future editions. Disclaimer: I have never met him but I am personally acquainted with the author.

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### **Alia says**

This book contains a lot of what seems like common sense info on how to manage your money, but the author breaks it down in ways that seem both feasible and doable. I have not implemented the strategies yet as I just finished the book, but I'm certainly going to give them a try because I feel like they could really help.

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### **Jake McAtee says**

The title made it seem like this book was for me. Good basic principles. He differentiated himself in interesting ways from Ramsey, in areas such as deflating the importance of "charitable giving."

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### **Libbet says**

my one complaint is that for visual learners, some examples would be helpful - a sample zero budget spreadsheet, for instance. other than that, very helpful, easy read, better than Ramsey. I hope to try out his plan for February.

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### **Holli Keel says**

This guy has a great writing style and presents useful information for managing your limited finances. His advice resonated with me, and although it's basic info, it's a great reminder.

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### **Holly says**

Such common sense advice, yet something we rarely hear. Live below your means, follow a financial road map, don't worry about getting rich just worry about paying the bills and eventually your debt. Really good stuff that I need to hear over and over again.

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### **Lori says**

My favorite part of this book, so far, is how the author removes the guilt from making sound financial decisions by explaining that no one has a moral obligation to pay bills. It was a contractual agreement. If, through no fault of your own, your circumstances change so that you can no longer meet the obligations then contractually they have remedies. End of story.

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### **Tammy Salyer says**

Practical, realistic, and engaging book on money management and budgeting. A great read for anyone who is serious about making ends meet and meeting the goal of living debt free. 5 stars!

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### **Laura says**

This book was really great. It hit home on some important things especially when it comes to spending. It's the ONLY financial book that has been able to hold my attention to the end and I think it has gotten me more involved with my budget. Fun thing is I was actually just starting to realize one or two items on my own like getting cash out for parts of the budget like groceries, lol!

I give it 4 stars for a few reason that might really almost make that it should be a 3 star. The biggest negative point is that there are points where he comes off bitter. I get it once or twice makes for a strong point but...it's a bit over done. My other negatives are really personal opinion, which are, I don't think debt is 100% evil (my point in that is some times we can't save up in time for an item and some debt you can get interest free,

so what's the different in 0 interest and saving up?), and there are valid points to 1)not bank at a credit union and 2)bank with a large commercial bank. Like for my family my husband travels and we've had to do some big moving over the past few years. The charges you end up eating from ATMs that aren't your bank can be crazy! We once banked at a credit union and even a small time local bank neither of which we benefitted from doing. The credit union bank was the worst of the two. I say bank wise do your own research and think about what you want and need there are tons of options and don't search exclusively unions or banks look at all of them.

Overall this book was very helpful and has me thinking about a lot of things to try and help get our budget on track.

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### **Alisa says**

Though this book admits to some similarities with Dave Ramsey's method, it diverges in its goal - keeping your head above water rather than building wealth - and seems to me to be a lot more realistic about the situation many of us are in today.

Though the advice wasn't particularly earth-shattering or new, it was practical, and he puts a different spin on it than you find in many other financial books out there. It gets 5 stars because of his suggestion that we show our values in how we spend our money, and that our values are an integral part of setting up a budget and a financial plan; and also for his realism.

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### **Rachel Litwin says**

#### **Not the book for me**

This is really geared toward people who bounce their accounts and are in serious trouble. It's not for the lower middle class that may be paying some interest but can overall manage money. I also don't agree with how the writer pushes the idea of using cash and getting rid of credit cards. Personally I use my credit card all month and pay it off at the end of the month and make money off the rewards. But again, it's directed toward someone that maybe hasn't gotten to that place in life where they have the luxury of paying a credit card off monthly.

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### **Carolyn F. Shain says**

#### **Good book**

This author had a great way of tying financial planning to values...you spend money on what you value. I love his practical writing style.

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