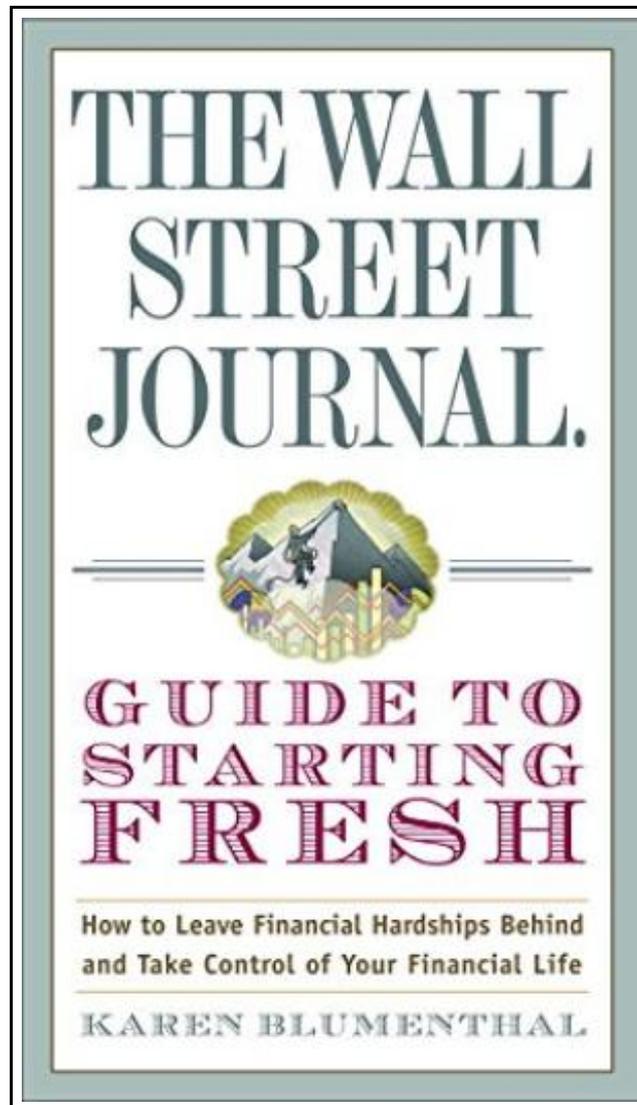


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Random House USA Inc, United States, 2012. Paperback. Book Condition: New. New.. 229 x 130 mm. Language: English . Brand New Book. Three years after the economic meltdown began, many of us are still reeling from its devastating effects. Maybe you re 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...

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