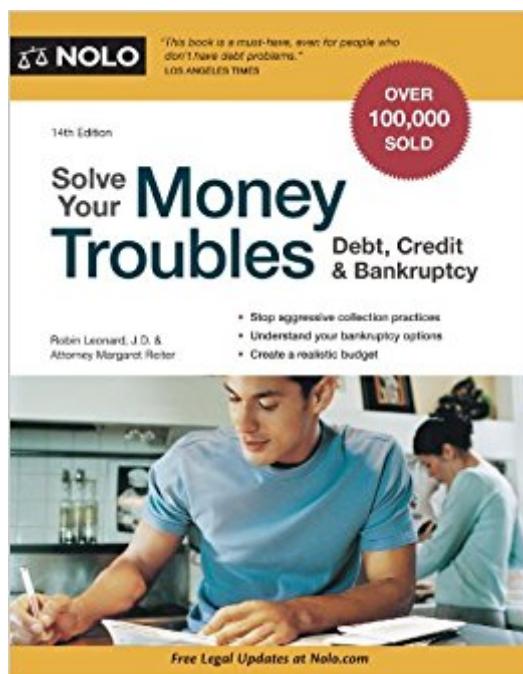


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# Solve Your Money Troubles: Debt, Credit & Bankruptcy



## **Synopsis**

Feeling overwhelmed by your debts? If you're ready to regain your financial freedom, feeling the squeeze of the housing bust or simply get smarter about managing your money, you'll find everything you need in this complete guide. *Solve Your Money Troubles* shows you how to: . prioritize debts . create a budget . negotiate with creditors . stop collector harassment . challenge wage attachments . contend with repossessions . respond to creditor lawsuits . qualify for a mortgage . rebuild credit . decide if bankruptcy is the right option for you To make the process easier, *Solve Your Money Troubles* includes sample letters to creditors, as well as worksheets and charts to calculate your debts and expenses.

## **Book Information**

Series: *Solve Your Money Troubles*

Paperback: 432 pages

Publisher: NOLO; 14 edition (July 31, 2013)

Language: English

ISBN-10: 1413318096

ISBN-13: 978-1413318098

Product Dimensions: 7 x 0.9 x 9 inches

Shipping Weight: 1.2 pounds

Average Customer Review: 4.6 out of 5 stars 25 customer reviews

Best Sellers Rank: #515,097 in Books (See Top 100 in Books) #84 in Books > Law > Business > Bankruptcy #292 in Books > Law > Legal Self-Help #946 in Books > Business & Money > Personal Finance > Budgeting & Money Management

## **Customer Reviews**

"This book is a must-have, even for people who don't have debt problems." Los Angeles Times"Reading Attorney Robin Leonard's book... should help you in dealing with the jackals."

Cleveland Plain Dealer"Can help make these daunting tasks much easier to handle." Accounting Today

I am broke adult student due to medical expenses, poor financial literacy and student loans this book is a life saver I am going to work my way through every chapter and change my life. I was able due to NOLO and Obama get my loans into repayment plan that is not a car payment but something much more doable. Thank you for writing this book and do every step down to the last detail and Im

sure you will be saved too.

good book and advice.

Great book to educate yourself.....

good product

later

This book is a comprehensive, informative guide that's not only extremely helpful to repair credit, but also helpful on all aspects of personal debt. The information provided will help with legal information; credit card management; home loans; bankruptcy; and much more. In addition, it guides you to creating a budget, shows you how to reduce debts, how to avoid foreclosure and how to regain financial stability. It also shows you how to create a payment plan. In today's weak economy and how much damage it has caused to American families, no home should be without this updated version of, "Solve Your Money Troubles." A must-have for people with, or without money troubles. For those in serious debt, this book will walk you through the steps towards a new beginning. For those who do not have debt issues, this book is preventive medicine, as it teaches you how to keep your financial sanity. There are 18 important chapters, worksheets, and references also provided. Accurate, concise, and extremely useful. Highly recommended!

There was a time when having huge debt was primarily associated with spending beyond one's available income and amassing huge credit card debt. Today, with mortgage foreclosures (for people who once could legitimately afford their mortgage but now can't do to job loss), the huge cost of medical care (even if you have health insurance and are working!), and the costs associated with natural disasters not covered by insurance policies or government assistance (Superstorm Sandy), more and more working people who live modestly are finding themselves in severe debt. And then there is the issue of the many Americans, of all ages, who are now jobless and even with experience and skills, unable to get a job that pays enough to cover their expenses, however modest. Even individuals and families with substantial savings can find themselves owing thousands from a single medical incident, let alone a diagnosis that requires expensive (and often uncovered) treatment and care--or years of not being able to find work despite their best efforts. People who

plan for emergencies find that they simply don't have the money and are forced to charge medical care (often at exorbitant interest rates from the very people who deliver the care--the doctors!) and who are faced with emergencies that even savings can't cover. The point: More and more people who never thought they would be in debt, are, and for the first time ever. They often have no idea what to do and no resources to hire professionals to help. A book like this is a good start to guide them thru the journey out of debt. The book includes valuable information for anyone in debt who is serious about getting out of it, but especially people who are totally unfamiliar with their legal options and how the "system" works in terms of collection practices, dealing with debt collectors, negotiating for payments, etc. It starts with the basics: detailing and prioritizing your debts, critical initial steps that help people realize exactly how precarious their situation is. It then details "What to Expect When You Can't Pay Your Debts," something many people are totally unfamiliar with. There are chapters on how to negotiate with creditors; reducing mortgage payments and dealing with foreclosure; finding money to pay your debts; understanding loan and credit documents (yes, the fine print you haven't been reading); what to do if you are sued; and a general introduction to bankruptcy. Sample letters and forms are included and these will be very useful to those who must take action on their own, independent of legal counsel. The last chapter lists "Help Beyond This Book," an important, must-read section that details how to look up laws; find and hire a lawyer; and tips for finding and working with debt and credit counseling agencies. The Appendices--a glossary of terms; contact information for agencies and associations; and worksheets--are very useful. Many who need this book will probably avoid it. Confronting the reality of this type of financial situation is painful and scary. Given the times we live in, this is a book a person should read, even if they don't think it will ever be relevant to their circumstances. I've read and used (successfully) a number of Nolo books over the years. They are well-organized and well-vetted, but again, no replacement for legal advice in specific instances. Nolo also has a website with additional information including legal updates, podcasts and videos on related topics. There is a Debt Management Center that includes relevant FAQs, lists of bankruptcy attorneys and debt lawyers and relevant legal forms.

So many books about financial problems give bad advice or encourage questionable practices such as transferring revolving debt from one account to another. "Solve Your Money Troubles: Debt, Credit, & Bankruptcy" from Nolo is exactly the opposite: a straightforward and methodical guide covering all aspects of responsibly dealing with a bad financial situation, with emphasis on the legal and regulatory aspects and the debtor's rights and responsibilities. All of the concepts are carefully and thoroughly explained in plain language that is easy to understand, even when the topic is more

complex. The book is easy to navigate with a helpful table of contents, glossary, and index plus good use of page layout and design to help organize the material. There is good information on assessing the situation and forming a plan. There are plenty of examples, many of special situations, that make it quite practical, such as cautionary warnings and tips, as well as sample letters and worksheets. There is also information about when and where to get more advice and even assistance not directly related to finances but which would be useful to many people in a desperate financial situation. Of course, topics like foreclosure and bankruptcy are covered, but this book also includes less-expected but helpful information, such as the financial aspects of divorce, how to gather evidence before judicial hearings, and how to rebuild credit. Overall, this is a very interesting and readable book even for people who are not having financial trouble and could even be useful in staying out of financial problems.

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