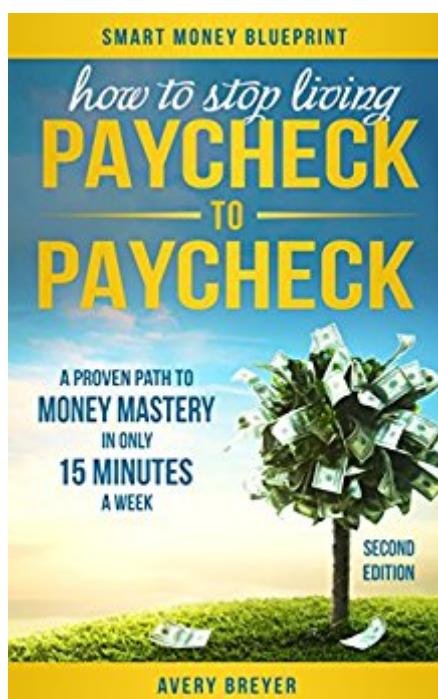


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# How To Stop Living Paycheck To Paycheck (2nd Edition): A Proven Path To Money Mastery In Only 15 Minutes A Week! (Smart Money Blueprint)



## **Synopsis**

In this timeless bestseller, you'll get the motivation and know-how for building up a big stash of emergency cash, getting out of debt, making sure you never run out of money, and avoiding the 11 worst budget traps (that'll ruin your financial plans if you let them!) Find out the most important things that you can do to take control of your money and pay off debt. Get the budget how-to, tools, and knowledge you need to finally get ahead. You'll learn a complete budget system that works for beginners and takes only 15 minutes per week to maintain. This is a straightforward budget planning method that will completely transform your finances, and eliminate your money worries once and for all. You will also be given free lifetime access to The Money Tracker, a simple tool that makes budget planning quick and easy. What's new in the second edition: A brand new chapter has been added on the topic of money and happiness which is key to getting past money blocks that could be contributing to your paycheck-to-paycheck cycle, plus a few minor adjustments were made to the original manuscript. This is one of the budgeting books you NEED in your library. Buy NOW, learn how to make a budget that actually works, and transform your financial life forever!

## **Book Information**

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## Customer Reviews

This is the rarest of all rarities - a really good ebook on personal finance. The author makes two arguments. First, that you must put some effort into taking control of your finances. Second, that the effort is not as monumental as you think and the rewards are much greater than you imagine. She's right! You cannot "compartmentalize" finances. How you manage your money (however much or little it may be) affects every aspect of your life - your physical and emotional well-being, your relationships, what hobbies you can pursue and where you can live. Saying that it's not worth while to make the effort to get control of your finances is saying that your life doesn't matter. It's giving up on yourself. Don't make the mistake of thinking that you can avoid taking control of your spending by simply getting a job that pays more. You'll find that the job application asks for permission to check your credit rating. If it's lousy, you won't even be considered for that high-paying job that would put you on Easy Street. And you can blow through a big income just as easily as a small one. This author walks you through the process in clear, easy-to-understand language. It's a wonderfully readable combination of advice, fascinating examples, and moral support. Best of all, she instructs you gently and without a hint of condescension or blame. It's like sitting down with that favorite aunt or uncle (or grandparent) who understands that people make mistakes and who believes in your ability to turn things around. Getting started is the hard part. Take a deep breath and just do it. You'll be glad you did. This is one of my three favorite books on personal finance. The other two are **LIFE AFTER DEBT** by Rob Kosberg and **HOW TO MANAGE YOUR MONEY WHEN YOU DON'T HAVE ANY** by Erik Wecks. With the wisdom of these authors behind you, you can't fail to see change for the better. Good luck.

There's no fluff here, and it isn't a short pamphlet somebody typed up on a whim. This is the real deal. I'm glad I bought the book. But, the reason why this book is so amazing is this. First, it outlines many of the intuitive steps about managing money that I often forget or neglect to do. Second, the book gives actual steps you can take now to get you on the path to financial freedom. Third, the book doesn't treat me like an idiot but it empathizes with me. It's no magic pill but it's helping me learn to budget your money a little bit at a time.

I've been using multiple spiral note books like checking books to keep track of my finances. It's like this guy hacked my brain and stole my own idea. As a matter of fact. I just started messing around

with EXCEL to use it to track my finances. It's hard to figure out without a class on it. The book provides a link to the authors' own spread sheet to keep track of your finances electronically. I think it's pretty good. Still have some questions about it. Like how to enter weekly checks on one line. There is only one box for the date check was entered. Do I change that every week ? I don't know. There is a link to the author himself (He actually got back to me by email about a problem with the free spread sheet, wow.) for any questions you may have. I believe he resides in England. But, in short it's a good book on BEGINNING to watch your finances.

This is one of the greatest books that I have ever read concerning budgeting. In the short time that I had read the book and started to use the Money Tracker spreadsheet, I immediately found a ton of areas that I could cut down on my spending and save money. Avery is very clear and direct in explaining the concepts of good budgeting. I recommend this book to anyone that wishes to take control of their money.

I really liked the author's friendly, common sense advice on personal finance. I do know how to budget, but I've had a lot of setbacks lately and this book helped put things into perspective. A lot of her tips are things I've already done like cutting out cable and making do with my five-year-old computer and three-year-old smartphone. I also have a chair that my cat clawed up, but I'm still using it and covering it with an animal print throw. I have to use the notebook and pen method instead of the spreadsheet that was offered because my old laptop didn't download it. I may go to the library and see if I can download it and the other free material there. Speaking of which, you can take out books you want to read and movies and CDs for free. And there are lots of websites that offer free and reduced price books for your Kindle (or in my case, the Kindle app for my phone). I liked the quotations in the book--those were inspirational. And I liked the author's approach--it was like talking to a friend who's good with money advice. Hopefully, this will help me have fewer setbacks. I'm keeping it on my Kindle app for a while so I can refer back to it.

I dislike the word "budget." I get an instant bellyache the moment I read it. Yes, even when I write it. Avery Breyer says early on this book, essentially, "suck it up." It's a bit of tough love. All of us have to do things we dislike. That's why it's good to get help from people who seem to actually enjoy these things. Mr. Breyer seems to enjoy budgeting, and she manages to convey her positive attitude in the pages of this book. Though much of the book is tied to the use of a software program, the software is free, so suck it up. The financial program she proposes here is front loaded: you will

have to do some work to set up, but once you have the program going, you will only have to spend a short time tracking your numbers every week. Ms. Breyer manages to keep the tone positive and lighthearted, even as she warns you you're getting to the tedious part. There's no getting around it: some of this is work. Ms. Breyer's voice is as much of a benefit as the ideas she presents. If you're going to grab your financial bull by the horns, you might as well do it with the help of a funny friend.

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