

# The Wall Street Journal Guide to Starting Fresh: How to Leave Financial Hardships Behind and Take Control of Your Financial Life

Karen Blumenthal



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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 your new situation

-Assess your health coverage and other necessary insurance

-Invest for your future retirement and other needs

-Craft a sustainable plan for long-term financial health

Whether you're recently divorced or widowed, or have declared bankruptcy or lost your home to foreclosure, or simply want to start with a clean slate, you can make a fresh financial start. Covering housing, insurance, health care, investing, debt, taxes, wills, and more, this book shows readers at all life stages and income levels how to adapt and adjust their finances to their new circumstances and get on the path to a better financial life.

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