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## Rich on any Income: The Easy Budgeting System That Fits in Your Checkbook

*James P. Christensen, George D. Durrant, Clint Combs*  
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**James P. Christensen, George D. Durrant, Clint Combs : Rich on any Income: The Easy Budgeting System That Fits in Your Checkbook** before purchasing it in order to gauge whether or not it would be worth my time, and all praised Rich on any Income: The Easy Budgeting System That Fits in Your Checkbook:

3 of 3 people found the following review helpful. A Little Archaic But Built on Sound Financial Principles By Danielle I've been investing in a few financial planning books due to an unexpected bump in the financial road. I think in reality, I'm pretty decent with handling a budget but a problem can arise when you have someone else meddling or handling your financial affairs. This book is slender, and you will not find any amazing insights on how to repair credit or amass great wealth in different ways. However, if you feel as though you or your spouse (or whomever you are sharing monetary resources with) needs to understand and implement basic principles of managing a budget, I think this book is a good buy. I enjoy this book because it does not make assumptions. Many financial planning books make assumptions that you have an additional amount of monetary reserve available for you to change your financial life. Their assumptions do not match with your fiscal reality nor the reality of the current financial and economic market. This book makes you work with what you have so that once you have steadied and made healthy adjustments that become a part of your lifestyle, then you can move onto those other books I talk about. WHAT I LIKE ABOUT RICH ON ANY INCOME: It gives an anecdote of a couple who envision money management differently and their challenges in their differing perceptions of how money should be spent. It also shows how money is related to status, self-esteem, and power within a personal and couple dynamics. It is one small chapter devoted to this but it was very much like a

"WOW" experience for me because that is how my money issues arose in my life and how profound and powerful money plays a part in our lives. I like that Rich on Any Income is slim reading so you're going from knowledge to implementation at a fast pace. There are these miniature financial worksheets that look very much like what you get with your checks to keep track of your expenses. They are about the size of one's checkbook and it allows for you to keep tab of your spending, and in what category, and from what payperiod. From whatever category you have money left over, you can then roll it over to any other category or choose to save/invest that money if you really do not need to use that money for the basic necessities. Its suppose to be a real time tabulation sheet so that you never come into the situation of going into overdraft on your accounts and also those categories. Like I say its old... but seems smart. I've yet to implement this system because I'm lazy... but the theory behind it I have used and when I come to the point that I am scrapping to find money to pay for things, I will stop being lazy and actually implement the system in its entirety.

**WHO WOULD NOT BENEFIT FROM THIS BOOK:** People who are totally in financial debt and need to consider bankruptcy or other forms of debt consolidation/management. For such people, the book I would recommend would be Debt Free on Any Income by Lyle Shamo. Once you establish a plan (debt consolidation, bankruptcy, etc.) to get rid of the debt and start your individualized plan, then this book would be invaluable to you. If you are in such a conundrum and have no idea where to go or who to start, I would advise you to contact a financial planner first... .do not pay for your first visit... as they may have great resources for you. My financial planner, I would have to say I was lead to in a divine way, and he, with a small fee of \$300 for that year managed to miraculously negotiate with my creditors. Not all financial planners will do this for you because that typically is not their job but they sometimes truly know the system waayyyy better than any book out there can tell you. But not to further digress, I found the Debt Free on Any Income uses the same exact strategy as my financial planner does in eliminating debt etc. So if you got some debt that is almost getting out of control but not to the point of bankruptcy, then I would say read Debt Free On Any Income and have Rich on Any Income afterwards as your maintenance book. If you are a financial planner... no. If you already own stocks and manage them... then you really don't need this book.

**WHO WOULD BENEFIT FROM THIS BOOK:** If you have small and manageable debt or if you have no debt, but finding it hard to get by on your current earnings... then this book is for you. This book is also good for spouses/kids/young professionals/college graduates who do not have any financial aptitude basics. 1 of 1 people found the following review helpful. This book saved my butt and marriage at a time ...By Customer This book saved my butt and marriage at a time when we had very little income and lots of expenses. I occasionally buy them to give to others who are struggling financially. 0 of 0 people found the following review helpful. Good book. Short and to the point By louthand Good book. Short and to the point.

Do you sometimes wonder where all your money went and how you will meet all your financial obligations? Maybe you're good at managing your money but would like to be even better. This is the book for you. Most budget books are cumbersome and overly technical. Rich on Any Income presents a simple, easy-to-use, and effective system that makes budgeting as easy as writing a check.