



"The Newspaper For Today's Outer Banks"
Wednesday December 16, 2009

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Sometimes, an excellent book is hidden behind a bad title. That's the case with "Start Over, Finish Rich (10 Steps to Get You Back on Track in 2010)."

Written by money guru David Bach (hence the pop title), "Start Over" covers the commonsense moneyhandling practices we all agree with but don't always do. The book lays out an action plan for the new financial reality many are facing. Writes Bach: "The aftermath of a recession is the ideal environment in which to lay the foundation for a secure, financially independent future." With that in mind, here are some highlights:

- Finding your money. Your first step isn't to try to get back the money you lost in stocks or real estate or your 401(k). Your first step is to determine where your money is now - and where it goes.
• Repair your credit and deal with credit-card debt. Bach's rule of thumb: If you have debt, stop using your credit cards. Understand and fix your credit scores.
• Rebuild your emergency savings using Bach's plan.
• Rebuild with real estate. If you have a mortgage, consider refinancing if you can find a fixed rate 30-year mortgage that's at least one percentage point less than what you have now. If you want to buy, be sure to have at least six months of expenses put away first.
• Rebuild your college fund, 25 ways to save \$5,000, organize your finances using technology to automate your savings - it's all here, and more.

It's Bach's personable writing style that puts this book ahead of similar ones. The stories in the book show that he clearly has his finger on the pulse of those who've suffered financial losses and wonder if they'll ever recover. He scatters lots of links through the chapters in case you need more information or help.

If you've had financial losses in this recession, take a look at "Start Over." Consider making this the first book you read in the New Year. As Bach says, "Doing nothing is the worst choice you can make."

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