

## Financial fresh start: your five-step plan for adapting and prospering in the new economy

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### Abstrak

From depleted retirement accounts to underwater homes, it's been gloomy news for years. But the picture will get much brighter for those who take advantage of the laws and reforms enacted in the wake of the banking, real estate, and economic meltdown. The Dodd-Frank Act. The Making Home Affordable Program. The Consumer Financial Protection Bureau. These are just a few examples of the significant but little-understood changes that offer people an unprecedented chance to set things right with their credit, savings and investments, employment, housing, retirement and more. Financial Fresh Start explains it all—simplifying the complicated reforms and motivating readers to shake off their malaise and radically improve their long-term financial prospects. Written by a dynamic author with a unique blend of legal, financial, and real estate expertise, the book's big-picture lens spans the spectrum of money matters, and delivers clear, actionable answers to questions such as: \* How can you repair your credit quickly and avoid high finance costs? \* What are the safest places for saving and investing? \* Can you legally avoid repaying what you owe? \* Will your home ever be worth what you paid for it? \* Is there life after foreclosure? \* Are you missing out on programs that can put money in your pockets? \* Is it possible to make up for recent losses and still retire on time? \* And more Big corporations and the mega-wealthy have professionals to keep them abreast of the latest regulations. Now, everyday people can learn what the new rules really mean to them with the expert guidance and practical solutions in Financial Fresh Start.