

## Personal Finance QuickStart Guide: The Simplified Beginner's Guide to Eliminating Financial Stress, Building Wealth, and Achieving Financial Freedom

**Morgen B. Rochard**

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(320pp)

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*The action-oriented financial planning text Personal Finance QuickStart Guide is filled with useful information to help novices to secure their financial futures.*

Financial planner Morgen B. Rochard's *Personal Finance QuickStart Guide* forwards advice for beginners on how to achieve long-term financial security.

With the belief that most people become adults without clear financial plans, the book argues that, the longer that people avoid such planning, the less use they are able to make of their money. To help novices catch up on their financial knowledge and participate in their own financial planning, the book focuses on personal psychology. It suggests developing plans that make the most of one's positive traits, and that eliminate, or make allowances for, traits that could become roadblocks. A diagram is included to explain such behavioral modification, showing how thoughts lead to behaviors that lead to results.

This two-part text first focuses on explaining and conveying financial knowledge, with chapters that show how to assess net worth, set goals, and identify obstacles that stand in the way of financial security. Those who feel locked into financial boxes are encouraged to increase their capital by identifying and eliminating unnecessary expenses, upgrading their skills, negotiating for job perks like childcare, and relocating to lower their living costs—all achievable steps that could yield results.

In time with the audience's projected increase in savings, the book shifts to focus on putting one's money to work. Types of investments are explained, as are the ways that time, inflation, and goals contribute to successful personal plans. The book's second section is all about developing such plans. It covers topics like taxes, insurance, debt, buying a home, allocating funds for education and weddings, and building retirement savings. Advice on becoming self-employed and handling inheritances rounds it out.

Each chapter begins with a brief description of what will be covered in its pages and ends with a summation to drive its essential points home. Straightforward in its design, the book includes accessible graphs, subheadings, shading, and lists to break its work down and help its key points stand out. The book's wide margins mean that there's ample room to take notes; blank pages at the end of the book also make room for such interactive work.

The book's usefulness is enhanced by its downloadable add-ons, including a net worth calculator, a questionnaire and workbook for setting financial goals, a questionnaire to help in identifying and establishing goals, and a spreadsheet planner that shows how meeting goals pays off in real terms. Its twenty-three homework assignments are paced to help audiences define their goals.

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SUSAN WAGGONER (December 17, 2020)

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