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Your Money: The Missing Manual by J.D. Roth. Books about managing your money succeed or fail at the point when the author chooses what to present as unbreakable rules versus what to present as hints, tips, suggestions, or examples. Happily, J.D. Roth's new book succeeds admirably. In some areas of personal finance, there really is only one right answer. You need to spend less than you earn — and what you spend needs to cover all of your needs and at least some of your wants. If you can't do that, you're going to fail. In other areas of personal finance, there are many choices that can lead equally well to success. You can make a budget that paints in broad strokes or one that goes into considerable detail. You can budget by the month or by the year. You can do it with a piece of paper, a few envelopes, a spreadsheet, special budgeting software, or a web-based tool. Roth lays out the options clearly and talks plainly about the pros and cons. You'll finish the section on budgeting and tracking with a clear set of options and enough information to make an informed decision about what to try first. And, if whatever you try doesn't work, you'll also have the information to analyze the likely cause of your failure and some guidance on what to try next. What Roth does especially well is nail down the relationship between those points. Tracking and budgeting are tools for taking control of your finances. Taking control of your finances is what personal financial management is. Here's another small example. The book describes the classic "debt snowball" strategy for getting out of debt. The standard advice is to attack your debt in order by interest rate, paying down the high-rate debt first — that's the cheapest option. Many people, including Roth, find it more encouraging start with the lowest-balance debts. Those debts can be extinguished reasonably quickly, producing an early success that can help with motivation. Plus, each minimum payment eliminated makes the household's finances a bit less fragile (because it adds some daylight between your take-home pay and your expenses). Either way can work fine, and Roth does a good job of laying out the pros and cons of each alternative. Roth's general philosophy of personal financial management matches my own so closely that it would take far more space to list the many things he's gotten right. Here's just a few: There's a great chapter of frugal tips. Following any one will save enough money to pay for the book. The section on how to sell your unneeded stuff is excellent. He lays out the rent vs. buy for housing in a clear, balanced fashion. He gets the essential principle of insurance exactly right: bear the risks you can afford and insure the rest (i.e. buy only the insurance you need). I particularly like the way he begins the section on the right way to buy a car by pointing out that "financially, the best car-buying decision is almost always not to buy one," and then ends it with a lovely section in praise of car-free living. There are a few points where my own take is a bit different, but they're all pretty minor. For example, he spends half a page on targeted savings accounts — separate accounts where you save for some specific purpose. (Most banks now allow you to do this within a single account, with named sub-accounts that are really just a bookkeeping artifact at the bank.) I think this is wrong-headed, although I certainly understand the people who think it's motivating. It's better to manage your money in a unified fashion, treating your entire portfolio as one big lump that supports all your goals, and then separately make a coordinated plan for satisfying your wants. As another, after discussing rent versus buy, he talks about the pros and cons of paying your mortgage down early versus paying it off over 30 years, but I don't think he gets this one exactly right. The right analysis isn't "pay early" versus not. The right analysis is, "How should I allocate my cash to cover all my needs and as many of my wants as possible?" One piece of that is allocating money toward your investments; paying down your mortgage should be in that mix. There are only a few investments that will give you a secure return as high as paying your mortgage down early — a 401(k) with an employer match is the only one that comes to mind — but the point is that this is an investment decision, not a housing decision. Considering it in the context of housing just confuses the issue. Seriously, though, my few disagreements are all at that level — minor nits. If you need a book on personal finance, Your Money: The Missing Manual is a solid choice. It gets all the important stuff right, and does a great job of distinguishing between that stuff (that you have to get right) and the peripheral stuff (that you can do any of several different ways, as long as you do it). Disclaimer: J.D. provided a free copy of his book and this post contains affiliate links. Chilton Service and Repair Manuals on Sale: Best Prices, Fast and Free Shipping in the Contiguous U.S. Here are eleven compelling reasons why you should purchase your Chilton manual from us... We have the best prices! Fast and free shipping in the US48. Most customers who select Free Shipping receive their manual(s) within 5 days! Items are in stock We ship your purchase the same or next business day We answer the phone, and your questions You are covered by our exclusive Lowest Price Promise We are rated A+ by the U.S. Better Business Bureau You are protected by our 30-day Money Back Guarantee We have served nearly three quarters of a million customers since 1997 The books you get are brand new Our site is secure and checked daily by Trust Guard We are an authorized reseller for all major automotive publishers About Chilton Repair Manuals... Since 1904, Chilton Publishing Company has been producing a wide variety of authoritative and trusted literature on automotive repair. Chilton manuals are the most complete automotive repair manuals you'll ever use. When you purchase a Chilton service manual or auto repair manual, you can rest assured you're getting a valuable resource that includes accurate information, techniques and tips to help you efficiently maintain, repair and restore vehicles. Our selection of Chilton auto repair manuals is designed to give the do-it-yourself auto enthusiast the confidence to perform basic to complex services on their own vehicles. Chilton repair manuals are also valuable assets for professional mechanics looking for the most up-to-date and thorough technical details. All repair, service and maintenance procedures are supported by detailed specifications, exploded views and clear photographs. Whether you're working on the suspension and brakes or clutch, gearbox and electronics, Chilton manuals provide step-by-step instructions that take you from initial troubleshooting and diagnosis through project completion. Inside Chilton Auto Repair Manuals Unlike some resources that only provide basic information regarding vehicle specifications, Chilton manuals offer a comprehensive overview and understanding of every part, system and component of the individual car, truck, bus or minivan you're working on. Books typically begin with sections focused on performing maintenance services and tune-ups, and then branch out to cover the various parts of the vehicle chapter-by-chapter, including repair procedures and instructions on making adjustments, replacing parts and disassembly and reassembly. Chilton service manuals also serve the dual purpose of providing owners with a more complete understanding of the vehicles they drive. The knowledge that can be extracted from these manuals provides the power to effectively assess what's going on with your automobile and have more meaningful conversations when consulting with professional mechanics. With a Chilton auto repair manual in hand, you'll never have to worry whether you're receiving incorrect information, or if unnecessary work is being performed. If you've been looking for a Chilton auto repair manual (online free download), you should know that these are brand new books with detailed instructions and photographs. A professionally printed book is far more convenient to use when you're in the midst of an important repair project. We stock for immediate delivery: Car Repair Manuals Truck Repair Manuals Van, Minivan Repair Manuals Chilton manuals have been around for decades and they're one of the most recognized brands in the do-it-yourself automotive field. The manuals they produce are written for the guys who are not afraid to tackle car maintenance or repairs themselves. The easy-to-follow textual instructions, sharp photos and illustrations allow anyone with some basic tools and a desire to learn to do the work themselves. This can save you time and money! Plus The Motor Bookstore's 30-Day Money-Back Guarantee insures that you are getting the right Chilton repair manual for the job, and for the right price. Don't waste your time trying to locate a Chilton manual free online copy. For a low price, you can have the real deal. 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As a side note, we want to clarify that there are no Chilton motorcycle repair manuals, even though we constantly hear the question and we can see how many people search our website for that particular term. The only one that we're aware of that has been published on the subject, is the Chilton Motorcycle Handbook, released in 1998. As far as Chilton ATV repair manuals, the same applies, with the only manual on the subject being the Chilton ATV Handbook, released in 1999. See the complete selection of motorcycle, ATV, and scooter repair manuals by Clymer and Haynes for motorcycle manuals.

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