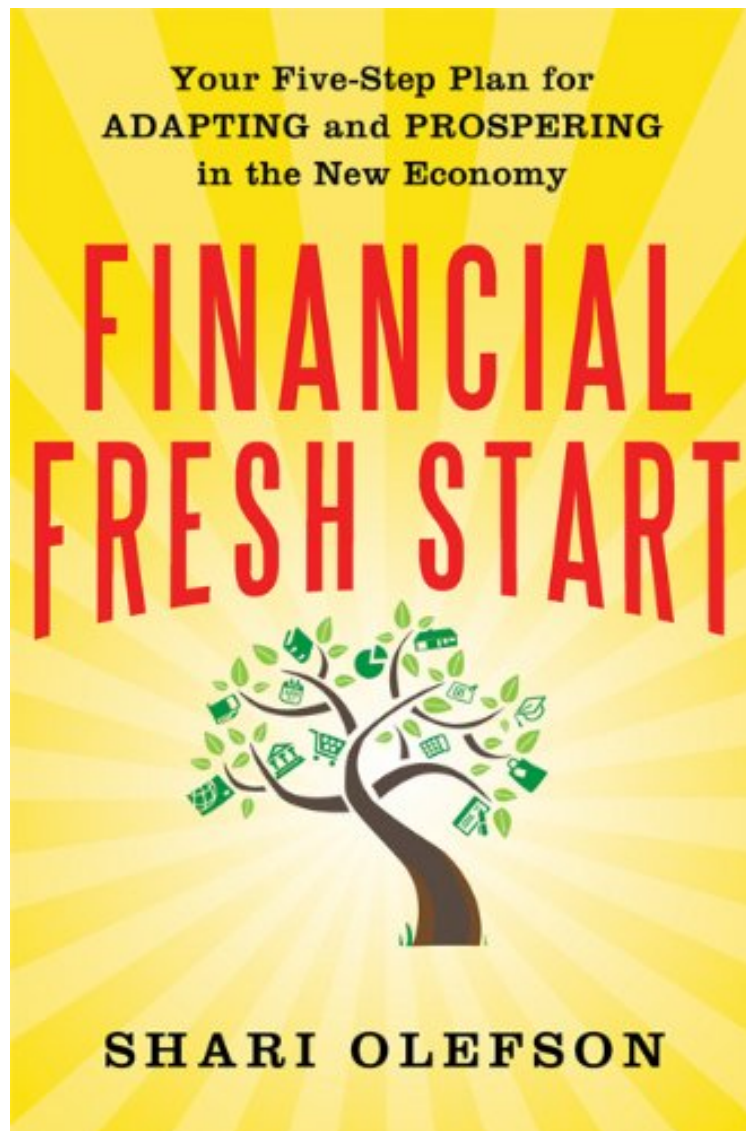


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## Financial Fresh Start: Your Five-Step Plan for Adapting and Prospering in the New Economy

*Shari Olefson*

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**Shari Olefson : Financial Fresh Start: Your Five-Step Plan for Adapting and Prospering in the New Economy** before purchasing it in order to gauge whether or not it would be worth my time, and all praised Financial Fresh Start: Your Five-Step Plan for Adapting and Prospering in the New Economy:

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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.

From the Inside Flap The real estate crash and near collapse of the financial sector had profound and rippling effects across the country: 11 million homes are underwater, 12 million people are unemployed, 43 million have poor credit scores, trillions of dollars have disappeared from retirement accounts. It's a battered landscape where even the pillars of long-term financial health—your home, your IRA, the promise of social security—seem like relics from a distant past. While federal bailouts saved banks and other industries, many people are unaware that assistance is here for everyone. The sweeping Dodd Frank Wall Street Reform and Consumer Protection Act of 2011, as well as a multitude of other new laws and regulations, are packed with provisions for helping people get back on their feet financially and securing their long-term prosperity. Financial Fresh Start will show you how. Written in accessible language by an expert in real estate, law, and finance, Financial Fresh Start helps you make sense of the new economic realities of the bubble, bailout, and Great Recession, and delivers a five-step action plan for making your own fresh start: (1) adapt your banking and borrowing (2) fix your credit and debt (3) protect your savings, investments, and retirement (4) decide if home ownership is right for you (5) earn more, spend less. You'll learn specific tips for correcting missteps, avoiding common blunders, and practicing sound strategies, including: • How to avoid hefty overdraft fees, now a \$24 billion business for banks • How to get a new Qualified Residential Mortgages loan • Ways to avoid escalating interest rates on your credit card debt • How to dispute errors on your credit report • Ways to protect yourself from aggressive collection firms • When it makes sense to hang up your hat and declare bankruptcy • How to ensure that your 401(K) is being managed with a "fiduciary" standard of conduct • How to reduce your taxes on payouts from retirement accounts • What foreclosure alternatives are available under the Making Home Affordable refinance program • Ways to cut your home, health, life, car, and disability insurance payments Complete with an overview explaining how we landed in this mess, self-assessments for gauging your own financial picture, and links to the author's proprietary data online, Financial Fresh Start is your one-stop guide for getting your financial life in order today and building peace of mind for the future. SHARI OLEFSON is a certified real estate attorney and Florida civil court and supreme court qualified mediator, with degrees in law, journalism, and psychology. She is an attorney with The Olefson Law Firm and founder and director of The Carnegie Group, a Florida-based think tank. In addition, she is a trusted journalist, news commentator, speaker, and the author of Foreclosure Nation. She is frequently quoted in such publications as the Wall Street Journal, Forbes, and USA Today, and appears weekly on CNN, CNBC, Fox, PBS, MSNBC, and CBS. She lives in Ft. Lauderdale, Florida. From the Back Cover ADVANCE PRAISE FOR FINANCIAL FRESH START: "Financial Fresh Start should be read in every household throughout America! As we turn the chapter to a brighter financial future, it is important that we as consumers not only remember the lessons learned in the last few years but also focus on how WE are rebuilding our financial future. This book is your guide to kick-starting the changes you have been waiting for." —Raven Liberty, radio talk show host and foreclosure defense attorney "For the millions of Americans now emerging from the wreckage of the nation's crumbled economy, there is immediate value in Shari Olefson's clear-eyed wisdom on how success in securing your legal rights can lead to success in restoring your financial well-being." —David S. Udell, Executive Director of the National Center for Access to Justice and professor at Cardozo School of Law "In today's environment, every American can use help in the areas covered by Financial Fresh Start. Shari Olefson is a powerful, articulate voice, delivering concrete suggestions with tangible results." —Jacey Birch, television news anchor, WPLG News Channel 10 "Financial Fresh Start is a must-read for anyone seeking to understand today's financial, housing, economic, cultural, and political issues

and to developing a plan to rebuild their financial health. I recommend her book to anyone seeking sound financial guidance and a plan for ensuring a strong future.” — Stephen Weiss, Senior Vice-President, Foreclosure Response Team “Life moves at one speed and in one direction but not our modern economy. As American families have experienced in the past decade, the economy can rush forward, lifting spirits and finances, only to crash, leaving bank accounts and credit scores in shambles. The response to the Great Recession has created new rules and regulations, but those don’t replace common sense and individual responsibility. Shari Olefson captures the challenges and opportunities to reset and reignite your own prosperity with *Financial Fresh Start*.” — Tom Hudson, co-anchor and Managing Editor, *Nightly Business Report* “Shari Olefson excels at every level in making us smarter consumers and citizens as we face the unknown of turbulent markets and economic conditions.” — Dan Raviv, National Correspondent, CBS News Radio Network

About the Author SHARI OLEFSON is an Attorney-Mediator with degrees in real estate, finance, and psychology. A trusted journalist, news commentator, and speaker, she is frequently quoted in such publications as the *Wall Street Journal*, *Forbes*, and *USA Today*, and appears weekly on CNN, CNBC, Fox, PBS, MSNBC, and CBS.