

Get WalletWise Workbook: Proven and Powerful Personal Finance and Budgeting Tips for Finding Financial Freedom

Ken Remsen

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Get WalletWise Workbook is an empowering manual with instructions for understanding and improving one's finances.

Financial coach Ken Remsen's self-help manual *Get WalletWise Workbook* suggests a holistic approach to managing debt.

The book is made up of a series of detailed chapters that are focused on improving financial literacy in the pursuit of financial freedom. Its primary audiences—young adults, retirees, and those drowning in debt—are focused on in sequential chapters that provide specific advice to help them get on the right track faster. The topics covered represent a wide range, including student loans, gambling, the cost of addictions, managing credit scores, and correcting improper financial decisions before they snowball.

Each chapter relays practical information, often coupled with links to worksheets, articles, and other supplemental documents. There are exercises to encourage introspection and reflection on one's current finances. "Stern teacher" sections draw on real-world examples for further instruction, while stories and jokes (Remsen's favorite cars are discussed, as are side jobs that went well—or that resulted in more debt) add an entertainment factor. But of most use is the book's actionable advice: its chapter on credit card debt details the importance of fixing and maintaining a healthy relationship with credit cards alongside a suggestion to rely on credit unions, which tend to be more favorable to clients than other institutions. Elsewhere, a step-by-step method for avoiding compounding interest is explained with care.

There is a self-help element to this work as well. Indeed, in addition to the dollars and cents of managing money, the workbook also stresses the importance of having a positive mental attitude. It calls making logic-based decisions imperative, whether one is considering minor or major purchases. And the chapter on divorce explains both the costs involved and the importance of fostering an authentic relationship. Such lessons will help audiences not just with their finances but when it comes to improving their lives in general.

The chapters build upon each other well, with several of the provided exercises representing recurring opportunities for reflection and improvement. The final chapter details the traits and habits of those who have succeeded and who are able to maintain a healthy relationship with money—assuring examples to follow. And visually engaging photographs, charts, and graphs appear throughout the book, helping to break its more complex concepts down. But misplaced symbols mar the workbook, and some sections have unclear names.

Get WalletWise Workbook is an accessible manual with instructions for understanding and improving one's finances.

JOHN M. MURRAY (April 12, 2023)

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