



# Financial Fitness: The Offense, Defense, and Playing Field of Personal Finance

*Chris Brady , Orrin Woodward*

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We call it "The Money Thing": the elusive, often difficult mystery of acquiring, keeping, and continuing to produce enough money to be able to live the life of our choosing. While prescriptions and advice about one's money are as available and varied as diet plans for one's physical health, financial fitness appears to be as rare a thing as 3% body fat and proper cholesterol. But it doesn't have to be that way.

The principles of financial fitness are available for everyone. Just as with diets for physical health and fitness, where fanaticism and extremism are not only suspect but are unsustainable, so too with financial fitness. What works best is knowledge and application of basic principles. Learning and applying these principles, over time, can produce incredible results, and, perhaps surprisingly, can also be a lot of fun.

What is required is an understanding of the principles behind the Offense, Defense, and Playing Field of personal finance. With a basic understanding of these three areas, which are rarely taught together as a whole, anyone can learn to prosper, conserve, and multiply the fruits of his or her labor.

## Financial Fitness: The Offense, Defense, and Playing Field of Personal Finance Details

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## **From Reader Review Financial Fitness: The Offense, Defense, and Playing Field of Personal Finance for online ebook**

### **Antonio Sosa says**

I have read plenty of other books about how to hold onto money. This was the first that explained how to also make more money, and how the money works in the hands of governments. According to the Authors there are 47 key principles one must follow to be financially fit, and the average person hasn't been taught how to do the first much less the rest. Highly recommended for anyone desire a broader perspective.

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### **Tyrell Mentzer says**

Every person in America (our government included) should read and apply the principles in this book. It's timeless and a sure-fire way to live a healthy and vibrant life without having to worry about finances dictating your every decision.

The Financial Fitness pack that includes this book is insanely well-priced, well worth the investment into yourself and into your future.

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### **Thomas Abbott says**

For anyone looking for more than just save here, or do this there. If you are looking for more ideas to not just defend against losing but also to builds your wealth and how money truly works better read this. Orrin and Chris hit the nail on the head. This book will change peoples lives, only if YOU let it and apply it.

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### **Evan G says**

This book was great.

I really liked how they didn't just focus on saving money and getting out of debt (defense), but they talked about making money (offense), and how the economy affects how we make money and the value that it holds (playing field).

I recommend this book for those looking to become financially fit.

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### **Chuck says**

It is appropriate to finish this book today because it has a emerald green border on the cover!

I really enjoyed reading this book because it outlines basic principles of financial fitness in an easy to read and understand format. The authors are both people with the fruit of financial fitness on their tree. This book will be one I keep close at hand as I make financial decisions and will be one I recommend to others (yes, I have more than one copy).

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Third reading, the nuggets keep coming. Best purchase ever!

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### **Ian Cox says**

One of the top most influential books I've read. It's not just about finances but living an abundant principle centered life.

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### **Cathy Ankenman says**

Loved this book! I started the step by step process for saving money into YOU, Inc. This book will help you get out of debt, understand money, and help you save for emergencies and life only if YOU apply it.

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### **Jessica Sorensen says**

Absolutely phenomenal! Just a great all around education on how money works and how to make it a friend and a tool rather than a master. Learned so much that taught us to discipline exactly where our money goes so we can stop asking ourself where did all our money go! I HIGHLY recommend this book to each and every person whether you have a million dollars or negative a million! You can never know everything! And it's always good to stay educated continually! :) read it and pass it along to the people you love, know, and care about!

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### **Brandon Perry says**

I found this to be an exceptional book on planning your financial future and helping to create a working budget. Also very easy to read and apply.

Going through for a second time and going more slowly really helps. Especially using the workbook that comes with. I enjoy how this book covers offense, defense and the playing field of finances. I find the playing field to be extremely important. I know most want to focus on getting out of debt without looking into what government is doing with our money supply. I highly encourage this book for anyone looking for a broader education on money.

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### **David Geschke says**

One of the best books on handling personal finances I've ever read. I was going to give it five stars but a couple things held me back. First, I really have issues with the "investment hierarchy" they propose, in which the bottom 4 of the total 6 sections on the pyramid are basically cash and cash equivalents, #3 being "survival protection" - like building a bunker with food, ammo and gold or something (the book doesn't actually recommend that, but it's that mindset that I see for this section). When it FINALLY gets to stock market and/or real estate investing in section 5 they say "for many people, the best advice is to largely avoid

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these investments". I couldn't disagree more.

OK, so - I have huge issues with that chapter and the "right wing paranoid" mindset that I perceive from putting "survival protection" as #3 on the pyramid, BUT... most of the rest of the book is really good. I like that they lay out both financial offence and defense rather than just focusing on debt reduction (defense) or investment and savings options (offense). It's a very well written book, easy to read. Comes with a workbook and six CD's that are all very good. Start by saving 10% and tithing 10%, THEN work on debt reduction. Not what most of the personal finance books I've read suggest. Many timeless thoughts included here - get \$1000 in an emergency fund asap. 3-6 months expenses into emergency fund to fully fund. Pay off debt using what they call "debt roll-down" (also known as "debt snowball"). Pay cash for everything. Avoid consumer debt. All done in a way that engages the reader and makes you feel like it will be possible to achieve.

I'd put this in the same league as writings by Dave Ramsey and John Cummuta, two of my favorite authors on the subject of personal finance. Certainly worth the investment the LIFE organization asks for the book, workbook & 6-CD set (about \$100).

7/12/14 Reread this book and lowered my rating to three stars. As many good ideas that are presented here, there's just too much that I don't like (especially the investment hierarchy and later in the book discussions about precious metals and world economies) to go higher than that. When this book is good, it's very good. I'd say it's good 50% of the time.

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## **SJ Barakony says**

Will be posting another review on my blog in the near future ....

In short: The book is VERY eye opening. Having been already taking a 'financial literacy shower' the past few years, many of the 47 principles were already known to me, however, how they are packaged here is a tour de force. There are far too many people who do not even follow 1 or 2 of the 47, so introducing them this way will surely lead many more down the same pathways as me.

At some point, the member of this social network may see some reviews out there talking about how the principles are not conventional, or unorthodox, or even concerns that the recommendations are paranoid (!?) -- not so in the least. These are reactions to being shown the light of financial wisdom that is almost covered by complete darkness for those who have never been taught wealth thinking, or how to be an owner (Georgics). There's nothing wrong w/ the people who may do this -- its just a reaction and not a metaphorical (depth based) response.

For those who are familiar with the teachings of George Clason, Robert (and Kim) Kiyosaki, and Dave Ramsey, a lot of the content will be familiar in some context, shape, or form.

This is a must read. Now, to get to work on implementing many of the principles that aren't already recurring habits ....

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## **David Weber says**

This book has changed my thinking completely around, a 180 degree turn, of finances. Really, money is a

great thing, it is a tool-like a hammer, and it it always flowing. You can enable more money to stay with you and come to you by applying these proven principles.

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### **Heather Woods says**

This is a marvelous book that gives the whole picture of how to become financially fit. Often found in other sources, many of the 47 Principles are simple common sense. It's just amazing how uncommon that is today! But in few other resources can you find the Offense, Defense, AND the Playing Field of Personal Finance. How to bring in more money by investing in yourself. It could mean a promotion, a better job, or an additional stream of income. How to keep more of what you earn by getting out of debt and making better choices about spending. How the Playing Field works: how money is made, what is the Federal Reserve? what is inflation? Why do I need to know or care? Part of the Financial Fitness Program by LIFE Leadership, this textbook comes with a workbook and eight audio CDs that will fully equip you to get financially free and have more choices in life. And who wouldn't like that?

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### **Juan Alcala says**

This is by far the best book I have ever read on personal finance. Financial Fitness is not just a book, but a study and go-to reference for all personal finance questions.

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### **Marc Page says**

Best personal finance book I've ever read. After part 1 I was concerned it was going to be like so many other personal finance books that start with the basics of personal finance and then go on to more advanced subjects and get the reader more excited about the advanced subjects than getting the basics down (like Rich Dad, Poor Dad which seems to always have the effect of the reader investing in real estate before getting their finances in order).

Financial Fitness did a superb job of keeping everything in perspective and making sure the reader understand the stepping stones of the basics cannot be skipped, throughout the book.

But to call this book a personal finance book is a bit of an understatement. It definitely over-delivers, giving theory, practice, history and insight, all in one place.

Beginning with the very first chapter I had concrete steps that clearly have started me on a positive financial path. And while not everything in the book can be done during the reading (especially the things that build on the basics), the book is laid out in a way that makes it an easy reference, or jumping in where your next step is.

I've never been so excited about my financial future than after reading and applying (and developing a plan to apply) the principles in this book.

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