



MONEY Master the Game: 7 Simple Steps to Financial Freedom

By Tony Robbins



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MONEY Master the Game: 7 Simple Steps to Financial Freedom By Tony Robbins

In his first book in two decades, Anthony Robbins turns to the topic that vexes us all: How to secure financial freedom for ourselves and for our families. “If there were a Pulitzer Prize for investment books, this one would win, hands down” (Forbes.com).

Tony Robbins is one of the most revered writers and thinkers of our time. People from all over the world—from the disadvantaged to the well-heeled, from twenty-somethings to retirees—credit him for giving them the inspiration and the tools for transforming their lives. From diet and fitness, to business and leadership, to relationships and self-respect, Tony Robbins’s books have changed people in profound and lasting ways. Now, for the first time, he has assembled an invaluable “distillation of just about every good personal finance idea of the last forty years” (*The New York Times*).

Based on extensive research and interviews with some of the most legendary investors at work today (John Bogle, Warren Buffett, Paul Tudor Jones, Ray Dalio, Carl Icahn, and many others), Tony Robbins has created a 7-step blueprint for securing financial freedom. With advice about taking control of your financial decisions, to setting up a savings and investing plan, to destroying myths about what it takes to save and invest, to setting up a “lifetime income plan,” the book brims with advice and practices for making the financial game not only winnable—but providing financial freedom for the rest of your life. “Put *MONEY* on your short list of new books to read...It’s that good” (Marketwatch.com).



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MONEY Master the Game: 7 Simple Steps to Financial Freedom By Tony Robbins Bibliography

- Sales Rank: #8412 in eBooks
- Published on: 2014-11-18
- Released on: 2014-11-18
- Format: Kindle eBook



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Editorial Review

Review

“*MONEY Master the Game* will be a huge help to investors. Tony Robbins dropped by my office for a forty-minute appointment that lasted for four hours. It was the most provocative, probing interview of my long career, a reaction shared, I’m sure, by the other souls with strong investment values and sharp financial minds who populate this fine book. This book will enlighten you and reinforce your understanding of how to master the money game and, in the long run, earn you financial freedom.” (John C. Bogle, founder, the Vanguard Group and the Vanguard Index Funds)

In this book Tony Robbins brings his unique talent for making the complex simple as he distills the concepts of the best investors in the world into practical lessons that will benefit both naïve investors and skilled professionals." (Ray Dalio, founder and co-Chief Investment Officer, Bridgewater Associates)

“Tony Robbins is a human locksmith—he knows how to open your mind to larger possibilities. Using his unique insights into human nature, he’s found a way to simplify the strategies of the world’s greatest investors and create a simple 7-step system that anyone can use on the path to the financial freedom they deserve.” (Paul Tudor Jones, founder, Tudor Investment and Legendary Trader)

“In this book Tony masterfully weaves anecdote and expertise to simplify for readers the process of investing—priming their financial education and helping them effectively plan for their future.” (Mary Callahan Erdoes, CEO, J.P. Morgan Asset Management)

“You can’t meet Tony Robbins and listen to his words without being inspired to act. This book will give you the strategies to create financial freedom for yourself and your family.” (T. Boone Pickens)

“Robbins' common-sensical, relentlessly positive, often highly specific advice is both useful and inspirational...” (*Kirkus*)

“That rare gift that keeps on giving....Robbins has produced a book that will appeal to both the beginner and the most sophisticated money jockey overseeing multibillions of dollars in assets....If there were a Pulitzer Prize for investment books, this one would win, hands down.” (*Forbes.com*)

“A commanding book....after reading this book, readers will be armed with the essential tools they need to gain control of their financial future and chart a path to success.” (*Publishers Weekly*)

“Mr. Robbins delves deep into the topic of money, touching on the psychology of wealth, what holds people back from achieving financial success — and some cures.... provides a hefty dose of the psychology and the science of personal achievement that Mr. Robbins is famous for. But at its core, the book distills a seven-step action plan that Main Street readers — from college graduates to pre-retirees — can use to build a better future for themselves and their families.” (*Pittsburgh Post-Gazette*)

“A distillation of just about every good personal-finance idea of the last 40 years. Mr. Robbins passionately advocates diversification, buying index funds to keep investment expenses low and increasing the percentage you save every time you get a raise.” (*New York Times*)

“I highly recommend you put ‘Money: Master the Game’ on your short list of new books to read. Chances are, you’ll be coming back to it again and again and pass your dog-eared copy on to your kids. It’s that good. (*Marketwatch.com*)

About the Author

Tony Robbins is a bestselling author, entrepreneur, and philanthropist. For more than thirty nine years, millions of people have enjoyed the warmth, humor, and the transformational power of Mr. Robbins’s business and personal development events. He is the nation’s #1 life and business strategist. He’s called upon to consult and coach some of the world’s finest athletes, entertainers, Fortune 500 CEOs, and even presidents of nations. Robbins is the chairman of a holding company comprised of more than a dozen businesses with combined sales exceeding five billion dollars a year. His philanthropic efforts helped provide more than 100 million meals in the last year alone. He lives in Palm Beach, Florida.

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Money Master the Game

CHAPTER 1.1

IT’S YOUR MONEY! IT’S YOUR LIFE! TAKE CONTROL

Money is a good servant but a bad master.

—SIR FRANCIS BACON

Money.

Few words have the power to provoke such extreme human emotions.

A lot of us refuse to even talk about money! Like religion, sex, or politics, the topic is taboo at the dinner table and often off-limits in the workplace. We might discuss wealth in polite company, but money is explicit. It’s raw. It’s garish. It’s intensely personal and highly charged. It can make people feel guilty when they have it—or ashamed when they don’t.

But what does it really mean?

For some of us, money is vital and crucial but not paramount. It’s simply a tool, a source of power used in service of others and a life well lived. Others are consumed with such a hunger for money that it destroys them and everyone around them. Some are even willing to give up things that are far more valuable to get it: their health, their time, their family, their self-worth, and, in some cases, even their integrity.

At its core, money is about power.

We’ve all seen how money can have the power to create or the power to destroy. It can fund a dream or start a war. You can provide money as a gift or wield it as a weapon. It can be used as an expression of your spirit, your creativity, your ideas—or your frustration, your anger, your hate. It can be used to influence governments and individuals. Some marry for it—and then find out its real price.

But we all know that on some level it’s an illusion. Money isn’t even gold or paper today, it’s zeros and ones

in banking computers. What is it? It's like a shape-shifter or a canvas, assuming whatever meaning or emotion we project on it.

In the end, money isn't what we're after . . . is it? What we're really after are the feelings, the emotions, we think money can create:

that feeling of empowerment,

of freedom,

of security,

of helping those we love and those in need,

of having a choice, and

of feeling alive.

Money is certainly one of the ways we can turn the dreams we have into the reality we live.

But even if money is just a perception—an abstract concept—it doesn't feel that way if you don't have enough of it! And one thing is for sure: you either use it, or it uses you. You either master money, or, on some level, money masters you!

How you deal with money reflects how you deal with power. Is it an affliction or a blessing? A game or a burden?

When I was choosing the title of this book, a few people were actually outraged at the suggestion that money could be a game. How could I use such a frivolous term for such a serious topic! But, hey, let's get real. As you'll see in the pages to come, the best way to change your life is to find people who've already achieved what you want and then model their behavior. Want to master your finances? Find a financial master and imitate how he or she deals with money, and you will have found a pathway to power.

I can tell you right now, I have interviewed many of the wealthiest people in the world, and most of them do think of money as a game. Why else would anyone work ten or 12 hours a day after they've made billions of dollars? And remember, not all games are frivolous. Games are a reflection of life. Some people sit on the sidelines, and some play to win. How do you play? I want to remind you, this is a game that you and your family can't afford to lose.

My promise to you is this: if you will stay with me and follow the 7 Simple Steps in this book—the steps that have been distilled from the world's most successful financial players—you and your family will win this game. And you can win big!

But to win, you have to know the rules and learn the best strategies for success from those who have already mastered the game.

The good news is that you can save years of time—and in a few minutes—by simply learning the pitfalls to avoid and the shortcuts to experiencing lasting success. The financial industry often works to make this topic feel incredibly complex, but in reality, once you get past the jargon, it's relatively simple. This book is your

opportunity to stop being the chess piece and become the chess player in the game of money. I think you're going to be very surprised at how, with an insider's understanding, you can easily transform your financial life and enjoy the freedom you deserve.

So let's get to it. Just imagine what life would be like if you had mastered this game already.

What if money didn't matter?

How would you feel if you didn't have to worry about going to an office every morning, or paying the bills, or funding your retirement? What would it be like to live your life on your own terms? What would it mean to know you had the opportunity to start your own business, or that you could afford to buy a home for your parents and send your kids to college, or have the freedom to travel the world?

How would you live your life if you could wake up each day knowing there was enough money coming in to cover not only your basic needs but also your goals and dreams?

The truth is, a lot of us would keep working, because that's the way we're wired. But we'd do it from a place of joy and abundance. Our work would continue, but the rat race would end. We'd work because we want to, not because we have to.

That's financial freedom.

But is it a pipe dream? Is it really possible for the average person—more importantly, for you—to make this dream a reality?

Whether you want to live like the 1% or just have the peace of mind from knowing that you won't outlive your savings, the truth is you can always find a way to make the money you need. How? The secret to wealth is simple: Find a way to do more for others than anyone else does. Become more valuable. Do more. Give more. Be more. Serve more. And you will have the opportunity to earn more—whether you own the best food truck in Austin, Texas, or you're the top salesperson at your company or even the founder of Instagram.

But this book isn't just about adding value—it's really about how to go from where you are today to where you truly want to be, whether that's financially secure, independent, or free. It's about increasing the quality of your life today by developing the one fundamental skill that the vast majority of Americans have never developed: the mastery of money. In fact, 77% of Americans—three of every four people—say they have financial worries, but only 40% report having any kind of spending or investment plan. One in three baby boomers have less than \$1,000 saved! Polls show that fewer than one in four trust the financial system—with good reason! And stock ownership has been hitting record lows, particularly among young people. But the truth is, you don't earn your way to freedom. As you'll see later in this book, even multimillion-dollar earners such as Godfather director Francis Ford Coppola, boxer Mike Tyson, and actress Kim Basinger lost it all because they didn't apply the fundamentals that you'll soon be learning. You have to be able to not only hold on to a portion of what you earn for your family, but, more importantly, multiply what you earn—making money while you sleep. You have to make the shift from being a consumer in the economy to becoming an owner—and you do it by becoming an investor.

Actually, a lot of us are already investors. Maybe you first got into the game when Grandma bought you a few shares of her favorite stock just for being born, or perhaps your employer auto-enrolled you in the company's 401(k), or maybe you first became an investor when a friend told you to forget the Kindle and buy Amazon stock instead.

But is this enough? If you're reading this now, my guess is that you know the answer: no way! I don't have to tell you it's not your parents' and grandparents' investment world. The plan used to be so simple: go to college, get a job, work your butt off, and then maybe get a better job with a bigger corporation. After that, the key was to find a way to add value, move up the ladder, invest in company stock, and retire with a pension. Remember pensions? A promise of a never-ending income for life? They've become relics.

You and I both know that world is over. We live longer now on less money. New technologies keep coming online, stoking a system that often seems designed to separate us from our money instead of helping us grow it. As I write these words, interest rates on our savings hover near zero, while the markets rise and fall like corks on the ocean. Meanwhile, we're faced with a financial system of limitless choices and mind-boggling complexity. Today there are more than 10,000 mutual funds, 1,400 different ETFs, and hundreds of global stock exchanges to choose from. It seems like every day we're pitched more and more complex investment "instruments" with an alphabet soup of acronyms: CDOs, REITs, MBSs, MLPs, CDSs, CETFs . . .

WTF?

How about HFT? That's short for high-frequency trading, where 50% to 70% of the tens of millions of trades that churn through the market each day are now generated by high-speed machines. What does that mean for you? It takes only a half second, or about 500 milliseconds, to click your mouse to complete your E*Trade order. In that short time, the big boys with the supercomputers will have bought and sold thousands of shares of the same stock hundreds of times over, making microprofits with each transaction. Michael Lewis, bestselling author of the HFT exposé *Flash Boys: A Wall Street Revolt*, told 60 Minutes, "The United States stock market, the most iconic market in global capitalism, is rigged . . . by a combination of the stock exchanges, the big Wall Street banks, and high-frequency traders . . . They're able to identify your desire to buy shares in Microsoft and buy them in front of you and sell them back to you at a higher price!" How fast are these guys? One HFT firm spent a quarter of a billion dollars to straighten the fiber-optic cables between Chicago and New York, reconstructing the landscape and literally terraforming the earth to shave 1.4 milliseconds off its transmission time! But even that's not fast enough. Some trades already take place in microseconds—that's a millionth of a second. Soon HFT technology will allow these trades to happen in nanoseconds—a billionth of a second. Meanwhile, they're laying cable on the ocean floor, and there's even talk of solar-powered drones acting as microwave relay stations to connect exchanges in New York and London.

If all of this leaves you reeling, I'm with you. What are your chances of competing with flying robots trading at the speed of light? Where do you turn to find a path through this high-tech, high-risk maze of choices?

An expert is an ordinary man away from home giving advice.

—OSCAR WILDE

The problem is, when it comes to money (and investing), everybody has an opinion. Everybody's got a tip. Everybody has an answer. But I'll give you a hint: they rarely have one that will really help you. Have you noticed how beliefs around money are like religion and politics? Conversations can get intense and emotional. Especially online, where people without any real knowledge or mastery will promote their own theories and criticize others' strategies with such vehemence, even though they have no proven track record. It's like a psychologist on Prozac telling you how you can have a fulfilled life. Or an obese person telling you how to get thin and fit. I tend to separate pundits into those who talk the talk and those who walk the walk. I don't know about you, but I'm sick and tired of hearing from all these "experts" who tell us what to do, but haven't produced results in their own lives.

If you thought you were going to hear from another investment guru making crazy promises, you came to the wrong place. I'll leave that to the financial entertainers who scream at you about buying the hottest stock, or implore you to save your money and put it in some mythical mutual fund. You know the one, where they promise you'll continuously compound your money with 12% annual growth. They dole out advice that too often has no basis in reality, and often they don't even invest in the products they push. Some of them might sincerely think they're helping, but people can be sincere and be sincerely wrong.

I want you to know I'm not one of those "positive thinkers" who's going to pump you up with a false view of the world. I believe in intelligence. You have to see things as they really are but not worse than they are—that view of life only gives you the excuse to do nothing. You may know me as the "smiling guy with the big teeth" on TV, but I'm not here to tell you to do a bunch of affirmations—I'm the guy who's focused on helping you dig deep, solve real problems, and take your life to the next level.

For 38 years, I've been obsessed with finding strategies and tools that can immediately change the quality of people's lives. I have proven their effectiveness by producing measurable results where others have failed. So far I've reached more than 50 million people from 100 different countries through my books, videos, and audio programs, and another 4 million in live events.

What I've known from the beginning is that success leaves clues. People who succeed at the highest level are not lucky; they're doing something differently than everyone else does. I'm interested in those people: those who have a relentless hunger to learn and grow and achieve. Don't get me wrong. I'm not deluded. I'm aware there are very few people in the world who are fit and healthy and who sustain it. Most people don't have decades of sustained love and passion in their intimate relationships, nor do they experience ongoing gratitude and joy. There are very few people who maximize their business opportunities. And there are even fewer who start with little or nothing and become financially free.

But a few do! A few do have great relationships, great joy, great wealth, and endless gratitude. I have studied the few who do versus the many who talk. If you want to look for obstacles, what's wrong is always available. But so is what's right! I am a hunter of human excellence. I seek out those individuals who break the norms and demonstrate to all of us what's really possible. I learn what those few extraordinary individuals do that's different from everybody else, and then emulate them. I find out what works, and then I clarify it, simplify it, and systematize it in a way to help people move forward.

Ever since the dark days of 2008, when the global financial system nearly melted down, I've been obsessed with finding a way to help everyday people take control of their money and fight back against a system that's often been rigged against them. The fix has been in for years, and it hasn't gotten a whole lot better with all those so-called reforms on Capitol Hill. In some areas, it's gotten worse. To find answers, I interviewed 50 of the most brilliant, influential players in the world of money. In this book, you won't get talking heads, and you won't get my opinions, either. You'll hear it straight from the masters of the game: self-made billionaires, Nobel laureates, and financial titans. Here's just a sampling of a few of the masters of money that you will be learning from in the pages ahead:

- John C. Bogle, the 85-year-old sage with 64 years of stock market history and the founder of the Vanguard Group, the number one mutual fund company in the world;
- Ray Dalio, founder of the largest hedge fund on the planet, with \$160 billion in assets;
- David Swensen, one of the greatest institutional investors of all time, who grew Yale University's endowment from \$1 billion to more than \$23.9 billion in less than two decades;

- Kyle Bass, a man who turned \$30 million in investments into \$2 billion in two years during the subprime crisis;
- Carl Icahn, who has outperformed Warren Buffett, the market, and virtually everyone else in the last one-, five-, and ten-year cycles;
- Mary Callahan Erdoes, whom many consider to be the most powerful woman in finance. She oversees more than \$2.5 trillion as CEO of J.P. Morgan Asset Management; and
- Charles Schwab, who led a revolution to open up Wall Street to individual investors, and whose iconic company now has \$2.38 trillion under management.

I'll put you in the room with these and many other superstars who get consistent results, decade after decade, in up markets and down, booms and busts. Together we will uncover the core secrets to their investment success and see how to apply them even to the smallest amount of money.

And here is the key: I wrote this book based on timeless wisdom of the most successful investors in the world. After all, none of us knows which way the economy will be headed by the time you're reading this book. Will there be inflation or deflation? A bull market or a bear? The idea is to know how to survive and thrive in any market condition. These real experts will explain how. Plus, they'll be opening their portfolios to show you the mix of investments that they rely on to weather every storm. And they'll answer this question: If you couldn't pass on any of your financial wealth to your children, but only a set of principles, what would they be? That could be the greatest inheritance of all, and you don't have to be one of their kids to get it!

The secret of getting ahead is getting started.

—MARK TWAIN

Get ready, because together we're about to go on a journey through 7 Simple Steps to financial security, independence and freedom! Whether you're a millennial just starting out, a baby boomer facing retirement, or a sophisticated investor looking to keep your edge, this book will offer you a practical blueprint for setting and achieving your financial goals and help you break free from whatever limiting behaviors might be holding you back from true abundance. We'll explore the psychology of wealth, something I've studied and taught for nearly four decades. We'll tackle the money mistakes people make, zeroing in on what keeps them from following through on their best-laid plans. And to make sure you get the results you desire, I've gone to the best behavioral economists on earth to find solutions that really work—small, simple adjustments that automatically trigger you to do what others need discipline to maintain; strategies that can make the difference between retiring comfortably or dying broke.



Let's face it: so many smart and accomplished people have put aside this area of money because it seems so complicated and overwhelming. One of the first people I gave this manuscript to to review is a brilliant friend named Angela who has accomplished mastery in many areas of her life—but never in the area of money. She told me that people thought she was amazing because she'd sailed 20,000 miles of ocean in some of the roughest seas on small sailboats. But she knew she neglected her finances, and it embarrassed her. "It seemed so confusing, and I couldn't be competent. I already felt defeated, so I gave up, even though it's not in my nature." But she found that by following the 7 Simple Steps in this book, she could finally get

control of her finances, and it was easy and painless! “Gosh, I could save for my future just by cutting a few things that don’t give me joy,” she told me. Once she started thinking about saving, she was able to set up an automatic investment account, and by chapter 2.8, she had already transformed her life.

A few days later, she came in to see me and said, “I got my first-ever brand-new car.”

I asked her, “How did you do it?”

She said, “I began to realize that I was spending more money on my old car for repairs and gas than it cost me to finance a brand-new car!” You should have seen the look on her face when she pulled up in a shiny new pearlescent white Jeep Wrangler.

So I want you to know that this book is not just about how to have a comfortable retirement, but also about how to have the quality of life you desire and deserve today. You can live life on your own terms while you simultaneously lock in your future quality of life as well! The feeling of empowerment and inner strength and certainty that you experience when you master this area of your life will spill into everything else: your career, your health, your emotions, and your relationships! When you lack confidence about money, it unconsciously affects your confidence in other areas too. But when you take charge of your finances, it empowers you and excites you to take on other challenges!

What holds us back from getting started on the road to financial freedom? For a lot of us, like my friend Angela, it’s the feeling that we’re in over our heads. We’ve been taught to think, “This is too complex” or “This is not my field.” Frankly, the system is designed to be confusing, so that you’ll give up control to the “professionals” who reap enormous fees by keeping you in the dark. You’re going to learn in the chapters ahead how to prevent that from happening, and, most importantly, I’m going to show you that investing your way to freedom isn’t confusing at all.

One reason people succeed is that they have knowledge other people don’t. You pay your lawyer or your doctor for the knowledge and skills you don’t have. They also have their own special language that can at times keep them insulated from the rest of us.

For example, in the medical world, you might hear that 225,000 people have died “iatrogenic deaths” in the past year. According to the Journal of the American Medical Association (JAMA), it’s the third largest cause of death in the United States. Iatrogenic. How’s that for a hundred-dollar word? It sounds important, but what does it even mean? Is it a rare tropical disease? A genetic mutation? No, iatrogenic actually refers to an inadvertent death caused by a doctor, or a hospital, or an incorrect or unnecessary medical procedure.

Why don’t they just come out and say so? Because it doesn’t serve a medical institution’s interests to put it in plain language a layperson can understand. The financial world has its own jargon too, with special words for things that are really additional fees disguised in language that would make it impossible for you to realize it is taking much more of your money than you would ever imagine.

I hope you’ll let me be your translator as well as your guide on this journey. Together we’ll break the code and cut through the complexity that keeps most of us feeling like outsiders in the world of finance.

Today there is so much information that even the most sophisticated investors can feel overloaded. Especially when we realize what’s being pushed on us often has nothing to do with our needs. Say you’re having some mild chest pains, and you Google the word heart. What do you see? It’s not something about the heart attack you might want to deal with right now. Instead, you get Heart, the music group that hasn’t

had a hit in 20 years. How does that help you?

My plan is to serve you by becoming your personal financial search engine—a smart search engine, one that will filter through all the superfluous, even harmful financial information out there to deliver simple, clear solutions.

Before you know it, you'll be an insider too. You'll learn why chasing returns never works, why nobody beats the market long-term,¹ and why the vast majority of financial experts don't have a legal responsibility to serve your best interests. Crazy, right? You'll learn why the returns advertised by mutual funds are not the returns you actually earn. You'll find solutions that could add literally millions of dollars to your lifetime of investing returns—statistical studies show that you can save between \$150,000 and \$450,000 just by reading and applying the principles of section 2 of this book! You'll be putting money back in your own pocket, not the “fee factories.” You'll also learn about a proven way of growing your money with 100% principal protection, and tax free to boot (IRS-approved). This vehicle is finally available to individual investors like you.

And here's what truly sets this book apart: I don't just tell you about investment strategies that the ultrawealthy have and that you can't afford or access; I've found ways to make them affordable and accessible for you! Why should the privileged few be the only ones to tap into extraordinary opportunities? Isn't it time that we level the playing field?

Remember, it's your money, and it's time for you to take control.

A moment's insight is sometimes worth a life's experience.

—OLIVER WENDELL HOLMES, SR.

Before we go on, let me tell you what moved me to write this book. If you've watched any of the coverage of my work over the years, or if you've read any of my previous books, you probably know my track record for creating massive and measurable change—helping people lose 30 to 300 pounds, turning around relationships that seem to be at their end, helping business owners grow their companies 30% to 130% in a year. I also help people overcome enormous tragedies—from couples who've lost a child, to soldiers coming back from Afghanistan with post-traumatic stress disorder. My passion is helping people create real breakthroughs in their relationships, their emotions, their health, their careers, and their finances.

For nearly four decades, I've had the privilege of coaching people from every walk of life, including some of the most powerful men and women on the planet. I've worked with presidents of the United States as well as presidents of small businesses. I've coached and helped transform the performance of sports stars, from the early days with hockey great Wayne Gretzky to today's superstar Serena Williams. I've had the privilege to work with award-winning actors with the coolness of Leonardo DiCaprio and the warmth of Hugh Jackman. My work has touched the lives and performances of top entertainers from Aerosmith to Green Day, Usher to Pitbull to LL Cool J. And billionaire business leaders as well, such as the casino magnate Steve Wynn and the internet wizard Marc Benioff. In fact, Marc quit his job at Oracle and began building Salesforce.com after attending one of my Unleash the Power Within seminars in 1999. Today it's a \$6 billion enterprise and has been named the “World's Most Innovative Company” by Forbes magazine for the last four consecutive years. So obviously my clients don't come to me for motivation. They have plenty of that already. What they get from me are strategies that help them hit the next level and keep them at the top of their game.

In the financial arena, since 1993 I've had the honor to coach Paul Tudor Jones, one of the top ten financial

traders in history. Paul predicted the October 1987 Black Monday crash—still the largest single-day US stock market decline (by percentage) ever. While markets plummeted around the world and everyone else was losing his shirt, Paul as much as doubled his investors' money in 1987. He did it again in 2008, bringing his investors nearly a 30% positive return while the market plummeted 50%! My job working with Paul is to capture the principles that guide all his decisions. Then I put them into a system that he uses daily and, most importantly, at critical times. I'm not a positive-thinking coach. Quite the opposite: I'm a prepare-for-anything coach. I've been in touch with Paul, tracking his trading every day through a roller coaster of market conditions. From the tech bubble of the late 1990s to 9/11. From the growth in real estate and the collapse of the subprime market to the financial meltdown of 2008. I've been there during the subsequent European debt crisis as well as the largest one-day percentage crash in gold prices in three decades in 2013.

In spite of the diversity of these financial challenges, in 28 full consecutive years, Paul has never had a single losing year. I've been working with Paul for the last 21 of those years. He is truly unmatched in his ability to find the way to victory. I've had the privilege of being shoulder-to-shoulder with him while he made money consistently, no matter how volatile the market. Through him, I've learned more about the real world of investing and how decisions are made in tough times than I could get from a hundred MBA courses.

I'm also incredibly blessed to not only work with Paul during this time but also consider him one of my dearest friends. What I love and respect about Paul is that he not only creates financial results for himself but also is one of the most extraordinary philanthropists in the world. Over the years, I've watched him grow the Robin Hood Foundation from the simple idea of harnessing the power of free markets to alleviate poverty in New York into what Fortune magazine has called "one of the most innovative and influential philanthropic organizations of our time." So far Robin Hood has distributed more than \$1.45 billion in grants and initiatives, changing millions of lives in the process.

I've also learned my own lessons along the way, some through the pain of my own trials and errors—which this book is designed to help you avoid as much as possible. I've earned my own scars on Wall Street. I took a company public when I was 39 years old and watched my personal net worth soar to over \$400 million in a few weeks—and then plunge back to earth with the dot-com crash of 2000!

But that stock market "correction" was nothing compared with what we've all been through in recent years. The meltdown of 2008–09 was the worst economic crisis since the Great Depression. Do you remember how it felt when it looked like our financial world was coming to an end? The Dow Jones Industrial Average plunged 50%, dragging down your 401(k) with it. The bottom fell out in real estate, and the price of your home may have plummeted by 40% or more. Millions of people lost the gains from a lifetime of hard work, and millions more lost their jobs. During those terrible months, I received more phone calls from a greater variety of people needing help than ever before. I heard from barbers and billionaires. People would tell me they were losing their homes, their savings were gone, their children couldn't go to college. It just killed me because I know what that feels like.

I've worked hard and been blessed with financial success, but it wasn't always that way. I grew up with four different fathers in California's dusty San Gabriel Valley. I can vividly remember, as a kid, not picking up the phone or answering the door because I knew who was there—it was the bill collector, and we had no money to pay him. As a teenager, I was embarrassed to have to wear school clothes we bought for 25 cents at the thrift shop. And kids can be pretty brutal when you are not "hip." Today the thrift-store shopping would be a sign of coolness—go figure! And when I finally got my first car, a beat-up 1960 Volkswagen bug, the car had no reverse, so I parked on a hill, and there was never enough money for gas. Thankfully, I didn't buy the theory that this is just how life is. I found a way to overcome my circumstances. Because of my own experiences, I can't stand to see anybody suffer. It makes me crazy. And 2008 brought more needless

economic suffering than I had seen in my lifetime.

In the immediate aftermath of the stock market crash, everybody agreed that something had to be done to fix the system. I kept waiting for those promised changes to happen, but years later it was still business as usual. And the more I learned about the roots of the financial crisis, the angrier I got. My personal tipping point came after I watched an Academy Award–winning documentary called *Inside Job*, narrated by Matt Damon, about the Wall Street gunslingers who took crazy risks with our money and nearly toppled the economy. And their penalty? We the taxpayers bailed them out, and somehow the same cast of characters was put in charge of the recovery. By the end of the film, I was seething with frustration, but I converted my anger into a question: “What can I do?”

This book was the answer.

There is no friend as loyal as a book.

—ERNEST HEMINGWAY

It wasn’t an easy decision. I haven’t written a major book in almost 20 years. Last year, on average, I was on a plane once out of every four days traveling to more than 15 countries. I run a dozen companies and a nonprofit. I have four children, an amazing wife, and a mission I love and live. To say my life is full would be an understatement. Both *Unlimited Power* and *Awaken the Giant Within* were international bestsellers, and that was enormously gratifying, but I haven’t felt compelled to write again until now. Why? I love live events! I love the total-immersion experience, the immediacy and flexibility of communicating with 5,000 to 10,000 people at a time, going deep and keeping their focused attention for 50 hours in a weekend. And that in a day and age when most people won’t sit for a three-hour movie that someone spent \$300 million to make. I can remember vividly Oprah telling me that she couldn’t stay for more than two hours—and 12 hours later she was standing on a chair and shouting to the camera, “This is one of the greatest experiences of my life!” Usher told me he loved my work, but certainly he wouldn’t last through an entire weekend. Just like Oprah, he ended up having the time of his life. Fifty hours later he said to me, “This is like going to one of the greatest concerts of my life! I was writing notes like crazy, and you made me laugh my ass off!”

My live-event experience is filled with so much emotion, music, excitement, and profound insights that people are moved to take massive action. They don’t just think, they don’t just feel, they change, they transform. And my body language and my voice are essential to my style of teaching. So, I’ve got to confess, when I sit down to write words on a page, I feel like there’s a gag over my mouth and one hand tied behind my back! Heck, I found that I could reach more than ten million people through one TED Talk alone.

So what made me change my mind?

The financial crisis caused tremendous pain, but it also made us reevaluate what’s most important in our lives—things that have nothing to do with money. It was a time to get back to basics, to the values that have sustained us through troubled times before. For me, it made me remember the days when I was sleeping in my car homeless and searching for a way to change my life. How did I do it? Books! They helped to establish me. I’ve always been a voracious reader: as a young man, I decided I was going to read a book a day. I figured leaders are readers. I took a speed-reading course. I didn’t quite read a book a day, but over seven years, I did read more than 700 books to find the answers to help myself and others. Books on psychology, time management, history, philosophy, physiology. I wanted to know about anything that could immediately change the quality of my life and anyone else’s.

But the books I read as a child made the deepest impression. They were my ticket out of a world of pain: a world with no compelling future. They transported me to a realm of limitless possibilities. I can remember Ralph Waldo Emerson's essay on self-reliance, and the lines "There is a time in every man's education when he arrives at the conviction that envy is ignorance; that imitation is suicide; that he must take himself for better, for worse, as his portion." Another was a book by the philosopher James Allen, *As a Man Thinketh*, echoing the biblical proverb "As a man thinketh, so his heart will be." It came to me at a time when my mind was a battlefield filled with fear. He taught me that everything we create in our lives starts with thought.

I devoured biographies of great leaders, great thinkers, great doers, like Abraham Lincoln, Andrew Carnegie, John F. Kennedy, and Viktor Frankl. I realized that the great men and women of the world had experienced pain and suffering much greater than my own. They weren't just lucky, or even fortunate; somehow there was something in them, an invisible force that would not let them settle for less than they could do, or be, or give. I realized that biography is not destiny; that my past was not equal to my future.

Another favorite was an American classic from 1937, Napoleon Hill's *Think and Grow Rich*. Hill spent two decades in the early 20th century interviewing 500 of the world's most accomplished individuals, from Andrew Carnegie, to Henry Ford, to Theodore Roosevelt, to Thomas Edison, finding out what made them tick. He discovered that they all shared a relentless focus on their goals, and a combination of burning desire, faith, and persistence to achieve them. Hill's message that ordinary people could overcome any obstacle to success gave hope to a generation of readers struggling through the Great Depression. *Think and Grow Rich* became one of the bestselling books of all time.

Napoleon Hill's quest has been an inspiration to me. Like his classic, this book is modeled on seeking out the best of the best in the world, from Warren Buffett to Sir Richard Branson—and including the man that experts in the field have called the Edison of our day: Ray Kurzweil, who invented the first digital music synthesizers, the first software to translate text into speech; he's the man behind Siri on your iPhone. He developed a device that allows the blind to walk the streets and read road signs and order from any menu. Today Ray is head of engineering development for Google. But I wanted to write a book that went beyond the psychology and science of achievement to come up with a real plan, with real tools that you could use to build a better future for yourself and your family. It would be a handbook, a blueprint, an owner's manual for the new economy.

As I began to reassociate to the power of a book, I thought, "I need to put these answers in a form that's available to anyone." And with today's technology, this book has a few great advantages to help push you along the way. It has electronic segments where you can go online to see some of the men and women I interviewed and hear their words. We have an app that's designed to trigger you to walk through the 7 Simple Steps so you don't just learn the ideas but follow through and get the financial freedom you truly deserve.

By the way, when I began this adventure, people told me I was crazy. Many so-called experts—and even friends!—warned me I was nuts to try to bring the complex world of finance to a wide audience. Even my publisher begged me to write about anything else.

But I knew I could pull it off if I found the best voices to guide the way. Most of the people I've interviewed here do not give interviews, or if they do them, they're extremely rare. They might speak in Davos, Switzerland, at the World Economic Forum, or for the Council on Foreign Relations, but bringing their knowledge to the general population, in their voices, has never been done before. Sharing their critical insights in a way that anyone could act on became the mission of this book.

I've been honored to have great relationships with some of the most influential people in the world: friends in high places who were willing to make a few calls on my behalf. Before long I found doors opening to me, and I was getting access to the masters of the game.

Welcome to the jungle . . .

—“WELCOME TO THE JUNGLE,” Guns N' Roses

So where do I start? I decided to start with a person who most people have never even heard of, even though he's been called the Steve Jobs of investing. But ask any of the world's financial leaders, whether they're the chairwoman of the Federal Reserve, the head of an investment bank, or the president of the United States, and they all know about Ray Dalio. They read his weekly briefing. Why? Because governments call to ask him what to do, and he invests their money. Same with pension funds and insurance companies. He's the founder of Bridgewater Associates, the world's largest hedge fund, with \$160 billion in assets under management (AUM) at a time when a large hedge fund might manage \$15 billion. It used to take a net worth of \$5 billion and an initial \$100 million investment just to get in the door. But don't bother trying; he won't take your money—or anybody else's—at this point.

Ray Dalio came from an unlikely background, born in Queens, New York, to a jazz musician father and a homemaker mother. He started as a caddy who picked up his first stock tips at the local golf course. Now he's worth about \$14 billion and is the 31st richest man in the United States. How did he do it? I had to find out! Here's a man whose Pure Alpha fund, according to Barron's, has lost money only three times in 20 years, and in 2010 he produced 40% returns for his key clients. Over the life of the fund (since launching in 1991), he's produced a 21% compounded annual return (before fees). If there's anyone I wanted to ask, “Can the average investor still make money in this crazy, volatile market?” it was Ray. So when he told me, “There's no question you can still win,” I was all ears! How about you?

It's not that easy to get access to Ray Dalio. But as it turns out, Ray already knew who I was, and he was a fan of my work. One afternoon I sat down with him in his surprisingly modest house on a wooded island off the Connecticut coast. He got right to the point, telling me that individual investors like you can win—but only if you don't try to beat the pros at their own game.

“What they gotta know, Tony, is you can win,” he said. “But you can't do it by trying to beat the system. You don't want to try. I have fifteen hundred employees and forty years of experience, and it's a tough game for me. This is poker with the best poker players on earth.”

Ray is 65 years old, speaks with a soft New York accent, and uses his hands like a conductor when he talks. He reminded me that poker, like playing the markets, is a zero-sum game. For every winner, there has to be a loser. “As soon as you're in that game, you're not just playing poker against the guys across the table. It's a world game, and only a small percentage of people make real money in it. They make a lot. They may take money away from those who are not as good at the game,” he said. “So I would say to your investors, the average guy: you don't want to be in that game.”

I asked Ray, “If you're telling people they can't compete in this game, should they be thinking twice about letting someone else play for them? What about the brokers and mutual fund managers who say they can get you better returns?”

“You think you're going to a doctor, but they're not doctors,” he told me. We're trained to throw our total faith into doctors and do whatever they tell us without thinking, hoping they have all the answers. But Ray

Dalio says that typical money managers are not going to help you win because they don't have the skills or resources to play in the big game, either. "If they did, you wouldn't have access to them.

"The Olympics is easy compared with what we do," Ray continued. "This is more competitive. You can go to your broker-dealer, and you think you have to say, 'Is that a smart guy?' He might be smart. He might care about you. But you've got to ask, 'How many gold medals has he won?' You have to be very, very careful, because there are so many people who'd give you advice, but they have to be good enough to be able to take it away from the best in the game."

So what's the answer?

"Instead of trying to compete, you've gotta learn there is a passive way to win. There's a way to not put all your eggs in one basket. It's a system to protect yourself against all downsides, because the best investors know they're going to be wrong, no matter how smart they are."

Wait a second! Ray Dalio, who gets a compounded return of 21%, can still be wrong?

"That's right, Tony, I'm gonna be wrong," he said. "We're all gonna be wrong. So we gotta set up a system that protects us from that."

So, at the end of nearly three hours together, it was time for the big question: "Ray, what is that system?" And Ray said to me, "Tony, the last time I took money, you had to have a five-billion-dollar net worth to get access to my knowledge and the minimum investment was one hundred million. It's really complex, and it changes a lot."

I said, "C'mon, Ray. You just told me that nobody new can get access to you anyway. I know how much you care about people. If you couldn't pass on your money to your children, and you could pass on only a set of principles or a portfolio—a system that will allow them to make money in good times and bad like you have—tell me what that would look like for the average investor?"

We went back and forth a bit, and in the end, guess what? He walked me through the sample ideal portfolio, the exact investment mix that would help you maximize returns with the least amount of downside volatility in any market.

What's a portfolio? If you're not familiar with the term, it's just a collection of diverse investments that you put together to try to maximize your financial returns. Ray revealed a simple system of what to invest in and in what percentages and amounts. And when we looked back in history, we found that by using his strategy, you would have made money 85% of the time over the last 30 years (1984 through 2013)! That's only four losing years in the last 30 years (1984 through 2013)—with a maximum loss of 3.93% in a year (and an average negative year of just 1.9%). And one of those four down years was just 0.03%, which most would chalk up to a breakeven. In 2008 you would have been down just 3.93% when the rest of the market lost 51% (from peak to trough)—all by just doing what Ray has shared with us. The plan he shared here has averaged a return of just under 10% per year (net of fees), and it's an investment plan that you can easily set up for yourself! And it's only one of the systems from the world's greatest investors that you'll learn when you get to section 6, "Invest Like the .001%: The Billionaire's Playbook."

Now, I know you want to jump ahead right now and look up the portfolio, but I want to remind you, there are 7 Simple Steps you have to follow to make this work. If you haven't figured out where you're going to get the money to invest, you haven't figured out what your goals are, and you don't know what the rules of the

game are, then access to the best portfolio in the world will be worthless. So stay with me, and let's stay in sequence. There's a method to my madness!

How valuable is that information from Ray Dalio? If others have to have \$5 billion to get access, and it cost you only the price of this book, then it's not a bad return on investment!

As exciting as it was to learn his investment system, what I found most interesting about Ray is how he looks at the world. He sees it as a jungle, and his life as a constant, exhilarating battle.

"The way I look at life, Tony, we all have something we want, something that represents a greater quality of life. But to get there, you have to go through a jungle filled with challenge. If you pass through it, you get to the life you desire. It's like I'm on one side of the jungle," he told me. "And you could have a terrific job, a terrific life if you can cross that jungle. But there are all of these dangerous things and they can all kill you. So, do you stay on one side and have a safe life, or do you go into the jungle? How do you approach that problem?"

Ray goes into the jungle with very smart and trusted friends by his side, always asking, "What don't I know?" "This is the key thing," he said. "What has been very successful for me through my whole life is to not be arrogant about knowing, but to embrace the fact that I have weaknesses; that I don't know a lot about this, that, and the other thing. The more you learn, the more you realize you don't know."

Is that ever the truth! And I was a living example. I went into this book thinking I knew what I was doing. After all, I'd had decades of experience. But during my four-year quest to meet the best investors on earth, I've been humbled over and over again by how much I didn't know. And I found that unlike the talking heads who claim to have all the answers, the best are essentially humble. Like Ray Dalio, they'll tell you what they think and then admit they could be wrong.

Riches are not an end of life, but an instrument of life.

—HENRY WARD BEECHER

As my journey continued, I found my mission was evolving. At each stop along the way, I was discovering tools, opportunities, and investment products available to ultrawealthy people that the average person never hears about. And ironically, some of the best ones have very little risk, or they have limited risk with what they call asymmetric risk/reward—which means the investors get a big upside potential for very little downside exposure. And that's what the "smart money" lives for.

It was exciting for me to find out about these opportunities and take advantage of some of them, because at this stage of my life, I'm old enough, fortunate enough, and well off enough financially to have those choices. But my sons and my daughter don't, and some of my dearest friends don't, and, most important, likely neither do you (unless you've got tens of millions stashed away and you're just reading this to see where Ray Dalio puts his money).

So I changed from being just a passive information gatherer in the world of investing to becoming a passionate advocate for my friends and readers. I wasn't just going to tell you about something that wealthy people get to do; I wanted to open up these opportunities for everyone. So I looked for companies that have focused exclusively on the ultrawealthy and then worked to convince them to create new opportunities for investors at any economic level or any age level. I've worked to highlight their services, and in some cases, I've gone all in and partnered with them to help create new products that will be available to you for the first

time. But what I'm most proud of is that I've persuaded many of them to open up their services for people who are not wealthy—for free! You will learn how to access a complimentary online platform called Portfolio CheckUp (www.PortfolioCheckUp.com) that will allow you to test-drive your broker and see if you're truly overpaying for underperformance. I'm hoping this could be the beginning of a sea change in the world of personal finance, a real leveling of the playing field for the first time.

Why in the world do they do this? First, it's the right thing to do. People need to know what they are truly paying for. Second, they know that people with lots of money didn't always start out with lots of money. It's the secret to wealth, remember? Do more for others than anybody else does. And if they do this for you at this stage of your life, they're betting you won't forget them in the future. You'll become a raving fan and a loyal client forever.

That's financial synergy. An opportunity to create the elusive win-win that rarely shows up in the world of Wall Street.

Kindness in words creates confidence. Kindness in thinking creates profoundness. Kindness in giving creates love.

—LAO-TZU

One of the great gifts of “mastering the game” is not only being able to win but to have enough to make a difference for others. No matter how difficult our situation may be, there are always people who are suffering more. When someone creates wealth, it's his or her privilege, and, I believe, his or her responsibility, to give back to those who are just beginning the journey or those who have experienced tragedies that have knocked them off the path. As I will share with you later, my family was the recipient of a simple act of kindness when we literally had no food, and that changed my entire perspective on people and life. It helped shape who I am today.

So for decades I have worked to give back by feeding more than 2 million people a year through my Anthony Robbins Foundation, and for the last few years, my wife and I have personally matched all their contributions.

Today I'm proud to say that a kid who started with no food personally helps 4 million people a year to feel cared for and fed. In total, over 38 years, I've had the honor to feed 42 million people.

I want to use this book as a vehicle to help you develop enough wealth—both physical and emotional—so that you can be a force for good through your economic contributions as well as your time. I will tell you, though, if you won't give a dime out of a dollar, you won't give \$1 million out of \$10 million. The time to give is now! When I had nothing, I began this process. The reward is that if you give, even at the times when you think you have very little, you'll teach your brain that there is more than enough. You can leave scarcity behind and move toward a world of abundance.

So I'd like to get you started on this path. As you read this book, know that you are not only helping yourself create a new financial future, but you are helping those 17 million American families who face hunger every day.²

How? I decided to do more in one year than I have in my entire lifetime. In the name of my readers, at the time of the first publication, I committed to providing 50 million meals to the men, women, and children in this country who suffer from hunger. I am proud to say that we exceeded our goal and provided 100 million

meals in the first year alone! It opened to mind to what's really possible and I am now financially committed to providing a quarter billion meals by the end of 2016 with the ultimate goal of 1 billion meals over the first decade since the original publication date.

You'd be surprised who these people are that are in such great need. Yes, some have been scarred by memories of serving in war and some are mentally or physically challenged. But millions are people just like you and me, who had a normal life and then the loss of a job, a health problem, or a family loss pushed them over the edge to where they could not meet their financial obligations. Most Americans are only a few lost paychecks away from insolvency. So together let's reach out to help.

As I was writing this book, Congress slashed \$8.7 billion from the food stamp budget. I witnessed firsthand the devastating impact this had on the volunteers and nonprofit organizations that work in the fight against hunger. That's why I put up 50 million meals, and I'm using my influence to get matching funds so that we can provide 100 million meals to feed the hungry. You're welcome to join in and help, but know this: because you bought the book, the one you are holding in your hand or reading on your iPad, you're personally feeding 50 people. My hope is that by the end of this book, you'll be inspired to make a small direct donation on your own as well. I have information in the last chapter on how you can use your "spare change to help change the world." There are so many simple and enjoyable ways in which you can give and create a legacy you can feel truly proud of.

Whew, this has been quite a full chapter! I know it's a lot, but hopefully it doesn't feel long! Do I have you hooked on what's really possible for your life now? Can you imagine what it will feel like to take yourself from where you are today to where you really want to be? What would it be like to have your experience of money no longer be a source of stress but rather a feeling of excitement and pride? I promise you the feelings you will have as you conquer this area of your life will create a new momentum not only with financial success but also in other areas of life that matter even more! Are you ready?

One final note, if you've read this far, I want to compliment you because, unfortunately, you're in the top 10% of people who buy a nonfiction book. That's right: statistics show that fewer than 10% of people who buy a book ever read past the first chapter. How insane is that? I wrote this book to be simple but also to give you the opportunity to go deep—to master the game, to arm you with the skills to master your financial world once and for all. It's not meant to be a "little red book of investing." So I want to invite you now, and challenge you, to commit to take the full journey with me through these pages. I promise you the rewards you will reap will last for decades to come.

So turn the page and let me first give you a quick overview of what it will take to have an income for life—a paycheck that gives you the life you have (or the lifestyle you desire) without ever having to work again. Once you achieve this, you will work only if and because you want to. Let's grab an outline of the road ahead and discover the 7 Simple Steps to Financial Freedom.

1. Except for a few "unicorns," a tiny and exclusive group of "financial wizards" that the general population does not have access to, but I'll introduce you to in the chapters ahead.

2. Feedingamerica.org

Users Review

From reader reviews:

Mark Blanding:

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