

Unlocking the Secrets to Wealth: Top 10 Ways You're Being Made Poorer

Ever look at your life and wonder, "Where has all the money gone?" You work hard and try to get ahead. This is America, after all ... the land of prosperity. But recently it has been a struggle for most Americans, particularly young people. Politicians on both sides of the aisle tend to be wealthy and out of touch with the reality many Americans face. Life is hard, and every Dollar seems to get stretched thin. Since the Covid pandemic began in 2020, things have only gotten worse as the American people struggle to maintain their standard of living.



The Millennial generation was devastated by the 2007-2009 financial crisis, and Gen Z faces higher debts and more rapid inflation, making it nearly impossible for either generation to live the traditional American Dream.



In this briefing we will discuss the following:

- » Overregulation
- » Social Security Failures
- » Healthcare Costs
- » Inflation
- » Minimum Wage Failures
- » Open Borders
- » The War on Poverty
- » Crony Capitalism
- » Buying Votes
- » Living Beyond Your Means

YOUR MISSION: Learn about the ten ways you're being made poorer and what you can do to plan for your and your family's future.



ATTENTION: Globalist elites are waging a war against the lower and middle classes, their goal is to own everything, and you own nothing.

WHY YOU SHOULD CARE

Page 1

- » Americans are working hard and seeing their wealth decline.
- » Prosperity is quickly becoming something only the elites can enjoy.
- » The government is behind many of these issues as policy failure sets in.
- » Crony Capitalism has allowed wicked individuals to profit from the suffering and abuse of others.
- » There are spending and saving habits that can better align you and your family with your goals.

Ep. 8-304 (OSINT) Open-Sourced Intelligence Report. This briefing is an exclusive teaching by Kevin Freeman and includes a review of this year in the Economic War Room®.

Kevin Freeman is considered one of the world's leading experts on the issues of Economic Warfare and Financial Terrorism. He has consulted for and briefed members of both the U.S. House and Senate, present and past CIA, DIA, FBI, SEC, Homeland Security, the Justice Department, and local and state law enforcement. His research has been presented in critical DoD studies on Economic Warfare, Iran, and Weapons of Mass Destruction presented to the Secretary of Defense and the Under Secretary of Defense, Intelligence. He has traveled extensively with research trips to Russia and China and throughout Europe and the Americas. He is also a contributing editor for Tactics and Preparedness magazine.

Kevin is a Co-Founder of the NSIC Institute; Host of Pirate Money Radio; Speaker of the Cherokee Community of North Texas; a Senior Fellow at the Center for Security Policy; former Trustee at Oklahoma Wesleyan University; and a member of the Advisory Board of First Liberty Institute.



1. Overregulation

Regulations are great when they are useful, but often they become burdensome and make it far more difficult for Americans to build wealth.

Many regulations have started simple but then regulators have to justify their work so they add more regulations that increasingly make less and less sense.

“Regulations make things cost more and you get fewer choices. You can no longer buy incandescent light bulbs. You may soon only be able to buy electric appliances. And higher standards often mean that manufacturers use lower quality materials to offset costs.” –Kevin Freeman

Overregulation often leads to regulatory capture, where those writing the rules become beholden to the very industries they are trying to regulate.

These regulations then protect existing businesses and create barriers to entry, preventing competition and reducing opportunities for new entrepreneurs and investors.

One study found that the average American family would be earning \$330,000 per year (rather than around the \$60,000 they earn today) if we had kept regulations at the level that they had been 60 years prior. Every regulation has a cost and those costs multiply over time.

Some regulations even cause American businesses to move overseas for lower regulatory costs.



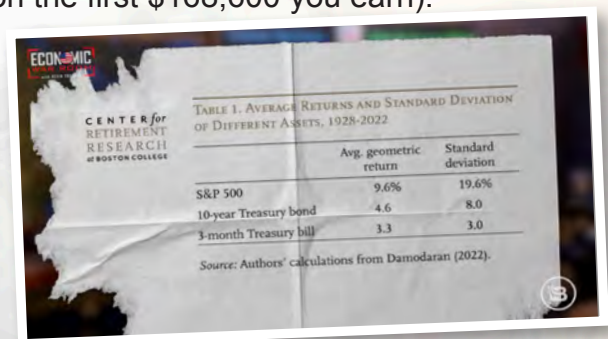
Attention: Overregulated industries lead to overpriced goods and services with little competition. These regulations create the monopolies they are supposed to prevent.

2. Social Security Failures

Social Security and Medicare take over 15% of your paycheck every month. You pay half directly and your employer pays the other half (at least on the first \$168,600 you earn).

Social security is then invested in Treasury Bills, which, while consistent, have a lower potential upside than investing in the stock or bond markets. In general, private investments have outperformed Treasury Bills.

“One estimate suggests that if you held a standard 60/40 portfolio (60% stocks and 40% bonds) over a typical 40-year work career and got the average returns of the past 100 years or so, you would have grown your investments at a 7.6% annual rate with private investments as compared to the 3.3% annual return provided by Treasury Bills.” –Kevin Freeman



	Avg. geometric return	Standard deviation
S&P 500	9.6%	19.6%
10-year Treasury bond	4.6	8.0
3-month Treasury bill	3.3	3.0

Source: Authors' calculations from Damodaran (2022).

Calculating it out (and based solely on the past), you might have had almost three times as much ending value from a private investment than from Treasury Bills alone.

*Of course, there is risk with stocks and bonds and Treasury Bills are generally considered the safest of investments. And we are NOT offering investment advice. Your circumstances are unique. All investments have risk. Past performance is no guarantee of future success. Check with your financial advisor to find suitable investments for your situation. [And any other caveat that says we support Social Security and US Treasury bill. :)]

The average Social Security check is a little less than \$1,800 per month. If you tripled that, you'd have over \$5,000 per month, roughly in line with average American earnings.

This was your money that you earned, being collected and automatically invested in Treasury Bills.

⚠ Attention: Social Security has taken a large sum of money from American workers that cannot be invested otherwise.

3. Healthcare Costs

Health Insurance often drives prices higher, and you foot the bill. Health costs have skyrocketed since Obama enacted the Affordable Care Act, taking an ever-increasing share of American's income.

According to non-partisan studies, the cost of premiums and deductibles takes over 10% of workers' income in most states and is growing faster than incomes.

“As things stand now, excessive health care costs are the leading cause of bankruptcy for American families.” –Kevin Freeman

The Heritage Foundation says that the cost of Health Insurance doubled in the decade after Obamacare was enacted.



Most medical procedures are cheaper if you pay cash rather than use insurance, giving the elites access to cheaper care.



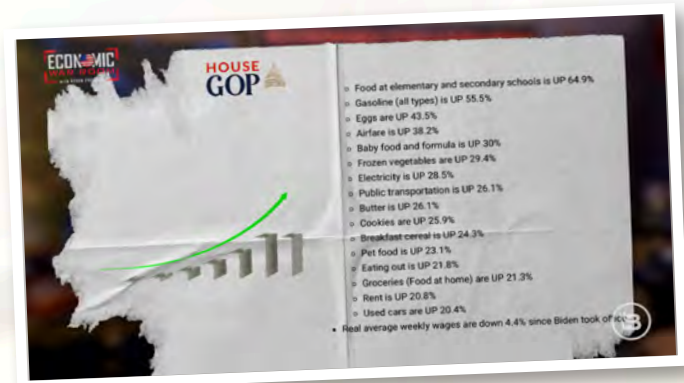
Attention: Rising healthcare costs are crippling American families and emptying their wallets.

4. Inflation

Inflation is a hot topic for explaining many of the financial troubles in America today.

Since 1971 the dollar has lost 90% of its purchasing power.

Under the Biden administration, it's lost about 20% according to official government data.



“You feel it every time you eat out, buy gas or groceries, or pay rent. In fact, prices are up more than 20% for the things you use most, and the increases are much greater than any raises you may have gotten.” –Kevin Freeman

The failed monetary policy of the Biden Administration has exponentially increased the American cost of living.



Attention: Inflation eats away at the spending power of the Dollars you earn, meaning every month's expenses will increase, leaving you with less money to save, if any at all.

5. Minimum Wage Failures

To help workers in this inflationary climate, California raised the minimum wage to \$20/hr.



Now many restaurants are closing because they can't afford the higher wages without raising prices more than people are willing to pay, leaving those same workers unemployed.

“Continually raising the minimum wage creates a wage/price spiral that quickly gets out of hand making it impossible to stay in business or to start a new business.”

–Kevin Freeman

These minimum wage policies are simplistic and not properly thought through.

Forcing a company to pay someone more will only negatively impact its bottom line and lead to increased prices to remain profitable and keep the business open, thus furthering inflation.



Attention: Failed economic policies like wage hikes are speeding up the process of inflation and making it harder for minimum-wage workers to find jobs. The wealthy just pass the increased costs through to consumers.

6. Open Borders

Mass immigration, especially illegal immigration, drains taxpayer money from funds that should be spent on supporting American citizens in need.

Many illegal immigrants receive more aid and support from the government than American veterans or low-income families.

According to a report from the US House in May 2024, we are directly spending at least \$150 billion per year and maybe as much as \$400 billion.



“That cost to the taxpayers works out to somewhere between about \$2,000 and \$5,000 per family per year.” –Kevin Freeman

Other costs include the impact on the labor market, as illegal immigrants are often willing to work more hours for less pay, taking jobs from hardworking Americans.

Then there is the cost of social welfare programs that increasingly provide benefits to undocumented immigrants.



Attention: Healthy and controlled immigration is great for the economy, but we cannot afford to have open borders. As Milton Friedman once explained, a society can have a social welfare program and survive. Or, it can have open borders. It cannot sustain both.

7. The War on Poverty

The simple way to beat poverty according to the Brookings Institute, comes from following three simple rules.

1. At least finish high school,
2. Get a full-time job,
3. Wait until age 21 to get married and have children.

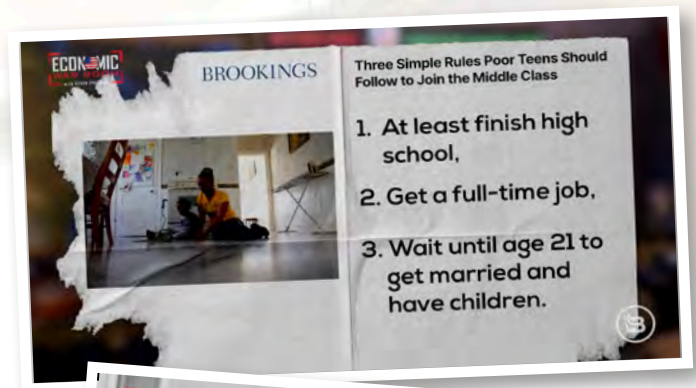
“Unfortunately, the welfare payments we have made have incentivized the breakup of families and funded people to stay out of the workforce.” –Kevin Freeman

America’s War on Poverty approach has broken families and failed to help people get a job or finish high school.

This failed policy has cost society \$30 trillion, creating the majority of our massive debt buildup.



Attention: The War on Poverty policies have incentivized choices that statistically lead to lifelong poverty, making millions of Americans dependent on the government for food, shelter, and other needs.



8. Crony Capitalism

At the same time as the elites incentivize poverty for the lower class, they strip Americans of opportunities to build wealth.

This is Crony Capitalism, of which there are two types.

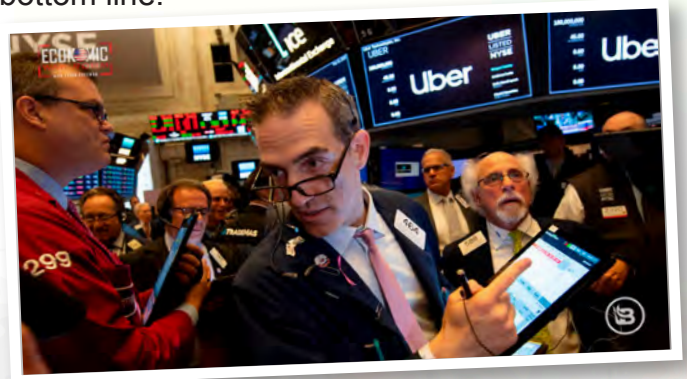
Governmental: Members of Congress can use a form of Insider Trading to make themselves rich at your expense.

Wall Street: Bankers and brokers keep the gravy for themselves and their elite clients with the government's help.

Members of Congress have been making millions of dollars in the stock market using information that is not yet public.

Nancy Pelosi famously bought and sold NVIDIA stock while she participated in writing policies that directly affected the company's bottom line.

“When Uber went public, the private equity investors had already taken most of the gains. Uber launched in March 2009 and in almost every respect seemed better than a taxi. Ten years later the company went public, giving average investors a chance to own shares. And if you bought when it first came public, you would have lost money for the next four years. But those allowed to invest early made billions.” –Kevin Freeman



Uber is a prime example of Wall Street Cronyism, as early-stage investors made billions by selling some of their shares when Uber went public.

Early-stage investing has been closed to the general public as regulations limit private equity investments to Accredited Investors and the wealthy only.

Most Americans don't qualify, meaning the elites can continue to build wealth while keeping other people out.

⚠ Attention: Crony Capitalism grants the elite greater access to wealth-building opportunities and steals those opportunities from the rest of America.

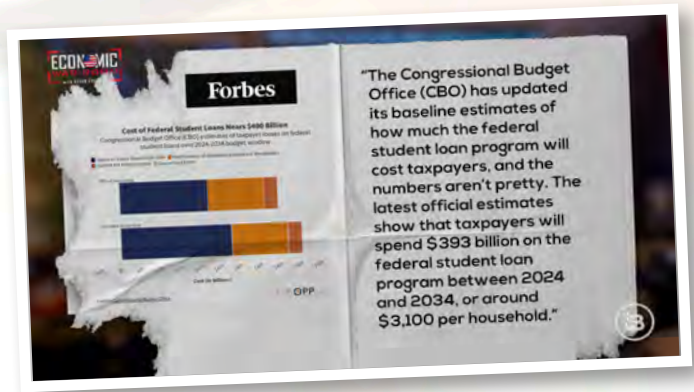
9. Buying Votes

Politicians have also been garnering voter support through cash handouts.

President Biden's efforts to pay off student debt even after the Supreme Court ruled against him is a prime example of trying to buy the young vote.

Quoting Forbes:

"The Congressional Budget Office (CBO) has updated its baseline estimates of how much the federal student loan program will cost taxpayers, and the numbers aren't pretty. The latest official estimates show that taxpayers will spend \$393 billion on the federal student loan program between 2024 and 2034, or around \$3,100 per household."



When politicians choose to buy votes, the whole nation pays for it in taxes, but only those voters benefit.

In this case, millions of Americans will foot the bill for those who chose to attend expensive universities and take on enormous debt.

⚠ Attention: Buying votes strips money straight from American taxpayers. It is theft for political gain. History shows that it always ends with tyranny.



10. Living Beyond Your Means

The final thing preventing you from being rich is living beyond your means.

If you take the time to set up a budget and stick to it, you may be surprised at how much money you can save.

“If you put \$6,500 in an IRA every year starting at age 25 and kept it invested at the average rate of return of 7.6% (60/40 portfolio), you’d accumulate \$1.5 million by age 65.” –Kevin Freeman



Especially as inflation causes prices to skyrocket, choosing cheaper options, or even forgoing luxuries can be life-changing.

Coffee, at a national average of \$5 per cup adds up quickly. Drinking one cup per day will cost you around \$1,800 in a year. Americans average three cups of coffee per day.

Finding cheaper alternatives or cutting the daily Starbucks out of your routine could help you and your family save thousands of dollars a year for retirement, college, or buying a house.



Attention: Living beyond your means is a surefire way to never get rich. To build wealth, you must practice saving.



Start Weaponizing Your Money Today with Patriot Mobile. They make weaponizing your spending easy!

- » Patriot Mobile is for Economic War Room® Patriots! Patriot Mobile is the ONLY Conservative wireless provider.
- » They use a portion of the profits they make to fund causes that align with freedom and liberty and not the progressive leftist agenda! Other carriers support left-wing causes you would never support.
- » Patriot Mobile uses the SAME cell towers that all the other carriers use, so your service quality will be the same.
- » They have a variety of packages, so one will fit your budget and you will be supporting Liberty, Security, and Values.
- » GO to PatriotMobile.com/ewr | Use Promo Code EWR to get ONE MONTH FREE!

Disclaimer: EWR-Media Holdings, LLC maintains an affiliate relationship with Patriot Mobile and receives a portion of fees paid by customer using the discount code EWR.



ACTION STEPS:

1. **Read Kevin's new book [Pirate Money](#) to learn about a solution for economic justice.**
2. **Use budgeting tools to create a budget, reduce debt, and plan savings.**
3. **Make the necessary changes to ensure your family lives within their means and can save effectively.**
4. **Choose local and small business products to amplify your voice as a consumer.**
5. **Stay informed about federal plans for CBDCs and advocate against policies that threaten economic liberty.**
6. **Vote for representatives focused on economic freedom.**

ONGOING ACTION STEPS:

1. Seek opportunities to inspire other Americans to stand up for what is right.
2. Send them this Economic Battle Plan™ and ask them what they are doing to stand for America and Liberty!
 - » Elect Politicians that understand the need to preserve American Liberty.
 - » Encourage and ask your elected officials to educate themselves.
 - » Ask them how they are working to strengthen our education system and reverse the push for Marxist indoctrination. These are big issues, if your representatives are not aware and working toward solutions directly or indirectly based on their committees, hold them accountable!
3. **Watch out for programmable money. The Dollar is being attacked and the WEF is working toward The Great Reset. We want to see the dollar stay strong by acting on the items above. We also believe it is good for Americans to diversify and have other options to pay with transactional gold. Prepare your money for the economic war.**

Your support for Transactional Gold and Silver Currency is critical! We have legislation advancing in 20+ states! Learn about progress in your state at <https://transactionalgold.com/> and click the "Active States" button in the upper right-hand corner.

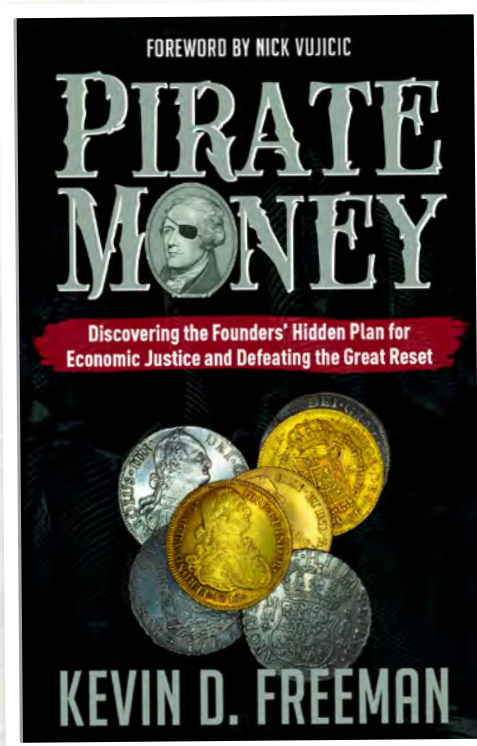
4. Check your investments to see if they are helping fund the agendas of Globalist Elites. If you have a financial advisor insist that they give you an update and encourage them to become part of the NSIC.

Seek out investment opportunities in patriotic innovations. Financial Advisors can learn more at www.NSIC.org. Weaponize your money, your investing, spending, and giving!



ATTENTION: Clients already with a Financial Advisor - Make sure your financial advisor has your values and interests at heart. Make certain they really understand what ESG investments mean for our future. Suggest that they become part of the NSIC institute and nominate them to participate in our online certification at <https://www.economicwarroom.com/advisor>.

5. Be certain to buy Kevin's new book, *Pirate Money: Discovering the Founders' Hidden Plan for Economic Justice and Defeating the Great Reset*. Learn more at www.PirateMoneyBook.com.





In the **Economic War Room**®, we encourage Americans to be the “little ships that make the difference.” You cannot solely rely on the government or the president to solve America’s problems. You have to make a difference. It is up to you to help take our country back and create a voice for economic liberty. [The little ships are based on Churchill’s Operation Dynamo that rescued the British Expeditionary Forces in the Miracle of Dunkirk.]

SHAREABLE QUOTES:

“If you put \$6,500 in an IRA every year starting at age 25 and kept it invested at the average rate of return of 7.6% (60/40 portfolio), you could accumulate as much as \$1.5 million by age 65.”*

–Kevin Freeman, CFA; Host, Pirate Money Radio

“You feel it every time you eat out, buy gas or groceries, or pay rent. In fact, prices are up more than 20% for the things you use most.”

–Kevin Freeman, CFA; Host, Pirate Money Radio

Disclaimer: Timothy Plan is a paid sponsor of EWR-Media Holdings, LLC and its affiliates.

*DISCLAIMER: The Economic War Room® and its affiliates do not provide investment, legal, or tax advice. In cases where guests or others may discuss investment ideas or political opinions, these should not be viewed or construed as advice. The sole purpose is education and information. And, viewers should realize that in any case past performance is not indicative of future results. Neither Kevin Freeman, his guests or EWR-Media Holdings, LLC suggests, offers, or guarantees any specific outcome or profit. You should be aware of the real risk of loss in following any strategy or investment even if discussed on the show or any show-affiliated materials or websites. This material does not take into account your particular investment objectives, financial situation or needs and is not intended as recommendations appropriate for you. You must make independent decisions regarding information, investments, or strategies mentioned on this website or on the show. Before acting on information on economicwarroom.com website or on the show, or any related materials, you should consider whether it is suitable for your particular circumstances and strongly consider seeking advice from your own legal, tax, financial or investment advisor.

**The EWR Collection Deck – From Kevin Freeman
(List of resources and external links for more information)**

Quick Access Links:

[About Kevin Freeman](#)

[Greater Liberty Equals Greater Prosperity
Overregulation](#)

[Social Security Failures](#)

[Healthcare Costs](#)

[Inflation](#)

[Minimum Wage Failures](#)

[Open Borders](#)

[The War on Poverty](#)

[Crony Capitalism](#)

[Buying Votes](#)

[Living Beyond Your Means](#)

[About LSV and the NSIC](#)

[] - Must Read/Watch/Listen

Where to Access Economic War Room

On BlazeTV <https://get.blazetv.com/economic-war-room/>

On Patriot.TV <https://patriot.tv/shows/tv>

PatriotAcademy TV <https://www.patriotacademy.tv/>

Website <https://www.economicwarroom.com/>

PODCAST <https://www.economicwarroom.com/podcasts>

Pirate Money Radio on American Family Radio <https://PirateMoneyRadio.com>

TUVU (download the app on the iTunes or Andriod Store) follow us @EconomicWarRoom

Facebook page <https://www.facebook.com/economicwarroom/>

Twitter page <https://twitter.com/economicwarroom>

YouTube page <https://www.youtube.com/economicwarroomwithkevinfreeman>

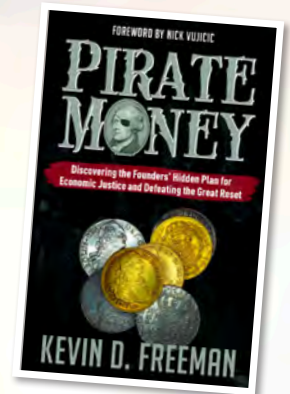
Rumble page <https://rumble.com/c/c-408647>

Gettr page <https://gettr.com> follow us @economicwarroom

Link to all Economic Battle Plans™ <https://www.economicwarroom.com/battleplans>

Pirate Money <https://piratemoneybook.com>

According To Plan Book <https://accordingtoplanbook.com/ewr>





Episodes and Economic Battle Plans™ from all Prior Shows can be found here:

<https://www.economicwarroom.com/episodes> and <https://www.economicwarroom.com/battleplans>.

Check out these in particular with application to this topic:

07/04/2024, EP300, 300th Episode Special: The Future of America is at Stake, Mike Carter [Download Economic Battle Plan™](#)

06/13/2024, EP297, Silence Equals Consent, William J. Federer [Download Economic Battle Plan™](#)

06/06/2024, EP296, Unmasking Pirate Money: Rediscovering America's Financial Freedom, Mike Carter
[Download Economic Battle Plan™](#)

05/30/2024, EP295, The Emerging Threat of Debanking: Protecting Financial Liberty, Lathan Watts
[Download Economic Battle Plan™](#)

05/16/2024, EP293, The 7 Truths Every Financial Adviser Should Know, [Download Economic Battle Plan™](#)

04/25/2024, EP290, A New Tool that Maximizes the Power of the Proxy, Scott Shepard [Download Economic Battle Plan™](#)

04/18/2024, EP289, The Fate of Empires, [Download Economic Battle Plan™](#)

04/11/2024, EP288, The Great Taking, David Rogers Webb [Download Economic Battle Plan™](#)

03/28/2024, EP286, Confessions of a Serial Entrepreneur, Paul B. Allen [Download Economic Battle Plan™](#)

03/21/2024, EP285, Five Undeniable Truths [Download Economic Battle Plan™](#)

03/14/2024, EP284, The Economic War on Farmers Is Impacting Your Grocery Bill, Rea Hederman Jr.
[Download Economic Battle Plan™](#)

02/29/2024, EP282, A Golden Opportunity: Utah Racing to Be the First 'Pirate Money' State, Marlo Oaks, Ken Ivory
[Download Economic Battle Plan™](#)

02/15/2024, EP280, Another Way to Pay! Gold Can Be in Everyone's Wallet, Jason Cozens [Download Economic Battle Plan™](#)

01/25/2024, EP277, Revolutionary Way to Buy, Sell, and Transact Using Gold, Jason Cozens
[Download Economic Battle Plan™](#)

01/18/2024, EP276, Eisenhower's Warning: The Economic War of the Heart, [Download Economic Battle Plan™](#)

01/04/2024, EP274, Misusing Other People's Assets for Woke Personal Policies, Scott Shepard
[Download Economic Battle Plan™](#)

12/21/2023, EP272, Zap: The EV Scam, [Download Economic Battle Plan™](#)

12/14/2023, EP271, Pirate Money Momentum: 18 States and Counting, [Download Economic Battle Plan™](#)

12/07/2023, EP270, The Battle for the Marketplace, Michael Seifert [Download Economic Battle Plan™](#)

11/30/2023, EP269, Will the Inflation Grinch Steal Christmas?, Andrew Crapuchettes [Download Economic Battle Plan™](#)

11/16/2023, EP267, DEI Is Destroying the American Economy, Andrew Crapuchettes [Download Economic Battle Plan™](#)

11/09/2023, EP265, What Can Be Done About Rising Economic Concerns? [Download Economic Battle Plan™](#)

10/12/2023, EP262, The Miracle in East Texas, Kevin Sorbo [Download Economic Battle Plan™](#)

10/05/2023, EP261, The Economic Root of Climate Change Fears, E. Calvin Beisner PhD [Download Economic Battle Plan™](#)

09/14/2023, EP258, Dark Future: Uncovering the Great Reset's Terrifying Next Phase, Justin Haskins
[Download Economic Battle Plan™](#)



ECONOMIC BATTLE PLAN™

10 THINGS MAKING YOU POORER **8.304**

CLEARED FOR RELEASE 08/01/2024
[Economic Battle Plan™ points:95]

- 08/17/2023, EP254, Pirate Money: The Founders' Fiat Money Escape Clause, [Download Economic Battle Plan™](#)
- 08/10/2023, EP253, Economic Justice: The Founders' Hidden Plan, [Download Economic Battle Plan™](#)
- 08/03/2023, EP252, Pirates Knew What Real Money Was, So Did the Founders, and Now You Will Too, [Download Economic Battle Plan™](#)
- 07/20/23, EP250, Teaching American Values, Rick Green, [Download Economic Battle Plan™](#)
- 07/13/23, EP249, The Great Energy Scam, Jason Isaac, [Download Economic Battle Plan™](#)
- 06/29/23, EP247, Transactional Gold and Silver Update and PLAN B, [Download Economic Battle Plan™](#)
- 05/18/23, EP241, Economics is Not Brain Surgery, Dr. Ben Carson, [Download Economic Battle Plan™](#)
- 03/30/23, EP234, Banking Crisis and a Texas Solution, [Download Economic Battle Plan™](#)
- 02/02/23, EP226, The Death of Wall Street, Dr. Ted Malloch, [Download Economic Battle Plan™](#)
- 01/19/23, EP224, The Gold Bullet for the CBDC and Great Reset, [Download Economic Battle Plan™](#)
- 01/12/23, EP223, Defeating the Borg, [Download Economic Battle Plan™](#)
- 12/15/22, EP219, Fast Eddie's Secret to Preserving America, [Download Economic Battle Plan™](#)
- 11/24/22, **EP216, The Economic War We MUST Win**, [Download Economic Battle Plan™](#)
- 11/17/22, EP215, Holding Elected Officials Fiscally Accountable, Derek Kreifels, [Download Economic Battle Plan™](#)
- 10/06/22, EP209, Biden's New Trail of Tears, [Download Economic Battle Plan™](#)
- 08/25/22, EP203, 10 Solutions to Help Weaponize Your Money, [Download Economic Battle Plan™](#)
- 08/11/22, EP201, According to Plan, [Download Economic Battle Plan™](#)
- 08/04/22, EP200, Dr. Ben Carson - Created Equal, [Download Economic Battle Plan™](#)
- 05/05/22, EP150R, Six Steps to Save America, Dr. Ben Carson, [Download Economic Battle Plan™](#)
- 03/31/22, EP183, The Rick Scott Plan to Rescue America, [Download Economic Battle Plan™](#)
- 03/03/22, EP179, The Next Crisis: Are You Ready? [Download Economic Battle Plan™](#)
- 02/17/22, EP177, Stop DC Greed** - Tom Fitton, Justin Danhof, Jenny Beth Martin, [Download Economic Battle Plan™](#)
- 12/09/21, EP168, All About Your Future - The Secret Plan to Destroy America, [Download Economic Battle Plan™](#)
- 10/28/21, EP162, Rising Risk of Index Funds, [Download Economic Battle Plan™](#)
- 07/08/21, EP146, The Threat of Programmable Money, [Download Economic Battle Plan™](#)
- 07/01/21, EP145, Solving America's Debt Problem, Gen. Bob Dees, [Download Economic Battle Plan™](#)
- 05/27/21, EP140, The Resilience Factor, Gen. Bob Dees, [Download Economic Battle Plan™](#)
- 02/11/21, EP125, Things Have Changed**, [Download Economic Battle Plan™](#)
- 02/04/21, EP124, The Inflation Threat to Your Finances**, [Download Economic Battle Plan™](#)
- 10/29/20, EP111, Playing for Keeps, [Download Economic Battle Plan™](#)
- 08/20/20, EP101, End of Shareholder Capitalism, [Download Economic Battle Plan™](#)
- 08/13/20, EP100, Patriotic Investing, Gen. Steven Kwast, [Download Economic Battle Plan™](#)
- 08/06/20, EP99, Follow the Money - BLM, [Download Economic Battle Plan™](#)
- 07/30/20, EP98, Racial Socialism, E.W. Jackson, [Download Economic Battle Plan™](#)
- 05/07/20, EP86 Arguing with Socialists, Glenn Beck, [Download Economic Battle Plan™](#)



- 03/19/20, EP79 The Revolt Against the Dollar, [Download Economic Battle Plan™](#)
- 03/12/20, EP78 Solution for Out of Control Healthcare Costs, [Download Economic Battle Plan™](#)
- 02/29/20, EP76 Coronavirus - **CRITICAL DOWNLOAD**, [Download Economic Battle Plan™](#)
- 02/27/20, EP75 Free Markets are Good for All, [Download Economic Battle Plan™](#)
- 02/20/20, EP74 It is Expensive to be Poor, [Download Economic Battle Plan™](#)
- 02/13/20, EP73 Finally, Winning the War on Poverty, [Download Economic Battle Plan™](#)
- 02/06/20, EP72 Why Free Always Costs More, [Download Economic Battle Plan™](#)
- 01/30/20, EP71 Moral Democratic Capitalism - Frank Holmes, [Download Economic Battle Plan™](#)
- 12/26/19, EP67 Values Investing - Art Ally, [Download Economic Battle Plan™](#)
- 12/19/19, EP66 War on Wealth - Jeff Deist, [Download Economic Battle Plan™](#)
- 08/15/19, EP48 Phil Robertson - Unplugged, [Download Economic Battle Plan™](#)
- 04/25/19, EP32 Border Security Solution, [Download Economic Battle Plan™](#)
- 04/18/19, EP31 Economy and more with Herman Cain, [Download Economic Battle Plan™](#)
- 04/11/19, EP29/30 Economic War on Guns, [Download Economic Battle Plan™](#)
- 12/13/18, EP12 7 Deadly Sins of Socialism (Part 2), [Download Economic Battle Plan™](#)
- 12/06/18, EP11 7 Deadly Sins of Socialism (Part 1), [Download Economic Battle Plan™](#)
- 11/28/18, EP09/10 America's Debt Crisis (part 1 and part 2), [Download Economic Battle Plan™](#)
- SPECIAL EDITION, EP08 America's Dunkirk Moment, [Download Economic Battle Plan™](#)

About Kevin Freeman

About Kevin https://www.economicwarroom.com/about_kevin_freeman

Kevin Freeman on Facebook <https://www.facebook.com/economicwarroom>

Kevin Freeman on Twitter <https://twitter.com/economicwarroom?lang=en>

Kevin Freeman on Instagram <https://www.instagram.com/economicwarroom/?hl=en>

Kevin Freeman on Real America's Voice discussing "Is digital gold-backed currency a good idea?"
<https://americasvoice.news/video/wgKGIqm5wjZEgBz/#>

Kevin Freeman on The Lance Wallnau Show discussing Texas bill for transactional gold and silver
<https://rumble.com/v2fn6rw-as-dollar-collapses-texas-gets-ready-to-print-its-own-currency.html>

Kevin testifies in Congress

<https://www.youtube.com/watch?v=8HiEWvZVOqU&t=3986s> (video)

<https://www.congress.gov/115/meeting/house/108355/witnesses/HHRG-115-FA14-Wstate-FreemanK-20180523.pdf> (pdf)



America's Dunkirk moment and what can be done to save our nation – By Kevin Freeman (Nov. 21, 2018)
<https://secretweapon.org/americas-dunkirk-moment-and-what-can-be-done-to-save-our-nation-by-kevin-freeman-nov-21-2018/>

Is China at War with the USA?
http://www.thecounterterroristmag.com/pdf/issues/TheCounterTerrorist_AugustSeptember2011.pdf

Kevin Freeman Testimony to Kansas Legislature
https://www.kslegislature.org/li/b2023_24/committees/ctte_h_financial_institutions_and_pensions_1/documents/testimony/20240219_10.pdf

The message no one wanted to hear (American Legion)
<https://www.legion.org/magazine/162503/message-no-one-wanted-hear>

Kevin Freeman Author Page
<https://www.amazon.com/stores/Kevin-D.-Freeman/author/B0B9TWWLC4>

State of Utah Federal Funds Commission, Economic Risk Analysis
<https://le.utah.gov/interim/2019/pdf/00004600.pdf>

Greater Liberty Equals Greater Prosperity

The Link Between Freedom & Prosperity
<https://www.heritage.org/commentary/the-link-between-freedom-prosperity>

More Economic Liberty = More National Prosperity
<https://danieljmitchell.wordpress.com/2024/01/12/more-economic-liberty-more-national-prosperity/>

Equality, Liberty, and Prosperity
<https://www.mercatus.org/students/research/journal-articles/equality-liberty-and-prosperity>

More Liberty Means Less Government
<https://www.hoover.org/research/more-liberty-means-less-government>

Locke on Liberty
<https://oll.libertyfund.org/quotes/john-locke-on-the-rights-to-life-liberty-and-property-of-ourselves-and-others-1689>

China Returns to Mao (less liberty = less prosperity)
<https://www.prageru.com/video/china-returns-to-mao>

In Hong Kong, decades of wealth gains evaporate on China's watch
<https://www.aljazeera.com/economy/2024/1/26/in-hong-kong-decades-of-wealth-gains-evaporate-on-beijings-watch>

Hong Kong's Diminishing Freedoms
<https://www.state.gov/hong-kongs-diminishing-freedoms/>

Hong Kong Demands Citizens Smile More
<https://whatsnewtoday.org/2024/07/02/hong-kong-demands-citizens-smile-more/>

Three arrested in Hong Kong for 'insulting' Chinese anthem at World Cup qualifier
<https://www.theguardian.com/world/article/2024/jun/07/three-arrested-in-hong-kong-for-insulting-chinese-anthem-at-world-cup-qualifier>

Index of Economic Freedom <https://www.heritage.org/index/>

Overregulation

Regulatory Capture Definition With Examples
<https://www.investopedia.com/terms/r/regulatory-capture.asp>

A tale of two pandemics: Big-box stores rake in record profits while small businesses fold
<https://www.nbcnews.com/business/consumer/tale-two-pandemics-big-box-stores-rake-record-profits-while-n1237464>

California gig worker law withstands challenge from Uber at federal appeals court
<https://calmatters.org/economy/2024/06/ab-5-california-uber/>

One Biden manufacturing regulation could wipe out up to 1 million jobs
<https://www.foxbusiness.com/politics/one-biden-manufacturing-regulation-could-wipe-out-up-to-1-million-jobs-business-leader>

Red tape burden surges to 10.34 billion hours, 15,000 lifetimes
<https://www.washingtonexaminer.com/news/washington-secrets/red-tape-burden-surges-to-10-34b-hours-15-000-lifetimes>

Burden is Back: Comparing Regulatory Costs between Biden, Trump, and Obama
<https://www.congress.gov/118/meeting/house/116263/documents/HMKP-118-SM00-20230718-SD020.pdf>

The Cost of Federal Regulation to the U.S. Economy, Manufacturing, and Small Business
<https://www.nam.org/wp-content/uploads/2023/11/NAM-3731-Craigs-Study-R3-V2-FIN.pdf>

Activist fund expected to win third seat on ExxonMobil board
<https://www.theguardian.com/business/2021/jun/03/activist-hedge-fund-seat-exxonmobil-board-engine-no-1-fossil-fuels>

"Climate Change" is a \$100 Trillion Wealth Transfer from the Poor to the Rich
<https://elizabethnickson.substack.com/p/climate-change-is-a-100-trillion-c47>

New Report: DEI's "I" Means "Ineffective" DEI Policies Are Fueling Historic Decline in US Worker Productivity
<https://talentculture.com/blog/new-report-deis-i-means-ineffective-dei-policies-are-fueling-historic-decline-in-us-worker-productivity>



ECONOMIC BATTLE PLAN™

10 THINGS MAKING YOU POORER **8.304**

CLEARED FOR RELEASE 08/01/2024

[Economic Battle Plan™ points:95]

California Supreme Court Rules Uber, Lyft Drivers Classified as Contractors <https://www.theepochtimes.com/business/california-supreme-court-rules-uber-lyft-drivers-classified-as-contractors-5694222>

Government Policies Hiked Texas Electricity Costs by Almost \$20 Billion Last Year <https://texasscorecard.com/state/government-policies-hiked-texas-electricity-costs-by-almost-20-billion-last-year/>

The Violence Inherent in the System <https://lawliberty.org/the-violence-inherent-in-the-system/>

Economic Regulation: War Waged on the Citizenry | C2C Journal <https://c2cjournal.ca/global-newsstand/economic-regulation-war-waged-on-the-citizenry/>

Government is the Biggest Growth Industry Under Biden <https://committeetounleashprosperity.com/hotlines/government-is-the-biggest-growth-industry-under-biden/>

Incomes Under Trump v. Biden <https://committeetounleashprosperity.com/hotlines/game-set-match/>

'It has officially happened': Mechanic says he can't work on your car because they've officially been locked out of computer systems <https://www.dailydot.com/news/mechanic-officially-been-locked-out-of-computer-systems/>

Biden's New Regulation Could Make Up to 1 Million Jobs Vanish, According to Manufacturing Leader <https://www.westernjournal.com/bidens-new-regulation-make-1-million-jobs-vanish-according-manufacturing-leader/>

The US Drops Out Of Global Competitiveness Top 10 For First Time Ever <https://www.zerohedge.com/economics/us-drops-out-global-competitiveness-top-10-first-time-ever>

Federal Regulations Have Made You 75 Percent Poorer <https://reason.com/2013/06/21/federal-regulations-have-made-you-75-per/>

Institute for Justice announces project to address punitive zoning laws <https://www.wnd.com/2024/06/institute-justice-announces-project-address-punitive-zoning-laws/>

25 Stupid Head-Shaking Government Regulations <https://list25.com/25-stupid-head-shaking-government-regulations/>

Doug Casey on How the Climate Hysteria Is Lowering Your Standard of Living <https://internationalman.com/articles/doug-casey-on-how-the-climate-hysteria-is-lowering-your-standard-of-living/>

White House 'Equity' Requirements Holding Back EV Charging Station Construction, Internal Docs Show <https://freebeacon.com/biden-administration/white-house-equity-requirements-holding-back-ev-charging-station-construction-internal-docs-show/>

I'm Leaving Seattle for Texas So My Employees Can Be Free <https://www.wsj.com/articles/im-leaving-seattle-for-texas-so-my-employees-can-be-free-11593211124>

Federal Regulations Amount To A \$15,000 'Hidden Tax' On Families, Report Finds
<https://dailycaller.com/2019/05/07/federal-regulations-hidden-tax-report/>

Obama's regulations in 2016 to drain economy by \$2 trillion
<http://www.washingtontimes.com/news/2017/may/31/obamas-regulations-in-2016-to-drain-economy-by-2-t/>

New EPA rules will cost Americans \$3,080 each
<http://www.naturalnews.com/2016-12-08-new-epa-rules-will-cost-americans-3080-each.html>

The Regulatory Burden in the U.S. is a Whopping \$4 Trillion
<http://www.visualcapitalist.com/regulatory-burden-u-s-4-trillion/>

Obama administration imposed \$181 billion in regulations in 2014, report finds
<http://www.foxnews.com/politics/2015/01/06/obama-administration-passed-181-billion-in-regulations-in-2014-report-finds/>

Social Security Failures

Should Social Security Invest in Equities?
<https://crr.bc.edu/should-social-security-invest-in-equities/>

What is the average Social Security check?
<https://www.bankrate.com/retirement/average-monthly-social-security-check>

The Alternate Plan: Texas Counties Pioneer Social Security Reform
https://www.ipi.org/ipi_issues/detail/the-alternate-plan-texas-counties-pioneer-social-security-reform

3 Texas counties leave Social Security
https://www.ssa.gov/history/reports/pcsss/Judge_Ray_Holbrook_Statement.pdf

Will Social Security run out? Here's what could happen to your benefits
<https://www.cnbc.com/select/will-social-security-run-out-heres-what-you-need-to-know>

The Future Financial Status of the Social Security Program
<https://www.ssa.gov/policy/docs/ssb/v70n3/v70n3p111.html>

How Old Will You Be When Social Security's Funds Run Out?
<https://www.crfb.org/blogs/how-old-will-you-be-when-social-securitys-funds-run-out>

Investing Social Security Reserves in Private Securities
<https://www.brookings.edu/articles/investing-social-security-reserves-in-private-securities/>

Investing the Social Security Trust Fund in Equities, An Option Pricing Approach
<https://www.cbo.gov/sites/default/files/cbofiles/ftpdocs/31xx/doc3129/19971.pdf>

Policy Basics: Understanding the Social Security Trust Funds

<https://www.cbpp.org/research/social-security/understanding-the-social-security-trust-funds-0>

With Social Security trust funds 'rapidly heading to zero,' some ask whether the money should be invested in equities

<https://www.cnn.com/2023/10/05/as-social-security-faces-shortfall-some-propose-investing-in-stocks.html>

How to Become a Roth IRA Millionaire <https://www.howtomoney.com/roth-ira-millionaire/>

How to Be a Roth IRA Millionaire <https://www.fool.com/retirement/2023/01/29/how-to-be-a-roth-ira-millionaire/>

How to Retire a Millionaire

<https://www.dutchpoint.org/learn/dutch-point-blog/december-2023/how-to-retire-a-millionaire>

Healthcare Costs

State Trends in Employer Premiums and Deductibles, 2010–2020

<https://www.commonwealthfund.org/publications/fund-reports/2022/jan/state-trends-employer-premiums-deductibles-2010-2020>

Obamacare Has Doubled the Cost of Individual Health Insurance

<https://www.heritage.org/health-care-reform/report/obamacare-has-doubled-the-cost-individual-health-insurance>

Supreme Court rules in favor of nuns seeking opt-out from abortion mandate

<https://www.becketlaw.org/media/supreme-court-rules-in-favor-of-nuns-seeking-opt-out-from-abortion-mandate>

Why Are Cash Prices Lower Than Health Insurance Negotiated Prices?

<https://www.forbes.com/sites/gebail/2024/04/21/why-are-cash-prices-lower-than-health-insurance-negotiated-prices/#>

Price Transparency in United States' Health Care: A Narrative Policy Review of the Current State and Way Forward

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC11129567/>

Cancer-Drug Costs Skyrocket, Leaving Even Insured Patients in Financial Ruin

<https://www.theepochtimes.com/health/cancer-drug-costs-skyrocket-leaving-even-insured-patients-in-financial-ruin-5666035>

Why is Health Insurance so Expensive?

<https://www.ehealthinsurance.com/resources/affordable-care-act/obamacare-premiums-unaffordable-for-many-middle-income-people-in-2019>

Health insurance premiums before and after the Affordable Care Act

https://ballotpedia.org/Health_insurance_premiums_before_and_after_the_Affordable_Care_Act

Paying for It: How Health Care Costs and Medical Debt Are Making Americans Sicker and Poorer

<https://www.commonwealthfund.org/publications/surveys/2023/oct/paying-for-it-costs-debt-americans-sicker-poorer-2023-affordability-survey>

WHY ARE AMERICANS PAYING MORE FOR HEALTHCARE?

<https://www.pgpf.org/blog/2024/01/why-are-americans-paying-more-for-healthcare>

The Lower Costs, More Transparency Act <https://energycommerce.house.gov/LCMT#>

Patients Should Know The Cost Of Hospital Services Up Front

<https://www.grassley.senate.gov/news/news-releases/grassley-bipartisan-colleagues-patients-should-know-the-cost-of-hospital-services-up-front>

Price Transparency Can Help Families Like Mine Lower Ruinous Health Care Costs

<https://www.usnews.com/news/health-news/articles/2023-08-17/price-transparency-can-help-families-lower-ruinous-health-care-costs>

Health Care Price Transparency Benefits Consumers Even When They Don't Price Shop

<https://www.mathematica.org/blogs/health-care-price-transparency-benefits-consumers-even-when-they-dont-price-shop>

Inflation

Millennials had it bad financially, but Gen Z may have it worse

<https://www.washingtonpost.com/business/2024/06/22/gen-z-millennials-debt-inflation/>

Biden's big inflation problem: Prices are now up nearly 20% since he took office

<https://finance.yahoo.com/news/bidens-big-inflation-problem-prices-are-now-up-nearly-20-since-he-took-office-080049551.html>

Bidenflation Continues To Crush Americans

<https://www.gop.gov/news/documentsingle.aspx?DocumentID=792>

Laden With Debt, Gen Z Faces Daunting Housing Market

<https://www.theepochtimes.com/article/laden-with-debt-gen-z-faces-daunting-housing-market-5678453>

Troubling new study reveals how little \$1m in retirement savings would last in each US state

<https://www.dailymail.co.uk/news/article-13606017/new-study-retirement-savings-state.html>

What In The World Happened In 1971?

<https://www.zerohedge.com/economics/what-world-happened-1971>

The 15 U.S. states with the highest cost of living for single people—No. 1 isn't California, New York or Hawaii

<https://www.cnbc.com/2024/07/02/us-states-with-the-highest-cost-of-living-for-single-people.html>

Argentina's Recent Inflation Trends Are Proving Hazlitt Right

<https://fee.org/articles/argentinas-recent-inflation-trends-are-proving-hazlitt-right/>

Americans Can No Longer Afford Their Cars

<https://www.newsweek.com/americans-can-no-longer-afford-their-cars-1859929>

Report: 61% of renters can't afford median apartment rate in U.S.

<https://justthenews.com/nation/states/center-square/report-61-renters-cant-afford-median-apartment-rate-us>

Out Of Control Inflation: It Now Takes At Least \$177,798 For A Family Of 4 To Live Comfortably In The U.S.

<https://theeconomiccollapseblog.com/out-of-control-inflation-it-now-takes-at-least-177798-for-a-family-of-4-to-live-comfortably-in-the-u-s/>

Retirees Report 'Living a Nightmare'

<https://401kspecialistmag.com/retirees-report-living-a-nightmare-in-retirement/>

Doug Casey on the New American Dream: "You'll Own Nothing and Be Happy" <https://internationalman.com/articles/doug-casey-on-the-new-american-dream-youll-own-nothing-and-be-happy/>

Why a \$100,000 income no longer buys the American Dream in most places

<https://www.cNBC.com/2024/04/16/why-a-100000-salary-no-longer-buys-the-american-dream-in-most-places.html>

This Is The Weapon That Is Being Used To Destroy America's Middle Class

<https://theeconomiccollapseblog.com/this-is-the-weapon-that-is-being-used-to-destroy-americas-middle-class/>

Poll: Nearly Half Of Americans Struggling Because Of Higher Prices

<https://pricklypear.news/poll-nearly-half-of-americans-struggling-because-of-higher-prices/>

As Inflation Rises, Prepare For Crime

<https://www.zerohedge.com/personal-finance/inflation-rises-prepare-crime>

Cost of Raising a Child Twice as High in Some States as Others – 2024 Study

<https://smartasset.com/data-studies/cost-raise-child-state-2024>

The Numbers Don't Lie: Americans' Purchasing Power Is Down Under Biden

<https://townhall.com/columnists/christalgo/2024/06/14/the-numbers-dont-lie-americans-purchasing-power-is-down-under-biden-n2640439>

Biden Price Hikes Strike Again

<https://gop.com/rapid-response/biden-price-hikes-strike-again-how-much-more/>

Minimum Wage Failures

THE FAILED MINIMUM WAGE EXPERIMENT

<https://www.franchise-law.com/the-failed-minimum-wage-experiment.shtml>

The Unintended Consequences of Minimum Wage Hikes and Trade Restrictions

<https://reason.org/commentary/the-unintended-consequences-of-minimum-wage-hikes-and-trade-restrictions/>

California's Minimum Wage Backfire

<https://www.wsj.com/articles/california-minimum-wage-unemployment-fast-food-restaurants-gavin-new-som-fa91c381>

Seattle to reduce minimum pay for app-based delivery drivers after increased wages reduced demand

<https://thepostmillennial.com/seattle-to-reduce-minimum-pay-for-app-based-delivery-drivers-after-increased-wages-reduced-demand>

California's \$20 minimum wage led to fast food price hikes, lower foot traffic, study shows

<https://nypost.com/2024/06/12/business/californias-20-minimum-wage-sees-fewer-customers-study/>

Minimum wage increases won't solve poverty

<https://www.fraserinstitute.org/article/minimum-wage-increases-wont-solve-poverty>

A 'very credible' new study on Seattle's \$15 minimum wage has bad news for liberals

<https://www.washingtonpost.com/news/wonk/wp/2017/06/26/new-study-casts-doubt-on-whether-a-15-minimum-wage-really-helps-workers/>

A poor way to reduce poverty https://www.cato.org/sites/cato.org/files/pubs/pdf/tbb_70.pdf

What harm do minimum wages do?

<https://www.economist.com/schools-brief/2020/08/14/what-harm-do-minimum-wages-do?>

The Minimum Wage Is a Terrible Anti-poverty Strategy

<https://www.aei.org/economics/the-minimum-wage-is-a-terrible-anti-poverty-strategy/>

Increasing the Minimum Wage Comes at Too High a Price for Workers

<https://www.heritage.org/jobs-and-labor/commentary/increasing-the-minimum-wage-comes-too-high-price-workers>

California Restaurants Cut Jobs as Fast-Food Wages Set to Rise

<https://www.wsj.com/business/hospitality/california-restaurants-cut-jobs-as-fast-food-wages-set-to-rise-eb5ddaaa>

Open Borders

The Cost of the Border Crisis: \$150.7 Billion and Counting

<https://budget.house.gov/press-release/the-cost-of-the-border-crisis-1507-billion-and-counting>

The Fiscal Burden of Illegal Immigration on United States Taxpayers | 2023 Cost Study

<https://www.fairus.org/issue/publications-resources/fiscal-burden-illegal-immigration-united-states-taxpayers-2023>

Tyson Foods hoping to hire thousands of migrants for labor-manufacturing jobs: report

<https://www.foxbusiness.com/fox-news-us/tyson-foods-hoping-hire-40000-asylum-seekers-immigrants-labor-manufacturing-jobs>

No Longer Crying Wolf: Foreign-Born Workers Are Taking Americans' Jobs

<https://americanbriefing.com/no-longer-crying-wolf-foreign-born-workers-are-taking-americans-jobs/>

Almost no job growth for American-born workers, immigrants see big improvement

<https://catholicvote.org/almost-no-job-growth-for-american-born-workers-immigrants-see-big-improvement/>



NYC hotels are set to take in over \$1 billion in taxpayer funds to support migrants: Report

<https://www.theblaze.com/news/nyc-hotels-are-set-to-take-in-over-1-billion-in-taxpayer-funds-to-support-migrants-report>

CHAUFFEUR AT THE BORDER, CONCIERGE IN THE INTERIOR: HOW THE BIDEN ADMINISTRATION REWARDS ILLEGAL ALIENS ON THE TAXPAYERS' DIME

<https://judiciary.house.gov/sites/evo-subsites/republicans-judiciary.house.gov/files/evo-media-document/2024-07-03>

Room costs in NYC soar as 1 in 5 hotels converted into shelters for illegal aliens, homeless

<https://www.theblaze.com/news/room-costs-in-nyc-soar-as-1-in-5-hotels-converted-into-shelters-for-illegal-aliens-homeless>

Mass Deportations Would Lower Housing Prices

<https://amgreatness.com/2024/04/17/mass-deportations-would-lower-housing-prices/>

Blaze News investigates: Biden's illegal immigration crisis pushes nation's only right-to-shelter state to its breaking point

<https://www.theblaze.com/news/blaze-news-investigates-biden-s-illegal-immigration-crisis-pushes-nation-s-only-right-to-shelter-state-to-its-breaking-point>

Scare Tactics Say Mass Deportation Is Too Expensive

<https://texasscorecard.com/state/scare-tactics-say-mass-deportation-is-too-expensive/>

The War on Poverty

60-Year Anniversary of the War on Poverty - Are We Winning or Losing?

https://budget.house.gov/press-release/60-year-anniversary-of-the-war-on-poverty_-are-we-winning-or-losing

The War on Poverty After 50 Years

<https://www.heritage.org/poverty-and-inequality/report/the-war-poverty-after-50-years>

Three Simple Rules Poor Teens Should Follow to Join the Middle Class

<https://www.brookings.edu/articles/three-simple-rules-poor-teens-should-follow-to-join-the-middle-class/>

US Debt Clock <https://www.usdebtclock.org/>

Poverty Is Caused by the Dad Gap <https://townhall.com/columnists/tom-patterson/2024/07/20/poverty-is-caused-by-the-dad-gap-n2642146>

The Growing Ignorance of the Benefits of Marriage - and Why It's Dangerous

<https://washingtonstand.com/commentary/the-growing-ignorance-of-the-benefits-of-marriage--and-why-its-dangerous>

America's fiscal outlook is disastrous, but forgotten

<https://www.economist.com/briefing/2024/05/02/americas-fiscal-outlook-is-disastrous-but-forgotten>

Government forces Canadian restaurant to stop free meal program for those in need because vouchers were only written in English

<https://www.theblaze.com/news/canadian-government-restuarant-free-food-vouchers-english>

The Failure of America's 'War on Poverty' in One Chart

<https://www.aei.org/carpe-diem/the-failure-of-americas-war-on-poverty-in-one-chart/>

'War on Poverty' contributed to breakdown of American family

<https://magnoliatribune.com/2024/06/23/war-on-poverty-contributed-to-breakdown-of-nuclear-family/>

Why the War on Poverty Failed <https://fee.org/articles/why-the-war-on-poverty-failed/>

Poll: 77% Say Government Efforts to Fight Poverty Have Been "Ineffective"

<https://www.cato.org/blog/poll-77-say-government-efforts-fight-poverty-have-been-ineffective>

Wes Moore: The War on Poverty Has Become a War on the Poor

<https://time.com/4842822/war-on-poverty-wes-moore/>

Crony Capitalism

Citizen watchdogs eye Congress' 'killing it' approach to stock trading

<https://abcnews.go.com/Politics/citizen-watchdogs-eye-congress-killing-approach-stock-trading/story?id=104873686>

Uber's seed investors made this much money

<https://brandondonnely.com/2019/05/10/5599/>

Number of public companies is declining

<https://www.marketplace.org/2024/05/13/the-number-of-publicly-traded-companies-in-the-us-is-in-decline-heres-why-that-matters/>

The number of traded stocks is shrinking

<https://proactiveadvisormagazine.com/the-number-of-traded-stocks-is-shrinking/>

Pelosis Dumped Google Stock Weeks Before Justice Department Unveiled Antitrust Lawsuit | The Daily Wire

<https://www.dailywire.com/news/pelosi-dumped-google-stock-weeks-before-justice-department-unveiled-anti-trust-lawsuit>

White House, Pentagon Officials Traded Chinese Stocks While Mulling Blacklist: Report

https://www.theepochtimes.com/white-house-and-pentagon-officials-traded-chinese-stocks-while-mulling-blacklist_4788887.html

As Covid Hit, Washington Officials Traded Stocks With Exquisite Timing

<https://www.wsj.com/articles/covid-washington-officials-stocks-trading-markets-stimulus-11666192404>

Private equity vs. public equity: What's the difference?

<https://www.empower.com/the-currency/money/private-equity-vs-public-equity>

How the IPO Market went from Dot.com to Unicorn Bubble

<https://www.renaissancecapital.com/IPO-Center/News/66033/How-the-IPO-Market-went-from-Dot.com-to-Unicorn-Bubble>

Grow fast or die slow: Why unicorns are staying private

<https://www.mckinsey.com/industries/technology-media-and-telecommunications/our-insights/grow-fast-or-die-slow-why-unicorns-are-staying-private>

Here's the Major Downside of So Many \$1-Billion 'Unicorn' Startups

<https://time.com/3773591/unicorn-startups-downside/>

Buying Votes

CBO: Cost Of Federal Student Loans Nears \$400 Billion

<https://www.forbes.com/sites/prestoncooper2/2024/06/19/cbo-cost-of-federal-student-loans-nears-400-billion/>

THE RISING NATIONAL DEBT DRIVES UP LONG-TERM INTEREST RATES

<https://www.pgpf.org/blog/2022/12/the-rising-national-debt-drives-up-interest-rates>

Elevated mortgage rates are leading to sharply higher monthly payments even as home prices ease

<https://apnews.com/article/mortgage-payment-home-loans-home-prices-affordability-d31e9074ac7a0eb-f9950167344b55920>

Foreign Aid And Student Loan Forgiveness Behind Massive Increase In Deficit Estimate, Congressional Budget Office Says

<https://americanbriefing.com/foreign-aid-and-student-loan-forgiveness-behind-massive-increase-in-deficit-estimate-congressional-budget-office-says/>

Congressional Budget Office raises this year's federal budget deficit projection by \$400 billion

<https://abcnews.go.com/amp/Business/wireStory/congressional-budget-office-raises-years-federal-budget-deficit-111227491>

Biden's student loan cancellations to cost taxpayers \$559B as households earning \$300K benefit the most: study

<https://nypost.com/2024/04/16/us-news/bidens-student-loan-cancellations-to-cost-taxpayers-559-billion-study/>

Ballooning U.S. budget deficit is killing the American dream

<https://www.usatoday.com/story/money/personalfinance/2024/06/27/us-budget-deficit-cuts-incomes/74211526007/>

Elon Musk torches 'outrageous waste of taxpayer money' after Biden's \$42 billion program fails to provide internet in 3 years

<https://www.theblaze.com/news/elon-musk-biden-billion-internet>

You Owe \$100,000! <https://townhall.com/columnists/johnstossel/2024/06/19/you-owe-100000-n2640645>

CONNECTIONS: Is the 'Tytler Cycle' inevitable?

<https://theberkshireedge.com/connections-is-the-tytler-cycle-inevitable/>

Living Beyond Your Means

IRA FAQs <https://www.irs.gov/retirement-plans/retirement-plans-faqs-regarding-iras>

Gen X Getting Nervous As Retirement Approaches, Allianz Survey Says
<https://www.fa-mag.com/news/generation-x-nervous-as-retirement-approaches--report-finds-78677.html>

Retirement 'Magic Number' Surges, but Advisors Can Help
<https://www.advisorpedia.com/next-chapter-retirement/retirement-magic-number-surges-but-advisors-can-help/>

Millennials had it bad financially, but Gen Z may have it worse
<https://www.washingtonpost.com/business/2024/06/22/gen-z-millennials-debt-inflation/>

18 Million US Homeowners Are House Poor: Study | NTD
https://www.ntd.com/18-million-us-homeowners-are-house-poor-study_1000318.html

'Phantom debt' from 'buy now, pay later' schemes is a \$700 billion black hole that economists aren't accounting for
<https://finance.yahoo.com/news/phantom-debt-buy-now-pay-143505210.html>

6 Steps to Becoming a Millionaire
<https://www.investopedia.com/financial-advisor/how-much-save-to-become-millionaire/>

The 60/40 portfolio <https://www.ameriprise.com/financial-news-research/insights/60-40-portfolio-obsolete>

The Ongoing Appeal of the 60/40 Portfolio
<https://www.transamerica.com/knowledge-place/ongoing-appeal-6040-portfolio>

About LSV Investing and the NSIC

NSIC website <https://www.nsic.org/>

Akov Freedom Scholarship for National Security Investment Consultant Institute (NSIC) Advisor Training Program
<https://diamondmindfoundation.org/scholarship/scholarship>

Pentagon 'Matchmakers' Aim to Keep US Tech Firms from Taking Chinese Money
<https://www.defenseone.com/technology/2019/05/pentagon-matchmakers-aim-keep-tech-firms-taking-chinese-money/156944/>

Pentagon seeking patriotic investors to fund American small drones
<https://www.cnn.com/2019/08/26/politics/pentagon-american-drones-investors/index.html>

Put America's National Security First, Not Investments in China's Threat to It
<https://www.centerforsecuritypolicy.org/2019/08/27/put-americas-national-security-first-not-investments-in-chinas-threat-to-it/>

To counter China, Pentagon wants to create patriotic investors
<https://www.defensenews.com/pentagon/2019/05/10/to-counter-china-pentagon-wants-to-create-patriotic-investors/>



ECONOMIC BATTLE PLAN™

10 THINGS MAKING YOU POORER **8.304**

CLEARED FOR RELEASE 08/01/2024
[Economic Battle Plan™ points:95]

Pentagon Wary of Adversaries Buying Defense Firms Amid Economic Crisis

<https://breakingdefense.com/2020/04/pentagon-wary-of-adversaries-buying-defense-firms-amid-economic-crisis/>

Ellen Lord Warns of Economic Warfare During Pandemic

<https://www.afcea.org/content/ellen-lord-warns-economic-warfare-during-pandemic>

The Doolittle Institute: An Air Force Research Laboratory Innovation Institute <https://doolittleinstitute.org/>

American businesses have the power to change China's behavior. Time to step up.

<https://www.washingtonpost.com/opinions/2020/07/03/american-businesses-have-power-change-chinas-behavior-time-step-up/#comments-wrapper>

Why ESG Is a Train Wreck and the LSV Investment Solution

https://www.realclearenergy.org/video/2021/09/08/why_esg_is_a_train_wreck_waiting_to_happen_and_the_lsv_investment_solution_793521.html

The Need for Patriotic Investors

<https://globaleconomicwarfare.com/2019/05/the-need-for-patriotic-investors/>

Invest in Liberty, Security, and Values, Not ESG: Freeman

https://www.ntd.com/invest-in-liberty-security-and-values-not-esg-freeman_823857.html

Note: The Economic Battle Plan™ contains hyperlinks to other Internet sites not under the editorial control of EWR-Media Holdings, LLC. These hyperlinks are not express or implied endorsements or approvals by EWR-Media Holdings, LLC, of any products, services or information available from these 3rd party sites. Links to these 3rd party sites are open source links that may require subscription or registration.