

**Background Briefing:** There is a movement of “give us free this” and “give us free that,” as the 2020 presidential election approaches. As a developed nation, many think there is no way America could be going down the path of Zimbabwe or Weimar Germany. At the same time, America is ignoring the \$23 trillion of growing debt that we have. Some are even pushing for greater spending.

Democrat presidential candidates are leading, or misleading, with the promise that the simple solution involves more government spending and third-party payment programs. Many of President Trump’s new economic policies are making a positive difference, but there are still warning signs for America. While there is positive economic growth, there are some trend lines indicating that inflation is being hidden within the current economic data. This hurts Main Street America more than Wall Street. Surprisingly, it is our government spending that could be driving excessive inflation. America is at a crossroads. Do we want free stuff or a freedom?

**Your Mission:** To help others understand the real benefits of free markets vs. free stuff. Also, to direct America’s path toward Moral Democratic Capitalism.

“We are facing a crossroads decision in 2020. Do we choose FREE stuff or FREEDOM? Do we acknowledge God, or do we submit to the slavery of our own depravities, lusts, and greed?” –Kevin Freeman



Ep. 2.72 (OSINT) Open Sourced Intelligence Briefing with highlights, quotes, and summaries of conversations in the *Economic War Room* with Kevin Freeman. This is an exclusive teaching series and includes references from John Mauldin and former Congressman Bob McEwen. Also, special thanks to Prager U for their video link.

## Lessons from History:

### Once the heartland breadbasket of Africa - Rhodesia/Zimbabwe:

You may not be familiar with Zimbabwe. You may know the former name of the country, which was Rhodesia. Fact: Zimbabwe (Rhodesia) was the breadbasket of Africa, one of the most prosperous countries with mining and agriculture and a lot of economic growth. But they adopted some bad policies. Everybody wanted to get their fair share, so they adopted socialist policies.



There was an article in *The Atlantic* magazine written by Samantha Power, the former U.N. ambassador under Barack Obama. The title of the article was "How to Kill a Country" and here's what she said:

**"To kill a country, you destroy the engine of productivity, you bury the truth. You teach hate. You blame the wealthy."**

That sounds a little familiar today in America, but never mind, it was Zimbabwe. Ambassador Power could recognize the problem in Zimbabwe. Why can't we see it here?

## What happened to Germany?

In 1919, German inflation was low, maybe one to two percent. The government said there's no inflation. Kind of like our government says now. But they had a huge and a growing debt pile from the result of World War One, so they were borrowing and money printing. But don't worry, no inflation. The exchange rate in 1919 was 4.2 marks per dollar. So, a million marks in 1919 was worth about a quarter million dollars, which is a lot of money in those days. But by 1923, the German mark exchange rate was 4,200,000,000,000 marks per dollar. That's Germany, a really advanced nation. In fact, it got so bad that you would have to take wheelbarrows worth of million-mark notes to the grocery store to buy a single loaf of bread. Thieves would come along, dump out the money and steal the wheelbarrow. That's how bad it got. And of course, that led to the rise of Adolf Hitler.



## America – Could It Happen Here?

Don't worry. Inflation is low today. Never mind we have a little public unrest. **Never mind that there is all this demand. Oh, give us "free this" and give us "free that." We're not going to go down the path of Zimbabwe or Germany! Never mind the \$23 trillion and growing debt that we have. We ought to demand more free stuff. Blame the wealthy, destroy the engine of productivity and bury the truth.**

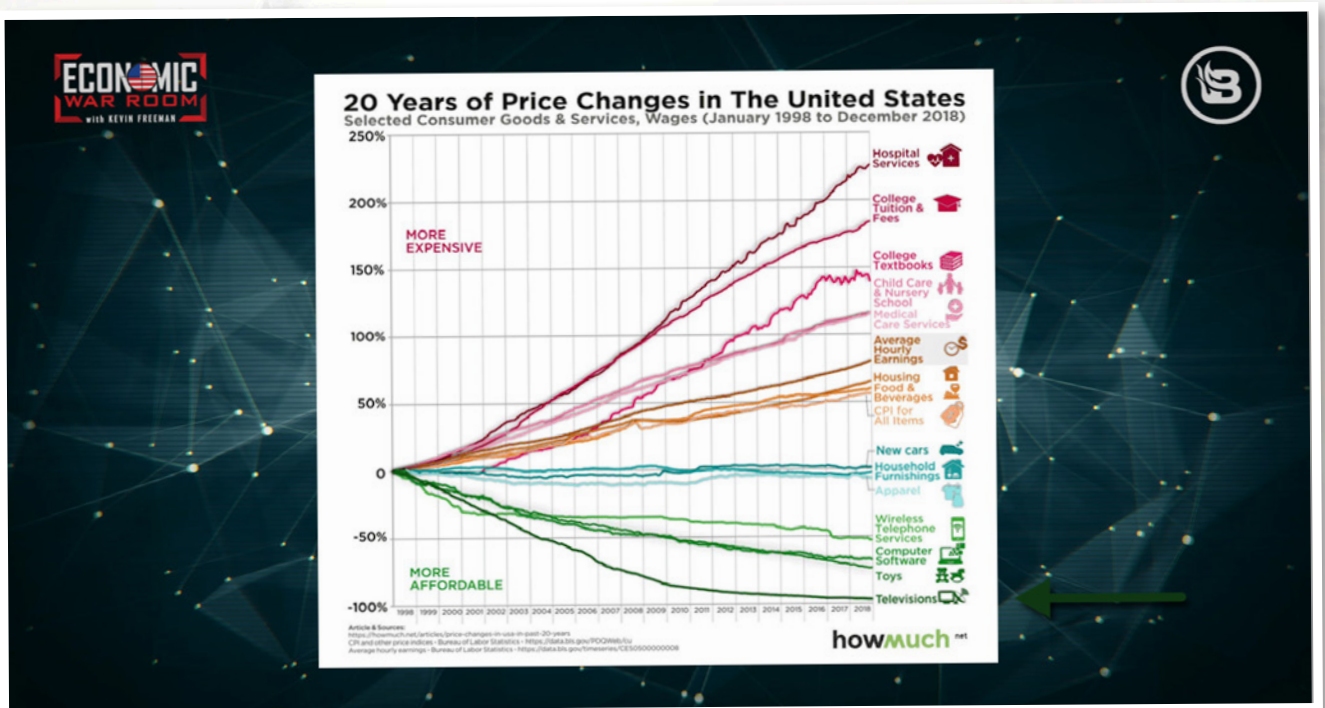
### 1. First problem: Inflation may be more than reported.

John Mauldin, a guest on Economic War Room wrote about this in his Frontline newsletter with the title "Inflationary Angst."

The Fed operates under a legal mandate from Congress. Its monetary policy role is to promote maximum employment, stable prices and moderate long-term interest rates.

**The Results through 2018:**

- ✓ Long term rates are certainly moderate.
- ✓ Employment is historically high.
- ✓ The wages and job quality aren't always great.
- ✓ As for the stable prices part, it depends on what you're buying?



The above chart shows for many goods, the price is nowhere near stable.

Unfortunately, if you're in the bottom 60 to 70 percent of income brackets, these are some of the things you buy most.

✓ The Fed believes that **2 percent annual inflation equals stable prices.**

Let's look at what that really means to you.

"Two percent inflation adds up over time to almost 50% in 20 years, which is where the CPI lands in this 20-year chart. So, the Fed is succeeding by that yardstick. In other words, the Fed is keeping it about 2 percent price increase.

The Fed defined stable prices as a two percent average and then another government agency tries to measure those prices using a hedonic "quality adjustment" to account for changes due to innovation or completely new products. So, because the car you're buying has new features, they conclude it's not more expensive because you're getting more features."



The Fed can pat themselves on the back and say, "hey, we're keeping average-salary earnings growing at a faster pace than consumer prices."

But when you factor in things like hospital services, college costs, college textbooks, childcare, very real expenses in every household's budget, you can see we're really losing to inflation.

**2. We must understand the reason healthcare and higher education costs are out of control.**

"Have you ever gone to the pharmacy and asked the pharmacist, "Why does this cost so much?" And the pharmacist looked at you and said, "I've got to tell you, the cash price would be cheaper." Wait, what? I have insurance and my price is higher than if I didn't have insurance? That's crazy. But the high cost keeps us from getting the medical care that we need and we're paying through the nose for health insurance. It is absolutely messed up. Remember when we were sold this thing called the Affordable Care Act? Is there anything worse-named in the history of politics?" -Kevin Freeman

### A typical experience with healthcare

- » Annual premiums have actually gone from around \$12,000 per year for health coverage for a family of four BEFORE passage of the “Affordable Care Act,” to about \$20,000 per year now according to a report by the Commonwealth Fund.
- » A September 2019 report in Fortune showed that the annual rate of increase for health insurance is over 18% right now.
- » **More government involvement did not lower healthcare costs as promised.**
- » Is this caused by the rapid advances in medicine, new treatments, and so forth?  
**ABSOLUTELY NOT!**
- » It’s not just families that pay more.... the so-called FREE government benefits are costing more also. Higher spending means higher taxes, so a lot of the increase is hidden from you.
- » Healthcare costs accounted for \$1.1 trillion in direct spending in 2018 Tax Policy Center.
- » This amount is expected to double in next decade.
- » **Put in context...the current healthcare spending is equal to more than one-third of our total Federal Taxes collected NOW. More than one-third of ALL Federal revenues go to healthcare.**

### 3. Education faces the same issue as Healthcare in relation to extreme cost increases.

**“While people argue that scientific advances make healthcare more expensive, shouldn’t science make college cheaper?” –Kevin Freeman**

- » As it relates to significant price increases over the past two decades, higher education is second only to healthcare. This is despite the reality that courses can be offered online. New technologies should provide scale and lower, not increase, education cost.

- » The potential for cost savings remains unfulfilled. No incentives exist for efficiency in order to get the subsidies and the other benefits from government. Instead, the universities must adhere to specific bureaucratic rules which increase costs.
- » Such governmental criteria also apply to the research output and provoke indirect state control and outright corruption. The problem with the modern educational system, is that “it has fallen under the authority of the state.”
- » Massive guaranteed student loan programs have made prospective college attendees less price sensitive. So what if college costs go up by an additional \$2,000 per semester? You just take a larger loan until you get the bill.
- » The American Institute for Economic Research identifies several drivers:

*“Yet with few exceptions, such as [Hillsdale College](#), almost all educational institutions depend on broad financial government support. The many overt and hidden subsidies – such as federal student loans, a wide gamut of tax allowances, and research grants – make the ‘[private universities](#)’ de-facto public institutions.*

*Because of the quasi-monopolistic position of the public educational institutions, the offers from private suppliers are crowded out. The private supply shrinks, although it would be better and cheaper than the public provision. Education suffers from the same dilemma as state-run health care: the potential for cost saving remains unfulfilled since no incentives for efficiency exist. In order to get the subsidies and the other benefits from government, the universities must adhere to specific bureaucratic rules. Such governmental criteria also apply to the research output and provoke indirect state control and [outright corruption](#).*

*The problem with the modern educational system is that it has fallen under the authority of the state. Therefore, the system has become more bureaucratic and authoritarian and less scholarly and educational.”*

#### 4. What do higher education and healthcare have in common?

- » These are areas where government is most involved.
- » Both healthcare and college are things people want **FREE**.
- » We have **THIRD-PARTY PAYMENT** system for both **education and healthcare**.
  - a. Health care: You don't pay doctor directly other than your co-pay.
  - b. College: You get student loans and federal grants to cover tuition.
- » Healthcare and Education are both areas where free market is excluded:
  - a. There is little price transparency.
  - b. No negotiation.
  - c. Little regard for cost/benefit analysis.

#### 5. Third Party Payment Distorts Economic Laws.

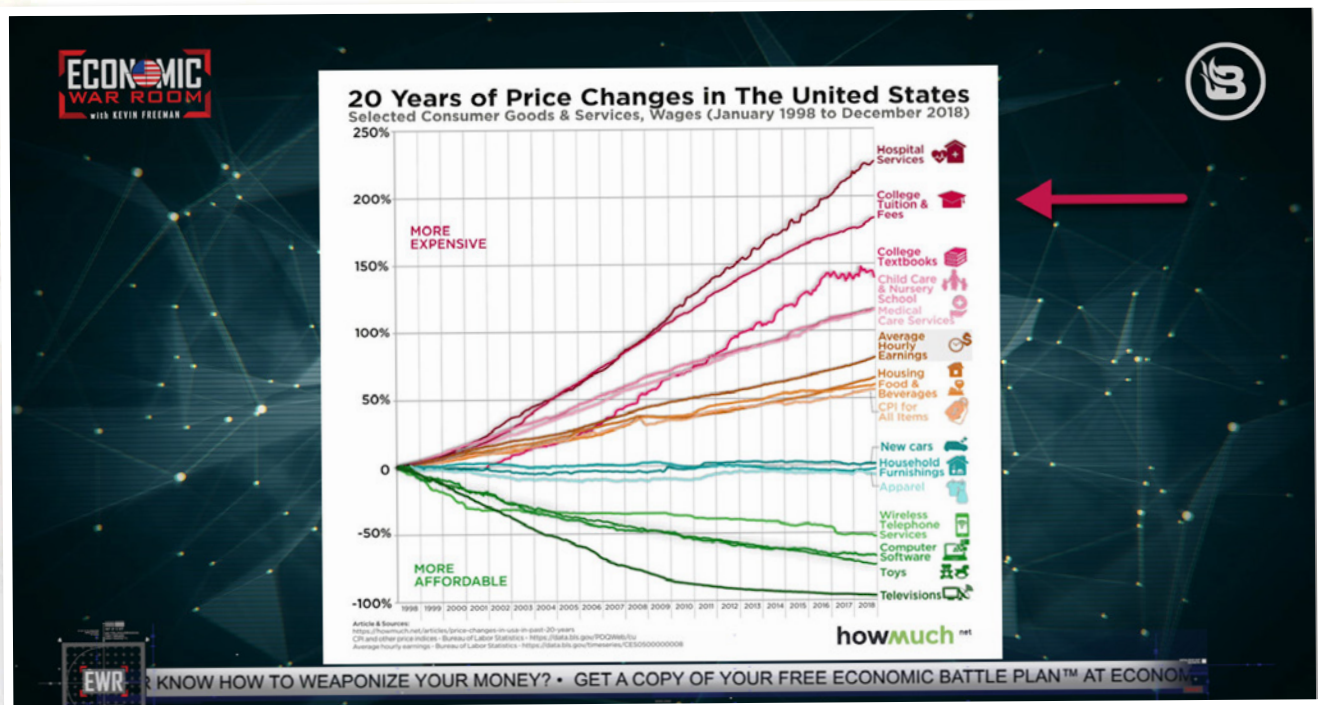
- » The answer is not demanding **free college** where the government pays for it (although you ultimately pay for it). **Where does the government get this money? From you, the taxpayer. Thus, you either pay voluntarily (free market) or under mandate from the government ("free" college).**
- » **Free Healthcare is the same, you ultimately are paying for it and it does not work.**
- » Third-party payment does not work.
- » Click on the image to watch this video link from our friend former Congressman Bob McEwen on Prager U.





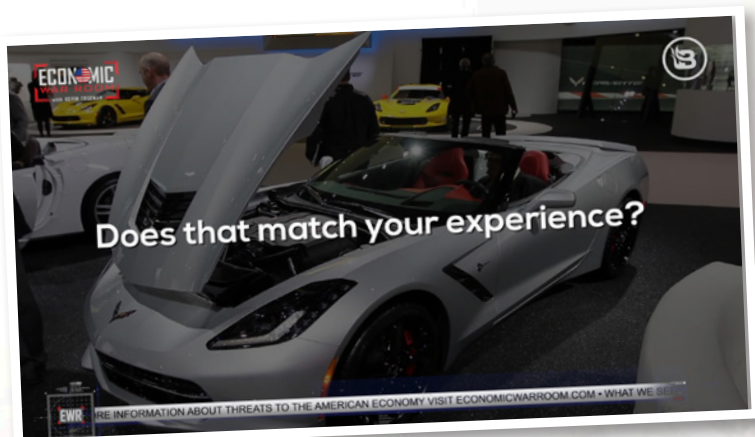
“If 300 million Americans were free to buy health insurance for themselves just as they buy their own life, home, and car insurance, then that little gecko on television would offer us health insurance with a little more coverage for a little less cost. And he wouldn’t be the only one. Insurance companies and hospitals would be working night and day to get our business. Quality would go up. Prices would go down. It’s already happened with laser eye surgery. It used to cost \$2,200 per eye. Now it can cost as low as \$500 per eye. That’s the way free-enterprise competition works every time. But when the government gets involved, costs go up. Waste and fraud go up. Essential medical services are denied or unavailable. These are the hallmarks of government health care bureaucracies around the globe. The sooner we make health insurance a first party purchase again, the sooner Americans will get the health care they want, finally!” –Former Congressman Bob McEwen - Prager University

Review this chart again – The greatest price increases are in areas that are highly regulated.



**Note:** Everything above the average hourly earnings increase is something that’s highly regulated, whether it’s childcare, college, or health care. The exception is the cost of food.

- » The average cost of cars and clothing and furniture and telephones and computers and toys and televisions all grew at a much slower pace than your earnings.
- » In some cases, the prices actually fell. Look at televisions on the chart above. Think about flat screen TVs. Your TV is likely better today than what you had 20 years ago.



**“For \$250, you can get a flat panel TV that would have cost \$5,000, \$10,000, or even \$20,000 two decades ago. The free market works, and televisions are a good example.”** –Kevin Freeman

## 6. The answer is not free stuff. It's free markets!

- » We need more competition and less government control.
- » People should be able to make personal economic choices for what's best for them and not have this quagmire of rules and regulations that comes with government funding.

**“You can get this test from a doctor, but you can't get that test. Well, how much does that test cost? Maybe it's better for you? They can't tell you what it costs. They never will tell you. There's no transparency whatsoever.**

**Government intrusion, it's an empty promise. They promised to lower your premiums by \$2,500 a year through the Affordable Care Act. But it became less affordable, not more affordable. Instead of saving \$2,500 per year, the average insurance cost for a family of four has risen \$8,000 per year since the ACA passed. It was as big a lie as, 'If you like your doctor, you can keep your doctor.'”**

–Kevin Freeman

"I think you all know that I've always felt the nine most terrifying words in the English language are, 'I'm from the government and I'm here to help.'"

-President Ronald Reagan



**7. Good news: There is an Executive Order that can bring transparency to American Health Care costs. This is a positive step.**

President Trump has issued an Executive Order on improving price and quality transparency in American health care. The following is from the Health and Human Services (HHS) website:

"President Trump has promised American patients 'A+' healthcare transparency, but right now our system probably deserves an F on transparency. President Trump is going to change that, with what will be revolutionary changes for our healthcare system," said HHS Secretary Alex Azar. "Today's transparency announcement may be a more significant change to American healthcare markets than any other single thing we've done, by shining light on the costs of our shadowy system and finally putting the American patient in control."

"Under the status quo, healthcare prices are about as clear as mud to patients," said CMS Administrator Seema Verma. "Thanks to President Trump's vision and leadership, we are throwing open the shutters and bringing to light the price of care for American consumers. Kept secret, these prices are simply dollar amounts on a ledger; disclosed, they deliver fuel to the engines of competition among hospitals and insurers. This final rule and the proposed rule will bring forward the transparency we need to finally begin reducing the overall healthcare costs. This is a new era that upends the status quo to empower patients and put them first."

"Transparency in Coverage" rule would require most employer-based group health plans and health insurance issuers offering group and individual coverage to disclose price and cost-sharing information to participants, beneficiaries, and enrollees up

front. With this information, patients will have accurate estimates of any out-of-pocket costs they must pay to meet their plan's deductible, co-pay, or co-insurance requirements. This will make previously unavailable price information accessible to patients and other stakeholders in a standardized way, allowing for easy comparisons."

- » The proposed rule would also encourage health insurance issuers to offer new or different plan designs that incentivize consumers to shop for services from lower-cost, higher-value providers by allowing issuers to take credit for "shared savings" payments in their medical-loss ratio (MLR) calculations.
- » In addition, the Administration is finalizing a rule that will require hospitals to provide patients with clear, accessible information about their "standard charges" for the items and services they provide, including through the use of standardized data elements, making it easier to shop and compare across hospitals, as well as mitigating surprises. The final rule will require hospitals to make their standard charges public in two ways beginning in 2021:
  - 1) **Comprehensive Machine-Readable File:** Hospitals will be required to make public all hospital standard charges (including the gross charges, payer-specific negotiated charges, the amount the hospital is willing to accept in cash from a patient, and the minimum and maximum negotiated charges) for all items and services on the Internet in a single data file that can be read by other computer systems. The file must include additional information such as common billing or accounting codes used by the hospital (such as Healthcare Common Procedure Coding System (HCPCS) codes) and a description of the item or service to provide common elements for consumers to compare standard charges from hospital to hospital.
  - 2) **Display of Shoppable Services in a Consumer-Friendly Manner:** Hospitals will be required to make public payer-specific negotiated charges, the amount the hospital is willing to accept in cash from a patient for an item or service, and the minimum and maximum negotiated charges for 300 common shoppable services in a manner that is consumer-friendly and update the information at least annually.

**“Think about what these two Executive Orders (above) could do. They unleash free-market forces and we’ll have a dramatic effect on your actual health costs without raising taxes or forming a new bureaucracy. Now, this isn’t something unique to health care under the Trump administration. According the Office of Information and Regulatory Affairs, the Trump administration has achieved \$33 billion in net regulatory savings since he took office.”**

–Kevin Freeman

## Why you should care?

- **Moral Democratic Capitalism is what America was founded upon. Free markets only work with a moral society.**
- Free stuff is never free. You are paying for it and also driving prices higher as government spending enters the equation.
- Healthcare and higher education demonstrate why free is so expensive.
- You understand we need more competition and less government control.
- You want to be able to make your own personal economic choices – You have seen that the Affordable Care Act has not made healthcare more affordable. It has instead limited your freedom, lowered the quality, and cost you money.
- What we decide now will likely seal the fate of future generations.

In the Economic War Room, we encourage Americans to be the “small ships that make the difference.” You cannot solely rely on the government or the president to solve your 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.

### **Action Steps:**

**Share this battle plan with your friends and your financial advisors.**

- 1. Support President Trump’s executive orders on improving price and quality transparency in American Healthcare.**
- 2. Let your representatives know we need more competition and LESS GOVERNMENT CONTROL People should be able to make personal economic choices.**
  - » Government intrusion with the promise to help is as empty a promise as when President Obama repeatedly told us that by passing the Affordable Care Act that health care would become more affordable.
- 3. If you are a student attending college, ensure your investment and career choices are an investment that will pay back. Consider the cost vs. benefit of the school you are attending. Consider value priced options could include community colleges, online learning or perhaps trades that you are interested in pursuing. Get as many scholarships as possible and work while attending school, so paying off your college debt is obtainable.**
- 4. Pray for America! Second Chronicles 7:14 New International Version (NIV):**  
“If my people, who are called by my name, will humble themselves and pray and seek my face and turn from their wicked ways, then I will hear from heaven, and I will forgive their sin and will heal their land.”
- 5. Send this battle plan to friends and ask them to sign up for our weekly battle plan updates (<https://www.economicwarroom.com>). Be sure to catch the data and footnotes below for more documentation. We want you to have access to key information to make intelligent decisions.**
- 6. Weaponize your money toward impact investing that strengthens America.**



## ECONOMIC BATTLE PLAN™

WHY FREE IS ALWAYS MORE EXPENSIVE **2.72**

(ECONOMIC BATTLE PLAN™ POINTS: 77)

**We need more Economic Patriots on the team!** Consider what you can do now to help strengthen America or even help someone in need. Keep in touch with your congressional representatives. Choose from the list or set your own goals:

- Get others to sign up on our website (<https://www.economicwarroom.com>) and review our free weekly Economic Battle Plans™. Each of these will address critical solutions to the threats highlighted in this briefing.
- Subscribe to [BlazeTV](#) and please use our code **(ECON)** from that link for a discount and FREE trial.
- Follow, like, comment, and share on [FB](#) and [Twitter](#). Look for short video segments on [FB](#) and make sure those are shared. (We recognize these tools may be compromised at times, but if they are not filtered, they are the major platforms available to reach out to the public. (Alternatives social platforms above are under EWR consideration)
- Check out [XOTV.me](#), a new free speech video platform Economic War Room is proud to partner with. It is free, but consider making a donation to help with Economic War Room's research and production.
- You are welcome to share this battle plan and our short video segments on FB or YouTube with friends. We set up the Economic War Room™ to be your resource for information, preparation, and mobilization. You can share the entire episode FREE on [XOTV.me](#) ([CLICK HERE](#)).
- Share this battle plan and our short video segments on [FB](#) or [YouTube](#) with friends. We set up the Economic War Room to be your resource for information, preparation, and mobilization.
- Do this now! Have a financial action plan based on multiple geopolitical scenarios developed now. Advanced preparation is key. Trying to figure what to do when an economic event happens is usually too late.
- Talk with your financial advisor as it relates to your savings/investments. Ensure your advisor understand the potential impact economic/geo-political scenarios could have on your portfolio. [LOOK FOR ECONOMIC WAR ROOM'S ADVISOR AND INVESTOR ONLINE TRAINING COURSES LAUNCHING SOON.](#)

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## Shareable Quotes:



—Roanald Wilson Reagan - 40th President of United States of America

**“Healthcare and higher education demonstrate why free is so expensive.”**

—Kevin D. Freeman

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## **The EWR Collection Deck – From Kevin Freeman**

(List of resources and external links for more information)

### **Quick Access Links**

[Inflation Concerns](#)

[Historical Examples of Hyperinflation](#)

[False Promises of the Affordable Care Act](#)

[Healthcare Costs Rising](#)

[Higher Education Costs Rising](#)

[Government \(Third-Party Payer\) Ruins Things](#)

[The Need For Price Transparency](#)

### **[ ] - Must Read/Watch**

#### **Where to Access Economic War Room**

On BlazeTV

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

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

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

Our Twitter page

<https://twitter.com/economicwarroom>

Our YouTube page

[https://www.youtube.com/channel/UCfsphUgquqFcp7D\\_NDe6J\\_A/videos](https://www.youtube.com/channel/UCfsphUgquqFcp7D_NDe6J_A/videos)

Our XOTV Channel

<https://xotv.me/channels/233-economic-war-room>

Link to all Battle Plans

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

## **Inflation Concerns**

[ ] Inflationary Angst

<https://www.mauldineconomics.com/frontlinethoughts/inflationary-angst>

[ ] Nose Blind to Inflation

<https://www.mauldineconomics.com/frontlinethoughts/nose-blind-to-inflation>

U.S. Inflation Calculator

<https://www.usinflationcalculator.com/>

Measuring Inflation Accurately

<https://www.heritage.org/monetary-policy/report/measuring-inflation-accurately>

John Mauldin suggests it's time to consider changes to inflation measures to better reflect the economic reality of the average person

<https://www.interest.co.nz/opinion/103396/john-mauldin-suggests-its-time-consider-changes-inflation-measures-better-reflect>

Why your inflation rate won't match the Consumer Price Index: A Foolish Take

<https://www.usatoday.com/story/money/economy/2018/05/22/why-inflation-rate-not-match-consumer-price-index/34891995/>

## **Historical Examples of Hyperinflation**

[ ] How To Kill A Country: Turning a breadbasket into a basket case in ten easy steps—the Robert Mugabe way (by Samantha Power)

<https://www.theatlantic.com/magazine/archive/2003/12/how-to-kill-a-country/302845/>

CNN: How Robert Mugabe killed one of Africa's richest economies

<https://money.cnn.com/2017/11/15/news/economy/zimbabwe-economy-robert-mugabe-history/index.html>

You need 35 quadrillion in this currency to buy \$1

<https://money.cnn.com/2015/06/12/news/zimbabwe-currency-dollar/index.html?iid=EL>

[ ] WEIMAR: The Truth About History's Most Infamous Hyperinflation Horror Story

<https://www.businessinsider.com/weimar-germany-hyperinflation-explained-2013-9>

PBS: The German Hyperinflation, 1923

[https://www.pbs.org/wgbh/commandingheights/shared/minitext/ess\\_germanhyperinflation.html](https://www.pbs.org/wgbh/commandingheights/shared/minitext/ess_germanhyperinflation.html)

Hyperinflation in Germany

<https://mashable.com/2016/07/27/german-hyperinflation/>

Germany in the Era of Hyperinflation

<https://www.spiegel.de/international/germany/millions-billions-trillions-germany-in-the-era-of-hyperinflation-a-641758.html>

Hyperinflation in Argentina

<https://www.citeco.fr/10000-years-history-economics/contemporary-world/hyperinflation-in-argentina>

Venezuela's Hyperinflation Drags On For A Near Record—36 Months

<https://www.forbes.com/sites/stevehanke/2019/11/13/venezuelas-hyperinflation-drags-on-for-a-near-record36-months/#64cc4ad46b7b>

Venezuela hyperinflation hits 10 million percent

<https://www.cnbc.com/2019/08/02/venezuela-inflation-at-10-million-percent-its-time-for-shock-therapy.html>

## **False Promises of the Affordable Care Act**

The Broken Promises of the Affordable Care Act

<https://www.mercatus.org/publications/healthcare/broken-promises-affordable-care-act>

**[ ]** Ten Broken Obamacare Promises

<https://www.heritage.org/health-care-reform/report/ten-broken-obamacare-promises>

Thank Obamacare for the Rise of the Uninsured

<https://www.cms.gov/blog/thank-obamacare-rise-uninsured>

Good news about Obamacare premiums can't hide long-term pain Donald Trump is trying to fix

<https://www.usatoday.com/story/opinion/2018/10/08/obamacare-premiums-democrats-donald-trump-insurance-aca-coverage-mandate-column/1444804002/>

Overwhelming Evidence That Obamacare Caused Premiums To Increase Substantially

<https://www.forbes.com/sites/theapothecary/2016/07/28/overwhelming-evidence-that-obamacare-caused-premiums-to-increase-substantially/#4213983215be>

Now There Can Be No Doubt: Obamacare Has Increased Non-Group Premiums In Nearly All States

<https://www.forbes.com/sites/theapothecary/2014/10/23/now-there-can-be-no-doubt-obamacare-will-increase-non-group-premiums-in-nearly-all-states/#6bd41706149a>

**[1]** The Early Impact of the Affordable Care Act, State by State

[https://www.brookings.edu/wp-content/uploads/2016/07/Fall2014BPEA\\_Kowalski.pdf](https://www.brookings.edu/wp-content/uploads/2016/07/Fall2014BPEA_Kowalski.pdf)

### **Healthcare Costs Rising**

Health insurance inflation hits highest point in five years

<https://www.modernhealthcare.com/insurance/health-insurance-inflation-hits-highest-point-five-years>

Surge in Health Insurance Prices

<https://www.bloomberg.com/news/articles/2019-09-12/surge-in-u-s-health-insurance-prices-exposes-quirks-in-data>

In 2020, Employer Health Costs To Double Inflation Yet Again

<https://www.forbes.com/sites/brucejapsen/2019/09/12/in-2020-employer-health-costs-to-double-inflation-rate-yet-again/#23410db02754>

Hospital Price Growth Driving Healthcare Spending

<https://www.modernhealthcare.com/article/20190204/NEWS/190209984/hospital-price-growth-driving-healthcare-spending>

Rising health-care costs are eating away at your wages and you may not even realize it

<https://www.marketwatch.com/story/the-hidden-ways-rising-health-care-costs-affect-you-2018-10-10>

**[1]** 'Medicare for All' Would Cost \$32.6 Trillion Over 10 Years

<https://www.bloomberg.com/news/articles/2018-07-30/study-medicare-for-all-bill-estimated-at-32-6-trillion>

**[1]** Bernie and the high cost of 'free' health care

<https://nypost.com/2016/01/31/bernie-and-the-high-cost-of-free-health-care/>

### **Higher Education Costs Rising**

Price Of College Increasing Almost 8 Times Faster Than Wages

<https://www.forbes.com/sites/camilomaldonado/2018/07/24/price-of-college-increasing-almost-8-times-faster-than-wages/#dc7cf1466cld>

College is more expensive than it's ever been, and the 5 reasons why suggest it's only going to get worse  
<https://www.businessinsider.com/why-is-college-so-expensive-2018-4>

**[1]** Rising cost of college creating a financial hole for parents, students: Foolish Take

<https://www.usatoday.com/story/money/personalfinance/budget-and-spending/2018/06/09/rising-cost-of-college-financial-hole/35439339/>

Taming the tuition tiger

<https://www.washingtontimes.com/news/2018/jan/22/policymakers-continue-to-subsidize-increases-in-co/>

College costs rising faster than inflation

<https://www.washingtonexaminer.com/red-alert-politics/college-costs-rising-faster-than-inflation>

How Rising College Costs and Student Debt Contribute to a Social-Mobility 'Crisis'

<https://www.chronicle.com/article/How-Rising-College-Costs-and/246619>

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