

## **Trial by Fire #3: Programmable Money and CBDCs**

America is facing a coordinated assault aimed at weakening its economic strength and stripping its citizens of financial freedom. Our adversaries—foreign and domestic—know that the fastest way to bind a nation is not through invasion, but through control of its money. Today that control is emerging through programmable digital currency—whether issued as government CBDCs or quietly advanced through private-sector stablecoins.



These systems promise convenience but create the architecture for total surveillance and behavioral control, giving governments and major financial institutions unprecedented power over what Americans can buy, sell, save, or support. At the same time, the rapid elimination of physical cash and erosion of hard-money alternatives threaten to remove the last forms of private, self-owned money.



As the United States approaches a historic financial crisis, global institutions and domestic collaborators are accelerating these developments. Understanding their strategy—and the remaining opt-out pathways—is essential for protecting economic liberty in this new era of financial warfare.

### **In this briefing we will discuss the following:**

- » Coordinated Threats Targeting America's Financial and Political Sovereignty
- » Digital Control Systems — CBDCs, Programmable Money, and Private-Sector Backdoors
- » The War on Cash and the Urgent Need for Alternatives

**YOUR MISSION:** Understand how programmable money is being used by global and domestic forces to control the U.S. financial system—and take immediate steps to secure private, non-surveillable alternatives that protect your personal economic freedom before our window of opportunity closes.

## WHY YOU SHOULD CARE

- » A coordinated set of foreign and domestic forces is actively undermining American power, destabilizing the dollar, and creating crises that directly threaten your savings, income, and retirement security.
- » Programmable digital money—whether through CBDCs or private stablecoins—creates a surveillance system where every financial decision can be tracked, restricted, or shut off entirely.
- » The same institutions that have already de-banked political dissidents openly state they will use these tools to enforce conformity, making financial access contingent on approved behavior and beliefs.

Ep. 10-375 (OSINT) Open-Sourced Intelligence Report. This briefing is an exclusive teaching by Kevin Freeman.

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 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. Coordinated Threats Targeting America's Financial and Political Sovereignty

For the first time in modern history, America faces a unified set of ideological forces working in parallel to weaken our nation from every direction.

These are the modern “Four Horsemen”—the Red, Green, Blue, and Yellow Horses.

- » **The Red Horse** represents Communist China, whose long-term strategy seeks global dominance through economic warfare and political subversion.
- » **The Green Horse** reflects Sharia-driven Islamist movements committed to toppling Western systems.
- » **The Blue Horse** symbolizes the globalist institutions—UN, WHO, WEF—that push centralized authority over national sovereignty.
- » **The Yellow Horse** embodies domestic collaborators, driven by cowardice, apathy, and greed, who enable America’s adversaries from within.

Individually, each of these forces is dangerous. Together, they form a coordinated pressure campaign designed to destabilize the United States economically, politically, and socially.

With America carrying nearly \$40 trillion in national debt and bearing the consequences of abandoning the gold standard in 1971, our vulnerabilities create fertile ground for these adversaries to exploit.



They manipulate crises—especially monetary crises—to push citizens toward centralized systems of control that would have been unthinkable under normal circumstances.

Their strategy mirrors an ancient biblical warning: before a house can be plundered, the strong man must first be bound. America is that strong man—still the primary barrier to global totalitarianism.

**“Make no mistake, each of these is formidable. But none could take America down alone. Working together, they can weaken us and wear us down.”**

—Kevin Freeman

If our financial system collapses under engineered pressure, or if citizens are driven into crisis by inflation and debt manipulation, Americans may be conditioned to accept extreme policy solutions that sacrifice liberty for temporary relief.

**“Those who seek to enslave mankind understand they have to take America down first.”** – Kevin Freeman

This tactic is not theoretical. History shows that nations in crisis are the easiest to control. When money fails, when markets collapse, or when conflict spreads, people accept restrictions they would have fiercely resisted just months earlier.

This has been true since Bible days. “When the money faileth...” in a financial crisis triggered cascading events that left the people literally enslaved to Pharoah (Genesis 47: 15-17).

Today’s adversaries understand this well—and they are accelerating efforts to weaken the dollar, destabilize supply chains, and fracture national unity.

Their aim is simple: create the kind of turmoil that makes Americans willing—or desperate enough—to accept centralized, programmable forms of money and top-down governance.

The next step in their strategy is already visible: replacing free-market monetary systems with programmable digital currencies that allow complete economic regulation at the individual level.

Understanding how these coordinated threats operate is essential to recognizing why the push toward CBDCs and digital control systems has become so aggressive.



**Attention: America’s enemies are engineering financial instability to drive citizens toward centralized, programmable control systems—setting the stage for the next phase of economic warfare.**

## 2. Digital Control Systems — CBDCs, Programmable Money, and Private-Sector Backdoors

As America's adversaries work to bind the "strong man," the next phase of their strategy becomes clear: replace free-market money with programmable digital currency that centralizes control at the highest possible level.

A Central Bank Digital Currency (CBDC) is not just another form of digital payment—it is a complete redesign of money itself.



Unlike the electronic dollars that pass through your checking account, a retail CBDC is issued directly by the central bank and is fully programmable.

That means the issuing authority can decide how, where, and when your money may be used. They can embed spending limits, prohibit certain purchases, enforce expiration dates, or apply penalties based on social or political evaluations.

Today, 137 nations representing 98% of global GDP are actively developing or piloting these systems. The push is not coming only from governments but from the world's most powerful financial institutions.

The Bank for International Settlements (BIS)—the central bank for central banks—has openly stated that programmable digital currency gives them something they have never had before: the ability to enforce financial rules at the individual level with absolute precision. Absolute Control.

"The key difference with CBDC is that the central bank will have **absolute control** on the rules and regulations that will determine the use of that expression of central bank liability—and we will have the technology to enforce that."

—Agustín Carstens, General Manager, Bank for International Settlements



Institutions like the IMF and WEF also praise programmability as a feature, not a threat.

They advocate for targeted restrictions on welfare spending, food purchases, carbon-related consumption, and any category they deem “undesirable.”

Taken together, these capabilities create the skeleton of a global social credit system—one in which money itself becomes a tool of political enforcement.

Even though President Trump and Congress halted the launch of a federal CBDC, the threat did not disappear.

Major banks and financial institutions immediately pivoted to a new vehicle: privately issued, fully programmable stablecoins authorized under the GENIUS Act.



These digital tokens—tied directly to the banking system—could be integrated into a future unified ledger controlled by the Federal Reserve or the BIS.

In practice, they function exactly like a CBDC but arrive through the private sector instead of through government decree.

**“It’s programmable money that can track you, that can be turned on or off at will. It’s not owned by those who use it—you’re just a user.” –Kevin Freeman**

Once these systems are operational, they allow unprecedented, real-time control over economic behavior.

Authorities—or even large corporations—could decide which purchases are permissible, which accounts remain active, and which citizens maintain access to financial life.

This is not speculation. We have watched banks freeze the accounts of Canadian truckers and conservative organizations based solely on political pressure.

A recent government report admitted that institutions were “debanking” Americans. It happened under Biden and before that under Obama (Operation Choke Point).

Programmable money is the technological upgrade that makes such actions faster, easier, and far more widespread.

This is the logical next step in the coordinated effort to bind America through financial dependency and digital compliance.

And it leads directly to the next battleground: the elimination of cash and the collapse of hard-money alternatives—because free citizens cannot be controlled so long as private, anonymous, unprogrammable money remains in circulation.



**Attention: Programmable money is being built right now with the explicit goal of enforcing social, political, and economic compliance—and it will succeed unless Americans preserve true, non-programmable alternatives.**

### 3. The War on Cash and the Urgent Need for Alternatives

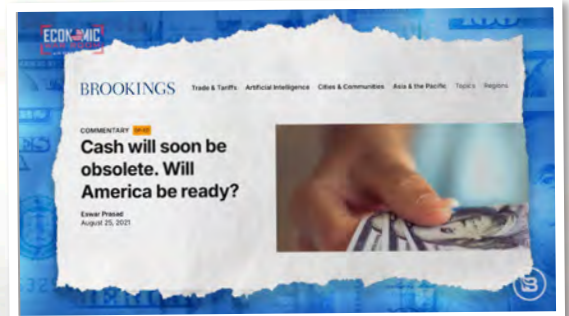
As programmable money advances, the next objective of those seeking centralized control becomes unmistakable: eliminate physical cash.

Cash—real dollars and coins—is the last form of anonymous, self-owned money that citizens can use without permission, tracking, or digital oversight.

Once it disappears, every financial action becomes traceable, controllable, and ultimately conditional.

This is not theoretical. Sweden, Norway, and the United Kingdom are already approaching cash-free economies.

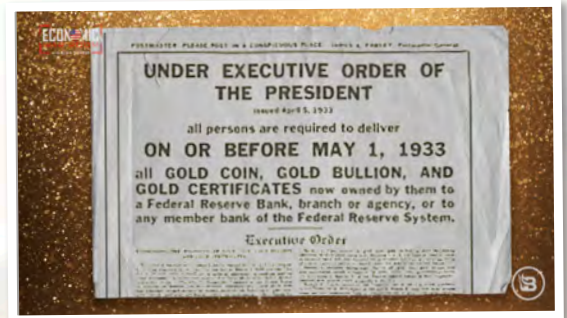
In the United States, circulation trends show a similar trajectory: pennies are no longer minted, coin availability is shrinking, and by 2022, more than 40% of Americans used no cash in a typical week.



As cash fades, the pressure to adopt digital-only systems grows—paving the path for programmable currencies to become the default.

**“Someday soon [cash] may be made illegal and taken away from you—’for your safety,’ no less.” –Kevin Freeman**

History makes one thing clear: when crises strike, governments seize monetary control. In 1933, FDR confiscated private gold under threat of devastating fines and prison. In 1971, Nixon severed the dollar’s final link to gold.



Each time, citizens were told these measures were necessary “for stability.” The next crisis—very likely triggered by unsustainable debt or a coordinated dollar attack—will be no different. A frightened public may be pushed toward programmable digital money as the supposed “solution.”

But Americans still have lawful, constitutional alternatives. Several states have now enacted “Pirate Money” laws, recognizing gold and silver as legal tender.

These systems allow citizens to store real money in secure depositories, spend it electronically via debit cards or written instructions, and use it free from federal capital gains taxes.

Up to twenty more states are preparing similar legislation for 2026!

**“Those who would give up essential liberty to purchase a little temporary safety deserve neither liberty nor safety.” –Benjamin Franklin**

These hard-money systems provide something programmable money never can: financial sovereignty.

Gold and silver cannot be remotely frozen, digitally expired, or politically punished. They cannot be manipulated through social credit scoring.

And because they are anchored in the Constitution, they offer the strongest legal footing for resisting centralized digital control.

State-based constitutional currency, combined with ongoing use of physical cash, forms the only practical escape hatch from a future in which every transaction is monitored—and every purchase requires permission.



**Attention: Gold- and silver-backed state systems, paired with continued use of cash, are the only proven opt-outs from a programmable-money prison.**

**HB 999**  
**FINANCIAL**  
**SOVEREIGNTY**

Today, Governor Ron DeSantis signed HB 999 to recognize gold and silver as legal tender in the State of Florida.

**FLORIDA LEADS AGAINST GLOBAL ELITES:**

- WE HAVE PUT AN END TO WOKE BANKS DENYING OR CANCELING FINANCIAL SERVICES FOR FLORIDIANS WHO HOLD DIFFERENT POLITICAL OPINIONS.
- WE HAVE LED THE FIGHT NATIONALLY AGAINST A CENTRAL DIGITAL BANK CURRENCY (CDBC).
- WE HAVE PASSED LEGISLATION TO PROTECT OUR FARMLANDS FROM BEING BOUGHT BY THE CHINESE COMMUNIST PARTY AND ITS INTERESTS.
- WE HAVE LED THE NATION IN PROTECTING STATE INVESTMENT ASSETS FROM ENVIRONMENTAL, SOCIAL, AND GOVERNANCE (ESG).

**THE NEXT STEP: HB 999 | FINANCIAL SOVEREIGNTY**

- AUTHORIZES THE USE OF GOLD AND SILVER—BOTH PHYSICAL AND DIGITAL—FOR PAYMENTS AND TRANSACTIONS.

HB 999 SETS IN MOTION FLORIDA'S FULL RECOGNITION OF GOLD AND SILVER AS LEGAL TENDER, GIVING FLORIDIANS THE FREEDOM TO USE PRECIOUS METALS FOR EVERYDAY TRANSACTIONS ALONGSIDE TRADITIONAL CURRENCY.

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## ACTION STEPS:

1. Visit [TransactionalGold.com](https://transactionalgold.com) to learn more about the gold and silver alternative and what is happening in your state.
2. Educate yourself on CBDCs, stablecoins, and programmable money to understand their real implications beyond convenience.
3. Avoid relying entirely on digital-only payment systems that consolidate financial activity within institutions capable of imposing restrictions.
4. Monitor legislative and regulatory actions related to CBDCs, stablecoins, and cash elimination—support efforts that defend financial privacy.
5. Preserve diversified stores of value, including precious metals, to reduce vulnerability to sudden monetary shifts.
6. Share this analysis with trusted friends, advisors, and communities to strengthen collective awareness and preparedness.

## ONGOING ACTION STEPS:

1. Get the book [Pirate Money](#) to learn about the transactional gold and silver movement sweeping America. Legislation has now passed in Florida, Texas, Arkansas, Louisiana, and Missouri! This is the answer to inflation and the looming threat of CBDC.
2. Get a copy of [According to Plan](#) to better understand these domestic attacks on our Liberty as well as the overall Marxist plan to consume America.
3. Seek opportunities to inspire other Americans to stand up for what is right.
4. 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!

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.

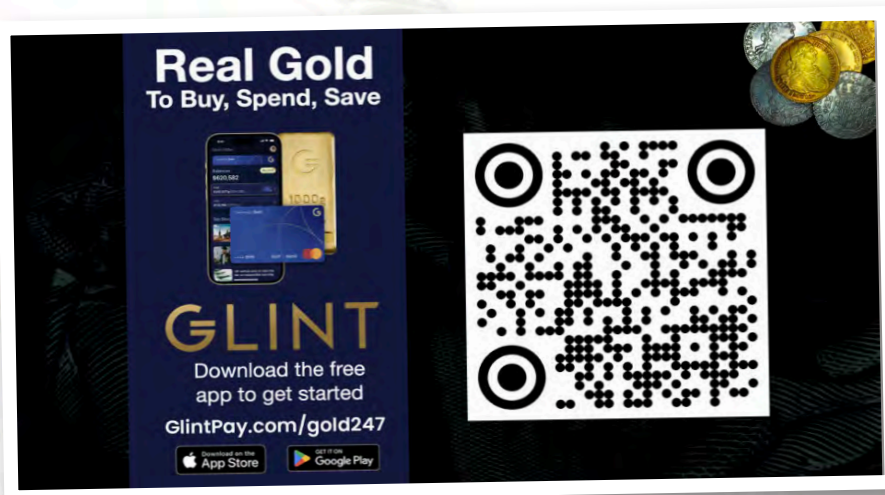
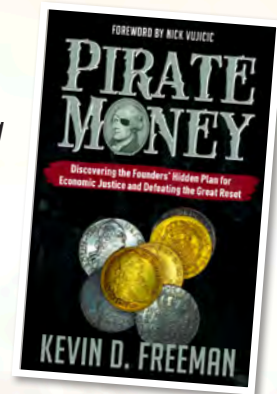
5. **Check your investments to see if they are helping fund the agendas of Globalist Elites. If you have a financial advisor insist that they give you an update and encourage them to become part of the NSIC.**

**Seek out investment opportunities in patriotic innovations.** Financial Advisors can learn more at [www.NSIC.org](http://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 [economicwarroom.com/advisor](http://economicwarroom.com/advisor).

6. 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](http://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:

“Those who seek to enslave mankind understand they have to take America down first.”

—Kevin Freeman, CFA; Host, Pirate Money Radio

“Someday soon [cash] may be made illegal and taken away from you—for your safety, no less.”

—Kevin Freeman, CFA & Host Pirate Money Radio

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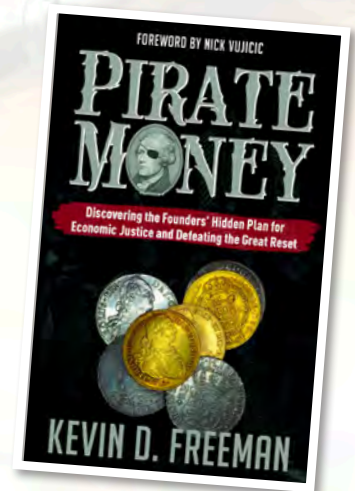
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**Pirate Money** <https://piratemoneybook.com>

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Check out these in particular with application to this topic:

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- 11/20/2025, EP371, Trial by Fire No. 1: The Debt Bomb, [Download Economic Battle Plan™](#)
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Kevin Freeman on Real America's Voice discussing "Is digital gold-backed currency a good idea?"

<https://americasvoice.news/video/wgKGlgm5wjZEgBz/#>

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/>

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Kevin Freeman Testimony to Kansas Legislature

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