Act 1: the 5 Faults in the system.

FaceTime: slowly walkthrough the Canva graphic to unload what we are to expect.

Let them know at the end they will know how to properly prepare and feel safe, in a scary feeling environment.

Finish walking through a preview of Canva and begin.

PS @Sean, I didn't add any "show the Canva" lines but we will feel it out as we go.

1 DOLLAR DILEMA

A. Dollar Strength (1)

- **FaceTime (Intro): One-line setup explaining the dollar's recent strength and why it's starting to turn.**

- **On-Screen (Articles/Graphs):**

- **Headline showing DXY strength over past year.https://www.npr.org/2025/07/05/nx-s1-5453527/the-u-s-dollar-has-its-worst-start-to-the-year-since-1973 &**

https://www.npr.org/2025/07/07/nx-s1-5455867/trump-dollar-value-debt-currency

- **Chart of USD Index vs major currencies (EUR, JPY). https://www.forex.com/en/news-and-analysis/2024-market-outlook-us-dollar-in-focus-as-central-banks-pivot/**

- **FaceTime (Story/Segway): Short face cam to lead into whiteboard. "Now if the dollar weakens. What exactly happens?"**

- **13 Reasons why: "Dollar Strength"**

B. Bond Market (2)

swap to article following the closing line of prior subject

On-Screen (Articles/Graphs):1

- **Headline:**

https://www.cnbc.com/amp/2025/08/06/10-year-treasury-yield-ticks-higher-ahead-of-bond-auctions.html

- **Graph: https://www.cnbc.com/quotes/US10Y (last 5 yrs)**

FaceTime (Story/Sentiment): introduce clip
https://youtu.be/um4zTkwaxuc?si=t7D9I47ppIzWJ6S- (0:00-1:57)

Whiteboard:

Sketch: "Weak bond Demand → Higher Yields → rate increase on cars, homes, credit cards, etc.

Timeline addition: "weak bond auctions."

C. Higher Cost of Living (3)

swap to article following the closing line of prior subject

- **On-Screen (Articles/Graphs):**

- **Headline:**

https://www.cbsnews.com/amp/news/inflation-beef-coffee-bananas-food-prices-cpi/

- **CPI breakdown showing shelter, food, energy.**

https://www.bls.gov/charts/consumer-price-index/consumer-price-index-by-category.htm

& https://tradingeconomics.com/united-states/inflation-cpi

& Bloomberg.comhttps://www.bloomberg.comAI Data Centers Are Sending Power Bills Soaring

- **FaceTime (Story/Sentiment):**

Tell the story about Wawa worker that you helped buy a home and now couldn't do so as a manager.

- Whiteboard:
- "Weaker Dollar → Import Costs ↑ → Cost of Living Inflation ↑ → Real Wages ↓
- Add "Cost of Living Spike"
- FaceTime (Close): Quick summary line around the dollar dilema .

2. THE WAGE WALL (Faultlines)

A. 13 Reasons Wage Crisis (4)

- FaceTime (Intro): “Wages may look like they’re rising, but most aren’t keeping up—welcome to the Wage Crisis.”

- On-Screen (Articles/Graphs):

- Headline: “https://www.forbes.com/sites/bryanrobinson/2025/01/24/the-wage-crisis-of-2025-73-of-workers-struggling/?utm_source=chatgpt.com

& https://www.visualcapitalist.com/median-house-prices-vs-income-us/

- **Graph / article: https://fred.stlouisfed.org/series/MEHOINUSA672N**

- **FaceTime (Story/Sentiment): 1985 vs 2025 out of notebook**

- **Whiteboard: none**

Timeline addition: “Wage Crisis ”

B. Thirteen Reasons Job Market (5)

swap to article following the closing line of prior subject

- “Now, The job market looks strong on paper but scratch the surface and you find a generational fracture.”

- On-Screen (Articles/Graphs):

- Headline: Amazon just cut 14,000 jobs, and it’s not done16 hours agoCNN & https://www.cbsnews.com/amp/news/amazon-ups-layoffs-labor-market-jobs-economy/

& https://www.newsweek.com/gen-z-unemployment-rates-job-struggle-2125071

2

- FaceTime (Story/Sentiment): Explain under-employment of Gen Z, high credentials but low pay, plus looming AI risk.

- Whiteboard: none

One more article : https://www.newsweek.com/gen-z-unemployment-rates-job-struggle-2125071

Timeline: “Job Market Cracking”

C. Inflation Impact (6)

swap to article following the closing line of prior subject

- **On-Screen (Articles/Graphs):**
- **Headline: [Charted: U.S. Wages vs. Inflation (2021-2025)]**

& https://www.statista.com/chart/32428/inflation-and-wage-growth-in-the-united-states/

- **FaceTime (Story/Sentiment): introduce the Trump tracker**

Go through bill tracker on trump tracker

- **Timeline: "Real Wages Declined"**
- **FaceTime (Close): "When your paycheck loses value every year, you're climbing a down escalator."**

3. Shelter Squeeze

A. Affordability (7)

Continued FaceTime: "so far we've covered the dollar, wages, now. Housing."

- **On-Screen:**
- **Chart: Home Price-to-Income ratio 2000–2025.**
- **Headline: "Housing Affordability Hits Record Low."**

https://www.cbreim.com/insights/articles/digging-out-of-the-us-housing-affordability-crisis

⬆️ Figure 2

- FaceTime (Story/Sentiment): story about a typically usda home purchase
- **Timeline mark: "Affordable home Crisis."**

B. Ownership Costs (8)

- **FaceTime (Intro): insurance, & inflation, & taxes. Oh my. *immediately swap to article***
- **On-Screen:**
- **Headline: "Home Insurance Up 30% in Two Years."**

- **Graph: Trump tracker (new construction materials)**

- **FaceTime (Story/Sentiment): Note cost of "staying" rising too. An interesting string to watch. 2008 esk**

- **Timeline note: "living in these homes be expensive."**

C Worse than a crash (9)

- **FaceTime (Intro): many Americans want a crash but what would be worse than that? Home prices go up.**

- **On-Screen:**

- **Headline: "[Reutershttps://www.reuters.comUS single-family home prices increase in August, FHFA says](https://www.reuters.com)."**

& https://www.reddit.com/r/Mortgages/comments/1kto4nt/comment/mtv274c/

- **FaceTime (Story/Sentiment): verified points. Throw in one last number**

- **Whiteboard:**

- **"__% of homes have a mortgage 3**

"__%" of mortgages with sub 5%

2 • **Add to timeline: "home prices likely increase."**

- FaceTime (Close): Transition to Rate Trap.

4. Rate Trap

A. Stagflation (10)

- **FaceTime (Intro): Define stagflation environment.**

- **FaceTime (Story/Sentiment):**

Restate what stagflation is. Bring in the Federal reserves powers. 2 mandates.

- **long Whiteboard:**

- **"rates and printing"**

The Fed have two levers3

Fed rate (overnight bank rate)

& Quantitative Easing / Tightening (money printing)

When one goes up, the other goes down.

B. QE History (11)

- **FaceTime (Intro): Recap past QE rounds and their legacy.**
- **On-Screen:**
- **Graph: https://fred.stlouisfed.org/series/WALCL**

[Fed Balance Sheet Growth 2008–2025.](#)

- **FaceTime (Story/Sentiment): Explain money-printing cycle. Move to epstein 2008 Canva (start at full screen and zoom / scroll down to the right and find the QE history graph.)**

- **Whiteboard:**

- **"QE → Rich get Richer → Rich Buy the Assets —> Asset Inflation —> Wealth Gap → Repeat."**
- **Add to timeline: "money printer go brrr."**
- FaceTime (Close): and now for the final fracture. The debt.

5. Debt Spiral

A. National Debt Growth (12)

- **On-Screen:**
- **Headline: https://www.usdebtclock.org**

(show main debt total and also cost of bond interest debt)

- **FaceTime (Story/Sentiment):**

Explain how debt is scaring out investors, and becoming a monster

Timeline mark: "Debt Explosion."

B. Foreign Buyers (13)

- **On-Screen:**

- **Headline: "IDNFinancials.comhttps://www.idnfinancials.comForeign ownership 10-year bonds declines, yield might reach 5.75%?."**

- **Graph: Finimizehttps://finimize.comForeign Holdings Of US Treasuries Hit 12-Year Low At NY Fed**

- **FaceTime (Story/Sentiment): Discuss implications for yields and confidence. How it affects rates.**

(Tease the Caymans)

-

- **Add to timeline: "Foreign Debt Retreat."**

Act II:

The Fallout — The Four Phases of Collapse

Facetime: slow down. Take a breather. Talk about the 4 phases of fallout as Sean shows our graphic on screen.

1. Market Misdirection

FaceTime: the first phase of the fallout, is misdirection. Bonds, stocks, and even politics.

A. RATE / BOND BATTLE (1)

- FaceTime (Intro): One-line setup: "to cover this topic, we need to understand a few things so just a reminder. Consumers are struggling"

- On-Screen (Articles/Graphs): (show all of these back to back to back quick)

https://image.cnbcfm.com/api/v1/image/108181747-1754407929827-ZkpFg-credit-card-debt-in-the-u-s-.png?v=1754407940

& CNNA significant group of Americans are falling behind on their car payments - an economic warning sign1 week ago

& Fortune25% of Americans are now using buy-now, pay-later for groceriesApr 28, 2025

&
https://www.cnbc.com/video/2024/10/07/average-property-insurance-payment-up-52-percent-for-single-family-homes-says-ice-vp-andy-walden.html

& https://www.cnn.com/2025/09/08/business/us-housing-market-value-zillow

& Poets&Quants for Undergradshttps://poetsandquantsforundergrads.comAs Skills Gap Grows, Job Market For College Grads Hits 5-Year Low

& CBS Newshttps://www.cbsnews.comSoaring electricity bills are squeezing households as utilities seek higher rates

& Inflation Cools; Prices Still 22% Higher Than Before the Pandemic

So the consumer is struggling.

High inflation & high rates.

So let's turn back to the master of rates.

The federal reserve.

https://fred.stlouisfed.org/series/FEDFUNDS

https://fred.stlouisfed.org/graph/?g=1Nwny

https://www.mortgagenewsdaily.com/mortgage-rates/30yr-treasuries

Mortgage Rates Climb After the Fed Cut. Here's Why—and What Really Matters for Home Buyers.8 hours agoBarron's1

bring up our last Fed reserve Canva to show the 30 year rate vs Fed cuts

B. Top Gets Heavier (2)

- On-Screen (Articles/Graphs):

https://cmv.imgix.net/model-charts/2025-06-30-BI-Chart1.png?w=841&dpr=2&fm=webp&q=30

https://www.reddit.com/r/ETFs/comments/1mma510/important_chart_sp_490_has_had_basically_no/

https://www.currentmarketvaluation.com/models/buffett-indicator.php

- FaceTime (Story/Sentiment): A.i. funding, stock buybacks,
- Whiteboard: Diagram: “Top stocks ↑ → Market ↑ → Many stocks stagnate → Fragile base.”
- FaceTime (Close): Transition to next phase.

C. Gaslighting (3)

- FaceTime (Intro): “While things break underneath, the story stays upbeat that’s misdirection.”
- On-Screen (Articles/Graphs):

Tweet April 2025 https://www.instagram.com/p/DKjzB7MuFt0/

Tweet Oct 2024
https://www.facebook.com/DonaldTrump/posts/look-at-the-world-today-look-at-the-missiles-flying-right-now-in-the-middle-east/1098097318342754/

Sept 8 Tweet https://x.com/POTUS/status/1965768400988471718

Tweet **https://www.instagram.com/p/DPd6htHk1a_/**

https://www.youtube.com/watch?v=DhU61y4Z43A

On to the household

2. Household Squeeze

A. Home Pressure (4)

- FaceTime (Intro): “For many families, prices are the storm they can just see.”

All on whiteboard

B. **Inflation Strain (5)**

- FaceTime (Intro): “Jobs might be there — but the pay and security aren’t what they used to be.”
- On-Screen (Articles/Graphs):
- Article: “Why Are Americans Still Feeling the Economic Squeeze?”
- FaceTime (Story/Sentiment): Mention generational under-employment, wage stagnation, rising casual/contract work.
- Whiteboard: “Job Quantity OK ≠ Job Quality OK.”
- FaceTime (Close): Transition to credit and debt stress.

C. **Jobs (6)**

Right into first graphic below

https://www.usatoday.com/story/money/2025/11/04/is-ai-coming-for-your-job-maybe/87065768007/ **(scroll down after headline to From Klarna CEO Sebastian Siemiatkowski in May telling CNBC the Swedish fintech company reduced its workforce by 40% to Ford CEO Jim Farley in June saying AI will “replace literally half of all white-collar workers in the U.S,” AI is making its mark on the U.S. workforce.)**

https://www.reddit.com/r/Futurology/comments/1m56rk5/gen_z_is_right_about_the_job_huntit_really_is/

Whiteboard = Jobs = income = consumer spend = profit for banks (then show opposite)

3. System Snaps

A. Stock TOPPLE OVER (7)

- On-Screen (Articles/Graphs):

- Article: "The GuardianNvidia becomes world's first $5tn company amid stock market and AI boom1 day ago"

The AI boom may end like the dot-com bust — here's your bubble survival guide13 hours agoMarketWatch

Ray Dalio says a risky AI market bubble is forming, but may not pop until the Fed tightens2 days agoCNBC

https://share.google/images/fsEL3KJrj9pew8sBn

- FaceTime (Story/Sentiment): $'s invested so far into AI. And explain how they aren't making profit and how SORA / ads are a sign of fear.

- Whiteboard: "how nvidia and 5 companies just pass money around to each other"

-

- FaceTime (Close): now what else could crack the faults into a crater?

Let's look no further, than banks.

B. Bank Failure (8)

- FaceTime (Intro): "Banks are the plumbing — when they face pressure, the whole house floods."

- On-Screen (Articles/Graphs):

- Article: "Investopediahttps://www.investopedia.comLiquidity Crisis: A Lack of Short Term Cash Flow

Princeton Universityhttps://www.princeton.eduPDFDeciphering the Liquidity and Credit Crunch 2007–2008

https://youtu.be/Fhy79wZoKy4?si=nMFvhRCgybcVRKlE

- FaceTime (Story/Sentiment): discuss how one man's debt, is another man's income. When payments get missed. Banks get stretched. When banks get stressed. They rely on each other. When the squeeze continues, eventually can no longer even rely on each other. So they turn to the bank of last resort; the federal reserve.

Problem there? They are running low too.

https://youtu.be/Fhy79wZoKy4?si=nMFvhRCgybcVRKlE

- Whiteboard: “figure out a way to explain the repo market lol”

- FaceTime (Close): Lead into credit crack.

C. Credit Crack (Consumer & Corporate) (9)

- FaceTime (Intro):

- On-Screen (Articles/Graphs): https://www.businessinsider.com/jamie-dimon-warns-of-more-cockroaches-following-auto-crackups-2025-10 & https://investorsobserver.com/news/stock-update/eagle-bancorp-the-next-credit-crack-up-may-be-brewing/

- Article: “How the consumer debt bubble is about to burst.”

- FaceTime (Story/Sentiment): Focus on auto loans, student debt, late payments, irs a systemic reflection of consumer infection.

- FaceTime (Close): Final sentence for Phase 3, segue to Phase 4: Reset Reflex.

4. Reset Reflex

Alright. Phase 4.

The system has cracked

The headlines are everywhere

Maybe panic is in the air

(Remind them of shelter after this)

A. RATES DROP (10)

- FaceTime (Intro): “When the system breaks, the central bank reflex is rise, cut, print, repeat.”
- On-Screen (Articles/Graphs):
- Article: “Trump’s Fed Chair will slash rates to 1%, halt QT, restart QE…” start at 1:02
- into fed reserve CANVA (MONEY PRINTING GRAPH) https://www.canva.com/design/DAG3LdUcFYo/5fy1n-5lAFIlO12S6UKnhg/edit
- FaceTime (Close): listen, we’ve seen it every time. Times get tough, the money printer go brrrrr.

B. Money Print (11)

- FaceTime (Intro): “Rif about occupy wallstreet and bailout vs foreclosures
- On-Screen (Articles/Graphs): https://www.theeditors.com/p/blackrocks-rick-rieder-emerges-as-strong-candidate-fed-chair
- FaceTime (Story/Sentiment): Talk about bailouts, systemic rescue, and the danger of repeating without reform.

White board draw out how money printing hurts us.

- FaceTime (Close): Lead into the geopolitic/power shift.

C. Power Shift (12)

- FaceTime (Intro): “The final phase is not just financial — it’s geopolitical. Who runs the world’s money?”

- lets watch a video toget **https://www.youtube.com/watch?v=BB2r_eOjsPw**

- FaceTime (Story/Sentiment): Explore possibility of currency alternatives, de-dollarization, rise of new systems.

- FaceTime (Close): “And that completes the fallout — now we move to the fortress.”

TEASE THE SHELTER AT THE BOTTOM OF THE GRAPHIC

https://www.facebook.com/watch/?v=671635989328434

ACT III

1. Insurance Against a Crash or a Print-A-Thon (Precious Metals)

FaceTime (Intro):
“One of the simplest forms of protection in any monetary storm is insurance and in economics, insurance comes in the form of precious metals.”

On-Screen (Articles/Graphs):

- Headline: https://www.macrotrends.net/1333/historical-gold-prices-100-year-chart

- https://www.macrotrends.net/1470/historical-silver-prices-100-year-chart
- https://tradingeconomics.com/commodity/platinum

Inflation adjusted

- https://www.reddit.com/r/EconomyCharts/comments/1negp7q/inflation_adjusted_gold_prices_have_officially/

https://www.cbsnews.com/news/why-is-the-price-of-gold-rising-4000-ounce-economy/

Whiteboard:

- “Dollar ↓ → Real Assets ↑ (Gold, Silver)”

FaceTime (Close):
Brief line: “Insurance isn’t supposed to get you rich — it’s supposed to keep you alive.”

2. Real Assets That Grow With You (Homes, Land, Metals… and *You*)

FaceTime (Intro):
"Real assets are things you can touch. Things that serve a purpose, hold utility, and grow with you. and that includes *you*."

On-Screen (Articles/Graphs):

- Snp 500 https://fred.stlouisfed.org/series/SP500
- *Housing https://fred.stlouisfed.org/series/MSPUS*
- *Gold - https://www.macrotrends.net/1333/historical-gold-prices-100-year-chart*

FaceTime (Story/Sentiment):
What happened to real assets the last time we printed money?

All of them went up in price, with housing alone surging 57%

What something ELSE that got extremely valuable since covid?

- https://hbr.org/2024/02/how-to-thrive-in-the-skills-economy
- **https://joshbersin.com/2024/08/as-the-economy-changes-focus-on-the-real-skills-of-the-future/**

FaceTime (Close):
"One day, you will thank yourself for buying something real including investing in yourself."

Whiteboard: be an investor not a consumer

3. Pregame the System (Blockchain & Crypto Before It Goes Mainstream)

FaceTime (Intro):
 "Blockchain isn't coming it's already here. The question is how early you want to be."

On-Screen (Articles/Graphs):

- https://www.reuters.com/business/finance/swift-top-global-banks-working-blockchain-based-overhaul-2025-09-29/
- *https://www.cfr.org/backgrounder/crypto-question-bitcoin-digital-dollars-and-future-money*

- Is bitcoin really the move?
- https://www.google.com/search?q=who+created+bitcoin&rlz=1C1UEAD_enUS1112US1112&oq=who+created+bitcoin&gs_lcrp=EgZjaHJvbWUyDwgAEEUYORiDARixAxiABDIHCAEQABiABDIHCAIQABiABDIHCAMQABiABDIHCAQQABiABDIHCAUQABiABDIHCAYQABiABDIHCAcQABiABDIHCAgQABiABDIHCAkQABiABNIBCDI0NTVqMGo0qAIBsAIB8QXofDblo_2BefEF6Hw2yKP9gXk&sourceid=chrome&ie=UTF-8
- https://www.mexc.com/news/167879
-
- https://youtu.be/_TAgvcsRc74?si=FKpKr--BrsaWZpVQ&t=1210 (20:10)

FaceTime (Story/Sentiment):
 Discuss how early adoption is where wealth is created not after systems become mainstream.

 Frame crypto as the "early innings" of the next monetary architecture or the center of the largest rug pull in history.

4. The Inner Asset (Your Mind, Your Body, Your Spirit)

FaceTime (Intro):
"At the end of the day, the strongest fortress isn't made of gold or land — it's built inside you."

On-Screen (Articles/Graphs): *(Optional — or none)*

- Headline: *https://www.reddit.com/r/SECourses/comments/1m82m0s/here_top_40_professions_that_will_be_replaced_by/*
- Headline: (Need Subscription)*https://www.forbes.com/sites/timbajarin/2025/08/05/built-to-last-why-skilled-trades-are-surviving-the-ai-disruption/*

FaceTime (Story/Sentiment):
Deliver your core message the part only *you* can deliver:
"Meditation, working out, reading, being present, having a great partner, great friends that's wealth. True wealth. Nothing in the economy matters if you're broken."

Whiteboard:

- "Body ↑ — Mind ↑ — Spirit ↑ → Resilience ↑"
- Add to timeline: **"Inner Foundation."**

FaceTime (Close):
"This is the one asset class no one can tax, legislate, or steal. And it's the one that makes everything else worth having."

Final Close for Act III:

“And that’s the Fortress — not built from fear, but from preparation. Build the outer defenses. Strengthen the inner ones. And when the fallout comes, you won’t just survive it… you’ll grow through it.”

1.
2. Real Assets
3. Pregame the System
4. The REALEST Asset