

## De-Dollarization & YOU

What Happens When the World Moves Away from the U.S. Dollar

### What is De-Dollarization?

De-dollarization refers to the global trend of reducing reliance on the U.S. Dollar for international trade, reserves, and financial transactions. As countries like China, Russia, and members of BRICS+ seek alternatives, the dominance of the dollar is being quietly — but steadily — challenged.

### Why Does It Matter?

The U.S. dollar has allowed America to export inflation, enforce sanctions, and finance debt at low interest rates. If the dollar loses its global status, it could lead to:

- Higher borrowing costs
- Increased inflation
- Weaker international leverage
- Greater economic volatility at home

### How It Affects YOU

Even if you never travel internationally, you'll feel the effects:

- Prices for imported goods (electronics, fuel, food) may rise.
- U.S. inflation could intensify as the dollar weakens.
- Investment markets may shift toward commodities or non-dollar assets.
- The U.S. government may face pressure to raise taxes or cut spending.

### What You Can Do

1. Diversify your investments — include global exposure where possible.
2. Stay informed on geopolitical trends and global currency news.
3. Prepare for volatility — maintain an emergency fund and reduce high-interest debt.
4. Educate your community. Awareness is the first step toward resilience.

De-dollarization is a shift that could redefine financial life in the U.S. Understanding the risks — and preparing early — is key to staying empowered.

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