



skwealthacademy

([skwealthacademy.com](http://skwealthacademy.com))

COURSE DESCRIPTION BROCHURE

Welcome to a new way of thinking

# the skwealthacademy curriculum

*A teacher is never a giver of truth. He is a guide, a pointer to the truth that every student must find for himself – Bruce Lee*

The below 20 courses (18 courses for smartknowledgewealthacademy; and 20 courses for the smartknowledgesports wealthacademy) are the culmination of my work over the past 10 years that include courses I believe every single institution of learning should offer, but unfortunately, are entirely absent from nearly every single academic high school, college and university classroom in every nation on planet Earth. I have marked three courses mandatory before completing any others. The first is Course K: Escape the Life Defeating Concepts of Cognitive Dissonance & Confirmation Bias, because this course contains the knowledge and exercises necessary to understand how to separate truth from propaganda that is required to successfully complete all other skwealthacademy courses.

Today, we live in a world in which many people exceedingly become furious when you disagree with them about a topic. This significant shift towards people becoming offended when you simply disagree with them and viewing anyone with opposition views as the “enemy” and away from people exercising reason and critical thinking skills is a consequence of the dumbing down of our world. The “dumbing down” process has happened over decades in academic classrooms and most recently, through addiction to social media platforms, and it is an insidious development that cripples our ability to make intelligent choices in every aspect of our lives. If we don’t identify the reasons that cause this type of irrational thinking, we won’t be able to correct them. This is why I have made Course K a mandatory course before completion of any other. The second mandatory course in my academy is Course P: Why Finding a Life of

Purpose Should Be Our Top Goal. The reason this course is mandatory is because one of the primary missions of my academy is to help everyone find their true purpose in life and to combat the absolutely false societal message that everyone’s purpose is to make as much money as possible to acquire the most material possessions before we die.

All credible studies that have closely examined issues of mental health issue have discovered that people with the highest levels of mental well-being regularly engage in activities from which they extract an enormous amount of **intrinsic value**, not extrinsic value. In other words, the entire message of competing with the Joneses to accumulate and show off material wealth is near guaranteed to produce high levels of unhappiness, anxiety and dissatisfaction over long, sustained periods of time. The unfortunate part of this equation is that most people have never received instruction in their lives about how to achieve meaning in their lives, which only comes from a state of flow produced from the pursuit of activities that produce intrinsic versus extrinsic meaning.

I believe that the near universal narrative being pushed in industrialized, developed nations all across the world of “study hard, get good grades, get the highest paying job, and buy the biggest home and nicest ride in your neighborhood” is a very psychologically damaging one, because this type of message may actually bring true happiness to 1 out of 100,000 and fool the other 99,999 into believing this is the pathway to a life of meaning and happiness. This likely is the thought process that leads to the well-known mid-life crisis, when adults reach middle-age and wonder why their dissatisfaction with life is so high after having attained everything they were taught would make them happy.

Though many who visit my academy will, at first, not consider Course P to be an important course due to the narrative being pushed in communities all around the world that money equals success, Course P can easily be the most

important course you have ever taken in your life. Because Course P dispenses knowledge and activities that will produce a foundation for a strong sense of purpose and sustainable happiness, I believe this course is more valuable than any other course in my academy, even those courses that teach how to preserve, build and sustain financial wealth. Consequently, this course is the second mandatory course of my academy.

Finally, the third and final mandatory course of my academy is Course O, Do Bankers Really Manipulate Gold Prices? The reason I have made Course O a mandatory course before completing other skwealthacademy courses is because I know that one of the most critical skills to possess when the global economy implodes again at some point between 2020 and 2029, a skill very few people possess, will be the ability to successfully separate propaganda disseminated in the mainstream financial news from financial truths. For example the absence of this skill already financially destroyed millions of citizens so thoroughly in nations that already experienced significant bouts of domestic currency devaluation in the period from 1990 to 2020, that millions may not spend their rest of their lives trying to recover from an easily preventable situation in which they now find themselves. For example, hundreds of millions in Argentina, Venezuela, Bolivia, Austria, Uzbekistan, Peru, Taiwan, Hungary, Chile, Estonia, Brazil, Poland, Armenia, Latvia, Ukraine and the Philippines, if they knew the information contained in Course O, likely would have taken measures that would have produced financial health 1,00 to 1,000 times better than the situation in which they found themselves in 2020. However, because they bought into the propaganda disseminated in their mainstream media, they failed to take any action when they had many years to do so. In other countries like Germany, Japan, and India, because citizens have long storied histories with their governments spreading financial propaganda, citizens have thus far been able to dismiss this propaganda, discern the truth, and take appropriate actions.

A detailed analysis of facts, absent of sound-bites and biased narratives, provides the knowledge to understand which gold assets can protect and preserve wealth, with the proper skillset and tools to make the best decisions to deal with the peak fiat currency crisis. Consequently, completion of Course O will be critical in anyone's ability to separate the wheat of financial truth from the chaff of financial lies to adopt the proper mindset to make intelligent decisions. The growing emerging market fiat currency contagion, already running high by 2020, will eventually move into industrialized, developed nations at some point between mid-2020 and 2029.

If you are reading this curriculum description in H1 2020, when I launched skwealthacademy at maalamalama.com, our launch was a soft launch with the launch of only the 3 mandatory pre-requisite Courses of P, K and O along with 8 other courses, Courses A, B, C, D, E, F, Q, and R. Though I have already written all materials and all exercises for all 20 courses in my academy, an average of between 20 to 40 hours of my time is required to record and edit all the audio files for each course, which may range from 5 to 6 hours on the low-end to upwards of 15 to 20 hours of audio material on the high end. Since I obviously can't record audio files for 8 hours straight without losing my voice, these constraints on the production of the audio files have consequently served as a bottleneck on the release of the full academy.

Each skwealthacademy course contains both written materials and audio materials that provide a recording of all written materials. The majority of written materials consist of knowledge that you will likely never encounter (of never have encountered) in an academic classroom. I graduated from an Ivy League university, the University of Pennsylvania, for my undergraduate degree, a top 5 ranked US university when I attended, and then proceeded to earn two Master degrees, a Master in Business Administration and a Master in Public Policy from respectively ranked top 15 and top 5 master degree programs. Yet, all of the knowledge contained in my 20 courses in my academy was entirely absent from the schooling I received at these so-called top-ranked academic programs I attended, and you will find no information in the

courses in my academy that I extracted from any academic classroom I ever attended. Furthermore, as most people conflate education with top-ranked academic programs, this is why all of the information in my academy was compiled through decades of self-education and not through any of my formalized schooling. For this reason, I also scrapped an entire year's worth of work that I spent developing exams for my academy courses. Because I later concluded, during the developmental stages of my academy, that I did not want my academy to repeat the same mistakes made at top-ranked academic schools in which students that consistently score "A" grades learn little to no information of high utility in improving their quality of life, I decided that an examination system for my academy was antithetical to its very purpose.

Consequently, I decided to completely avoid testing regurgitation of information in my academy, a methodology used in every academic classroom today that does not lead to any real learning but only reinforces memorization of information while advancing very little of the learning and educational process. As a complete disruption of the current global academic system, I developed exercises for the majority of my courses designed to enhance the course material by requiring all skwealthacademy members to apply all learned materials to the real world in a manner that will improve their lives. In other words, my coursework revolves entirely around the completion of activities that demonstrate the real-world applicability of newly acquired knowledge rather than testing the useless regurgitation and memorization of such knowledge. Imagine how much more useful a mechanical engineering course would be if the final exam didn't consist of 12 complex problems on a piece of paper but instead required all students to build a windmill capable of a specific energy output? For the few courses in my academy that lack exercises, these handful of courses are auxiliary courses to others and are simply meant to provide the foundational and necessary knowledge-base to successfully complete exercises provided in associated courses.

Finally, for those that want to reinforce their learning of the written materials by listening to the materials, or for those that merely want to listen to my courses while driving, riding the

subway, exercising, or while sitting in a boring, disengaging lecture in a university classroom, I have provided high quality audio files for every single lesson of every skwealthacademy course. Please note that on occasion, I have included supplemental additional material in the audio files not included in the written materials. During the recording of the audio materials, I sometimes wandered off script to provide additional commentary. However, that said, for those of you that prefer reading over listening, all essential content is contained in the written materials if you choose to only complete the written materials, you. I merely have included audio files to make the completion of my academy easier for those with a more mobile, on-the-go lifestyle.

Finally, please return to maalamalama.com to check for the release of new courses every subsequent month following our soft release, as my target is to release a new course every 2-4 weeks until the entire curriculum is available. Before I continue with a description of the courses, many have already asked me to explain what maalamalama means? Maalamalama is a Polynesian/Hawaiian word that means the light of knowledge, brilliance, clarity and enlightenment and it sounds exactly how it is spelled, with the "a" sound slightly elongated in the first syllable compared to the rest of the remaining syllables. I chose to name my website maalamalama, for I felt that the word perfectly described the type of coursework you will find at skwealthacademy. I have often stated that I do not believe in the oft-repeated phrase "knowledge is power". Instead, at skwealthacademy, I have modified the "knowledge is power" saying to one that better fits my academy:

**All knowledge is not power. Knowing how to apply knowledge to improve your life is power.**

The process that is missing from nearly 100% of academic classrooms today is the bridging process between the bestowment of knowledge and the process of applying knowledge learned. At skwealthacademy, I ensure that you will understand how to apply all the knowledge you learn in my courses to improve your life. Many times, people learn extremely valuable

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knowledge, but then, absent the tools of how to apply this knowledge to improve one's life, unfortunately the knowledge remains unused and wasted. This describes the majority of knowledge we acquire in school, and thus, why I refuse to embrace the "knowledge is power" narrative.

I firmly believe that the global academic system needs a complete overhaul as real learning and education have been systemically stripped from academic classrooms over the past several decades. Too many resources in academia are spent on activities of extremely low utility that require disproportionately large expenses, such as on increasing university and college entrance examination scores, an activity that really has little impact on increasing a young adult's intellect and happiness. On the contrary, this singular pursuit has been proven to be a leading source of anxiety, depression and sadly even suicide in many developed nations. Because such activities centered on industry profit making do not develop intellect or contribute to real learning, you will find such activities absent at skwealthacademy. At skwealthacademy, I instead provide exercises specifically designed to (1) enhance the understanding of the material just learned, instead of just "testing" regurgitation of it; and (2) bridge the gap between understanding of knowledge and application of knowledge so that everyone may actually learn how to apply newly learned knowledge to improve his or her life.

Finally, one of my future goals of is to eventually expand our services and build online forums whereby skwealthacademy members may engage in peer to peer learning and perhaps even collaborate with one another in profit-making pursuits. Regarding the exact nature of these collaborations, I am going to keep this idea under wraps until I am able to launch it (for obvious reasons) but it is an idea, if successful, that will truly be give back to all future skwealthacademy members. Thus, if you become a member after our launch, please be sure to visit our website often to discover more about a future fundraising campaign in which we will be raising funds to build out this component of our academy (Furthermore,

when I am ready to launch this campaign, you will find further description of this campaign on our website).

In the course descriptions that follow, you will discover that some lesson titles have been partially blacked out. There is a reason for this, which I will explain shortly. However, the partial obscuring of some lesson titles should have zero impact on your ability to understand the contents of each course because I have written careful and detailed course descriptions that fully describe the purpose, lessons and exercises affiliated with each course. I have provided the lesson titles associated with each course (some of which have been partially blacked out) merely to provide a little more flavor to the course descriptions, but they are a bit superfluous. The reason I decided to partially black out some lesson titles in the curriculum description was not to protect the identity of the coursework for fear of duplication. To the contrary, I did so to enable as many people searching on the internet to find it. Although this may seem counterintuitive at first, one of the primary reasons I decided to embark on this labor of love that spanned more than a decade of time to produce skwealthacademy was because I started to notice in 2008, that more and more of my online articles and videos were being banned and censored by Google and YouTube. I haven't yet removed my old skwealthacademy YouTube channel so to verify this, you may search for it and search for the most viewed video, which is a video with more than 12M views. You will note that all comments were deleted and comments have been disabled on this video. I did not delete or censor comments on this video. Google and YouTube executives did so without any input from me. Consequently, because of the increasing attack by State governments on narratives that disagree with their narratives, I wanted to keep any titles of any subject materials that may elicit the same type of censorship from the eyes of their search engine bots.

Unfortunately, this attack on free speech has been evident across many different technology platforms that deliver information flow, including the world's most popular search engine, social media platforms like Twitter and YouTube, and mainstream news distribution channels like Facebook, the Washington Post, the UK Financial Times and more. This attack on

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free speech has led to aggressive de-platforming, demonetization, shadowbanning and even complete removal. As you will learn in some of my courses, flat out censorship from so-called democratic countries is happening with shockingly increasing frequency. Consequently, as a precautionary measure, I have opted to redact any part of lesson titles that may cause problems, including even things that may seem harmless, in preventing any interested world citizen from finding my website. As with my previous consulting business, I noticed that any article I posted online that made a completely innocent, factual, harmless statement, such as 'gold is money', was actively censored. So to ensure that all those that are interested in finding the content I am providing at skwealthacademy can indeed find it, I have chosen to partially black out some lesson names **though I haven't redacted any of the full course descriptions.**

With tuition running at about \$76,000 a year at top business schools in the world (2020 Harvard Business School Tuition and Textbook Material Fees) And about \$19,000 including Room and Board (Source: Harvard University), this amounts to a fee of a whopping \$9,500 per course at Harvard Business School. By the time you read this sentence, it may have inflated to more than **\$10,000 per course.** If I were competing with Harvard, my 20 courses would be priced at a total cost of \$200,000, a ridiculous price for any education. Keep these typical fees for top-tier academic instruction in mind as you review our curriculum, as I strongly feel as though the courses in skwealthacademy provide far superior learning, education and utility than the top business schools in the world. Remember, I graduated from an Ivy League university as well, and I would definitely state that Harvard does not provide a solid business education for their near \$10,000 a course price tag. What Harvard provides is access to top income jobs, but if one desires this, one can merely just apply to top schools, and bring the acceptance letters to interviews, because honestly, **illustrating that you gained entrance into these schools, not actually attending these schools, is sufficient to get hired into top paying jobs at top global firms.**

Finally, please note that in the Course Descriptions, not all course lessons possess corresponding exercises. However, the noted Exercise number

corresponds to the Lesson number. Therefore, Exercises #2, #4, #5 and #7 would correspond to the same numbered Lessons for that particular course. So, without further ado, here are the Course Descriptions.

## **COURSE A**

### **AVOID EPIC BANKER LIES & THRIVE FINANCIALLY**

**7 lessons, 3 exercises, 87 pages written materials**

**3 hrs, 21m audio files**

Though this is one of the shortest courses of my academy in terms of written and audio materials provided, I cannot emphasize its importance in elevating one's ability to make correct decisions about his or her wealth in the future, especially during the culmination of the Central Banker currency wars at some point between 2022 and 2029, when propaganda levels will escalate to extreme levels and many will be misled into making the same mistakes that have devastated billions of people living in emerging markets. Brevity of this course definitely does not mean it should be a candidate for skipping or marginalization of its importance. As the global currency wars intensify, Central Bankers around the world have been perpetuating, through their control of mainstream media, epic lies designed to mislead us and to break our proverbial "bank" or savings. Many people incredulously still believe the false narratives that Central Bankers are federally operated entities that act in our best interest to stabilize currencies and the economy, though these narratives are the exact opposite of their mission. Just as politicians frequently say one thing to get elected and then do the opposite thing of promised once elected, it will be important to our ability to survive the coming financial implosion of the bubble of everything to not follow banker words but to heed only their actions, which often run in direct contradiction to their words. Learn not only about critical financial misinformation spread throughout classrooms for centuries, but more importantly, learn how to avoid becoming a victim of banker propaganda that often causes investors to believe that the worst yielding assets are the best yielding assets and that the best yielding assets are among the worst yielding assets. How could this be possible? As most of you likely know, statistics can be manipulated by charlatans to illustrate and greatly distort the truth. Because the global financial world is littered with these types of shenanigans, in Course A, I will teach you how to spot them so you can avoid falling victim to them.

Most importantly, learn how you can use the truth about the global fractional reserve banking system to enable you to not only survive the final stage of the global banking currency wars that will culminate in 2022 to 2029, but with a little bit of luck and a big dose of intellectual knowledge, also enable you to

prosper. By 2018, dozens of emerging market currencies had already crashed in purchasing power, and the guidance we provided from our previous consulting business allowed many of our clients that lived in these regions of the world to preserve their wealth while millions of others in those same nations lost vast amounts of their savings. Learn why Central Bankers and Commercial Bankers all over the world have propagated the myth that the best performing asset during a recent 15-year time span was the worst performing asset that one should never own, and why they promoted an asset that was one of the best assets to own as one of the worst assets to own. The vast majority of people from developed nations have done little to nothing to prepare for the contagion of massively devaluing currencies that has plagued emerging market currencies and that will spread from emerging markets to developed markets. Take this course to avoid being among them.

#### **COURSE A, LESSONS**

##### **Lesson #1**

**Epic Banker Lies about Wealth Preservation Have Caused Millions Around the World to Lose Wealth**

##### **Lesson #2**

**More Epic Banker Lies about Wealth Preservation**

##### **Lesson #3**

**How High Do Prices Have to Rise Before We Realize What is Wrong with the World's Monetary System?**

##### **Lesson #4**

**How to Outsmart the Enemy in a Devious War**

##### **Lesson #5**

**The Courageous and Smart Will Be Rewarded. The Timid and Naïve Will Suffer**

##### **Lesson #6**

**The Systemic Corruption of Our Global Monetary System, Widely Known and Understood in the Early 1900s, is Now Known by Less than 1 in a Million**

##### **Lesson #7**

**Avoid Being Misled by the "Doublespeak" of Central Bankers**

#### **EXERCISES**

##### **Exercise #1**

**Understanding the Best assets to Purchase**

##### **Exercise #2**

**Understanding of Banker Reported Inflation**

**Exercise #4**  
**Understanding the Bias of Internet Search Engines**

**COURSE B**  
**THE INFLATION THEY NEVER TAUGHT YOU ABOUT IN SCHOOL**

8 lessons, 6 exercises, 130 pages of written materials  
5hrs, 16m of audio materials.

This course discusses the true definition of inflation versus the textbook definition of inflation and further explores how bankers use inflation to degrade the wealth of citizens. Even though bankers have turned “inflation” into a concept that everyone accepts as part of the “natural” economic cycle, learn how, little more than a century ago, no citizen of any nation willingly accepted significant inflation of their currency because they understood inflation to be what it truly is - banker robbery of our hard-earned wealth. Learn how to calculate true inflation rates in your nation that often exceed government/banker “official rates” by four to five times, and learn how to leverage knowledge of true inflation rates in your nation to not only better invest your money and keep money out of investments that financial advisors falsely inform you have positive annual yields (but really have negative real net yields once true inflation is accounted for). In addition, gain the knowledge to never be misled by the thousands of economists and money managers around the world that continually quote fake “official” government inflation rates in the provision of their financial “advice” and learn not only how to calculate true inflation rates no matter the nation in which you live, but also learn how to negotiate better salaries and challenge annual salary raises that are always based on bogus and fake COLA (cost of living adjustment) data promoted by commercial investment industry managers.

Finally, learn what concrete steps you can take to protect yourself against Central Banker's currency wars that likely will have apocalyptic effects on your wealth at some point between 2022 to 2029, and learn why the contagion of massive losses of purchasing power that has already afflicted nearly 80 nations by 2019 is near guaranteed to spread to your nation, even if you live in a nation that possesses a major global economy. Learn, even had you lived in the worst afflicted nations like Venezuela, why the guidance and knowledge I provide in this course would still have protected your wealth from being destroyed, and indeed did protect the wealth of some former clients of mine that resided in Venezuela.

**COURSE B, LESSONS**

**Lesson #1**  
**Nobody Understands Inflation Properly Because of Keynesian Economics**

**Lesson #2**  
**A History of the People V. Central Bankers**

**Lesson #3**  
**A Central Banks' [REDACTED] - To Devalue All Currencies**

**Lesson #4**  
**How Gold and Silver Protect Us Against [REDACTED]**

**Lesson #5**  
**What Life Was Like in the Absence of [REDACTED] (& Inflation)**

**Lesson #6**  
**The REAL Reasons Behind the American Revolution**

**Lesson #7**  
**Banker Deception from the 1700s Until Today**

**Lesson #8**  
**The Great Swindle of the Great Depression was the Blueprint for the Greater Swindle of 2008**

**EXERCISES**

**Exercise #1**  
**Discover How Nations Deliberately Underreport Inflation Statistics**

**Exercise #2**  
**Learn Why Bankers Fear a Return to [REDACTED]**

**Exercise #3**  
**Discover the Truth about Inflation**

**Exercise #4**  
**Learn How [REDACTED] Will Preserve Your Wealth and Prevent Your Savings from Disaster**

**Exercise #5**  
**The Pledge of Intelligence**

**Exercise #8**  
**Protect Your Savings Now**

**COURSE C**  
**WHAT IS REAL MONEY? SHOCKINGLY VERY FEW OF US CAN ANSWER THIS QUESTION**

14 lessons, 12 exercises, 288 pgs of written materials  
14 hrs, 38 m audio materials

In the year 2000, former US Central Bank Chairman Alan Greenspan told US Senator Ron Paul that he couldn't define what money was anymore and that “it



[was] not possible to manage something you cannot define.” Though this statement by the world’s most powerful banker should have been an immediate red flag to every citizen in the world to prepare for decades of devaluing purchasing power, two decades later, less than 1% of the world’s citizens have done anything to prepare, even as of 2022.

In Course C, I discuss concepts that you will not hear or read about in any academic classroom around the world that truly rule asset price behavior versus the theoretical supply and demand concepts we are taught to embrace in business schools. I further explain why your typical Econ 101 classes, even those taught at Oxford, Cambridge, Harvard and Wharton business schools, have nearly zero value in understanding currency market behavior and how asset prices are set in global financial markets. Here is a quick experiment you can do right now that will serve as validation of my claim. Ask 10 MBA graduates to name the 10 qualities all money must have (not in each other’s presence, but separately, so they cannot present one answer as a group of 10, but must provide the answers himself or herself with zero assistance). If they cannot name at least 7 or 8 of the 10 qualities all money must possess, then this proves my point about the general lack of utility about all monetary concepts covered in every single business school in the world, as this is one of the most basic foundations of real monetary theory that should be taught in all business classrooms yet is conspicuously absent from every single one of them.

I let you know why all Central Bankers desire fiat currencies that cannot be “defined”. There is a devious reason behind the production of fiat currencies that people “cannot define” that has led to the enormous inequality in global wealth in nearly every nation on planet Earth by 2019 and that has been magnified in the years that followed, especially during pandemic lockdowns. In this course I define the 10 characteristics that all money should possess that you will never find in any academic textbook or in any book anywhere in the world. This list will allow you to easily identify which forms of money one should hold and which forms one should sell, including any future cryptocurrency ICOs (Initial Coin Offerings). I use pricing mechanisms in another well-known global industry to illustrate how easily most of us can be led into embracing false price mechanisms. I further explain that because we are born into these paradigms and taught in school to never question them, we continue to believe in false monetary paradigms today.

In Course C, I discuss the assets everyone will need to own, rich or poor, if you want to survive the second meltdown of the global banking system and the implosion of the Bubble of Everything that will likely manifest between 2022 and 2029. I also break down the myths about bitcoin and other cryptocurrencies that will allow you to make decisions about whether to invest in or completely avoid cryptocurrencies based upon real risks and real potential reward versus speculation and unsubstantiated rumors that are passed off as facts by BTC whales time and time again. I discuss why my analysis of bitcoin, contained in Course C, allowed me to call the exact top of bitcoin in late 2017 at \$20,000, accurately predict its price collapse twice, first to \$10,000, and then a second time to \$5,000 and then replicate this feat in 2020-2021, when I stated \$20,000 was a good price to buy, \$58,000 was a time to sell in April 2022, \$29,000 was the time to rebuy in July 2022 and \$66,000 was a time to sell again in early November 2022.

Finally, I provide exercises in which you will uncover the real reasons, not the academic textbook reasons, why all fiat currencies lose tremendous amounts of purchasing power over time. More importantly, learn the concrete steps you can take to not only stop this erosion of purchasing power, but to reverse it altogether. Learn why the “we are all on a level playing field” narrative is a complete myth and why the only way the playing field will ever be leveled is by becoming filthy rich. And even if this is not achievable, learn how we can level the playing field as much as possible by investing in the correct assets versus the assets always pushed by the industry. Furthermore, learn what steps will be absolutely necessary to ensure the longevity of your financial future as the push towards a 100% digital monetary system becomes stronger all around the world. Despite the level playing not being level, and never being level during any of our lifetimes, learn real practical steps you can take that will allow you to level the playing field as much as the system will allow.

#### **COURSE C, LESSONS**

##### **Lesson #1**

##### **The 10 Qualities that All REAL Money Must Have**

##### **Lesson #2**

##### **Money is an Asset to Central Banks, a Debt to Governments, and a Hybrid Asset-Debt Instrument to Citizens**

##### **Lesson #3**

##### **Supply and Demand Forces Do Not Operate in Any Economy Per the Mechanisms We Are Taught in School**

**Lesson #4**  
**The Myth of Diamonds: How the Diamond Industry Created**

**Lesson #5**  
**How the Banking Industry Runs on the Same Principles as the Diamond Industry**

**Lesson #6**  
**The US Central Bank Falsifies**

**Lesson #7**  
**All Fiat Money is Because It Does Not Fulfill the Requirements for Sound Money**

**Lesson #8**  
**What Happens When Private Citizens Challenge the System with Real Money**

**Lesson #9**  
**Real Money Does Not Spoil**

**Lesson #10**  
**Why Trickle Down Economics is a Fairytale Told by the Wealthy**

**Lesson #11**  
**Bankers Spread Historical Lies to Increase Our Acceptance of**

**Lesson #12**  
**When a Central Banker Can't Even Provide the Definition of the Money They Force Us to Use, You Know**

**Lesson #13**  
**The Problem with the Monetary System: A Debased Currency Leads to a Debased Economy**

**Lesson #14**  
**Bonus Lesson: An Intellectual, Rational 44-Page Exposition of Bitcoin and Cryptocurrencies**

#### **EXERCISES**

**Exercise #1A**  
**Confirm for Yourself that the Currencies in Widespread Global Use Today Are Not**

**Exercise #1B**  
**Confirm for Yourself that the Currencies in Widespread Global Use Today Lack That Should Be a Mandatory Quality of All Money**

**Exercise #2**  
**Learn the Horrifying Truth About Your Bank Account**

**Exercise #3**  
**What You See is Often Not What You Get (discover differences in spot gold prices and physical gold prices)**

**Exercise #4**  
**Prices of are Set by Supply and Demand, NOT Real**

**Exercise #5**  
**Learn the Truth About US Dollar Demand**

**Exercise #6**  
**Research Dark Secrets to Rid Yourself of Confirmation Bias**

**Exercise #7**  
**How to Identify a Counterfeit Good**

**Exercise #8**  
**Discover What Happens When You Use Real Money**

**Exercise #9**  
**Yes, Spoils Over Time**

**Exercise #10**  
**The Lie About Exposed**

**Exercise #12**  
**Ask Your Friends and Family to Define Money**

#### **COURSE D**

#### **WHY YOU SHOULD OWN GOLD TO SURVIVE THE GLOBAL CURRENCY WARS**

In this course, I review the history of money and then fiat currencies from 800AD until today, including an analysis of why fiat currencies have repeatedly collapsed to their intrinsic values of nothingness. I also review the highly misunderstood Gold Standard, including the difference between a real gold standard and multiple "fake" gold standards like Bretton Woods, imposed upon the world throughout history by the global banking cartel, the International Monetary Fund, the World Bank and the Bank for International Settlements. I explain why, if you do not understand the qualities of a real gold standard, which is not explained correctly in any traditional business classroom in the entire world, and for which I have never encountered a correct explanation online or in any book in my lifetime, it is impossible to fully understand why gold will be such a necessary component of everyone's portfolio moving forward from 2022. In fact, nowhere else in the world will you find this correct explanation for a gold standard, to my knowledge, except in this course, as I spent decades researching it to compile a list of 10 characteristics every gold standard must possess. In creating this definition of a true monetary gold standard, I did not use anyone else's explanation or textbook granted

explanation, all of which contained flaws and mistakes in regard to the dozens of other “gold standard” definitions I have read throughout my lifetime.

Furthermore, I explain why an incorrect usage and definition of a gold standard explains the mass confusion around the world, especially among business school graduates, about false claims that the modern global economy could never support a return to a true gold standard. In fact, with the invention of blockchain technology, a return to a true gold standard that far exceeds the best qualities of gold standards used in past history is possible. As well, I deconstruct all the myths of gold standard “failures” in past global economies as the massive understanding about the aspects of a real gold standard creates massive ignorance about the role of the gold standard in global economic history. In Course D, I discuss the 10 characteristics that define a real gold standard that have never been discussed in any business school classroom or compiled in any academic textbook and discuss real solutions to the weaknesses and problems of today’s global monetary system that is implementable with today’s monetary and technological infrastructure without requirement of a multi-billion dollar investment to build out a new monetary platform.

I discuss how you can use the knowledge in Course D that you will never learn in any business class in the entire world to not only improve the quality of your life during the ongoing Central Banker currency wars, but also to initiate projects that can benefit all of humanity. Learn why “saving” under our current faulty global monetary system, as we are told every wise person should do, actually punishes us and can possibly lead to a worse quality of life over time, as impossible as this may sound. Learn why even a melt up in the US stock market between 2022 and 2029, if this happens, benefits no one but the richest people in America. Lastly, discover various psychological tradecraft deployed by bankers in physical gold and silver markets that you must understand in order to make sound decisions when it comes to buying and selling gold.

#### **COURSE D, PART I**

**7 lessons, 4 exercises, 181 pages of written materials  
7hrs, 44m audio materials**

##### **LESSONS**

###### **Lesson #1**

**Banker Deception from 800AD Until Today**

###### **Lesson #2**

**The History and Real Definition of the Gold Standard**

###### **Lesson #3**

**The 10 Characteristics of a Real Gold Standard**

###### **Lesson #4**

**Why a Gold Standard Would Regulate Wars and Bring About the Greatest Period of Peacetime in World History**

###### **Lesson #5**

**Would a Gold Standard [REDACTED] as Bankers Claim?**

###### **Lesson #6**

**Why a Gold Standard Would Not [REDACTED]**

###### **Lesson #7**

**Gold is The Enemy of [REDACTED]**

#### **EXERCISES, PART I**

##### **Exercise #1**

**Understand Why Gold Preserves Your Savings**

##### **Exercise #2**

**Determine if Your Domestic Currency is [REDACTED] Money**

##### **Exercise #4**

**How Inflation Punishes You if You Choose to Save**

##### **Exercise #6**

**Would Adopting a Gold Standard Really Leave Your Nation Defenseless?**

#### **COURSE D, PART II**

**8 lessons, 5 exercises, 178 pages of written materials  
7hrs, 53m audio materials**

Please see the description for Course D, Part 1 for a description of the materials contained in Part 2. Lesson and exercise names for Part 2 are noted below.

##### **LESSONS**

###### **Lesson #8**

**The Devious Nature of the Invisible [REDACTED] Tax**

###### **Lesson #9**

**The Psychological Games that Preceded the Great Depression Precede All Economic Crises**

###### **Lesson #10**

**When the Dollar Was Backed by Gold, It Was Simple to Define U.S. Dollar Supply and Money (Now It’s Practically Impossible)**

###### **Lesson #11**

**The Ongoing Economic War Between the U.S. and the Eastern Hemisphere Powers**

**Lesson #12**  
**The Tough Talk About Curbing Futures Manipulation in 2008 Was a Smoke Screen**

**Lesson #13**  
**██████████? You Better Believe That a ██████████ Exists that Actively Works Against the Best Interests of Humanity**

**Lesson #14**  
**Don't Fall Victim to the ██████████ About the Gold Standard**

**Lesson #15**  
**A Further Explanation of Why There Can Never Be Too Little Gold to Support a Gold Standard**

## **EXERCISES, PART II**

**Exercise #8**  
**Understand that When Bankers ██████████ "Big" Gains in Stock Markets Do NOT Make Anyone Rich**

**Exercise #10**  
**What We Can Learn From Asking Our Friends to Define a US Dollar**

**Exercise #12**  
**Discover for Yourself How Bankers ██████████ Even Though Regulators Claim They Don't**

**Exercise #13**  
**How Free Are We?**

**Exercise #14**  
**Learn More About ██████████ Set in Paper Gold and Silver Markets**

## **COURSE E** **WHY YOU SHOULD OWN SILVER TO SURVIVE THE GLOBAL CURRENCY WARS**

8 lessons, 7 exercises, 123 pages of written materials  
7 hrs, 36m audio materials

Though most people view silver as a dual monetary and industrial metal, during historical times when the world is suffering from the uncertain fates of paper fiat currencies, silver's price behaves more like a monetary metal than as an industrial metal. I am confident that at some point between 2022 and 2029, silver prices will once again behave like a monetary metal. It's difficult to believe that on 8 September 2014, the silver price was \$18.82 an ounce in New York, and that 4-years later, at the end of 2018, it had incredibly dropped to under \$15 an ounce. Why was it incredible? It was incredible because its price certainly was not reflecting global supply and demand nor did its price remotely act like a monetary metal

during this time or accurately reflect the nature of global currency was taking place among the world's Central Bankers that devastated dozens upon dozens of fiat currencies' purchasing power. However, such low silver USD prices are not bound to last very long, in my estimation, during 2022 to 2029. In fact, even the \$22 per ounce silver price that existed at the end of 2021 will, I am confident, be viewed as an enormous lost opportunity a few years from that date, for people that refused to purchase physical silver close to these bargain prices due to the cryptocurrency mania that lasted throughout 2021.

In this course, you will learn why the upside (in percentage terms) in silver may even be greater than gold. Furthermore, learn six compelling reasons to buy gold, as long as silver prices remain ludicrously underpriced. In Course E, learn the history of silver prices and its diverse uses, why the price setting mechanisms for silver have nothing to do with the reality of global silver supply and demand, and why silver's strong price underperformance from 2011 to 2015 has forever wrongly colored people's perception of silver as a risky asset. Learn also if silver's rarity as a precious metal over gold in above-ground quantities is really true or if this belief is just a myth and how knowledge of this information should affect your allocation towards physical silver versus physical gold. Finally, learn the extremely important difference between price and value when it comes to precious metal investment analysis, including a real world exercise that will likely shock you and finally convince you once and for all, how to properly analyze silver as an investment asset.

## **COURSE E, LESSONS**

**Lesson #1**  
**A Brief History of Silver Prices & the Almost Certain ██████████ of the Paper Silver SLV ETF**

**Lesson #2**  
**Six Reasons to Own Silver**

**Lesson #3**  
**Silver - More Rare than Gold, or Not?**

**Lesson #4**  
**Silver's Industrial Uses Constantly Drain Supply**

**Lesson #5**  
**Silver's Historical Monetary Role**

**Lesson #6**  
**Essays on Silver's Monetary Role**

**Lesson #7**  
**Silver Was Money in Modern US Times for the Briefest of Moments**

**Lesson #8**  
**The Only Reason We Don't Have Sound Money in Our Economy**

**EXERCISES**

**Exercise #1**

**Why We Should Never Blindly Believe**

**Exercise #2**

**Learning the Difference Between Price and Value**

**Exercise #3**

**Learn About the Created by Bankers About Silver Coins**

**Exercise #5**

**Take Steps to Protect Your Savings Before It's Too Late**

**Exercise #6**

**Are Your Beliefs Really Your Own?**

**Exercise #7**

**Interview Some People to Discover Just How Deep Deceit Runs**

**COURSE F**

**FRACTIONAL RESERVE BANKING,  
HUMANITY HELPFUL OR HURTFUL?**

**14 lessons, No exercises, 192 pages written materials,  
9hrs, 36m audio materials**

Learn about the hidden history of fractional reserve banking, including its true purpose. Once and for all I answer the question, "Is fractional reserve banking harmful or helpful to our ability to build sustainable wealth over time?" I expose the truth or falsehood of many accepted narratives, including the claim that the economic playing field is level for everyone. Furthermore, I break down the largest global export of the fractional reserve banking system to discover if it is helpful or harmful to all global citizens. I also discuss if the mechanisms that have enabled just 8 people, by 2018, to accumulate the equivalent amount of wealth as the bottom 3.8 billion people of the world, is directly, indirectly, or not all related to the fractional reserve banking system.

Consider that US Central Bankers created a minimum of \$29 trillion out of thin air to save

global banks, both domestic and foreign, from collapsing during the 2008 global financial crisis. To grant you an idea of how much currency \$29 trillion represents, were you to lay down a one dollar bill side by side from the earth to the sun 93 million miles away, \$29 trillion would travel from the earth to the sun not once, not twice, but 22 times! Most people have no idea how large a quantity 1 trillion really is, let alone 29 trillion. Expressed another way, 1 million seconds is about 11.5 days. 1 trillion seconds, however, is more than 31,700 years! And the US Central Bank created at least \$29 trillion to bail out global banks after the 2008 global financial crisis. Every single well-known philosopher and religious leader in history, when asked about fractional reserve banking, condemned it. Find out if they were right or wrong in this opinion.

History teaches us that unwarranted monetary creation always creates various market collapses, but also that the wealthy always succeed in quietly exiting overinflated markets right before they collapse, while the public is always taken to the cleaners during the collapse. History also teaches us that during these periods of collapse the wealthy have rigged the monetary system so much that their wealth continues to grow by leaps and bounds while everyone else's wealth collapses during these times. Is it possible for you to exit price-distorted markets right before they collapse? Discover what the uber wealthy understand about the fractional reserve banking system that enables them to exit markets right before crashes repeatedly throughout history. Furthermore, discover the real purpose of federal income taxes, about which 99% of the general population is completely ignorant. Also discover whether banker claims that their global banking and monetary system is responsible for a better quality of life today than 100 years ago is true or a complete fabrication and distortion of truth. Finally, learn why every single person in the entire world that is working on solving issues of global hunger, poverty and war has focused on the wrong solution for hundreds of years and learn what system they really need to change first and foremost if they have any chance of solving these issues in a sustainable manner.

Lastly, in Course F, I discuss how my understanding of the fractional reserve banking system enabled me to predict the global stock market collapse in 2008 just weeks before it happened. I will explain why

collapse in global stock, real estate, and bond markets on a massive scale is an inevitable event between 2022 and 2029 again, and why, when it happens again, all media outlets will present a unified message that “no one could ever have predicted this event” even though I predicted it right here before it happened. Furthermore, learn why the enormous volumes of US dollars created to address the 2008 global banking crisis should be an enormous concern for all US dollar holders between 2022 and 2029.

## LESSONS

### Lesson #1

**How Bankers Introduced the Fractional Reserve System of Fiat Currency with Little Protest**

### Lesson #2

**The Biggest Global Export of the Fractional Reserve Banking System – ██████████**

### Lesson #3

**The Untold Hidden Story of Honest Banking & Real Money**

### Lesson #4

**Understand Why None Among Us are Yet Free Men and Women**

### Lesson #5

**The Unspoken Right That is Never Included in Any Country’s Bill of Rights**

### Lesson #6

**Central Bankers are Responsible for ██████████ in Global Wealth**

### Lesson #7

**All Central Banks Print ██████████ Money**

### Lesson #8

**How Central Bankers Manage to Retain their Global Power**

### Lesson #9

**The Entire Purpose of Federal Income Taxes is Not to Provide Social Services But ██████████**

### Lesson #10

**Improvements in Living Standards Have Occurred Not Because of, but in Spite of, Our Modern Monetary System**

### Lesson #11

**How Central Bankers Enable ██████████**

### Lesson #12

**How Central Bankers Perpetuate ██████████**

### Lesson #13

**On a Lesser Scale, All Global Commercial Bankers Continue the Punitive Policies of Central Bankers**

### Lesson #14

**Fractional Reserve Banking is the Key to Understanding the Necessity of Owning ██████████ Silver**

## COURSE G

### THE FRAUD OF KEY ECONOMIC INDICATORS

**9 lessons, No exercises, 114 pages written materials  
4hrs, 50m audio materials**

In Course G, an extension of Course B, learn the additional key economic indicators, besides the inflation statistic, that all governments regularly meddle with in order to paint a delusional, dishonest picture and narrative that they sell us to enable the continuation of unethical monetary policies upon us. Learn how to stop being goaded and manipulated by reported official key economic statistics that are overly optimistic into making poor investment decisions. Learn how the “juicing” of key economic statistics have goaded even those that never invest money into poor financial decisions, and more importantly, learn how to immediately stop this pattern to begin making much better and more beneficial decisions in your financial life.

Learn, in Course G, how we can challenge even ideas that we’ve accepted for our entire lives to create better lives for ourselves, and how bankers have used their media control to present a unified narrative to us that often results in the public’s embrace of false beliefs. Most importantly, learn how you can preserve your wealth even when your nation’s monetary policies are destroying the wealth of everyone else around you. Finally, learn which financial theories and ideas, taught in business schools all around the world, are flat out incorrect and why belief in these theories can set your financial plan back by decades in your journey to retirement.

Though Course G is one of the very few courses in my academy that contains no exercises, the information contained in Course G is critical to understand and will provide the understanding of why the 6-month or year-long exercises provided in Courses B, C, D and E are critical to see to completion and finish.

## LESSONS

### Lesson #1

Statistical Lies

### Lesson #2

The 3 Card Monte Game of Official Government Economic Statistics

### Lesson #3

A Close Inspection of Key US Economic Indicators and How

### Lesson #4

The Lies of the Most Quoted Statistic in America:

### Lesson #5

The Lies of Official Statistics

### Lesson #6

Allow Bankers and Governments to Legally Steal From Us

### Lesson #7

Have Stamped Out 100% of Dissent

### Lesson #8

The Myth of the Efficient Market Hypothesis, Diversification and Free Markets

### Lesson #9

The Fraud Regularly Cooked into Quarterly Corporate Earnings Statements

## COURSES H, I & J

**IT'S A MANIPULATED WORLD, THE ACADEMIC CENSORSHIP OF AUSTRIAN ECONOMICS, & THE "ENRONIZATION" OF CORPORATE FINANCIAL STATEMENTS**

13 lessons, No exercises, 129 pages written materials  
3hrs, 40m audio materials

Courses H, I & J discuss some of the most egregious examples of proven banker manipulation in the LIBOR, Forex and commodity markets in recent times. In this course, you will learn how banking has transformed over the centuries for the worse, from an honest institution, like the 1609 Municipal Bank of Amsterdam, to a parasitic force today that sucks blood from its hosts, all of us. This course explores how former US Central Bank Chairman Alan Greenspan utterly destroyed free markets when he allowed the unregulated proliferation of financial paper derivatives to rule the market. You will learn how, today, bankers use paper financial derivative instruments to create fake markets for commodities

for the sole purpose of manipulating prices up and down to pocket profits. Furthermore, you will learn how bankers use HFT (High Frequency Trading) algorithms and dark pools to operate in the shadows, outside the public scrutiny of regulators and pocket risk-free profits at the expense of their marks. You will further learn why today's global stock markets are fraught with huge risks and why they are NOTHING like the US stock markets of the 80s and 90s that averaged 17% to 18% annual yields. To sum this course up in a nut shell, you will learn all the things deliberately censored and omitted from business academic programs around the world, including all MBA programs, about the real price setting mechanisms of global assets.

Secondly, in these three courses, you will learn why all major world economies apply Keynesian economics to their monetary policies even though these policies deliberately destroy the purchasing power of our savings. The vast majority of people in this world, including economists that advocate Keynesian economics, do not really understand the harm Keynesian monetary policy inflicts upon all of humanity. Consequently, most of the world's economists support and vouch for Keynesian economics. A common theme in many of my academy courses, as you likely know by now, is the extremely difficult task of unlearning misinformation created by the power of the human ego, even when we are presented with opposition facts. John Maynard Keynes, who founded Keynesian economics, stated in his 1919 book, *The Economic Consequences of Peace*:

***Lenin was right. There is no subtler, no surer means of overturning the existing basis of society than to debauch the currency. The process engages all the hidden forces of economic law on the side of destruction, and does it in a manner which not one man in a million is able to diagnose.***

Even Keynes understood that "not one man in a million" would be able to explain the wealth destructive consequences of his advocated monetary policies correctly, and to this day, this state of ignorance about Keynesian and Austrian economic policies persists. In these three courses, I deconstruct the misinformation taught in nearly every business school classroom in the entire world about free markets and reveal the artificial constructs that give rise to market economic booms and collapses that simply could never co-exist with free market capitalism. Furthermore, I reveal why all Central Bankers and nearly all academics praise Keynesian

Economic policies and laud fiat currencies but never support Austrian Economic policies and sound monetary policies. In this course, I reveal the real reasons why Austrian Economics remains hidden and untaught by every major and top-ranked business school in the world in a detailed and truthful manner and reveal the reasons why so many economists make media appearances after every stock market and housing market crash to dubiously claim that such entirely predictable crashes were “unforeseeable”.

Finally, I discuss why there is almost no utility in learning how to dissect corporate financial statements since the 2008 financial crisis forever changed the landscape of truthful and ethical accounting practices for the worse. Today, many corporations deliberately falsify their financial statements on an “Enron” like level with the complete blessings of “regulatory agency”, thus invalidating any logical reason to analyze them. Therefore, unless you are a forensic accountant that would be allowed access to a company’s real financial data that is no longer publicly reported or filed, analyzing publicly released corporate financials today is a complete waste of time. The days when strong stock markets were backed by strong economies and robust stock prices were backed by financially robust companies have long since disappeared. Instead, global stock markets have become playgrounds for criminals to “sucker” and draw money into them at the precise moments they are offloading bloated, overpriced and price distorted assets to the retail investor. If you are reading this at the end of 2021, this has happened again at the end of 2021 (as of the last edit of this curriculum) which makes a future collapse of US stock markets in 2022/2023 near inevitable. In this course, you will learn about the massive shifts in accounting regulations that now allow corporate executives to regularly misrepresent their true financial condition, and you will learn the tricks of the trade that allow companies to construct an illusion of financial strength in the stock market even when their companies are performing quite poorly.

#### **IT’S A MANIPULATED WORLD**

##### **LESSONS**

###### **Lesson #1**

**Concrete Evidence that the US Stock Market Has Been [REDACTED] for Decades**

###### **Lesson #2**

**How Bankers Use High Frequency Trading Algorithmic Software to [REDACTED]**

###### **Lesson #3**

**Why Do So Many of Us So Easily Embrace Banker [REDACTED]?**

###### **Lesson #4**

**Why [REDACTED] is Clearly Manipulation and Not a Natural Part of the Economic Cycle**

###### **Lesson #5**

**Bankers are the Parasites. We are the Hosts**

#### **THE ACADEMIC CENSORSHIP OF AUSTRIAN ECONOMICS**

##### **LESSONS**

###### **Lesson #1**

**An Introduction to Keynesian and Austrian Economics**

###### **Lesson #2**

**Keynesian Economics Sell the Lie that Central Banks are Necessary to Grant Economic Stability**

###### **Lesson #3**

**Bust Cycles are the Rebound From Destructive Keynesian Economic Policies**

###### **Lesson #4**

**Who is Friedrich A. Hayek?**

###### **Lesson #5**

**It is Impossible for Central Banks and Free Markets to Co-Exist**

#### **THE “ENRONIZATION” OF CORPORATE FINANCIAL STATEMENTS**

##### **LESSONS**

###### **Lesson #1**

**The Different Ways Earnings Are Calculated**

###### **Lesson #2**

**Why Pro Forma Earnings are Useless as Research Tools But Great for Selling Stocks**

###### **Lesson #3**

**How Financial Companies Can Declare Strong Earnings and Simultaneously Be Insolvent**

###### **Lesson #4**

**How Can Economic Recoveries Be Jobless and Growthless? They Can’t!**



## **COURSE K, PART 1**

### **ESCAPE THE LIFE DEFEATING CONCEPTS OF COGNITIVE DISSONANCE & CONFIRMATION BIAS**

**12 lessons, 10 exercises, 234 pages written materials  
9h, 26m audio materials**

Learn how the banking elite use cognitive dissonance and confirmation bias to ensure that most of us will never understand the truths and reality about money and the global banking system. Learn how the banking industry and their funded academic and media outlets wield cognitive dissonance as a weapon to maximize civil obedience to their immoral financial systems. Learn about the documented history of the global academic system that the United States imported and then exported to the rest of the world -the Prussian schooling system - that was anti-educational, anti-critical thinking and anti-learning and relied on an exam system that identified and separated obedient students from disobedient students. Learn how the principles of cognitive dissonance and confirmation bias are shockingly used to induce learned helplessness in modern society and how Pavlovian/Skinnerian Animal Conditioning. Methods have been imbedded into school classrooms all around the world that actually kill our critical thinking by the time we graduate from university. Learn why self-education is a 100% absolute necessity if you want to retain your individuality, creativity, curiosity, mindfulness, and enhance your critical thinking skills and intellect. Most importantly, complete the exercises in Course K to learn how to consistently identify cognitive dissonance and confirmation bias tendencies that may have been already ingrained in our way of thinking by decades of exposure to academics and media that currently cause us to make poor decisions in our lives about education, career, money and even relationships.

In Course K, I teach you how to identify poor tendencies that give rise to poor decisions based upon poor frameworks of critical thinking. More importantly, you will learn how to unwind, even if you are far removed from your academic years, decades of cognitive dissonance and confirmation bias programming to avoid being led down the same negative pathways in the future that perhaps may have entrapped you for many years. Though many among us do not believe that allowing cognitive dissonance and confirmation bias into our lives is a big deal as we use the excuse that “everyone falls victim to it”, I provide many real world examples in this course of how the inability to identify cognitive dissonance and confirmation bias in our decision

making may repeatedly introduce harmful behaviors into our lives that prevent us from living satisfactory, fulfilling and happy lives. I also provide real world examples of how humanity’s embrace of these concepts, designed to instill obedience and compliance in us, is so powerful that in many instances, when given an opportunity to choose between safety and harm, we still choose the behavior that puts us in harm’s way.

In other words, consider this course to be one of the most important in my entire academy. Completing this course could literally save your life or the lives of loved ones in the future and this is not hyperbole. In the process, empower yourself to understand how the world of finance, money, and politics truly operates. Learn how those in power use mass media, social media, and internet search engines to spread disinformation and keep us compliant within a self-limiting framework of life that they specifically constructed to limit and contain our true potential as human beings, but within which they themselves never elect to reside. Think of our choices in life as the complete electromagnetic spectrum that contains not only visible light that spans wavelengths that appear as red, orange, yellow, green, blue, indigo and violet, but that also includes non-visible radio waves, microwaves, infrared rays, and X-rays. Then consider the framework in which we make our choices as limited only to the narrow band of visible light, while we ignore the rest of the much larger electromagnetic spectrum that contains most of our choices. This is basically the framework by which the vast majority of us operate for the entirety of our lives.

In Course K, learn the steps we can take to break free of such self-limiting, self-defeating beliefs and complete exercises that will help unleash your true potential, perhaps for the very first time in your life. Also learn how those in power are responsible for the disappearance of ethics and morality from society and the narratives they have imbedded into social networks across the world in order to accomplish this sinister goal. If you have had a sense that the world is becoming more and more devoid of morals and ethics in recent years, you would be correct, and it is by design by the oligarchs in power. Learn what actionable behaviors we can take to avoid becoming a victim to these societal changes. Learn how rapidly changing distribution channels of news and information through social media shape and influence societal narratives, often in a sinister way. And learn how understanding these issues will help you successfully separate propaganda from truth.

## LESSONS

### Lesson #1

Shocking Us into Cognitive Dissonance Obedience

### Lesson #2

The Tradecraft of Academic Indoctrination (Gradualism, Hegelian Dialectic, Semantic Deception)

### Lesson #3

The Mission of Institutional Academics is to Instill Learned Helplessness

### Lesson #4

Studies Reveal That Virtually No REAL Learning Happens Inside Traditional Brick and Mortar Classrooms

### Lesson #5

Standardized Testing & High-School and University Prep Courses – Another Step on the Road to Nowhere

### Lesson #6

Why Today's Schooling Objectives Help Crush Dissent to Any Given Narrative, Even if the Current Narrative is Wrong

### Lesson #7

Why Academia Detests Divergent Thinking

### Lesson #8

Confirmation Bias Explains Why We Often Cling to Lies

### Lesson #9

The Psychological Games that Preceded the Great Depression Precede All Economic Crises

### Lesson #10

How You Word Your Question Is Vital to Whether or Not You Successfully Arrive at the Truth

### Lesson #11

People Often Use Their Own Ignorance about a Topic to Confirm Their False Beliefs

### Lesson #12

Everything in the Mass Media Today is Designed to Enhance Cognitive Dissonance & Confirmation Bias

## EXERCISES

### Exercise #1

Learn How to Reconnect with the Real World

### Exercise #2A

Break the Inertia of Routine. Make a Change

### Exercise #2B

Break the Risk-Reward Training of the Academic School System at Home (For Parents of Young Children and Teenagers Only)

### Exercise #3

Take the 1st Step in Breaking the Cycle of Learned Helplessness Today

### Exercise #4

Discover How You May Be Compliant to Authority Without Even Realizing It!

### Exercise #5

Find a Better Use for Money than High-School, College, and Graduate School Prep Exam Courses

### Exercise #6

Discover How Much Our Education System Has Been "Dumbed Down" from the 1800s

### Exercise #10

Explore Your Beliefs to See if They Have Been Influenced by Cognitive Dissonance and Confirmation Bias Principles

### Exercise #11

Prove Compartmentalization Exists in our Workplace

### Exercise #12

Discover How █████ Shockingly Censors Search Results, and How this Discovery Could Change Your Entire World View

## COURSE K, PART 2

### ESCAPE THE LIFE DEFEATING CONCEPTS OF COGNITIVE DISSONANCE & CONFIRMATION BIAS

7 lessons, 2 exercises, 1 video, 212 pages written materials, 12h, 10m audio materials

## LESSONS

### Lesson #13

The Boiled Frog

### Lesson #14

Don't Believe Everything You Read on the Internet, Especially From █████ Searches

### Lesson #15

The Critical Thinker's Guide to Convincing Others of the Truth

### Lesson #16

The First Casualty of the Internet of Everything (IOE) and the Explosion of Social Media is Truth

### Lesson #17

Critical Points Summary: The 10 Rules of Living a Sustainable

Happy, Productive and Positive Life

**Lesson #18**  
**Legality is Often Mistakenly Conflated with Morality**

**Lesson #19**  
**The Rise of the Great Pseudo-Intellectual**

**Addendum**  
**The Critical Thinker's Guide to Convincing Others of the Truth**

**EXERCISES**  
**Exercise #15**  
**Start Building a More Mindful, Happier and Positive Life Today**

**Exercise #17**  
**Inflexible Thinking Exposed and What You Can Do to Overcome It**

**COURSES L, M AND N**  
**A HISTORY OF CENTRAL BANKERS & THEIR MOTIVES; HOW CENTRAL BANKERS SHAPE WORLD OPINION; & THE FOUR PILLARS OF BUILDING WEALTH**  
**Coming Soon**

These 3 courses, grouped together as one course offering, discuss the true role of Central Bankers in society and how the owners and shareholders of most privately-owned Central Banks around the world dictate the imbalances in wealth in every country through their monopolistic control of money. In addition, I discuss whether or not the Central Banker's claim of having a mission to stabilize the economy and facilitate low unemployment is true or false. In these courses, you will also learn how the mechanisms of the Central Banking fiat currency, fractional reserve banking system provide marked, definitive advantages to the richest class on planet Earth and dictate why most academic courses regarding Central Banking taught in classrooms today contain more fairytale than reality. Despite these cold hard facts, these fairytales are perpetually propagated by mainstream media journalists and economists every year.

In these courses, you will further learn how Central Bankers control an unchallenged narrative inside academic classrooms and how they use their influence over career economists to shape public thought about money and financial markets in a manner that

always serves and benefits them. Much of this is due to the fact that Central Bankers have the power to kill the careers of economists through their ability to control which economists publish articles in economic journals, an achievement vital to career advancement in the economics field. Under what circumstances do Central Bankers kill the careers of economists? – if and when they speak out against Central Banking monetary policies, which is the very reason we observe so many economists disgustingly promote these policies as if they were the greatest thing since sliced bread even as they tear economies to shreds.

Finally I explore four non-monetary pillars crucial to building wealth with the provision of exercises you can complete to ensure that these pillars remain a foundation of your wealth building throughout your life. I discuss why all of us should value a commodity that most of us typically devalue, time, and how efficient use of our time can drastically alter the quality of our lives and our happiness for the better. Finally, I break down and analyze two of the most widely accepted theories of all major global investment firms today, the EMH (Efficient Market Hypothesis) and Diversification and discuss whether belief in these theories benefit or harm our investment choices and strategies.

**A HISTORY OF CENTRAL BANKERS**  
**LESSONS**

**Lesson #1**  
**Central Banks are Responsible for Obscene Imbalances in Global Wealth**

**Lesson #2**  
**Our Income Taxes are a** [REDACTED]

**Lesson #3**  
**How Central Bank Policies Enable Perpetual War**

**Lesson #4**  
**The Real Mission of Central Bankers is to** [REDACTED]

**Lesson #5**  
**Criticisms Levied Against the Federal Reserve During and Following its Formation**

**Lesson #6**  
**The Revolving Door Between Central Banks, Wall Street, and Governments**

## HOW CENTRAL BANKERS SHAPE WORLD OPINION

### LESSONS

#### Lesson #1

**How Bankers Co-Opted Global Education**

#### Lesson #2

**Why Traditional Education Stifles the Ability to Build Wealth**

## THE FOUR PILLARS OF BUILDING WEALTH

### LESSONS

#### Lesson #1

**Be Bold When Others Are Afraid**

#### Lesson #2

**Use Principle of Leverage to Multiply Your Wealth**

#### Lesson #3

**Why Time is the Most Undervalued Commodity**

#### Lesson #4

**Why You Should Paper Trade Before You Trade With Real Money**

#### Lesson #5

**Fourteen Lessons From Navy SEALs You Should Apply to Building Wealth**

## COURSE O

### DO BANKERS SUPPRESS GOLD & SILVER PRICES?

**17 lessons, 1 exercise, 257 pgs of written material  
13h, 12m of audio**

In the last decade, debates regarding whether or not bankers suppress gold and silver prices arose, mostly driven by emotion and political expediency, but very little fact. As recently as 2019, this debate was still ongoing and highly controversial, with many prominent members of the gold community insisting that any belief in Central Banker gold price manipulation is pure rubbish. However, one must not be misled by the extensive white noise surrounding this topic, spread by both industry insiders and outsiders including prominent members of the gold community that deceive for self-preservation. One must understand the true answer to this topic in order to make prudent financial decisions in response to the ongoing Central Banker global currency wars.

To arrive at the truth of this question, I analyze the role of regulatory agencies, futures markets, and HFT (high frequency trading) algorithms in setting gold and silver prices to determine if the influence of these

players allows for market or manipulated price discovery of gold and silver prices. I further explore whether China and Russia, as two of the largest holders of physical gold in the world, are colluding with members of the Western banking cartel, as hard as this may be for some to believe, to keep gold prices low. And I explain, why if they may have done so in previous years, they are now much less likely to do so moving forward from 2022. I address the question if China and Russia are now fighting to liberate gold prices in 2022 or still colluding with Western banking cartel members to suppress gold and silver prices. Finally, I lay down the truth about whether certain widely accepted narratives, such as the daily volume of global forex markets dwarfing that of gold and silver markets are true, or just mythical narratives put forth by the investment industry to control asset prices. In Course O, I put many of the above questions to rest by presenting clear evidence that proves, once and for all, the answers to the many questions that surround what factors truly set gold and silver market prices.

However, with a few of the more controversial questions, there is not enough evidence to provide a clear cut answer. In these instances, I present the evidence that exists, draw conclusions from the available evidence, and then make predictions of future asset price behavior based upon these best drawn conclusions. Course O is one of the prerequisite courses of my academy because one must understand information presented in this course that will never be presented in any business school academic setting or even any professional setting, but yet is essential for successful navigation through the dangerous and unpredictable financial waters that will result from the impending implosion of the Bubble of Everything between 2022 and 2029.

Without understanding the real factors that set asset prices, specifically in gold and silver, none of which are ever discussed in the mainstream media or in business school classrooms, one will never be able to make intelligent decisions in the face of crashing stock markets, whether the crash happens by way of a melt-up or melt-down. Finally, since sides in the debate of banker manipulation of gold and silver prices usually are divided by political and career affiliations, I use this topic to illustrate why our ethics and morality should only be loyal to the side of righteousness and not to party affiliations. If one understands why suppression of gold and silver prices have greatly contributed to massive wealth inequality in the world as I explain in this course, then one could never be against ending gold and silver price suppression if one stands on the

side of morality.

## LESSONS

### Lesson #1

Understanding the Reasons Why So Many of Us Denied ██████ for So Long

### Lesson #2

A Discussion of Why Morality Cannot Be Seasonal or Situational if We Want to Improve Our World

### Lesson #3

Why China & Russia Didn't Push Back Against Western Banker Takedowns of Gold & Silver Prices (From 2011 to 2015 & What's Ahead)

### Lesson #4

Bankers Have Used Global Futures Markets as Their Playground to ██████

### Lesson #5

The Tricks of the Trade

### Lesson #6

The Reasons Extreme Wealth Inequality Has Grown from 2008 to 2018

### Lesson #7

How Bankers Use HFT Algorithms to ██████

### Lesson #8

How Financial Regulatory Agencies Have Been ██████

### Lesson #9

How Bankers Use HFT Algorithms to ██████

### Lesson #10

Why Gold and Silver Price ██████

### Lesson #11

██████████ of the Loco London Markets

### Lesson #12

Prominent Members of the Gold and Silver Community that Continue to Deny ██████

### Lesson #13

How the London Price Fix Works & the Fraud of ██████

### Lesson #14

We Often Hear That Physical Gold and Silver Markets Are Tiny Compared to the Global Forex Markets, But is This True?

### Lesson #15

Why ██████ Has Not, Does Not, and May Never Reflect Free Market Prices

### Lesson #16

A History of Central Bank Gold Leasing in the 1990s and the Changing Power Structure in Global Gold Pricing Markets

### Lesson #17

Bankers Have Used Global Futures Market as Their Criminal Playground to "Legally" Commit Fraud for Decades

## EXERCISES

### Exercise #8

Learn the Best Time to Convert Your Domestic Currency into Physical Gold and Physical Silver

## COURSE P

### WHY FINDING A LIFE OF PURPOSE SHOULD BE OUR TOP GOAL, PART 1

5 lessons, 9 exercises, 186p written materials

9hr 35 min audio materials

This course focuses on my mission to make every person the best version of himself or herself as continual growth, challenges and struggles that arise from having a purpose in life gives rise to longer periods of sustainable happiness over the course of our lifetimes. In my humble opinion, the vast reason the great majority of people, when interviewed about their level of happiness over the cumulative period of their lives, provide answers that reveal a low level of happiness, is due to their choice to follow a pre-determined path in life regarding school, family and career that the rest of society follows without ever determining if this path is right for them. We go to school because we are told this is the way to be "educated". We go to work for someone else because we are told it's "too hard" to become an entrepreneur. We start a family by a certain age because it's what we're supposed to do or we want children to take care of us in old age, which should never be the reason to have a child. We're ordered to believe in political and financial paradigms because doing so is part of being a "good citizen", and we support them, even when these paradigms are unethical and immoral, and should anyone disagree with these paradigms, we are told to shame them and ostracize them. We follow the goal of getting the highest exam scores possible to secure the best paying job so we can buy the biggest home and fanciest ride in our neighborhood because this is exactly what everyone else is doing, but we never stop at any point in our lives and ask,

"But is this what I want?"

Considering all of the decisions we make that are not voluntary but scripted during our lives, no wonder the rates of anxiety, depression and suicide have exploded in many nations that cater and slot every newborn child into these scripted choices. This course is designed specifically to open our eyes and to demonstrate that nearly 100% of us never consider the full and wide array of options open to us in life. Most of us make choices about nearly every significant aspect of our life from a limited framework, pre-determined by someone else, that all funnel through the same doorway. Not only are extremely limited choices falsely presented to us as “limitless” choices, but when our choices do not work out, we have been programmed, through the behavioral conditioning tactics imbedded into the paradigms of our social environments, NOT to assume personal responsibility for our choices and actions. Instead, because many of us have been programmed like unthinking zombies to blame others for our own shortcomings, like immigrants, our parents, our business partners, or our political and religious leaders, we simply fall into the trap of elevating our levels of learned helplessness, an epidemic that has been spreading like wildfire throughout the entire world in developed nations for the past couple of decades.

To counter these psychologically damaging firmaments that encapsulate most of us and keep us confined within a limited operational framework throughout our entire lives, I designed Course P to specifically illustrate that our choices in life, can, and should consist of far greater options than the majority of us ever consider. The societal frameworks I have discussed above keep most of us on autopilot from infancy to childhood, then from childhood to teenage years, then from teenage years to adult years, and finally from adult years to old age and retirement. However, this suboptimal situation can only develop if we continually fail to update the most important Operating System – our critical thinking skills – and our hard drive – our brains – during the entire course of our lives. Though our way of thinking is pliable due to the neuroplasticity of our brains, which means we can continually update our Operating System (OS) throughout the course of our lives, and therefore continually improve our ability to build a life that specifically suits our requirements for happiness and satisfaction, the vast majority of us spend zero time on a daily basis updating our OS, which ultimately is the reason that we find ourselves surrounded by obedient, compliant creatures that have lost the ability to think for themselves and have essentially become wards of the State.

This path, of course, is ultimately a very pessimistic one, though it is the one to which the vast majority of us subscribe, and this is ultimately why rates of loneliness, depression and anxiety have exploded in recent years as well. There are far better choices for the majority of us during each stage of our lives, that we do not even consider, that would make each one of us far happier and far more satisfied with life. One way to accomplish this goal is to ensure that we have a balance of mental, physical and material wealth instead of just focusing on the singular pursuit of material wealth as society instructs us to do.

Furthermore, we must realize that the proper balance of mental, physical and material wealth is different for each one of us. In Course P, I provide activities and exercises that will help you discover your own customizable balance among these three elements that provides the greatest intrinsic value specifically to you. The reason why finding purpose is so critical to achieving sustainable happiness in life is because finding purpose is an intrinsic, not extrinsic, pursuit, in which the discovery of your purpose will be uniquely specific to you and may not even be comprehensible to others. Thus, once each one of us completes the journey of finding purpose to our life, then we will finally understand our optimal balance among mental, physical and material wealth.

In Part 1 of this course, you will learn to formulate your own definition of happiness and success, as most times, we chase a definition of happiness and success that has been formulated by others, whether or not we are conscious of this situation. Over the course of our lifetime, institutional academics, the multi-billion dollar advertising industry, and social media engagement will expose us to literally hundreds of thousands of messages and images that subconsciously create our definitions of happiness and success for us that has zero basis and foundation to our personal journey in life. However, these artificially adopted definitions rarely create happiness and success in our lives, and it is necessary to unwind, unlearn and de-program these messages. In Part 1 of Course P, I provide exercises that will allow you to successfully achieve this.

## LESSONS

### Lesson #1

**Don't Fall Victim to Chasing the Things in Life Society Tells Us to Chase. Be Brave Enough to Chase Purpose *Instead***

### Lesson #2

**Start a Daily Meditative Practice (or Yoga or Martial Arts!)**

**Lesson #3**  
**Trim the Tree of Negativity**

**Lesson #4**  
**Money Can't Buy Us Purpose or Happiness**

**Lesson #5**  
**I Am Not Your Teacher**

**EXERCISES**  
**Exercise #1A**  
**Interview the World About Happiness**

**Exercise #1B**  
**Interview the World About Success**

**Exercise #2A**  
**Start a Daily Meditation Practice**

**Exercise #2B (For Parents Only)**  
**Teach Your Child about the Dangers of Social Media**

**Exercise #3A**  
**Trim the Tree of Negativity**

**Exercise #3B**  
**Commit to Less Social Media Use, Starting Today. Do More IRL, AFTK Activities. Do Less in Virtual Worlds**

**Exercise #4**  
**Learn to Let Go of Ego**

**Exercise #5A**  
**The Gratitude Journal**

**Exercise #5B**  
**The Goal Journal**

**COURSE P, PART II**  
**5 lessons, 6 exercises, 187p written materials**  
**8hrs, 2m audio materials**

Why is finding a purpose in our lives so paramount to sustainable happiness in our lives? This is a subject that should be taught in every academic classroom and at home by every parent, but is almost completely absent in both environments. Finding purpose is critical because doing so will provide the answers to the proper pathways to education, career and wealth that is unique to each individual and that will lead many down a pathway completely off the beaten, well-worn track onto pathways never before considered. When college and university students comment that everyone on their campus seems to fit a "cookie cutter" mold to them, this commentary is the result of such alternative choices being stripped from them.

Finding purpose not only provides the foundation for lasting happiness in life, but it also will elevate the good times and ease the pain of struggle during the bad times in our lives. Having purpose will allow us to work through our struggles with stronger conviction to overcome them, as struggles are more easily overcome when we have a reason and purpose to defeat them. Many of us are taught to shun struggles instead of to face and embrace them. I believe this is the exact opposite behavior of behavior that necessarily gives life meaning. To find one's purpose, one has to be willing to suffer real struggle in one's life and even to seek it out if one does not encounter it, as struggle is the critical building block of character. In Part 2 of Course P, we continue the journey we started in Part 1, and build open the real-world lessons we learned in Part 1 to continue our progression in updating our Operating Systems. In Part 2, for those of you that have been exposed to negative and harmful belief patterns about not only other people, but perhaps even yourself, I provide real-world exercises that will unwind any negative behaviors of learned helplessness that you may have embraced for the majority of your lifetime. Furthermore, I will teach you how to seize control of aspects of your happiness that you perhaps never realized you could control while I teach you to also relinquish the areas outside of your control.

Learn how many of us invite negativity into our lives without even realizing it and learn the steps we must take to cut all unnecessary negativity out of our lives that have prevented us from finding our purpose thus far in life. Learn why so many of us cling to wrong and negative beliefs even when the facts are staring us in our face, and why only a willingness to engage in a period of brutally honest self-reflection is capable of repairing all damage to our Operating System inflicted by years of negative reinforcement and self-defeating behavior. Use the exercises I provide in Part 2 of Course P to complete this transformation that is only possible with a sincere desire to create a better life. Part 2 of Course P reinforces the lessons of Part I. Stop relying on the methodology of many popular self-help gurus that consist of parlor tricks demonstrated during expensive one-day seminars that trigger a flood of endorphins to create an emotional high but never create lasting transformational change. Through Parts I and II of this course, you will understand why this journey requires a process of much greater commitment that can never be achieved over the course of a 3-day seminar.

## LESSONS

### Lesson #6

**Why the Issue of Personal Freedom Cannot Be Separated From the Pursuit of Happiness**

### Lesson #7

**How to Find Purpose**

### Lesson #8

**In Order to Escape Irrationality, We Must First Understand It**

### Lesson #9

**Happiness is the Sibling of Purpose**

### Lesson #10

**There is No Such Thing as Negative Knowledge, Only Knowledge**

### Lesson #11

**Putting it All Together**

## EXERCISES

### Exercise #6

**Unwind Compliance Conditioning**

### Exercise #8A

**Understand That We are in Control of Our Own Happiness**

### Exercise #8B

**Light Up the World and Be the Light (learn how to not instinctively react negatively to events outside of your control)**

### Exercise #9

**Strengthen Your Tree of Positivity**

### Exercise #10

**Transform News About Negative Behavior into Positive Action**

### Exercise #11

**Discover the Antidote for Increasing Rates of Loneliness in Society**

## COURSE Q

**EVERYTHING YOU NEED TO KNOW ABOUT INVESTING IN GOLD ASSETS**

**18 lessons, 3 exercises, 244p written materials  
11h, 24m audio materials**

Course Q is one of the most dense, information rich courses in skwealthacademy in which I've crammed, as the course title suggests, everything you need to

know about investing in gold assets, whether physical gold assets or paper gold assets including instruction on how to properly strip out a great deal of risk when investing in highly volatile junior mining stocks. Course Q consists of a whopping 228 pages of materials and more than 10 hours of audio files that provide you with my expertise knowledge compiled over more than two decades of gold asset analysis and investing. In this course, I tell you everything you need to know to build a portfolio of the best physical gold assets and best gold mining stocks in the world that will be specifically catered to your risk profile. Furthermore, not all gold assets are appropriate for those seeking protection against the Central Bankers' massive destruction of fiat currency purchasing power, as some gold assets possess a great deal more risk versus others. Learn why applying the information you learned in business school, including MBA programs, and following big global bank analysts and online analysts could be hazardous to your financial health, as certain analytic rules that specifically apply only to gold and silver mining stocks must be applied when analyzing this specific asset class **that are not taught in any college or university anywhere in the world.**

Learn how, just as with any other industry, many charlatans exist in the physical and gold mining company universe that incessantly hype up assets. Learn how to avoid separating hype from reality to avoid making critical mistakes in dealing with these charlatans and learn how to identify and discard wild unsubstantiated claims often made in the precious metals mining industry. Most importantly, learn how you can combine your knowledge from Course O of this academy with this course to benefit your gold asset investing strategy. Complete our course exercises that allow you to identify more heavily price manipulated assets from their less heavily manipulated peers, gain comfort with investing in the little understood world of junior gold and silver mining stocks that often appreciate by 500% or more during gold bull runs, and learn how to safely purchase the best physical gold assets in the world.

## LESSONS

### Lesson #1

**Assessing the Risk-Reward of Different Investment Choices in Gold Assets**

### Lesson #2

**How to Assess the Risk of Various Precious Metal Investments**



**Lesson #3**

**An Examination of Facts Removes the “Speculative” Cloud that Hangs Over Investments in Precious Metals**

**Lesson #4**

**How to Assess Characteristics of Gold and Gold Mining Stocks**

**Lesson #5**

**How to Find Quality Gold Mining Stocks**

**Lesson #6**

**Options Trading is Now the Most Corrupt in Our Lifetime. The Days of Easy Money by Trading Options is Over**

**Lesson #7**

**Increasing State Propaganda is Making Understanding Truth About Gold and Silver Investments Increasingly More Difficult**

**Lesson #8**

**Understand the Different Stages of Gold and Silver Mining Companies**

**Lesson #9**

**Six Qualities to Assess a High Quality Gold Mining Company**

**Lesson #10**

**Understand the Amount of Gold a Mining Company Really Owns Versus What it “Claims” in its Press Releases**

**Lesson #11**

**Understand the Gold Mining Lag**

**Lesson#12**

**Everything You Need to Know About How to Buy and Sell Gold Stocks**

**Lesson #13**

**How to Allocate Money to Different Stage Gold and Silver Mining Company Stocks**

**Lesson #14**

**Learn How to Properly Assess the Financial Statements of Gold/Silver Mining**

**Lesson #15**

**Understanding the Different Rules for Buying Junior Gold (and Silver) Mining Stocks**

**Lesson #16**

**The Best Physical Gold Asset You Can Buy**

**EXERCISES**

**Exercise #1**

**Learn How to Find Reputable Gold Bullion Dealers**

**Exercise #5**

**Compare the Price Behavior of [REDACTED] to [REDACTED] Gold Mining Stocks**

**Exercise #14**

**Learn How to Identify the Best Gold & Silver Mining Stocks in the World**

**COURSE R**

**GOLD’S SEASONAL BEHAVIOR AND GLOBAL RISK FACTORS**

**11 lessons, no exercises, 161p written materials  
6hrs, 3m audio materials, Special Bonus skwa mining glossary**

Learn how to use gold’s seasonal behavior and seasonal risk factors to improve your yields every year when you invest in gold and other precious metal assets. Learn what the major global threats are to the performance of gold and precious metal asset prices each year. Learn why the contagion of the world’s emerging market countries will spread to the developed world currencies. Learn my unique take on how certain financial metrics widely used in the gold and silver mining industry should be calculated in order to arrive at a clear assessment about the risk/reward nature of investing in gold/silver mining stocks that you can only learn in my Academy. Learn why the usual manner in which these financial metrics are usually calculated to determine if a mining company is financially robust or not can lead to poor investment decisions that can easily be avoided by applying the lessons in this course.

Gold like many commodities, has certain seasonal behaviors in asset prices that one can utilize to lessen the risk of price volatility by buying it every year during seasonally low price periods and selling into seasonally high price periods. Of course, there are always years in which gold asset prices will deviate from their seasonal patterns. Even so, understanding these seasonal patterns provides a much better chance for a gold investor to buy in at annual low prices rather than annual high prices given the notorious volatility of precious metal assets. Though most people automatically assume that events that influence gold

prices involve physical gold dynamics like increased buying during the Indian Diwali and wedding seasons, many other factors that have nothing to do with physical gold and silver dynamics significantly affect gold/silver prices. Learn how to leverage knowledge about these other factors to improve annual returns from investing in gold and silver assets. Finally, there are no assets that are risk-free and gold and silver assets, as do all other forms of money, possess a number of different global risk factors. Learn about these global risk factors to understand what percentage of your savings account should be devoted to physical gold and silver.

## LESSONS

### Lesson #1

**How to Leverage Gold and Silver's Seasonal Behavior into Better Decision Making**

### Lesson #2

**How to Buy Junior Gold and Silver Mining Stocks**

### Lesson #3

**Understand How Extended Periods of Low Gold/Silver Prices Delay Production Schedules**

### Lesson #4

**Analyzing Silver Mining Stocks**

### Lesson #5

**Understanding Annual Threats to Gold/Silver Companies, Part I**

### Lesson #6

**Understanding Annual Threats to Gold/Silver Companies, Part II**

### Lesson #7

**Understanding Annual Threats to Gold/Silver Companies, Part III**

### Lesson #8

**Understanding Annual Threats to Gold/Silver Companies, Part IV**

### Lesson #9

**How to Protect Yourself from Emerging Market Currency Collapse Contagion Spreading to Major Currencies**

### Lesson #10

**By Late 2018, the Gold Price Had Risen Significantly in Previous Years in Nearly All Global Currencies Except**

**Bonus: The Comprehensive skwealthacademy Glossary of Mining Terms**

## COURSE S

### SECRET TIPS TO ENHANCE BUYING AND SELLING MARGINS IN THE STOCK MARKET

Coming Soon

In Course S, learn the tricks of the trade in order to maximize yield on investment returns by tracking insider trading behavior and stock market behavior and price anomalies that point to insider movements likely spurred by inside information. Though insider trading is illegal, many Congressman, Parliament Members, Presidents and Prime Ministers and their family members regularly engage in it, as evidenced by their triple digit returns gained on many of their stock investments, sometimes over a condensed period of time of just a few days. If all of these corrupt politicians were truly investment geniuses, and not regularly using inside information to make risk-free enormous profits, then the big global investment firms would hire them and pay them a 9 figure USD annual salary for them to manage multi-billion dollar portfolios. Since this never happens, we can safely assume that these politicians regularly engage in insider trading but that they apply a separate legal system to us and to themselves. Sometimes, however, there are massive anomalies that manifest in average daily trading volumes in stocks and in derivatives like options that reveal insiders are trading on private, yet-to-be-disclosed-to-the-public information. Learn what these anomalies are and how they may possibly allow you to piggy back on such trades without having access to this inside information.

In Course S, learn how to also interpret basic stock chart patterns like candlestick formations to make better decisions about when to buy and sell specific stocks, as well as why technical chart patterns often come true not because they are actually predictive, but simply because so many traders have been duped into believing they are predictive and therefore make technical chart patterns a self-fulfilling prophecy. Learn how bankers use computer run algorithmic software programs to likely "paint the charts" and create the desired stock price behavior by triggering traders to trade stocks in a certain manner. In other words, software program run trading often creates future stock price behavior in the exact same manner as the following:

*A charlatan quack "futurist" predicts that a person with only five friends will have more than 100 friends show up to his birthday party. If such a person believed in this futurist's "powers", this person would*

*consequently do everything in his power, including advertising a free open bar all night at a popular nightclub on a popular radio station to ensure that 100 “friends” turned up for his birthday party. After 300 people turned out for his birthday, the person would praise the futurist’s “ability” to see the future, though his very behavior that was responsible for the outcome and not the futurist’s prediction.*

Stock prices often behave in the same manner after HFT (high frequency trading) programs paint stock charts to direct traders to engage in behavior that drives desired future price behavior and then technical analysts laud the ability of technical chart patterns to predict stock price behavior. Lastly, though COT reports are often referred to in the gold and silver asset world as extremely useful in predicting future gold and silver price behavior, learn why their utility in this area has been greatly diminished. Finally, learn the truth behind the origins of futures markets and ETF products versus the banker-given explanations for their development.

#### LESSONS

##### Lesson #1

**Learn to Interpret the Meaning of Abnormal Daily Trading Volume Spikes**

##### Lesson #2

**How to Correctly Interpret Insider Selling and Insider Buying**

##### Lesson #3

**Where to Find information About Corporate Insider Trading**

##### Lesson #4

**Learn How to Read Basic Candlestick Charts**

##### Lesson #5

**Are COT (Commitment of Trader) Reports Still Useful in Timing the Buying and Selling of Gold and Silver Assets**

##### Lesson #6

**Central Bankers Manipulate Equity Markets All the Time**

##### Lesson #7

**The Real Reason Why Bankers Created Futures Markets and ETF Products**

The following course is part of the smartknowledge sportswalthacademy and is for Pro Athletes Only. All other courses besides this one are for everybody.

## COURSE T

### FOR PRO ATHLETES ONLY: HOW TO AVOID THE BIGGEST FINANCIAL PROBLEMS THAT 90% OF YOUR PEERS EXPERIENCE

4 lessons, 3 exercises, 98 pgs of written materials  
5hrs, 9m audio materials

I have developed the four lessons in Course T specifically for the professional athlete that wants to be able to out-negotiate, out-reason and out-think a Harvard or Oxford MBA graduate and to help the professional athlete avoid the dozens of horror stories in which professional athletes like Tim Duncan and Iron Mike Tyson were ripped off by shady financial advisers, promoters and managers. I specifically designed this course to help the pro athlete avoid making a bad investment in a restaurant, car wash, record label and other “fun” investments that have very high failure rates. In addition, I developed exercises to help professional athletes avoid being misled by the very organizations that are supposedly looking out for their best interests. According to a March 23, 2009 Sports Illustrated study, within a mere two years of retirement, **78% of former NFL players are either bankrupt or under serious financial stresses. Within 5 years of retirement, 60% of former NBA players are bankrupt.** Luckily, this data does not mean that these mistakes are not avoidable. The overwhelming amount of such mistakes are avoidable, but most professional athletes and their financial advisers simply are not well versed in how to avoid them.

For any athlete that earns even several million dollars during their career, a group that includes thousands of professional athletes, this sum should be more than adequate to last you through retirement if you manage their wealth correctly during your prime earning years. According to the US Labor Bureau, the annual median wage for American workers in Q1, 2019 was \$905 per week or \$47,060 per year for a 40-hour workweek. And this amount is before taxes, with the after-tax takeaway pay, depending upon the state of residence, likely well below \$30,000 per year. For an athlete that earned \$10MM+ in five years, he or she has earned a sum of money that would take the median American more than 200-years to earn. For an athlete earning \$30M per year, as was the annual salary for many top-tier NBA, NFL, and MLB players, this top athlete was earning in

one year, what the median American would take more than 638-years to earn! It should not be possible for an athlete to squander this type of cash within 5-years of retirement.

Frankly, the biggest mistake professional athletes make is failing to manage their wealth correctly during their prime earning years. As an example of how poor advice and guidance is consistently provided to athletes, even under good intentions, the NFLPA (NFL Players' Association) created the Financial Adviser Registration Program under the premise that it would help NFL players find financial advisers they could "trust." Instead, many scam artists and frauds registered under this program and deceived many NFL players into falsely believing that a "registered" NFLPA financial adviser was automatically trustworthy, or at a minimum, much more trustworthy than a non-registered NFLPA adviser. Instead, this registration program made it easier for many financial advisers to dupe and steal money from professional football players because registration, though anyone with \$2,500 and just 8 years of experience could achieve it, literally provided no distinction between honest and dishonest advisers.

Since then, many NFL players have reported monetary theft by NFLPA "registered advisers" due to the near non-existent vetting process of the NFLPA. To help an athlete assess if an adviser is qualified and trustworthy, I've created a simple seven question interview that pro athletes can conduct with every person lobbying to become their "trusted" adviser. If an adviser fails to answer all seven questions correctly, then the pro athlete should never hire him or her, period. With this one simple tool, many financial scams and future tragedies can be avoided.

Furthermore, this tool can even be used by every professional athlete with their current advisers. If an athlete's current adviser **FAILS TO ANSWER THESE 7 QUESTIONS CORRECTLY**, then the athlete should likewise sever the financial advisory relationship with the adviser **due to incompetence and lack of qualifications and find an advisor capable of answering all 7 questions correctly**. Education, but not schooling, will serve as the primary factor in whether or not an adviser answers the 7 questions correctly. Thus a self-educated adviser with no college degree is just as likely to answer the

questions correctly versus a Stanford MBA graduate. The most important aspect about finding a competent advisor is not his or her academic background, but his or her ability to protect, preserve and grow your savings.

If you can't find anyone that can answer these SEVEN QUESTIONS, which is always a real possibility, then complete this course during the offseason, and TRUST YOURSELF WITH MANAGING YOUR OWN MONEY. If your reaction to this comment is that you don't have the time to manage your own money, in reality, you are saying you are just too lazy to do the right thing. As a professional athlete, I already know that you understand the value of hard work, discipline, and not cutting corners, because if you lacked any of these qualities, unless you are supremely gifted natural athlete, unless you are an athlete blessed with supremely gifted natural abilities, into the rarified air of professional sports but then be unwilling to spend a month to a few months to ensure they can continue charging enormous fees to enrich themselves on the back of the hard work you put in every season and off-season. Furthermore, even if you are a supremely gifted natural athlete like Allen Iverson or Zion Williamson, without discipline and hard work, laziness will eventually be your pass out of the league. Thus, it defies all logic and common sense to work for years to hone the abilities to gain entrance into the rarified air of professional sports but then be unwilling to spend a month to a few months to ensuring that the money you earn from your craft will last you long after you retire from the league.

Money management is not as complicated as those in the business make it out to be, and if you cannot find anyone that is qualified, **BECOME THAT QUALIFIED PERSON YOURSELF** by completing our smartknowledge pro sports wealth academy during the offseason. Many financial "advisers" are only interested in keeping you dependent upon them so they can continue charging enormous fees to get rich themselves. These types of greedy advisers will not only falsely tell you how difficult it is to manage money to prevent you from taking control over your own financial future, but they likely are also unqualified to manage your money. In addition, I studied the most frequently repeated mistakes made by professional athletes, not just in handling their money, but also in handling other aspects of their life, like impending retirement. To solve these problems, I developed exercises to ensure that no professional athlete that completes this course will repeat these

common, but extremely preventable, mistakes.

Furthermore, having had professional NBA players as clients before, and consequently consorting with many entertainers in Los Angeles, I understand the financial/investment needs specific to the lifestyles of professional athletes. Consequently, I address even simple mistakes, like a failure to budget money every year, to the specific needs of professional athletes that are very different than any other type of professional. A simple budgeting exercise that would apply to most people of any other profession cannot simply be regurgitated for use by a professional athlete, and those that never cater their financial guidance to the specific needs of professional athletes often lead them into financial ruin.

For example, since spending habits for professional athletes drastically differ during the offseason as opposed to during in-season, I have tailored even basic tasks like budgeting specifically to the special needs of professional athletes, insight that is often lacking in an academically trained advisor with zero experience working with professional athletes. Furthermore, having worked as a Private Banker and Private Wealth Manager for two of the largest US financial institutions in the past, I know the tricks of the trade people use to hide their incompetency when managing money, and provide a few essential tasks you must perform every year to ensure that you can uncover any deception, if any is taking place between your advisor and you.

Finally, as a professional athlete, you must realize that you must not automatically trust those with good intentions that wish to assist you in financial & investment matters. Though possession of a good heart and good intentions is certainly admirable, having possession of these two fine qualities does not necessarily translate into professional competency. Consequently, you want to ensure that you do not have the most good-hearted, but equally incompetent advisor, dispensing advice to you. In Course T, I provide you the tools to ensure that any kindness and trust you display will not come back to haunt you down the road and that will enable you to make difficult but correct decisions about your financial future and security.

In addition, in Course T, I discuss one of the biggest problems facing professional athletes during retirement that is hardly ever discussed but can often be devastating, the abrupt change in self-image that accompanies the retirement phase of an athlete's

career. After being accustomed to receiving the applause of tens of thousands of adoring fans on a nightly or weekly basis, many athletes have a difficult time adjusting to just the occasional acknowledgement during retirement that happens at a public venue. To many retired athletes, this abrupt disruption and absence of fan adoration causes many to end retirement to relentlessly pursue the chase for the endorphin rush that accompanies thousands of screaming fans. Retired athletes often make a comeback from retirement due to self-deception in which they convince themselves that it is not the adoration they miss, but the sport itself. In combat sports like American football, mixed martial arts, and boxing, this decision can negatively impact a professional athlete for the rest of his or her life if it is an improper one.

Usually, an athlete's inability to deal with the absence of adoring fans has its origins rooted in a lack of planning during the athlete's professional career and it points back **to the necessity of building a non-sports based legacy before retirement**. Most professional athlete's mistake their legacy as just being a professional sports star. While this is important, the most important legacy a professional athlete will ever build is the legacy he or she builds outside of professional sports and not the one as an athlete.

Why?

Because the legacy a pro athlete builds outside the sport will provide meaning to his or her life in retirement. Just as far too many people tie their entire identity to their job or their material possessions, so they spiral into deep depression when they lose their job or their home to a wildfire, far too many professional athletes tie their entire identity and sense of self-worth into their identity as a professional athlete. When high-profile athletes like Kevin Durant and Trevor Lawrence have voiced entirely healthy, emotionally and mentally balanced statements that indicate they do not respectively eat, sleep and drink basketball and football, idiot sports commentators rile up the fan base of the teams for whom these athletes play by questioning their heart and their "championship" DNA. Only the joke is on the low IQ sports commentators that, though sometimes two decades older than the athletes they criticize, still remain at a juvenile level of thinking when it comes to figuring out the important aspects of life. Consequently, it is no wonder that many professional athletes tie their entire identity to their careers. Unfortunately, the professional athletes that only

focus on building a legacy of winning sports championships are the ones that often feel lonely and empty after they retire as they fail to spend adequate time building a more important legacy during their career that would provide deeper meaning to their lives and existence. In fact, often times we can observe this failure to find meaning during their retirement years in the constant sniping they exhibit towards the current generation of athletes in a petty attempt to stay in the spotlight and steal shine away from current athletes that now reside in the spotlight that was once theirs.

And even though Los Angeles Laker NBA point guard Magic Johnson was a legend during his playing days, the narrative in 2020 with most rookie NBA players that entered the league that year was that Magic was a business mogul first, and a legendary point guard second. Most 2020 rookie NBA players were more aware of Magic's accomplishments as a successful businessman than as a player. Consequently, the athletes that are able to identify how to parlay the legacy they build as a pro athlete into an even bigger legacy during retirement, **and do so while they are still active athletes**, are the ones that have the easiest transitions in life and are the happiest during retirement.

In this course, I provide professional athletes with the tools to discover their life legacy while still an active athlete. To cap off this course, I provide a negotiating tactic that I can state with 99% certainty, of which top sports agencies like Roc Nation Sports, Klutch Sports Group, Creative Artists Agency, Boras Corporation, Relativity Sports, Wasserman Media Group, Excel Sports Management, ACES, Athletes First, Rosenhaus Sport Representation (RSR), etc. are completely UNAWARE and do NOT use. But yet this negotiation tactic will separate you, as a pro athlete, from every other athlete out there. This negotiating point, if properly used by an agent, could potentially result in contracts that are several to tens of millions of dollars more than contracts negotiated without this tactic.

Almost every professional sports agent today will negotiate on the same points of guaranteed v. non-guaranteed money (especially in the NFL), length of contract, and slotting. Agents that represent NFL rookies are particularly bound by slotting issues since the 2011 Collective Bargaining Agreement introduced a much harder cap and a more well-defined slotting procedure (except for the fifth-year option that is no

longer subject to slotting with the updated 2021 CBA), unless this particular facet of the CBA has been renegotiated by the time you read this sentence.

However, if you are a seasoned veteran and exploring free agency, there is much more flexibility in salary negotiations and more possibilities for millions of dollars to be secured or improperly left on the negotiating table with poor negotiating tactics. Many agents will use recently negotiated contracts for athletes of similar skillsets, statistics and talent as a precedent to negotiate contracts for the free agents they represent, but this is NOT the proper way to negotiate and often can shortchange an athlete of millions of dollars. Sign up for this course today to learn about this unused and overlooked negotiating tactic. Alternatively, contact me to set up a private consultation for a minimum of 8 professional athletes. As I am based in Singapore/Mexico, and most of our clients will likely be located in the Western hemisphere for this service, I can only provide this service to a group of at least 8 athletes or more.

#### LESSONS

##### Lesson #1

**The Seven Question Survey to Separate the True Advisors/Agents From the Fakes**

##### Lesson #2

**The Eight Most Common Mistakes All Professional Athletes Must Avoid When Managing Their Money**

##### Lesson #3

**Understand the Massive Difference Between a Sports Legacy and a Life Legacy**

##### Lesson #4

**The Most Valuable Negotiating Tactic Ever for Pro Athletes**

#### EXERCISES

##### Exercise #1

**Administer the 7 Question Survey to Find a Competent Advisor**

##### Exercise #2

**Eight Exercises to Avoid the Eight Most Common Mistakes**

##### Exercise #3

**How to Make a Seamless, Easy Transition Between Professional Athlete and Retirement**

##### Exercise #4

**The Negotiation Checklist**

## Please Support our upcoming skwealthacademy KickStarter Campaign

Please note that it has taken me more than 10 full years to develop all the materials for skwealthacademy (and in reality 20 years, if you consider the 10-years of research that preceded the actual development process for this Academy). Furthermore, due to a sinister billionaire oligarch-driven agenda to lock down millions of people based on not any public health mission, but based on a desire to transmit wealth to themselves while unnecessarily driving hundreds of millions into extreme poverty and starvation, as I was stuck in one of these regions run by such oligarchs, the planned launch of my Academy has been literally delayed for two full years. As a consequence of an inability to return home for more than two years and an inability to launch my Academy, I had to spend hundreds more hours to update the information in my Academy that changed over these two years, all of which put a massive strain on my savings and financial life, exactly as intended by the immoral people that ran the global covid lockdown campaigns. Once I (1) pay the significant fees due to lawyers and blockchain companies to ensure a high level of intellectual property protection for all of my materials/courses; and to (2) partially fund our Phase 2 projects, I expect all my now depleted savings to be fully depleted.

That said, please keep an eye out for my Kickstarter campaign (to be launched sometime after my Academy launch) and assist our efforts to raise the funds necessary to initiate Phase 2 of my academy if you can. Phase 2 of my Academy will consist of:

(1) Interactive peer-to-peer platforms that will allow all interested skwealthacademy members to engage in peer-to-peer learning for all of our courses; and

(2) Interactive peer-to-peer platforms that will allow all interested skwealthacademy members to become entrepreneurs through the engagement of collaborative entrepreneurial pursuits that utilize the knowledge and applied learning exercises of our courses.

Furthermore, I will provide some exclusive membership privileges as a thank you to all members of the skwealthacademy global community that contribute to our Kickstarter campaign, so stay tuned for further details.

In the meantime, please bookmark our website, [www.maalamalama.com/wordpress](http://www.maalamalama.com/wordpress) and the impending [www.skwealthacademy.com](http://www.skwealthacademy.com) website. Also please subscribe to my substack newsletter at [skwealthacademy.substack.com](http://skwealthacademy.substack.com) and my video platform at [www.rokfin.com/skwealthacademy](http://www.rokfin.com/skwealthacademy). Please participate and join our efforts to bring the skwealthacademy mindset to the entire world!

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