



Prepare for the Global Crisis Now. Will You Sink or Swim?

UP YOUR WEALTH LITERACY! FACT SHEET

LEARN THE IMPORTANT COURSES TO SURVIVE THE GLOBAL ECONOMIC CRISES THAT YOU WILL NEVER LEARN IN SCHOOL

The SmartKnowledgeU™ Up Your Wealth Literacy! Membership is our best educational resource for teenagers, young adults, and those just beginning their journey in building wealth. Here, we give you information that bridges the gap of knowledge that is lacking in all financial best selling books today but that is necessary to build wealth. Our "Up Your Wealth Literacy" course is different than our Gold and Platinum Membership education courses in that it is specifically designed for those with little experience in building wealth. Furthermore, it is designed to be a more "fun" learning experience as we designed this educational course primarily for young adults. We strongly believe that our SmartKnowledgeU™ Up Your Wealth Literacy! Curriculum is more valuable than any course taught within the traditional educational institutions (at any level, high school, university, or graduate school) when it comes to knowledge necessary to build wealth. Become wealth literate with our Up Your Wealth Literacy! Membership. As this global economic crisis progresses and becomes worse, financial literacy will not save you; however wealth literacy will not only save you, but it will also teach you how to prosper during this crisis.

Although financial literacy is a hot topic today, financial literacy achieves little in granting young people the necessary skill set to build wealth. Many of us focus on building financial literacy because we believe that this knowledge will help us build wealth. While it is true that many of us are woefully ig-

norant of our own finances and we contribute way too small a percentage of our salaries to employee sponsored 401(k) programs, spend too large a percentage of our salaries every month, and know too little about assets such as stocks, options, and real estate, many of us erroneously believe that taking actionable steps towards financial literacy will actually help us build wealth. Most concepts of financial literacy are so basic, so fundamental, so logical, and so general that achieving financial literacy does little more than make your knowledge base average. And average knowledge will not build wealth.

There is a very simple reason why financial literacy programs stop short of giving us the knowledge we need to achieve financial independence. Most financial literacy programs are sponsored by investment and financial companies whose bottom line greatly benefits from a financially literate yet still wealth illiterate customer base. The financial and investment industry have very cleverly created a state of learned helplessness in retail investors that leaves many of us no choice but to continue feeding their bottom line.

Furthermore, universities and graduate school DO NOT TEACH the information you need to survive this global economic crisis, such as how the monetary system really works, how Central Banks operate, and what “official” government key economic statistics really mean.

Our Up Your Wealth Literacy! Membership does provide this essential knowledge that is 100% necessary to survive the global depression that is coming (if it is not already here by the time you read this!).

THE UP YOUR WEALTH LITERACY! COURSE MAY BE THE MOST IMPORTANT COURSE YOU EVER TAKE IN YOUR LIFE

Consider this following story out of New York City in mid-2009.

In New York City, a Monroe College grad wants the \$70,000 she spent on tuition because she hasn't found gainful employment since earning her bachelor's degree in April, according to a suit filed in Bronx Supreme Court on July 24. The 27-year-old alleges the business-oriented Bronx school hasn't lived up to its end of the bargain, and has not done enough to find her a job. The information-technology student blames Monroe's Office of Career Advancement for not providing her with the leads and career advice it promised. "They have not tried hard enough to help me," the frustrated Bronx resident wrote about the school in her lawsuit. "She's angry," said Thompson's mother, Carol. "She's very angry at her situation. She put all her faith in them, and so did I. They're not making an effort. "She's finally finished [with school], and I'm so proud of her. She just wants a job." The mother and daughter live together, but are struggling to get by. Carol, a substitute teacher, has been the only breadwinner. "This is not the way we want to live our life," the mom said. "This is not what we planned." As if being unemployed weren't enough, Trina's student loans are coming due, saddling the family with more debt, the mom said.

Honestly, we at SmartKnowledgeU™ fully expect many more stories like Trina's to occur in the next few years. In our opinion, it is not the school's responsibility to get you a job. **However, it is YOUR RESPONSIBILITY to learn what is necessary to survive this global economic crisis and NO SCHOOL IN THE WORLD will teach you this.** But we will. In our opinion, Trina would have been much better off saving the \$70,000 she

spent on tuition, spending the four years she went to college learning “real world” strategies of how to multiply that nest egg into several hundred thousand dollars in four years (a very achievable goal), and now four years later, using the several hundred thousand dollars in her bank account to start her own business. Instead, Trina chose to “waste” four years at an expensive university that teaches theory that just does not translate into the real world, graduate into a terrible job market with little prospect of building wealth, and with a very burdensome debt.

Our Up Your Wealth Literacy! program will teach you how you cope, survive, and prosper during this crisis - NOT by delaying reality by attending college or university for four years and PRAYING that the job market will be better in four more years (and there is a very very strong probability that the job market, especially in Europe and in the United States, will NOT be any better four years from now). It is only possible to weather the fallout of this global economic crisis by **CONFRONTING REALITY HEAD ON, ALTERING YOUR PLANS, and PROSPERING due to your willingness to confront reality.**

Consider that millions of parents regularly spend USD \$3,000 to USD \$5,000 just for College Admissions Test preparation courses for their children. But think about it? Even if your child achieves top scores that gains him or her entrance into a prestigious school such as Oxford, Harvard, or MIT, what does this really mean? Unless you are very wealthy, it means that your child will graduate with perhaps more than USD \$100,000 in student loan debt and with ZERO knowledge about how to cope with this global economic crisis properly. Would you pay \$500, \$1,000 or even \$2,000 for a program that will give you the best chance of prosperity during this crisis versus \$3,000 on a college admissions test preparation course that will provide no preparation for this crisis? If you care about your future, we certainly hope so. As we’ve stated before, no university, no matter its ranking, teaches the concepts students need today to prosper during this global economic crisis. What are these concepts?

How does the monetary system work? How do the actions of Central Banks impede and restrict free markets? How do governments deceive the public about true key economic indicators? What is the real meaning of inflation? What is the role and importance of gold and silver in the global monetary system? How do you protect your currency’s purchasing power once you have accumulated a sizable savings account?

All of these concepts are 100% necessary to survive this crisis yet no university in the world teaches them.

In fact, sometimes universities teach false concepts so if one becomes “indoctrinated” through institutional learning, the education a young adult receives will actually HARM his or her ability to deal with this global crisis. For example, it is a fact that basic economic principles such as the reserve requirement ratios (RRR) of US banks are not taught properly in US colleges and MBA programs. It is a fact that in most Western universities and MBA programs, no alternative to the Keynesian approach of destroying currencies and flooding economies with fresh printing of currencies is offered, though the alternative Austrian economic approach is the logical and sound approach that one truly needs to understand to survive this crisis. And if you’re unsure of the difference between the Keynesian and Austrian schools of economics, then this membership is definitely for you. If universities taught all of the above concepts that I’ve discussed in great detail, then I would say that the Up Your Wealth Literacy! course is unnecessary. But as it stands now, a young adult cannot receive this education through a university or even graduate school. If you are skeptical of these claims, then this shows you are wise. Skepticism is a healthy ingredient in the arena of truth. If more people possessed this trait as of July 2009, then so many people around the world would not be fooled into believing that the global stock market

recovery actually is a sign of global economic strength. Global stock markets have merely been rigged to climb higher during the summer of 2009 while all major developed economies are still deathly ill.

The financial elites have merely trained the masses to ignore the huge elephant (the sick global economy and monetary system) present in the room. It is a complete scam for all leading financial executives and world government leaders to have stated for the past two years that “nobody could have seen this crisis coming”. Nobody that was trained to evaluate global economic health in traditional universities like Harvard, Oxford, or even my alma mater, the University of Pennsylvania, could have been expected to use their educational training to predict this crisis. However, if you visit my blog at <http://www.theundergroundinvestor.com>, you will discover that I, along with a handful of others in this world, did indeed predict the crisis as early as Septemeber of 2006. Please visit my blog and read the articles I wrote in the fall of 2006 about the inevitability of this crisis. It is all on record and in writing, when government officials state that nobody could have seen this crisis brewing, this is basically a lie to cover up their inadequacies.

By the way, it is not what I learned at the University of Pennsylvania or in my MBA or Master of Public Policy graduate programs that allowed me to predict this crisis so accurately for more than 3 years running now. **It is my self-education for the last two decades that allowed me to predict the crisis and how it would unfold before any top investment executive on Wall Street or any top government official.** When it became popular in mid-2008 for investment advisors to state that the Warren Buffet investment discipline of “buy and hold” was over, please reference this article that I wrote about this topic on August 14, 2006, **two years earlier than anyone else**, called, [“The Days of Buy and Hold are Over.”](#) I wrote back then because I knew great turbulence would visit all global stock markets soon and that the financial security of buy and hold investors would be destroyed during this turbulence. Reference the article I wrote just one month later on September 9, 2006 that I called [“The Peak Investment Crisis,”](#) and you will immediately know that the bold statements of government officials in early 2008 that “no one in the world knew this crisis was going to happen!” is a bold-faced lie. More recently, reference the article I wrote on April 23, 2008, for which everyone called me a fool for writing, titled [“Will US Markets Crash Now or Later?”](#), and note that just 17 business days after I wrote this article, the US S&P 500 index indeed started crashing from a peak of 1,440 and didn’t stop crashing until it had lost more than 50% of its market capitalization at 673.

Though I have literally made dozens of other predictions in direct opposition to the Ben Bernankes and Hank Paulsons of this world that have been correct while they have been utterly wrong over the past several years, I hope that the above three articles along with a perusal of my 3-year old blog online will convince you that universities will teach you absolutely nothing that is useful to coping with this crisis. In fact, I have always stated that a university education, other than the social stigma that comes with not having a college degree, is useful only for putting you in large amounts of debt, if you desire to become a businessman or businesswoman. Since I’ve learned the realities that most financial courses in university or utterly useless and impractical to help anyone create any real wealth, I’ve often stated that the ONLY UTILITY of attending a top-ranked university is the networks you will build while there.

But does one really need to pay \$50,000 a year in tuition and room and board just to build a network?

Had I realized 20 years ago what I realize now, I would have never gone to college or graduate school and I have no doubt that I would still be very successful in what I do. In fact, had I not gone to college, I would have not learned all the false concepts about monetary policies and banks that at first, impeded my ability to create wealth, and thus I'm confident, I would have been much more financially successful at a very young age. Thus, this is the reason that, of any course a young adult may take, I firmly believe that the Up Your Wealth Literacy! course may be the most valuable course of his or her young life.

EXPLORE THE SPECIFIC CONTENT OF THE UP YOUR WEALTH LITERACY! MEMBERSHIP MODULES

Our Up Your Wealth Literacy! Membership gives you all the tools to become Wealth Literate:

√ **The Importance of Gold as an Investment**

√ **How to Build Great Networks**

√ **How to Leverage Time**

√ **The 4 Pillars Necessary to Build Wealth;**

√ **The Value of Risk Taking; and**

√ **7 Rules for Building a Smart Portfolio**

UP YOUR WEALTH LITERACY! MEMBERSHIP: One Time Payment of the US dollar equivalent of 0.3333 ozs. of gold. To read more about how our gold standard pricing scheme works, please click here: <http://www.smartknowledgeu.com/goldstandard.php>

..... Furthermore, our wealth literacy modules also cover the various pitfalls that prevent people from building wealth. These pitfalls span a wide variety of topics from systematic traps such as credit card debt and student loan debt, psychological traps such as living beyond one's means instead of living below one's means, and educational traps, such as failure to learn how to leverage time and assets prop-

erly, failure to learn how to invest at a young age, and the pursuit of traditional, education at prestigious institutions of learning instead of the pursuit of non-traditional, wealth-building knowledge

FREE BONUS SPECIAL REPORTS AND A FREE FLASH DRIVE

JOIN US TODAY and begin learning the important knowledge you need that will prepare you to not only survive this economic crisis, but to prosper during it, better than anything you could possibly learn in university or graduate school. Receive the SmartKnowledgeU™ Paper Trading Guide for Young Adults, a 7-page guide. Also, upon expiration of your membership, receive upon request, a free flash drive that contains all of the Up Your Wealth Literacy lessons and exercise (without exams and exam questions).

SAMPLE TESTIMONIALS ABOUT SMARTKNOWLEDGEU™

“Money has definitely been made, you pretty much timed this thing to perfection. Absolutely incredible. Got plenty of dry powder left and ready to load up again when you give the word.” (regarding a warning to take profits with specific precious metal stocks in 2009, the SmartKnowledgeU™ Crisis Investment Opportunities newsletter)

- Tim D., California, USA

“I did buy some [of the investments you discussed]. They're up 125%...I've always believed that knowledge is power. Not only do you have a huge arsenal of knowledge, you have the intuition. You are truly gifted, and I am blessed to have SmartKnowledgeU™ as a friend.”

- Angela C., California, USA

“Whilst I purchased your Platinum level membership a couple of weeks ago, it has only been in the last 36 hours that I have actually gotten into the modules (21-28). So two words: WOW! and THANK YOU! Actually three words... but truly, I am finding the information and the degree of detail fascinating, I feel your passion for this subject coming off the screen! And, importantly, I am acting on this information. Thank you for your massive efforts in putting this course together and making it available to all.”

- Jamie T., Melbourne, Australia

Regarding the SmartKnowledgeU Private Consultation: "Your input has been most valuable and you have given me so much confidence and knowledge about the current crisis. I am certain that my portfolio would not be where it is today if not for your services. I am delighted to report that my []portfolio is doing very well! Earlier this week, I made over \$20,000 in one day in just my stocks (not even including the [other investments we discussed]).....I couldn't have done it without you."

- Cheryl W., Indiana, USA

Regarding a specific and timely investment opportunity we sent all Platinum Level members in a 2008 Special Alert: "Sold all 150 calls and locked in gains of about \$23,000 [in just two weeks time]. Thanks!"

- Rich K., Florida, USA

"You were so prescient in predicting all of this -- it's amazing! I remember you predicting Washington Mutual failing too! You really do have a crystal ball."

- Joanna G., California, USA

"I am definitely more confident [about investing on my own]. Since I became a [Platinum] Member, I have consolidated all of my 401k funds into one Fidelity account, and the investments I have made have been significantly better than if I had left them where they were. I am 55 years old and only have about 10 more years to get my 401k healthy to a point that I can retire and live a fairly good life. I am confident I can get my account up significantly so that my children will not have to worry about my finances as I grow older."

- Diane H., Maryland, USA

"I am making money now, and your input has been very valuable to me, as I am learning about the economics and investment. I am quite grateful to get to know and learn from you at the early stage of my investment, and it has set me on a good and right track."

- Aaron K., California, USA

"I have rarely met a professional with so much deep insight and knowledge about his area of expertise. The advice John gives is to the point and easy to follow. I will highly recommend John to anyone."

- Tim H., Bangkok, Thailand

"I truthfully want to thank SmartKnowledgeU Team, especially Mr. Kim, for allowing other people to learn about such precious knowledge that we could hardly ever find elsewhere. I confidently believe that the things that SmartKnowledgeU teaches will be significantly influential to so many people. Mr. Kim allows me to live outside the machine where its system restricts the population from seeing the truth for themselves. I consider myself very lucky for knowing Mr. Kim and SmartKnowledgeU."

- Max K., Seoul, South Korea

"I have stressed to both of [my children] that reading these modules [the SmartKnowledgeU™ wealth literacy modules for young adults] can be life changing if they put some effort into reading the material...Once again, thank you very much for sharing this material with my children. I sincerely believe this will change their life."

- Diane H., Maryland, USA

“Mr. Kim is one of the best high performing executives I know in Japan. He has excellent connections at the highest levels in various industries, high level skills in foreign languages, highly self-motivated individual, displays leadership skills, nice personality and is a member of the corporate elite in Asia. I recommend him without any hesitation. It is always a pleasure to work with Mr. Kim and we would welcome another opportunity to partner with him.”

- AI P., Tokyo, Japan

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