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THE HARD MONEY KIT

What they're not telling you about your money

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SECTION 1

The 1913 Dollar

What \$1 bought then vs. now.

ITEM	1913 PRICE	2026 PRICE	INCREASE
Loaf of bread	\$0.06	~\$5.00	+8,233%
Gallon of milk	\$0.36	~\$4.50	+1,150%
Dozen eggs	\$0.37	~\$5.00	+1,251%
Gallon of gas	\$0.12	~\$3.50	+2,817%
Average home	\$3,395	~\$420,000	+12,271%
Annual income	\$800	~\$63,000	+7,775%

97%

of the dollar's value is gone.

The dollar hasn't grown. It's shrunk.

\$1 in 1913 has the purchasing power of about \$0.03 today.

That's not an opinion. That's the Federal Reserve's own data.

SECTION 2

What Inflation Cost You

The real cost of holding cash in a savings account.

Savings account APY: 4.0%

Official CPI inflation: ~3.5% | Real inflation (ShadowStats): ~7-8%

SAVINGS	BANK SHOWS	REAL VALUE	YOU LOST
\$10,000	\$10,400	\$10,050	-\$350
\$50,000	\$52,000	\$50,250	-\$1,750
\$100,000	\$104,000	\$100,500	-\$3,500

SAVINGS	BANK SHOWS	REAL VALUE	YOU LOST
\$10,000	\$10,400	\$9,650	-\$750
\$50,000	\$52,000	\$48,250	-\$3,750
\$100,000	\$104,000	\$96,500	-\$7,500

Your bank shows a growing balance.
What it buys is shrinking.

SECTION 3

The Beginner's Checklist

Eight steps from zero to sovereign.

1. Understand what Bitcoin is

Fixed supply (21 million forever), decentralized (no one controls it), digital (works anywhere). It's money with rules that can't be changed.

2. Learn what inflation does to your savings

Your dollar buys less every year. A savings account earning 4% while inflation runs 7% means you're losing 3% annually. That's not saving. That's slow bleeding.

3. Open an account on a reputable exchange

River, Swan, or Strike. These are Bitcoin-only platforms. Avoid Coinbase (sells altcoins), Robinhood (you can't withdraw), and PayPal (you don't own it).

4. Set up dollar-cost averaging

Buy \$10-50 per week automatically. Don't try to time the market. Every person who has held Bitcoin for 4+ years has been in profit. Every single one.

5. Buy a hardware wallet

Trezor Model One (~\$69) or Trezor Safe 3 (~\$79). This is a physical device that stores your Bitcoin offline. No hacker can reach it.

6. Move Bitcoin to your own wallet

Transfer from your exchange to your hardware wallet. This is called self-custody. Your keys, your Bitcoin. Not your keys, not your Bitcoin.

7. Secure your seed phrase

Your wallet generates 12 or 24 words. Write them on paper (or stamp them in metal). Store in a safe. Never type them into a website. Never photograph them. Ever.

8. Never sell in a panic

Bitcoin drops 30-50% regularly. It has recovered every single time to a new all-time high. The people who lose money are the ones who sell during fear. Don't be them.

That's it. Eight steps. No shortcuts. No hype.

Start your journey at hrdmoni.com

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Hard money clarity.

Type your Bitcoin fear. See the fiat reality.

3 free reads. No account needed.

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