

**SPECIAL
INVESTIGATION**

Monetary Meltdown

**THE DOLLAR ILLUSION:
A STORY OF DEBT DENIAL**



REAGAN
GOLD GROUP



Our mission is simple:

To provide the education, resources, and trusted service you need to diversify into gold and silver with confidence.

Our reputation precedes us with 15+ years of Exceptional Service

As a family-owned and operated leader in the precious metals industry, we pride ourselves on delivering quality solutions, exceptional customer service, and unwavering integrity—small enough to know your name, yet established enough to meet all your precious metals needs.

Ready to get Started call us at:

1-888-634-1523



SCAN QR CODE TO VISIT

RGGUSA.COM

LIVE CHAT NOW AVAILABLE

You can find information about our reputation and promotions on pages 13 and 14.

TABLE OF CONTENT

page. 3

When the music stops, most will lose their seat.

Leaders promise to fix the debt, but spending keeps rising—even with Trump and Elon Musk on the case. The real issue is systemic. This report explains why.



Page. 4

What is the Problem with Our Monetary System?

Everyone agrees waste and debt are problems, yet nothing improves. The issue isn't bad leadership—it's how our money is created. This report breaks it down.

Page. 10

The Tipping Point

The dollar stands on three fragile pillars—fiat money, fractional banking, and trust. This report explains why a reset is near and how to prepare.

Page. 5

What is a Dollar- REALLY?

A dollar used to mean gold or silver—now it means “trust us.” The shift to fiat money gave government unlimited power through inflation and debt. This report shows how it happened—and what it costs you.

Page. 13

Hope For The Future: What You Can Still Do

The dollar relies on fragile pillars: fiat money, fractional banking, and trust. These systems don't fail slowly—they snap. This section reveals why a reset is coming—and how to prepare before it hits.

Page. 7

How the Monetary System REALLY Works.

Money is now created through debt, printing, and lending—fueled by a cycle no one can stop. The system demands constant growth or it collapses. This report reveals the trap we're all caught in.

Page. 15

Why Reagan?

Reagan Gold Group helps you secure your future with trusted gold and silver investments. As the dollar weakens, gold protects your wealth and offers a seat at tomorrow's table. Don't wait—claim your chair before the music stops.

“Like a Shark that dies if it stops moving, our Monetary System would collapse if Debt isn't Created”

— Current Debt-Based Monetary System



Make Sure you're sitting on some Gold.

Ever wonder why it seems to be politically impossible to balance the budget or pay down the national debt – even though we constantly elect leaders who promise to do so?

Arguably, no one was more motivated to fix the spending problem than President Trump. He entered office with a huge electoral mandate to audit the entire government and bring us onto firmer financial footing.

He brought on one of the smartest men in the world, Elon Musk, to help figure out where all the money has been going.

DOGE figured out a lot! And yet the spending continues and the savings amount to a drop in the bucket. Not only that, but the “Big Beautiful Bill” is only going to increase spending and debt.

Elon Musk is absolutely **ENRAGED** about this.

Maybe you are, too. But there is a fundamental, systemic reason the solution is out of reach.

No one should be surprised – if they understand what we cover in *this report*.

THIS REPORT WILL EXPLAIN:

1. What is a Dollar – Really?

How dollars are actually created and why that mechanism requires constant debt. (pg .5)

2. How the Monetary System Really Works:

Why the current system can't be fixed, only replaced. (pg .7)

3. The Tipping Point:

What happens when the monetary game of musical chairs stops. (pg .10)

4. Hope for the Future:

3 key action items to help you grab your seat at the table TODAY. (pg .13)

What is the **problem** with our money?

Is it Congress? No elected official advocates FOR waste, fraud and abuse. When you listen to any random campaign speech leading up to an election,

Everyone wants to fix the budget. **Everyone** agrees we shouldn't be wasting money; we shouldn't be in so much debt and fraud is not **OK**.

Burdening our grandkids is **NOT OK**. So why do things only get worse? What are they not telling us?

The answer lies in the money itself, and how it is created. **REALLY** created.

You see, there are many childish myths about money we are all taught to believe. Perhaps this is because the system itself is too complicated **BY DESIGN** for most adults, and even Elon Musk, to fully understand.

The simplified, jingoistic version of our monetary system is that inflation is normal, debt is fine, the system is stable. The dollar is as good as gold. Everything is under control and we shouldn't worry our pretty little heads about things our betters are handling perfectly well for us.

Our money is trustworthy. It literally has "In God We Trust" printed on it right there.

Because of trust, we can confidently trade our time, energy and labor for dollars and know that we are getting a fair trade for something solid and valuable.

Sound pretty good so far?

But what if none of that is true? What if it is time to grow up and face reality, as messy and complicated as it is?

If you are ready for that, read on...

Our banking system, the Federal Reserve, the US Treasury and Congress all act together to continually create money through debt, tax away the inflation, and sell us out to big bankers one dollar at a time.

Learning the truth will confuse you. It will enrage you. But there is hope for people who understand what is happening.



"The few who understand the system will either be so interested from its profits or so dependent on its favors that there will be no opposition."

— Rothschild Brothers of London, 1863

Let's Break Down How Our Monetary System Works and Why it's Built on and Driven by Debt.

What is a Dollar Really?

Well, its money, of course. Here's how Merriam-Webster's defines, money:
Something generally accepted as a medium of exchange, a measure of value, or a means of payment: such as - officially coined or stamped metal currency.

It is a tool for exchanging value, to forego the complications of straight barter. You don't need to find someone who needs your apples to trade for their oranges. Money is an intermediary object in the middle of every trade that is universally accepted by everyone to facilitate the movement of goods and services in the economy. It greases the wheels of the economy to keep goods and services constantly flowing.

It is critically important for this reason, but it must have certain characteristics or it will not work as money: It must be scarce, divisible, portable, durable and uniform and acceptable to others.

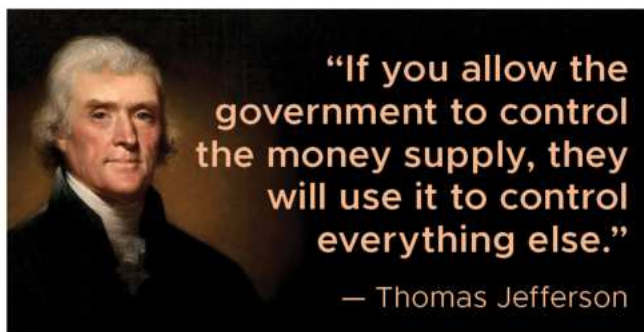
Pretty basic, right?

People in various cultures and times have used shells, beads, salt (hence: salary) as money, but the most widely used commodity has always been precious metals – gold and silver. They satisfy all the requirements and for thousands of years of human history, gold and silver have been the staples of currency systems.

The dollar used to be backed by gold, and

silver was an important part of our coinage, but not anymore.

The problem with gold and silver was that it limited the government's size and scope to what it could tax out of the people and survive politically. Politicians grew weary of these restraints and devised something else.



In 1913 politicians threw off these restraints with the creation of the Federal Reserve – a large, semi-private central bank that ensures politicians have as much money as they need to achieve policy goals. Much of those goals involved war. Notice how the century of central banking coincided with a century of world wars? War is expensive, and has been described by Randolph Bourne as "The health of the state." Through wars and other emergencies,

the government seizes more power, more resources and civil liberties. But that is for a whole other report.

Today, our dollar is a completely fiat currency. Fiat translates to “by government decree” in Latin, meaning our money has value literally because the government says so. There is enough trust in the US government and the dollar that it has gained world reserve currency status.

That means demand for dollars is robust around the world because foreign central

No, its design is much sneakier than that, and complicated enough to make most eyes glaze over, lose interest and just accept it. But because government has created this system that injects its “Just Trust Us” dollars into every single economic transaction, it has enormous power and control and wealth at its disposal.

A heady game for politicians and bureaucrats to play... but as you will see, they play it at your expense.

“Paper money eventually returns to its intrinsic value - zero”

— Voltaire

banks keep dollars in their reserves to underscore the value of their own currencies. This allows us to export a lot of our inflation.

The U.S. government can print and spend at will, with price inflation at home as the only flimsy political guardrail. How did this happen and how does it all work?

“Inflation is the one form of taxation that can be imposed without legislation.”

— Milton Friedman

If it was as simple as running a printing press out of the US treasury building, people would have rioted in the streets at its inception.





How the Monetary System —Really Works—

Money is created through a complicated cycle of deficit spending, interest payments, borrowing, bond auctions and taxation.

The process involves a circular dance between Congress, the Fed, the Treasury, big banks, institutional and foreign investors. At the end of the day you are somehow left holding the bag.

And the whole process is like a treadmill that never stops, and that you can't get off. And it's beginning to go faster and faster...

It begins with Congress spending beyond its means. Much of the economy depends on Congressional spending sending dollars out into the economy.

But that overspending creates a deficit.

That deficit amount goes over to the Treasury, which then has to then borrow to cover it.

The Treasury issues bonds, which are basically IOUs which it sells at auction.

The buyers are banks, foreign governments, pension funds, individual investors and the Federal Reserve.

The Federal Reserve enables this cycle by purchasing government bonds with dollars it creates out of thin air.

That newly created money flows into the banking system, where it's multiplied through fractional reserve banking.

Big banks multiply the money by keeping only a fraction of your deposits as reserves, but lending out about 90-97%.

Those loans go out to consumers, who pay them back with real blood, sweat and tears - and interest.

Even worse – since March of 2020, the Federal Reserve reduced reserve requirements to 0% as a pandemic emergency measure.

This policy change has not been reversed.

This means in theory the bank could have 0% of the money you deposit.

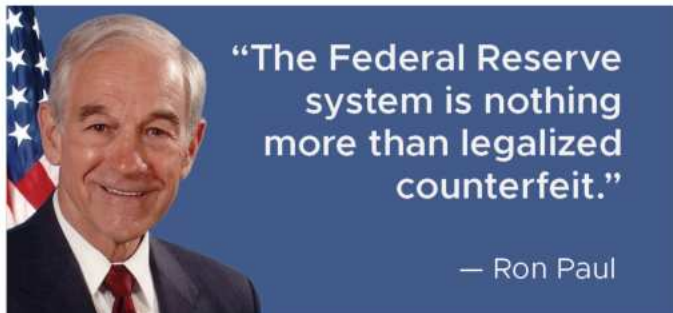
It is potentially all lent out to various borrowers with varying levels of risk of default. It's actually a fictional reserve banking system!

At the heart of our modern financial system lies a truth that few in power will admit: *it operates with the structural fragility of a glorified Ponzi scheme.*

The government borrows endlessly to fund spending it can't cover with tax revenue.

That debt is serviced not by paying it down, but by issuing even more debt—new Treasury bonds to pay the interest on old ones.

It's like paying your mortgage by taking out a new loan. And then making the payments



on that loan with another loan. Over and over and over.



“Interest on the national debt is now the fastest growing part of the federal budget.”

— Peter G. Peterson Foundation

What bank would ever keep lending to a consumer handling their finances this way? But the government IS its own bank. They own the printing press, and so the cycle never ends.

But can't this be avoided? Why can't we just balance the budget and pay down debt?

It's a simple question, with a sinister answer – one most people don't want to hear: ***Our system relies on perpetual expansion.***

Our financial system is debt-based—money is created when someone borrows.

If we stopped deficit spending and paid off the debt, the money supply would shrink. Less borrowing means fewer dollars in the system which would trigger the evil twin of inflation - a deflationary spiral.



A deflationary spiral is a vicious economic cycle in which falling prices lead to reduced production, which in turn causes businesses to cut costs, lay off workers, and lower wages—leading to even less consumer spending, and the cycle repeats. It's the opposite of inflation, and it's just as dangerous, if not more so

That's why every administration—no matter the party—keeps increasing the debt ceiling.

Paying down the debt would pull dollars out of circulation, collapse asset prices, increase unemployment, shrink GDP and threaten the solvency of the entire over-leveraged financial system.

In short, the whole house of cards would collapse.

The system is getting more and more off balance and unfair. At some point, something's gotta give.

Stein's Law in economics famously states that "If something cannot go on forever, it will stop."

The truth is the US dollar has value because it is backed by **you**, your labor, your sweat, your tears, your trust.

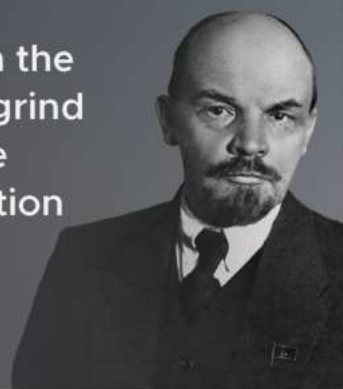
And that gives those who print it every bit as much power we the people will tolerate.

As you look around you and see civil unrest, unemployment or overemployment with wages that don't exactly bring about the American dream, do you think the people's tolerance will last indefinitely?

This will eventually stop.

"The way to crush the bourgeoisie is to grind them between the millstones of taxation and inflation."

— Vladimir Lenin



The Tipping Point

The cycle repeats until it can't anymore. When is that? That is when trust is lost and buyers of debt no longer will or no longer can buy the debt.

When people finally realize the fragility of a system that cannot stop printing money, because doing so will precipitate the collapse.

After the revelations of DOGE and the realization that nothing can or will materially change in response, faith in the system is well and truly dissipating.

The curtain has been pulled back revealing some hard truths. What follows – if it is anything like other monetary system collapses – is chaotic and scary.

But it doesn't last forever.

There are three factors that are not new or unique to the US dollar. We've seen this all before.

The US dollar is at present a (1) fiat currency, overextended through (2) fractional (fictional) reserve banking and it is a major world (3) reserve currency.

All of these contribute to its fragility, because like a three-legged stool, if just one of these legs breaks, all bets are off.

Fiat currencies don't last.

Throughout history, fiat currencies have followed a predictable arc: expansion, debasement, then eventual collapse.

From the Roman denarius to the French assignat to the German papiermark, nations have repeatedly embraced paper money untethered from real assets—only to watch inflation, corruption, and public mistrust unravel their economies.

The average lifespan of a fiat currency is just 27 years. The U.S. dollar in its current form—fully decoupled from gold since 1971—is now over 50 years old. It is, by historical standards, a long-lived experiment already overdue for a reckoning.

.....

Fractional reserve banking is a house of cards.

Fractional reserve banking systems amplify this fragility. They rely on the confidence



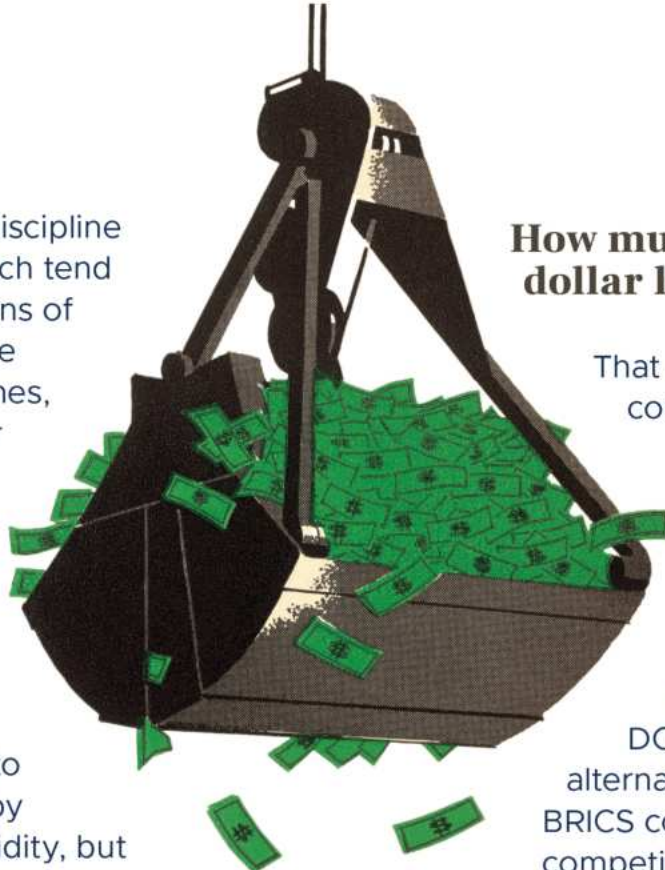
of depositors and the discipline of lenders—both of which tend to vanish at the first signs of crisis. By loaning out the same dollar multiple times, banks create money far beyond what exists in actual reserves. In good times, this fuels credit booms. In bad times, it accelerates collapses.

Central banks attempt to paper over the cracks by creating ever more liquidity, but this only delays the inevitable and makes the eventual correction more severe.

Reserve currency status is based on trust.

Reserve currency status—like what the U.S. dollar enjoys today—is no guarantee of permanence. The Portuguese real, the Spanish piece of eight, the Dutch guilder, the British pound: all were once global settlement currencies. All were eventually replaced.

Reserve status brings prestige and power, but also creates systemic imbalances. It encourages massive deficits, offshoring of production, and reliance on global demand for sovereign debt. Once trust erodes, reserve currency systems do not fade gently. They snap.



How much longer can the dollar last?

That depends on confidence—because fiat survives not on value, but on belief. Trillions in new debt, weaponized sanctions, inflationary fiscal policy, the futility of DOGE and growing global alternatives (like crypto, BRICS countries talking about a competing new global currency, and increasing central bank gold purchases) suggest that belief is beginning to waver.

Perhaps Trump senses this, too, and that is why he wants to reshore American manufacturing and enact protectionist tariffs... Maybe he is trying to brace our economy for impact...

Whether the collapse is five months or five years or fifteen years away, the outcome is already taking shape.

The smart money isn't waiting for a headline to confirm it. It's already moving—into other stores of value, especially gold and silver.

Big banks and institutional investors are keenly aware that precious metals have outlived every paper promise in history. You can see that reflected in the pricing of gold and silver in recent months.

If it can't continue forever, how does it end?

History shows us how such systems end: with currency debasement, loss of faith, and the eventual demand for something real. That's why gold and silver have endured through every monetary collapse.

They don't rely on trust, policy, or promises. They simply hold value.

As the cracks widen in the foundation of fiat currency, the question isn't whether there will be a reset—it's who will be prepared when it comes.

It could be chaotic and sad for many.

Retirement savings could evaporate overnight, impoverishing the middle class almost instantly as during the Weimar Republic in Germany in 1923. That may be a worst-case scenario.

But those who act boldly and position themselves outside the debt spiral will be the ones who emerge not as victims, but as survivors. Possibly even as beneficiaries. In the next phase of monetary history, paper promises will burn. But gold will remain.

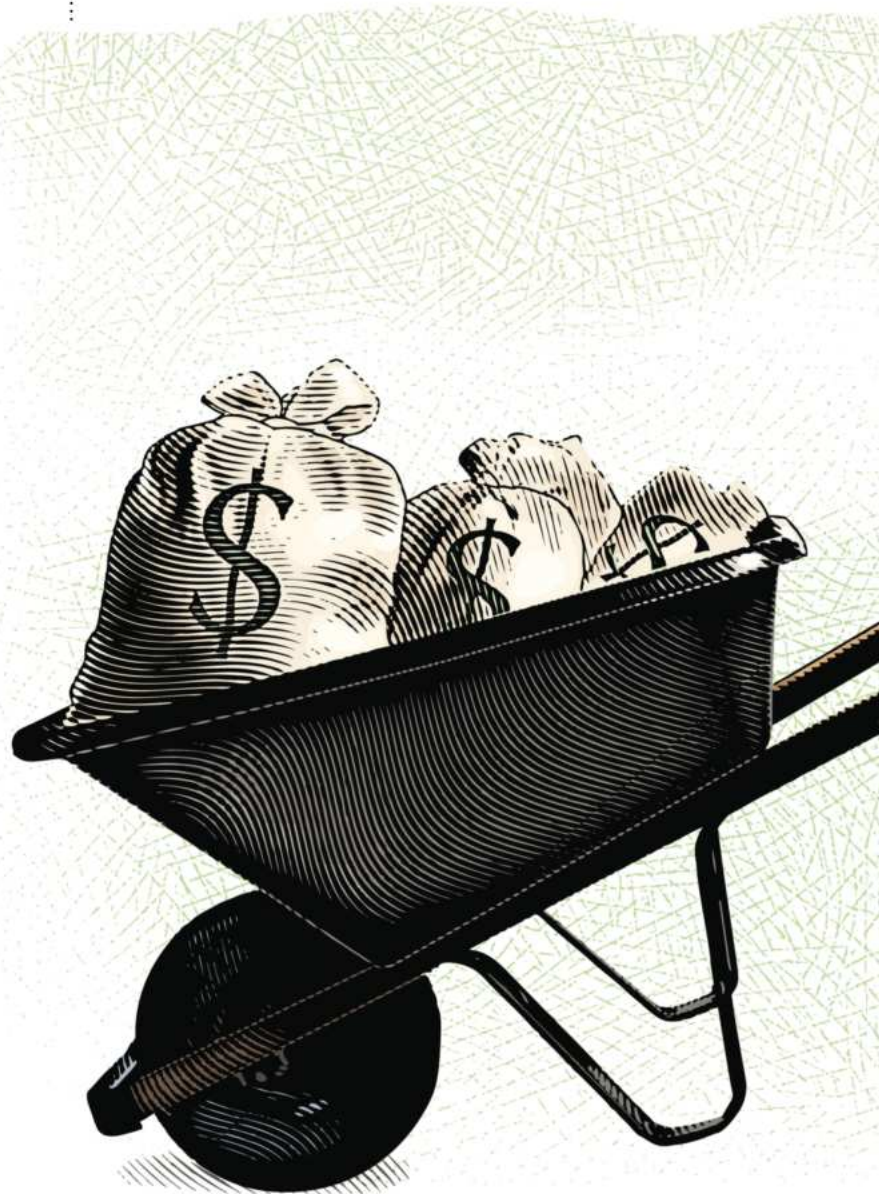
There is hope. There is "an after" coming. A financial reset could usher in a golden era of sound money, price stability and real prosperity – and peace.

But the dollars being printed into oblivion

right now could be swept out of the picture, into the dustbin of history.

What does your retirement look like right now? Is it completely dependent on those dollars, or assets and financial instruments that only work if the dollar does?

What can a forward-thinking investor do today to defend their tomorrow?



HOPE FOR THE FUTURE:

What you can still do

The era of funny money, reckless monetary expansion, and unsustainable debt is beginning to collapse under its own weight.

We may be witnessing the final stages of the dollar's lifespan—the illusion of prosperity built on inflationary fumes.

Markets are jittery. Trust in fiat currency is evaporating. And the average investor is sinking into the economic quicksand, clinging to paper promises that lose value by the hour.

What Is Coming: A Monetary Detonation

Let's say the quiet part out loud. The erosion of confidence isn't a dip. It's not a slight correction. It's a monetary detonation—the kind Ludwig von Mises warned about when he described how inflation leads to collapse, not reform.



"There is no means of avoiding the final collapse of a boom brought about by credit expansion."

— Ludwig von Mises

There may be cries for sound money and debt reduction, and even small movements in a positive direction – temporarily.

But the political currents toward spending and debt are always far too strong. Historically speaking, collapse is the only way out.

The Silver Lining

But in every breakdown, there is a breakthrough. The end of a fiat cycle isn't the end of opportunity—it's the moment when those who prepared are catapulted into the next era of wealth preservation and growth.

There is no single safe haven—but there are smart, defensive moves you can make today.

Here are three strategies you might consider to keep your future golden.

First, and foremost - anchor your wealth with **precious metals**. Gold and silver are not investments in the traditional sense—they are monetary insurance.

They don't rely on a central bank, a quarterly report, or a campaign promise.

They simply endure.

History shows us **when trust in paper dies, gold and silver rise**—not as speculation, but as restoration. Gold doesn't promise yield. It promises truth. It doesn't inflate or erode. It retains.

When the dust clears, those who hold precious metals will not only have protected their purchasing power—they'll have retained their sovereignty in a system that's rewriting the rules.

Second, reduce your exposure to paper assets and financial promises that depend on low interest rates, political stability, or central bank intervention.

Get some assets out of the everything-bubble before it bursts. That means rethinking your bond holdings, trimming overvalued equities, and leaning into real, tangible assets. This may include income-producing property or productive land, but the key is utility, low leverage, and long-term value.

Third, build optionality into your life. Keep some powder dry and give yourself choices. Keep liquidity available so you can act when prices drop.

Learn new skills. Build local relationships. Consider limited exposure to parallel systems—like Bitcoin—not as speculation, but as a strategic hedge against the vulnerabilities of the current order.

Most importantly, stay alert. Stay nimble. Be ready to pivot when the next shoe drops. The people who thrive in a monetary reset aren't the ones who waited for permission.

They're the ones with foresight, who acted before the headlines caught up.

Bold steps now will be the difference between surviving the storm—and being swept away.

Your Golden Future

Now is not the time for passive hope. It's the time for deliberate positioning. Every moment you wait is a moment priced in tomorrow's devalued dollars.



Gold doesn't need a miracle to rise—it just needs the system to continue doing what it's doing. When the system wobbles, paper promises won't save you—but real gold might.

The cracks are already showing. The storm is already here. But the ones who act boldly today—who convert inflated paper into real tangible value—will backstop their losses and be the ones standing tall tomorrow.

When the financial music stops, will you have a place to sit?



At Reagan Gold Group, we help investors secure their financial future with real, tangible assets that stand the test of time.

Peace of mind starts with sound money. That's why we offer a **Buy Back Program, price protection, FREE secure, insured delivery**, and a personalized concierge-style approach to every client.

You're not just buying metals—you're gaining a partner who knows the stakes and stands with you.

You will also love our Referral Program! Please share this report with anyone and everyone you care about. They will thank you and so will we, with a **FREE coin!**

As the dollar continues to unravel, gold doesn't just protect your wealth—it gives you a seat at the new table that is coming. Don't wait for the music to stop. Claim your chair now—before it's too late.

With decades of experience, a commitment to integrity, and a deep understanding of the precious metals market, Reagan Gold Group is your partner in building wealth that lasts—no matter what tomorrow brings.

To learn more about Reagan Gold Group visit www.rggusa.com/promises



PRICE PROTECTION

GUARANTEE & EXCLUSIVE BENEFITS

Reagan Gold Group is committed to maxing your investment through several exclusive benefits when you invest in physical gold or silver for the first time.



PRICE PROTECTION

Enjoy price protection that delivers a downside shield and upside benefit. If the price of gold or silver should decline within 30 days of your purchase, Reagan Gold Group will cover the difference in additional precious metals on qualified IRA accounts.*



FREE SHIPPING & INSURANCE

We provide secure, discrete and fully insured shipping on your order so you can purchase with confidence.



NO CUSTODIAL FEES

Zero out-of-pocket fees when you open and fund your account with a trusted custodian.



TRANSFERABLE BUYBACK PROGRAM

Purchase with confidence knowing that, if needed, we will buy back your metals at full market value with zero liquidation fees.



MANAGEMENT FEES

There are no additional charges for our ongoing account services. We'll continue updating you about market trends impacting the gold and silver market.

*Minimum Order Amount Of \$25,000 & Excludes Bullion
See customer agreement for details of offers.

WE LOOK FORWARD TO A LONG TERM RELATIONSHIP

As a matter of fact, almost **70%** of our clients come back again and purchase with us.



CITATIONS:

Office of Management and Budget.

“Budget of the U.S. Government, Fiscal Year 2024.” Accessed June 2025.
<https://www.whitehouse.gov/omb/budget/>

-

U.S. Department of the Treasury.

“Monthly Treasury Statement.” Fiscal Service, 2025.
<https://fiscaldata.treasury.gov/>

-

Tax Foundation.

“Tariffs in U.S. History and Their Revenue Contribution.” Accessed June 2025.
<https://taxfoundation.org/tariffs-revenue-history/>

-

Peter G. Peterson Foundation. “Interest on the National Debt Is Now the Fastest Growing Part of the Budget.” Accessed June 2025.

<https://www.pgpf.org/>

Amiti, Mary, Stephen J. Redding, and David Weinstein.

“The Impact of the 2018 Trade War on U.S. Prices and Welfare.” National Bureau of Economic Research, 2019.

<https://www.nber.org/papers/w25672>

-

Politico Interactive Staff.

“Are Trump’s tariffs making money? Watch this chart.” Politico, May 11, 2025
<https://www.politico.com/interactives/2025/trump-tariff-income-tracker/>

Brookings Institution.

“Why We Can’t Pay Off the National Debt.” Brookings.edu, 2022.
<https://www.brookings.edu/>

IStock illustration ID:2185414629

“Moor Studio” <https://www.istockphoto.com/vector/man-stepping-into-bear-trap-made-of-dollar-banknote-illustration-gm2185414629-604181495?>

-

IStock illustration ID:152406041

“CSA Images” <https://www.istockphoto.com/vector/scoop-full-of-money-gm152406041-22468989?>

-

IStock photo ID:1313129809

“DNY59” <https://www.istockphoto.com/photo/man-and-woman-looking-down-at-market-volatility-gm1313129809-401714516?>

-

IStock photo ID:1167655138

“DNY59” <https://www.istockphoto.com/photo/businessman-sitting-on-a-question-mark-gm1167655138-322098800?>

-

IStock photo ID:2157476209

“MicroStockHub” <https://www.istockphoto.com/photo/house-object-textured-with-100-american-dollar-bill-on-blue-background-gm2157476209-578157240?>

“Gold is the only commodity that has held a steady value against inflation over the centuries. Our currency should once again be backed by gold.”

— Ronald Reagan Gold Bullion Coin Act of 1985





REAGAN
GOLD GROUP

READY TO GET STARTED CALL US AT:

1-888-634-1523



SCAN QR
CODE TO VISIT
RGGUSA.COM

Views and opinions expressed are those of the authors they are meant for general informational purposes only, and should not be construed or interpreted as a recommendation or solicitation. Reagan Gold Group does not provide investment tax, legal financial planning, estate, planning, or any other personal finance advice. Reagan Gold Group holds no liability for the accuracy, or timeliness of the information provided. Note – The Reagan Gold Group is not affiliated with the Reagan Library or the Reagan Foundation in any way. We're just fans of Ronald Reagan and what he did for American gold ownership as president.