



MyMarketAcademy

Understandable. Useful. Uplifting.



S1:E7

CASH

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ICE CREAM



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The Unwanted Houseguest

"Inflation is that friend who 'crashes for a week'... then forwards their mail."

It arrives quietly, eats your groceries, and suddenly your money buys less.

Your money that takes a nap... wakes up weaker.

Cash gets flabby fast — like a gym membership you never use.

PILLAR FIVE

Inflationary Reality

Your Cash Is
Melting

The Numbers Don't Lie

At **3% inflation**, your cash melts like ice cream in Phoenix:

\$7,440

Purchasing power

In 10 years

Started with \$10,000

\$4,110

Purchasing power

In 30 years

Started with \$10,000

You didn't spend it... inflation did.

Your unwanted friend strikes again.

Inflation & Inequality

The buddy-cop movie no one asked for

Without financial literacy:

"3% inflation" sounds like a weather report... until your rent jumps, eggs cost vibes and a prayer, and your savings account is cosplaying as a melting popsicle.

How inflation plays favorites:

- **Prices rise** → Asset owners ride the wave
- **Wages lag** → Wage earners chase it

Translation?

Own Stuff.

Own the Toy Factory

When toys get pricier, it lifts
you

Live on Allowance

You better do more chores to
buy the same toy

Ownership gives you a seat at the table.

A stock isn't a lottery ticket — it's a slice of a business.

Be a Tiny Boss, Not Just a Customer

Buy **Apple**, **Nike**, or your favorite burrito chain...

You're not just a customer — you're a **tiny boss**.

Kid Version:

Own a slice of the pizza shop. For every pizza they sell, you get a slice of profit.

Ownership means your wealth grows as the business grows.

With Literacy?

You see how inflation punches different assets differently



Ice cream on Phoenix asphalt

Melting away



**Stocks & Real
Estate**

The owners' club

Rides inflation up the escalator

You don't wait three years to react

You pregame the problem.



Bonus Unlock

For the nerds with capes

You learn to:

- Skim **Fed statements** without crying
- Peek at **Consumer Price Index** prints like a grown-up
- Tell "**transitory**" from "**structural**" inflation

Before the crowd panic-buys canned peas:

You've already tilted the portfolio — maybe toward **commodities** or **TIPS** (Treasury Inflation-Protected Securities)

Then you go outside because you've done enough.

Learn the Rules, Spot the Trap Doors

Learn the rules, and you'll spot
the trap doors before your
wallet does the Wile E. Coyote.



Don't wait to react



Pregame the problem



Remember This!

"Not investing" sounds... neutral
Like choosing water at a bar? Cute.

**In TODAY'S economy, that's not
neutrality — that's SURRENDER**



Inflation won't wait for you to
decide

This is MISTER MARKET

Hope is not a hedge —
literacy is

☀ Your cash needs sunscreen from inflationary burn



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STEP 1:



3-Minute Video



3 MIN

STEP 2:



Review Slides



2 MIN

STEP 3:



Read Notes



5 MIN

10 MINUTES TO MASTERY

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