# The Truth About Central Bank Digital Currencies

You may have heard about Central Bank Digital Currencies (CBDCs) being promoted as the future of money. Banks and governments claim that CBDCs will make transactions more convenient and efficient. But the reality is that CBDCs are a dangerous tool of financial control that threaten your privacy, freedom, and security.

#### **CBDCs Give Central Banks Total Control**

- Every Transaction Tracked: CBDCs allow central banks and governments to monitor and record every single financial transaction you make. Physical cash will be phased out, eliminating any remaining financial privacy. Authorities will have a complete record of your spending habits, income, and assets.
- Accounts Can Be Frozen: If you engage in any activity the government doesn't like, such as attending a protest or expressing dissent, your CBDC account can be instantly frozen. This cuts you off from your own money and ability to function in the economy. CBDCs enable the weaponization of money to ensure compliance.
- Spending Limits and Restrictions: The central bank can arbitrarily decide what you're
  allowed to spend your money on. They can impose limits on the amount you can
  spend in certain categories or ban purchases entirely. This programmable money can
  be used to control your behavior and limit your freedoms.
- Money Can Expire: CBDCs can be designed with built-in expiration dates. If you don't spend your money by a certain time, it will vanish. This forces you to consume and prevents saving, ensuring you remain dependent on the centralized CBDC system. You lose autonomy over your own finances.

#### Security and Infrastructure Risks

- Hacking and Glitches: CBDCs are vulnerable to hacking attacks, technical glitches, and programming errors. Unlike physical cash, your money is not under your control. A data breach or critical glitch could erase your life savings in an instant with no recourse.
- Blackouts and Shutdowns: In a fully digital CBDC system, you are dependent on
  electricity and internet access to use your money. If the power goes out or the
  internet gets shut down, you are locked out of the entire financial system. This creates
  massive risks during disasters and blackouts.

## Paving the Way for Social Credit Scores

- Tying Behavior to Money: By recording every transaction and associating it with your digital ID, CBDCs lay the groundwork for social credit score systems. Your spending habits and behaviors can be used to give you a score that determines your freedoms and what services you can access.
- Automated Rewards and Punishments: CBDCs enable central authorities to automate financial rewards and penalties based on your spending or behavior. If you buy the "wrong" things or associate with the "wrong" people, your CBDC balance can be docked or your transactions denied.

### What You Can Do

• Use Cash: Whenever possible, opt to use physical cash to preserve your privacy and autonomy. Support businesses that accept cash and resist the war on cash.

- Explore Alternatives: Look into using alternative currencies like gold, silver, and censorship-resistant cryptocurrencies that are outside centralized control. Diversify your financial options.
- Raise Awareness: Educate your friends and family about the risks of CBDCs. Post on social media, write to your local representatives, and participate in peaceful protests. Public awareness is key to pushing back against CBDCs.
- Build Parallel Networks: Connect with like-minded people in your community to establish trading networks, self-sufficiency practices, and local currencies. Become less reliant on centralized financial infrastructure.

CBDCs are a Trojan horse designed to lure you into a system of total financial control. Don't be deceived by the empty promises of convenience and efficiency. Protect your rights and freedom by rejecting CBDCs and embracing decentralized, privacy-preserving alternatives. The future of money should be in the hands of the people, not central bankers. Act now before it's too late.