smartknowledgewealthacademy (skwealthacademy) fact sheet

“Real Wealth is Much More than Just Money.”
A teacher is never a giver of truth. He is a guide, a pointer to the truth that every student must find for himself – Bruce Lee

At skwealthacademy (smartknowledgewealthacademy), my goal is to change how you think, no matter if you are 10-years old or 90-years young! If you have ever spent considerable time in academic classrooms and on social media platforms, then in all likelihood, your brain is in need of serious rewiring to (1) reconnect essential neuronal pathways that have been destroyed, and to (2) disconnect other established pathways that create uncritical acceptance of information and blind obedience to authority.

Like our ability to only see a tiny, minute fraction of the entire electromagnetic spectrum that translates into visible light, most of us have voluntarily narrowed down our possibilities in life and lived our lives inside a neat little box that leaves our enormous potential untapped. Today’s “modern” educational institutions, even the most prestigious universities in the world, remain deeply rooted in behavioral conditioning and boring, repetitive rote memorization tasks that kill our collective creativity and critical thought development. In an age in which we may believe that we are receiving the best education possible at universities, universities instead have degenerated in educational content and quality and condition young adults inside academic classrooms to think robotically and convergently, instead of intellectually, creatively and divergently. In life, being able to think critically and divergently is paramount to success, regardless of our goals. By the time we graduate from high-school, the academic system has succeeded in stripping most of us of our creativity and our critical thinking skills, a process that is expedited with social media use and furthered with the length of time we spend inside the traditional academic system and unengaged in self-educational pursuits.

Unfortunately, most of us apply this close-minded way of thinking to our careers, and more tragically, to all aspects of our lives. In fact, this process occurs in such an insidious manner that most of us are oblivious to the confining end result. Because of my desire to reverse this insidious process of the institutional academic system, I devoted more than ten years of my life to create a completely different platform of learning and education called skwealthacademy. I have rooted each of the 20 courses that I personally developed over the course of 10 years in 9 essential educational pillars that will disrupt academics from its highly diluted and low utility platform and return it to a true educational platform

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that will improve our life purpose, sense of well-being and happiness, and critical thinking skills. I named the website at which I have blogging for many months now maalamalama - a Hawaiian word for brilliance, enlightenment and clarity of perception (https://maalamalama.com/wordpress). Due to the lack of true education and critical thinking development in most academic classrooms around the world today, we have unfortunately entered an intellectual dark age that I intend to reverse with the launch of my revolutionary academy. The roots of true education have been almost completely stripped from most academic institutions today, a facet of academia that has led to the production of young, behaviorally-conditioned adults that share more in common with obedient Pavlovian dogs than free-thinking human beings. All of us have a creative genius residing inside of us, and at skwealthacademy, I intend to help everyone find this expression of genius.

**The Nine Pillars of skwealthacademy**

1. Return Education to Learning, Not Rote Memorization
2. Stress Real-Life Application of Knowledge, Not Useless Exam Scores
3. Address the Need to Pursue Education Outside of Traditional Academic Classrooms
4. Redefine Success and Wealth to Include Life Meaning and a Balance of Physical, Mental and Spiritual Wealth
5. Expose Lies About Money and Wealth Taught in Schools Today
6. Reprogram Our Brains to Think Critically, Not to Blindly Obey “Authority” Figures
7. Provide an Educational Curriculum Applicable for All Ages
8. Stress Personal Responsibility in the Pursuit of Our Life Goals; De-emphasize the Blame Game
9. Utilize Peer to Peer Learning to Foster Cooperation and Critical Thinking Skill Development

Far too many among us accept, without challenge, articles, ideas and information presented to us by a very rigidly controlled and mainstream media narrowly-funded by a few extremely wealthy people. For this precise reason, most of us need to deconstruct our present belief system before we can start the process of arriving at the truth. Most of us need to empty our mental trash bins that currently command our minds to comply and obey, before we even can find the space to welcome new information and truth into our brains. Unfortunately, many of us fiercely cling to a very rigid belief system, whose origins are deeply rooted in politics, religion, finance, education, and culture that reside at the exact opposite side of the spectrum from intellect and introspection. The most honest among us would acknowledge that our most deeply held beliefs about life have not resulted from any analytical or empirical research, reflection and critical thought, but were simply adopted and blindly embraced as a result of cultural norms, traditions, and endorsements by someone in a position of authority.

More importantly, and even more horrifying, is that for many of us, our deeply held beliefs were adopted from pre-engineered societal, academic and career frameworks from which any deviation from these pre-ordained pathways are considered odd or strange. For example, consider how homeschooling, in 2020, is still considered by most as a fringe choice and not accepted as a viable and competitive alternative to institutional academics. A consequence of this narrow belief system is a crippling inability
to formulate realistic expectations of the effort required to make our dreams come true, and the consequent unrealistic expectation of receiving large rewards without the expenditure of equivalent effort. How many of us blindly accept the societal norm of pursuing good grades and high test scores to gain entrance at top-tier schools to secure a good job at a prestigious corporation without ever questioning if this process will even make us happy and provide a meaningful life?

Many of us engage in this process simply because it is what everyone else is doing and it fits our belief of what we are expected to do.

Then, if we take this pathway and find ourselves unsatisfied with our lives, we feel cheated of not attaining a result promised to us. How many of us have accepted our religion or no religion as the best choice for no other reason than our parents had no religion or commanded us to adopt the same religion as theirs? How many of us actually studied several religions before rejecting or adopting a religion as any intellectual would do? And how many of us have successfully avoided confirmation bias during this process because we have been trained how to self-identify confirmation bias? How many of us have passed judgment on another culture, race or community, without ever spending even one hour talking with not one, but with many different members of that culture, race or community? In my lifetime, I’ve met many adults that called the very type of gang members I mentored as a young adult in Los Angeles “animals that should be locked away in jail forever”, even though every single person that offered such an unintellectual critique had never set foot in a poor community ridden with crime, had never spent a single minute speaking with the kids they wanted to see locked up “forever”, and had no real understanding of the struggles faced by the teenagers that lived in these communities. Yet they chose to completely discount my opinions, derived from many years of empirical experiences, and formulated their own opinions based upon not a single shred of credible experience.

Again, such indictments are not indictments against anyone’s intellect. Rather, they are indictments of a broken academic and societal system that fails to (1) develop critical thinking skills and (2) the pursuit of a meaningful life; and instead, promotes a transhumanism agenda that (1) encourages our increasing immersion in virtual worlds with virtual friends over engagement in the real world and (2) aggressively promotes an amoral world in which choices are relegated to better or worse versus right or wrong. Such an agenda, over time, has killed our naturally abundant levels of creativity, individualism, curiosity and critical thinking skills with each subsequent year we spend inside the system, and replaced the characteristics necessary for learning with a collective, obedient hive-like mentality. In other words, the agenda of those that have created social media, control our academic systems and control our news distribution channels have not only been to dumb us down, but it has also been to strip away our humanity. This process is even more insidious because the vast majority of us have not yet even recognized or acknowledged its omnipresence. In fact, the dumbing down, transhumanism, social media, and schooling agenda has muddled and distorted our understanding of the real world to such a degree that large percentages of us have resorted to self-medication as the antidote to our anxiety, loneliness and depression. We have somehow forgotten that the real antidote to loneliness is an

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intimate connection with our fellow human beings. **We can still be lonely in a crowd of fifty people if we have no connection with anyone, yet still feel completely at peace and loved in a crowd of two, if we are deeply connected and rooted to that other person in our crowd of two.**

For all of us that attended a traditional brick-and-mortar school and university for the duration of our academic lives, we are not completely at fault for our current uneducated state today, as rarely was our true intellect ever challenged and developed during our academic process. We are only at fault if we do not take action to correct our highly pedantic, lowly-educated egos upon the realization that schooling and education are not interchangeable terminology. Having condemned the institutional schooling system for well over a decade now, I have discovered that many people to this day still conflate my message, and falsely believe that I am promoting a dangerous message that “education is not necessary in life”, when in fact, I am promoting the exact opposite message – through higher education, we become the best versions of ourselves and reach our highest potential. However, higher education is not graduation from Harvard, Oxford, Princeton, or the attainment of higher degrees like PhDs and Master Degrees. These are all examples of more expensive schooling but not necessarily higher education.

If I wholeheartedly believed that real learning (in any business-related degree) occurred within the hallowed halls of prestigious universities, then I would aggressively advocate pursuing and gaining entry to the business programs at Harvard, Oxford, Yale, and Stanford. I do not perceive these institutions as my “competition” because there is zero overlap with the curriculum I provide in the 20+ courses of my academy and the curricula of these aforementioned academic institutions. Rather, my competition is any other organization that promotes critical thinking skill development, advances ideas of holistic wealth, success, and sound monetary principles, and promotes honor, integrity and corporate business ethics. I believe everyone should pursue education throughout one’s entire life, not only during the years of traditional academic instruction from ages 6 to 21. Today, extracurricular learning and self-educational pursuits are mandatory just to counterbalance the dumbing down effects inherent not only in traditional academic classrooms but also inherent in social media platforms. Even academic courses that appear to be intellectual and interesting on the surface can be mind-numbingly unchallenging if taught under the traditional academic framework. For example, a course about astronomy could be useless if it is taught in a manner in which memorization about planetary and universal knowledge is emphasized over an exploration and greater comprehension of the unknowns about the universe. If a course about astronomy never encourages students to ponder how gravity works and how the universe was formed, how much does it contribute to their critical thinking skills?

Later in this fact sheet, you will learn that the vast majority of my skwealthacademy curriculum is appropriate for children as young as 10 to 12-years of age, though some courses may perhaps require parental guidance for greater comprehension due to the complexity of the addressed subject. Since education is a never ending process, I sincerely believe that even those as old as 80-years of age can still extract practical knowledge of great use from my academy, as I provide loads of information that will help the elderly maximize the wealth they leave to their children and maximize their satisfaction with life in their golden years, if either pursuit is a desire of theirs. That said, I believe the earlier a student
completes the coursework in my academy, the more beneficial it will be to his or her future, as the development of critical thinking skills grants us the ability to discern and escape the self-limiting confines of many widely accepted societal pillars today that stifle our potential. With this understanding, a young man or woman can then make the critical decision about how best to pursue the education and pathway necessary to fulfill his or her goals. Iron sharpens iron, so the earlier a young child’s mind is sharpened by being tested against iron, the faster he or she will make strides in building critical thinking skills that will serve him or her well throughout his or her life. However, disuse, inactivity and disinformation leads to dullness, and the longer a young child’s mind remains untested within the confines of the institutional academic system, the dumber and dumber he or she will unfortunately become.

At skwealthacademy, I present a multitude of exercises in my courses that will challenge many of you to re-think your core beliefs about life, perhaps for the first time in your life, even if you are already twenty years removed from school today. Have you ever thought about the reasons why the saying, “Ignorance is bliss” is known by nearly every single person in the world, regardless of culture, religion and race? Those that set economic and political agendas in every nation first and foremost desire nations full of behaviorally-conditioned, unthinking and ignorant people, as such populations are the easiest to manipulate and control. Societies populated with ignorant citizens will never revolt, even when imprisoned with increasingly tyrannical rules, thereby ensuring that the ruling class will rule for another 100 years. However, more importantly for us, we need to discover and fully understand the academic tools they implement in classrooms that keep us desirous of remaining ignorant. I once heard Catherine Austin Fitts, an alumnus of the same university as myself, brilliantly liken our economy to a tapeworm economy, because a tapeworm is a parasite that makes its host crave the very nutrients it needs to survive while systematically killing its host. Ms. Austin Fitts described global bankers and economies as tapeworms that make entire nations hand over the monetary resources they need to become stronger while simultaneously weakening the financial futures of every person living within these economies.

Using this same analogy, our institutional academic system is a tapeworm education system that makes us crave the very behaviors and beliefs that those in power want us to adopt, thereby weakening our pursuit of intellect and personal freedom and strengthening their ability to control us as adults, including successful widespread blind compliance to their mandates.

At the end of 2019, American teenagers stated that becoming a social media influencer was their most desired job, rating the social currency of “likes”, “reposts”, and “followers” even more highly than the much more important social construct of life purpose. I’ve acknowledged that, ever since graduating from an Ivy League university and securing additional Master in Business Administration and Public Policy degrees, the minimal benefit of these degrees to my entrepreneurial pursuits and to the development of my intellect. I quickly realized that a traditional business university “education” not only had near zero utility in the real world, but that it was also harmful to my ability to succeed in the real world. Why? After analyzing my own experiences and those of colleagues that attended some of the best business programs in the world at Stanford, Harvard and Wharton, I became convinced that the ruling class that funded such schools deliberately withheld from the curricula of business schools
practical applied knowledge about wealth building, simply to kill a potential army of entrepreneurs that may threaten their socioeconomic position in society. Consequently, it has always been in the best interests of the wealthiest people in the world to miseducate billions of people in school and to only teach students the necessary business concepts to work for them but not the knowledge necessary to compete with them. At skwealthacademy, I will provide you with the knowledge to compete with them. This is not a statement I make lightly, as I spent ten years of my life developing the many courses I offer at skwealthacademy. Unfortunately, after attaining all these advanced degrees, I discovered that there was very little correlation between the knowledge I had gained in school and the knowledge that was necessary to succeed in the real world (click here to find the link to download a full description of the skwealthacademy curriculum).

Regarding the pursuit of specialized degrees such as engineering, medicine, nursing, and so on, I firmly believe that a university and graduate level degree bestows a great deal of essential applied knowledge upon students, unlike with an academic business school education of which I found to be of extremely low utility. However, even if you spend four to eight years of your life obtaining a diploma in an area with a higher degree of applied knowledge, the diploma can still be useless to the pursuit of a happy and fulfilling life if you aren’t absolutely certain that you want to pursue a post graduate career in this specific field of study. This was the case for me, as I attained a degree in neurobiology but never pursued a career in this field of study after graduation. Furthermore, even if we are sure of our desire to pursue a specialized degree, we must still remain very wary of the heavy behavioral conditioning that often is imbedded in the academic work that accompanies specialized degrees as well. If we really want to discover the truth about any matter, we may do so, nearly every single time, by merely “following the money.” If we do so with the US pharmaceutical and medical industry, we will discover that many top-tier US medical schools and associations have maintained a decades-long, and sometimes a century-long, relationship to the US banking Rockefeller clan, who have frequently “donated” multi-million dollar amounts to schools with top medical schools. As we all know, the very wealthy and powerful almost never hand out millions of dollars out of the “charity” of their hearts, but they often have hidden and very devious ulterior motives for doing so. Of course, there are some wealthy philanthropists that do not have ulterior motives, and for this, they deserve our praise. However, we must always follow the money to understand if there are ulterior motives behind “charitable” donations.

In fact, if curiosity inspires you, you may start your research into the deep and long-lasting connection between the Rockefeller’s enormous monetary contributions to hospitals, medical schools, and national medical associations, and the propensity of doctors to prescribe prescription drugs at a disproportionate rate to their medical necessity, a practice that often directly benefits the Rockefeller’s accumulation of enormous wealth. (Source: Ruesch, Hans. “The Truth About the Rockefeller Drug Empire: The Drug Story”. http://www.whale.to/b/ruesch.html and Webb, Otis. How We Do Harm: A Doctor Breaks Ranks About Being Sick in America, New York: St. Martin’s Press, 2012) Most of us would agree that schooling should enhance our lives and improve the quality of our lives as we transition from children to teenagers, and from teenagers into young adults. I firmly believe that traditional brick and mortar classrooms in every nation in the world today emphasize the wrong ideologies and platforms to make
this happen. No matter in what nation a young adult attends school, he or she will be exposed to this exact same narrative from the time he or she is a very young and very impressionable child:

1. Study hard to get good grades.
2. Get the best grades possible to attend the best university possible.
3. Attend the best university possible to secure the best paying job possible.

And over and over and over again, throughout our academic careers, we are conditioned to believe that the above path is the path to success. However, glaringly absent throughout our academic lives are any lessons about leaving a legacy, demonstrating compassion throughout our lives to serve others, improving our communities, finding purpose in our lives, or even conducting ourselves honorably and with integrity in the pursuit of material wealth. I desire to completely unwind the hollow pursuits embedded in most accepted societal goals and to disrupt the way every skwealthacademy member defines success by ensuring that the elements I discussed above are every bit as important to our definition of success as simple monetary and material wealth, a goal that when achieved, often still leaves its achievers feeling hollow and empty.

As a former Private Banker and former Private Wealth Manager that interacted with some of the wealthiest individuals in the United States on a regular basis for many years, I often noted that many of the wealthiest people I met struck me as exceedingly lonely and unhappy, and it took me some time to figure out how someone with millions in the bank could be so unhappy. After some thought, I realized that my belief system was diseased because I had been processed through an institutional academic system that taught me the pinnacle of success was a career in which one earned millions of dollars. Consequently, when I encountered many people that resided in the top 1% to 5% of income earners in America and found them to be miserable, because I had been conditioned to view them as “successful”, my brain was unable to reconcile these seemingly contradictory beliefs. Had I properly perceived people with incredible material wealth but little to no happiness as “unsuccessful”, as was the proper interpretation of this situation, I would have experienced zero cognitive dissonance. The cognitive dissonance only arose due to my acceptance of thought patterns in society-at-large that embrace diseased and unhealthy notions of success. There is an ongoing joke in the Asian immigrant society that although all immigrant parents would love their children to become medical doctors, helping people is on the bottom of the list as the reason for this desire, while an immediate upward migration from working poor to wealthy is at the top. So immigrant or not, rich or poor, such diseased notions of success have infiltrated all sectors of society.

However, such mentally-sick notions of success are propagated not only at all levels of schooling, but also by the most visible leaders of society. For example, when US President Barack Obama was still in office, he praised the South Korean school system as a model to which Americans should aspire due to its great “success” rate in consistently producing students that achieved the highest scores in the world on standardized reading and math exams. Emphasis is so high in South Korea upon students to attain lofty grades that the enrollment rate in hagwons, classes attended by students after “regular” school ends, has been estimated to be about 75% in recent years. With the additional academic burden of an after-school hagwon, programs often geared towards the achievement of high grades on university

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entrance exams, a typical day for a South Korean teenager may consist of schooling from 8AM to 10PM, or even until midnight, a stressful schedule which leaves no time to relax and to nurture the other pillars of real wealth - mental, spiritual, and physical health. The tragedy of a narrow focus on academics, praised by a US President, is that such a focus only on the attainment of material wealth at the expense of rapidly declining emotional health and intellect is the complete opposite behavior of what should be praised. Parents regularly falsely equate school and academics with “education” and material wealth with “success” and pass on these terrible ideologies to their children. Unfortunately, alongside US Presidents, South Korean teachers also regularly provide horrible advice to young impressionable students, warning young students to achieve high grades if they desire to be “successful”.

This singular focus on academic, NOT educational achievements, often creates young South Korean adults that are intellectually, spiritually, mentally and often even morally broken. Sina Kim, a Korean university graduate, explained, “Most teachers emphasize that if we failed Suneung [The College Scholastic Ability Test], the rest of our lives would be failure, because the test is the first (and last) step to our successful lives...[The Suneung] is the final goal and final determinant of our lives. We thought that if we successfully finish the test, then the bright future would automatically follow.” In fact, because this unhealthy and false narrative is still so widely accepted by students worldwide with cult-like support, one can realistically compare certain brainwashing aspects of the schooling system to those of a religious cult. Se-Woong Koo, a hagwon employee, revealed the psychological cost of the academic hagwon experience to The New York Times: “Hagwons are soulless facilities, with room after room divided by thin walls, lit by long fluorescent bulbs, and stuffed with students memorizing English vocabulary, Korean grammar rules and math formulas.” [Source: Diamond, Anna. “South Korea’s Testing Fixation.” The Atlantic. 17 November 2016. Accessed 20 February 2017, www.theatlantic.com/education/archive/2016/11/south-korean-seniors-have-been-preparing-for-today-since-kindergarten/508031/]. Does this sound like a system that is providing any intellectual value whatsoever? Multiple academic studies have concluded that endless hours of engagement in repetitive rote-memorization exercises and drills designed to yield high exam scores provided little to no increase in intellect though they successfully condition young adults to concede to authority.

Most tragic of all, however, was the systemic negative impact of academic achievement upon the state of happiness among South Korean children. The irony of this situation was that if academic classrooms truly educated students and increased their intellect, then parents, who were processed through the same academic system, would have been intelligent enough to understand that rote memorization drills have zero correlation to intellect. Subsequently, they would have advised their children to pursue real education versus high achievement in an examination-based system devoid of intellect. Even when the South Korean government discovered “that South Korean children were the least happy among those of 30 countries studied, most of them in the OECD, with the Health Ministry citing ‘academic stress’ as ‘the most relevant factor’”, no national initiative originated to correct this mental health problem that originated from the national academic system and produced an extremely mentally ill society among the young adult population. (Park, Ju-min. “South Korean Children Finish Last in Happiness Survey.” Reuters. 4 November 2014. Accessed 20 February 2017, https://www.reuters.com/article/us-southkorea-children-idUSKBN0IOOA20141104). Even when some South Korean government leaders openly worry
about the stress that a focus on academic achievement in their society is placing on a typical family’s living expenses, with many families spending up to 20% of their disposable income on the academic pursuits of their high-school aged students, the government still refuses to overhaul a national academic system that literally screams for a radical overhaul. (Source: Ripley, Amanda. “Teacher. Leave Those Kids Alone”. Seoul Sunday. 25 September 2011. Accessed 20 February 2017. https://content.time.com/time/magazine/article/0,9171,2094427,00.html). Such outcomes do not surprise me, as the history of national academic systems reveals that governments have always used institutional academics not to produce highly actualized adults and a high quality of life for their citizens but to instead produce the greatest amounts of obedient citizens that will readily comply with the desires of the State.

Tragically, the most damning of the effects of the stress to get good grades is reflected in the startlingly high suicide rates among young South Korean adults. Perhaps US President Obama should have considered these unacceptably high rates of suicide in South Korean society that are directly correlated to the emphasis on good grades before he praised the great “success” of the South Korean academic system that I view as a complete and utter failure. In 2016, South Korea had the highest suicide rates in the industrialized world for the ninth consecutive year. During this near decade of time, the number one cause of death for children and young adults in South Korea between the ages of 10 and 30 was suicide, according to a 2016 Al Jazeera study, with “the stress of living in a hyper-competitive society or pressure over exam results and college entrance” cited as the main reason for suicide attempts and successful suicides. I view my goal to not only squash society’s confusion of academics with education and to start the transformation of academics into real education, but also to squash society’s narrow, mentally-unhealthy definition of success as one of the top missions of my online education academy.

I believe that if academic institutions spent classroom hours truly educating students instead of engaging them in repetitive and boring rote memorization tasks merely designed to improve exam scores, that after-school homework would be entirely unnecessary. Homework is only necessary because time spent during academic classroom hours is not spent maximizing the education process. For parents that homeschool their children, I have discovered that they spend far less time teaching their children than traditional academic schools, yet their children still excel in national exams with the benefit of developing much greater critical thinking skills than traditionally schooled children. Furthermore, exam systems often miserably fail to test real learning, so exams hold zero role in my academy. Instead, I developed a series of exercises that accompany each course to ensure that all skwealthacademy members will learn how to apply the knowledge they learn in each course to improve his or her life. To this end, I created an entire course called “Why Finding Purpose Should Be Your Top Goal in Life”. This course is not a short course, but one that consists of 10 lessons, 15 exercises, 373 pages of written material, and 18 ½ hours of audio files. Though every person that joins my academy can choose which courses to take and which ones to skip, I sincerely hope that after I launch my academy, that every person will take the courses I indicate as prerequisite courses for all others, because I consider this one to be one of the two most important courses in my entire academy.
Finally, the wealthy ruling class often actively fights to ensure that critical thinking skill development does not take place within the classrooms of traditional economics because active development of critical thinking skills would pose a direct threat to outdated centuries-old cultural norms that people in many nations use to maintain their power and position in society. For example, there is no doubt that critical thinking elevation in India would eventually tear down and eradicate their immoral caste system that attempts to strip opportunities for a decent life from many people at birth. There is no doubt that critical thinking elevation in South Korea would upset many people in society, including many corporate employees that hold an undeserved position at their company and that claim credit for the work of many others simply because they are one day older than their colleagues. In South Korea, the cultural taboo of correcting someone that is older than you or protesting an older colleague that steals your work and takes the credit for the work of a younger colleague still exists. In fact, it is so taboo to correct an older person in Korean culture that Korean airlines had to teach their pilots to use English during aviation emergencies after several disastrous plane crashes in which it was revealed that a younger copilot could have prevented a disaster but did not speak up because there is no way, in using the Korean language, to correct an older colleague without it being viewed as extremely disrespectful. Because the use of the English language circumvented this cultural taboo, Korean airline executives decided to train all pilots to only communicate in English during aviation emergencies so a younger pilot could prevent an older pilot from making a fatal mistake. Because critical thinking skill development will always upset existing platforms of power which the rich abuse such platforms to gain undeserved positions in society, they will always be opposed to critical thinking skill development being an integral part of the schooling system. Thus, don’t ever expect to learn critical thinking skills at a traditional brick and mortar school. This simply will never happen during our lifetime due to the reasons I have just given.
Challenge Any Limiting Beliefs About What You Can Accomplish

At skwealthacademy, I believe that traditional scholastic classrooms all across the world confine the minds of young adults into a very narrow, and often wrong, belief system that persists into adulthood. There is little doubt that nearly everyone would agree that most schools teach convergent thinking instead of divergent thinking. I believe that one thing we should do every year, without fail, is to take inventory of our belief system and to test our beliefs to determine if they need modifications and/or significant alterations. I call this process “updating the human Operating System (OS)”. I find it ironic that most of us religiously update the operating systems of our smartphones, laptops, iPads, and desktops, while simultaneously failing to ever update our most important operating system – the human OS otherwise known as the brain, our nervous system and our accompanying critical thinking skills! If we all challenged ourselves to become a better person every year, the nature of such a challenge would require a constant annual analysis of our current belief system with the possible conclusion that some of our present core beliefs are spectacularly wrong.

Growth is not just about accumulating more knowledge, but it is about having the wisdom to recognize the error of some of our core beliefs, the willingness to change them, and the consequent understanding of how to apply newly acquired knowledge to improve our lives.

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Had I never gone through the process of killing my ego and my Ivy League-obtained arrogance when I was young so that I could eventually understand how much I didn’t know, I would have no clue today of any of the information contained in my skwealthacademy and skwealthacademy would not exist. As my process of self-education was essential for the development of all 20+ skwealthacademy courses, the development of my academy would have been impossible had I stopped my educational process after attaining my MBA and Master in Public Policy degrees, because at that point, my education was not even half complete and the core philosophies that led to the development of skwealthacademy had not yet been fully developed. With the release of skwealthacademy, you may now receive all the information I wish I had received by my twenties, and if you have children, your children have an opportunity to learn by their teenage-years, knowledge that I did not require well into my thirties. Furthermore, my belief system about finance and money would have remained stagnant and wrong and would have still revolved around the misinformation I was taught inside of academic business classrooms and that are still being emphasized by pop icons today, like the low utility knowledge of budgeting skills. It’s common sense that if you save more than you spend, your savings will grow, but if you spend more than you save, your debt will grow. Yet, I still hear in 2020, so many people speak of the great value of such topics because they are not taught in school. Again, if you have any common sense, no one should have to teach you such topics. But such topics are equivalent to giving you a fish that keeps you dependent upon the ruling class to eat instead of teaching you how to fish so you don’t need the ruling class to eat.

Because of the behavioral conditioning that occurs in institutional academic classrooms today, even when many of us encounter new knowledge that can significantly improve our lives, most of us unfortunately choose to dismiss all new knowledge that conflicts with our present beliefs, instead of applying it as we should. The fact that most of us spend zero time inspecting our core beliefs every year means that we will never be able to upgrade the most important hard drive and operating system we use every single day of our lives – our brain and our critical thinking skills. Imagine if we still used the LEO (Lyons Electronic Office), the first computer OS (Operating System) invented in 1951, today. Think of how limiting the continued use of a 1951 computer OS would be to our ability to complete our work tasks today. Or let’s leap forward by two decades and upgrade our OS from LEO to DOS-11, invented in 1971. Even though the DOS-11 OS would be lightyears ahead in complexity of the LEO, if we were all forced to downgrade our current OS to DOS-11, I don’t know a single one among us that would not complain about being taken back to the stone age of computing in the ability to complete tasks. If we fast forward 14-years from the invention of the DOS-11, Apple introduced us to the first Mac OS, then lauded as a revolutionary leap from DOS-11. In other words, computer companies are continually updating software, implementing very significant upgrades every few years, but yet most of us inexplicably fail to ever update our human OS beyond a high-school level. I once heard Filipino-American comedian Jo Koy state that Japanese females sound the same regardless if they are 12-years or 70-years old, all affecting a cute or “kawaii” adolescent voice. Though of course this is a massive stereotype for the purposes of comedic effect, imagine if all Japanese girls were stereotypical Japanese girls that never stopped using the kawaii voice even into late womanhood. This would be the equivalent of us never updating our OS beyond high school graduation. Before you state that you always update your human OS, think about what you personally have done this year to update your OS. Can you easily name at least
5 distinct separate activities that you have performed this year to update your OS? If not, then perhaps you may not regularly update your OS as often as you assume you do.

When the May 2017 “wanna cry” ransomware attack infected hundreds of thousands of computers worldwide, we realized that sometimes computer software OS upgrades contain deliberate exploitable hacks that allow the world’s alphabet agencies to spy on all of our daily computer activity. However, whenever such an event happens, software companies must release source code patches to close these exploits, even though tech software companies will continue to hide new exploits in future software “upgrades”. Like computers, when our hackable exploits multiply because we fail to update our Operating System, our vulnerabilities to be influenced into harmful, perhaps even fatal behavior, continuously increase. These exploits manifest themselves in growing division, anger and conflict around the world as those in power hack our exploits to cancel out our logic, independence, rationality, self-reliance and critical thought, and trick us into becoming increasingly dependent upon our basest level of emotions and upon the assistance of the State to survive. We must realize that every year, those that control the flow of information through media are constantly abusing these hackable exploits to further program robotic thoughts and conditioned responses into our OS. All of us need to expend much more effort to close these exploits, as closing these exploits are inseparable from the ability to live a free life. We also need to flush out all the garbage uploaded into our OS by the ruling class through the application of a meticulous virus scanner to our OS through the completion of an intensive critical thinking course.

I believe that our stubborn refusal at times to address these exploits in our brains has allowed those that control the media, governments, finance, media and military-industrial complexes to increase levels of hostility in humanity and to create today what I believe to be the most divided state of humanity that has existed in our lifetime. To counter this negative trend, I developed an exercise for Course P of my academy that will help us determine if we hold the exact same beliefs about important life constructs that we held 5 years, 10 years, or dependent upon our age, perhaps even 30 years ago. Many of you may be surprised by the results of this exercise. Can you imagine if we kept the same computer OS we purchased at age 10 for the rest of our entire lives? Yet, this is how we treat our own OS, our brain, when we never update it by challenging any of our beliefs, never subject it to deep and complex introspections and tests and just insist that it is correct without any empirical testing. As we all know, consistent failure to update our computer OS will eventually lead to critical failure and leave it vulnerable to hackers that might “brick” our hard drive, hold our data hostage, and demand bitcoin ransom in return for “unbricking” it. In the human analogy, when the ruling class “bricks” our brain and critical thinking system, they hold us hostage by making us compliant to unconstitutional and illegal mandates handed down by politicians. Yet, for some reason, we don’t believe that a failure to update our human OS will not lead to the same consequence of critical failure as occurs on a computer. Because so many of us live our lives teetering on the precipice of human OS failure, many of us no longer have the capacity to distinguish between illusion and reality, whether this inability applies to our beliefs about the global banking and monetary system, the global academic system, or our delusional faith in our political leaders to “save” us.

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As I stated earlier, most of us have been born into beliefs dictated to us by society that we would have never embraced had we been born in a different country, or into a different culture, religion or time in history. Truth and honor have no boundaries when it comes to nations, religion, cultures, race, or time. Likewise, we should not imprison our minds by imposing our beliefs to these same boundaries.

This fact alone demands a critical introspection of our beliefs and should give rise to a mind-blowing realization. Most of us ignore life-changing knowledge even when we encounter and acquire it due to our blind acceptance of life paradigms taught to us and imposed upon us by others and by the mob mentality and culture of society. A tremendous amount of courage is required to embrace a belief different than the mob, as divergent opinions, even when correct, often instigate ridicule by the mob. However, the person that has the intestinal fortitude to stand for honor and courage against a million in the mob is a person that will most definitely change his or her life for the better, and perhaps may even provide the spark to change the world. It is essential that we realize that our rejection of truth often remains rooted not in logic, but purely in emotion, ego and tradition. Some of us remain ignorant of truth simply to appease our ego or a cultural tradition simply so we will not have to admit that a belief system we have followed for decades is wrong. Others among us willingly remain ignorant of truth simply to fit in with the hive mentality that our peers have adopted in order to avoid the scorn of a group of pseudo-intellectuals. I have made every self-limiting mistake, at some point in my life, of which I speak of in this fact sheet, so I can speak from abundant personal experience regarding the great susceptibility of all of us to making mistakes that greatly hinder us from reaching our potential. However, if you complete all the coursework in my skwealthacademy, I promise that you will receive all the essential tools you need to avoid these same mistakes and to completely transform your life for the better.

Unfortunately, those with money and power in every nation also understand how to exactly manipulate our emotional constitution, and seek to maintain control over us by appealing only to our emotions and ensuring that we push logic to the side. If any of you have ever had an argument with a young adult that attempts to rebut you with a non-intellectual but ego-driven, entitled argument of “I went to Harvard. Where did you go to school?”, then you already know what I mean. If any of you have ever had an argument with someone that is unable to rebut any facet of your fact-laced and logic-based argument, and then cusses you out in frustration and walks away, then you also know exactly what I mean. Humility, and humility in large doses, is necessary for any seeker of truth. If we remain among the majority of people that believe all of our core beliefs are correct and that “the other guy or gal” is always wrong, then I urge you to stop and think about the implication of this statement. If the aforementioned statement describes us, we literally are claiming that either:
(1) We have subjected all of our beliefs to rigorous, unbiased testing to confirm them as correct; or

(2) All of our core beliefs have originated from a group of infallible people.

Because both points (1) and (2) are literal impossibilities, this necessarily means that all of us have held some false beliefs for very long periods of our lives. If we admit this logical conclusion, but still do not care to change or challenge any of our beliefs and upgrade our OS, then this simply means that we truly are not interested in improving the aspects of our lives that can lead to richer, contextual, more nuanced experiences, and to a level of sustainable happiness and deeper meaning throughout our lives. Remember, the easiest person in the world to fool is the one that stares back at us from the mirror every day. If we are not extremely well-versed in the topics of cognitive dissonance and confirmation bias, we will even fool ourselves into believing we have tested our beliefs in many instances in which we have not tested them at all. Or worse yet, our ego will lead us to dismiss those that have valid arguments against our current belief system with incorrect assertions that those that oppose our belief systems, and not us, are the ones that have fallen victim to cognitive dissonance and confirmation bias. As a quick example of one of the many fallacies I once believed when I was a teenager, due to a closed mind I had not yet learned to open, I once believed that I should avoid the consumption of avocados on a regular basis, even in moderation, because of several articles I had read by a few different doctors and nutritionists that strongly vowed that avocados were an unhealthy food due to its high fat content. Like most people, I performed no further research on my own, simply blindly accepted what several people with authoritative titles stated as truth, and avoided eating avocados for years because of this misinformation to which I was exposed.

I concluded that a doctor and nutrition “experts” must know more about this topic then me, right? Today, most people know that avocados are a relatively healthy food despite their high fat content, for people that are relatively fit (Source: Zelman, Kathleen M. “All About Avocados.” WebMD, 13 June 2016. Accessed 1 February 2017. http://www.webmd.com/food-recipes/all-about-avocados). Had I not been willing to correct this false belief of mine, I would still avoid eating avocados today. And if you read my lengthier skwealthacademy brochure, downloadable at the preceding link, you will discover that most Americans in the 1930s throughout the 1950s, due to false advertising promoted by medical doctors beholden to the tobacco industry, not only believed that smoking cigarettes was a harmless activity, but also ludicrously believed that cigarettes were a cure for hypertension in pregnant women! Knowledge alone is not power, because as I stated earlier, if we encounter useful knowledge, but cannot evaluate or understand how to apply this knowledge in a way that improves our lives, such knowledge still remains of low utility.

Knowledge of very low utility was the type of knowledge I received inside academic classrooms for my entire life despite attending some of the supposed “best” schools in the world. Today, every student that attends traditional academic training, unless schools have undergone a radical overhaul in format between early 2020 and today’s current date, still receive the same knowledge of very low utility that I
received. Secondly, any type of learning that impeded my ability to critically think was not educating me, but instead, was duming me down. This is the type of “learning” to which I was exposed during the twenty-years of my life I spent sitting in classrooms – the type of learning that falls outside the realm of real education.

In fact, though my thinking evolved tremendously from high school graduation to university graduation, from university graduation to post-grad school graduation, and from graduate school graduation to life in the corporate arena, my business thinking and understanding evolved the most, by far, when I left the corporate world and decided to become an entrepreneur.

When I graduated from the academic world, I was still asleep and guided by the behavioral conditioning I had received during my twenty-years in the academic world. Consequently, I sought and achieved employment as a Private Banker and as a Private Wealth Manager for one the largest banks in the United States and the highest profit-margin office of a Wall Street firm in Beverly Hills, California. Only after I realized that my pursuits were making me miserable and that there was little truth to anything I learned in classrooms of my MBA program did I finally quit the “American dream”. In conclusion, if we receive knowledge that can improve our lives, but have been conditioned to summarily dismiss such knowledge without any critical assessment of whether or not this knowledge is correct, then this knowledge possesses zero utility. The whole world is still entrenched in this type of useless learning and is spending billions of dollars in pursuit of useless learning. It is my goal at skwealthacademy to not only expose the massive differences between the low to no utility business knowledge disseminated at the university and graduate levels in academic classrooms worldwide and the knowledge of how financial and monetary markets actually work in the real world, but also to transform academics from low-level theories of education that often are inapplicable in the real world to high-levels of applicable knowledge that improve the quality of life in the real world.

Furthermore, millions of students around the world, especially in Korea, China, Hong Kong, Japan, and America, spend thousands of hours studying exam strategies outside of school hours to maximize exam scores on university tests that they are told will determine the future “success” of their lives. I also want to help make this useless pursuit that causes millions of students needless anxiety and stress, while not contributing to the development of their intellect, completely obsolete in the future. When I learned about people making millions of dollars in Hong Kong and South Korea from teaching young students how to achieve high scores on university entrance exams, I thought about also engaging in this activity, as I know, beyond a shadow of a doubt, that I could teach young teenagers how to achieve top-tier university entrance exam scores. On every single entrance exam I’ve taken, whether it was the entrance exam for US university admittance, or entrance exams for US graduate programs, I’ve achieved scores in the top 5% of everyone taking such exams, despite spending perhaps 1/10th of the time spent studying for these exams by most students. For example, when I took the MBA program entrance exams called skwealthacademy.com website coming soon!
the GMATs, I only spent two weeks studying for them and still scored in the top 5% to 7% of the entire nation for this exam. Had I more time to study, as I did for the US university entrance exams, I’m quite certain I would have scored in the top 1% of the entire nation, as was the case with my score on the math portion of my US university entrance exams. However, I quickly dismissed the notion of doing so because it simply is not in my DNA to actively contribute to the destruction of a society even that is, by far, the far easier path to monetary wealth. By teaching young adults how to achieve top college entrance exam scores, even though I felt I could develop an entire academy to do so in no more than 6-months, versus the 10-years it took me to develop this academy, I felt that I would be encouraging young adults to commit to activities that were completely worthless in life, and that was something that I could not do, even if someone were to offer me $10M to do it.

I view the difference between the academic curricula of schools today and the educational curricula of skwealthacademy as being very similar to the differences between the work of Albert Einstein and Nicola Tesla. Though Einstein’s name is far more prominent than Tesla’s name, and Einstein is often promoted as the genius while Tesla’s name has been forgotten or only briefly mentioned in passing in many academic history books, the only “working” thing Einstein ever invented was the “Einstein refrigerator”, a refrigerator that eliminated the potential fatal process of cooling that existed in refrigerators of the time. In fact, in 2020, Tesla is probably associated, by young adults, more with Elon Musk’s electric car company than with the scientist whose name Elon co-opted as his corporate brand. Einstein remains the much more widely recognized of the two for his complex mathematical theories, the most famous of which is his theory of relativity. The theory of gravitation postulated in 1916 by Einstein was an extension of his special theory of relativity that concluded that gravity was not a force of acceleration, as had been previously postulated by Sir Isaac Newton. As of the end of 2020, scientists had still been unable to reconcile the theories of Quantum Physics with Einstein’s theory of gravity, causing some scientists like Erik Verlinde to challenge the validity of Einstein’s theory of gravity. Despite Verlinde being among a minority of scientists, the point is that scientists have argued about the definition of gravity for centuries. Consequently, the more important aspect of science and mathematics in my opinion, by far, is the work that bridges the giant leap between theory and applicability.

Even in such a rigorously intellectual field as science, I firmly believe that the way we view scientific “discoveries” needs much more critical thought. Often, scientific theories such as the theory of relativity, string theory, the second law of motion, the laws of planetary motion, and so on are hailed as discoveries. However, when such theories and laws are proven (and some still have not been indisputably proven, including even the Big Bang Theory), they are more similar to explanations than discoveries, for one cannot discover a universal law that already exists. For example, “discovering” a scientific law that has already existed for millions of years is equivalent to Columbus claiming he discovered America when humans had already lived in America for centuries prior to Columbus’s visit to America. It is impossible to discover something that already exists. Does it take a tremendous amount of intellect to explain a universal law that has existed for millions of years that no one has yet explained? Of course. However, a postulated theory only means the person proposing it is the first person to successfully explain the existence of a universal law, and it does NOT mean he or she discovered the law.
There is a massive difference between explanation and discovery, and science often oddly completely fails to distinguish between these two constructs. I believe that this odd failure of distinction is not coincidental, but instead, deliberate, as another effort by those in power to use academics to dumb us down. One would never complete putting all the pieces of a jigsaw puzzle together and claim that one “discovered” the jigsaw puzzle. In the process of developing skwealthacademy, I arrived at the conclusion that the majority benefit of knowledge is in application and true discovery, not in theory and explanation, yet schooling still focuses primarily on the latter instead of the former. While I believe explanation and theory are important, most academic exams today still test regurgitation of knowledge and of information. Even physics exams that require the solving of complex physics equations truly do not test conceptual and applied understanding of the equations being solved, but really only test an ability to regurgitate how to solve the equation. I believe this element of academia to be completely outdated and of low utility. If the global academic system ever hopes to educate again, then this aspect of academia must be completely and immediately overhauled. I am not a proponent of the “knowledge is power” mantra that is so popular because my biggest criticism of schools is that they provide knowledge to students without any explanation of how to apply that knowledge in the real world to improve one’s quality of life. So it is very possible to dispense great quantities of knowledge that never translate into power. For the most part, this is what schooling accomplishes.

Real Education Will Teach Core Principles of High Utility Knowledge that Will Retain Utility Throughout One’s Life

For example, in my course, What is Money, that I developed for my academy, if I only provided detailed explanations of why none of us should accept fiat currencies that were in use all around the world as payment for our labor because they all lack essential qualities of real money, but provided no information as to how to use this information to improve our lives, such information, in my opinion, is literally useless. The bulk of information provided inside school classrooms is equivalent to this useless type of knowledge. It may be fascinating, creative, and perhaps even complex to understand, but without the bridge that connects knowledge to application in the real world, such information will always be of extremely low utility. I recall, in seventh grade, sitting in geometry class, and one of my friends turning to me in the middle of learning about the Pythagorean theorem and equivalent triangles, and stating, “Yo. I am never going to use this in my life. Why do we have to learn this stuff?” Of course, he felt that way at the time because the amount of applied mathematics we learned in school, as is still the case today, was nearly zero. If our teacher had taught us that math is present in nearly everything, from music composition, to playing pool, to skyscraper construction, to successful execution of parkour and martial arts techniques, and how to utilize the mathematical principles we learned in class in the real world, then my friend would have never made that statement, especially since he was an athlete.

There should be great meaning, high knowledge and permanence to all knowledge dispensed in schools. Knowledge is not always power, and the knowledge dispensed in the majority of school classrooms is meek and not powerful. How many times have we heard students tell stories of cramming for a physics, calculus or engineering exam and then being unable to answer any of the questions they answered correctly on an exam on which they scored an “A” just three months later. This is the very antithesis of powerful, sustainable and meaningful knowledge. For this very reason, after originally structuring my skwealthacademy.com website coming soon!
academy’s testing system exactly like 100% of all schools in the world today and spending an entire year developing exams for all 20+ of my academy courses, I literally trashed an entire year’s worth of work after concluding that exams were a worthless exercise that placed too much emphasis on memorizing information. I knew that I had to find a better way to transform the knowledge in my academy to high utility in the real world, and that’s when I spent the next year developing exercises that would teach all my clients how to apply the knowledge in all of my courses to real world exercises that can improve our lives.

Unlike Einstein, Tesla was all about applicability, and Tesla used his theoretical work in science and mathematics to invent dozens of things that did not exist before him, including the A/C current (an invention that gave poor people accessibility to electricity for the first time), the radio, the Tesla coil, X-rays, wireless communications, lasers, remote control, and the electric motor, just to name a few. In fact, since the US intelligence agency, the FBI, invaded Tesla’s hotel room in New York shortly after his death and seized all of his scientific research and work, many have since speculated that some of Tesla’s greatest work has been withheld from humanity, including a methodology to provide free electricity to humanity. (Source: Tesla, Nicola (2015). My Inventions: The Autobiography of Nikola Tesla. New York: SoHoBooks). Many of Tesla’s inventions were of such great applicability in society that they still are in use today.

Embrace, Don’t Fear Change

I realized that not only was I taught an improper way to think about life during my whole academic life, but that I was taught an improper dream – to get as much money as I can for myself with no regard for the social consequences of my actions – an iteration of rapper Fifty Cent’s mantra of “Get Rich or Die Trying”. At this point, I knew I had to reconstruct my life if I wanted my life to have any meaning. I made

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the decision to resign from my job at a Wall Street firm and a top American bank one morning on my drive to work. Some say never to make snap, impulsive decisions regarding such important matters as one’s career, but in all honesty, this impulsive decision turned out to be one of the best decisions of my life. I had become too comfortable with routine and the perks of corporate banking, such as free tickets to Los Angeles Lakers NBA Finals games, that had I not instinctively walked away from the “good life” back then, I likely would still be working that same miserable, corporate, soul-sucking job today, in possession of ten times as many material goods as I currently own, and wondering why my life still was without meaning. Even though I had no other job or sources of income lined up at the moment I quit my well-compensated corporate job, I knew it was the completely right decision. When you know something is right, uncertainty no longer becomes scary, and postponing a right decision, as some of my friends urged me to do, seems completely unnecessary. Though some people require methodical pre-planning to proceed to the next stage in life, some of us respond equally well to the tactic of throwing caution to the wind and diving headfirst into our next venture. At skwealthacademy, I endorse choosing the path that is right for you, as there is no such thing as a single correct path.

At the point I realized I was on the wrong path, I chose to redefine my definition of “wealth and success” into one that vastly differed from the traditional, narcissistic, narrowly-focused societal definition of material and monetary gain. I decided to throw my money-based definition of wealth into my mental rubbish bin and to pursue a much more expansive and holistic definition of success that incorporated high levels of compassion, friendship, health, happiness, internal satisfaction and meaning. Today, humanity suffers from perpetual war, massive amounts of drug addiction (both illegal and legal), and banking-spread financial misery simply because most of us choose to pursue profits and money over all other considerations, including basic decency and concern for others. Consequently, to combat our failure at times to realize that all life is connected on our planet, and that any task in which we engage that harms others ultimately ends up harming all of humanity, including ourselves, I created skwealthacademy as a positive platform that will be capable of contributing to a future in which net social benefit for our communities and for humanity as a whole will always be a consideration in all pursuits, career or otherwise, of all skwealthacademy graduates.

Pedigree or High GPAs Do NOT Make You Smart

Everything I know today about improving my life in the real world I learned outside of the university system through self-educational pursuits.

This is true for me, and I’m certain it is true for the majority of you as well. We must “do”, or engage in activities that help us understand how to apply the knowledge we learn, in order to trigger life-changing transformations not only in life skills, but also in mental acuity.

Testing retention of knowledge through exams, as is the centuries-old tradition of brick and mortar academic institutions, results in no deep fundamental changes in the way we think and behave, and only results in falsely elevating our ego about our mental superiority to others while suppressing our intelligence. Such pillars
of our academic system produce superficial changes in our thought patterns while simultaneously setting boundaries on our creativity and our potential.

The very reason why we often feel great and “buzzed” for several days after attending an inspirational life seminar, but then subsequently fail to transform this “high on life” attitude into any sustainable improvements after the high fades, is due to the non-transformational focus of life seminars on producing short-term emotional highs combined with the absence of exercises that produce life-long benefits. Without the provision of specific exercises in which to engage after a seminar ends, universities and inspirational seminars almost always fail or fall short in providing sustainable transformational change that can only be achieved with significant alterations to our daily thinking and behavioral patterns. Even worse, the achievement of high test exams often results in a false belief that we are smarter than everyone else, when this is patently false. We may indeed be intelligent if we scored spectacularly high on an exam, but this is an example of correlation, not causation. If we score highly on exams and are also intelligent, our intelligence is almost certainly achieved despite this exam score, not due to it.

As the founder and developer of all skwealthacademy course material, I too once believed the false paradigm that achieving high test scores was essential for “success” in life. During my academic life, I was successfully duped about the utility of high exam scores, and I mistakenly focused energy and time to achieve a 1480 SAT score (out of a perfect 1600) that placed my score above 98% of all test takers in the US, with a perfect math score of 800. Likewise, I also achieved exam scores for my graduate school entrance exams that placed my scores above 93%, 95% and 97% of all test takers in America, and I foolishly believed that such an achievement marked me as “smart”. Back then, I remember being quite proud of these empty achievements. While these high exam scores may have enabled me to gain entrance into some of the “best” schools in America, in retrospect, these high exam scores never contributed, in any manner, to my overall happiness, success, and comprehensive life wealth.

Doing, and nothing else, leads to knowing.
Inspiration Without Change is Empty

At skwealthacademy, I am confident that the exercises I developed for my courses will undoubtedly challenge many of you to reconsider your core beliefs about life, perhaps for the first time ever. I realize that the natural state of equilibrium for many of us, thanks to the dumbing down of our thinking skills that takes place in the majority of school classrooms around the world, is to remain in a state of inertia and to never challenge our core beliefs as possibly wrong. If you are a teacher, I urge you not to take offense to that previous statement. I know that exceptional teachers exist that buck the system and that instill critical thinking skills in their students on a daily basis. In fact, I am certain that some exceptional teachers are reading this very sentence right now. However, I also know that if you are one of these exceptional teachers, you are well aware of the massive obstacles in developing critical thinking skills in your students within the institutional academic framework by which you are instructed to teach your students. Consequently, whether teacher, student, entrepreneur, corporate employee, or retiree, I pose this one very simple question to you:

Are you completely happy and satisfied with your life right now?

Yes, I realize that everyone in life goes through ups and downs, but answer that question as it applies to you the majority of time. If the answer to this question is no, then I know that the courses in my academy will greatly benefit you. At skwealthacademy, I provide tools and countermeasures that will allow you to avoid the pursuit of the wrong life path, and to correct this mistake if you are currently traveling down the wrong path right now. Even after I learned of the low utility of my academic diplomas in the real world, I continued to tell myself that my academic achievements had been of great utility. I engaged in self-delusion because these pursuits had consumed seven years of my life, and it was difficult to admit that I had wasted seven years of my life learning boatloads of information that were never going to improve the quality of my life. The much easier solution to this situation of cognitive dissonance was to continue to fool myself about the high utility of my achievements rather than to face reality. Schools like Harvard and Cambridge rely on the cognitive dissonance engendered in students of receiving a diploma with a resultant low level of critical thinking skills to continue the delusion that somehow the vast amounts of money, as much as $260,000 for a four year undergraduate degree, is commensurate with the benefits received. However, it is impossible to remain self-delusional if one commits to improving one’s life. Consequently, once I decided that I really wanted to improve my life, I had to necessarily face reality and shed my delusions about the utility of my Ivory League education, my MBA, and my advanced master degrees.

In retrospect, I realized that I did not need to attend two-years of minimally useful, and mostly harmful, MBA classes to secure a corporate internship, the only event of my MBA academic program that I deemed to be of high utility. If instead I had approached an established business and offered to perform a skill that the executives needed and offered to work as a low-paid intern in exchange for the gained experience, most businesses would have offered me an internship. And in doing so, I would have saved enormous tuition, textbook, and room and board fees. How do I know this approach is possible? I know it is possible because I successfully employed this approach in the past when I wished to learn about an industry in which I had little to no experience, but possessed other skills that were transferable to that industry. In this capacity, a university education becomes completely irrelevant. Furthermore, the

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company at which I offered my services for free soon offered me a full-time job after just a few months. There are many paths to the same goal, many of which are of much higher utility and almost of no cost when compared to a traditional academic education and far too many among us never consider them. Most of us have been taught that there is only one path to success in life even though this teaching is patently absurd and incorrect.

While my aim is to inspire you, I recognize that there is a huge chasm between inspiration that may or may not lead to significant positive and lasting life changes and inspiration that is tied to deep-rooted, fundamental changes in daily habitual behavior and thought. Though many of us may not realize it, many of the core beliefs we hold dear to our heart have also been programmed into us by television programs, parental guidance, social media, cultural norms and instruction received inside academic classrooms, and we have never chosen our beliefs at all. For example, ask a four-year old child what item he or she should give to someone he or she loves, and he or she may tell you flowers, food, a kiss, a toy or even just a simple, beautiful hug. In fact, the answers to this question are likely to be endless, as a child’s creativity at this age is enormous and a child’s concept of love has not yet been conditioned and manipulated by the thousands of parental, media, scholastic programming, or cultural cues to which all of us have been exposed by the time we are teenagers.

However, ask any teenage boy living in a nation of leading economic power what he should give to the girl he eventually wants to marry, and no matter in which nation he lives, he is overwhelmingly likely to answer a diamond ring. Since a 4-year old child who has not yet been programmed by societal norms does not think of a diamond ring as an item that represents love for another, we must ask why nearly 100% of teenage boys living in industrialized nations believe that only a diamond ring represents love? Are teenage boys that live in different nations all over the world all making the same random choice of the item that represents love to them, or has this universal belief been programmed into them? Reversing the process of our programmed belief system is an incredibly difficult process, but it is feasible, with a little bit of discipline and hard work. Know that as long as you are sincere in you desire to achieve a goal, no matter how difficult that goal may be, there is always a way.

the skwealthacademy mission

My mission at skwealthacademy is to identify and unwind blind acceptance of widely accepted concepts as “right” when they may not necessarily be so, to rewire our thought patterns to once again be receptive to creativity and to new knowledge that challenges old ways of thinking, to retrain minds to think divergently through dissemination of knowledge and critical thinking exercises absent from every single traditional academic classroom today, to enable all of us to view life with the curiosity of a child no matter our age, and most importantly, to refocus our pursuits in finding a meaningful purpose in life first and foremost, before we even pursue money. The pursuit of a meaningful life not only creates a better world for all of us, but it also allows us to achieve the financial wealth and success we desire in an ethical and honorable manner.

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I believe that these are all very achievable goals, as all of us once possessed the above qualities to do so in spades when we were young, even if we are not in possession of them now. However, achievable does not mean easy. Everything that is worth something in life requires discipline, commitment and initial hard work. Though I love the movie “The Matrix”, one huge disservice of that movie is its message that taking the red pill and waking up to truth will reveal that life is miserable (again, just another iteration of the “ignorance is bliss” motif, as the ignorant zombies in that film remained happy, while those that took the red pill were constantly on the run and persecuted). Instead, the exact opposite of this message is true. When we understand that many of our belief systems are rooted in false paradigms, this understanding enables us to break the chains of our self-limiting beliefs, to achieve self-actualization, to embrace a more positive outlook on life, to become more self-reliant, and to become happier human beings that will pursue careers we love.

There is a false message being promoted today that we either have to sell-out to become rich or do something rooted in goodness but be poor. I firmly believe that most people are inherently kind and good and that they will support businesses and pay fair value for a service or good that promotes similar ideals, and that they will not steal from people that offer services or products that help them achieve a better life. Consequently, to my former colleagues that still remain in banking because they fear that they can’t do anything that is positive for humanity and make solid money while doing it, I firmly believe this mindset is wrong. I believe that people all over the world would reward them for leaving an industry that harms humanity and for having the courage to start a new career in an industry that benefits humanity. I am convinced that scores of people will provide the financial support those that wish to leave net negative social footprint industries for net positive social footprint industries need to successfully make such a transition. Yes, we live in an intellectually and spiritually dark age in 2020, but it doesn’t have to remain that way. I sincerely hope that, after I launch skwealthacademy, that you will join the revolution to return education to a focus on the meaningful, the powerful and the sustainable versus its current focus on the superficial, the debilitating and the fleeting. I also hope that you will forward this fact sheet to every person that you believe wants to create the type of world about which I have spoken and intend to create.
skwealthacademy is Appropriate for All Ages

Even though I have not yet launched skwealthacademy upon the first release of this fact sheet, I still have received many questions about the minimum age a child should possess to engage in my academy courses. My motto is to never restrict and confine a young child’s development, as this unfortunate choice frequently occurs in standard brick and mortar academic classrooms. When a child is held back in a classroom, that doesn’t mean he or she is dumber than his or her classmates. When a child excels in a classroom, that doesn’t mean he or she is necessarily smarter than his or her classmates. All this means, relative to his or her peers, is that his or her brain works differently for the particular topic being examined, and that such discrepancies in learning speed offer wonderful opportunities to encourage peer-to-peer learning experiences inside the classroom. I am confident that even children as young as ten to twelve can gain much from many of my skwealthacademy classes, because I am not here to serve as the authoritative, infallible teacher at the head of the classroom, but rather to serve as a guide to help each individual unlock his or her bottomless well of curiosity. Always remaining intensely curious is the key to becoming more educated throughout life. At skwealthacademy, I have only marked three courses as prerequisite courses, Course P: Why Finding a Life of Purpose Should Be Our Top Goal, Course K: Escape the Life Defeating Concepts of Cognitive Dissonance and Confirmation Bias, and Course O: Do Bankers Suppress Gold and Silver Prices? Furthermore, Course O is only a prerequisite course for those people that wish to take all the skwealthacademy courses about wealth building through gold and silver, but not a prerequisite course for all other courses.

The reasons I have required these three courses of my academy to be completed first are twofold. One, if we do not understand the principles of Cognitive Dissonance and Confirmation Bias fully, we may continue to be duped into believing false precepts and principles that will limit our ability to internalize new concepts and knowledge. Number two, though a course on life purpose may seem out of place for a wealth education academy, I believe it is a perfect fit. Why? Not only do traditional academic institutions fail miserably in providing real actionable steps to find deeper meaning and purpose in life...
that lead to greater levels of life satisfaction and happiness, but unfortunately, so do most parents. Of course, nearly all parents desire happiness for their children. However, despite this desire, most parents still fail to provide actionable behavior and concrete steps to their children that will ensure that their children find their purpose and therefore extract sustainable meaning from their lives. Every year, my New Year’s resolution is a simple one, and that is simply to be a better man than I was the previous year. My goal at skwealthacademy for each of our members is also the same - to help you become a better person every year of your life. In order for me to be successful in my mission, I therefore ask for your dedication to the learning process before signing up for any of my courses. I guarantee that if you don’t put much effort into the completion of my academy, you won’t get much out of it; however, the more effort you put into my academy, the more rewards you will reap from it. Therefore, I firmly believe that if you truly are committed to extracting the most possible goodwill and benefit for yourself, you must commit to finding one to two hours every day to engage in my academy coursework. Learning is not a process that begins with the first day of pre-school and ends with the last day of high-school, university or graduate school, but it is a never-ending process, no matter our age.

10 Years in the Making. I Need Your Support!

As it took several hours every day for the last 10-years of my life to research, develop, and write thousands of pages of written materials, record hundreds of hours of audio files and develop numerous exercises to bridge the gap between knowledge and real world application, with the last few years before launch requiring 12+ hour days, if you believe in the ideals of my academy, please support us! I have been working by myself, non-stop, for the last ten years to create skwealthacademy. The next step to build out and develop skwealthacademy in future years will be the development and launch of peer-to-peer learning forums. In order to do this, I will need your support. The money I receive from member subscriptions will be reinvested into building out and further developing skwealthacademy to facilitate the highest levels of learning through interactive peer-to-peer member forums. There is a good chance that in order to achieve the second phase of skwealthacademy, I will need the help of additional supporters. It is likely that I will launch a kickstarter campaign at some point in 2020/2021 to achieve this purpose, so please visit us at maalamalama.com and/or at skwealthacademy.com, if my website is launched by then, to stay abreast of this development. In conclusion, I once heard someone ask the question, “If you could have any superpower, what superpower would you want?” My answer is simple: The ability to ensure that every person finds his or her purpose in life. This is the superpower I desire, and hope to fulfill, with the creation of skwealthacademy, even more than the ability to make people happy. Why? Because the ability to make people happy is not a gift that will last without massive transformation in one’s thought patterns first. However, giving everyone the gift of finding his or her purpose in life is a gift that will provide sustainable happiness to someone for not just this month, not just this year, but for the rest of his or her life. To download the comprehensive brochure describing all of the skwealthacademy coursework, please visit us at https://maalamalama.com/wordpress and click on the link for the skwealthacademy curriculum. You may also sign up for our free weekly wealth and happiness newsletter on the same webpage.

skwealthacademy.com website coming soon!
Thank you, stay tuned for our launch, and I hope to add you to the growing global skwealthacademy community today. My last entrepreneurial venture attracted clients from 35 different nations including Greece, Hong Kong, Estonia, Croatia, Brazil, South Africa, America, Canada, Mexico, Singapore, China, South Korea, Japan, Germany, France and so on. I hope to build an even larger community with this new endeavor and I hope you will be part of it! Always be grateful for your blessings, embrace struggles when they come your way, no matter how small or large, and always remember to remain intensely curious!

J. Kim
Founder, Managing Director and Chief Educational Officer
skwealthacademy
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