

# HOW TO MAKE MONEY AFTER CRISIS



# HOW TO MAKE MONEY AFTER CRISIS

## Inside This Report

**INTRO: YOUR NEW ECONOMY** 2

**INFRASTRUCTURE BREAKDOWN** 3

**NO MORE GRID - EVERYBODY OFF** 4

**IF YOU A KNOW A CRISS IS COMING** 5

**USEFUL SUPPLIES MOST PEOPLE WILL FORGET** 5

**TAKING STOCK OF YOUR OWN VALUABLES** 7

**NEW CAREERS IN THE POST CRISS ECONOMY** 8

## INTRODUCTION: YOUR NEW ECONOMY

Money is only as valuable as people's belief in it. After all, you can't eat it, wear it, or take shelter under it. Money is, ultimately, a convenience we all agree upon as a society. After a deep crisis that affects all or most of society, that agreement can break down and often does. In such instances, paper money quite often loses value rapidly and becomes worthless rather quickly. When this occurs, people become immediately much more practical and less philosophical. Instead of giving you a perfectly useful pair of shoes in exchange for a pretty useless piece of paper, they'll start asking for a couple of fresh killed rabbits or a basket of apples. Tangible items with real life uses and value become the medium of exchange, not paper money.



Can this happen here?

You bet it can. Some say that we are not far from this reality and, in an era of trillion dollar deficits, some analysts think that we are flirting with such a possibility right now. With a little preparation, however, you can still survive and thrive in a world where money doesn't mean slips of paper in your wallet.

## INFRASTRUCTURE BREAKDOWN

We've seen it happen before after natural disasters. First, people cling to the idea that civilization will protect them. They hit the ATM's and withdraw the maximum amount of cash. They flood into grocery and hardware stores. At first they ring up carts full of food and supplies on a credit card. When the power goes out, they spend what little cash they have left.

A few days later, cash is still useful because people still believe in its power. A dollar isn't yet considered just a slip of worthless paper. It still embodies confidence in everything that the dollar represents. However, since the paper itself lacks intrinsic value, as food supplies diminish, hyperinflation sets in. Yesterday's \$2 can of soup now sells for \$5. Tomorrow it reaches \$10. The value of the paper currency becomes less and less about what it can buy you now, in the crisis

situation, and more and more about what it will buy when the disaster is over and you're able to return to civilization.

But here's the rub. What if there is no going back? What if this is the new normal? In that case, paper money quickly loses all but nostalgic value and gives way to a barter system.

Barter systems don't emerge fully developed overnight. They're based on perceived value and usefulness, both of which can change from day to day, especially in the early transitional period after a crisis. Certain things will always be useful; canned goods with no dents and original labels, reusable cloth diapers, and of course, bullets. Other things will have limited value. A freshly killed and butchered deer is great, but without refrigeration, week old rotting deer



meat is useless. Thus, success in the new economy will hinge on finding a balance.

## NO MORE GRID— EVERYBODY OFF

The best thing you can do for yourself and your family is buy everyone a bicycle and make sure they know how to repair it. You don't have to wait for a crisis. This is something any family can start now without raising any eyebrows. Exercise and mechanical skill combined with quality family time will only earn respect from your neighbors and increase the family bond, fitness, and trust.

In a crisis, mass transit only lasts as long as the gasoline supply. Once that runs out, cars are nothing more than scrap heaps to be pillaged for metal, plastic, and supplies. Anyone who happens to have horses isn't going to let them go, so forget the illusion you can drive up to a ranch and ride off on a breed worthy mare. Your best bet is a durable bicycle. While everyone else is busy fighting over gasoline, get to the nearest bike shop and buy every bike tire, pump, chain, basket, and maintenance tool you can get your hands on.

Now, you not only have the most reliable resource for moving around, you also have the potential to set up a new local communications network. People still use bike messengers today in places from New

York City to Shanghai. Imagine how much more valuable those people will be when cell phones stop working.

Both individual phones and cell towers need power. When the grid goes dead, it takes out people's ability to communicate. Having a bicycle gives you the power to negotiate better prices. In the time it takes someone on foot to walk to one vendor, you can bike to three, negotiate with them all, and work out the best deal for yourself. Unlike people on foot, you'll also have the ability to quickly get information to and from nearby communities. This can prove invaluable for anything from trade to warnings about potential hostilities.

But living off the grid means a lot more than just losing cars. It will be incredibly hard for people to adapt to living without electricity. Most of us take electricity for granted in more ways than we imagine. Look at the windows in your house. Even in full daylight, can you see well inside your home or apartment without electric lights? Few kitchens have a wood or propane stove, so



all cooking is about to move outdoors. Our entire perception of what buildings are for, and how they're used, will change.

Going off the grid means no cars, no phones, and no electricity. If you're prepared to survive without those things, you'll be one of the people who come out on top after a crisis.

## IF YOU KNOW A CRISIS IS COMING

It takes a few days for even the most devastating crisis to fully set in. No one wants to believe this is the New Normal. Instead, people will do their best to hold onto the trappings of civilization. During this brief transitional period, you have an opportunity to transform some parts of your old life into useful parts in the new one.

For example, while you still have electricity and communications systems, take out the largest cash advance possible on your credit card. People understandably flinch at the idea of sinking into debt. If you think there's a reasonable chance of recovery, you'll have your entire life to pay it off. If things are truly grim, use that cash to invest in your future.

Also, keep in mind you're not going to be able to get as far into potential debt as you think. Most ATM's have a maximum \$500 per day withdrawal limit. Most banks have a maximum \$5,000 cash withdrawal limit for checking or savings accounts. The

reality is, you probably won't be able to get to all your money.

This is why people still stash cash in secret places around their homes in case of emergency. Your grandparents aren't crazy. They lived through banks shutting their doors and refusing to hand over people's money.

In a true crisis, cash will only have value for a limited period of time, so your next move is to visit the grocery, hardware store, and pawn shop for food, sundries, and guns. Keep using your credit and debit cards for as long as possible, wherever they're willing to take them. Save the cash for in-person transactions.

## USEFUL SUPPLIES MOST PEOPLE WILL FORGET

You'll obviously want to stock up on water, preserved food, gasoline, guns and ammunition. However, while everyone else is making a run on the pharmacy and frozen food, load your cart up with these post-crisis trade goods.

### Salt

This cannot be emphasized enough. Get as much salt as you can lay your hands on. Without refrigeration, salt is now your main



method of preserving food. It's also a necessity for the human body. If you're not near a salt mine or the ocean, salt will become difficult to replace. Go for the iodinated salt first, as it will have a higher value than the kosher salt and rock salt you can get in larger bags. Use the iodinated salt for seasoning and the kosher and rock salt will be for preserving foods.

## Soap

We love hygiene. Most people don't have the faintest clue how to make soap from scratch, nor do they have any real idea how



long a bar of soap or bottle of body wash really lasts. Ignore the body wash—it doesn't last as long and it's harder to store. Instead, lay your hands on as many bars of hard soap as you possibly can. In a few weeks, these will become insanely valuable.

## Feminine Hygiene Products

Most ladies only have one box of these on stock at a time. Eventually, people will learn how to make reusable pads (Etsy sells them now) but for the first four to six months after a crisis, these are an invaluable commodity.

## Sugar and Sugar Substitutes

Processed sugar might as well be gold. Most parts of the United States can't produce either

sugar cane or sugar beets. Even if you're in a sugar beet region, processing them into refined sugar is a massive undertaking.

Meanwhile, bees are suffering from colony collapse syndrome nationwide, so honey will be rare, precious, and expensive. In addition to stocking up on sugar, don't pass up the sugar substitutes. Most of them have a highly concentrated flavor, which means they're lightweight and easy to transport. Think of how many servings of Splenda are in a box and how light it is compared to a pound of sugar.



## Minor Medical Supplies

Pharmacies will be one of the first areas looted, but in addition to prescription drugs, there will be a huge need for over the counter minor medical supplies. Band-aids, rubbing alcohol, Neosporin, ACE bandages, and all the other small things we take for granted in a minor injury will become major valuables.

## Practical Women's Shoes

Within a week, sneakers, work boots, and solid, durable practical women's shoes will become an incredibly valuable long term commodity. Many women will think they own a surplus of shoes, but most of those shoes are likely to be decorative pairs of fashionable heels or sandals, many of them quite flimsy and made to fall apart in one to two seasons. Once feet become people's main form of transportation, useful women's shoes will be a rare and valuable resource.

## TAKING STOCK OF YOUR OWN VALUABLES

Once you've invested in everything you can get your hands on, it's time to take stock of your own valuables.

Jewelry made from actual gold, silver, and

gemstones will retain value and be easy to transport, though in a pinch, people will likely prefer food or bullets to earrings or necklaces. These are more long term investments.

Camping gear is invaluable. Even if you're in a stable, defensible house, camping gear effectively gives you a guest room for messengers or merchants as well as well as a place to house potential guests or allies if you run out of space indoors. If you need to move quickly, you'll want your camping supplies and bicycles, so don't succumb to the temptation to sell your gear.

If a crisis happens in July, your winter boots and coat may look useless in the heat of summer. However, in only four months they'll be vital to survival. If you own books full of practical skills, like planting a garden, carpentry without power tools, or butchering animals, those are suddenly very valuable. Good cutlery such as Wusthof or Henkles knives will be small, portable, and some of



the most useful things you can own.

Be realistic when assessing your own goods. Ask yourself what you'll really miss in three years rather than merely asking what you can use tomorrow. Once you've made a critical assessment, it's time to emotionally let go of things that other people will find more valuable than you. There will always be people on the hunt for a novel or board game to entertain them, for writing supplies, or for mementos of the way things used to be. If you can emotionally let go of your past life, you can trade it in on valuable resources for the new normal.

## **NEW CAREERS IN THE POST CRISIS ECONOMY**

For the first few weeks, people will essentially all be hunters and gatherers. Most of the gathering will be scavenging supplies from former retail outlets, offices, homes, and abandoned buildings. People will be focused entirely on survival.

However, once everything worth looting has been taken, people will settle into the new reality. For a little while, everyone is essentially going to end up a trader at a bazaar. You have nineteen pair of women's shoes, someone else has fifty pounds of sugar, and some well prepared hunter has a

freshly killed and fully dressed deer.

For the short run, food will entirely replace currency. You'll measure something's worth in how many meals it will provide. If you're looking at a sturdy pair of shoes, they'll still be compared to enough meat to feed twelve people for a day.

However, people are great at specialization. Hunters may end up at the top of the pack, but people will still need safe drinking water, cooked food, and clean clothes. If you don't have any specialized survival skills, you can still make it in the new economy. Here are a dozen new entry level positions for post-crisis survivors.

### **Hunter's Assistant**

If you're already a marksman, you're most of the way towards an excellent post-crisis career. If you're not a marksman but are skilled at dressing or butchering an animal, you can still be a valuable part of a hunting team.

Realistically, if you worked in an office, you got your meat from the grocery store and never saw it with bulging eyes and bloody fur. If you have a strong stomach and are willing to learn from a hunter, they'll need people to help with the dressing, tanning, butchering, and selling of meat. Plus, if you're allied with a hunter, you'll always know where your next meal is coming from.

### **Merchant**

If you have a good stockpile of supplies you



can build this up over time instead of just trading it away. First, never make a straight food trade. If a hunter offers you a possum for some medical supplies, tell them to throw in the fur. If a woman offers you canned goods for reusable diapers, tell her to throw in a basket. Do your best to always be giving people new, replenishable resources such as meat, furs, and firewood in exchange for the more valuable processed industrial goods.

As long as you're fair, consistent, and trustworthy, a merchant can also make a decent living as middlemen. People are accustomed to going to a store, handing over money, and taking goods home. Even hardcore Ebay addicts aren't used to the time and energy it takes to barter. A hunter could waste hours trying to haggle for the right price for meat, or they could let you do it in, exchange for a small cut. That frees up time for them to get out and hunt more meat. Everybody wins.

### **Delivery Service or Messenger**

If you were smart enough to invest in bicycles, you are well on your way to one of the most valuable careers outside hunting. We are information addicts. That's not going to change. In fact, when information is more difficult to come by, it increases in value.

If you have a small fleet of bikes, you have the potential to become the local information broker. Someone has to do it, and that someone won't be a person wasting gasoline. If you don't have a fleet and family to set

up your own information empire, you can still individually make a living moving information around and transporting anything you can carry in your backpack or in a bike basket.



### **Brewer/Distiller**

If you happen to enjoy home brewing, you have an instant, excellent career option ahead of you. Historically, brewing has been used to both purify water and preserve grain through the winter. People learned to make beer before they learned to make bread.

Your home distilling equipment can easily be transformed from a hobby to a business. If you're clever, when you run out of grain and hops, you can start brewing other things. The most difficult part of your job may be acquiring fresh yeast, so stock up on as much as you can. Learning to cultivate wild yeast can be tricky, but much of America's early hard cider was brewed in open air containers where people hoped wild yeast would settle, so you're not entirely out of luck if you do run out.

## Cook

It seems like an obvious skill, but these days not many people know how to cook in primitive conditions. A lot of people will insist they were great home cooks, but the successful post-crisis cook will need their own pots and pans which can survive open flame or other primitive cooking conditions. A \$20 Teflon coated skillet will fall apart if put in a fire while a cast iron skillet and five gallon steel stockpot will be great survival tools.

People used to low fat foods and nonstick coatings won't know how to cook in cast iron, which requires copious amounts of fat. People from small families won't know how to cook multiple gallons of soups and stews which are about to become staple foods. A skilled cook can prevent everyone from wasting valuable, limited food resources in exchange for a reasonable portion of what they prepare.

## Woodcutter/gatherer

Wood is about to become an incredibly valuable commodity. People will need it daily for everything from keeping warm to cooking food. Cutting wood is more work than people think. If you can fell a tree with something less powerful than a chainsaw you're well on your way to having a resource worth trading for food. A small axe won't cut it. You probably want a two man crosscut saw for felling the tree and a bucking saw for turning it into usable wood. This is a hard,

sweaty job best performed by three people (the third keeps watch to make sure the tree isn't about to fall in the wrong direction and also cycles in whenever one of the two sawing tire out.)

In addition to large firewood, people will also need kindling. Someone who doesn't have a saw but does have patience can gather the kindling necessary to make fires. It won't be quite as valuable as cutting down a tree, but selling kindling can still keep you fed.



## Salt Gatherer

If you live near the ocean, you can create an incredibly valuable resource. There are several methods of producing salt from seawater. The most primitive is to sand down smooth sticks, char the exterior, then plunge the hot sticks into the water and pull them out quickly. Salt will crystallize on the

exterior as the water evaporates. Brush the salt and ash into a collecting bag and keep heating and plunging.

You can also use any shallow clear plastic container as an evaporative salt mine. Simply pour a small amount of sea water (no more than 1/8 to 1/4 inch) into the bottom of your clear plastic container and leave it out in the sun to evaporate. The shallower and wider the container, the faster it goes. Clear plastic tote lids are a good choice due to their size and depth.

### **Small Engine Mechanic**

There will always be a few people able to generate power for precious electrical equipment. If you can fix anything from a motorcycle engine to a food processor's motor, you'll never want for work.

### **Night Watchman**

Some people will have more resources than others. They can't stay awake all the time. If all you have is a gun or crossbow and a willingness to use them, guards will be more valuable than ever.

### **Basketweaver**

A lot of women today are very skilled at recreational crafting. There are entire competing chains of big box stores dedicated to selling such supplies. It may not seem obvious at first, but some of those skills will translate. If you've ever woven a basket from scratch, both the basket and the skill to make

it have value. Laundry won't haul itself to and from the nearest river, nor will firewood pile itself to cure. With a little practice, you can also create fish catching baskets which contribute to the food supply.

### **Laundry**

Long before we had washing machines, laundry was hard work. In a crisis, we're back to hand washing everything. Clothes will no doubt be worn longer and harder than before the crisis, but after awhile, both stink and stains will drive people to get cleaned up. If you don't have any other marketable skills and are willing to put in long hours on hard physical work, it's better than farm labor.

### **Farm Labor**

Everyone wants to believe they'll be a farmer, but realistically, if you've never grown so much as a home vegetable garden, you're most likely to end up working for someone else. It's hard, back breaking labor for little reward and no appreciation, but if it comes down to doing that or starve, farmers always have and always will need farmhands.



**Copyright © 2014 by Survival Life, LLC**

Published by:

**Survival Life, LLC**

**P.O. Box 91074**

**Austin, Texas 78709**

**Website: <http://www.survivallife.com>**

**Mail: [support@survivallife.com](mailto:support@survivallife.com)**