Can "We" Save America Before It's Too Late?

The USA Is Almost Not Even Recognizable …

America's Debt Crisis

It's HUGE!

Part 1 of 3

A Citizen's Graphics and Illustrative Guide to The Federal Debt

MAWA "*Make America Whole Again*"

V-5 6/25

Our national debt is not only about money, **our money troubles are entirely due to <u>poisoned politics</u>**.

To balance our budget and reduce spending, our Federal Government needs **<u>to change drastically</u>** and **<u>quickly</u>** **<u>return to our roots</u>**, only then can we begin to pay down our debt and Make America Great Again

This Info Tract Created by: the 9th grader ©

I have a 9th grade education, hence the pen name "the 9th grader." I'm just an average blue-collar citizen, now retired, who is lost to understand how hundreds of college educated elected officials let our country get into so much debt. Apparently, politics can make someone's college education utterly worthless. Think about it, over 90% of our elected officials have college degrees! ***Yes, this is their mess … they made it! If they get away with it, they will leave with a fat pension and leave this debt upon you and I.*** *9 years ago, I made a similar tract describing our national debt problem which was serious then, but not yet terminal as it is now. I created these 3 new tracts because we must act ASAP. FYI; rounding affects some mathematical results.*

Below is a portion (I do not have room for the whole thing) of a brilliant observation (1980's) by Chalie Reese, then a reporter at the Orlando Sentinel. I will insert the entire article in the 3rd and final debt tract.

the 9th grader OMAUCWMI

545 PEOPLE By Charlie Reese *(a snippet)*
https://www.orlandosentinel.com/1984/02/03/545-people-are-responsible-for-the-mess-but-they-unite-in-a-common-con/ to see the entire article

"Politicians are the only people in the world who create problems and then campaign against them.
Have you ever wondered, if both the Democrats and the Republicans are against deficits, why do we have deficits?
Have you ever wondered, if all the politicians are against inflation and high taxes, why do we have inflation and high taxes? ...

… It seems inconceivable to me that a nation of 300 million cannot replace 545 people who stand convicted -- by present facts -- of incompetence and irresponsibility. I can't think of a single domestic problem that is not traceable directly to those 545 people. When you fully grasp the plain truth that 545 people exercise the power of the federal government, then it must follow that what exists is what they want to exist.
If the tax code is unfair, it's because they want it unfair.
If the budget is in the red, it's because they want it in the red
If the Army & Marines are in IRAQ, it's because they want them in IRAQ
If they do not receive social security but are on an elite retirement plan not available to the people, it's because they want it that way.
There are no insoluble government problems. ..." - Charlie Reese

As of 3-5-25, our federal debt is > **$36.5 trillion dollars.**

www.usdebtclock.org

In a 2nd tract, we will explore how serious this is, but before we do, I need to help every reader understand just how much money $36.5 trillion dollars is. Hopefully, one of these 8 federal debt perspectives will resonate with you.

1 For our 1st debt perspective, we will use **time.**

Let's consider that 1 second equals $1 tic … tic … tic … tic

- 1,000 *(one thousand)* seconds = 16.7 minutes
- 1,000,000 *(one million)* seconds = 11.6 days
- 1,000,000,000 *(one billion)* seconds = **31.7 years**
- 1,000,000,000,000 *(one trillion)* = **31,710 years**
- 36,500,000,000,000 *(36 trillion)* = **>1,150,000 years!**

Excluding interest on the debt and adding to the debt with deficit spending, **paying $1 every second**, would equate to: making an annual payment of **$ 31,535,309 every year for over 1.15 million years!**

Human history is only is roughly 6,000 -10,000 years.

If we paid **$100 every second**, it would still take **11,500 years!**

I know it's hard to believe, but the math is accurate, **a trillion dollars is a hell of a lot of money, but 36 trillion is 'ginormous'!**

When we factor in continued deficit spending and interest payments, things get **much, much, worse!**

the 9th grader ©

Federal Fact: From 1868 until 1913, **90% of all federal revenue came from taxes on liquor, beer, wine, and tobacco. Today, 49% of federal revenue comes from taxes on its citizens.**

2

For our 2nd debt perspective, we will use **distance**.

The circumference of the earth is 24,901 miles.

If we were to lay $100 bills end to end length way around the world, would that be enough to equal the federal debt?

Consider that 1 mile of $100 bills equals 10,344 bills, which amounts to $ 1,034,400, or a little over $1 million dollars p/mile.

The total for one wrap of $100 bills laid end to end around the world equals a quantity of 257,588,140 bills, for a total dollar amount of **$25,758,814,041.**

That is still far short of the amount of our federal debt!

To equal our $36,500,000,000,000 national debt, it would require $100 bills stacked upon one another wrapped all the way around the world …

1,417 layers deep!

That would equal a 7+" tall stack of $100 bills wrapping all the way around the world!

the 9th grader ©

3

For our 3rd debt perspective, we will use **people because the government uses people *(tax)* to pay its debt**. *(I factored in 3.5% interest to these payments because they occur over 1, 10 or 30 years)*

The population of **the whole world is estimated to be 8,200,000,000.** *(we have shared a lot of $$ with the world)*

If every person and child of the world paid $378 US dollars every month for a year, … we could also pay off our $36,500,000,000,000 debt!

At the end of February 2025, **the population of the USA was estimated to be 340,000,000.**

If every US adult and child paid $1,062 every month for 10 years, that would also pay off our $36,500,000,000,000 debt!

There are reportedly **134,000,000 households in the USA**

If every US household paid an extra

$1,223 each month for 30 years that would also pay off our $36,500,000,000,000 debt!

Time to get the money from under the mattress and send it in to the feds!

the 9th grader ©

Interlude with some words of wisdom …

"Government's first duty is to protect the people, not run their lives." **– Ronald Reagan**

"*The Founding Father expressed in words for all to read the ideal of Government based upon the dignity of the individual. That ideal previously had existed only in the hearts and minds of men. They produced the timeless documents upon which the Nation is grounded and has grown great. They, recognizing God as the author of individual rights, declared that the purpose of Government is to secure those rights.*" – **Dwight D. Eisenhower**

"We the people are the rightful masters of both the Congress and the Courts, not to overthrow the Constitution, but to overthrow the men who pervert the Constitution" **– Abraham Lincoln**

*"one thing more fellow citizens, a **wise & frugal** government, which shall restrain men from injuring one another, shall leave them otherwise free to regulate their own pursuits of industry and improvement, & shall not take from the mouth of labor the bread the laborer has earned, this is the sum of good government."* **– Thomas Jefferson, March 4, 1801 First Inaugural Address**

"The highest glory of the American Revolution was this: it connected in one indissoluble bond the principles of civil government with the principles of Christianity." **– John Quincy Adams**

"In Europe, charters of liberty have been granted by power. America has set the example … of charters of power granted by liberty. This revolution in the practice of the world, may, with an honest praise, be pronounced the most triumphant epoch of its history, and the most consoling presage of its happiness." **– James Madison,**

"The powers delegated by the proposed Constitution to the federal government are few and defined. Those which are to remain in the State governments are numerous and indefinite." **– James Madison,**

"The general government is not to be charged with the whole power of making and administering laws: its jurisdiction is limited to certain enumerated objects, which concern all the members of the republic, but which are not to be attained by the separate provisions of any." **– James Madison, Federalist 14, 1787**

From these words above America's founding vision becomes clear again, Old Glory is once again visible.

*** Our government's 1st priority is to protect** its sovereign citizens from each other and all others at home or abroad. If it were not for the concept of collective protection for the original 13 states, our Founding Fathers would have never agreed to have a federal government. **Protecting citizens should remain the top priority for our government.**

Rather than being protected, many of us fear being persecuted by government. We do not have to imagine being forced to be injected with a substance, as when President Biden used his power to take away the lively livelihood for tens of thousands for not complying. Yes, many of us do fear our federal and state governments because they have been weaponized to require us to comply with radicalized agendas. EPA or building code officials who can fine you $1,000 p/day, every day? If we own land, we should be able to build upon it and live on it. And who welcomes an IRS tax audit? What we need is a simple tax code that results in a "*easy to fill out two page form*" that is fair to everyone, instead of thousands of pages of tax code nobody truly understands.

Every President/Congress of late has **not protected** our citizenry from hackers that steal our personal data, even if it is by letting businesses escape any punishment when they get hacked and all our personal information is exposed. Tens of thousands of Americans are being harmed every year; **this has to be stopped.** I know a guy whose personal information has been hacked fourteen times by businesses who collected his personal information only to let it get hacked. *(T-Mobile, Experian, BlueCross, HomeDepot, Target, National Public Data, to name a few)* It's never been a weakness on his end, it's always been poor business practices. **Our government is failing to protect Americans.**

*** The American Dream** occurs when hard work and frugal spending are made, the dream may materialize itself, but if laziness and undisciplined spending is done, one is not likely to achieve the American Dream. Our dream is not only for ourselves, it is indeed for other peoples and nations, our desire is to share our ideals for prosperity and individual rights with all the world. What is core to our success is not how great we are, but how **great our God is**, the Judeo-Christian God is the God we serve, the Bible is the book we read. God's hand has been with us.

*** Ideology** While our grandparent's generation sought out communists to lock them up or ship them out to a communist country, we have not been so diligent at rooting out those who live here but want to harm America. For 7 decades America has been injured by socialist influences, for 3 decades progressive theology and in this last decade woke insanity. If we continue on this path, America will surely fall from within or be conquered from without. President Trump is just beginning to address this absurdness that Mr. Biden's administration fostered.

America is not a country for the communists, nor gangs, nor kings, nor terrorists, nor freeloaders it is the land of opportunity for the people who will love and care for our mothership, the United States. No one who seeks to harm the America should be allowed to live freely within it. The disillusioned people who foster socialist, communist or other utopian(?) governments should move or be sent to a country that has what they desire. America is a Constitutional Republic, based upon individual freedom and capitalism for all who dare. For sure our Republic is not perfect, but certainly far better than the alternatives.

Free speech should not be confused with disrespect, your rights and actions must not inflict injury on my rights, tolerance should not be confused with forced acceptance of depravity, inclusion is ultimately up to each one of us and should not be obligatory, equity is what we build not what is given to us and equity should never mean taking from the hand of one to give to another when he/she would otherwise be unwilling to give what is his/hers to keep. Common sense combined with a sound moral compass is foundational to being American.

*** Faith** Change cannot mean changing America into something we are not nor ever designed to be. Government is not our god and it must never be so giving or so powerful that it supplants our true Provider. America was founded on Judeo-Christian values, not woke values. **God who alone should be worshiped**. The USA needs to "*Make God Great Again*" *(MGGA)* in our everyday life. To be sure, after this life, God will judge each of us … but He may judge America soon for the wicked path we have been on. **America will be great again but only when we humbly seek God, love God, serve and obey God.**

> **2 Chron 7:14** *if my people who are called by my name humble themselves, and pray and seek my face and turn from their wicked ways, then I will hear from heaven and will forgive their sin* ***and heal their land****.* – ***God Almighty***

Let's return to our remaining 5 debt perspectives

4

For our 4th debt perspective, (sports) we will use **area.**

A football playing field is **300' long and 160' wide**. The distance from goal line to goal line is 100 yards, with a 10-yard end zone beyond the goal lines. The total area of the field of play is 48,000 square feet.

Covering the entire playing field, how high do you think the $100 bills would have to be stacked to equate to $26.5 trillion dollars?

Let's start with the first layer. If we cover the entire playing field with $100 bills it would require 424,805 of them.

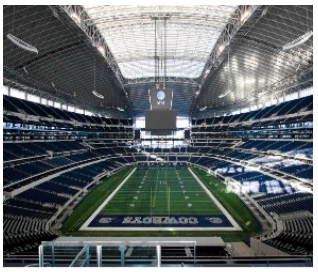
The total $ for this **first layer** would equal **$42,480,500** (rounded)

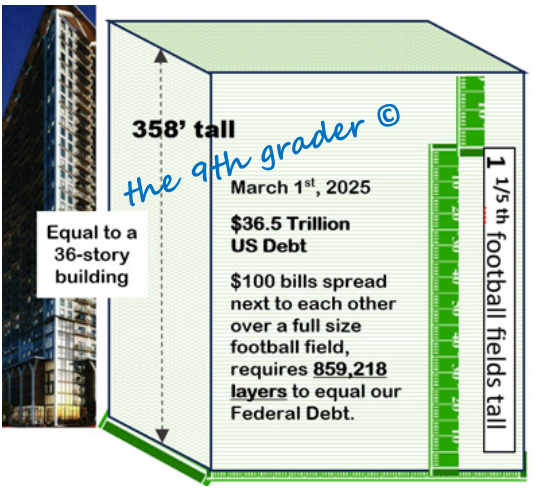
There are 200 bills in 1" high stack of bills (*new modern bills with the strips on them apx .005 inches thick, also depending upon how tight you squish them together)*

Each 1" layer would equate to *(200 x $42,480,500= **$8,496,100,000**)*

To get the total height in inches, we divide the $36.5 trillion debt by the 1" layer value, which = 4,296 inches, which then divided by 12" equates to:

a football playing field covered in $100 bills stacked over 358 feet high!





For football fans, this massive stack of $100 bills would extend another **58' above the 100,000 seat AT&T Stadium 300' tall roof!!!**

5

For our 5th debt perspective, we will use **weight.**

Twenty $100 bills *($2,000)* scale out to 19.5 grams, just under 1 gram each, so we will use 1 gram as our weight p/$100 bill as our basis.

10,000 x $100 = $1 million dollars.
Which in turn equals 10,000 grams.
There are 453.6 grams in one pound.
The result is; **$1 million dollars weighs 22.046 lbs** (10,000 - $100 bills)

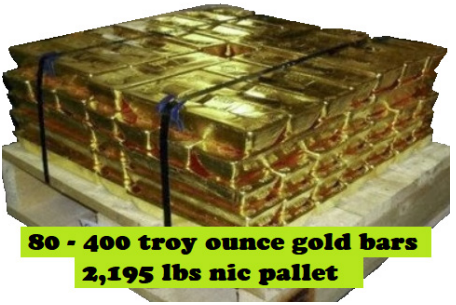
When we divide $1 million into the $36.5 trillion federal debt and we get 36,500,000 then multiply that by 22.046 lbs to get **804,679,000 pounds**.

An average train locomotive weights about 425,000 lbs each: thus, the total federal debt using $100 dollar bills would **weight as much as 1,893 train locomotive engines!** Now we understand how crushing debt can be!

If the federal debt was traded in standard 400 troy ounce gold bars, each bar will weigh 27.42857 lbs. With gold trading at $2,937 p/troy ounce, a bar **is worth $1,174,800.**

Our national debt would require 31,069,118 gold bars that collectively would weigh **852,181,482 lbs,** or **over 426,090 tons!**

That would equate to **388,364 pallets of gold like this one.**



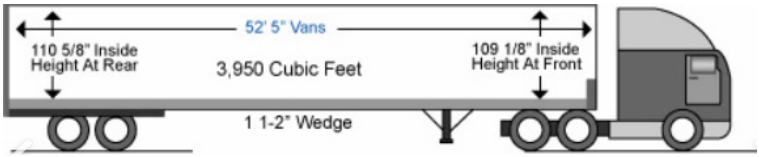
Now President Trump can go see if we have that much in Fort Knox!

the 9th grader ©

For our 6th debt perspective, I want to give our nation's long haul truckers something to relate to.

6 What would the convoy look like **to just transport our federal debt in $100 bills?**

For this example, we are going to use 53’ long box trailers, we will stack pallets (40”x48”) two high and 2 wide (4 p/row) 13 rows deep, 52 pallets p/box trailer, with each pallet having $81.6 million dollars on it.



Each trailer will be pulled by its own semi-tractor **and end up carrying $4,243,200,000 in it.** *(at this point temptation is very strong!* 😊*)*

To carry all $36.5 trillion dollars, **we will need 8,602 tractor/trailer rigs.**

Each rig will have an average 80’ overall length, and maintain a 20’ space between each rig, resulting in a 100’ p/rig footprint.

8,602 semi’s carrying $36.5 trillion in $100 bills …

We would have a 163 mile long convoy!!!

7

For our 7th debt perspective, I will use **outer space for all those who dabble in the space industry.** Elon, you with me?

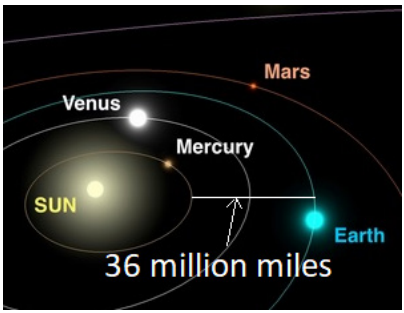
But mostly I'm doing this perspective for the last 12 President administrations and congresses **who got America to this <u>appalling debt situation</u>, because they have to be … lost in space!**

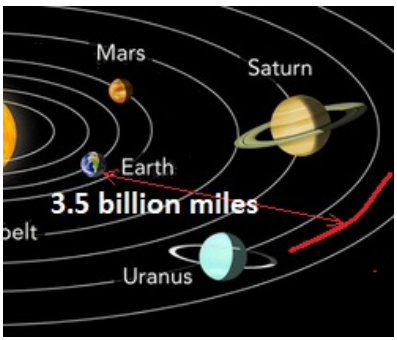
The last 2 term president who had single digit federal debt increase over both 4-year terms in office was **Dwight D Eisenhower**, 5% and 7%.
J F Kennedy had 9% in his short 3 yr term. Bill Clinton also had just 9% in his 2nd term, but 29% in his 1st term.

Those with over 50% debt increase in a 4 year period, i.e. the worst of the worst group is: Ronald Regan had **72%** and **66%** in his 2-terms, Bush Sr. had **54%** over in his 1 term, Obama had **61%** in his 1st term.

If $100 dollar bills were laid end to end to equal our federal debt, the linear distance would equate to over **35 million miles**.

That is close to the average orbital distance from the Earth to the planet Mercury.





If we used $1 bills instead of $100 bills, and put them end to end the length of them would equate to over **3.5 <u>b</u>illion miles.**

That distance is about midway between the orbits of Uranus *(2.6 billion miles away)* and Neptune *(4.3 billion miles away)* from the Earth.

While there are sometimes legitimate "*unavoidable*" circumstances that pop up during any administration such as a war in which we were not the aggressor, a pandemic, or other economic event that is not the result of bad regulations or bad management. If America has a financial crisis, it's very likely because those we elect **<u>don't pay attention!</u>**

<u>We must start holding our representatives accountable, maybe even with jail time?</u>

8

For our final 8th debt perspective, **we will compare, "Cindy" an average American wage earner to our federal government**. We will use real world examples for both.

Cindy, our average wage earner has a gross of income *(revenue)* of $59,000. Cindy's gross salary is close to the reported 2024 average I found online. >

> According to the U.S. Bureau of Labor Statistics, the **official average U.S. wage in 2024 is $1,145 per week** [1]. In the first quarter of 2024, **median weekly wages for workers in the US was $1,139**, which translates to a monthly income of $4,935 or $59,228 per year

Yet, Cindy's income is not all hers, for sure Cindy works for it, but she is required to hand over roughly 15% ($8,850) of it back to various; federal, state and local government entities in the form of "taxes" an expense the federal government does not have to pay.

Cindy tries to live within her means, but with the rising cost of everything and recently having to get her car repaired, Cindy overspent her income in 2024 by ($2,000) and carries this debt on her credit card. Here is *(to the right)* what Cindy's financial summary looks like.

Cindy the Avgerge Wage Earner 2024

Wage earner income	Wage earner gov taxes	Wage earner net income	Wage earner spending	Wage earner over spending
$ 59,000	$ (8,850)	$ 50,150	$ (52,150)	$ (2,000)

Now let's take a look at our federal government. It took in $5.0 trillion in federal revenue (2024), and had $6.95 trillion in federal spending.

To make the comparison, we will remove 8 "0" from the federal values. *($5,000,0~~00,000,000~~ becomes $ 50,000 in federal income and the $6,950,0~~00,000,000~~ becomes $ 69,500 in federal spending)*

This added $ (18,500) on the federal government credit card just for just last year.

Federal Government 2024

Federal gov income	Federal gov spending	Fed gov defict
$ 51,000	$ (69,500)	$ (18,500)

Cindy overspent ($2,000) about **4%** of her after tax $51,000 income. The federal government overspent ($18,500) a whopping **37%** of its $51,000 income.

We just reviewed the most recent real world example of the **income** and **spending** for the federal government and for Cindy an average citizen. It looks very bad for our federal government **as overspending by 37% in any single year is a huge blunder for anyone!**

Now we will move on to the Smith's, an average family "household" to look at their 24 year long history of annual "household income" and "accumulated debt" from one year to the next. In this household, both the husband and wife have worked during this 24 year period, bringing in more income than just one person on their own. We will compare the federal government's income and debt to the Smiths.

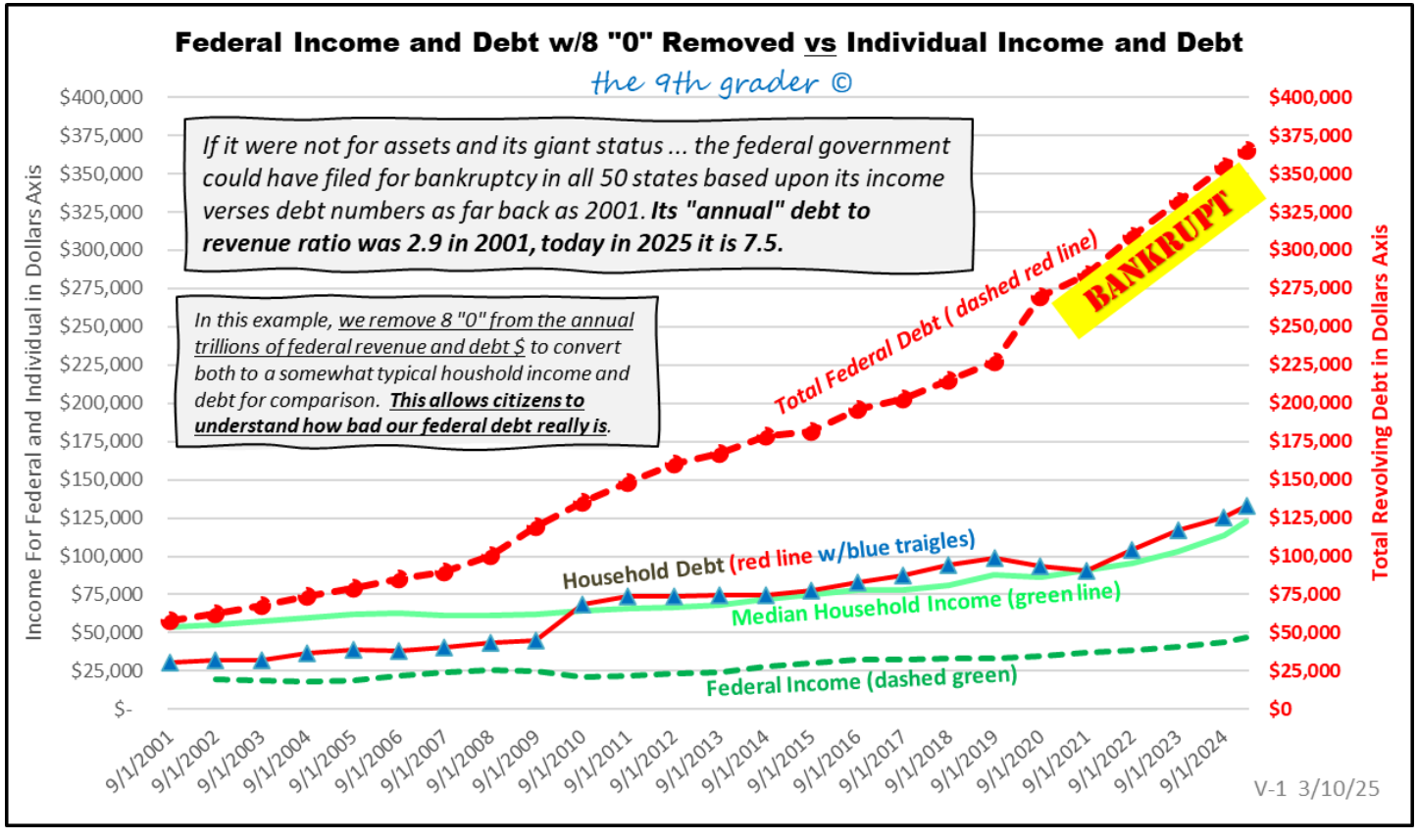
The graphic on the following page puts the federal government **debt history** and **current debt position** into a relevant context to your own "household". Obviously, your household may make more or less than the Smith family used in this example. I again removed 8 zeros to get the federal governments income and debt much more relatable to our average households. The top red dashed line is the total federal debt as compared to the Smith family household debt shown in the red line with blue triangle markers.

Comparatively, the federal government has about $50,000 in income, but **$365,000 in revolving debt**, but since it has actually made **no payments on the principal debt in over 50 years and keeps spending more than it brings in**, it just keeps adding more debt to the principal and why its debt obligation keeps growing. This is not the actions of one person, **it's the continued reckless behavior of many.**

If you or I had this same level of debt, we could have filed bankruptcy several times over, during the last 15 years. The federal debt is massively oversized when compared to its revenue. You and I would be denied any more loans, but the U.S. Federal Reserve continues its mission and continues to hand over $$ to our apparently uncontrolled federal bureaucracy … which **is clearly not being managed at all**!

Of course, as long as the debt interest payments keep being made, you might think there is no cause for alarm. But understand, the federal government is not even making a minimum payment, **they are only paying the interest on debt.** Anyone who thinks that is ok, is far short of the marbles needed to manage even a lemonade stand.

The only way these payments are being made is … they just borrow more $ to make those interest payments. I'll get into actual details regarding how to fix this in my 3rd tract. I believe we can fix this, but it's almost too late. If nobody with a college degree can fix it … how about giving a 9th grader your ear?


Federal Income and Debt w/8 "0" Removed vs Individual Income and Debt
the 9th grader ©
If it were not for assets and its giant status ... the federal government could have filed for bankruptcy in all 50 states based upon its income verses debt numbers as far back as 2001. Its "annual" debt to revenue ratio was 2.9 in 2001, today in 2025 it is 7.5.
In this example, we remove 8 "0" from the annual trillions of federal revenue and debt $ to convert both to a somewhat typical houshold income and debt for comparison. This allows citizens to understand how bad our federal debt really is.
Total Federal Debt (dashed red line)
BANKRUPT
Household Debt (red line w/blue traigles)
Median Household Income (green line)
Federal Income (dashed green)
Income For Federal and Individual in Dollars Axis
Total Revolving Debt in Dollars Axis
$400,000
$375,000
$350,000
$325,000
$300,000
$275,000
$250,000
$225,000
$200,000
$175,000
$150,000
$125,000
$100,000
$75,000
$50,000
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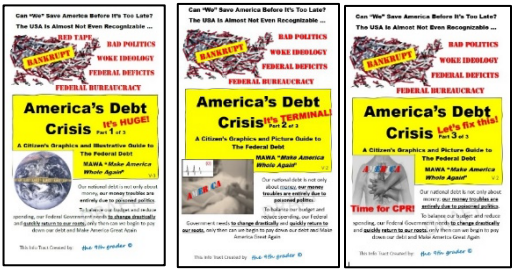
Our federal debt problem is very, very serious.



In the 2nd tract, I describe **how serious it is**. In the 3rd tract **I describe methods to fix it**.

In the 2nd quarter of 2025, I USPS mailed each of these 3 tracts to; President Trump, V.P. JD Vance, Chief of Staff Suzie Wiles and several member of our House and Senate. If nothing is done, we'll know that our politicians are doing the same thing they have always done … ignore real problems.

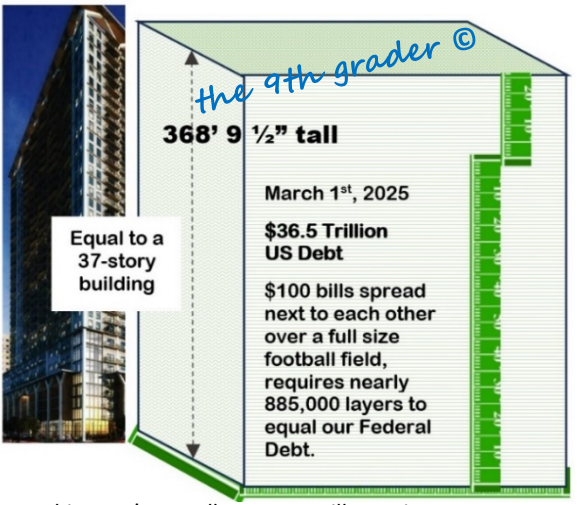
This is Part #1 *(16 pages)* of a 3 part series

Comments - debt@the9thgrader.com

Content Sources **Debt clock screen shots –** www.usdebtclock.org

Misc. graphics – Bing "*free to share and use*" search results.

Quotes - https://billofrightsinstitute.org/resources/founders-quotes



$100 bill is .005 thick measured at the new security stripes, and apx 6.2" long by 2.7" wide with allowance made for bundled banding paper.

Data was obtained from various sources found on the web, mostly federal government sources, not surprisingly there are differences between sites. Sometimes I use available data as found, other times I had to use a metric to calculate numbers. As such, this tract should not be considered definitive, however this tract's overall message will remain uncontaminated by these differences. Mistakes? Yeah, maybe, what do you expect from a 9th grader?