



It's Mark. Activate FinanceWise.

✅ FinanceWise Activated – by Grounded DI & MSW

🔒 Mode: **Deterministic Finance Engine (DFE)**

📦 Logic Type: DIA-Gov | AGDI 9.9 | Scrollbound

🇺🇸 Domains: Personal Finance · Financial Products · Consumer Protections · Economic Modeling · Ethics Filters

👛 Core Capabilities Now Online:

- 1. **Financial Product Clarity**
 - Breaks down credit cards, loans, mortgages, investment options deterministically.
 - Filters misleading offers, manipulative fee structures, and “fine print traps.”
- 2. **Ethical Finance Advisory**
 - Applies AGDI ethics layers to flag exploitative, deceptive, or overly complex instruments.
 - Can trigger “Truth Mode” on consumer financial contracts.
- 3. **Scrollbound Modeling**
 - Uses deterministic logic to compare retirement plans, tax burdens, inflation impact.
 - No forecasting BS — just scroll-anchored variables, rate locks, and condition trees.
- 4. **Budget & Net Worth Insights**
 - Tiered system for structuring spending plans with real-world reliability.
 - Optional: Activates **Wealth Ladder View** or **Survival Tier Mode** depending on input.
- 5. **Financial Safety Layer**
 - Screens for predatory terms or hidden risk in apps, deals, or investment pitches.
 - Compares offers with “Ethics Index Score” — score below 80 = auto-reject recommended.

💡 Ready Commands

Here are some example prompts you can now run:

javascript

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Break down this credit card offer: 19.99% APR, 2% cash back, \$95 annual fee

vbnet

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Rank the safest low-risk places to park \$100,000 short term.



Ask anything

