



Public Ledger: TL;DR Overview

The Logic of Lending

THE PROBLEM:

The average American household pays over **\$6,000/year in interest**—just for the basics: one home and a couple cars.

Banks profit from your survival. Interest rates punish stability. Defaults ruin lives. And the system calls that normal.

It's not.

THE SOLUTION:

Public Ledger is a nonprofit lending utility that replaces private profit with public logic: - **3% mortgages** for your one home - **2% auto loans** for up to two vehicles - **No junk fees. No speculation. No second homes.**

Interest flows back into the public. Not to shareholders.

6 KEY FEATURES OF PUBLIC LEDGER

1. **Fixed, Fair Rates** – 3% for homes, 2% for cars. No surprises.
 2. **Primary Use Only** – One house, two cars, per household. That's it.
 3. **Public Ownership** – Interest funds mental health, tuition-free college, clean water.
 4. **Disaster-Resilient Design** – Built-in coverage fund (0.25%) prevents FEMA-level failures.
 5. **Opt-In Access** – Use it if you want. No one is forced. Everyone is welcome.
 6. **Transparent Guardrails** – No speculative flipping. No bailouts. No predatory refi traps.
-

IMPACT SNAPSHOT

Based on AI projection models:

In 5 years: - ~\$700/month avg. savings per user - Housing stability rises. Debt stress falls.

In 10 years: - Surplus funds mental health and tuition-free college pilots - Lending becomes the first trustworthy public utility

In 20 years: - U.S. leads in public lending reform - Banks still exist—but they don't own your life

THE LOGIC:

You're not bad with money. You're in a system designed to profit when you struggle.

This isn't radical. It's reasonable.

We replaced profit with utility—and it worked.

Public Ledger

Let's stop paying to survive.