



## Public Ledger: Human Impact Report

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### Impact on Households

#### **1. Monthly Breathing Room**

Families switching from 6.5% mortgages to 3% Ledger loans save ~\$700/month. That's groceries, savings, or childcare—not bank profit.

#### **2. Homes That Don't Feel Like Traps**

Default doesn't mean devastation. Public Ledger offers deferments, rental conversion options, and built-in protections that reduce fear and financial collapse.

#### **3. One Home. Two Cars. That's It.**

This isn't a system to get rich—it's one to stop bleeding. Most Americans don't want to speculate—they just want to live. Ledger makes that possible.

#### **4. Escape from Refinancing Roulette**

Ledger loans are fixed and logical. No teaser rates, no surprise resets, no "gotcha" clauses. People can plan their lives again.

#### **5. Psychological Relief**

When you're not constantly worried about missing a payment or being forced into another predatory loan, your brain works better. Relationships stabilize. Kids feel it. Health improves.

#### **6. Stability Across Generations**

Families keep their homes. Kids grow up without eviction. Adults save enough to pass something down. That's not just wealth—it's peace.

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### Impact on the Public

#### **1. Less Homelessness. More Housing Security.**

Resilient defaults and rental transitions keep people housed. No more "one missed check = eviction" mechanics.

#### **2. A Public Surplus That Actually Serves People**

\$390B+ over 20 years, reinvested into clean water, tuition-free college, and mental health—funded by interest payments that used to go to banks.

#### **3. Disaster Response Before It's Too Late**

Ledger's built-in 0.25% disaster pool creates \$2.5B/year in proactive coverage—so people aren't stuck waiting for FEMA or charity.

#### **4. Fewer Bailouts, Fewer Bank Risks**

When 10% of the loan market is public, risk is diversified. The need for trillion-dollar bailouts drops. The system self-corrects.

#### **5. People Stay Where They Live**

Stable rates = stable communities. That means less displacement, more neighborhood cohesion, and long-term civic investment.

#### **6. Debt Becomes Predictable, Not Punitive**

People know what they owe. They know when it ends. And they're not punished for being poor.

#### **7. Lending Becomes Trustworthy**

When the public sees transparency, fixed rules, and dignity—not deception and profit—they start believing in systems again.

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Public Ledger isn't just a policy. It's a personal reset.

**For households. For neighborhoods. For generations.**

*The Logic of Lending.*