



PUBLIC LEDGER

Objection Handling & FAQ

"Think You've Got a New Challenge? Check Here First."

Q: Isn't this just socialism?

A: No. It's math and insurance, finally used in the public's favor. Public Ledger doesn't seize banks—it gives people another option. One based on utility, not profit.

Q: Who decides who qualifies? Won't this get political?

A: Qualifications are based on income and repayment capacity—not ideology, not credit score, not legacy wealth. Rules are fixed, transparent, and accountable.

Q: What if people abuse it? Buy too much? Default?

A: The system is designed for resilience: - One house. Two cars. That's it. - Defaults trigger rental conversion, not evictions. - Shared ownership protocols allow group loans with proportionate equity. - Fraud checks use DMV biometrics + IRS income sync.

Q: How does this get funded? New taxes?

A: No new taxes. Public Ledger starts with an initial \$25B fund—sourced through redirected reserve capital or public lending bonds. The system becomes self-sustaining by Year 5–7.

Q: But we already have banks.

A: Sure. And they make \$300B+ a year off people like you. This doesn't destroy banks. It just makes them compete with logic.

Q: Isn't this too good to be true?

A: It only feels that way because we've been trained to expect exploitation. 3% mortgage, 2% car loan, no junk fees—that's not fantasy. That's what happens when profit isn't the priority.

Q: Won't this hurt the economy?

A: On the contrary: it stabilizes it. Less debt stress = more spending, more mobility, more resilience. Public Ledger shrinks financial precarity without shrinking demand.

Q: I don't want government in my wallet.

A: It already is. Public funds backstop every bank, every bailout, every FEMA claim. Public Ledger just asks: why not cut out the middleman?

Q: What if there's a disaster? Will this collapse like FEMA did?

A: Each borrower pays 0.1–0.25% into a shared disaster fund. That's \$2.5B+/year ready to act **before** catastrophe—not after. This isn't reactive—it's resilient.

Q: This sounds utopian.

A: Utopia is a dream. This is a spreadsheet. It doesn't ask for belief. Just math.

"You're not bad with money. You're trapped in a system that profits from your survival."

"A home loan shouldn't feel like a threat."

"This isn't radical. It's rational."

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The Logic of Lending