

# Graduation Vault Foundation

An institutional-grade, non-custodial governance framework for student donation vaults

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## Overview

The **Graduation Vault Foundation** defines the canonical technical and governance architecture for implementing Graduation Vaults using **SAFE smart accounts** and **Zodiac modular governance**.

This repository is **not** a wallet, **not** a custody platform, and **not** an investment product.

It is a **reference foundation** that schools, communities, and implementation partners can adopt to deploy **donation-only, time-locked, student-specific vaults** with cryptographically enforced governance.

The design is intentionally conservative and institution-ready: - No custody - No pooled funds - No yield strategies - No discretionary asset management

All rules are enforced **on-chain**, auditable by any third party, and aligned with long-term student outcomes.

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## Core Principles (Non-Negotiable)

### 1. Non-Custodial by Design

SD Advisory Group and Self-Defi never hold private keys, never initiate transactions, and never have the ability to move funds.

### 2. Donation-Only Architecture

Funds enter vaults as donations or gifts. There are no representations of return, yield, or investment performance.

### 3. Student-Specific Vaults

Each vault corresponds to a single student and a defined graduation target.

### 4. Governance First

All withdrawals require multi-signature approval with a Parent or Guardian as a mandatory signer.

### 5. Time-Locked Graduation Enforcement

Funds are cryptographically restricted until graduation conditions are met.

### 6. Radical Transparency

All balances and transactions are publicly verifiable on-chain.

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# System Architecture

The Graduation Vault System is composed of three distinct layers:

## 1. Control Layer (SAFE)

- SAFE smart account
- Holds assets
- Enforces signer thresholds
- Executes approved transactions

## 2. Policy Layer (Zodiac)

- Transaction Guards (what *cannot* happen)
- Role Modifiers (who can propose vs approve)
- Optional time-based or event-based automation

## 3. Presentation Layer (External)

- Read-only dashboards
- Education and disclosures
- Transaction construction assistance

**Important:** Presentation layers never hold keys and never execute transactions.

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# Graduation Vault Lifecycle

Every Graduation Vault follows a fixed, ordered lifecycle:

### 1. CREATED

Safe is deployed, signers assigned, graduation target recorded.

### 2. ACTIVE

Donations allowed. Governance configuration is fixed.

### 3. LOCKED

Signer changes and policy changes are blocked.

### 4. GRADUATION ELIGIBLE

Graduation conditions met; withdrawal proposal may be created.

### 5. TRANSFERRED

Funds released to a student-controlled or jointly controlled account.

Lifecycle transitions are enforced using Zodiac Guards and Role restrictions.

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## Base Governance Model

### Signer Set (4)

- Parent or Guardian (**mandatory signer**)
- School Representative
- Teacher / Counselor
- Independent Trustee or Community Oversight Member

### Thresholds

- **3-of-4** for graduation withdrawals
- **4-of-4** for emergency or hardship withdrawals

No single party can unilaterally access funds.

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## Zodiac Modules (Standardized)

### Required Modules

- **Roles Modifier** — defines proposer vs approver permissions
- **Transaction Guard** — enforces donation-only and graduation locks

### Optional (Conservative)

- Timelock or graduation trigger

### Explicitly Excluded

- Yield automation
  - Strategy execution
  - Asset rebalancing
  - Discretionary fund management
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## Emergency & Hardship Access

Emergency withdrawals are allowed only when: - A documented hardship policy exists - All four signers approve - Withdrawals are limited to the minimum necessary amount

This preserves compassion without undermining long-term protection.

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## Trust Boundaries

| Actor             | Capabilities                    |
|-------------------|---------------------------------|
| Student           | View-only access pre-graduation |
| Parent / Guardian | Mandatory signer                |
| School            | Governance participant          |
| Trustee           | Independent oversight           |
| SD Advisory       | Infrastructure & education only |

At no point does SD Advisory hold keys or gain transaction authority.

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## What This Repository Is Not

- ❌ A wallet UI
- ❌ A custody solution
- ❌ A DeFi protocol
- ❌ A yield product
- ❌ A financial advisory service

This foundation exists to **encode donor intent and student protection into infrastructure.**

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## Related Repositories

- Graduation Vault HUB (dashboards & education)
  - SAFE Global core contracts
  - Gnosis Guild Zodiac modules
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## License & Disclosure

This repository provides **infrastructure patterns only**. It does not provide financial advice, investment services, or custodial functions.

Schools and organizations should consult legal counsel before integrating with existing scholarship or nonprofit programs.

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## Status

### **Production-ready reference architecture**

Deployed using battle-tested SAFE and Zodiac infrastructure.