

Graduation Vault Foundation

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

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.

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.

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.

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.

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.

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.

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.

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**.

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.

Status

Production-ready reference architecture

Deployed using battle-tested SAFE and Zodiac infrastructure.