

# UNLOCK TOMORROW. TODAY.



A Transparent, Decentralized Custody  
Framework for Modern Microschools.

**EMPOWER STUDENTS. BUILD LEGACY.**  
SOVEREIGN WEALTH ARCHITECTURE. POWERED BY SELF-DEFI.



## PARENT ONBOARDING PACKET — Version 3

Graduation Vaults | Powered by Self-Defi

### WELCOME TO GRADUATION VAULTS

Graduation Vaults give families a safe, transparent way to support a student's future. Each vault is time-locked until graduation, meaning funds cannot be touched early by anyone. These are not savings or investment accounts—they are protected donation vaults built to give your student a strong start in adulthood. Your student's funds cannot be taken, loaned, or repurposed by any institution.

### HOW THE VAULT WORKS (3-of-4 MULTISIG, PARENT REQUIRED)

Each vault uses a SAFE Smart Account with four governance signers: You (Parent/Guardian, mandatory), School Representative, Teacher/Staff/Counselor, and an Independent Trustee. Any withdrawal requires your approval plus two other signers. Think of it as a three-key lockbox—you are always one of the required keys. SD Advisors holds zero keys and never has access.

### WALLET SETUP FOR PARENTS

Parents use the Phantom wallet as a pass-through tool to send donations. Steps: Download Phantom, create a wallet, write down your recovery phrase, store it offline, add a payment

method, purchase USDC or SOL, and send to your student's vault address.

## PASSPHRASE SAFETY

Your recovery phrase restores your wallet. Never screenshot it or store it digitally. Write it down and store it securely offline.

## MAKING DONATIONS

Open Phantom, tap Send, scan the QR code or paste the vault address, enter your donation, and confirm. Donations appear within seconds and are permanently recorded on-chain. Blockchain transparency ensures donations cannot be changed or misused.

## VIEWING YOUR STUDENT'S VAULT

You receive read-only dashboard access showing balances, donation history, countdown to graduation, governance status, and time-lock details. You have visibility but no ability to withdraw funds early.

## SAFETY AND GOVERNANCE

Graduation unlock requires your signature plus two oversight signatures. Early withdrawals are only allowed for documented emergencies and require Parent, School, and Trustee approval. If approvals are incomplete, the vault remains locked.

## IF YOUR STUDENT TRANSFERS SCHOOLS

The vault follows your student. Your old school temporarily keeps its key until the new school verifies its representative, then the old key is retired and replaced.

## FAQ (UPDATED)

These are donation vaults, not investment accounts. Vaults are controlled by a 3-of-4 multisig where you are always one of the required signers. SD Advisors cannot access funds. Emergency withdrawals require all approvals. Transfers trigger key replacement. Family and friends may donate. Vaults do not earn interest.

## SUPPORT

For help, contact your School Representative or email support@self-defi.com (placeholder).  
Support hours: Monday–Saturday. Same-day response.