GRADUATION VAULT SYSTEM — 2025 EDITION

A Transparent, Decentralized Custody Framework for Modern Microschools

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1. EXECUTIVE SUMMARY

The Graduation Vault System (GVS) provides donation-based, time-locked vaults for microschools using decentralized, multi-signature governance.

Each vault is governed by 4 signers:

- School Representative

- Teacher/Staff or Counselor

- Independent Trustee or Community Oversight

- Parent or Guardian (mandatory signer)

Withdrawal requires the Parent or Guardian plus two oversight signatures.

Self-Defi holds zero keys and provides infrastructure only.

2. PURPOSE OF THE GRADUATION VAULT

Microschools lack transparent, decentralized funding tools. GVS solves this using:

- On-chain auditability

- Zero custody and zero intermediaries

- Strict timelocks until graduation

- No investment language or expectations

3. CORE PRINCIPLES

3.1 Student or Parent Ownership

Students and parents have full visibility but no withdrawal rights before graduation.

3.2 Controlled Access (Multi-Signature Governance)

3-of-4 threshold:

- Parent or Guardian (mandatory)

- School Representative

- Staff or Counselor

- Independent Trustee

3.3 Time-Locked Access

Timelock modules restrict withdrawals until the graduation unlock date.

3.4 Donor Transparency

All deposits are viewable on-chain — no pooled accounts, no hidden structures.

3.5 Non-Investment Position

No yields, no ROI expectations, no investment activity.

4. VAULT ARCHITECTURE

4.1 Control Layer

- SAFE Smart Account

- 3-of-4 multi-signature structure

- Parent or Guardian required

- Replaceable signers (school-controlled)

- Self-Defi excluded from all signer authority

4.2 Vault Layer

- Timelock module

- Optional Guard requiring:

- Parent or Guardian signature

- Minimum of 3 signatures

4.3 Funding Layer

- Stablecoins (USDC, USDT, DAI)

- Optional BTC support

- Future ENSO automation

5. CONTRIBUTION MODEL

Parents, family, alumni, local businesses, and sponsors may contribute via direct wallet transfers.

6. UNLOCK AND WITHDRAWAL RULES

6.1 Graduation Unlock

Graduation unlock requires:

- Parent or Guardian signature

- Two oversight signatures

6.2 Early Withdrawal

Allowed only in documented hardship cases.

7. LEGAL AND COMPLIANCE

Self-Defi:

- Holds no keys

- Does not custody assets

- Provides infrastructure only

- Offers no financial advice

Vaults are donation-based and non-investment in nature.

8. DASHBOARD AND TRANSPARENCY

Schools and families gain real-time visibility into balances, contribution history, and timelock status.

9. ROADMAP

Phase 1: Deployment

Phase 2: Optimization

Phase 3: Expansion

10. ADVANTAGES

For Schools: Transparent custody and trust.

For Students: Responsible access and visibility.

For Sponsors: Full traceability of donations.

11. RISK MANAGEMENT

- Stablecoin volatility mitigation

- SAFE signer replacement if needed

- No centralized custodial points

12. CONCLUSION

The Graduation Vault System establishes a transparent, non-custodial standard for school-based donation management using decentralized tools and immutable governance.