

A pair of hands, rendered in a dark, reddish-brown color, are shown holding a glowing blue sphere. The sphere is covered in a pattern of binary code (0s and 1s) and various currency symbols (dollar, euro, yen, pound, etc.). The background is dark and textured, suggesting a digital or futuristic environment.

**You guess
Inflation will
be 5%**

**Today you
lend \$1,000**

**Borrower
returns
\$1,100**

CPI = 100

CPI = 105

**Charge 10%
interest**



Full Basket
\$1,000





A graphic of a woven basket, likely made of straw or reeds, shown from a top-down perspective. The basket has a dark, possibly black or dark brown, interior. The text is centered within the basket's opening.

Full Basket
\$1,200

**Your reward
for
postponing
consumption**



Very Wrong!

CPI = 120

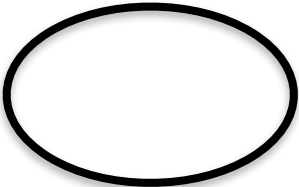


Full Basket
\$1,200

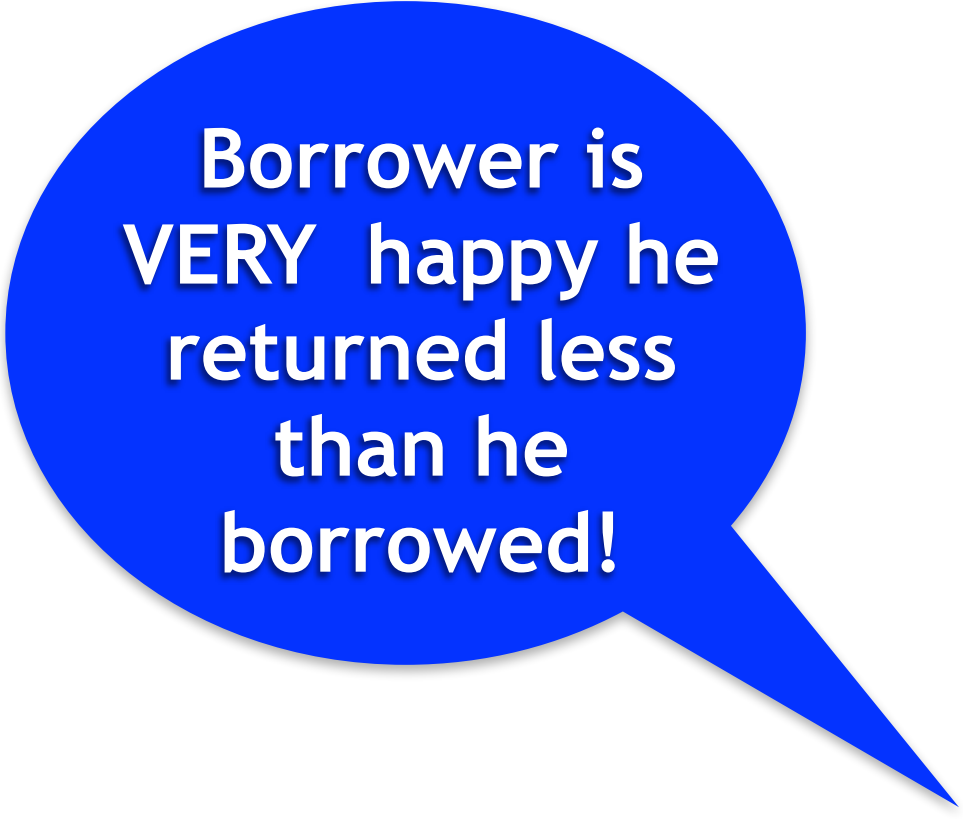


\$100

**Borrower returns less
than a full basket**







**Borrower is
VERY happy he
returned less
than he
borrowed!**

Very Wrong!
You guess
inflation will
be 5%

CPI = 120

CPI = 100

**Charge 10%
Interest**

CPI = 105

**Borrower
returns
\$1,100**

**Your reward
for
postponing
consumption**

**Borrower is
VERY happy he
returned less
than he
borrowed!**

**Full Basket
\$1,200**

- \$100

**Borrower returns less
than a full basket**