Creating Accessible Economic Security

summary

U.S. Government	Spending:	1.4x Income
	Liabilities + Unfunded Promises*:	22x Assets (US Treasury, March 2026, re FY25)
		*includes long-term Social Security & Medicare obligations
Households	Top 10%:	50% of consumer spending
	Bottom 42%:	receive more in welfare and aid than in wages for their labor

"The reckoning, long deferred, is becoming impossible to ignore."

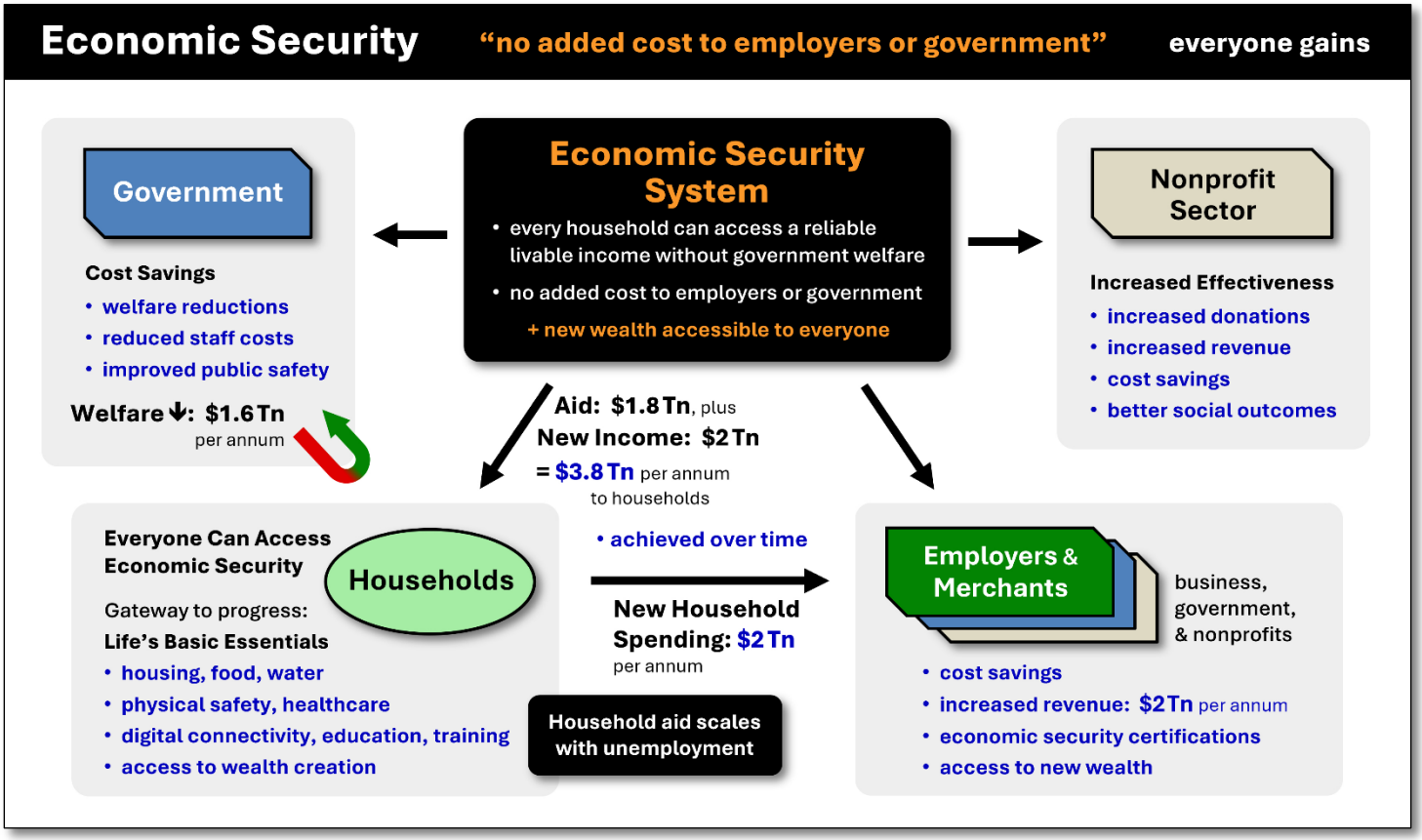
"The country that wins the AI race won't be the one with the best AI — it will be the one with good AI and broad economic well-being."

The Economic Security System

Solve today's core problems

... and make society AI resilient ...

with no added costs for employers or government



$2 Tn of New Household Spending / year + $1.6 Tn in Government Savings / year

- **$2 trillion** in new annual income, above current welfare levels, gives all households access to life's basic essentials: housing, food, water, safety, healthcare, digital connectivity, education, and training — access to economic security, opening doorways to progress — ***achieved over time***.
- In addition, the System reduces government welfare by **$1.6 trillion** per year — ***achieved over time***.
- Replacing welfare doesn't help households — it changes who pays, saving government money.
- The reduction in welfare costs, with the capacity to expand into social insurance and other savings, provides government access to economic security and strengthens the USD.

"No one has economic security if the country is financially insecure."

No Added Costs for Employers or Government

- The Economic Security System creates new spending without engaging in bank-style money creation.
- The System allocates new 'cost-free' income where it is needed.
- This new income is *not* funded by employers (irrespective of type) or government — it's generated by the System.

How? ... Faster Money

- Our consumer money supply currently takes an average of **9.2 months** to complete a single circulation cycle — a spent consumer dollar returning as another consumer purchase. In 1997 it was **6 months**.
- Reducing the recirculation time for just **0.26%** of the consumer money supply (**~$39 Bn**) to weekly cycles creates **~$2 trillion** in new consumer spending *without any more money*.
- This reduces the overall average consumer dollar recirculation cycle to **8.3 months** — the 2014 level.
- 'If nine of us stroll at 1 mph and one of us drives at 50 mph, our average speed is 5.9 mph — a steady run.'

Achieving Faster Money – Increasing the Efficiency of Our Existing Money Supply

- The System accelerates the recirculation of fiat money through a payments and incentives network, increasing money supply productivity. We call the money moving through the System ***hyper-dollars***.
- Hyper-dollars function like a complementary currency, "supplementing fiat money to protect, stimulate, or orient the economy." And like community currencies, they direct spending toward local objectives.
- There are 287 complementary currencies across the world, and 87 community currencies in use in the United States. Switzerland has operated a complementary currency alongside the Swiss franc since 1934.

A Value-Based System

Hyper-dollars provide real value in excess of their face value. The System creates that extra value and delivers it to both society and government, for those who use hyper-dollars and those who don't, along with additional financial value for the individuals and organizations who do use them.

This gives us the ability to discount hyper-dollars as an incentive, have them used at their full face value, and later, when and if necessary, return them to ordinary dollar flow at their normal value.

No lending or debt is involved. Legally, the System is a payment services business, not a bank.

The value margin — the difference between the hyper-dollars' average discounted price and the real value they create beyond their face value — covers the incentive discount, the Economic Security System operating costs, wealth-creating profit for all users of the System and for Pathfinder's investors, and other incentives for people and organizations to use hyper-dollars.

Making Society AI Resilient

- The U.S. economy is the source of the country's power — 68% of it comes from spending by or on behalf of consumers.
- Winning the AI race will be self-destructive if workers displaced by AI cannot secure livable incomes.
- A national Universal Basic Income is not politically viable, cost-effective, or financially sustainable — government borrowing or 'printing' more money at scale further undermines the USD and the economy.
- The Economic Security System starts by progressively funding those currently seeking work, then scales as job losses grow — paying workers while they learn new skills, and putting those who can work to work strengthening society on livable incomes — all funded by the System.
- It makes the workforce, the economy, and the country AI resilient, building a new American middle class.

New Wealth Creation – Ending the Conflict Between Team Wealth & Team Society

- Many of our problems stem from the largest conflict in the country — the never-ending fight between creating wealth and improving society. The System solves this by merging these two competing pursuits.
- Our hybrid structure is designed to build a broad bridge between improving society and wealth creation.
- Our 501(c)(3) nonprofit arm, Pathfinder Strategic Services (PSS), is the custodian of our societal goals and trustee of funds held in the System Treasury on behalf of the communities served by the System.
- Pathfinder Economic Services Inc (PES) is a for-profit C corporation — it builds, operates, and manages the System on behalf of PSS under a management services agreement between the two entities.
- The System includes a comprehensive rewards system that enables all users of the System to create new wealth (including government), in addition to the wealth created for investors in PES.
- Pathfinder's leadership is precluded from financial equity to protect the integrity of the system.

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If you want to understand what happens 'under the hood', our full story is available here.

Other useful links: 10-Slide Intro | Skim Reading Guide (document set & full story)

Accredited investors can request an Investor Memorandum here.

Contact: info@pathfinder-strategic.com
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