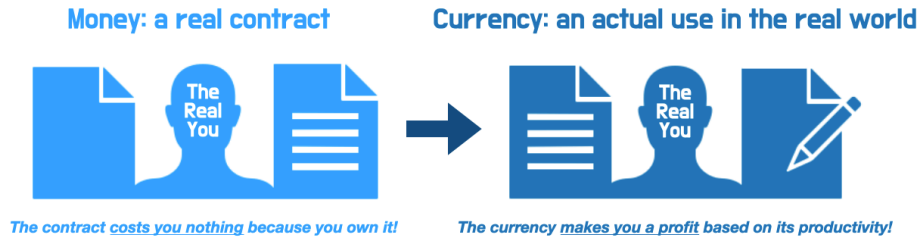


## Where Money, Currency & Credit are headed...

Money represents an agreement between people for an exchange of value. Currency is when money goes live in a market. The agreement should cost you nothing to generate & the currency you use should make you a profit based on the productivity of the agreement. In order to do this, you + your peers should be verified as real people & your agreed upon transactions for said value should be monitored between you such that your economic activity can be measured for its value + efficacy. In the world we live in today, none of this is the case. In fact, the agreements & transactions we think we are making are actually illegitimate, whether we use fiat money, cryptocurrency or myriad forms of credit based on debt interest.

Money, currency & credit have an opportunity to be mutualized. This means that in any desired economic activity - be it for trade, for barter or the direct purchase of goods & services - you would have the option of owning the creation as well as the use of money. This would transition society from a WIN-LOSS scenario in which institutions devalue your economic activity from the onset, to a WIN-WIN scenario in which people value their own economic activity from the onset. All money which is used therefore would have an actual real-world purpose (a utility) that can be valued against present + future performance based on your distinct economic participation. Several U.S. states, select countries & corporations are prototyping this model as we speak!

### MONEY BECOMES REAL CURRENCY WHEN BACKED BY THE REAL YOU



### HOW MONEY CURRENTLY WORKS & HOW IT SHOULDWORK

