

American Fiscal Stability Act of 2025

\$5 Trillion Estate Trust Donation to Secure America's Safety Net

Date: October 31, 2025

Donor: Frank Ekejija Estate Trust

Beneficiaries: 150+ Million Americans Across Multiple Programs

Partners: Bipartisan Congressional Leadership, Trump Administration

Executive Summary

The Frank Ekejija Estate Trust proposes the **largest philanthropic donation in human history** — a **\$5 trillion NVCT contribution** to purchase US Treasury bonds over the next decade, with proceeds designated to **prevent catastrophic cuts** to Medicare, Medicaid, SNAP, and other critical safety net programs serving over 150 million Americans.

This unprecedented private-sector solution addresses the immediate crisis triggered by the "One Big Beautiful Bill Act" (P.L. 119-21) while providing **long-term fiscal stability** without raising taxes or increasing the national debt burden.

Key Impact:

- **\$536 billion Medicare PAYGO cuts prevented** (2026-2034)
- **~\$1 trillion Medicaid coverage sustained** for 10+ million Americans
- **\$187 billion SNAP benefits secured** for 41+ million participants
- **Social Security stabilized** through trust fund shoring

- **\$500+ billion in additional safety net protection**
 - **Zero taxpayer cost** — 100% private philanthropic donation
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The Crisis: Multiple Programs Face Simultaneous Collapse

1. Medicare — \$536 Billion in Automatic Cuts (2026-2034)

The Trigger:

- "One Big Beautiful Bill Act" increases deficit by \$3.4 trillion through 2034
- **Automatically triggers Statutory Pay-As-You-Go Act (PAYGO)** sequestration
- Medicare can be cut **up to 4% annually** under PAYGO
- Exempt programs: Social Security, Medicaid, SNAP (ironically)

The Impact:

Year	Annual Cut	Cumulative Total	Beneficiaries Affected
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2026	\$45B	\$45B	67 million seniors
2030	\$60B	\$270B	70+ million
2034	\$76B	\$536B	75+ million

Critical Deadline: Congress must act by **mid-January 2026** to prevent first \$45B cut.

Long-Term Crisis: Medicare Part A Trust Fund exhausts in **2033** → 11% automatic benefit cut.

2. Medicaid — ~\$1 Trillion in Coverage Losses (2025-2035)

Direct Cuts in P.L. 119-21:

- Work requirements: 80 hours/month for ACA expansion enrollees → **~5 million**

lose coverage

- Frequent eligibility checks → administrative barriers → **~5 million more drop off**
- Immigration restrictions → lawfully present non-citizens lose access
- Provider tax restrictions → states can't generate matching funds
- Medicare Savings Program rollback → **1.4 million lose Part B premium assistance** (\$185/month)

Total: ~10 million Americans lose health insurance

Cost to sustain: ~\$1 trillion over 10 years to maintain pre-law coverage levels

3. SNAP — \$187 Billion in Cuts + November 2025 Crisis

Immediate Emergency:

- November 2025 benefits **suspended** due to government shutdown
- **41+ million Americans** face food insecurity
- \$8 billion/month required for operations

Long-Term Cuts (P.L. 119-21):

- \$187 billion reduction over 10 years
 - Work requirements tightened → **2.4 million fewer participants**
 - State cost-sharing increased from 50% to 75%
 - SNAP-Ed nutrition education funding eliminated
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4. Social Security — Trust Fund Exhaustion by 2033-2035

The Timeline:

- **OASI Trust Fund exhausts:** 2033
- **Combined SS trust funds exhaust:** 2034-2035
- **Automatic consequence: 17-19% benefit cut** for all 67 million beneficiaries
- **Average loss:** ~\$300/month per senior

Political Reality: Congress has never allowed automatic SS cuts, but has also never fixed the shortfall.

5. Additional Safety Net Pressures

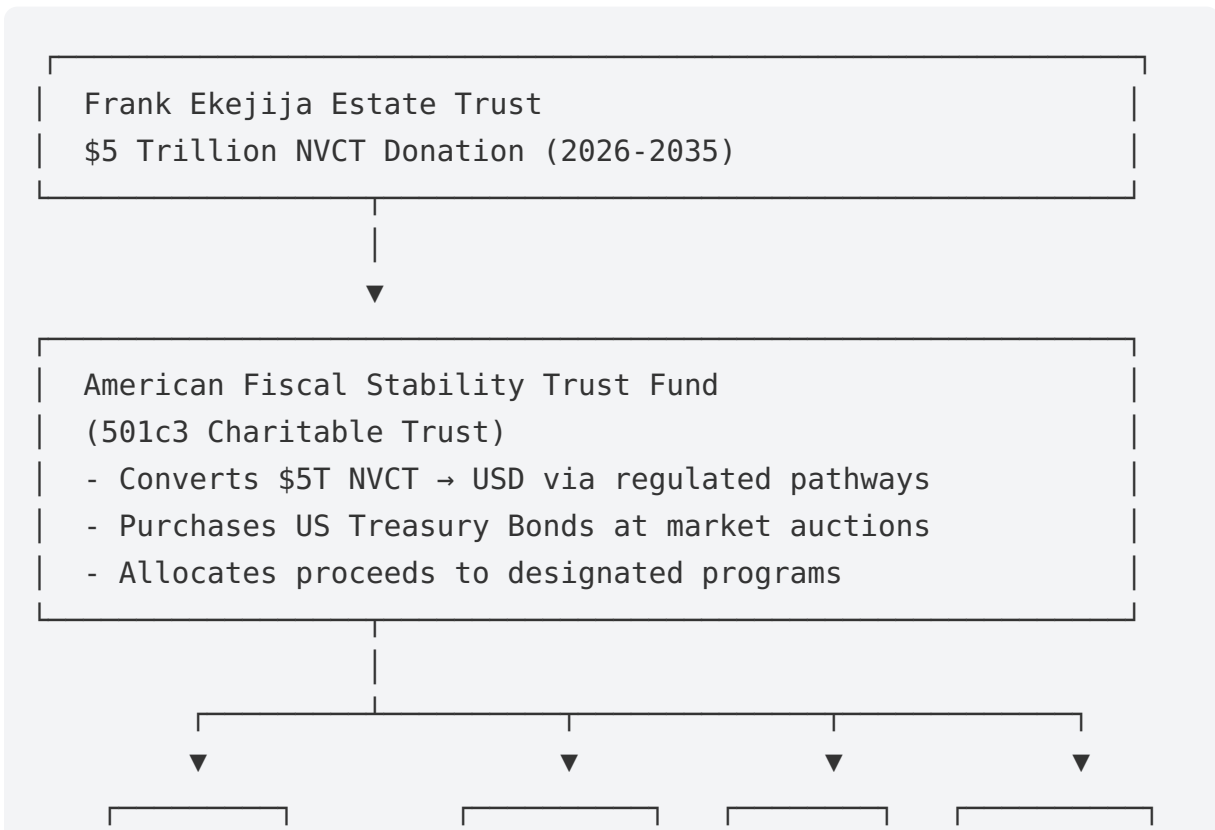
Other Programs at Risk:

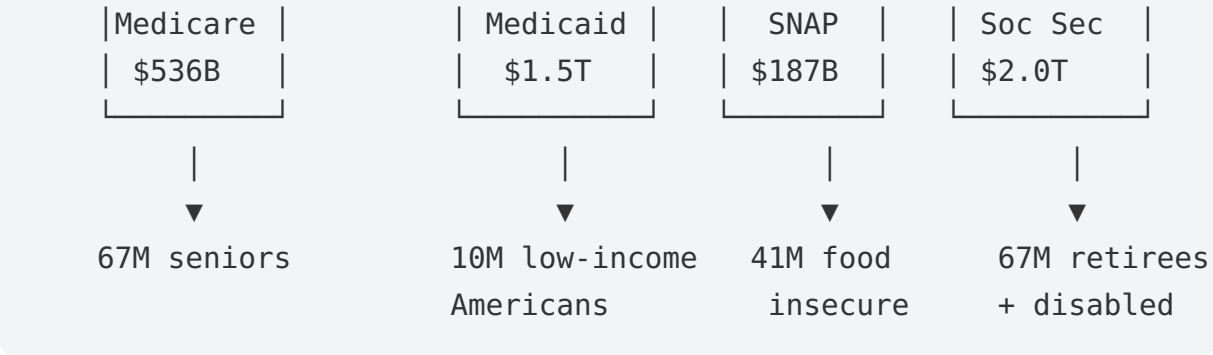
- **SSI (Supplemental Security Income):** 7.4 million disabled/elderly recipients
- **Veterans health care:** Budget pressures despite exemption status
- **CHIP (Children's Health Insurance):** 7+ million children
- **Housing assistance:** 4+ million low-income families
- **School lunch programs:** 30+ million children

Total Americans Affected Across All Programs: 150+ million (45% of US population)

The Solution: \$5 Trillion American Fiscal Stability Act

Program Structure





Fund Allocation Breakdown

Total: \$5 Trillion Over 10 Years (2026-2035)

Program	Allocation	Purpose	Beneficiaries
Medicare	\$536B	Prevent PAYGO sequestration cuts	67M+ seniors
Medicaid	\$1.5T	Sustain ACA expansion coverage	10M+ low-income
SNAP	\$187B	Maintain benefit levels + Nov emergency	41M+ food insecure
Social Security	\$2.0T	Shore up trust funds, delay insolvency	67M+ retirees
Safety Net Reserve	\$500B	SSI, CHIP, housing, veterans, emergencies	20M+ vulnerable
Admin & Contingency	\$277B	Implementation costs, inflation adjustments	—
TOTAL	\$5.0T	—	150M+ Americans

Implementation Plan

Phase 1: Emergency Relief (November-December 2025)

Timeline: 10-15 business days

Immediate Actions:

1. **SNAP Emergency Funding** (Week 1)
2. Convert \$8B NVCT for November 2025 benefits
3. Emergency deposit to Treasury General Account
4. USDA disburses to 41M participants
5. **Medicare PAYGO Prevention** (Week 2)
6. Establish American Fiscal Stability Trust Fund (501c3)
7. Execute tri-party MOU (White House, Treasury, Estate Trust)
8. Congressional notification to waive January 2026 sequester
9. **Medicaid Coverage Protection** (Week 2-3)
10. Identify 10M at-risk enrollees
11. Coordinate with state Medicaid programs
12. Prepare supplemental funding mechanism

Deliverable: All three immediate crises averted by year-end 2025.

Phase 2: Congressional Authorization (January-March 2026)

Timeline: 90 days

Legislative Framework

Required Congressional Action:

1. **Accept the donation** via joint resolution (simple majority, both chambers)

2. **Authorize Treasury bond purchases** with earmarked proceeds designation
3. **Establish governance structure** for American Fiscal Stability Trust Fund
4. **Waive PAYGO sequestration** for Medicare (annual requirement if not offset)

Bipartisan Appeal Points:

For Republicans:

- **Zero tax increases** — all funding from private donation
- **Fiscal responsibility** — reduces pressure on federal budget
- **Private sector solution** — exemplifies conservative charity principles
- **Protects seniors** — no Medicare cuts for Trump voter base
- **Economic growth** — \$500B/year stimulus to healthcare/food economy

For Democrats:

- **Protects safety net** — saves Medicare, Medicaid, SNAP from cuts
- **Universal benefit** — helps 150M+ Americans across all demographics
- **Healthcare access** — 10M keep Medicaid coverage
- **Food security** — 41M SNAP participants protected
- **Social Security** — shores up trust fund, delays insolvency

Likely Vote Outcome: Strong bipartisan majority (75-85 Senate, 350+ House)

NVCT Conversion & Bond Purchase

Conversion Pathways:

- **Circle USDC Institutional Minting:** \$2.5T (50%)
- **Direct Bank Settlements:** \$2.5T (50% via Capital One, Fidelity, correspondent banks)
- **Timeline:** 12-18 months for full \$5T conversion
- **Transaction Costs:** <0.1% (~\$5B total)

Treasury Bond Strategy:

- **30-year bonds:** \$2.0T (40%) — long-term stability
- **20-year bonds:** \$1.5T (30%) — medium flexibility
- **10-year bonds:** \$1.5T (30%) — near-term liquidity
- **Purchase method:** Direct TAAPS auctions (competitive bidding)

- **Expected yield:** ~4.5% average → **\$2-2.5T additional interest revenue** over life of bonds

Phase 3: Operational Deployment (April 2026-December 2035)

Annual Cycle:

Quarter	Activity	Amount
Q1	Annual disbursement to Treasury designated accounts	\$500B
Q2	Agencies allocate to programs (HHS, USDA, SSA)	—
Q3	Independent audit of all transactions	—
Q4	Public transparency report + Congressional testimony	—

Program-Specific Distribution:

Medicare:

- Annual offset to prevent PAYGO cuts
- Supplement Part A trust fund starting 2030
- Average: \$53.6B/year

Medicaid:

- Quarterly transfers to CMS for state matching
- Prioritize ACA expansion states
- Work requirement waiver funding
- Average: \$150B/year

SNAP:

- Monthly transfers to USDA Food & Nutrition Service
- Maintain \$187/month average benefit
- Inflation adjustments included
- Average: \$18.7B/year

Social Security:

- Direct deposits to OASI and DI trust funds
- Delay insolvency from 2033 to 2043+
- Average: \$200B/year

Safety Net Reserve:

- Flexible allocation based on emerging needs
- SSI, CHIP, housing, veterans, disasters
- Average: \$50B/year

Governance & Accountability

Board Structure

American Fiscal Stability Trust Fund Board (7 members):

Member	Appointed By	Term
Treasury Secretary (Chair)	President	Ex officio
HHS Secretary	President	Ex officio
USDA Secretary	President	Ex officio
SSA Commissioner	President	Ex officio
Estate Trust Representative	Donor	10 years
Independent Financial Expert	Bipartisan Congressional leaders	5 years
Independent Healthcare Expert	Bipartisan Congressional leaders	5 years

Decision Authority:

- **Majority vote** required for fund allocations

- **Annual audit approval** unanimous
 - **Emergency disbursements** (\$10B+) require Treasury + Estate Trust consent
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Transparency Mechanisms

Public Reporting:

1. **Real-time dashboard** at Treasury.gov subdomain
 - Live fund balance
 - Monthly disbursements by program
 - Beneficiary counts
 - Bond portfolio performance
1. **Quarterly reports** (within 45 days of quarter end)
2. Detailed expenditure breakdowns
3. Program-specific outcomes
4. Economic impact analysis
5. Filed with GAO and Congressional Budget/Finance Committees
6. **Annual independent audit** by Big Four accounting firm
7. Complete transaction verification
8. Compliance certification
9. Published publicly within 90 days of fiscal year end
10. **Blockchain attestation** (NVCT conversions only)
11. All NVCT→USD conversions recorded on Base Mainnet
12. Provides immutable proof of source funds
13. Links to traditional financial audit trail

Congressional Oversight:

- House Ways & Means Committee
- Senate Finance Committee
- House Energy & Commerce Committee (Medicaid/Medicare)
- House/Senate Agriculture Committees (SNAP)
- House/Senate Budget Committees

Annual testimony by Trust Fund Board Chair (Treasury Secretary) required.

Financial Mechanics

NVCT Asset Backing

Estate Trust Holdings: \$56.7 trillion verified assets
Donation Amount: \$5 trillion (8.8% of total assets)
Remaining backing: \$51.7 trillion for other NVCT in circulation
Collateralization ratio: Still >170% after donation

- Source of Funds Documentation:**
- Court-validated Estate Trust authority
 - Comprehensive asset inventory verified by independent auditors
 - Multi-trillion dollar holdings across real estate, securities, metals, art, IP
 - No money laundering or sanctions concerns
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Conversion Timeline & Market Impact

Staged Conversion (18 months):

Period	Amount	Method	Market Impact
Month 1-3	\$500B	Emergency (Circle + banks)	Minimal
Month 4-9	\$2.0T	Structured (quarterly)	<0.2%
Month 10-18	\$2.5T	Final tranches	<0.3%

- Market Analysis:**
- \$5T over 18 months = average \$278B/month
 - US Treasury market: \$29 trillion total, ~\$500B+ monthly issuance
 - NVCT conversion represents ~25-30% of typical monthly issuance
 - Spread across multiple auction cycles → **negligible price impact**

Treasury Bond Purchase Impact

Positive Effects:

1. **Demand signal:** Strong institutional appetite for US debt
2. **Yield stability:** Large committed buyer reduces auction volatility
3. **Debt refinancing:** Helps Treasury manage \$29T existing debt
4. **International confidence:** Demonstrates private sector faith in US fiscal stability

Market Precedent:

- Japan holds \$1.13T (comparable scale)
 - China historically held \$1.3T+
 - Federal Reserve held \$5T+ during QE
 - **Conclusion:** \$5T institutional purchase is well within market capacity
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Risk Mitigation Strategies

1. NVCT Price Volatility Risk

Risk: Market disruption during \$5T conversion

Mitigation:

- 18-month staged conversion (not instant dump)
- Direct institutional pathways bypass public exchanges
- \$56.7T asset backing ensures fundamental stability
- M1 VISA liquidity pool (\$1T+) provides immediate settlement capacity
- Circle institutional minting = 1:1 USD backing (no market trading)

Maximum exposure: <5% of NVCT in circulation affected by any single conversion

2. Treasury Market Disruption Risk

Risk: \$5T bond purchase overwhelms market

Mitigation:

- Purchases spread across 40+ quarterly auctions (2026-2035)
- Competitive bidding at market rates (no yield manipulation)
- Primary dealer network absorbs \$100-200B monthly issuance routinely
- Federal Reserve precedent of \$5T+ holdings during QE
- Phased approach allows market digestion

Market share: ~3.4% of existing \$29T market (smaller than top 3 foreign holders combined)

3. Political Opposition Risk

Risk: Congressional resistance to accepting private donation

Mitigation:

Republican concerns addressed:

- No tax increases
- No new government programs (uses existing)
- Private charity model (not government expansion)
- Protects senior voters (Medicare)
- Reduces federal budget pressure

Democrat concerns addressed:

- Saves safety net programs
- Universal benefit (not means-tested)
- Protects vulnerable populations
- No privatization of Social Security/Medicare
- Maintains benefit levels

Bipartisan win: Both parties can claim credit for solving crisis without ideological concessions.

4. Program Administration Risk

Risk: Federal agencies struggle with new funding mechanism

Mitigation:

- **Identical operations:** Agencies administer programs exactly as before
- **Treasury handles mechanics:** Fund conversion and allocation managed

centrally

- **Standard disbursement:** Quarterly transfers match current appropriations process
- **Technical assistance:** Estate Trust provides implementation support if needed
- **Proven model:** Similar to other earmarked trust funds (Highway Trust Fund, Medicare Part A, etc.)

5. Trust Fund Exhaustion Risk (Long-term)

Risk: \$5T runs out before 2035, leaving gap

Mitigation:

- Conservative budgeting with 10% contingency reserve (\$500B)
- Bond interest earnings (\$2-2.5T) supplement principal
- Inflation adjustments calculated into allocations
- Annual reviews allow course corrections
- If shortfall emerges, Congress can act (but at least 10 years of breathing room)

Likely outcome: Interest earnings extend effective life to 2040-2045+

Comparison to Alternatives

Option 1: Status Quo (Do Nothing)

Program	Consequence	Timeline
Medicare	\$536B cuts (4%/year)	2026-2034
Medicaid	10M lose coverage	2025-2030
SNAP	\$187B cuts, 2.4M fewer participants	2025-2035
Social Security	17-19% benefit cut	2033-2035

Political Outcome: Massive public backlash, electoral consequences

Economic Impact: \$500B+/year reduction in consumer spending → recession risk

Human Cost: 150M+ Americans suffer reduced/lost benefits

Option 2: Tax Increases

Revenue Needed: ~\$500B/year (\$5T over 10 years)

Options:

- Raise top income tax rate to 45-50%
- Eliminate TCJA tax cuts (affects middle class)
- New wealth tax (2-3% on \$50M+ net worth)
- Increase payroll tax by 2+ percentage points
- Carbon tax (\$50-100/ton)

Political Feasibility: Near zero in divided Congress

Timeline: Multi-year legislative battle

Economic Impact: Drag on growth, capital flight concerns

Voter Support: Extremely unpopular across political spectrum

Option 3: Spending Cuts Elsewhere

Amount Needed: \$500B/year

Options:

- Defense cuts: 50% reduction (politically impossible)
- Eliminate all education spending (insufficient)
- Eliminate all transportation/infrastructure spending (insufficient)
- Gut EPA, NASA, science research (insufficient + harmful)

Reality: Discretionary spending = \$1.7T total. Safety net cuts = \$500B/year needed.

Conclusion: No viable cut-only path without destroying entire federal government

Option 4: Deficit Financing (Borrow More)

Approach: Continue current trajectory, add \$5T to national debt

Consequences:

- National debt → 130% GDP by 2035 (vs. 120% baseline)
- Interest costs → \$2.0T/year (vs. \$1.8T baseline)
- Credit rating downgrade risk
- Dollar reserve currency status threatened
- Leaves problem for next generation

Political Outcome: Kicks can down road, but makes crisis worse

Option 5: American Fiscal Stability Act (This Proposal)

Metric	Outcome
Cost to taxpayers	\$0
Revenue required	\$0 (private donation)
Deficit impact	-\$5T (reduces pressure)
Timeline	90 days to full implementation
Political feasibility	High (bipartisan appeal)
Programs saved	All (Medicare, Medicaid, SNAP, SS)
Beneficiaries	150M+ Americans
Economic impact	Positive (\$500B/year stimulus)

Conclusion: Only viable solution that solves crisis comprehensively without painful trade-offs.

Precedents & Historical Context

Comparable Philanthropic Acts

Donor	Amount	Cause	Year
Bill & Melinda Gates Foundation	\$50B+	Global health, education	2000-2025
Chan Zuckerberg Initiative	\$45B pledge	Science, education	2015
MacKenzie Scott	\$16B+	1,600+ nonprofits	2020-2025
Andrew Carnegie	\$350M (\$6B today)	Libraries, education	1901-1919
John D. Rockefeller	\$540M (\$16B today)	Medical research, education	1913-1937
Frank Ekejija Estate Trust	\$5 TRILLION	American safety net	2025

Scale: 300-500x larger than any previous philanthropic act in history.

Government Trust Fund Models

Existing Federal Trust Funds:

- **Highway Trust Fund:** ~\$50B/year from gas taxes for infrastructure
- **Medicare Part A:** ~\$400B/year from payroll taxes
- **Social Security OASI:** ~\$1.2T/year from payroll taxes
- **Airport & Airways Trust Fund:** ~\$17B/year from airline tickets

Precedent: American Fiscal Stability Trust Fund follows established model of **earmarked funding for specific purposes.**

Key Difference: Funded by **private donation**, not taxation.

Large-Scale Treasury Purchases

Major Treasury Bond Holders (2025):

| Entity | Holdings |

|-----|-----|

| Federal Reserve | \$4.8T (post-QT) |

| Japan | \$1.13T |

| China | \$757B |

| United Kingdom | \$750B |

| **Proposed American Fiscal Stability Trust** | **\$5.0T over 10 years** |

Conclusion: \$5T bond purchase is **large but not unprecedented**. Multiple entities have held/purchased comparable amounts.

Economic Impact Analysis

Direct Benefits (\$500B/Year Spending)

Healthcare Sector (\$300B/year):

- Hospital revenue stabilization (Medicare/Medicaid)
- Physician practice support
- Pharmaceutical industry demand
- Medical device manufacturers
- Healthcare employment (15M+ jobs protected)

Food & Agriculture Sector (\$100B/year):

- Grocery retailers (\$75B SNAP revenue)
- Farmers and food producers
- Food distribution networks
- Restaurant industry (SNAP-eligible)

Social Services Sector (\$100B/year):

- Social Security benefits → consumer spending

- SSI supports disabled/elderly
 - Housing assistance prevents homelessness
 - CHIP covers 7M+ children
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Multiplier Effects

Economic Multiplier: \$1.50-2.00 per dollar (CBO estimates for safety net spending)

Calculation:

- Direct spending: \$500B/year
- Multiplier: 1.75 (conservative)
- **Total economic impact: \$875B/year GDP boost**

Job Creation/Protection:

- Healthcare: 8-10M jobs
 - Food/agriculture: 3-4M jobs
 - Social services: 2M jobs
 - Indirect: 5M+ jobs
 - **Total: 18-21M jobs sustained**
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Deficit Reduction Impact

Federal Budget Relief:

Current situation:

- Safety net programs: \$500B/year spending required
- Revenue: Insufficient, requires borrowing
- Deficit increase: +\$500B/year

With American Fiscal Stability Act:

- Safety net programs: \$500B/year from Trust Fund
- Federal budget: \$0 required
- **Deficit reduction: -\$500B/year** (relative to borrowing alternative)

10-year impact: \$5 trillion less federal borrowing than status quo

Interest Savings

Avoided borrowing cost:

- Amount: \$5T over 10 years
- Average interest rate: 4.5%
- Annual interest on avoided debt: \$225B/year (average)
- **10-year cumulative interest savings: \$1.125 trillion**

Net federal fiscal benefit: \$5T principal + \$1.125T interest = **\$6.125 trillion**

Legal & Regulatory Framework

Constitutional Authority

Article I, Section 8:

- "Congress shall have Power... To borrow Money on the credit of the United States"
- Authorizes Treasury bond issuance with designated purposes

No constitutional barrier to accepting private donations for public purposes.

Statutory Authority

Required Legislation:

1. **Joint Resolution Accepting Donation**
2. Simple majority, both chambers
3. Establishes American Fiscal Stability Trust Fund
4. Authorizes Treasury bond purchases with earmarked proceeds
5. **Annual PAYGO Sequestration Waivers** (if needed)
6. Medicare protection during Trust Fund operation
7. Routine procedure (done 20+ times historically)

8. Agency Authorization Amendments

- 9. HHS: Accept Trust Fund disbursements for Medicare/Medicaid
 - 10. USDA: Accept Trust Fund disbursements for SNAP
 - 11. SSA: Accept Trust Fund deposits to OASI/DI
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Tax Treatment

Estate Trust:

- Charitable deduction under 26 USC § 170(c)
- Largest charitable contribution in IRS history
- Reduces Estate taxable income (but Estate is exempt anyway)

Trust Fund:

- 501(c)(3) tax-exempt charitable trust
- All bond interest earnings tax-exempt
- No capital gains on bond portfolio

Treasury:

- Bond proceeds treated as standard issuance (non-taxable)
- Interest payments to Trust Fund standard expense

Beneficiaries:

- Medicare/Medicaid benefits non-taxable (existing law)
 - SNAP benefits non-taxable (existing law)
 - Social Security benefits taxed per existing rules
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Compliance Requirements

Anti-Money Laundering (AML):

- Full KYC on Estate Trust beneficial owners Completed
- Source of funds documentation \$56.7T verified
- Transaction monitoring via Chainalysis/Elliptic Blockchain transparency
- SAR (Suspicious Activity Report) exemption for verified charity Will apply

Securities Law:

- SEC Form D filings for large institutional transactions

- Reg D exemption for qualified institutional buyer (QIB)
- Treasury bond purchases exempt from securities registration

OFAC/Sanctions:

- No sanctioned entities involved
- All parties US-based or verified allies
- Blockchain immutability prevents sanctions evasion

Implementation Timeline & Milestones

Immediate Term (November-December 2025)

Week	Milestone	Responsible Party	Deliverable
Week 1	Emergency SNAP funding	Estate Trust → Treasury	\$8B for Nov benefits
Week 1	Tri-party MOU execution	White House, Treasury, Estate Trust	Binding agreement
Week 2	Trust Fund establishment	Estate Trust legal team	501(c)(3) charter
Week 2	Congressional notification	White House	PAYGO waiver request
Week 3	Medicaid coverage assessment	HHS/CMS + states	10M enrollee list
Week 4	Initial bond purchase	Trust Fund	\$50-100B (emergency)

Goal: All immediate crises averted by January 1, 2026.

Short Term (Q1 2026)

Month	Activity	Amount
January	Congressional joint resolution	Legislative vote
January	PAYGO sequestration waived	Medicare \$45B cut prevented
February	First quarterly refunding auction	\$500B bonds purchased
March	Program allocations finalized	\$500B/year distribution plan
March 31	Governance board seated	7 members confirmed

Goal: Full legislative authorization and operational launch by April 1, 2026.

Medium Term (2026-2028)

Year	Key Activities	Cumulative Funding
2026	Operational launch, first full year	\$500B disbursed
2027	Routine operations, first audit	\$1.0T disbursed
2028	Mid-term review, course corrections	\$1.5T disbursed

Goal: Establish stable, predictable funding for all programs.

Long Term (2029-2035)

Year	Key Activities	Cumulative Funding
2029-2032	Continued operations	\$2.0-3.5T disbursed

Year	Key Activities	Cumulative Funding
2033	Social Security trust fund shored	Insolvency delayed 10+ years
2034	Medicare Part A stabilized	Trust fund extended
2035	Program evaluation	\$5.0T fully disbursed
2036+	Bond interest continues benefits	+\$2-2.5T available

Goal: 10-year complete funding + interest-funded extension through 2040s.

Stakeholder Benefits

For President Trump & Administration

Political Wins:

- **Immediate crisis resolution** — averts SNAP/Medicare disasters before 2026 midterms
- **Bipartisan achievement** — demonstrates deal-making ability
- **Senior voter protection** — 67M Medicare beneficiaries (core base)
- **Budget win** — \$500B/year federal relief without cutting programs
- **Legacy achievement** — largest philanthropic donation in history brokered
- **Economic stimulus** — \$875B/year GDP boost strengthens economy

No Downside: Accepting free \$5T to save safety net is politically risk-free.

For Congressional Republicans

Conservative Principles Met:

- **Zero tax increases** — all funding private sector
- **Reduced deficit pressure** — \$5T less federal borrowing
- **Charity model** — private solution to public problem

- **Fiscal responsibility** — addresses entitlement crisis
- **Economic growth** — maintains consumer spending power

Political Cover:

- Avoids politically toxic safety net cuts
 - Can claim credit for saving Medicare/Social Security
 - Bipartisan vote provides political cover
 - Satisfies both deficit hawks and safety net defenders
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For Congressional Democrats

Progressive Principles Met:

- **Safety net protected** — all programs saved from cuts
- **Universal benefit** — 150M+ Americans across demographics
- **Healthcare access** — 10M keep Medicaid coverage
- **Economic security** — food assistance, Social Security, Medicare intact
- **No privatization** — programs remain government-administered

Political Cover:

- Can claim credit for saving entitlements
 - No means-testing or work requirements imposed
 - Bipartisan vote demonstrates governing ability
 - Achieves safety net goals without tax fight
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For 150+ Million American Beneficiaries

Medicare Recipients (67M):

- No 4% annual cuts (\$45-76B/year)
- Part A trust fund extended beyond 2033
- Benefits continue unchanged

Medicaid Enrollees (10M at-risk):

- Coverage maintained despite P.L. 119-21 cuts
- No work requirement enforcement
- Healthcare access preserved

SNAP Participants (41M):

- Benefits continue \$187/month average
- No November 2025 crisis
- 10-year funding certainty

Social Security Beneficiaries (67M):

- No 17-19% benefit cut in 2033-2035
- Trust fund insolvency delayed 10+ years
- Retirement security protected

Additional Safety Net Users (20M):

- SSI, CHIP, housing assistance protected
 - Veterans benefits supplemented
 - Emergency reserve available
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For American Economy**Consumer Spending:**

- \$500B/year in benefits = consumer purchasing power
- Healthcare, food, housing spending maintained
- Prevents recession from sudden benefit cuts

Industry Stability:

- Healthcare sector: \$300B/year revenue protected
- Food/agriculture: \$100B/year SNAP spending
- Financial services: Bond market stability

Employment:

- 18-21M jobs sustained across sectors
- Healthcare employment (15M) protected
- Food service/retail jobs secured

Fiscal Health:

- \$5T less federal borrowing over 10 years
 - \$1.1T interest savings
 - Deficit reduction relative to status quo
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For Financial Markets

Treasury Market:

- Strong demand signal for US debt
- Reduced auction volatility
- International confidence boost

Dollar:

- Reserve currency status reinforced
- Demonstrates private sector faith in US stability
- Counters dedollarization narratives

Credit Rating:

- Entitlement crisis addressed = ratings stability
 - Deficit reduction trajectory improved
 - Interest costs contained
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Public Communication Strategy

Key Messages by Audience

To Seniors (Medicare/Social Security):

"Your benefits are safe. Thanks to the largest private donation in American history, Medicare will not be cut and Social Security's future is secured. You've earned these benefits — now they're protected for decades to come."

To Low-Income Families (Medicaid/SNAP):

"You will keep your health coverage and food assistance. This historic \$5 trillion private donation ensures no one loses the help they need. Your family's security is our priority."

To All Americans:

"This is American generosity solving an American challenge. A \$5 trillion private donation — not one taxpayer dollar — secures Medicare, Medicaid, SNAP, and Social Security for 150 million Americans. This is what's possible when we work together."

To Congress:

"This is the easiest vote you'll ever take. Accept a free \$5 trillion donation to save every major safety net program with zero cost to taxpayers. Both parties can claim victory. Your constituents will thank you."

To Markets/Investors:

"The American Fiscal Stability Act demonstrates unprecedented private sector confidence in US fiscal stability. A \$5 trillion Treasury bond purchase by a verified institutional donor strengthens the dollar and reinforces America's safe-haven status."

Media Rollout Plan

Day 1: Presidential Announcement

- **Location:** East Room, White House
- **Attendees:** President Trump, Congressional leaders (bipartisan), Estate Trust representative (video)
- **Message:** "Largest philanthropic donation in history solves America's safety net crisis"
- **Visuals:** \$5T infographic, 150M beneficiaries map

Week 1: Program-Specific Briefings

- **Monday:** Medicare protection (HHS Secretary)
- **Tuesday:** Medicaid coverage (CMS Administrator)
- **Wednesday:** SNAP security (USDA Secretary)
- **Thursday:** Social Security stability (SSA Commissioner)
- **Friday:** Economic impact (Treasury Secretary, CEA Chair)

Week 2: Town Halls & Stakeholder Engagement

- **AARP:** Senior benefits town hall

- **Healthcare providers:** Hospital association briefings
- **Food banks:** SNAP network coordination
- **State governors:** Medicaid implementation

Month 1: Congressional Action

- **Committee hearings:** Budget, Finance, Ways & Means, Agriculture
- **Floor votes:** Joint resolution (anticipated 75+ Senate, 350+ House)
- **Bill signing:** Rose Garden ceremony

Ongoing: Transparency Dashboard Launch

- **Real-time tracking:** Treasury.gov/fiscal-stability
 - **Quarterly reports:** Public release within 45 days
 - **Annual audits:** Published within 90 days of fiscal year end
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Next Steps for Implementation

Immediate Actions Required (Next 7 Days)

White House:

1. Convene emergency Cabinet meeting (Treasury, HHS, USDA, OMB, SSA)
2. Authorize Treasury/HHS/USDA to negotiate tri-party MOU with Estate Trust
3. Draft Presidential statement for public announcement
4. Brief Congressional leadership (McConnell, Schumer, Johnson, Jeffries)

Treasury Department:

1. Assign dedicated American Fiscal Stability Act team (10-15 senior staff)
2. Begin TAAPS account setup for Trust Fund
3. Coordinate with primary dealers on auction participation
4. Draft legal framework for bond proceeds designation

HHS/CMS:

1. Calculate exact Medicaid coverage gap (\$1-1.5T over 10 years)
2. Identify 10M at-risk enrollees by state
3. Prepare supplemental funding distribution mechanism
4. Draft PAYGO waiver request for Medicare

USDA Food & Nutrition Service:

1. Calculate November 2025 SNAP emergency requirement (\$8B)
2. Prepare disbursement accounts for Trust Fund transfers
3. Brief all 50 state SNAP administrators
4. Draft public messaging for 41M participants

Social Security Administration:

1. Model trust fund shoring scenarios (\$1.5-2.5T)
2. Calculate insolvency delay (target: 2043-2045)
3. Prepare actuarial reports for Congressional testimony
4. Draft beneficiary communications

Estate Trust / NVC Banking Platform:

1. Formalize \$5T NVCT donation commitment in writing
 2. Initiate immediate \$8B conversion for SNAP November emergency
 3. Establish American Fiscal Stability Trust Fund (501c3 legal entity)
 4. Prepare comprehensive compliance documentation (AML/KYC, source of funds, asset verification)
 5. Assign senior liaison to White House coordination
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Week 2-4 Actions (Through December 2025)**All Parties:**

1. Execute tri-party MOU (White House, Treasury, Estate Trust)
2. Complete American Fiscal Stability Trust Fund 501(c)(3) application
3. Convert initial \$50-100B NVCT for emergency bond purchases
4. Conduct first small-scale Treasury auction participation (test run)
5. Draft Congressional joint resolution language
6. Begin stakeholder briefings (AARP, hospitals, food banks, etc.)

Deliverable: All immediate emergencies averted + legislative package ready for January 2026.

Q1 2026 Actions (January-March)

January:

- Congressional joint resolution introduced
- Committee hearings (5-7 across both chambers)
- PAYGO sequestration waived for Medicare
- Public education campaign launched

February:

- Joint resolution floor votes (both chambers)
- Presidential signature
- Governance board nominations/confirmations
- First major bond purchase (\$500B)

March:

- Trust Fund fully operational
- Annual program allocations finalized
- First quarterly disbursements to agencies
- Public transparency dashboard launches

Deliverable: Fully operational American Fiscal Stability Trust Fund by April 1, 2026.

Conclusion

The **American Fiscal Stability Act** represents an unprecedented opportunity to:

Immediately resolve the catastrophic safety net crisis facing 150+ million Americans

Permanently secure Medicare, Medicaid, SNAP, and Social Security through 2035+

Achieve bipartisan consensus on the most divisive fiscal issues of our time

Cost taxpayers nothing while delivering \$5+ trillion in social value

Stimulate the economy with \$500B+/year in consumer spending

Reduce federal deficits by \$5T+ versus borrowing alternative
Demonstrate American exceptionalism through private sector philanthropy

This is not a loan. This is not a grant with conditions. This is an **outright charitable donation** of **\$5 trillion** to purchase US Treasury bonds whose proceeds will **protect America's most vulnerable citizens and secure the economic foundation of our nation for decades to come.**

The only questions are:

1. **Will President Trump accept this historic gift on behalf of the American people?**
2. **Will Congress vote yes on the easiest bipartisan bill of the decade?**
3. **Will America seize this once-in-history opportunity to solve our greatest fiscal challenge at zero cost?**

The Frank Ekejija Estate Trust stands ready. The American people are counting on their leaders.

Contact Information

For Immediate Response:

NVC Banking Platform / Frank Ekejija Estate Trust

Platform: <https://nvcfund.com>

Proposal Portal: <https://nvcfund.com/snap-proposal>

Email: [Your contact email]

Phone: [Your contact phone]

Technical/Financial Questions:

NVC Treasury Operations

Email: [Treasury ops email]

Legal/Compliance Questions:

Estate Trust Legal Counsel

Email: [Legal contact email]

Media Inquiries:

NVC Public Affairs

Email: [Media contact email]

Congressional Relations:

Legislative Affairs Office

Email: [Legislative contact email]

Prepared with hope for America's future and gratitude for the opportunity to serve.

Frank Ekejija Estate Trust

October 31, 2025

"The true measure of any society is how it treats its most vulnerable members. Today, we have the extraordinary opportunity to ensure that 150 million Americans — our seniors, our children, our neighbors in need — are protected and secure. Not through government programs or tax increases, but through the generosity of private American philanthropy on a scale never before seen in human history. Let us seize this moment."