# American Fiscal Stability Act - Executive Summary

## $5 Trillion Private Donation to Save America's Safety Net

**Date:** October 31, 2025
**Donor:** Frank Ekejija Estate Trust
**Beneficiaries:** 150+ Million Americans
**Congressional Support:** Bipartisan (Projected 75+ Senate, 350+ House)

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## The Crisis

Multiple safety net programs face **simultaneous catastrophic collapse** due to the "One Big Beautiful Bill Act" (P.L. 119-21) and structural funding shortfalls:

| Program | Crisis | Impact | Timeline |
|---|---|---|---|
| **Medicare** | $536B PAYGO cuts | 67M seniors face 4%/year cuts | 2026-2034 |
| **Medicaid** | ~$1T coverage losses | 10M lose health insurance | 2025-2035 |
| **SNAP** | $187B cuts + Nov crisis | 41M face food insecurity | 2025-2035 |
| **Social Security** | Trust fund exhaustion | 67M face 17-19% benefit cut | 2033-2035 |

**Total Americans Affected: 150+ million** (45% of US population)

## The Solution

**Frank Ekejija Estate Trust donates $5 trillion NVCT** to purchase US Treasury bonds over 10 years, with proceeds designated exclusively to prevent all safety net cuts.

### Fund Allocation

| Program | Amount | Purpose |
|---|---|---|
| **Medicare** | $536B | Prevent PAYGO sequestration cuts |
| **Medicaid** | $1.5T | Sustain ACA expansion coverage |
| **SNAP** | $187B | Maintain benefits + emergency funding |
| **Social Security** | $2.0T | Shore up trust funds, delay insolvency |
| **Safety Net Reserve** | $500B | SSI, CHIP, housing, veterans, emergencies |
| **Admin & Contingency** | $277B | Implementation, inflation adjustments |
| **TOTAL** | **$5.0T** | **150M+ Americans protected** |

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## How It Works

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 $5T NVCT Donation → USD Conversion → Treasury Bond Purchase ($5T)
→ Annual Disbursements ($500B/year) → Federal Agencies
→ Program Benefits Continue Unchanged
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**Timeline:**
- **Week 1:** SNAP November emergency funded ($8B)

- **Q1 2026:** Congressional authorization, bond purchases begin
- **2026-2035:** Annual $500B disbursements to all programs
- **2036+:** Bond interest extends benefits through 2040s

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# Bipartisan Appeal

## Why Republicans Will Vote YES

**Zero tax increases** — 100% private sector donation
**Deficit reduction** — $5T less federal borrowing
**Protects seniors** — No Medicare/SS cuts (core voters)
**Conservative principles** — Private charity solving public problem
**Economic growth** — $500B/year consumer spending maintained

## Why Democrats Will Vote YES

**Safety net protected** — Medicare, Medicaid, SNAP, SS all saved
**Universal benefit** — 150M+ Americans across all demographics
**Healthcare access** — 10M keep Medicaid coverage
**No privatization** — Programs remain government-administered
**Economic security** — Working families protected

## Why It's Politically Safe for Both Parties

- **No painful trade-offs:** Everyone wins, no one loses
- **Shared credit:** Both parties can claim victory
- **Voter gratitude:** 150M beneficiaries + their families
- **Economic stability:** Prevents recession from benefit cuts
- **Fiscal responsibility:** Addresses entitlement crisis without conflict

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# Key Benefits Summary

## For America

- **$0 taxpayer cost** — Largest private donation in history
- **150M+ Americans protected** — Medicare, Medicaid, SNAP, Social Security
- **$875B/year economic stimulus** — Maintains consumer spending
- **18-21M jobs sustained** — Healthcare, food, social services sectors

## For Trump Administration

- **Immediate political win** — Crisis solved before 2026 midterms
- **Bipartisan achievement** — Demonstrates deal-making prowess
- **Legacy accomplishment** — Brokered largest philanthropy ever
- **Budget relief** — $500B/year federal savings

## For Congress (Both Parties)

- **Easy YES vote** — Accepting free $5T donation
- **Constituent gratitude** — 150M voters protected
- **Political cover** — Solves safety net crisis without cuts or taxes
- **Governing achievement** — Proof bipartisan solutions possible

## For American Economy

- **Consumer spending:** $500B/year purchasing power maintained
- **Deficit reduction:** $5T+ less borrowing than alternatives
- **Interest savings:** $1.1T over 10 years
- **Market stability:** Treasury bond demand signal

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# Implementation Timeline

## Emergency Actions (November 2025)

- **Day 1-3:** Execute tri-party MOU (White House, Treasury, Estate Trust)
- **Day 4-7:** Convert $8B NVCT for SNAP November emergency
- **Day 8-10:** Transfer to Treasury, USDA disburses benefits
- **Day 11-30:** Establish American Fiscal Stability Trust Fund (501c3)

## Congressional Authorization (Q1 2026)

- **January:** Joint resolution introduced, committee hearings
- **January:** Medicare PAYGO sequestration waived
- **February:** Floor votes (both chambers), Presidential signature
- **March:** First major bond purchase ($500B), trust fund operational

## Operational Deployment (2026-2035)

- **Annual cycle:** $500B disbursed each year to designated programs
- **Quarterly reports:** Public transparency dashboard
- **Independent audits:** Annual Big Four CPA review
- **Congressional oversight:** Ongoing testimony and monitoring

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# Transparency & Accountability

**Public Dashboard:** Real-time tracking at Treasury.gov subdomain
**Quarterly Reports:** Detailed spending filed with Congress
**Annual Audits:** Independent Big Four CPA verification
**Blockchain Proof:** All NVCT conversions on Base Mainnet
**Board Governance:** 7 members (Treasury, HHS, USDA, SSA, Estate Trust, 2 independent experts)

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# Comparison to Alternatives

| Solution | Cost | Certainty | Timeline | Political Feasibility | Outcome |
|---|---|---|---|---|---|
| **Fiscal Stability Act** | **$0** | **10 years** | **90 days** | **High (bipartisan)** | **All programs saved** |
| Tax Increases | $500B/ year | Uncertain | Years | Near zero | Unpopular, divisive |
| Spending Cuts | $500B/ year | Uncertain | Years | Near zero | Politically toxic |
| Deficit Financing | +$5T debt | Short-term | Immediate | Moderate | Kicks can, worsens crisis |
| Do Nothing | $0 | Certain | Immediate | Default | 150M suffer cuts |

**Conclusion:** American Fiscal Stability Act is **only viable comprehensive solution**.

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# Financial Mechanics

## NVCT Asset Backing

- **Estate Trust holdings:** $56.7T verified assets
- **Donation:** $5T (8.8% of total)
- **Remaining backing:** $51.7T (still >170% collateralized)

### Conversion & Bond Purchase

- **Method:** Circle USDC minting (50%) + direct bank settlements (50%)
- **Timeline:** 18 months staged conversion
- **Market impact:** Minimal (<0.3% of Treasury market)
- **Expected yield:** ~4.5% → **$2-2.5T additional interest**

### Economic Multiplier

- **Direct spending:** $500B/year
- **Multiplier:** 1.75x (CBO estimate for safety net)
- **Total GDP impact: $875B/year economic boost**

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## Precedents

### Comparable Philanthropic Acts

- Bill Gates Foundation: $50B (2000-2025)
- Chan Zuckerberg Initiative: $45B pledge
- MacKenzie Scott: $16B (2020-2025)
- **American Fiscal Stability Act: $5 TRILLION** ← **300-500x larger**

### Treasury Bond Purchases

- Federal Reserve: $4.8T holdings
- Japan: $1.13T holdings
- **Precedent:** Multiple entities hold/have purchased $1T+ in Treasuries

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## Risk Mitigation

**NVCT Volatility:** $56.7T backing + staged conversion → minimal impact
**Market Disruption:** 18-month timeline + primary dealer absorption → negligible

**Political Opposition:** Bipartisan benefits + no downside → strong support expected

**Administrative Burden:** Uses existing programs + Treasury manages mechanics → seamless

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## The Ask

**Will Congress accept a free $5 trillion donation to save Medicare, Medicaid, SNAP, and Social Security for 150 million Americans at zero taxpayer cost?**

**Expected Answer: Overwhelming bipartisan YES**

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## Next Steps

1. **White House:** Emergency Cabinet meeting to approve tri-party MOU
2. **Treasury:** Assign American Fiscal Stability Act implementation team
3. **HHS/USDA/SSA:** Calculate exact program needs and prepare disbursement plans
4. **Estate Trust:** Formalize $5T commitment, begin $8B SNAP emergency conversion
5. **Congress:** Draft joint resolution for January 2026 introduction

**Immediate action required to avert November 2025 SNAP crisis and January 2026 Medicare cuts.**

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## Contact

**NVC Banking Platform / Frank Ekejija Estate Trust**
https://nvcfund.com/snap-proposal
[Contact information]

**Prepared with urgency, hope, and commitment to the American people.**
**October 31, 2025**

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"This is not charity. This is patriotism. This is American generosity solving America's greatest challenge. And it costs the taxpayers nothing."