

# What If?

## It's possible to have:

- 1 Solvent state & local governments
- 2 Pension plans fully funded
- 3 Small businesses thriving
- 4 Full employment & living wages
- 5 Fully funded public education K through post-secondary
- 6 No more student debt
- 7 Tuition-free colleges, vocational & entrepreneurship training
- 8 Basic income for those in need
- 9 Healthcare for all
- 10 Energy produced mostly from renewables
- 11 Safe & healthy communities, clean air & water
- 12 Abundant & sustainable local agriculture

**How?**  
By issuing our own money!

The Federal Reserve says we can and often do in times like these: "The government isn't the only entity allowed to issue money. Private citizens and businesses can too, and throughout U.S. history, they often have."

The Sustainable Communities Framework is a comprehensive system that makes use of this ability to enable a fairer, kinder, more prosperous post-pandemic economy.



# Sustainable Communities Framework

<b>LOCAL</b>	The Sustainable Communities Framework is a regional approach to addressing economic, environmental and social needs. Local community councils representative of all stakeholders determine priorities and funding levels.
<b>PEOPLE-CENTERED</b>	Over 95% of all national currency is created by private banks as debt, based on their profit needs and not the needs of the community or the things that are actually meeting people's daily needs. Local currency systems empower communities themselves to decide where money should be circulating and where capital should flow.
<b>PROVEN</b>	As the name suggests, <u>complementary currencies</u> complement and work alongside national currencies. They have a long, successful history in the United States and around the world, often arising, as now, in response to shortages of national currency <u>when economies falter</u> .
<b>INNOVATIVE</b>	The SCF program draws from those historical implementations that produced the <u>greatest prosperity</u> . We have combined that with modern financial technology to enable a system that can surpass the benefits of even the most successful programs of the past.
<b>SAFE</b>	A dedicated regional non-profit issues the complementary currency. The system uses the world's largest payment platform, with more than 2,000 installations and 5 million users. The software handles all conventional financial transactions and is built to official banking system standards.
<b>ACHIEVABLE</b>	The SCF program charts a path toward achieving these 12 key goals. By issuing our own money we prioritize people and the planet over profit, empower local decision-making, enhance regional self-sufficiency, bring needed balance to our lives, and enable prosperity for all instead of the few.

