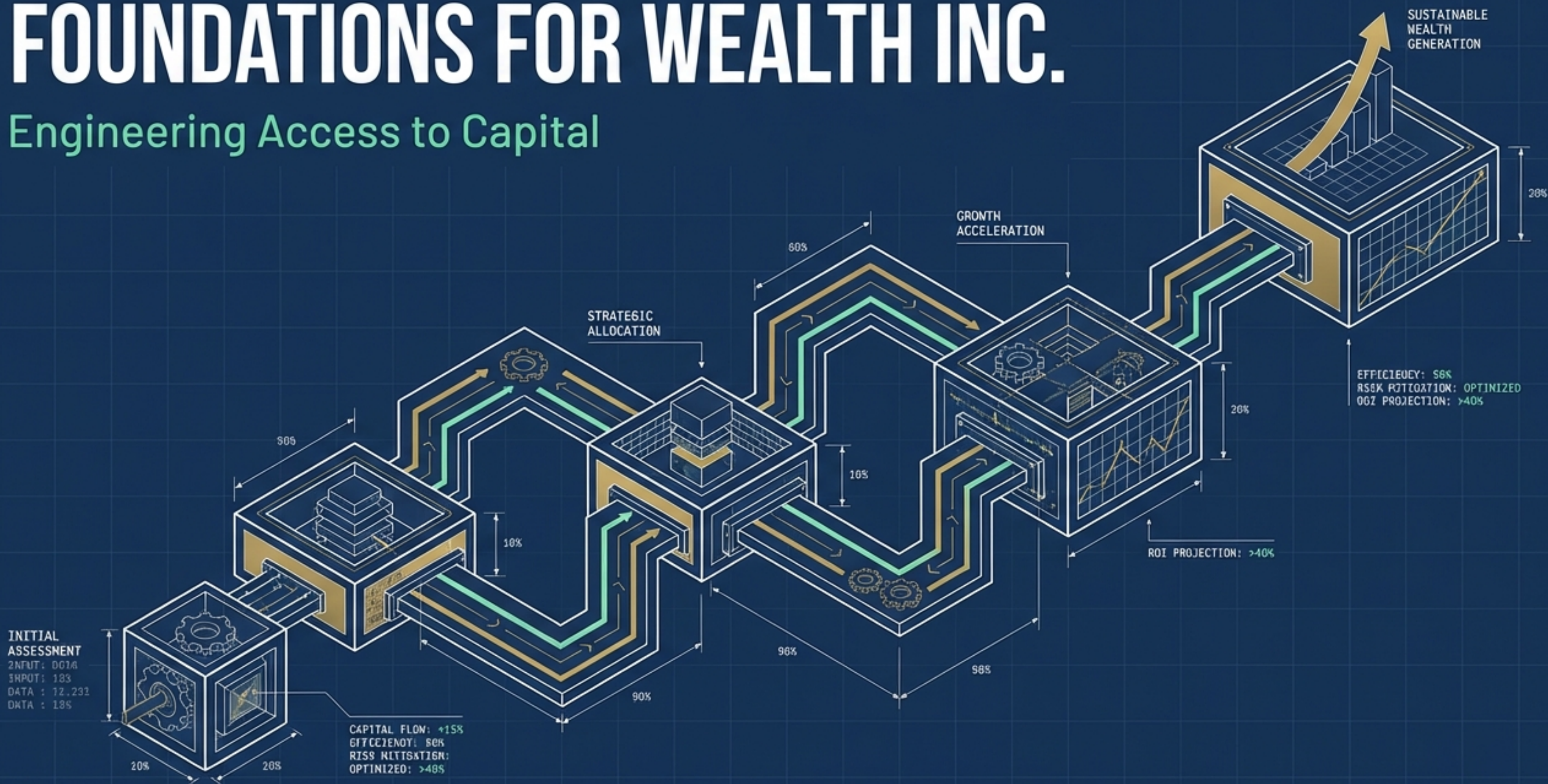


FOUNDATIONS FOR WEALTH INC.

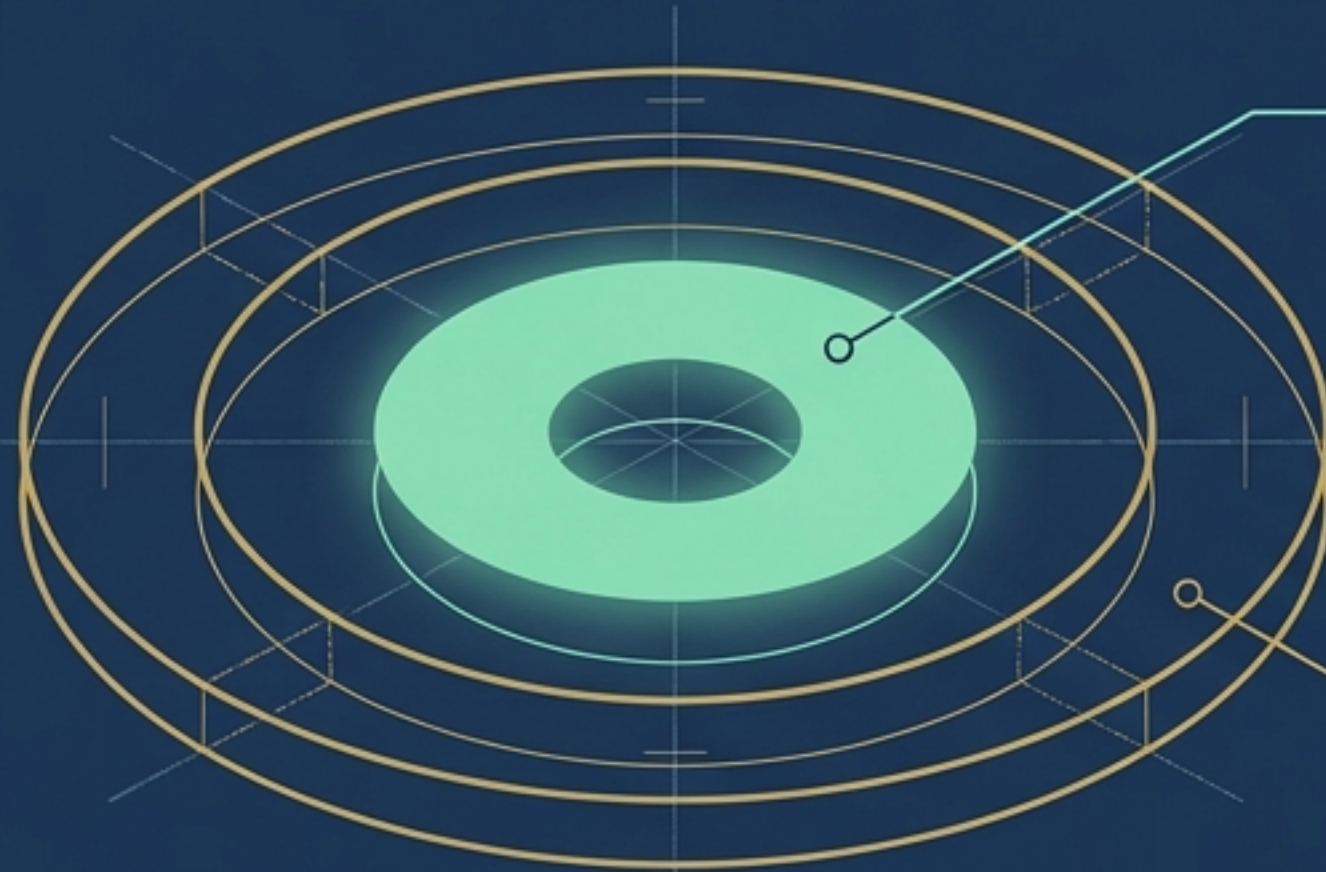
Engineering Access to Capital



AN INTERACTIVE BLUEPRINT | 581(c)(3) STRUCTURAL TEARDOWN

Enrollment Eligibility Parameters

“The barrier is not capacity. The barrier is access to knowledge and patient capital.”



Core Target

≤ 300% FPG

\$81,960 Standard Maximum Income
(Family of 3)

Discretionary Zone

Up to 400% FPG

\$109,280 Maximum for High Cost-of-Living Areas
(e.g., Westchester County, NY)

Age Parameters

Open to children ages 5–16. Enrollment freezes at 17 to guarantee a minimum two-year Academy runway before the age 18 grant consideration.

The Educational Engine: Alliance Herrera Academy

Venture Capitalist & Entrepreneur Outcome



The Zero-Overhead Ecosystem



Zero-Overhead MOU Guarantee

100% of monetary donations are directed into the pooled investment fund. All curriculum, technology, and operations are legally bound as independent charitable donations of services. No revenue sharing. No captive marketing.

The Financial Engine: Units and The Ledger

Step 1: Cash Input



Monetary donations enter the pooled brokerage fund (invested in publicly traded securities).

Step 2: NAV Conversion



Donations are divided by the current month's Net Asset Value (NAV).

Step 3: Unit Assignment



Whole units are credited to the child's internal tracking ledger.

Note: Fractional units are never issued.

Step 4: Legal Status



Units are an internal accounting methodology only. They confer NO legal ownership, equity, or redemption rights. All contributions are irrevocable charitable gifts.

Funding the Ledger: The Village & The Chairman



The Village

Mechanic: Open-Month Donation Policy

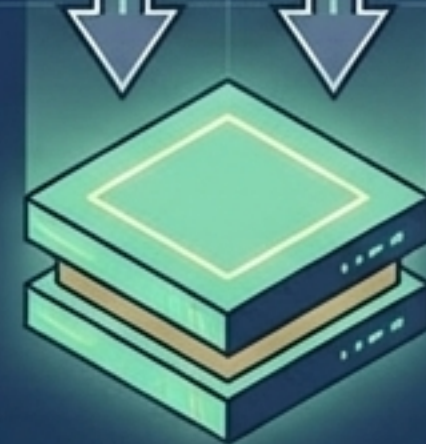
Unlike institutional 3-day subscription windows, the Foundation accepts donations **every day of the month** to accommodate the pay schedules of working-class families.



The Chairman Match

Mechanic: Institutional Capital Backing

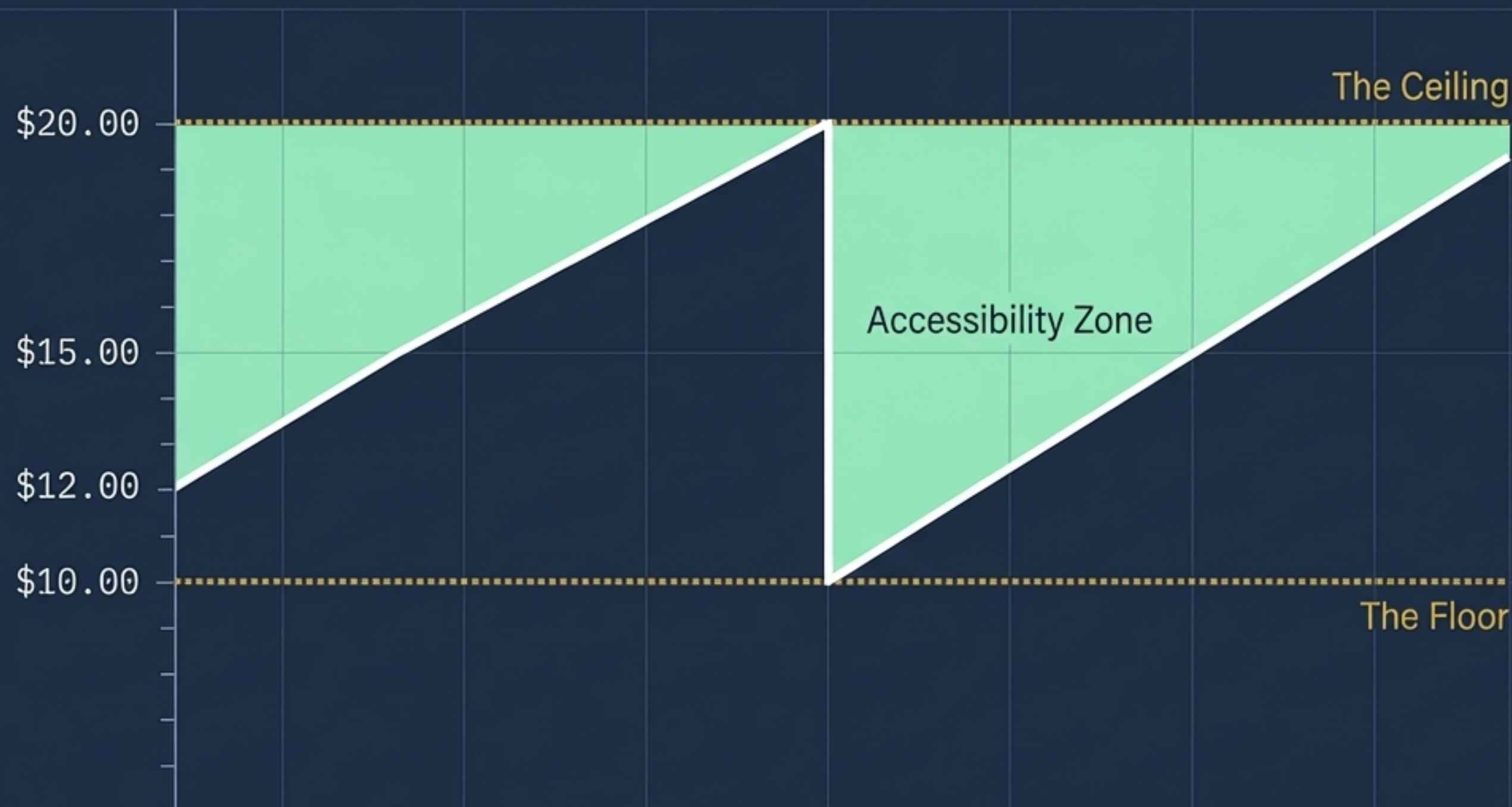
The Chairman personally donates **one unit** to the general fund for every new enrollee to back achievement units.



The Participant Ledger Combined Capital Tracking

Active Price Management (APM): The Sprout Class

“Donate for \$20 or less, forever.”



The Ceiling (\$20.00)

Month-end close > \$20 triggers a mandatory split.

The Floor (\$10.00)

Structural minimum post-split value to maintain perception of quality.

The Method

Board applies the lowest whole-number divisor to return NAV to the \$10–\$20 range (e.g., \$24 NAV ÷ 2 = \$12). Fractional cents are rounded down; surplus retained by general fund.

APM Ecosystem Architecture Matrix

Feature	Mechanism I (Operating)	Mechanism II (Ecosystem LLCs)	Mechanism III (Foundation Sprout)
Primary Goal	Premium Accessibility	Monthly Liquidity	Maximum Accessibility
Trigger Point	Above \$5,000	Above \$500	Above \$20
Target Range	\$500 - \$5,000	\$100 - \$500	\$10 - \$20
Split Ratio	Dynamic Integer	Fixed 2-for-1	Dynamic (Lowest Integer)
Subscription Window	3 Business Days	3 Business Days	Open (All Month)
Unit Holders	Real Owners	Real Owners	None (Tracking Only)

Synthesis: The Ledger vs. The Key

The village builds the fund; the child earns the key.

Layer 1: The Ledger

Quantity

Funded by village donations and transcript credits.

Rule: Accumulation alone does NOT trigger a grant. It only determines potential size.



Layer 2: The Key

Eligibility

Earned through full Alliance Herrera Academy certification.

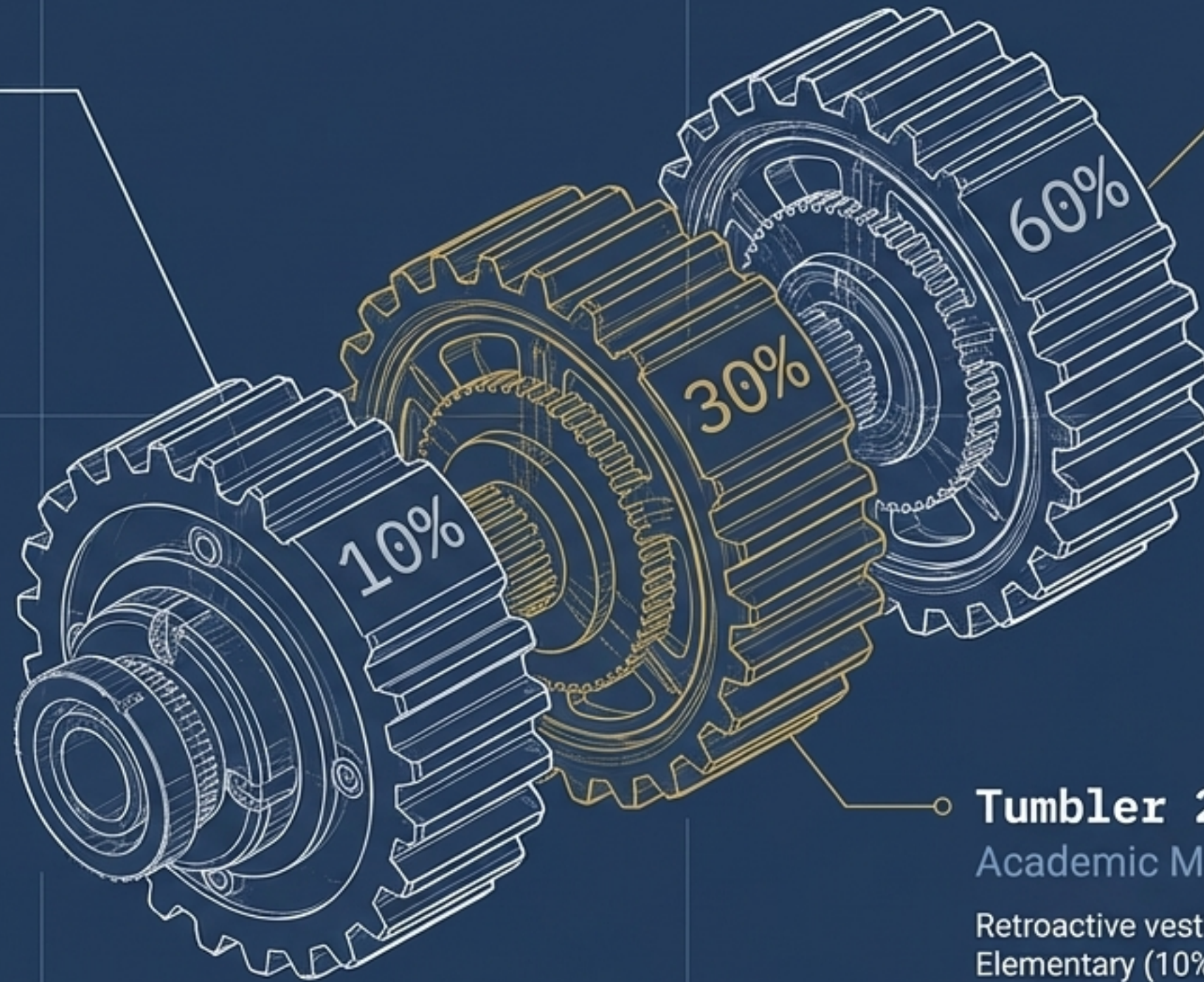
Rule: Without full certification, the ledger remains permanently locked.

The Merit-Based Vesting Framework

Tumbler 1: 10%

Participation Baseline

Unlocked simply by reaching age 18 in good standing.



Tumbler 3: 60%

Academy Certification

The final hurdle. Unlocked only through successful completion of all six core tracks of the Alliance Herrera Academy.

Tumbler 2: 30%

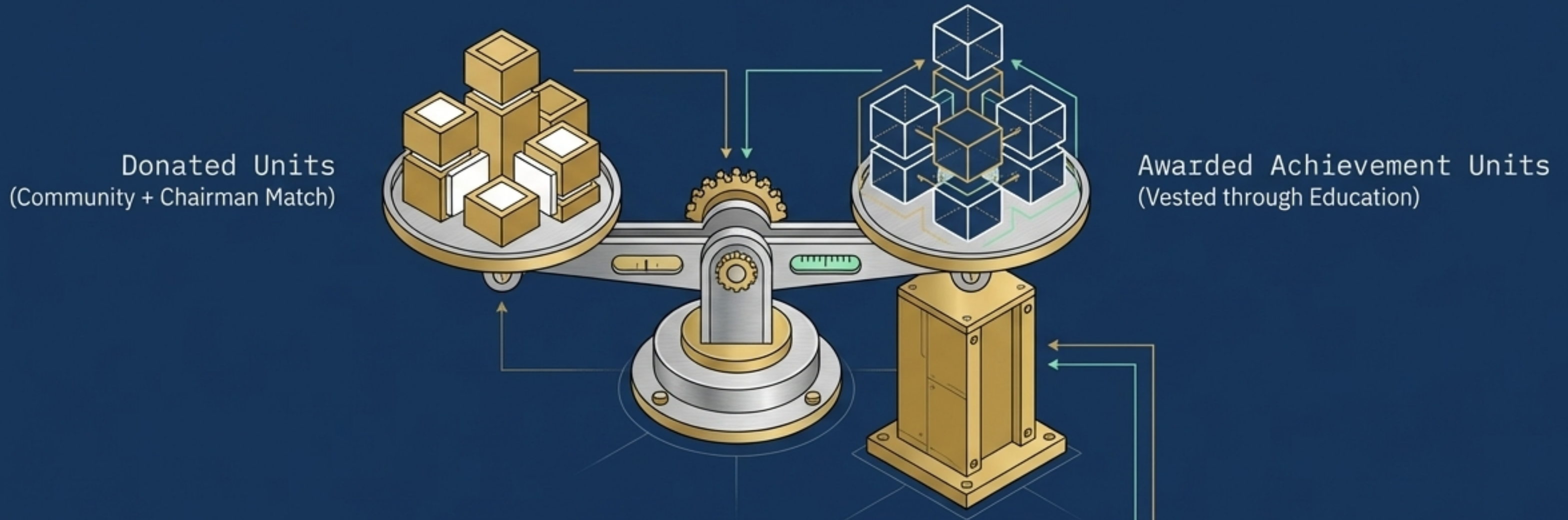
Academic Milestones

Retroactive vesting via official school transcripts:
Elementary (10%) + Middle School (10%) + High School Graduation (10%).

The Solvency Engine & 1:1 Cap

The Mathematical Firewall

Total achievement units awarded to a participant can never mathematically exceed the total donated units in that participant's ledger.

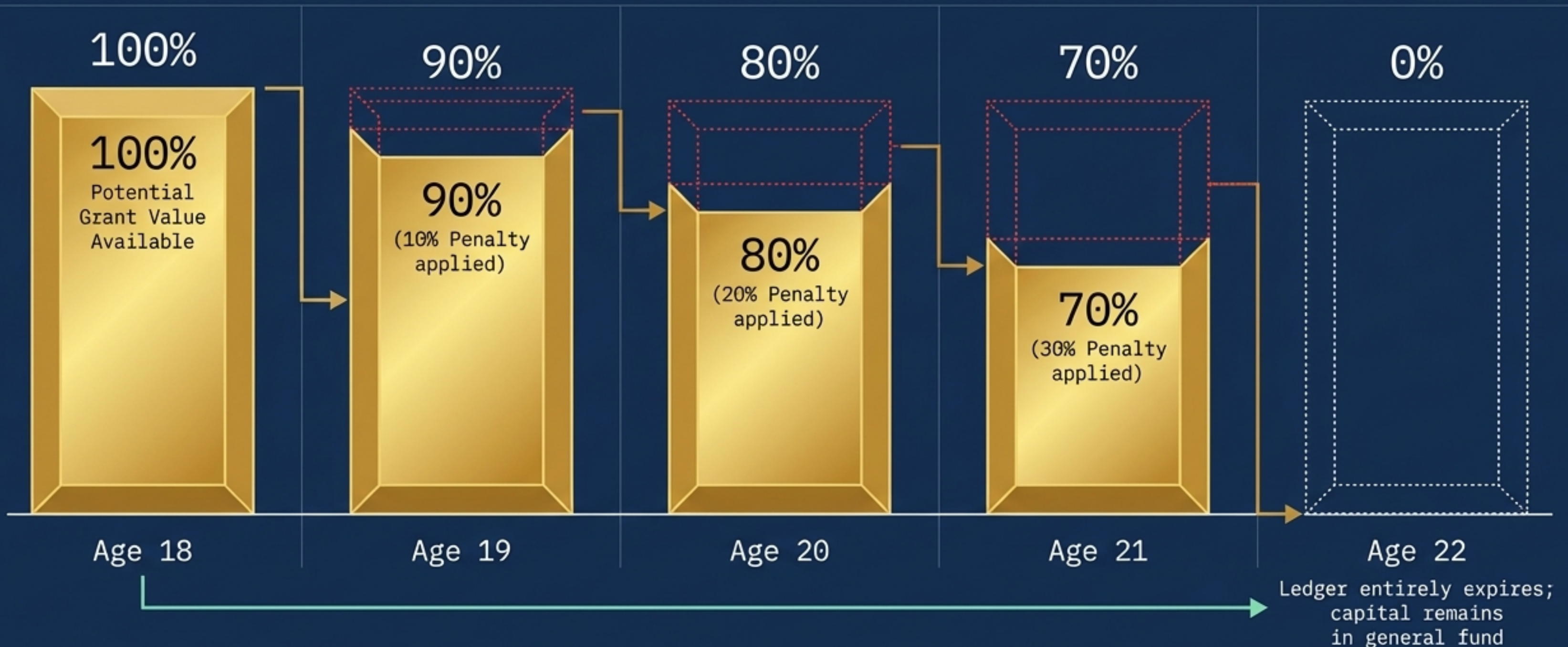


Absolute Solvency Guarantee

By enforcing a strict 1:1 Solvency Cap, every single achievement unit is fully backed by realized cash capital. The Foundation creates absolutely zero unfunded liabilities.

The "Age 18-21" Decaying Grace Period

Mechanic Summary: At Age 18, the unit ledger permanently locks. NAV fluctuations are frozen. The student has until age 21 to finish the curriculum, but delay carries a heavy cost.



Grant Distribution Pathways

Context: Upon successful certification and board approval, eligible 18+ participants exit the Academy through one of three pathways:



Compliance Note: No systematic incentivization. Grantees retain complete independent discretion over capital.

The Shield: Governance & Legal Firewalls



Shield 1: Absolute Board Discretion

No earmarking. All contributions are unrestricted general fund gifts. Internal ledgers inform, but do not bind, the independent Grant Committee.

Shield 2: Conflict of Interest Protocol

Chairman is legally an Interested Person regarding Ecosystem entities and maintains strict automatic recusal on MOU matters, vendor agreements, and entity relationships.

Shield 3: Negative-Only Veto

The Chairman holds veto authority to block off-mission actions, but cannot unilaterally direct assets, approve grants, or hire personnel. Affirmative actions require a disinterested board majority.

The Complete Architectural Blueprint

1. Input

Low-income youth enroll ($\leq 300\%$ FPG)

2. Infrastructure

Ecosystem donates 100% of operational overhead

3. Funding

Community donates + Chairman matches (\$10-\$20 APM ceiling)

4. Action

Student earns The Key via 6-track curriculum and merit-vesting

5. Output

Verified wealth-creators exit via Cash, Equity, or Employment pathways



1. Input

Low-income youth enroll ($\leq 300\%$ FPG).

2. Infrastructure

Ecosystem donates 100% of operational overhead

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Foundations for Wealth Inc. | The village builds the fund; the child earns the key.