Safeguarding Financial Security for All Americans Legislative Bill

Communities Uniting to Eliminate Poverty Organization (CUEPO)

American Households Financial Security

- Reform the Department of Health & Human Services methodology for distributing Financial Government Assistance Programs resources by adopting the *Expenditure-Savings Eligibility Criteria Entitlement. This will include housing all government assistance programs (i.e. Section 8 Housing Voucher, SNAP, and EBT) and developing new programs (i.e. Transportation Assistance Entitlement Program, Financial Counseling), which will increase accessibility based on a new eligibility criteria. Households will additionally receive funds to maintain a savings account.

Homeless & Unemployed Populations

- Reform the Department of Labor's Unemployment Benefit Insurance Program to become an *Unemployment Entitlement Income Program. This change will increase unemployed and homeless populations' incomes and they will be able to participate in consumerism. Unemployed professionals will not have to lose their possessions after experiencing the end of a work contract, unfairly suspended or fired from work; as well as professionals being laid-off. Homeless professionals who lost their possessions and property will be able to regain possessions they lost prior to becoming homeless.
- Establish the *Personnel Assistance Entitlement Program (PAP) within the Department of Labor which will increase jobs and support exceptional employers by approving up to 5 personnel (non-management positions) salaries for non-profit and for-profit organizations to increase their organizations efficiency and produce jobs only for unemployed professionals which will be funded by the Department of Labor.
- Increase job opportunities for Visual & Performing Arts, Tourism & Hospitality, Social Worker, and Career Counseling Industries by developing Statewide **Cable-Networks, **Non-profit Resorts, Financial Counseling Programs, Mental Health Rehabilitation Program, and **Career Counseling Programs.

Working Population Households Living Paycheck-to-Paycheck

- The Reform of how the Department of Health & Human Services will distribute financial government assistance resources (based on an Expenditure-Savings Criteria) will support households who are struggling to save money based on consumer prices in their local area and low wages they are receiving. The reform will help these households with receiving funds to maintain a savings account.
- The *Professional Salary Increase Entitlement Program (PSIP) which will be established within the Department of Labor will ensure all professionals working in any business, institution, or organization are receiving adequate salary increases despite the career industry's ability to afford this expenditure. For many years non-profit and for-profit organizations have not been able to support funding livable wages, therefore the PSIEP program will support a philosophy of the

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working population to be perceived as valuable contributors of our government and the working class must be monetarily awarded.
- Develop the *Transportation Assistance Program which is designed to support households who have an excessive amount of traveling to and from work, with affording their commute.

Retirement Population
- Establish a *Retirement Entitlement Income Program since more than half of USA's retired population (60%) do not have a retirement plan.
- The reformed eligibility criteria (*Expenditure-Savings Eligibility Criteria Entitlement) to receive financial government assistance and *Retirement Entitlement Income Program can support formalizing a Working Age Law beginning at 19 years old to 54 years old. This law will ensure college graduates are entering the job-market and professionals can retire if they were not able to enroll in a retirement plan.

Americans Acquiring Financial Milestones

Financial Stability
- Establish the *Journal of Financial Stability to conduct on-going research and examine the effectiveness of variables supporting or hindering Americans' financial circumstances.
- Develop a *Career Grant Program for graduate students and post-graduate students in collaboration with the Department of Labor. The program will ensure people are learning curriculum content, earning their degrees, and reducing their debt.
- Establish in the U.S. Department of Treasury the *Bi-Annual Income Stimulus Entitlement Program which will be structured to disburse funds in April and October to increase households ability to resolve debt, prevent debt from occurring and increase funds in their savings account.

Increase Economical, Healthy, & Stress-Free Consumerism
- Increase all people's knowledge of Personal Finance concepts by partnering with the Department of Health & Human Services, Department of Labor, and Department of Education with providing financial counseling services (i.e., individual counseling, group counseling, financial workshops, presentations and counseling services).
- **Renters-to-Homeownership Financial Counseling Program will support renters with progressing towards purchasing and owning their home by participating in financial investment counseling and supporting lobbying activities with the Department of Health & Human Services for affordable homes to be built in their county.
- Develop consumer policies for nonprofit and for-profit businesses to stop inflation and create economical prices of goods and services.

Reviving the Heart of the Democracy

Preserving Community Members and Career Professionals Lobbying Participation
- Create a */**Community Members Legislative Participation Guidebook to increase community members expressing ideas to the appropriate government elected and non-elected government officials to support addressing sociopolitical issues.
- Interactive */**Lobbying Activity Book for the Youth to learn of school and government professions and community members responsibility to ensure America develops fair and effective laws and policies.

Living in Safe & Healthy Neighborhoods & Work Environments

- Create a formal setting for career professionals & community members to attend CUEPO's General and Annual Board of Directors meetings to discuss progression of eliminating poverty and process questions, comments and concerns.
- Reform our Department of Health & Human Services to monitor and facilitate preventative care services and provide information to a caseload that supports families well-being in a community. These topics consist of marriage counseling, child-rearing, adolescent counseling, social-emotional wellbeing/grievance counseling, geriatric counseling, financial counseling, career counseling, mental health rehabilitation intervention services, and increasing programs/services for their social/ethnic/religious affiliation of a population.
- Establish a Mental Health Rehabilitation Counseling Program in the Department of Health & Human Services and Department of Labor to increase protective barriers and intervention services to ensure individuals with a mental health disorder are no longer exploited from coming in contact with virulent social interactions and social behaviors. An intervention plan will be created for individuals who have a mental health disorder which will be adhered to by family, friends, and colleagues at home and at work. In addition, research will be reviewed and conducted to strengthen intervention services and utilize assessment tools, techniques and strategies to ensure professionals and members of communities are building healthy, safe, relationships and environments.
- Ensure people do not experience homelessness by projecting how many homeless/emergency shelters (**Co-operative Living Hotels), retirement residences, apartments and homes the community needs to build on a quarterly basis and ensure the waiting period for these types of residential facilities are urgently resolved to ensure at-risk-populations are mentally and physically nurtured. Develop and facilitate a plan to transition homeless shelters to maintain operation as a **Co-Operative Living Hotel and only 45% of the hotel has to be reserved. The remaining 55% of rooms are held vacant until households experience an emergency due to a natural disaster or accidental issue such as a local flood, earthquakes, or wildfires take place etc. etc.
- Ensure economical apartments and homes are built in communities by developing policies for construction businesses to establish home development projects households can afford purchasing. In addition, develop a consortium of career professionals to assess the effectiveness of the current home appraisal methodology, aligns with eliminating poverty. The consortium will deliberate the effectiveness of home appraisal policies and its effect on eliminating poverty.

Enacting Treasury Security Entitlement Grant Monetary Policy

- Our country's financial system must evolve to eliminate poverty. The USA Department of Treasury is not generating the amount of revenue, we need to pay our public debt-off and provide all Americans an income to participate in consumerism to afford paying their cost of living expenses in order to survive. All Americans must earn an income despite the instability of the job-market, unattained retirement pensions, and paying off debt. Current research displays homeless people with a mental health disorder, are being criminalized and stigmatized for sleeping outside when there are no homeless shelters (Hedge & Martin, 2024). Christina Esker (2021) indicates Haslam (2006) and Harris and Fiske (2011) have conducted research to advocate for dehumanizing homeless people which is happening in the USA. Dehumanization consists of a group of humans mistreating others as if they are not human. Dehumanization mistreatment is in the form of humans dismissing other humans emotions, and perceiving them as animals. Researchers are advocating to stop corrupt individuals from dehumanizing homeless people. It is unacceptable and inhumane for our system to allow individuals to stigmatize and negatively exploit the homeless population for their own gratification.

Therefore, CUEPO is proposing two different methodologies to fulfill our country's monetary needs to eliminate poverty. Eliminating poverty is highly dependent upon resolving the deficient supply of money USA accumulates on an annual basis to fund government entities to provide services and resources to at-risk populations. CUEPO proposes to enact one of the following monetary policies to eliminate poverty by not only utilizing our government's generated revenue to fund all Americans earned income, but to as well make currency and pay the wholesale price:

- <u>Methodology 1 (Semi-Traditional):</u> Enact a Treasury Security which the proposed title is "Treasury Security entitlement grant". This Treasury Security will be structured to increase entitlement programs funds to maintain operation. CUEPO suggests the Treasury Security entitlement grant must be structured to implement a compound credit interest rate by making money versus borrowing money. Investopedia's columnist Mark Cussen (2025) describes Treasury Securities as one of the safest investments. The USA government must repay the earned interest credit to individuals and institutional investors which are funds lended to the USA. Currently, the USA Department of Treasury has three Treasury Securities which are Treasury bills, Treasury bonds, and Treasury notes (n.p.). I am proposing to add a fourth Treasury Security which I have titled, "Treasury Security entitlement grants". These Treasury Security entitlement grants will be for government entitlement entities to increase their funds, and they will pay the wholesale price to make currency, instead of borrowing the money to match funds. The Treasury Security entitlement grant will address the systemic issue our current monetary financial system causes which is insufficient disbursement of incomes due to the amount of revenue our government has to generate. CUEPO also plans to work with the USA Department of Treasury to possibly restructure current Treasury Securities such as the Treasury Security bond financial investment program to reference a purchasing currency model versus the borrowing and lending money model. CUEPO is proposing for the USA Department of Treasury to finance programs by allowing certain consumers to purchase our USA dollars at a discounted rate to increase monetary supplies. Again, we are hoping, the USA Department of Treasury will approve establishing the Treasury Security entitlement grant which will only be available to government entitlement programs and then possibly the USA Department of Treasury will also approve non-business customers which are community members to purchase currency at a discounted rate. I am proposing, consumers will have to pay the following fees to purchase currency: a government entity wholesale price/non-business consumer price to make denomination currency, federal tax, and an electronic debit transfer fee. Our current job-market is only supplied, if an efficient amount of revenue is generated by the government facilitating taxation policies.

Therefore, the Treasury Security entitlement grant will be structured for government entitlement programs to make/purchase money at the wholesale price to ensure they can maintain operation.

- Methodology 2 (Extremely Progressive/Non-Traditional): Another methodology is to pay the wholesale price to make/purchase money for every American to have an income. It is evident our current financial system cannot provide every individual an income as an employee or a retiree. If our country is going to make currency, I am proposing it must be for all Americans to have an income, since it is inhumane for a person to live in poverty. Poverty is highly observable among people who do not earn an income. The datasets indicate, people who do not receive an income become homeless and rely on government programs which have a difficult time providing everyone SNAP, unemployment income and shelter. By providing an income to all Americans as an employed, unemployed, or retired individual; Americans will be able to keep their property and prevent homelessness from being experienced. The Working Age Law, which we are also proposing to enact, ensures we will have a working population. I am proposing the Working Age Law will indicate individuals will begin working at age 19 years old until 54 years old. In addition, CUEPO has established the Financial Milestones Framework to ensure individuals are securing their retirement pension plans which have been unsuccessful in our country, as well as people being able to manage their finances. If this methodology is approved then additional aspects of our government's services such as taxation, retirement pension plans, human resources fairly recruiting professionals, and strict expectations of promoting healthy work and community environments etc. will need to be discussed to determine how it will be adjusted to support all Americans to have an income despite being employed, unemployed or retired. CUEPO will additionally want to enact Methodology 1 to fund entitlement programs such as the *Professional Salary Increase Entitlement Program (PSIEP), *Expenditure-Savings Eligibility Criteria Entitlement, and SNAP entitlement programs.

CUEPO will be working with the Financial Crimes Enforcement Network (FinCEN) to ensure the Treasury Security entitlement grant are in compliance with fulfilling the Bank of Secrecy Act (BS) mandates. The FinCEN has been directed by the Secretary of Treasury to oversee the implementation of the Bank Secrecy Act (BSA) mandates. The Bank Secrecy Act (BSA) (also known as the Currency and Foreign Transaction Reporting Act) of 1970 is structured for federal agencies to detect and prevent financial institutions from laundering, tax invasion, and committing any types of financial crimes (n.p.). CUEPO and our partnership programs will structure the Treasury Security entitlement grant to be distributed only to entitlement programs and to be utilized only by the entitlement programs whose missions are to achieve resolving systemic issues and social injustices. CUEPO's Executive Leadership Team plans to fulfill FinCEN's expectations by developing effective internal surveillance on third-parties attempting to use our financial investment bank accounts to launder money; as well as develop a transparent recordkeeping system, and creating additional policies for internal and external stakeholders to complete forms which will clarify credit transactions are not engaging in laundering money (FinCEN, 2025). For example, I foresee we will need to justify why we are making transactions to non-entitlement programs or to for-profit businesses who are participating in the Personnel

Assistance Entitlement Program (PAEP). An approach to clarifying we are in compliance to legally transferring a credit of funds to non-entitlement programs and for-profit businesses who have been awarded PAP funding by creating a credit transaction form. We will recquire CUEPO employees/partnership organizations to complete this form before credit transactions are made to non-entitlement programs and for-profit businesses based on increasing jobs within the job-market and continuing to make a positive impact on society.

Note: All programs and services will be facilitated with the support of CUEPO. * Indicates CUEPO is primarily seeking appropriations to fund goods and services produced by these programs. ** Indicates CUEPO and partnership programs are establishing nonprofit organizations.

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