

K O L O S V E U M A

A New Civilizational Architecture

KOLOSVEUMA IN ACTION · US · 03

United States of America

The Largest Debt Reset in History — and What Comes After

Indicator	Value	Source
GDP (2025)	\$28.8 trillion	Bureau of Economic Analysis 2025
Population	335 million	US Census Bureau 2025
CI Baseline (est.)	~66	Kolosveuma CI assessment
Sovereign Debt (orig.)	\$36,000B (~125% GDP)	US Treasury 2025
Effective debt (converted)	\$21,600B (-40%)	50% spec×5:1 + 50% suv×1:1
Annual interest (freed → NCDF)	\$900B/year	CBO 2025 — abolished Day K
Annual investments (freed → debt)	\$500B/year	Federal Budget 2025 → PDF takes over
Freed compliance (→ Budget)	\$200B/year	IRS + compliance industry eliminated
SS expenditure (NCDF obligation)	\$1,440B/year	SSA 2025
NCDF Balance Year 1	+\$342B ✓	See Part III
Budget Balance Year 1	+\$154B ✓	See Part III
Debt-free by	~2069	\$500B/year repayment
Real SS benefit Day K	\$2,405/mo	\$1,400 nominal + \$1,005 eliminated costs

The Kolosveuma Collective

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PART I

Where the United States Stands Today

The United States is the largest economy in human history and the issuer of the world's reserve currency. It has produced more technological innovation, more cultural output, and more material wealth than any civilisation before it. And it carries the largest nominal sovereign debt in history — \$36 trillion — with annual interest payments that now exceed the entire defence budget.

Every year, \$900 billion leaves the productive economy to service interest — building nothing, healing nobody, educating no child. More is owed than was ever borrowed. The system that created this outcome was not a failure of policy. It was a success of design: compound interest on money created from nothing, accumulating across decades until repayment becomes structurally impossible.

Indicator	Current Reality	Consequence
Sovereign debt	\$36T (125% GDP)	Largest nominal debt in history
Annual interest	\$900B/year	Exceeds entire defence budget — builds nothing
Social Security shortfall	~2033 without reform	Automatic 23% benefit cut projected
Infrastructure grade	C-minus (ASCE)	\$2.5T documented investment gap
Average SS benefit	\$1,400/month	Median rent = \$1,400 — nothing free after housing
IRS + compliance industry	\$200B+/year	Pure extraction — no value created

*Median rent in the United States equals the average Social Security benefit.
In the wealthiest country in history,
the retirement promise delivers nothing after housing costs.*

*This is not a welfare problem.
It is a structural extraction problem.
And it has a structural solution.*

PART II

What Changes on Day K

For the United States, Day K represents the largest single fiscal and monetary reset in human history. Four simultaneous changes restructure the American fiscal architecture more profoundly than any event since the New Deal — not

through new taxes or new borrowing, but through the redirection of resources that already exist but are currently wasted.

1 – Debt Conversion

On Day K, the \$36 trillion sovereign debt is restructured: 50% at 5:1 conversion and 50% at 1:1 interest-free over 15 years. Effective debt falls from \$36,000B to \$21,600B — a 40% reduction. Annual interest payments of \$900 billion disappear permanently.

Portion	Amount	Conversion	Annual Effect
Speculative/ financial (50%)	\$18,000B	5:1 → \$3,600B effective	Interest permanently eliminated
Remaining sovereign (50%)	\$18,000B	1:1 interest-free; 15-year repayment	\$900B/year freed from Day K → NCDF
Net effective burden	\$21,600B vs \$36,000B	-40% – debt-free ~2069	\$900B/year structural relief

*\$900B freed interest > entire US defence budget.
\$900B freed interest = what 12 million teachers earn per year.
It was always there. It was always wasted.*

2 – Investment Reallocation to PDF

The federal government currently spends approximately \$500B per year on public investment. On Day K, all CI-positive investment transfers to the PDF. The \$500B per year is freed from the federal budget and redirected to debt repayment. The PDF then finances far more than \$500B through token creation — and the \$2.5T ASCE infrastructure backlog becomes the world's largest PDF investment pipeline.

3 – Transactional Contribution

All existing US taxes are replaced by the single 4% TC. Transaction volume: 2× GDP = \$57.6T. Total TC = \$2,304B.

TC Destination	Share	Amount Year 1	Purpose
National Budget	40%	\$922B	All public sector salaries — federal + state
Local/Municipal Budgets	20%	\$461B	Local services — automatic
NCDF	25%	\$576B	Social Security — ring-fenced

TC Destination	Share	Amount Year 1	Purpose
Peace Dividend Fund	10%	\$230B	CI infrastructure seed capital
Stability Reserve	5%	\$115B	Emergency buffer
TOTAL TC	100%	\$2,304B	Full replacement of all existing taxes

PART III

The Three Funds – USA Year 1

With four Day K changes applied simultaneously, the United States achieves surpluses in both the NCDF and the National Budget from Year 1. This result follows directly from stopping \$900B per year in interest payments that were funding nothing.

Fund 1 – National Budget

Income	Amount	Source
40%+20% TC → Budget+Local	\$1,383B	Automatic
Freed compliance	\$200B	IRS + compliance eliminated
TOTAL BUDGET INCOME	\$1,583B	—

Expenditure	Amount	Note
Healthcare salaries (federal+state)	\$400B	PDF builds hospitals; Budget pays staff
Education salaries	\$280B	PDF builds schools; Budget pays teachers
Public security + justice	\$150B	Federal + state law enforcement
Administration (all levels)	\$200B	Streamlined — no tax authority needed
Defence	\$500B	\$850B actual reduced — phased to \$500B Y1
TOTAL BUDGET NEED	\$1,530B	With efficiency gains — realistic Y1
BUDGET BALANCE YEAR 1	+\$53B ✓	Small surplus from Day K

Note on Defence: USA defence is \$850B actual. In Kolosveuma transition Year 1, the budget reflects \$500B as administration, procurement, and contractor costs

rationalise. Full defence capability is maintained through structural efficiency — not cuts to personnel or equipment.

Fund 2 — NCDF (Social Security)

NCDF Income Stream	Year 1	Growth	Logic
25% of TC	\$576B	+4-5%/yr	Grows with TC base
15% of Dignity payments	\$36B (30% ramp)	+8%/yr	Grows as programme scales
15% of mortgage payoffs	\$270B	Declines Y1→Y6	50M×20%×\$180K×15%
Freed interest payments	\$900B	Permanent → NCDF	Interest abolished Day K
Freed invest. budget	\$500B	→ Debt repayment	PDF takes over; freed budget retires debt
TOTAL NCDF INCOME	\$1,782B	—	Strong surplus from Day K

NCDF	Amount	Note
Social Security obligation	\$1,440B	Old-system SS only
NCDF BALANCE YEAR 1	+\$342B ✓	Strong surplus — grows to +\$1,173B by Y15

Why is the USA in surplus from Year 1?

Freed interest (\$900B) alone exceeds the entire SS obligation (\$1,440B) by 63%.

Combined with 25% TC (\$576B) and mortgage payoffs (\$270B), the NCDF surplus is structural — not optimistic.

The United States was never too poor to fund Social Security. It was paying \$900B per year in interest instead.

The Path to Zero — USA's Debt Liberation Timeline

The USA's converted debt of \$21,600B shrinks by \$500B every year — the world's largest annual debt repayment programme, financed entirely by redirecting the public investment budget to the PDF.

Year	Debt Remaining	Annual Repayment	Cumulative Repaid	% Liberated
2026 (Day K)	\$21,600B	—	—	0% — conversion complete
2036	\$16,600B	\$500B/yr	\$5,000B	23%
2046	\$11,600B	\$500B/yr	\$10,000B	46%
2056	\$6,600B	\$500B/yr	\$15,000B	69%
2066	\$1,600B	\$500B/yr	\$20,000B	93%
~2069	\$0 — USA IS FREE ✓	\$500B/yr	\$21,600B	100% ✓

After 2069: the \$500B/year flows directly to the NCDF — generating the largest pension surplus in world history. The USA joins Kolosveuma not as a debtor, but as the country whose liberation makes everyone else's possible.

*Under the old system in 2069:
\$211,000B debt · \$5,000B/year interest · Growing forever.*

*Under Kolosveuma in 2069:
\$0 debt · \$0 interest · \$500B/year → NCDF.*

*The largest debt in history. Retired in 43 years.
Without a single new tax.*

Fund 3 — Peace Dividend Fund

PDF Investment	Year 1 (30%)	Year 2 (60%)	Year 3 (100%)	Year 5	CI Category
Bridges + roads (critical)	\$36B	\$72B	\$120B	\$100B	Architecture
Clean energy grid + solar	\$30B	\$60B	\$100B	\$90B	Nature
School modernisation	\$18B	\$36B	\$60B	\$50B	Quality
Water infrastructure	\$15B	\$30B	\$50B	\$45B	Nature
Home Guarantee (homes)	\$45B (50K)	\$90B (100K)	\$150B (167K)	\$130B	Quality+Arch
Broadband + rural	\$9B	\$18B	\$30B	\$25B	Architecture
Ecological restoration	\$15B	\$30B	\$50B	\$60B	Nature
TOTAL PDF	\$168B	\$336B	\$560B	\$500B	Token loop →

PDF Investment	Year 1 (30%)	Year 2 (60%)	Year 3 (100%)	Year 5	CI Category
					<i>PDF</i>

PART IV

The \$2.5 Trillion Pipeline and the Housing Revolution

The ASCE gives US infrastructure a C-minus grade and documents a \$2.5 trillion investment gap. In the old system, this backlog was a chronic failure of fiscal capacity — budgets consumed by debt service. In Kolosveuma, the \$2.5T backlog is the world's largest PDF investment pipeline: verified, documented, ready to contract, and ready to generate the largest single wave of Peace Tokens in history.

Simultaneously, the Home Guarantee addresses the housing crisis that has made young Americans' economic participation structurally irrational. In major metropolitan areas, median home prices reach 10-12x median income. The PDF-financed Home Guarantee begins with 50,000 homes in Year 1, scaling to 167,000 per year by Year 3. Each family housed frees \$600+ per month in rent — money that circulates locally and generates TC.

PART V

15-Year Projection — United States

NCDF — 15-Year Projection

Year	25% TC	15% Dignity*	15% Mortgages	Freed Interest	Total NCDF	SS Obligation	Balance
Year 1	\$576B	\$36B	\$270B	\$900B	\$1,782B	\$1,440B	+ \$342B ✓
Year 2	\$608B	\$78B	\$243B	\$900B	\$1,829B	\$1,411B	+ \$418B ✓
Year 3	\$641B	\$140B	\$189B	\$900B	\$1,870B	\$1,383B	+ \$487B ✓

Year	25% TC	15% Dignity*	15% Mortgages	Freed Interest	Total NCDF	SS Obligation	Balance
Year 5	\$714B	\$163B	\$95B	\$900B	\$1,872B	\$1,328B	+ \$544B ✓
Year 7	\$772B	\$190B	\$0B	\$900B	\$1,862B	\$1,276B	+ \$586B ✓
Year 10	\$868B	\$240B	\$0B	\$900B	\$2,008B	\$1,201B	+ \$807B ✓
Year 12	\$921B	\$280B	\$0B	\$900B	\$2,101B	\$1,153B	+ \$948B ✓
Year 15	\$1,006B	\$352B	\$0B	\$900B	\$2,258B	\$1,085B	+ \$1,173B ✓

* Dignity ramps: 30% Y1, 60% Y2, 100% Y3+. Freed Interest = \$900B permanent from Day K → NCDF. Freed Investments = \$500B → debt repayment (debt-free ~2069). Mortgage payoff: 20%→18%→14%→10%→7%→3% Years 1-6.

Social Security Self-Levelling – USA

Year	NCDF Surplus	Nominal SS	Monthly Savings*	Real Equivalent	vs Day K
Day K	+\$342B ✓	\$1,400/mo	\$1,005/mo	\$2,405/mo	baseline
Year 2	+\$418B ✓	\$1,550/mo	\$1,005/mo	\$2,555/mo	+6%
Year 5	+\$544B ✓	\$1,800/mo	\$1,005/mo	\$2,805/mo	+17%
Year 7	+\$586B ✓	\$2,100/mo	\$1,005/mo	\$3,105/mo	+29%
Year 10	+\$807B ✓	\$2,500/mo	\$1,005/mo	\$3,505/mo	+46%
Year 12	+\$948B ✓	\$2,800/mo	\$1,005/mo	\$3,805/mo	+58%
Year 15	+\$1,173B ✓	\$3,200/mo	\$1,005/mo	\$4,205/mo	+75%

* Monthly savings = eliminated costs: rent/mortgage \$600 + food VAT \$36 + property tax \$120 + health co-payments \$80 + income tax \$115 + general VAT \$54 = \$1,005/month. Permanent from Day K.

PART VI Why the USA Matters Globally

The United States joining Kolosveuma is not simply the largest economy making a transition. It is the global reserve currency entering a new relationship with value. Every country that holds dollar reserves, every nation with dollar-denominated debt, every economy integrated with the US financial system participates in this reset.

The \$2.5T infrastructure backlog becomes the largest single PDF investment pipeline in history. The \$900B in freed interest becomes the foundation of a Social Security system that is, for the first time, structurally solvent. The 900,000 construction jobs created by Year 3 are the largest single employment programme in American history — financed not by debt but by verified civilizational improvement.

Horizon	USA CI	NCDF Surplus	SS Benefit (real)	Key Achievement
Day K	~66	+\$342B ✓	\$2,405/mo real	Dollar transition — global signal
Year 5	~72	+\$544B ✓	\$2,805/mo real	Infrastructure wave at scale
Year 10	~78	+\$807B ✓	\$3,505/mo real	Clean energy majority achieved
Year 15	~83	+\$1,173B ✓	\$4,205/mo real	\$2.5T backlog cleared
~2069	~87	\$500B/yr freed → surplus	\$5,500+/mo real	Debt zero — strongest surplus in history

**\$36 trillion in debt becomes the trigger for the largest economic reset in history.
\$2.5 trillion backlog becomes the world's largest PDF pipeline.**

**The United States does not join Kolosveuma as a debtor.
It joins as the country whose transition makes everyone else's possible.**

This is not optimism. This is architecture.

Mathematica contra bellum.

Reason against fear. Life as the measure of all things.

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The Kolosveuma Collective

Those who read Kolosveuma are no longer the same.

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