

BOLSTER THE AMERICAN DREAM ACT

In 2025, the U.S. banking industry reported record annual net profits of \$295.6 billion, a 10.2% increase compared to the previous year. Profitability was largely driven by higher interest rates, which boosted net interest income.

After reducing the 2025 record profit of \$295.6 billion by \$90 billion and then decreasing the remainder by 10%, the final figure is \$185.04 billion.

Section 1: Purpose To establish a perpetual, federally managed trust utilizing \$185.04 billion in annual bank-derived dividends to provide foundational financial security for every American citizen, ensuring that the “American Dream” remains accessible through direct lifecycle support.

Section 2: Allocation of Funds The annual budget of \$185.04 billion shall be distributed across three primary pillars:

Pillar I: The Early Years Maternity & Toddler Package

Focus: Citizens aged 0 to 6.

Mandate: A monthly “nurturing stipend” provided to legal guardians to cover essential nutrition, pediatric healthcare premiums, and early childhood development resources.

Goal: To eliminate infant poverty and provide a stable start before formal schooling begins.

Pillar II: The Educational Excellence Bolster

Focus: Citizens aged 7 to 19.

Mandate: Supplementary funding for every student enrolled in public education. These funds are earmarked for classroom technology, vocational training programs, extracurricular arts, and sports, ensuring public schools can compete with private institutions.

Goal: To bridge the “opportunity gap” and prepare the next generation for a modern workforce without personal debt.

Pillar III: The Universal Basic Stability (UBS) Fund

Focus: All Citizens aged 3 and older.

Mandate: The remaining balance of the annual \$185.04 billion shall be distributed as a monthly Universal Basic Income. This payment is specifically categorized as “Cost-of-Living Relief” to assist with:

Housing: Subsidizing monthly rent or mortgage payments.

Energy: Offsetting heating, electricity, and water utilities.

Mobility: Covering fuel and transportation costs.

Section 3: Administration Payments shall be distributed via a digital “Freedom Wallet” managed by the Social Security Administration, ensuring immediate access and minimal overhead. This act prohibits the garnishment of these funds by private creditors or debt collectors.

Section 4: Economic Impact By circulating \$185.04 billion directly into the hands of consumers rather than financial reserves, this act aims to stimulate local economies, reduce reliance on high-interest predatory lending, and foster a new era of American innovation and entrepreneurship.