

# Commons-Backed Cryptocurrency Monetary Policy & Amortization Schedule

This document outlines a monetary policy and amortization schedule for a commons-backed cryptocurrency sold through Right-to-Use (RTU) Leases. The schedule is designed using the 13-Period Fiscal Calendar (moons) and integrates the six forms of capital: Natural, Social, Cultural, Spiritual, Credit, and Electromagnetic. Leases expire in increments of multifractal time: 1, 7, 13, 20, 28, 260, and 364 days.

## Policy Framework:

1. **\*\*Natural Capital\*\*** – Backed by ecological assets; lease fees directed to restoration.
2. **\*\*Social Capital\*\*** – Discounts for community projects.
3. **\*\*Cultural Capital\*\*** – Rewards for knowledge-sharing & creative contributions.
4. **\*\*Spiritual Capital\*\*** – Special renewal bonuses at solstice/equinox.
5. **\*\*Credit Capital\*\*** – Weighted interest in long-term leases.
6. **\*\*Electromagnetic Capital\*\*** – Energy-based validation & cryptographic security.

Lease Term	Period (Moons)	Capital Weighting	Amortization Rate	Notes
1 day	N/A	High Credit/Electromagnetic	100% upfront	Testing & micro-leases
7 days	¼ Moon	Balanced	50% upfront, 50% daily	Short-term liquidity
13 days	½ Moon	Social + Credit	Linear amortization	Community cycles
20 days	¾ Moon	Cultural + Natural	Weighted 60/40	Creative projects
28 days	1 Moon	Balanced across all	Equal split per week	Full moon settlement
260 days	9 Moons	Spiritual + Natural	Deferred w/ harvest yield	Sacred cycle
364 days	13 Moons	All six capitals	Seasonal amortization	Yearly renewal