

Table 1: *4-Column Choices to Design
Multivariate Methods of
Percentage As You Earn (%PAYE)
Finance & Finansurance* (panels 7-16)

See companion Table 2: *Definitions of Econometric & Actuarial Terms*
(to understand a word in Table 1, open both files or 2 windows at same time with Table 2)

See Table 3: *List of 45 %PAYE Finance & Finansurance uses in
Personal income improvement investments (Piii)*

to solve many transactional problems in Human Investments (HI), see 1st page of PAYEhome.org

by **Brock d'Avignon**, Presider, **%PAYE Financiers & Finansurers Association**,
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Table 1: *4-Column Choices to Design Multi-variate Methods of Percentage As You Earn (%PAYE) Finance & Finansurance*

Submitted to **Fred Popke**, President; & **Rob Ferguson**, Chair / CEO, *Advantego Technologies, Inc.*

Per requested criteria to add computer programming to the *Advantego Intelligent Solutions Platform (ISP)* for easy adoption of %PAYE Finance & Finansurance by 39,514 banks, credit unions, finance, & mutual insurance institutions.

Purpose being to enhance individual and family's income-earning capacity; and to balance risk-sharing to maintain long-term PAYEment contracts profitably between:

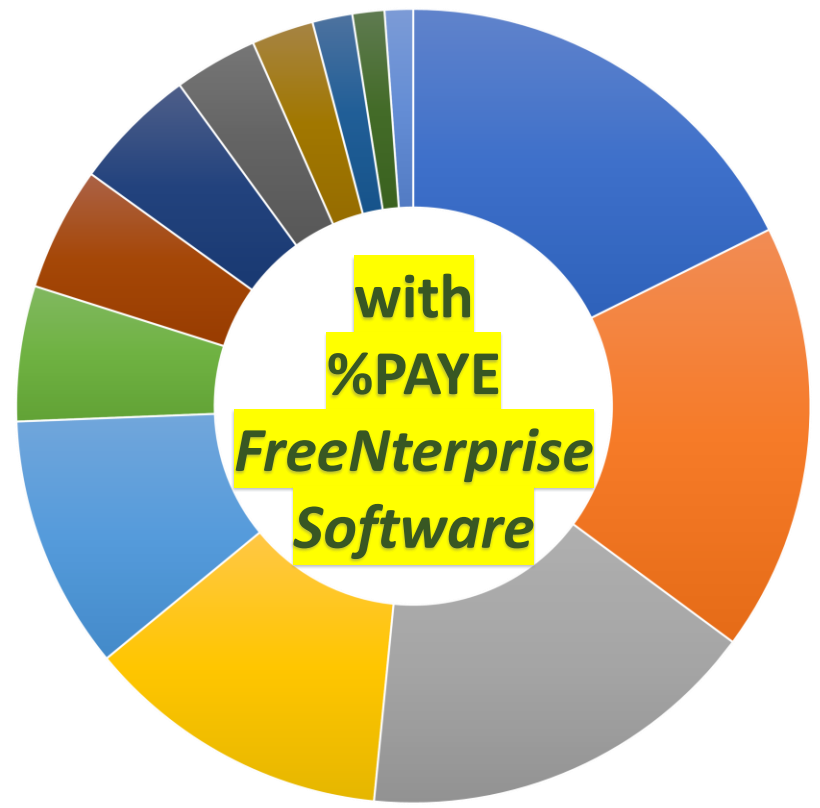
A) lenders/sellers/service providers AND B) borrowers/buyers/clients

to reduce volatility in business cycles using Rigid Installment Payments (RIP) & Strip of Equity, Inaccurate Credit Reporting, and Repossessions -- heretofore paralyzing commerce and economies

Freedom Interactive TV Shows will cause Consumer Stampedes to

- # of Brand-named Corporations: Hedge Funds 7,000
- Guaranteed FDIC Federal Reserve System Banks 6,913
- Un-guaranteed** Federal Reserve System Banks 6,250
- Commercial Bank Corporations 4,938
- FSLIC Insured For-Profit Savings & Loan Assn 4,095
- Uninsured** For-Profit Savings & Loans 2,181
- True Mutual Insurance Companies 2,000
- Stockholder-involved Mutual Insurers 2,000
- Major Insurance Underwriters & Reinsurers 1,348
- Major Crypto-Currencies 109 of 1,000
- Credit Unions 645
- Non-Profit Mutual Savings Banks 515
- Stock-Investing Savings & Loan Associations 460

39,615
Institutions
converting to
%PAYE Finance
& Fininsurance



%PAYE Finance & Fininsurance opt-outs or comparisons, with vestiges of RIP loans or premiums

Note: There is usually a contractual opt-out clause is to convert econometric %PAYE contractual terms covering principal, interest, time value of money, insurances, and PAYEment for the use of tools or knowledge to make:

- **a lump sum payoff, minus prior %PAYEments in monetary unit amounts or value previously agreed over time**, as compared to a **Rigid Installment Payment (RIP) amortization fixed amounts table** calculated for the same principal, interest, time value of money, insurances, and or payment for the use of tools or knowledge.
- **reset to pre-scheduled Rigid Installment Payments** (RIP-off vulnerability to repossession is reinstated) to what was %PAYEoff to a presumed reliable level of income to RIP payoff.
- or if zero-dollar %PAYEments have been received for say 1/6th of a flexible 30-year contract (or 5 years) for housing due to, say pregnancies (see %PAYE Mutual Medical Fininsurance that may also cover living expenses); **then the current Rigid Installment Payment (RIP)off system can be invoked**. “PAYEtience” enduring perceived loss, is actually smaller than current defaults of 1/4th of all RIP loans inviting corruption and force of law costs with impatience as an excuse for desperate systemic predatory theivery.
- or **payoff Personal Investments (PI)** like collegiate debt (which should include %PAYE housing et al as part of collegiate expenses) if a very high income has been achieved by a younger graduate enabling payoff a loan.
- or termination of a loan **risk coverage on a loan, key person loss insurance, lost income, savings commitment**
- or **to complete payment for curing illness or injury, or re-employment services** ahead of time expected
- or **adjust the value of housing or assisted living from a large house ⇔ small house** -- is standard procedure

A few folks have a regular income that can accommodate lockstep cost-impact RIP regularity, such as lottery winners or large monthly pension checks. However, if reality bites, reverting again to more flexible PAYEments is logically optional too, per renegotiation or pre-agreement with real people. 69% of folks have erratic incomes.

Forward to Foreword:

How to Read the Four Column Table for what is needed and wanted for Agreements

Use the 4-Column Choice Logic Table to make %PAYE finance & finansurance contracts:

Each of the 4 numbers such as 2.1.3.1 means a horizontal sequence selection from each of **the 4 vertical columns to complete a business transactional sentence for computing logic:** Thus, stringing the 2nd, 1st, 3rd, 1st variables from each column, makes an contractual equation that would be printed out for signing.

The use of “v” = variable for other 3 columns when being specific in one column selecting a logic choice by a number, such as v.v.2.v. thus the lender & borrower have agreed on the 2nd choice in the third column. A service provider & client might make a different choice.

A period after a number, signals the end of choices within that variable. 2.1.3.1. However, using **slashes for multiple applicable clauses**, would mean several options in the last time frame column apply logically to a programming sentence for a contract -- that are still compatible with the prior 3 columns of logical options.

For instance, 2.1.3.**1/2/3/4.** is ideal for *%PAYE Mutual Medical Finansurance* for all in the free-market, financing pre-existing conditions, insurances, & Personal Investments (PI) for cybernetic prostheses, cosmetics, or longevity therapy. **The last column is about duration of PAYEment.** Each of these different purchases is agreed to be charged on a different time frame within the same contract, thus the slashes for that logic of different expected PAYEoffs' times.

How to Read the Four Column Table for what is needed and wanted for Agreements

Note the punctuation period at the end of phrasing in column 4 about time frame, concludes the transaction sentence. This reflects people's choices in in anticipating or rejecting probabilities of bad things happening in reality -- that effects the amount of percentage-of-income, other terms of agreement, and duration of contract with other helper people's choices who are not slaves to the uninsured person's stinginess or inability to pay now or for awhile, or even after a medical emergency.

For instance, if a young motorcycle rider refused either to ever PAYE finansurance, or refused RIP pay in advance for any medical care; then has an accident wreck with a Traumatic Brain Injury (TBI) -- the medical provider can ask for terms for their services to save the biker's life and continued rehabilitation. In what ways? Current or future payment via a lien on property's future sale (a common practice in county hospitals) if the new patient is property-owning, yet cash-poor, is one way with patience.

If asset-less, and or the wreck destroys the biker's current income-earning ability or places the patient's assets at risk, a longer and higher percentage-of-income contract to simply PAYE forward in time from care in the emergency room will logically require years, plus having some sort of roof over their head while recovering with a caretaker, is literally vital. A Personal income improvement investment (Piii) requiring PAYEback over time is logical; since the medical care will enable them to earn a living again, as will the roof. A motorcycle wreck will likely impact the now patient's physical and cognitive ability to earn an income for years, requiring %PAYE finansurance of: rehab, transportation to rehab, caretaker, career re-training, companion safety re-employment, and physical and career re-training. Human Investment (HI) contracts would last for 7 years minimum to improve earning ability in such a case.

Add %PAYEments to purchase technological advances in cyber-prosthetics, research promotion of silicon-carbon nerve-jelly, allopathic organ growing, genomic rejuvenation,... Choices for needs, wants, and hopes, with all parties' freedom intact is possible, even with bad delayed choices to finance risks to oneself. Arriving at the door of others in an emergency, and expecting them to perform for you; comes with the expectation to pay for services later in any economic system. Program the choice to choose.

Table 1. version 3: Multivariate Methods of Percentage As You Earn (%PAYE) Finance & Fininsurance

v = other variable in sequence. Select one variable from each of the first 4 columns to complete this programming sentence:

A client/borrower/buyer agrees to PAYE and or to pay a service & tool provider/lender/seller a:





| <p>13 OPTIONS: Base Percentage of Income, and any additional Accessory percentages-of-income...</p> | <p>7 OPTIONS: ...with Full or Partial Reliance on Income Contingency Agreements, noting PAYEment and any payment method using...</p> | <p>26 OPTIONS: ...duration of Flexible PAYEment Methods & or added cost of (RIP) Rigid Installment Payments...</p> | <p>17 OPTIONS: ...in a Time Frame of Exchange, & any corollary contract terms.</p> | <p>Ideal Uses for %PAYE Finance or Fininsurance for people with erratic incomes. Footnotes:</p> |
|--|--|---|---|--|
| <p>(1.v.v.v) An single established base percentage-of-income, equally assigned to all clients without regard to their income level; because of econometric leveled prices in any random cohort of +10,000 people for services/loans/equipment...</p> <p style="text-align: center;"></p> | <p>(v.1.v.v) ...fully contingent on the income of the client/ borrower/ buyer...</p> <p style="text-align: center;"></p> | <p>(v.v.1.v) ...as base continuous PAYEment over a fixed period of time to PAYEoff...</p> | <p>...for services/ loans/equipment being rendered, likely continually to be supplied on demand. (v.v.v.1)**</p> | <p>*Variable periods of time can replace varying percentage-of-income cost-impact for major purchases, since prices can be on different econometric planes; because of clients' anticipated, rising, yet differing income from other individuals, graduates, or families.</p> <p>** like going to the hospital without prior Fininsurance.</p> |
| | | <p>...a variable* period of time to PAYEoff (v.v.2.v.)...</p> | <p>Purchase. (v.v.v.2)</p> | |
| | | <p>...open period of time to PAYEoff (v.v.3.v.)...</p> | <p>...rendered in the past. (v.v.v.3).</p> | |
| | | <p></p> | <p>...rendered in the future. (v.v.v.4). </p> | |

Table 1. version 1: Multivariate Methods of Percentage As You Earn (%PAYE) Finance & Fininsurance

v = other variable in sequence. Select one variable from each of the first 4 columns to complete this programming sentence:

A client/borrower/buyer agrees to PAYE and or to pay a service & tool provider/lender/seller a:





| Base Percentage of Income, and any additional Accessory percentages-of-income... | ...with Full or Partial Reliance on Income Contingency Agreements, noting PAYEment and any payment method using... | ...duration of Flexible PAYEment Methods & or added cost of (RIP) Rigid Installment Payments... | ...in a Time Frame of Exchange, & any corollary contract terms. | Ideal Uses for %PAYE Finance or Fininsurance for people with erratic incomes. Footnotes: |
|---|---|---|---|---|
| <p>(2.v.v.v.) An established base percentage-of-income, equally assigned to all clients without regard to their income level; because of econometric leveled prices in any random cohort of +10,000 people; plus variable percentages-of-income for accessory services/loans/equipment...</p>  | <p>(v.2.v.v.) ...partially contingent on the income of the client/ borrower/ buyer; plus a lump sum (such as a down payment or any other part of a deal (v.3.v.v.)...</p>  | <p>...plus accessory rePAYEment terms over fixed period of time... (v.v.4.v.)</p> <p>...plus accessories %PAYE during variable periods... (v.v.5.v.)</p> <p>...plus accessories %PAYE during an open period of time to PAYEoff... (v.v.6.v)</p> <p>...as base continuous prior PAYEment over a fixed period of time... (v.v.7.v)</p>  | <p>...and or to be rendered in the future. (v.v.v.4)</p>  | <p>2.2.5.2 would be ideal for a vehicle purchase with a few accessories not covered in a %PAYE finance deal.</p> <p>2.1.3.1/2/3/4 would be ideal for %PAYE Mutual Medical Fininsurance covering equally +10,000: pre-existing conditions, insurances, & Personal Investments (PI) like contraception to genomic research.</p> |

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A client/borrower/buyer agrees to PAYE and or to pay a service & tool provider/lender/seller a:





| <p>Base Percentage of Income, and any additional Accessory percentages-of-income...</p> | <p>...with Full or Partial Reliance on Income Contingency Agreements, noting PAYEment and any payment method using...</p> | <p>...duration of Flexible PAYEment Methods & or added cost of (RIP) Rigid Installment Payments...</p> | <p>...in a Time Frame of Exchange, & any corollary contract terms.</p> | <p>Ideal Uses for %PAYE Finance or Fininsurance for people with erratic incomes. Footnotes:</p> |
|---|--|--|--|---|
| <p>(3.v.v.v.) An variable base percentage-of-income, unequally assigned to all clients with regard to their income level; because of real prices are on different econometric planes for any individual or family; plus variable percentages-of-income for accessory services/loans/equipment...</p> <p style="text-align: center;"></p> | <p>(v.2.v.v.) ...partially contingent on the income of the client/ borrower/ buyer; plus a crudely contingent fixed schedule of rigid minimum installment payments for any other part of a deal (v.4.v.v.)... ***</p> <p style="text-align: center;"></p> | <p style="text-align: center;"></p> | <p>...for services/ loans/ equipment rendered in a “package deal”* or such as “comprehensive health & medical care” (v.v.v.5) indirectly chosen to accept for provider’s cost-savings or administrative efficiency for the statistical future.</p> <p style="text-align: right;"></p> | <p>***A combination of these two variables would be expressed (v.2/4.v.v.)</p> <p>A housing purchase could be negotiated best on either of these terms: 3.2/3.1.2/4 or 7.3.10.2/4</p> |

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A client/borrower/buyer agrees to PAYE and or to pay a service & tool provider/lender/seller a:





| Base Percentage of Income, and any additional Accessory percentages-of-income... | ...with Full or Partial Reliance on Income Contingency Agreements, noting PAYEment and any payment method using... | ...duration of Flexible PAYEment Methods & or added cost of (RIP) Rigid Installment Payments... | ...in a Time Frame of Exchange, & any corollary contract terms. | Ideal Uses for %PAYE Finance or Fininsurance for people with erratic incomes. Footnotes: |
|--|---|---|---|--|
| <p>(3.v.v.v.) An variable percentage-of-income, unequally assigned to all clients with regard to their income level; because of real price differences...</p> | <p>(v.2.v.v.) ...partially contingent on the income of the client/ borrower/ buyer;</p> <p>plus a crudely**** income-contingent</p> | <p>...open periods RIP terms of time to payoff... (v.v.8.v)</p> | <p>...for services/ loans/equipment prior to being rendered. (v.v.v.6)</p> | <p>3.1.13.6 Would be ideal for re-employment services maintained on stand-by in the event of dis-employment.</p> |
| <p>plus variable percentages-of-income for accessory services/loans/equipment (4.v.v.v.)...</p> | <p>gradually rising on a fixed schedule of rigid minimum installment payments for any other part of a deal (v.6.v.v.)...</p> | <p>...accessories prior period of time to PAYEoff... (v.v.9.v.)</p> | <p>... accessories PAYED prior to use or delivery (v.v.v.7.)...</p> | <p>****crudely income contingent means adjusting a fixed installment to an ability to pay it; or pay as you can.</p> |
| <p>or plus fixed base percentages-of-income (5.v.v.v.), for services/loans/equipment...</p>  |  | <p>plus accessory RIP terms, over a fixed period of time... (v.v.10.v.)</p>  | <p>...for %PAYE services/loans/equipment on stand-by (v.v.8.v.)</p>  | |

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|--|--|--|--|---|
| <p>(3.v.v.v.) An variable percentage-of-income, unequally assigned to all clients with regard to their income level; because of real prices are on different econometric planes for any individual or family; or rising base (7.v.v.v.) percentages-of-income for services/ insurances/ loans/ equipment...</p> <p style="text-align: center;"></p> | <p>(v.7.v.v.) A low RIP base principal has all other costs as %PAYE finance or fininsurance such as interest, insurances, time value of money, and payment for the use of knowledge/tools</p> <p style="text-align: center;"></p> | <p>...variable RIP payoff terms in time and or money...(v.v.11.v.)</p> | <p>...PAYEments to commence after service rendered (v.v.v.9.).*₅</p> | <p>*₅ 1970s Duke & Yale <i>Tuition Postponement Options</i> 9.6/7.4.9 base \$25 per year principal RIP with all other costs as %PAYE at 0.35% of post-graduate income annually, per \$1,000 borrowed, were adjusted to 15,20,30, to 35 years for different majors with different low to high anticipated career earnings. Today, tuition-debt <i>Income Share Agreements</i>, have matured to total income-contingent terms 1.1.1.9.</p> |
| | | <p>...prior RIP to acquisition or use terms (v.v.12.v)</p> | <p>...PAYEments will be autoPAYEd *₆ from direct-deposits.(v.v.v.10)</p> | |
| | | <p>...as base continuous current PAYEment or retainer fee over a fixed period of time v.v.13.v.)</p> | <p>...any missed PAYEments will be flagged for further Personal Investments.*₇</p> | |
| | | <p>...retainer by RIP terms (v.v.14.v.) </p> | <p>(v.v.v.11.) </p> | |

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| <p>Base Percentage of Income, and any additional Accessory percentages-of-income...</p> | <p>...with Full or Partial Reliance on Income Contingency Agreements, noting PAYEment and any payment method using...</p> | <p>...duration of Flexible PAYEment Methods & or added cost of (RIP) Rigid Installment Payments...</p> | <p>...in a Time Frame of Exchange, & any corollary contract terms.</p> | <p>Ideal Uses for %PAYE Finance or Fininsurance for people with erratic incomes. Footnotes:</p> |
|---|--|---|---|---|
| <p>(8.v.v.v.) Adjustable percentage-of-income, according to some outside standard of macro-economics like the Federal Reserve prime rate to banks, a basket of currencies, et al, for services/insurances/loans /equipment...</p> <p style="text-align: center;"></p> | <p style="text-align: center;"></p> | <p>...as base continuous membership PAYEment over an open or fixed period of time v.v.16/17.v.)</p> <p>...accessory membership PAYEment over an open or fixed period of time...(v.v.18/19.v.)</p> <p>...RIP membership in a fixed period of time (v.v.20/21.v.)</p> | <p>...real reasons for any inability to pay or PAYE will be honestly reported to <i>new</i> credit bureaus,</p> <p>not as <i>refusal</i> to pay or %PAYE, not triggering any parties' legal predatory behavior. *8</p> <p>(v.v.v.12.) This aids re-finance to %PAYE contracts</p> | <p>2.2.4/8.2/4 Lease of a vehicle or housing with a down payment and some accessories or fees; some paid up front or over time, RIP or %PAYE terms would make all parties happy.</p> <p>*6 85% of Americans are employees making paycheck auto-deposit matched with percentage-of-income PAYEments outgo easy to do. Entrepreneurs will have different procedure.</p> |

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| Base Percentage of Income, and any additional Accessory percentages-of-income... | ...with Full or Partial Reliance on Income Contingency Agreements, noting PAYEment and any payment method using... | ...duration of Flexible PAYEment Methods & or added cost of (RIP) Rigid Installment Payments... | ...in a Time Frame of Exchange, & any corollary contract terms. | Ideal Uses for %PAYE Finance or Fininsurance for people with erratic incomes. Footnotes: |
|---|--|---|---|---|
| (9.v.v.v.) Base Rigid Installment Payment (RIP) on a fixed schedule, plus %PAYE transactions... | ↓ | ...accessory PAYEment retainer fee over a fixed or open period of time (v.v.22/23.v.) | v.v.v.13. ...until a specified age. | *7 ...RIP terms motivate hiding from creditors; whereas %PAYE creditors are interested if anything is interfering with borrowers' ability to earn income. Thus, an injury requiring re-training on more %PAYE terms, will assist the 1st deal |
| (10.v.v.v.) Base RIP variable terms to payoff, with %PAYE for accessory terms... | | ... income-contingent fee or pledge based on a success level, fixed or open time (v.v.24/25.v) | v.v.v.14. ...until a retirement age, or cashout. | |
| (11.v.v.v.) Base RIP open terms to payoff, with %PAYE for accessory terms... | | ↓ | v.v.v.15. ...lifetime whenever earning, with time cap exemption for enhanced longevity. ↓ | |
| (12.v.v.v.) Base RIP retainer fee or membership, with ↓ %PAYE for accessory terms... | | | | |

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|---|--|--|--|---|
| <p>(12.v.v.v) A single established base percentage-of-income, to a savings account, or specifically for retirement, health, education, or disemployment savings account assigned to all clients without regard to their income level...</p> <p style="text-align: center;"></p> | <p>This is a living document where business transactional logic in preparation for programming, can be added to as needed, to make transactions agreeable to all parties. These options are designed for: medical care, housing, vehicle or farmtool purchase, re-employment services, and collegiate expenses.</p> <p style="text-align: center;"></p> | <p>...ordered by court in PAYEment, or %PAYE restitution order to an “outvict” to PAYE victims, (avoiding fixed amount fines tempting more to crime to pay an RIP deadline)... (v.v.26.v)</p> <p style="text-align: center;"></p> | <p>...after a time employed at one %PAYEment percentage-of-income, a reduction occurs, such as in Unemployment finansurance.(v.v.v. 16.)</p> <p>...after a time with no accidents, a reduction in %PAYEment occurs. (v.v.v.17.)</p> <p style="text-align: center;"></p> | <p>*8 %PAYE borrowers have agreed to submit 1040s; yet 35 years of spot-checks of Duke & Yale TPO graduates showed higher dollar tuition PAYEments on real income, than was reported to IRS. There is a more profitable dollar value by <i>not accounting for trust vs distrust</i>, where real numbers result.</p> |

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|---|--|--|--|--|
| 13.v.v.v. A single established base percentage-of-income , to a savings account , or specifically for retirement*9, health, education, or disability, disemployment savings account assigned to all employees without regard to their income level.....plus an employer matching or proportional amount... | This is a living document where business transactional logic in preparation for programming, can be added to as needed, to make transactions agreeable to all parties. These options are designed for: medical care, housing, vehicle or farmtool purchase, re-employment services, and collegiate expenses. | v.v.27.v ...parental, or business group %PAYE medical fininsurance for children, to keep the earner on task vs caretaking, will have an age cut-off based on the child's own contractual age of maturity, or the willingness of a parent/business to keep coverage from the parent's income stream | v.v.v.18 ...in re-sale of an income enhancing thing (a truck), sold via %PAYE finance & lienholder; a HI end balance curve was expected, requiring either PAYEoff, or evaluation of new buyer's income potential, %-of-income cost-impact, & duration. | *9 For school-teachers & professors, federal legislation via teachers' lobbyists, substituted 50 <i>State Teachers Retirement Systems</i> , REPLACING 6.2% US Social Security taxes, but not the 1.45% Medicare. Usually, employers and employees match total tax paid by both = 15.30%. If self-employed, you pay 15.30% in total. SSA limits the Social Security tax to a maximum income. |
| 14.v.v.v. %PAYE contracts to a maximum income level ... | | | | |

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|--|--|---|---|--|
| | This is a living document where business transactional logic in preparation for programming, can be added to as needed, to make transactions agreeable to all parties. These options are designed for: medical care, housing, vehicle or farmtool purchase, re-employment services, and collegiate expenses. | | v.v.v.19 ...the percentage of income shall be PAYEd in a specified currency, crypto-currency, goods, produce, or other commodities as agreed and in a specified time interval: autopay paycheck, monthly, quarterly, annually | *9 For school-teachers & professors, federal legislation via teachers' lobbyists, substituted 50 <i>State Teachers Retirement Systems</i> , REPLACING 6.2% US Social Security taxes, but not the 1.45% Medicare. Usually, employers and employees match total tax paid by both = 15.30%. If self-employed, you pay 15.30% in total. SSA limits the Social Security tax to a maximum income. |
| 14 options | 7 options | 27 options | 19 options | |

Multivariate Methods of *Percentage As You Earn (%PAYE) Finance & Fininsurance*

Notes: **The most administratively cost-saving method of %PAYE Finance or Fininsurance is FULLY INCOME-CONTINGENT.** Table 1 not only explains the logic of varying terms from this simple method by either econometrically averaging a cohort of people to charge *equally the same percentage-of-income*, or to charge *unequal percentages of income* due to what is being purchased, or the income level of the buyer. Other variations are balancing the cost-impact of a percentage-of-income, versus a time frame to PAYEoff for a house, vehicle, tuition-debt, or comprehensive medical care for all.

Unfortunately, that is literally not the case with current Rigid Installment Payments (RIP)-off terms on insane fixed schedules for most people with erratic incomes. Conventional finance, won't be for long because it has so many costly negatives leading to broken contracts, predatory short-sightedness, little profit, and ill-will. However, Table 1 includes a mixture of PARTIALLY INCOME-CONTINGENT formulas for those addicted to the illogic of adding RIPs to collapse parts of 1/5th of all contracts every recession, that should actually be kept long-term. Nor is there any ethical rationale to legally seize the equity in the purchase nor down payment that was or was not %PAYE financed, nor other petty predatory desperate measures. Lenders will wisely seek %PAYE renegotiations to be competitive to be more fully income contingent.

Increasing income-earning capacity, may take the form of: a showcase home office in an entrepreneurial park, plumber's truck, masters degree bridge-financing of a new parent, a better smile from a dentist, or not having a family member's health distract from a breadwinner's peace of mind or time on task earning. With pure %PAYE charging methods, service providers/lenders/sellers will get their money and profit back, erratically yes from clients/borrowers/graduates/buyers; but actually get it, instead of lying to each other that nothing bad will ever happen to each other during decades.

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There is one reasonable view that **some small fees like a one-time property title insurance search for a home purchase, or termite inspection, does not need to be econometrically subsumed within the percentages-of-income final total.** They could be included though as a sales pitch to reduce up front costs to a buyer. **Realize if a lender is tempted to use fixed installment amounts in addition to a %PAYE charging method, they are unwisely creating a second accounting procedure with its proven higher costs that are unnecessary over long periods of time, unless its just a one time fee and its deemed affordably trivial.** If a lender just includes security and collateral concerns within the insurances on a loan, and calculates them as percentage(s)-of-income with one simple charging method, lenders will save a lot of bother and be more savvy. They'll get PAYEd. Otherwise they may not, as distinct from building in expected downturn time patience, other opportunity cost, and time value of money; but mostly just getting a logical interest rate built in to avoid a corrupt and seizure culture tied to a reserve bank's short-term prime rate that has really nothing to do with long-term contract terms.

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One advantage of %PAYE Finance & Fininsurance is to maintain a **continuum-of-contact** between contractual parties, **eliminating the administrative costs of collection reminders, skip-tracing, and repossessions; when there is no need for a client/borrower/buyer to hide during a period of bad luck. The loss in the *time value of money* will be made up in two ways:**

One is in building into the percentage-of-income charging method a higher interest rate (irrelevant to the prime rate of banks or the Federal Reserve), a genuine honest profit eliminates many cruel measures and loss of goodwill. It will be accepted because of the flexibility of the PAYEment charging method to ride with the tide. You keep your boat to float, you won't drown, and can earn catching fish.

The second way, is patience will net the lender a greater profit in good times than the averaged fixed installment payment of yore -- that is more typically fictional anyway during recessions, because there will be periods of ill luck and bad luck during any long-term contract such as 30-year mortgages. Rejoicing or enduring times of both boom or bust, trickle or gush, will be more profitable without contract-breaking RIP terms and renegotiations within the same unworkable charging method.

Real profit to %PAYEoff adapts to reality flexibly with lower costs, no matter the macro or micro-economics of the short-term. To be contrary to Keynes, in the long-run we will all live older than a sequoia tree, if Stanford cracks the gene on ageing because clients of %PAYE Mutual Medical Fininsurance PAYE 1% for support of research. Econometrics and Actuarial Statistics knowledge of real costs can plug in percentage-of-income amounts and timeframes.

How to Read the Four Column Table for what is needed and wanted for Agreements

An economic system with a decent charging method that promotes medically getting better and earning a living as a freeperson or taxpayer, is preferable to abandonment or systems pretending to do the job; but don't have any incentive to do so (like political promises). It's not that anything costs too much, or scarcity of capital or tax-support is the issue, it's merely how to PAYE for a buyer and seller's transaction, and when to PAYE for it. Terms can be agreed upon best by those involved. Long-term PAYEment in advance is wise; yet during and after the fact of service or receipt of product -- without duress -- is better. Finansurers recognizing erratic yet usually rising incomes is better. PAYE finansurance does that best in freedom profitably. Profit is merely payment for the use of tools, your own or tool value invested in you as a doctor or patient. PAYEing for tools & services as a percentage-of-income is smarter money, than readjusting to broken contract doom and acrimony.

Econometrically, a decent interest rate for the time value of money for patience with a patient to heal and get earning again with new training and new tools; may have built-in deferment options, or simply a longer contract PAYEment duration in the first place. 1970 %PAYE loans at Duke University and Yale Colleges cohorts of minority, female, and low-income students getting into the Ivy League obtaining Medical, Business or Law, or Art degrees used a %PAYE Tuition Postponement Option (TPO) with PAYEments over 15-years, 20-years, or 30 to 35-years. All saw constant higher than honest PAYEments for these long durations without any default, only one deferment, and only one premature payoff. Only three at Duke thought about opting out, but stayed with their %PAYE Tuition Postponement Options (TPO)s of 0.3% of annual post-graduate income, when they saw the amortization table bill. The deferment was to a fellow on Yap who offered to send stone money but Duke deferred a year. The payoff opt-out to an amortization table for a \$500 loan plus interest equivalent for a Yale Law School low-income student named Bill Clinton, created the first income-contingent paper transaction precedent for a Higher Education Underwriting Contract (EDUC) Career Futures Exchange (CAFEX). Don't stop dreaming about tomorrow.

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A word about %PAYE finance in comparatively in either socialism or capitalism. One size does not fit all. Taxation revenue cycles with bureaucrats or RIP insurers deciding needs analysis to make whole taxpayers again, or insurers RIPping away risk coverage just when you need it at a low income ebb unable to pay a rigid amount on a fixed schedule, are: heartless, inefficient, and administratively top heavy -- as compared to choices made freely and contractually to deal with reality. In America, the working poor can be included in flexible free-market PAYE terms, leaving only 5% or 7M un-educatable people in need of charity. PAYEment systems can remove the burden of +48M erratic income Americans from charities and taxpayers. How? They are enabled to be responsible for themselves over time in agreements for what they need and want.

The value of medical care is a variable, it is not fixed either. Charities or charity from profitable health care simply absorbing their cost mutually finansured by agreement, can handle those remaining non-earners at some level of productivity or none, in defense of PAYEing clients, without seizing resources from others by force of law or patient's desperation to self-medicate or be on the streets. Statistically, 10,000 people in a mutual finansurance company they own as a cooperative can cover everything. Without forced tax subsidy causing ever higher price rises, a realistic lower PAYEment percentage-of-income will be realized. Further, genuine economic incentives for preventative health or epidemiology are inherent to income-contingent medical providers or finansurers retaining client/patients' earnings. They have a self-interest in preventing losses with minor investments in wellness, so much of "public health" will also be absorbed into a free-market system. This can include Piii in housing. Utahns have shown that putting a roof over anyone's head who is homeless from the RIP system, suffering PTSD from the RIP system or military experience, or addictions from self-medication; lowers the cost of all other social services 91%. Conscious conscientious capitalism with a conscience, can create helper entrepreneurial communities all %PAYE contingent on income enhancing success.

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Bad things happen to good people who would like to keep making Rigid Installment Payments but are prevented from doing so by missing a few fixed amount payments when the contract self-destructs. We have seen the personal horrible cost of an unworkable and unsustainable RIP contract system every single economic downturn: lenders stealing equity from 1 of 5 homebuyers, and 1 in 6 vehicles repossessed, deepening paralysis of the economy, and bankruptcy of the government that props up RIPoffs as the only way to do business. Without taxpayer subsidy, the marketplace would try different charging methods than this lose-lose-lose repeated insane scenario that encourages predatory seizures and title fraud. Ironically, the government itself has tolerable, if not popular percentage-of-income taxing methods for government sponsored enterprises & agencies then supplying disability, medical, and unemployment insurances & re-employment services, and a trust the Congress raids annually that is supposed to be for retirement. Governments have been adept at designing income taxes that have a flexible and stair-step progressive burden on the wealthier. After learning that a flat percentage-of-income asked can be regressively a burden on the poor taking significant even if somewhat flexible and not adjusted, or progressively more

The %PAYE finance alternative offers flexible %PAYEMENTS to keep the long-term contract in place long-term. In that flexibility is the key to a sustainable economy, personally and nationwide. We have seen all parties' win-win-win benefits to using the %PAYEMENT flexible amount, continuum-of-contact, low-cost impact, accurate automatic PAYEMENT, and shared economic risk system between seller & buyer, lender & borrower, service provider & client. However, while an income-contingent charging method is mathematically amoral, and is less costly in administration, implementation with or without unnecessary force, becomes a moral choice. Charging individuals by Percentages As You Earn (%PAYE) can be implemented for good or evil, cooperation or collectivism, independent property rights or dependent tax revenue cycles, freedom or tyranny.

%PAYE combines humanity with administrative efficiency, promotes access for all in interdependent trade, mutual improvement, higher education, re-employment, tooling, physical security, and comprehensive defense against disease, injury, or other invaders. %PAYE finance & finansurance's risk-sharing, corrects liability and responsibility imbalance in making the contract. Percentage-of-income calculations for transactions are most useful for Human Investments (HI) that are Personal income improvement investments (Piii). For these major wise purchases in life, the question of "what amount to PAYE?" is flexible each month, and the question "when to PAYE" does not become a question of losing everything. Patience sometimes required in receiving no amount or low amounts, is matched with a continuum-of-contact easy to maintain by both parties. No one is hiding, no one is attacking. Making a zero PAYEMENT is a PAYEMENT, not the absence of one, through bad times and rewards are built in during good times. The flexibility and continuum of contact keeps goodwill, and there is a function of gratitude that the tools, goods, or service was there when needed or will be from an open ended agreement for standby services, even with a built-in higher interest rate that makes it doable for an investor. A higher than average PAYEMENT amount in good times is integrated into the econometrics of %PAYE and overwhelms the low times. A long-term customer's income tends to rise as the effects of having Piii in physical security, health security, equal education access in independent academic freedom, and experience earn more income.

Whether it is a 2.5% of sales dollar dividend PAYED to a stockholder for providing tools voluntarily on the New York Stock Exchange; or a 7% percent use-of-tools-tax PAYED by collective farms & factories to the Supreme Soviet state capitalists PAYED involuntarily, it is a way for rewarding tool providers by those that want tools to us. Percentages As You Earn finance & %PAYE mutual medical finansurance can denationalize many vague tax revenue cycles with contracts to get the customer exactly what they want and need in Human Investments (HI), not what someone else tells them is rationed in heart-rending circumstances. %PAYE finance is based on merit and achievement results from people who at the outset have their only asset as the one they sit upon. One inevitable result within 15 years, will be the *Separation of Higher Education and State*, via *Human Investments in Education Development* (HI-ED) using a %PAYE *Post-graduate College Expenses Postponement Option* (CEPO) signing %PAYE *Education Development Underwriting Contracts* (EDUC)s to include all interested now, just as it pioneered getting minorities, women, and economically challenged students into the Ivy League starting in 1970. As universities offering pure & applied sciences and arts are finally profitable at an unsubsidized reasonable price to meet student modern career trends, the colleges will be sold to alumni, professors, and others interested in academic freedom without stateism or religionism, but with a futuristic or content theme that might include religion or a niche agenda like figuring out the future of freedom.

The Separation of Medicine and State will happen first by offering finance terms for the backlog of unaddressed pre-existing conditions by either government or insurance using absurdly Rigid Installment Premiums (RIP). These folks need cyber-prosthetics accommodations, genomics, or research; financing insurances, and optional or desired technologies or procedures.