



The Principle that will Change how we Learn in America, which in turn will Recharge America – Ownership

Ownership = Taking Responsibility

- You own your life
- You own your success
- You own your health
- You own your education
- You own your relationships
- You own your financial success
- You own learning tokens that you earn each day
- You own real estate
- You own your life-skills
- You own and control the technology that surrounds you
- You own your name and reputation
- You own your problems and opportunities

As you become an active owner in your life – you will become part of the smartest, hardest-working, healthiest and most character driven generation on the planet.

Ownership changes everything.

Go to www.HeroicFlorida.com for more information.

WHITE PAPER SEPTEMBER 2025

Table of Contents

EXECUTIVE SUMMARY	3
THE ENGINE – the Heroic life-skills learning platform:	3
THE VEHICLE – Heroic Florida and the Heroyk token:.....	4
AN OUNCE OF PREVENTION IS WORTH A POUND OF CURE.....	6
THE LEARNING PLATFORM – The Future of Learning	7
Game-based learning.....	7
AI	8
Tokenized Learning	8
The Real Estate Partner.....	10
Why Financial Incentives?	10
PROVEN SUCCESS – THE DATA	11
OUR GUARANTEE.....	11
THE LEARNING OBJECTIVES	12
THE LEARNING PATH	13
The Student Path	13
The Parent Path	15
TARGET MARKET.....	16
HOW IS HEROIC FLORIDA FUNDED AND VALUED?	16
Medicare/Medicaid funding:	16
Title 1 funding.....	17
Grandparents.....	Error! Bookmark not defined.
Sponsorships and Grants.....	17
THE TOKEN TYPES	17
INVESTMENT & TOKEN LIQUIDITY.....	19
VIDEOS THAT SHOW A BIT OF WHAT WE'RE DOING OUT THERE:.....	19
APPENDIX A: THE HEROIC CHROMEBOOK.....	20

EXECUTIVE SUMMARY

America's education, health and financial system aren't working well for "most" of us.

It all starts with attracting the attention of the K-6 students. There's a lot of competition for their attention as most people and companies know that there is a window of opportunity to determine how a child will think and act throughout their life – before they turn 13. We need to go to where the kids are – technology - and once they are engaged, we can help them influence the adults around them to do good.

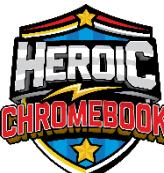
This is how you use technology for good.

THE ENGINE – the Heroic life-skills learning platform:

We use the following mechanisms to get the attention of the child.



Technology: It's called Heroic Game Day (www.heroicgameday.com) and it's a multiplayer game (kind of like Minecraft) that we've proven, with over 10 million students over the past decade, to change K-6 kids' lives – with just 23 mins per day and without requiring a teacher or classroom time. Most every kid loves gaming. We also provide the Heroic Chromebook to those students who are funded – what better way to get a kids attention (see more info in Appendix A).



Money: Kids love to earn money and earning virtual money in a game they are investing their time in, as it is as real to them as real money. The Heroic Coins in the game are a form of reward and recognition for their time spent and progression. At the end of the year, those students who have accomplished certain outcomes, can convert their Heroic coins (virtual game currency) into a Heroyk token (ownership in Heroic Florida).



Relevance: We are a simulator for real life – so we're able to provide relevance for many abstract things in the game (such as math science, economics, etc), and as the skills are learned in the game, we provide opportunities to transfer those skills and knowledge into the real world outside the game.

Hope: When there's hope – things happen. Hope is a key ingredient for any kid, parent, company, or government to be motivated to do the right thing. The population needs

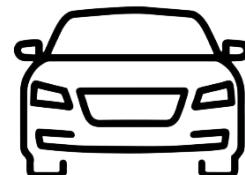
hope in order to put in the resources that will be required up front and have the patience to wait to see the results. Families and communities will invest a lot if they have hope that the upcoming generation will be better off than they are.

Motivation: Hope provides the motivation that people and organizations need to put in the work to succeed. It takes work to be successful. In a world of instant gratification, the upcoming generation needs to learn that good things require effort.

Scalability: We have built a model of extreme scalability – what works for 1 person works the same for 10 million. This is how you impact communities and countries by using the right mixture of technology and people.

THE VEHICLE – Heroic Florida and the Heroyk token:

This is the business structure that delivers the game to the families.



Ownership: Ownership changes everything. We have tokenized the learning process using the Heroyk token as the vehicle of ownership for the company Heroic Florida. We are the first education company in the world that gives ownership of the company to the kids it's teaching to become the smartest, hardest-working and most patriotic workers on the planet. Depending on the number of kids working in the game, we have set the kid's ownership at 50-90% of the company's non-voting equity.



When a child learns skills, they become more valuable to their family and community. By tying the tokens into the revenue that is paid to educate these kids and their learning outcomes, we are able to tie real monetary value into the effort put into learning and improving oneself and that value is how Heroic Florida is valued. This is not only scalable but it's based on a real business model that is sustainable. The kids who are learning to earn the Heroyk tokens, will also have ownership (50-90% of non-voting equity) of other things like a laptop, healthy lifestyle and swag.

Each participating and funded student will receive a Heroic backpack with the Chromebook, Heroic Journal and the Heroic Farms game'n grow system for the home. The laptop will be one of the Heroic Chromebook devices and will become the student's after 3 years if they



hit their learning goals each year. Students will view that laptop as their own property from the start and take care of it accordingly.

The Family: Ownership in the Heroic Florida company becomes a family affair as it requires the parent to set up a custodial account that holds the tokens for the child until they turn 18. This gets the attention of the family members and gets them involved in learning about and practicing how to participate in the new decentralized finance industry. This is how we get to the 90% of people who are not able to participate in capital markets.



The children become ambassadors for a better way of living. We give the kids the training and tools to influence the adults around them (on average about 5) and we provide their parents and grandparents with the training and tools that they need to influence those around them. It all starts with the kids showing the adults that they can learn critical skills and influence those around them to do the same. This model of teaching and influencing can impact how over 60% of the registered voters vote. Most parents and grandparents will vote for their children's opportunity over party.

Before that child graduates from elementary school, they will be an active and educated participant in the decentralized finance market and a leader in their sphere of influence, and will have the credibility and expertise to influence their peers and parents and grandparents to do the same.

When we look at the total number of waking hours in a day, over the course of a year, and knowing that young kids are learning something all the time – good or bad, we see that a child only spends 15% of that learning time in a structured classroom – the other 85% is outside the classroom, in the home and with their peers. This is the time that makes a difference for these kids, and the time that we actively target with our platform.

Did you know, Kids spend only 15% of their time learning in classrooms?

Kids spend 15% of waking hours at school and 85% at home

The other 85% – over 4,900 hours – unfolds outside the classroom.

Once we have the attention of the child and their family, they will learn. We will have lit the spark of learning and nothing will be able to stop them from succeeding.

AN OUNCE OF PREVENTION IS WORTH A POUND OF CURE.

We turn kids and their families into owners of things like laptops and swag, of capital in companies and extreme owners of the good and difficult things that are happening around them, that ultimately determine their success.

Ownership changes everything. It creates hope in a better life, which motivates that child and family to put in the effort and work to accomplish their desire.

Owners deliver an unequalled ROI for every dollar invested in training them early – approximately 16x:

Health – estimated **6x ROI** for every dollar invested in health education and prevention and management of chronic disease for kids and family members. 30% of kids have some sort of chronic condition that ultimately ends up at 60% of adults. The country desperately needs a healthier population and families need to be healthier if America is going to continue to lead the world.

Education – estimated **5x ROI** for every dollar invested at an early age to ensure that child is proficient in reading, math, life-skills and becomes a positive influence on their peers, starting in elementary school. We're not sure what the value is of a student that is a leader in elementary school, influencing their peers around them to do good, but it is significant. These kids also learn early on how to use AI and technology for good.

Economics/Politics – estimated **5x ROI** for every dollar invested in training that child to be the smartest, hardest-working, healthiest and most character-driven worker in the world, a job creator and a positive influence on the peers and adults around them. Not only someone who creates opportunity and jobs, but also someone who positively and actively influences the culture and politics around them. A lifetime of positive energy of a successful worker and leader in the community is hard to attach a figure to, but it is exponential.

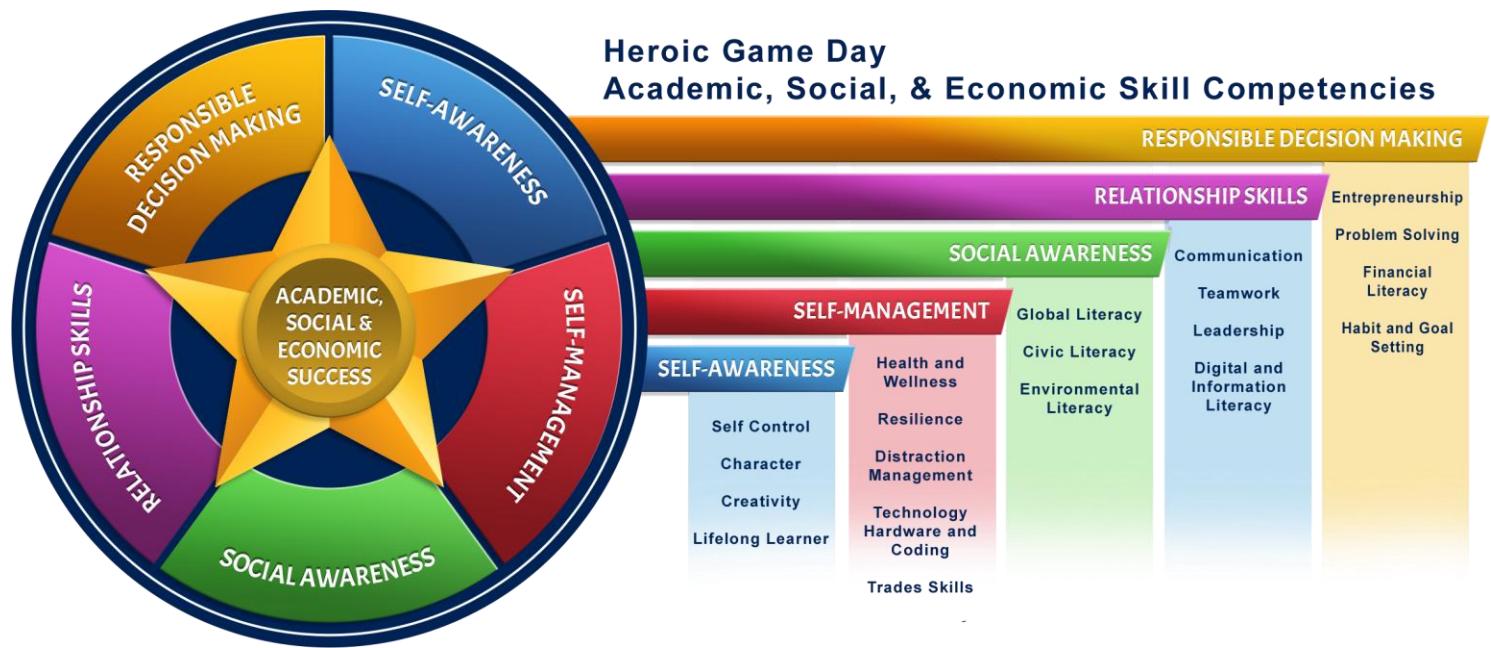
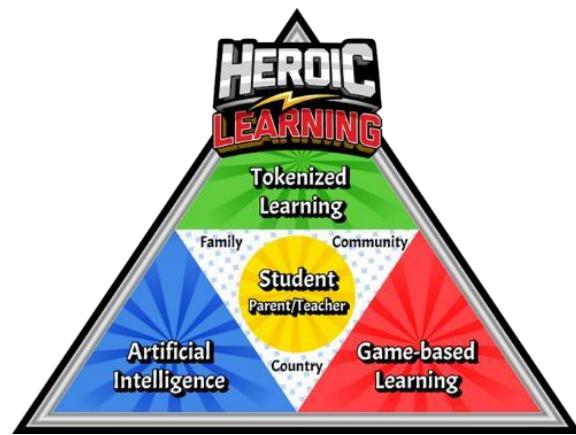
We calculate that each child that is taught and empowered to become an influencer, can immediately impact about 60% of the voting population for starters.

THE LEARNING PLATFORM – The Future of Learning

The platform is built on the pillars of Family driven, Game-based Learning, AI and Tokenized Learning.

Family learning

We all know that a child learns better when their family is involved. For the same reasons, the family members are better able to learn and change behavior, if their child is involved and reminding them to do certain things.



Game-based learning

We have the experience with over 10 million students over the past decade to confidently offer up the Heroyk Learning platform as the solution that can directly teach millions of students across the country. We are the world leading kid-driven, AI/game-based and tokenized life-skills learning platform that doesn't require a teacher or classroom time and works on the slowest devices out there, starting with the Chromebook (it works for kids in all socioeconomic situations).

It is a compelling, effective and extremely scalable platform that our data shows it just takes 23 minutes a day to change a young child's life as they become an important player in the future of America and the world. We are so confident in our data, we guarantee learning outcomes.



AI

The Internet completely changed our lives and we're still trying to train our kids how to use it for good. Facebook gave us social media without training kids how to use it. TikTok gave us social engagement without training kids how to use it. AI is the next big technology that will again disrupt our lives. Who's going to train our kids? The Heroic Learning platform brings AI into our existing game-based learning skills platform to train our upcoming generation to use AI for good, as well as all the other critical life-skills of success.

This time around we are going to make certain that we invest as much time and resources into ensuring our upcoming generations who will be impacted the most with this new technology, are trained to use it for good. We are going to make sure we get it right this time.

We are the only company that has created a world leading kid-driven AI/game-based learning platform that motivates kids to learn the critical life-skills of success.

This is the new way of learning faster, better and cheaper with the help of technologies like AI that make the learning experience more productive, as well as content creation.

Tokenized Learning

We are the first education company in the world that gives ownership of the company to the kids its teaching.

50-90% of the non-voting equity in our company will be earned by those kids, through the Heroyk tokens, who are working and learning to become



the smartest, hardest-working and most patriotic workers on the planet. This number will be determined by the number of kids who are participating.

This helps us get the kids attention to engage and motivate them to be their best.

BlackRock CEO Larry Fink recently made the comment about cryptocurrency:

“We do believe that if we can create more tokenization of assets and securities – that’s what bitcoin is – it could revolutionize finance”

In order for this to happen there needs to be a critical mass of people using tokenization of assets and securities, and the only way to get critical mass is to start training the upcoming generation – this is how cultural change happens. With this platform we have the opportunity to train our kids to become the leaders that will usher in these changes.

Heroic Florida will become the showcase for how a real-world asset value (the learning platform, real estate and other items), can be tokenized to share ownership with all stakeholders, starting with the kids.

There are two inputs that determine the value of the token – the revenue from subscriptions and the value of the kid’s learning outcomes for their family, community and country.

As these inputs are formalized and connected to the value of the token, there will be many people who are connected to the students or who have an interest in growing and helping to solve America’s problems, who will want to purchase the token to support the cause AND participate in the upside of the token.

It is said that education is the ladder to success – by adding financial empowerment to education, that ladder becomes a catapult to becoming a successful person and leader in the new way of living our lives – learning how to thrive in the 4th industrial revolution.

This means previously closed markets become accessible to a broader audience such as lower income families who have never had the opportunity to participate in the capital markets. Simultaneously, these companies gain access to new funding sources, fostering financial inclusion and democratizing investments. Everyone wins.

The Real Estate Partner

We will have a real estate partner in Florida who will tokenize all or part of a real estate asset. This will become a part of the premium subscription for the Heroic program - \$500 or more per year.

Working with one of our real estate partners, we will automatically include a single share of real estate that has become tokenized and set up for that child's ownership. Once they are ready to sell it, they will either have to work with their parent or grandparent with a custodial account or wait until they turn 18. If its funded by the grandparent, they will also be able to purchase real estate tokens for themselves, creating a great discussion topic between grandparents and grandchild.

Why Financial Incentives?

Financial incentives for positive academic progress can offer several benefits, motivating students to excel in their studies and achieve academic success. Here are some key advantages of implementing such incentive programs:

- Increased Motivation
- Recognition and Acknowledgment
- Goal Setting and Achievement
- Behavioral Improvement
- Ownership of Learning
- Risk Mitigation for At-Risk Students
- Financial Literacy
- Positive School Culture
- Family Involvement
- Preparation for Future Success
- Competitive Edge
- Retention of Knowledge

PROVEN SUCCESS – THE DATA

Developed over a decade with over 10 million K-6 students, Heroic Game Day is highly scalable and effective, with robust data demonstrating its impact across diverse school settings (for more complete information go to <https://heroicgameday.com/the-data>)

- Winchester Trail Elementary (2021-22): 100% of students playing 30+ min/day scored proficient or better in reading and math (n=154, grades 3-5). High engagement (10+ min/day) correlated with reading ($r=0.505$, $p=0.05$) and math ($r=0.259$, $p=0.05$) proficiency.
- Garfield Heights Elmwood Elementary (2021-22): 5th graders with high engagement recovered pandemic-related learning loss faster, increasing math (+2.6%) and science (+12.7%) proficiency compared to non-pilot schools' declines (-14.4% math, -22.4% science).
- Ironton Elementary (2022-23): 95% student participation led to a Composite Growth Index of +9.35, ranking in the 99th percentile statewide, up from the 50th percentile in 2021-22.
- Chesapeake Elementary (2022-23): Achieved a Performance Index of 98.5, the highest among Heroic Game Day schools, recovering all pandemic-related learning loss in reading and math (+91% proficiency).
- Par Excellence Academy (2022-23): Performance Index rose from 60 (2020) to 93.6, with a 4-star rating, reflecting significant learning recovery.
- Chesapeake Elementary (2023-24): Surpassed annual growth targets in reading and math in just half a year, per iReady mid-year benchmarks.
- Here's a news story about how well the program works in Ohio - <https://www.youtube.com/watch?v=kfwLc4SPjJo&t=2s>

OUR GUARANTEE

From the data we're seeing with our schools and students, we are 100% confident in guaranteeing our learning outcomes. This is our guarantee: "Students that spend at least 23 minutes per day, 5 days a week, completing Heroic missions will not just learn the critical life-skills, but they will also improve their scores on the state reading and math assessments to proficiency and above. We also guarantee improved student behavior and school attendance. If they don't, we will coach them – at no cost – until they do"



THE LEARNING OBJECTIVES

- Bring the principle of ownership into the lives of these K-6 students in an impactful way,
- Create a massively scalable health & wellness education platform that significantly decreases the impact of chronic disease,
- Engage the students and their families every day in learning the critical life-skills of success and how to develop the skills and habits of success,
- Provide grandparents with a simple way to impact the trajectory of their grandchildren's lives, and leave a great legacy to their family and country,
- Do this in a scalable platform that delivers the same learning and outcomes with 1 student as it will with 1 million – 23 mins/day of engaged game-based learning counteracts a lot of media exposure and ineffective teaching,
- Deliver the hope of becoming the smartest, healthiest, hardest working and most character driven and patriotic students on the planet, which motivates the work required to be successful,
- Engage the kids in an online global community of peers and mentors that are there for them regardless of where they live,
- Help the parents and grandparents engage with their kids in the digital world and become a relevant part of their learning – everyone learns to use technology for good,
- Make sure these students understand that their family and their country are counting on them to become the best they can be in order to help America continue to lead the world,
- Connect these elementary students and their families to the business community so they can start to learn how to be a great worker,
- Become technology literate and learn the importance of using things like social media and AI responsibly and for the good of mankind,
- Expand the opportunity for those students with little or no positive influence in their family, to connect and associate with those that do.

THE LEARNING PATH

The Student Path

Once we have the student's attention and they are playing the game and learning about the power of ownership, they will play the game for a minimum of 23 minutes a day and go through an initial set of game-based missions that will teach them the following things:

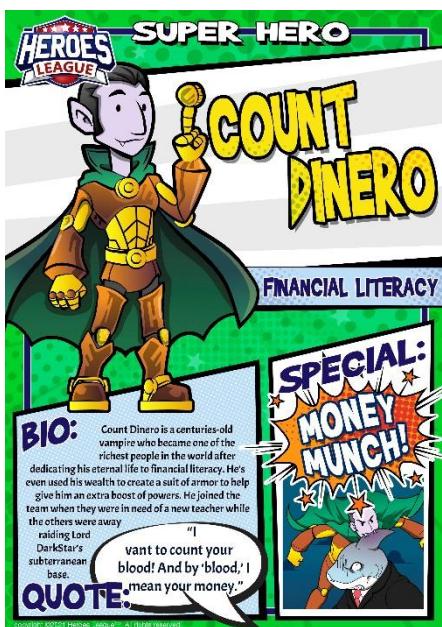
1. Ownership will change your life for the better – guided by Rokr – the superhero of ownership.



2. The proper use of technology will help you be successful – they will learn about and take the “I will use technology for good” pledge. These missions are guided by Firewall – the digital literacy superhero.

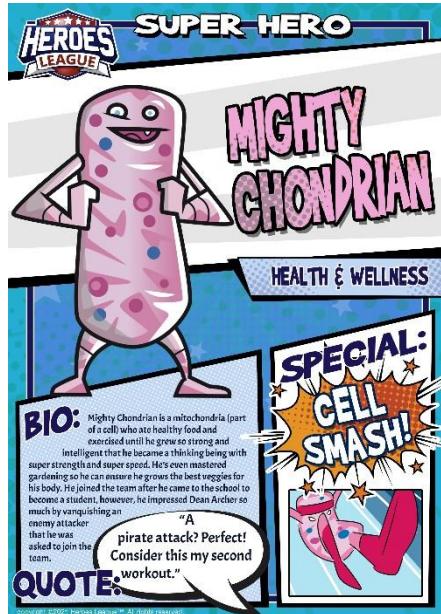


3. How to create wealth – financial literacy in a new age of decentralized finance and opportunities for all people to be wealthy. These missions are guided by Count Dinero – the financial literacy superhero.



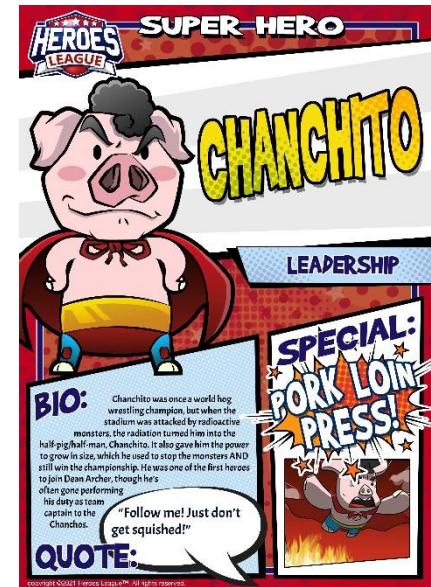
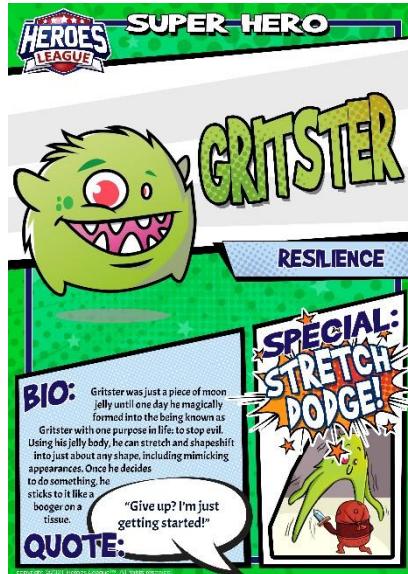
4. How to be healthy and well – take care of your body – it's yours, you own it. You will reap what you sow – the Law of the Harvest. These

missions are guided by Mighty Chondrian – the health and wellness superhero.



5. Leadership – you can use all these life-skills you are learning to influence those around you to do good – your family and community need you to be in this game every day learning how to be successful and

help your peers and parents and grandparents to do the same. These missions are guided by Chanchito – the leadership superhero.



6. Resilience – this is one of the most important skills of success – sticking to things and getting them done. These missions are guided by the Gritster – the resilience superhero.

7. All other critical life-skills of success:



The Parent Path

Using the parent's engagement platform, we have developed a simple app that not only provides the parent with the information they need to be a part of the solution, but also connects that parent up with their child. For example, the child can assign "tasks" to the parent that are attached to coins and points in the game once its completed. The "nagging" principle then goes into effect. And vice versa, the parent can assign different tasks or rewards in the game for their child.

As both the parent and child work together to accomplish the learning objectives, they both earn Heroic coins which can be converted to Heroyk tokens at the end of the year if they achieve their learning objectives.

The screenshot displays the Parent Path app interface with several sections:

- Send gifts to your Child in the game.** (Info icon) 
Send A Gift
- My Tasks** (Info icon)
Meet With Heroic Diabetes Educators
 **Coins**  **5000** 
- Habit And Skills Learned Last Week** (Info icon) 

- Family Logins** (Info icon) 
CONSISTENCY COUNTS
Total Family Logins: 334 

- Community Interactions** (Info icon) 
Kids Interactions 


TARGET MARKET

We target all 3.4 million K-12 students in Florida, starting with K-6.

These are kids who need to be taught properly by the time they turn 13. We need to support these kids and their families to ensure their child has a proper education and is using technology for good before they turn 13.

We are convinced this is what Florida needs right now - an entity that can connect with and influence the life-skills training of the public and private school children who we need to become great leaders.

HOW IS HEROIC FLORIDA FUNDED AND VALUED?

By tying the tokens into the revenue that is paid to educate these kids and their learning outcomes, we are able to tie real monetary value into the “Heroyk Tokens”. There are three sources of revenue that will fund the child’s education in the game – Medicare, Federal Title 1 funds for Title 1 students, grandparents who have wealth that they are trying to pass along to their grandkids, and sponsorships.

Medicare/Medicaid funding:

1. DSMES Medicaid (G0108 - first year) this funds the first year after a person has been diagnosed with Type 1 Diabetes. There are 10 hours at about \$100/hour. The only way to get access to these funds is an accredited education partner of the American Diabetes Association. We are accredited. We will spread those 10 hours throughout the year to create a 12 month education program for the kids with unlimited hours. The annual revenue for that will be \$800-1000/student, which will be shared with medical and marketing partners.
2. DSMES Medicaid (G0108 - after the first year) this funds subsequent years at 2 hours per year at \$100/hour. We will create a year long program for the \$200.
3. MNT Medicaid (97802 - first year) which funds the first year after a person has been diagnosed to receive special medical nutrition training. There are 3 hours at about \$200/hour. We will spread those 3 hours throughout the year to create a 12 month education program for the kids with unlimited hours. The annual revenue for that will be \$600/student, which will be shared with medical and marketing partners.
4. MNT Medicaid (after the first year) this funds subsequent years at 2 hours per year at \$200/hour. We will create a year long program for \$400.

5. Value Based Care model - This is where the future of medical billing is going – a fixed monthly fee for predefined outcomes. This is a perfect fit for our unlimited time in the game model that is focused on outcomes rather than inputs.

Title 1 funding: For the past few decades, the federal government has allocated Title 1 funds to the states to be spent directly to benefit the 20 million Title 1 students in K12. Unfortunately the \$18 billion/yr doesn't have a shred of data showing any benefit or improvements for the students from those funds. There's also about a 25% waste before the funds actually get to the schools. It's a huge waste of funding and everyone knows it. Florida gets about \$1 billion of those funds every year. Our proposal is to take just 20% of those funds and fund the Heroic Florida program directly. Not only will they get immediate learning and ownership benefits and data that shows it, but the schools will continue to get the same amount they were getting before. The only parties that lose in this new model are the inefficient bureaucrats at the federal, state and district levels. The kids win and Florida wins. With \$200 million, we can deliver the program to all 700k K-6 Title 1 students at \$350/yr.

Sponsorships and Grants: We bring on companies as subject matter experts in the different fields. If those companies want to gamify their offering to the family, then they can become a sponsor of the content in the game that we create with their guidance. We will also work with governments and post secondary institutions to fund studies and content development with grants.

The value of the token will be a simple calculation of the topline revenue x 4 divided by the total number of tokens (shares) – a standard for valuing edtech businesses.

THE TOKEN TYPES

- **Founding Donor Token:** The donor will make a donation that will create a certain number of tokens that the kids will earn. Donors will be able to participate in airdrops.
- **Investors Token:** These tokens will be allocated at whatever the token price is at the time of investment.
- **Founding Managers Token:** These tokens will be allocated at the founding prices of \$.00000001 and there will be 5 million of them allocated to the initial management team.
- **Player Token:** The value of the token will float with the actual token value whenever the kid earns that token in the game. At the end of the year, those

students who have completed the required objective can convert their Heroic coins to Heroyk tokens. The Heroic coins will be converted at a ratio of x:1 Heroyk token outside of the game.

- **Parent/Grandparent/Teacher Token:** The price per token will be set by the value of the project when the token is earned.

All tokens distributed to the kids/families will be earned, not purchased.



INVESTMENT & TOKEN LIQUIDITY

The initial investment will be with accredited investors who will purchase 1 million tokens at \$1/token through a token offering.

By tokenizing the company as the asset, the liquidity and flexibility are much greater than traditional stock assets, and the costs of maintaining the company are much less.

The kids will earn the Heroyk tokens as they play and learn in the game. These tokens the kids will earn will be non-voting tokens and will account for 50-90% of the company. The management and the investors will control the remaining equity in the company which will represent 100% of the voting tokens. The reason for the high ratio of Heroic coins in the game is to allow us to deliver more coins as the kids accomplish their learning goals in the game.

The kids will have to either create a custodial account with their parents or grandparents, or turn 18 in order to sell.

The Heroyk tokens will eventually be freely tradable on a token exchange and at that time the value will be determined by the supply and demand of the tokens on the market.

VIDEOS THAT SHOW A BIT OF WHAT WE'RE DOING OUT THERE:

This is the Title 1 school we helped go from the bottom 50% to the top 99% in the Ohio state report cards: <https://www.youtube.com/watch?v=aLZXDF6c3Bg>

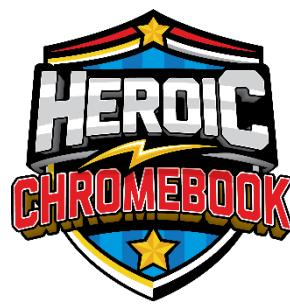
A recent news story: <https://www.youtube.com/watch?v=iUpgWMNA54U&t=52s>

The gameplay: <https://www.youtube.com/watch?v=-B8N6hkG--E&t=41s>

The Harvard supported practice that shows how gameplay can develop life-changing neural pathways -
<https://youtu.be/kHIq-8J2K0Q?si=cEHFfMQLmFZ4Foym>

APPENDIX A: THE HEROIC CHROMEBOOK

The Heroic Laptop - the \$50 Laptop that will Change the World



The old Windows laptop (10 million/yr that are disposed of and plugging up the "eWaste" systems) can now be donated and repurposed as a Chromebook, and used as the safest, controlled and purpose driven device on the planet - and its a much, much better device than the kids are using in their schools.

This device is 100% programmed to ensure our upcoming generation is trained how to use technology for good AND armed with the critical life-skills of success.

