

# PJELLY

## PeanutButterJelly Token

Community-Powered Meme Token with Real Utility on Solana

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### **Making a Difference, One Sandwich at a Time**

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## PART I

# The Weight of a Diploma: America's Student Debt Crisis

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In communities across the United States, a quiet crisis unfolds every morning — not in the headlines, but at kitchen tables, in cramped apartments, and on college campuses. It is the story of millions of Americans who did exactly what they were told to do: work hard, go to college, and build a better life. Yet for tens of millions, that pursuit has come at a price that follows them for decades.

The numbers are staggering. As of 2025, Americans collectively carry nearly \$1.84 trillion in student loan debt — a figure that has grown by more than 260% since 2006. More than 44 million borrowers hold federal student loan debt, and the average federal loan balance per borrower now stands at a record high of \$39,547. For those who pursued graduate or professional degrees, the burden is even more crushing: the average law school graduate carries approximately \$140,000 in debt, and medical school graduates average around \$200,000.

### — THE SCALE OF THE CRISIS

**Total U.S. Student Loan Debt (2025): \$1.84 Trillion** Federal Reserve, Q4 2025

**Number of Federal Borrowers: 44.6 Million Americans** Federal Student Aid, FY2025 Q3

**Average Federal Loan Balance: \$39,547 per borrower** U.S. Dept. of Education, Sept. 2025

**Average Bachelor's Degree Debt: \$29,890** Class of 2024, U.S. News data

**Growth Since 2006: +260%** From \$481B to \$1.84T

**Borrowers Owing Over \$100,000: 3.6 Million Americans** Federal Student Aid, July 2025

"Student loan debt has a ripple effect on nearly every aspect of a borrower's life. It can delay major milestones like buying a home, starting a family, or saving for retirement." — Education finance researcher, U.S. News & World Report

## — A SYSTEM THAT LEAVES STUDENTS BEHIND

The financial aid system was designed to help students afford college. In reality, it frequently falls short. While \$275.1 billion in total financial aid was distributed in the 2024–25 academic year, much of that figure is composed of the very loans that create the debt crisis. The average yearly cost of attending a U.S. college — including tuition, fees, supplies, and living expenses — is approximately \$38,270 per student. Over four years at a public institution, that totals more than \$153,000. For out-of-state students, the four-year cost can exceed \$182,000.

The burden is not shared equally. Black borrowers carry disproportionately higher student debt than any other demographic group. Among Black women, the average student loan balance grows 13% over 12 years — even as they make consistent payments. Meanwhile, 52% of all federal student loan borrowers are over the age of 35, and 2.4 million Americans aged 62 and older still collectively owe \$98 billion.

Delinquency is rising sharply. As of Q4 2025, 9.57% of student loans are 90 days or more delinquent — up from just 0.53% in the fourth quarter of 2024. This is not a future risk. It is a present emergency.

For millions of Americans, the pursuit of education has become a financial sentence — one measured not in semesters, but in decades.

## PART II

# An Empty Table: The Hunger Crisis in America

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The United States produces more food than any other nation on earth. Yet right now, in cities and suburbs and rural communities from the Gulf Coast of Texas to the urban neighborhoods of every major American metro, tens of millions of people do not know where their next meal will come from. This is not a crisis of scarcity. It is a crisis of access, inequality, and inadequate support.

### — THE NUMBERS BEHIND THE CRISIS

**Americans Living in Food-Insecure Households: 47.9 Million** USDA ERS, 2024

**Share of U.S. Households Experiencing Food Insecurity: 1 in 7 (13.7%)**  
USDA ERS, 2024

**Children in Food-Insecure Households: 14.1 Million** USDA ERS, 2024

**Households with Very Low Food Security: 5.4% (7.2 Million households)**  
Regularly skipping meals

**Black Households Experiencing Food Insecurity: 24.4%** More than double the rate of White households

**Latinx Households Experiencing Food Insecurity: 20.2%** USDA ERS, 2024

**Single-Parent Households (Female-Led) Affected: 36.8%** Up from 34.7% in 2023

**National Food Budget Shortfall: \$32 Billion** The extra needed annually to close the hunger gap

47.9 million Americans — roughly the population of California — went to bed in 2024 uncertain about where their next meal would come from. Among them: 14.1 million children.

### — WHO GOES HUNGRY IN AMERICA

Food insecurity does not discriminate by geography. In 2024, 16% of urban households and 15.9% of rural households experienced food insecurity. Fully 85% of the counties with the highest food insecurity rates are rural, and 9 out of 10 are located in the South.

The crisis among children is particularly acute. When a child goes to school hungry, they cannot focus, cannot learn, and cannot develop. For 14.1 million American children, food insecurity is not an abstract policy problem — it is the daily context in which they are expected to grow and thrive.

More than 2 out of 5 people facing hunger may not even qualify for SNAP because their incomes exceed the program's eligibility threshold, even while they cannot afford sufficient food. Individuals experiencing food insecurity report needing an additional \$22.37 per week to cover their food needs. That is less than the cost of a single restaurant meal — yet for 47.9 million Americans, even that modest gap is unbridgeable.

## PART III

# Our Mission: Crypto for Good

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These two crises — the weight of student debt and the reality of food insecurity — are not abstract statistics. They are the lived experience of tens of millions of American families. PeanutButterJelly (PJELLY) was built in response to this reality. We are a community-powered meme token on the Solana blockchain, built with a defined purpose: to use the energy, reach, and financial infrastructure of Web3 to make a measurable difference in the lives of real people.

PJELLY is not just a token. It is a vehicle for collective action — a community that chooses to do something meaningful with the wealth it builds.

## Token Utility

PJELLY tokens are designed with defined, real-world utility at the core of the platform. Unlike tokens whose value rests purely on speculation, PJELLY serves three concrete functions within the ecosystem:

### 1. Scholarship Distribution

PJELLY tokens are the direct vehicle for scholarship awards. Eligible students do not simply benefit indirectly from platform activity — they receive PJELLY tokens as the actual form of scholarship value. This gives the token a meaningful, real-world purpose that extends far beyond trading and speculation.

### 2. Marketplace Purchasing Power

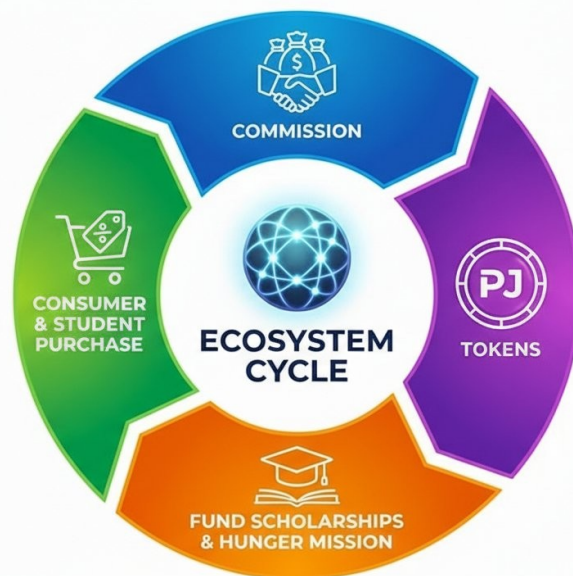
Token holders can use PJELLY directly to make purchases within the platform marketplace. This creates genuine transactional utility — the token is a functional medium of exchange within the PJELLY ecosystem, not simply a speculative asset. Every purchase made with PJELLY reinforces the self-sustaining nature of the ecosystem cycle.

### 3. Charitable Contributions

PJELLY is pursuing listings on regulated exchanges to enable token holders to make direct charitable contributions using PJELLY. This would allow any holder — anywhere in the world — to convert their tokens into tangible support for hunger relief and education initiatives. PJELLY is pursuing exchange listings, including regulated platforms, to expand charitable contribution capabilities.

## The Ecosystem Cycle

The PJELLY platform is built around a self-sustaining ecosystem cycle in which everyday commerce directly funds social good. Consumer and student purchases generate affiliate commissions, commissions flow through the platform, and those resources are allocated toward scholarships and hunger relief — creating a virtuous cycle that grows with the community.



This diagram illustrates platform activity flow and is not a representation of financial returns to token holders.

## What We Are Building

The PJELLY ecosystem is structured around three pillars of real-world impact and utility:

### 1. The Scholarship Program

PJELLY operates a peer-to-peer scholarship infrastructure that directly connects student recipients with funding derived from platform activity. The affiliate marketplace — live and accessible worldwide — allocates commissions toward scholarship funding

through 2028. The marketplace is designed to scale without incremental operating costs, meaning scholarship funding grows proportionally with platform usage. Categories include consumer goods, technology, books, academic supplies, textbook deals, and SAT prep. Academic institutional partnerships are actively being developed to expand scholarship reach and eligibility.

## 2. Hunger Relief — Powered by the Blockchain

PJELLY has completed integration with The Giving Block, one of the leading cryptocurrency donation platforms in the United States. A donation modal is live on the website, enabling any community member or visitor to contribute directly to Feeding America and No Kid Hungry — two of the nation's most trusted anti-hunger organizations — using cryptocurrency. For the 47.9 million Americans facing food insecurity, this is not symbolism. It is sustenance.

## 3. The Affiliate Commerce Marketplace

PJELLY's marketplace launched in January 2026 and expanded from 15 to 40+ affiliate retail partners within its first 30 days. Website sessions grew 70% in the same period. The marketplace functions as a curated portal connecting users to third-party products and services through standard affiliate programs, with commissions allocated to scholarship-related funding initiatives. A Conversion and Growth Optimization Plan is underway to improve traffic quality, strengthen merchant handoff pathways, and increase qualified referrals. The Spring Break Giveback initiative, launched March 2026, targets college students specifically — connecting routine purchases to scholarship-supporting activity without changing where students shop.

## Additional Platform Features

- PR Newswire Integration — Live news updates are delivered directly to the website via approved API, keeping the community informed in real time.
- College Ambassador Program — Now actively recruiting student ambassadors to strengthen campus presence, provide platform feedback, and support community growth.
- Payment Infrastructure — A payment system is in development to enable seamless purchases using PJELLY tokens directly with vendors, deepening token utility.
- NFT Initiative — A future NFT collection is planned as an additional layer of community engagement and platform utility.

## **Why Solana. Why Now. Why PJELLY.**

The Solana blockchain provides the technical foundation for everything PJELLY is building. Its near-zero transaction fees, high throughput, and growing ecosystem make it the ideal environment for a token designed to move real value to real people. Where other meme tokens offer only community and speculation, PJELLY offers those things plus a purpose. We believe the future of Web3 extends beyond speculation — it is a tool for community-driven impact, and PJELLY is one answer to the question: what if a meme token actually did something?

## PART IV

# Tokenomics

PJELLY operates on a fixed, immutable supply. The smart contract has been renounced — meaning no additional tokens can ever be minted, no supply changes can be made, and no single party retains administrative control over the contract code. This is a foundational design choice that protects the community and ensures the integrity of the supply forever. Token deployment decisions and category allocations are governed off-chain and may be adjusted in accordance with the project's evolving operational needs.

## — TOKEN OVERVIEW

**Token Name:** PeanutButterJelly

**Token Symbol:** PJELLY

**Blockchain:** Solana

**Total Supply:** 1,000,000,000 (1 Billion) — Fixed Forever

**Contract Status:** Renounced / Immutable

**Contract Address:** 5R7wV8gzKrDxzHneqjiATm3PX5jdjWmtbtJaiHiFpump

## — TOKEN ALLOCATION

Category	Allocation %	Token Amount	Purpose
Public Liquidity	70%	700,000,000	Fair launch — 100% unlocked at TGE
Founder / Team	10%	100,000,000	Long-term project alignment
Scholarship Treasury	10%	100,000,000	Funding scholarships & hunger relief
Ops / Marketing	10%	100,000,000	Platform operations & community growth

Category	Allocation %	Token Amount	Purpose
<b>TOTAL</b>	<b>100%</b>	<b>1,000,000,000</b>	<b>Fixed. No additional minting. Ever.</b>

The PJELLY smart contract is renounced and immutable. No party — including the founding team — can ever increase the token supply or modify the contract code. The on-chain supply is permanently fixed. Token deployment and category allocations are off-chain governance decisions that may evolve in accordance with the project's operational needs.

The majority of PJELLY's supply — 70% — was made available to the public through a fair launch with no presale, no private allocation, and no preferential access. This structure reflects the project's core commitment to community ownership and transparency.

## PART V

# Platform Development Overview

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The following reflects the current state of the PJELLY platform. This overview documents features and infrastructure that have been built and are operational, as well as areas where the platform continues to evolve. This section is provided for informational purposes and does not constitute a commitment, guarantee, or promise of future performance or outcomes.

## Completed & Operational

- Affiliate Marketplace — Live and accessible worldwide. Launched with 15 partners and expanded to 40+ retail affiliate merchants. Categories include consumer goods, technology, books, academic supplies, textbook deals, and SAT prep. Marketplace commissions are allocated to scholarship-related funding through 2028.
- The Giving Block Integration — Cryptocurrency donation modal live on the website. Supports direct donations to Feeding America and No Kid Hungry via crypto. Accessible to any community member or website visitor globally.
- Peer-to-Peer Scholarship Program — Live on the website with scholarship details and FAQs accessible via the Scholarship menu. Commissions from marketplace activity are allocated toward scholarship funding.
- PR Newswire Partnership — Live news updates delivered directly to the website via approved API. Press releases distributed through ACCESS Newswire, with coverage on Yahoo Finance, Morningstar, UWire, and College Media Network.
- Spring Break Giveback Campaign — Campus-focused initiative connecting student purchases to scholarship-supporting activity. Launched March 2026.
- College Ambassador Program — Actively recruiting student ambassadors for campus outreach, platform feedback, and community participation.
- Smart Contract Renouncement — Contract is immutable. Supply is fixed. No administrative control retained.

## Areas of Continued Development

The platform continues to explore and develop the following capabilities. No timelines, outcomes, or guarantees are expressed or implied.

- **Payment Infrastructure** — Development of a native payment system to enable seamless vendor purchases using PJELLY tokens directly.
- **Academic Institutional Partnerships** — Ongoing outreach to establish formal academic partnerships to expand scholarship eligibility and distribution.
- **Conversion & Growth Optimization** — Active implementation of audience segmentation, paid acquisition refinement, and merchant handoff improvements to increase qualified referrals.
- **NFT Initiative** — A future NFT collection is being explored as an additional layer of community engagement and platform utility.
- **Marketplace Expansion** — Continued growth of the affiliate merchant network beyond the current 40+ partners.

## PART VI

# Risk Disclosures & Important Notices

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This whitepaper is provided for informational purposes only. It does not constitute an offer, solicitation, or recommendation to buy, sell, or hold any digital asset, security, or investment product. Nothing in this document should be construed as financial, legal, tax, or investment advice. Prospective participants should consult their own professional advisors before making any decisions.

## No Guarantee of Value

PJELLY tokens are digital assets with no guaranteed value. The price of PJELLY may fluctuate significantly, and participants may lose all or part of any value associated with their token holdings. Past performance of any digital asset is not indicative of future results.

## Regulatory Risk

The regulatory environment for digital assets, cryptocurrency, and blockchain-based projects continues to evolve. Changes in laws, regulations, or government policy in the United States or other jurisdictions could adversely affect the PJELLY platform, its token, or its operations. Participants are solely responsible for ensuring compliance with applicable laws in their jurisdiction.

## Technology Risk

Blockchain technology, smart contracts, and decentralized platforms carry inherent technical risks including but not limited to software vulnerabilities, network congestion, protocol changes, and third-party platform risk. The Solana network and associated infrastructure operate independently of PeanutButterJelly / Veritas Network Holdings LLC. No warranty is made regarding the uninterrupted availability of any platform feature or service.

## Smart Contract Risk

The PJELLY smart contract has been renounced and is immutable. While this eliminates the risk of administrative manipulation of the contract, it also means that no corrections or modifications can be made to the contract code in the event of an unforeseen issue. Participants should be aware of the permanent nature of this design.

## Affiliate & Third-Party Risk

The PJELLY marketplace operates as a curated portal and functions independently of third-party retailers and service providers accessed through standard affiliate programs. PeanutButterJelly / Veritas Network Holdings LLC is not affiliated with, endorsed by, or in a joint venture with any third-party brand or merchant referenced through the marketplace. Merchant availability may change. Third-party names and trademarks are the property of their respective owners.

## Forward-Looking Statements

This document may contain statements regarding plans, initiatives, and platform development areas that are not yet operational. Such statements reflect current intentions only and are subject to change without notice. They do not constitute commitments, representations, warranties, or guarantees of any kind. Actual results may differ materially from any expectations expressed or implied.

## Charitable Allocation

Descriptions of scholarship funding and hunger relief allocations reflect the project's publicly stated allocation policy as of the date of this document. Charitable outcomes depend on platform activity, marketplace performance, and other variable factors. No specific dollar amounts of charitable distribution are guaranteed.

# PJELLY

Making a Difference, One Sandwich at a Time

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