

Guidebook

Overview of English content in the [Ons Geld archive](#).

From debt-based to cash-only

Our money system consists of claims to money, backed by financial assets: Typically, debt including public debt. If the debt is not serviced, money is at risk. That is why governments prioritise collecting taxes and servicing of debts.

- [Scenario for a modern jubilee](#)
- [Evolution of debt-based money](#)
- [Modern jubilee: € 25,000 for debt reduction](#)
- [Libra: milestone in the privatization of money](#)
- [Design principles for central bank digital currency](#)
- [From debt-based to cash-only / Questions and answers](#)

A personal safe account for everyone

Ons Geld advocates the introduction of personal safe accounts. Safe accounts are held at a public depository and accessed via a payment environment of choice. The market provides payment convenience. The government ensures stability and works towards the implementation of digital cash.

- [A safe-haven for book-entry money](#)
- [A personal safe account for everyone](#)
- [New instruments for monetary policy](#)
- [Negative interest: Why are deposit rates persistently low?](#)
- [Public depository: safe-haven and level playing field for book money](#)
- [How do safe accounts relate to e-krona and central bank digital currency?](#)
- [Q and A following the the advise to establish a safe alternative to the bank account](#)

Digital cash

Ons Geld advocates the introduction of digital cash. What is that, and why is it important?

- [Digital cash](#)
- [The virtual euro](#)
- [Digital cash is a political issue](#)

Ons Geld Foundation

Ons Geld raises awareness and promotes public debate about the money system and its reform. Ons Geld strives for a socially responsible and fair money system that serves society at large.

- [Introduction](#)
- [The banking privilege](#)
- [What is debt free money?](#)
- [Deleverage without a crunch](#)
- [Ons Geld, Vollgeld and Positive Money](#)
- [A proposal for radical monetary reform](#)
- [Pros and cons of public money creation](#)

Presentations

Powerpoint presentations

- [Guest Lecture Macroeconomics: The European Perspective \(2017\)](#)
- [Equity based 'money' & interest free credit \(2022\)](#)
- [The future of money, Frankfurt 2018](#)
- [Roadmap to money reform \(2022\)](#)
- [How to relate to CBDC? \(2022\)](#)

Corona crisis

- [Preventing financial crisis by issuance of emergency euros](#)
- [Monetary financing in the euro area](#)
- [Emergency Euro Coins](#)

European commission

Our contribution to the EMU

- [Letter to commissioner Pierre Moscovici](#)
- [Answer from the European commission](#)

Human rights

The present money system subjects peoples right of self-determination to limitations, and hampers free pursuit of their economic, social and cultural development. By supporting this money system, States do not enable the peoples to flourish to their full potential. They fail to sufficiently provide and maintain circulation of “State issued debt and interest free money”. To the detriment of peoples they actively promote general use of “commercial debt money” instead.

- [Monetary reform as a prerequisite for implementation of human rights](#)
- [Oral intervention 3.4: Refuting Systemic Debt, Edgar Wortmann](#)

Vollgeld

Ons Geld and the Vollgeld Initiative are similar but not identical. We both argue that money creation should primarily serve the public interest and not the interest of financial institutions. To that end, money creation must become a public task, rather than a private business. However, we differ in the implementation.

- [Ons Geld and the Swiss Vollgeld Initiative](#)
- [Highlighted areas of concern regarding the Vollgeld Initiative](#)