

# In-Class Activity: The Policy Maker's Dilemma

Digital Finance – BSc Course

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Programmable Money | 20 min | Class Split

**Scenario:** The government launches programmable welfare payments: CHF 2,000/month per eligible household. The money is programmed with four rules: **(1)** Expires after 30 days. **(2)** Approved categories only (food, rent, utilities, transport, healthcare). **(3)** Geo-fenced to the recipient's canton. **(4)** Real-time audit trail visible to the welfare office.

## Side A: FOR programmable welfare

Your 3 strongest arguments:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

## Side B: AGAINST programmable welfare

Your 3 strongest arguments:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

**THE TWIST:** A single mother's daughter has a birthday. She tries to buy a toy.

CATEGORY: TOY -- NOT IN APPROVED LIST -- TRANSACTION REJECTED.

**Both sides:** Propose a solution to the birthday-toy problem that preserves your position.

Side A solution: \_\_\_\_\_

Side B solution: \_\_\_\_\_

**Final class vote:** FOR: \_\_\_\_\_ AGAINST: \_\_\_\_\_ Abstain: \_\_\_\_\_

**Reflection:** Can money be "smart" without being paternalistic?