

From Wall Street Journal & USA Today Bestselling Authors
Elaine Wilkes | Dan Hollings | Daniel Hall



ONE COIN



TWO COIN



WHAT COIN?



BITCOIN

*Crypto:
The Easiest
Guide Ever*

Illustrated by *New Yorker Magazine* Cartoonist Lisa Rothstein

Buy Bitcoin, Ethereum, and crypto at your own risk!

Bitcoin and crypto don't just shoot up and never go down. It's like riding a bucking bronco in the Wild West. There can be huge ups and downs. Anything unexpected can happen with crypto, the stock market, and even the dollar.

Only invest money that you can afford to lose!

Take a moment to think about how you would feel if you lost all of your investment. If you'd feel traumatized about it, then the crypto world may not be a good fit for you. If, on the other hand, you feel comfortable with it—even a bit excited to be in on this wild ride, then let's get started.

One Coin. Two Coin. What Coin? Bitcoin.

Elaine Wilkes, Daniel Hall, Dan Hollings

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BITCOIN AND CRYPTO IS THE FUTURE



“Paper money is going away.”

— *Elon Musk*

Elon Musk, the founder of Tesla and SpaceX has bought 1.5 billion in Bitcoin.

Tesla is accepting payments in Bitcoin for sales of their products.

Bitcoin was the best-performing asset of past decade by 1000%.”

—*Contelegraph.com*

Every informed person needs to know about Bitcoin because it might be one of the world’s most important developments.

– *Leon Louw, two-time Nobel Peace Prize nominee*

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BUT FIRST, WHY THIS BOOK?



Many other crypto-made-simple books are dry, confusing, and take forever to explain everything.

Fuhgeddabout it—that time-sucking blah, blah, blah.

In this book, we cut to the chase—and give the FUNdamentals in three easy steps!

1. 1. Learn the basics.
2. 2. Buy.
3. 3. Make money (or lose it).

Baddabing! Baddaboom!

Numerous studies have proven that people learn better with stories, pictures, and fun.

It's best to read Part 1—all about getting into crypto, then go back and DO the steps.

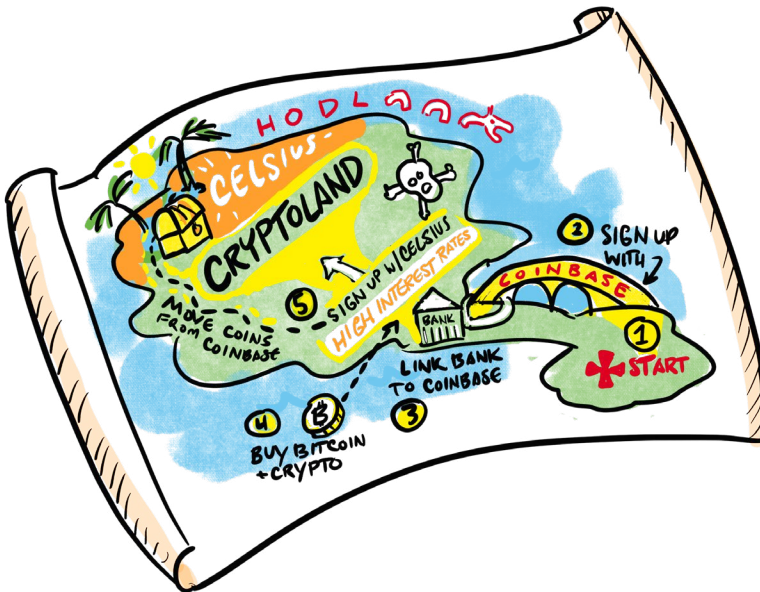
We take you by the mouse and go safely, step-by-step, bit-by-bit, to get you started in Bitcoin and crypto.



For Part 2, we've all done tons of research and experimenting, providing you with only the best references and details to take you further into Opportunity-Ville.

Now, like any great journey ready to unwrap,
We'll start with an easy-peasy, lemon breezy road map.
Let's do this!

YOUR BITCOIN AND CRYPTO TREASURE MAP



Two Paths for Two Types of People

Each Step Number Relates to that Chapter Number.

Which one are you?

1. The Mover and Shaker—You want to get into crypto and have coins in different places.
2. The Saver—You just want to buy and save with high interest.

Set it and forget it.

The Mover and Shaker Path:

1. Learn about crypto.
2. Sign up at Coinbase.
- 3-4. Buy Bitcoin and Ethereum at Coinbase.
5. Sign up for a Celsius account to get high interest savings.
3. Move some of your coins from Coinbase to Celsius.
- 6-7. Collect high interest on various coins weekly. 7.. Evaluate your plan.
8. Check into storing some crypto offline.
9. Get high interest on US dollars and research other places to sell, trade, and save your coins.
10. Sell some crypto.
11. Live the good life.

The Saver Path:

- 1-4. Learn about crypto. 2. Learn about signing up at Coinbase since you'll need to know about signing up at crypto places. 3+4. Learn about buying Bitcoin and Ethereum. You'll need to know this later when you buy at Celsius.
5. Sign up for a Celsius account to get high interest savings.
6. Buy Crypto direct (Bitcoin, Ethereum, or/and others) at Celsius.
- 7-11 Read about collecting high interest on various coins weekly. 8. Evaluate your plan. 9. Learn about crypto storage. 10. Learn about getting high interest on US dollars. 11. Learn about selling crypto.
- 12 Live the good life.

So, onward to Crypto Land and Opportunity-Ville!

LET'S START WITH A RHYMING WEB TIME STORY

Meet our friends, jazzy Jane and doubting Dick,



who don't know Bitcoin but need to learn quick.



Determined, as anyone watching can see,
Jane researches the new cryptocurrency.

See Dick in the corner starting to whine,
“You don't know how to buy Bitcoin online.”



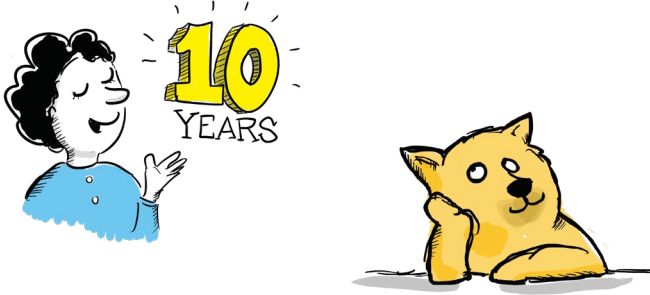
Dick huffs and puffs while starting to yell,
"You could go broke; you never can tell."



He snaps, "It's a bubble, it's trouble, it'll go away."



“No,” Jane states. “After ten years, Bitcoin is here to stay.”



Here’s their journey into crypto saving and buying, that you can do too—there’s simply no denying.



Let’s sit back to see what we can learn.
The more we read, the more we can earn.



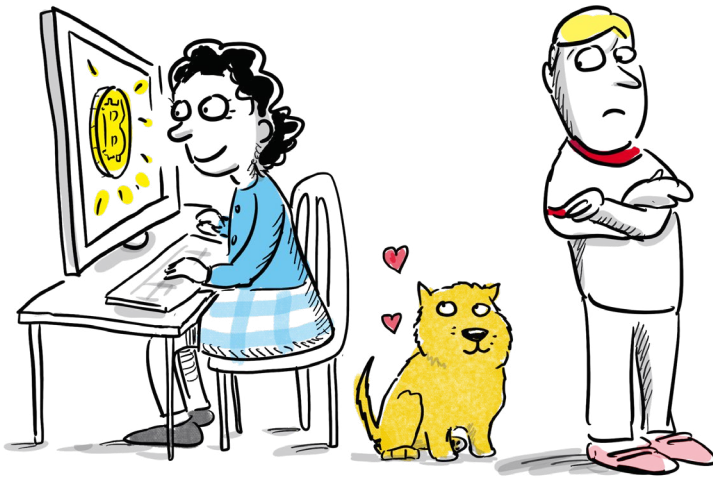
PART

1

1

A BIT ABOUT BITCOIN AND CRYPTO

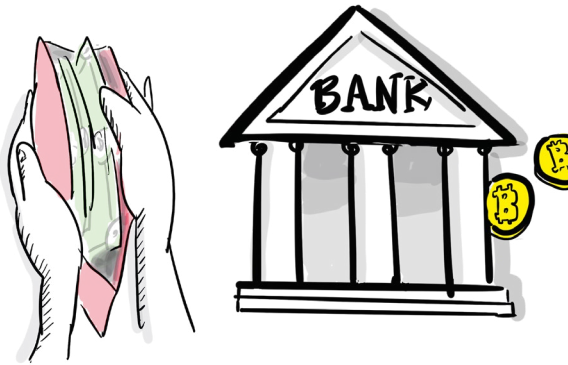
Here are the basics for you to know, so you can hopefully start making some dough.



Jane says, “I am buying crypto.”

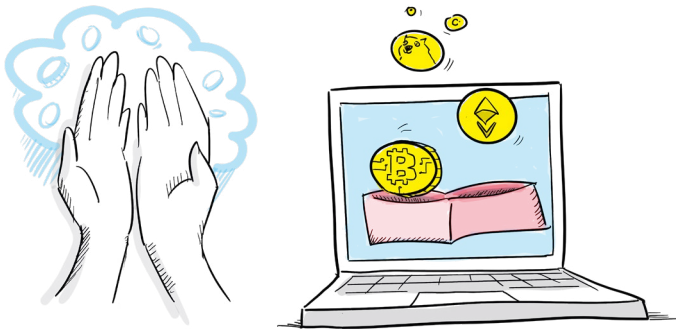
Dick asks, “What’s crypto?”

Jane explains, “Dollars are paper money that you can hold and put in a physical bank.”



VERSUS

Crypto, short for cryptocurrency, is digital money (coins) that you cannot hold, and it's online.



There are thousands of digital coins. Bitcoin (BTC) and Ethereum (ETH) are popular examples, also known as cryptocurrencies.

Dick asks, "How else is crypto different from paper money?"

Jane explains, "Today, your money is controlled mainly by a centralized middleman—such as a government, nation, bank, broker, or credit card company.



versus

With cryptocurrencies, like Bitcoin and Ethereum, your finances are not under the control of any government, middleman/woman, or anyone else.



It's called decentralized finance (DeFi for short).

DeFi has endless benefits. Also, you can use crypto worldwide! You simple need a cell phone (or computer) and internet connection.



It's also secured by the blockchain.”

Dick asks, “What’s the blockchain?”



Jane:

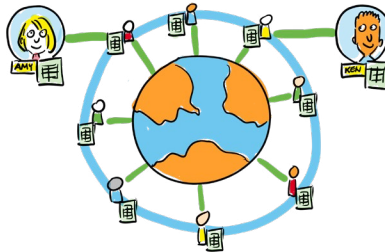
“A Blockchain is a digital ledger of transactions. Each record, or block, is linked together in a list—known as a chain. A blockchain is decentralized, it doesn’t have a central point. This means that . . .

The data

. is not stored

. all in one place.

It’s divided across a network of computers that act like your friends.



Let me explain: Imagine you had a dollar bill. In order to keep it safe, you cut it into six pieces and split it among six friends.



If someone wanted to steal your dollar bill, they would have to steal each piece from your six different friends. It would be almost impossible.

But, if you wanted to spend your one-dollar bill, you could ask each of your six friends to give you their part, and your dollar would be whole.



Therefore, the blockchain resembles a balance sheet that is held in several locations until it's needed in one piece. This prevents fraud due to how hard it is to pinpoint all of the pieces.”

Some crypto advantages:

- ⌘ Instant international access, 24 hours a day, 7 days a week.
- ⌘ Costs are lower than at normal banks.
- ⌘ Difficult to hack.
- ⌘ Vast potential of opportunities like lower or no fees, no middleman fees, higher interest rates, and so much more.

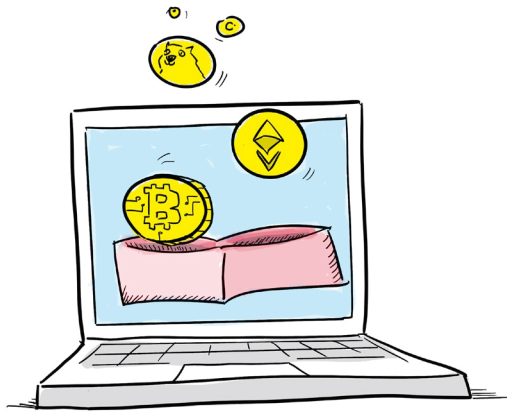
Some possible crypto disadvantages:

- ⌘ Volatility: prices can change without warning.
- ⌘ Some coins and sites are scams. The research and advice in this book will help you stay clear of them.

2

WHERE'S THE BEST PLACE TO BUY BITCOIN?

If you want to buy Bitcoin the right way, follow along for tips and tricks that pay!



Jane smiles, “Bitcoin and Ethereum are good coins. I’ll buy those.”

Dick vigorously rubs the back of his neck, “Wait! Crypto is too expensive. It costs thousands of dollars to buy Bitcoin.”

Jane: “I can purchase a fraction of Bitcoin for as little as \$2. I’m starting with \$100.”

Dick: “Where do you buy it?”

Jane: “Every person and financial situation is different. Luckily, there are many ways to hug a cat. So, let’s look at

ALL the crypto buying options to figure out which one is right for us.

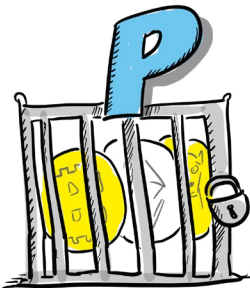


The first way is a crypto exchange. Similar to buying stocks at a stock exchange, you can buy cryptocurrencies (like Bitcoin and Ethereum) at a crypto exchange.⁹⁹

Dick: "Why are these names crossed out on your list of places to buy crypto?"

Jane gives him the rundown of places to buy crypto:

- ⌘ Ameritrade, Schwab, Chase, Wells Fargo, and Bank of America do not sell crypto.
- ⌘ Brokers cost too much money.
- ⌘ PayPal sells only four coins: Bitcoin, Bitcoin



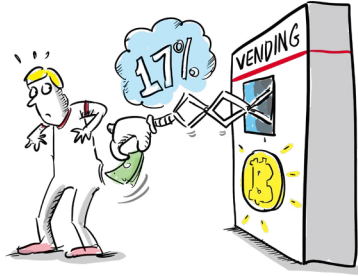
Cash, Ethereum, and Litecoin. But they prevent you from making purchases with crypto coins, relocate them, or receive interest.

- ⌘ Robinhood sells Bitcoin, but your coins just sit there. Robinhood owns the keys to the coins you've purchased. There's a

saying in Crypto Land, Not your keys, not your crypto. Robinhood also doesn't allow you to transfer your existing cryptocurrency assets into or out of your Robinhood Crypto account.



- ⌘ You can also buy Bitcoin at Square. They hold it at your own risk, and you receive zero interest. It may be harder to sell than at an exchange.
- ⌘ Bitcoin vending machines and ATMs have higher fees, like in one case, a 17% markup! Yikes!”



Dick scratches his head. “How do you know which crypto exchange to use?”

Jane: “If you want to get into crypto, you need a crypto exchange that is:

1. Super-duper safe and secure
2. Easy for beginners to use
3. No high or hidden fees
4. Offers flexibility, so you can do many things with the coins
5. Trusted

Jane: “Oh, look! Coinbase fits all five requirements. So I’ll use Coinbase.”

Binance is currently ranked one of the best exchanges if you’re OUTSIDE the United States.

<https://www.binance.com/en/register?ref=EEKU3KOC>

A crypto exchange is great for turning your US dollars into crypto. Think of it like if you went to Europe—you exchange your US dollars into Euros. It’s the same thing; only instead of Euros, you’re changing your money into digital crypto coins.



But, let's say you only want to save your crypto to earn interest. Then starting with a crypto bank (like Celsius) may be best for you. For now, people from New York, Texas, and the state of Washington can't use Celsius, so they would use Coinbase.

For people who will be doing a lot in crypto, signing up at Coinbase may be their best option, so I'm signing up at Coinbase. But I will also buy directly at Celsius for the coins I want to just leave there and get high interest on.

Coinbase has KYC—Know Your Customer. That means when I sign up, I need to upload (digitally send) my driver's license, I.D. card, or passport to prove who I am."

Dick: "Wait! You'll be giving Coinbase all your info! Can you trust them?"

You could get scammed or have identity theft!"

Jane clarifies, "Don't worry. Coinbase is like the PayPal of Crypto. It's one of the most reliable and legit cryptocurrency exchanges on the internet.

- ⌘ Coinbase has over 30 million users.
- ⌘ It has traded over \$150 billion.
- ⌘ It's supported in 100 countries.
- ⌘ It's backed by trusted investors.



Coinbase is super-duper safe, reliable, and easy to use."

Stay safe with crypto by using these security tips:

Use a private, encrypted email address from Proton https://go.getproton.me/aff_c?offer_id=26&aff_id=2324&source=book&url_id=267 that you use only for crypto—nothing else. Do not give this email address to anyone.

- ⌘ Do not use words, names, birthdates, hometowns, or an easy-to-figure-out password.
- ⌘ For every site where you sign up, use a password that's strong, long (at least 12 characters), and that you've never used before.
- ⌘ Use upper and lower-case characters.
- ⌘ You can take a long sentence you'll remember and use the first letter of each word!
Yctalsyrautfloew! would be the password for the last sentence.



- ⌘ Do not store passwords on your computer or cell phone.
- ⌘ Keep track of everything. Write down your logins and passwords for every crypto site on paper. In some cases, mentioned later, if you

lose your login details, you can lose your crypto. So **KEEP TRACK OF YOUR PASSWORDS!**

- ⌘ Store the paper safely in a fireproof box and keep another copy in a different, secure location as a backup.
- ⌘ Put all logins in your will and mention who will inherit your crypto.

If they have your login details and know where your crypto is, they can inherit it. For example, if Celsius (a crypto bank) sees the will, they'll transfer the assets to the person named in the will.

Otherwise, it can be bye-bye to all of your crypto if no one knows your logins, where your crypto is, or even that you have it.



Jane: “Now that I followed all the safety tips, I’m ready to sign up at Coinbase by clicking this link:

<https://bit.ly/3coAa5w>

I get \$10 (offers change) just for signing up. This is awesome!”

People outside of the US will use Binance. <https://www.binance.com/en/register?ref=EEKU3KOC>

Those of you who ONLY want to hold crypto in a savings account, and are not from Texas, New York, or Washington, skip signing up at Coinbase. You’ll sign up at Celsius in Chapter 5 instead. The sign-up will be the same though, so it’s a good idea to look this over.

Click this link for easily follow step-by-step instructions on how to sign up with Coinbase:

<https://www.btcnn.com/create-coinbase-account/>

Fill out the sign-up on one side and follow the step-by-step instructions on the other side.



The first two steps are easy peasy, but the third step has several ways to get your driver’s license (or other identity document) to Coinbase. Choose the one that works best for you:

Taking the photographs:

- ⌘ Use your computer’s camera to take a photograph of the front and back of your driver’s license.
- ⌘ Or, use your cellphone to take a photograph of the front and back of your driver’s license.

Uploading the photographs:

- ⌘ Transfer the photographs to your computer either by letting your phone send them to your computer pictures app, or email them from your phone to your computer. Then you can send (upload) them to Coinbase.
- ⌘ Or, download Coinbase’s mobile app onto your cellphone and sign in. It’s easy to upload pictures from your phone into their app.



The last set-up step for Coinbase: Jane links her bank account as her payment method to buy crypto. (In some cases, there may be a waiting period of 1-5 days for funds to clear.)

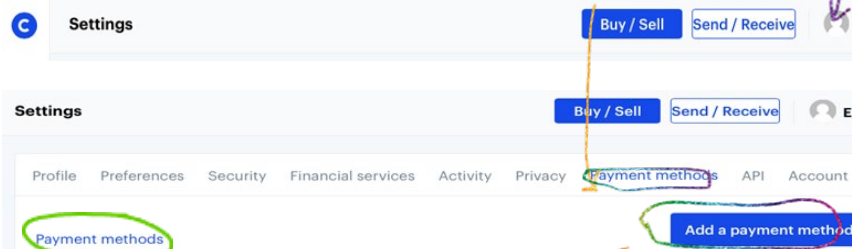
Jane decides NOT to use a credit card to pay for her crypto.

Jane: "Oh my! Credit cards have high fees. I'll link my bank account instead."



Linking your payment method to Coinbase:

1. When logged into Coinbase.com, select the last icon on the right. Use the pull-down menu to select **Payment methods**, or if you're doing this on a mobile phone, select **Settings > Payment methods**.



2. Select **Add a payment method**.
3. Select the type of account you want to link.
4. Follow the instructions to complete verification,

these will differ depending on the type of account being linked. (If you're unsure, see more instructions in Part 2.)



Done! Woo-hoo! Jane is set up to buy Bitcoin at a crypto exchange called Coinbase.

3 SEE JANE BUY BITCOIN

Now you're ready to buy Bitcoin and crypto of any amount, because you're finally set up with your cool Coinbase account.

If you only want a savings account, hold off till Chapter 5.

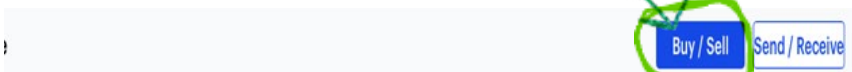


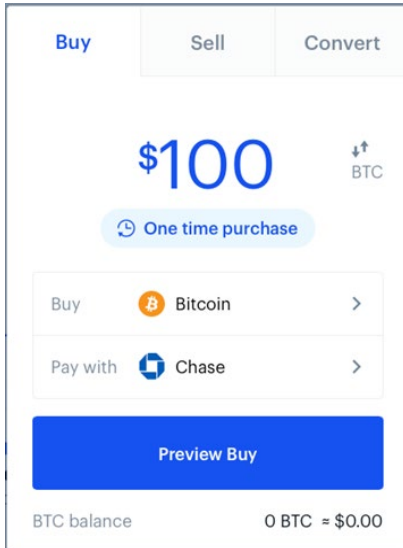
But keep reading anyway, since you'll be doing the same

To consider: "According to multiple analyses on average daily bitcoin prices, Sunday and Monday are the best days to buy BTC. The sole reason behind this statement is that prices tend to be at its lowest in those days." — crypterium.com

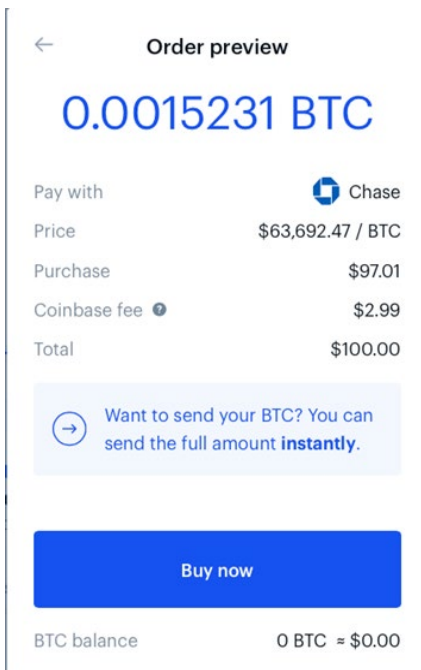
Jane logs into her Coinbase account.

She clicks the Buy/Sell button on the righthand side of the screen.





- ⌘ This window pops up.
- ⌘ Enter the amount you want to buy—this example is \$100.
- ⌘ When buying Bitcoin, make sure it says BTC for Bitcoin after the amount.
- ⌘ A one-time purchase is selected.
- ⌘ Make sure it shows Bitcoin.
- ⌘ Your bank account.
- ⌘ Click the Preview Buy button.



BTC (Bitcoin) shows a long number, and it's in Bitcoin currency, not dollars. That's how much Bitcoin you'll have. Make sure it shows the coin you are buying.

- ⌘ Pay with your bank, not a credit card.
- ⌘ The \$63,692.47 BTC price is the current Bitcoin price, NOT how much you're buying.
- ⌘ Coinbase takes a \$2.99 fee.

Click the Buy now button so \$97.01 of Bitcoin is owned of the \$100.

Jane scribbles down the sale in her crypto journal or takes a screenshot of the preview screen for her crypto journal.

(To take a screenshot with a Mac, press down on the shift, command, and the number 3 key at the same time. Then drag the picture into your crypto journal.)

Whoopee, Jane just bought a fraction of Bitcoin!

Jane and Doge, the dog, do their happy dance.



4

SEE JANE BUY ETHEREUM

The crypto market is open around the clock, so you can buy crypto any time, unlike stock.



Late one night, Jane and Dick look at other crypto coins. Unlike the stock market, crypto exchanges are open 24/7.

Jane can buy any amount at any time.



Note: If you just want to save your crypto, wait till Chapter 5.

You'll do these steps with Celsius, not Coinbase.



Jane: "I will now buy \$100 of Ethereum. It's a top-rated coin that's predicted to go up, up, up."

Dick: "But that goes up and down, and up and down."

You could lose your money."

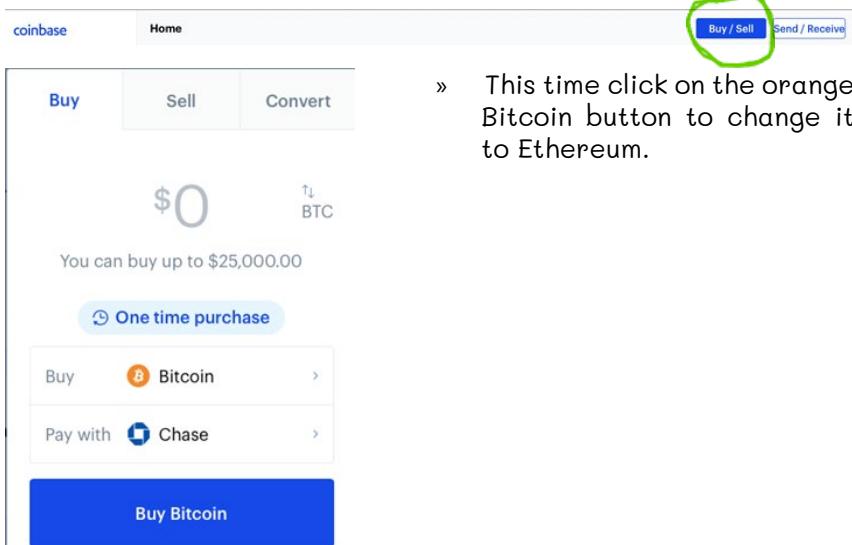
Jane: "Could you be fearcasting? Ethereum is forecasted to increase over time, so I'll take my chances."



Here's an example of how you buy \$100 of Ethereum on Coinbase.

Log into your Coinbase account.

Click the blue Buy/Sell button.



coinbase Home Buy / Sell Send / Receive

Buy Sell Convert

\$0 1 BTC

You can buy up to \$25,000.00

One time purchase

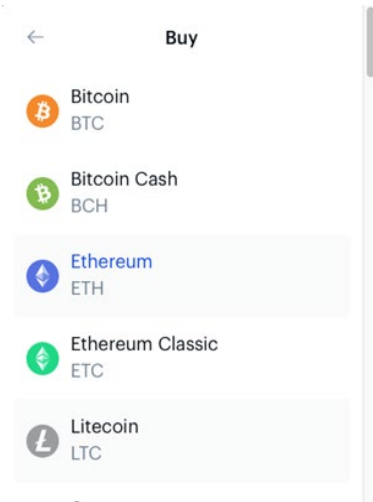
Buy Bitcoin

Pay with Chase

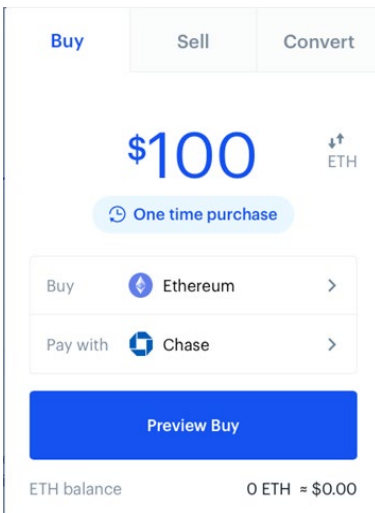
Buy Bitcoin

» This time click on the orange Bitcoin button to change it to Ethereum.

A list of other coins will come up.



» Click on Ethereum (ETH). That changes BTC to ETH on the next screen.



» The Buy tab now shows ETH (Ethereum) instead of Bitcoin.

» Make sure One-time purchase is selected.

» Make sure you see Ethereum.

» Pay with your bank account, not a credit card.

» Click Preview Buy.

← Order preview

0.04057783 ETH

| | |
|--------------|------------------|
| Pay with | Chase |
| Price | \$2,390.71 / ETH |
| Purchase | \$97.01 |
| Coinbase fee | \$2.99 |
| Total | \$100.00 |

Want to send your ETH? You can send the full amount **instantly**.

Buy now

ETH balance 0 ETH = \$0.00

Keep enough funds in your bank account for 3-4 days.

Order preview

- » The top number is the amount of ETH (Ethereum) you're buying.
- » Pay with your bank account.
- » The \$2393.18 is Ethereum's current market price, NOT how much you are buying.
- » \$97.01 is the total after the Coinbase fee of \$2.99 has been deducted.
- » You've invested a total of \$100.

Click the Buy now button. You now own a fraction of Ethereum! Yippee!

← Order preview

0.4117206 ETH

| | |
|--------------|------------------|
| Pay with | Chase |
| Price | \$2,393.18 / ETH |
| Purchase | \$985.32 |
| Coinbase fee | \$14.68 |
| Total | \$1,000.00 |

Want to send your ETH? You can send \$500 in ETH **instantly**. The rest of your purchase will be available to send in **3 days**, after your funds arrive.

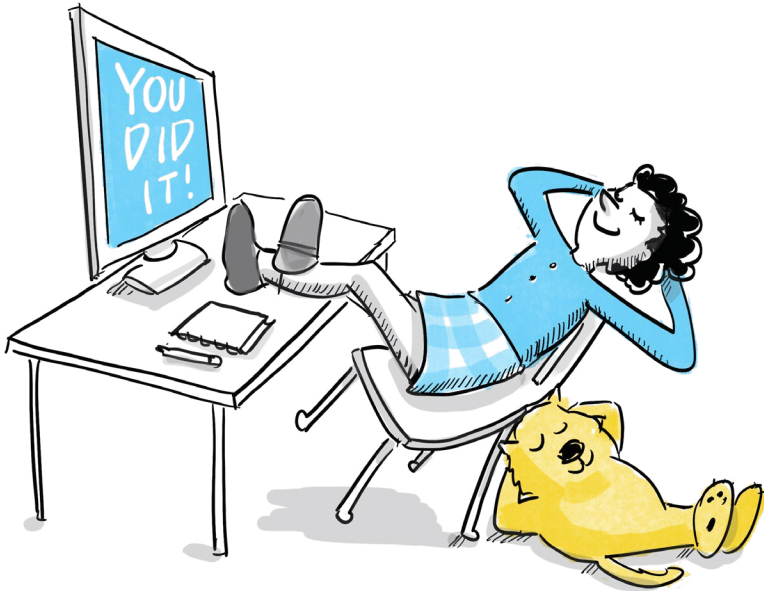
Buy now

ETH balance 0 ETH = \$0.00

Keep enough funds in your bank account for 3-4 days.

Here's an example of buying \$1,000 (instead of \$100) of Ethereum to show how more fees are added.

- » Pay with your bank.
- » Ethereum's market value is \$2,393.18, NOT how much you're buying.
- » Coinbase takes a percentage of the transaction. This time it's a \$14.68 fee.
- » Total owned is \$985.32 of ETH from a \$1,000 order.
- » Make sure it says ETH for Ethereum since that's what you're buying.
- » Click the blue Buy now button.



Jane now owns fractions of both Bitcoin and Ethereum!
She feels confident and proud of herself for learning to buy crypto, and excited to see the progress of her investments.
Jane decides to research how to increase her crypto earnings.

5

SUPER-DUPER HIGH-INTEREST RATES

Traditional banks have interest rates that are way too low. With crypto's high-interest rates, you will see your money grow.



For those who are buying directly from a crypto bank, here's info on crypto banks.



Jane: "I want to unbank myself."

Dick: "What does that mean?"

Jane: "I'll take some of my traditional savings out of a bank where they charge fees and pay meager interest.

And instead, I'll use a secure crypto savings account with zero fees and super-high-interest rates."

Dick: "What about paying bills? We can't take all our money out."

Jane: "I'm just using some savings since I'll save it in a crypto

bank for the long term to watch it grow. I'll be making interest while, hopefully, the coin price goes up. It's like double-dipping—in a good way.

I'm in it for the long term, so I'm going to hodl my crypto.

Fun fact: Hodl means hold, but because of someone's typo, the name hodl stuck!"

Dick: "Where do you hold, or as you say, hodl your crypto? At Coinbase?"



Jane: "No, Coinbase is a crypto exchange. They don't hodl crypto for interest. It's not a good idea to keep your crypto on an exchange. So, I'll move some of my crypto from Coinbase into a crypto savings account where I'll get high-interest rates."

Jane spends hours comparing crypto savings accounts. They're not FDIC insured like a bank, but they are insured by other reliable companies and are extremely, military safe and

Jane: "Finally, after all my research on where to save crypto, I found Celsius to be one of the best!



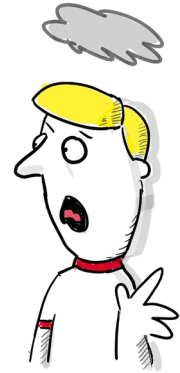
Instead of keeping all the profits, Celsius shares 80% of profits with their customers. They still make a huge profit with the 20% they keep. They're making billions. Sharing is caring. The interest fluctuates, but Celsius gives around 6.20% interest for Bitcoin and 5% interest on Ethereum and up to 17.7% interest on other coins."

Dick: "How can they give higher rates than banks? Stay away! That's hogwash. No one can give that much interest. I'll keep my U.S. dollars in a traditional U.S. bank's savings account where it's not a scam."

See Dick earn .04% interest on his U.S. savings account.

See his nest egg and U.S. dollars go

down
down
down.



Jane: "Celsius is the new banking, actually UNbanking.

Celsius has:

- ⌘ No minimum balances.
- ⌘ No fees.
- ⌘ No penalties.
- ⌘ No contracts.
- ⌘ 80% profits go back to the customers.
- ⌘ WEEKLY interest rewards are paid out every Monday.
- ⌘ Bitgo secure all assets.
- ⌘ Military security.
- ⌘ Two layers of NPC. That means it's super safe.
- ⌘ Their holdings are held and insured by Fireblocks and Primetrust.



I need to keep my crypto where it's safe. Celsius is safe and secure.

I'll calculate the approximate difference between Celsius interest and your traditional bank after ten years. It could be higher or lower depending on the coin's value."

**Both starting with \$10,000.
At the end of ten years
interest =**

| | |
|---|--|
| Celsius Crypto Bank Compounded weekly (Bitcoin now at 6.2%) | U.S. Bank Compounded monthly (Saving interest at .04%) |
| Interest earned = \$8582.42 | Interest earned = \$40.08 |



Those of you who want to buy from a crypto bank, and also those who have purchased crypto at Coinbase, start taking action here to earn high-interest rates.

Signing up with Celsius is as simple as 1, 2, 3!

1. Download the Celsius app on your phone. (Soon, it'll be on the desktop too.)
2. Create an account. Goodie! I use this referral number 133958e27d when signing up and earn \$40 (deals may change) in BTC with my first transfer of \$400 or more! It's fun getting extra money—no strings attached.
3. Verify my identity.

Jane follows the step-by-step instructions below, along with watching the video at the bottom of this link, showing how to transfer coins:

Video Link: <https://bit.ly/3fNCDrQ>

<https://celsiusnetwork.medium.com/how-to-get-started-with-celsius-network-1e04a9ec98ec>

Jane: “Whoopie! I am all set up with a Celsius account.

Next, I'll transfer my crypto to Celsius so I can earn high-interest rates with no fees or exceptions.”

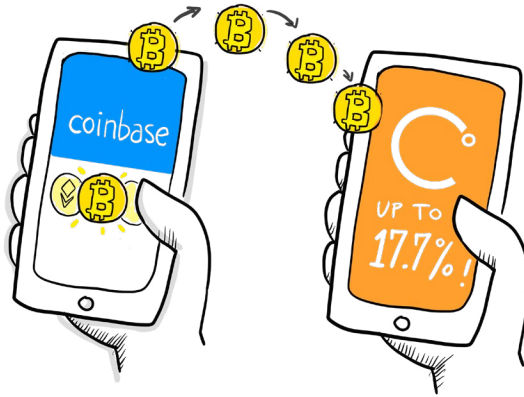


Next is for those who have crypto at Coinbase. This is how you move your coins from Coinbase to Celsius.

6

SEE JANE TRANSFER MONEY TO EARN INTEREST

While Dick fiddled with a tired ol' business model, Jane built a nice nest egg with the crypto she HODL'd.



Jane: “Now in just a few clicks, I’ll move my coins from Coinbase (crypto exchange) to Celsius (crypto savings account), so I can start earning high-interest rates which are paid out every Monday.

Dick: “Be careful because if you do something wrong, you can lose your money forever! Say bye-bye to your coins. You need to give this all your attention.”

Jane: “It’s important to follow instructions carefully. It’s

super important to do a small test with a little bit of money to make sure I send money correctly.

Once I do the test, I'll get verification that it was sent and received. When this happens, I'll move the other crypto over. Then, I'll double-check every one of these steps."

Video link: <https://bit.ly/39Iqvoh>

Text link: <https://bit.ly/3qlyeKE>

Dick: "Be careful. If one number or letter is off, you could lose your money."

When transferring crypto—always test first!!!

If you do something wrong, you can lose your crypto forever.

Therefore, always do a test by transferring just a small amount of money first before you send everything.

Jane: "I just transferred a small amount for a test.

Okay, the crypto went from Coinbase to Celsius. Yay, the email says it was delivered to Celsius, and my Bitcoin is at Celsius! Now I will send more crypto since I did it correctly."

To stay organized, Jane keeps track in her crypto journal. She also adds her Celsius logins to the password pages in her will.

Dick: "When do you earn interest?"

Jane: "I automatically earn high interest right away—hooray!"



7

BUY CRYPTO DIRECTLY FROM A CRYPTO BANK

You've learned about buying crypto from Coinbase, now you'll learn about buying it from another place.



Jane: "This will be a breeze! I can now buy up to 15 different types of coins on Celsius, including Bitcoin and Ethereum, and I don't have to go through Coinbase first. This makes it easy since I'm not moving my money around. I use this when I just want to save my coins and do nothing else. For now, the app is only on the cell phone, but that will change any day."

Here's how to buy crypto and pay for it with your bank account: <https://bit.ly/3fAK5GS>

Here's how to buy crypto with a charge card:

<https://bit.ly/2OdWMfr>

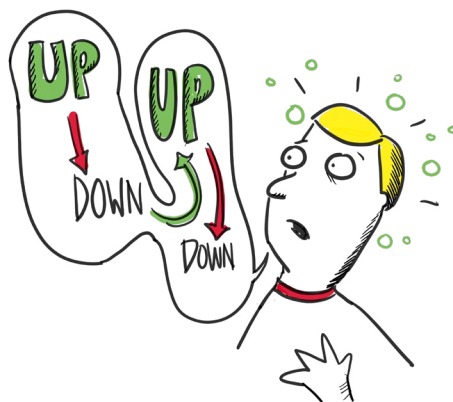
It can be more expensive with a credit card, so always check the fees before you buy! Every coin has different fees. Some fees are like \$10 more than paying with your bank account, while others are A LOT more when paying with your charge card. So check first! The fees are not charged by Celsius but by the processor.

Another highly rated crypto bank you may want to check out is Nexo.

(<https://nexo.io/?u=5fc43b397f21ca1bcf585574>) There's a chart in Part II that compares the differences between Nexo, Celsius, and Coinbase. You may not want to store all your 'coins in one basket' in order to be safe, on the almost zero chance that something happens to one place. Diversity.

DIPPITY DOO-DAH, DIPPITY DAYS

And with the flick of a wick
on a bright red candlestick,
Even though Bitcoin took a dive,
Jane knew her account would soon thrive.



Dick: “There’s a huge dip! Bitcoin and Ether are down, down, down. You are losing money! Sell!”

Jane: “That’s A-OK. I’m in it for the long term.”

Dick: “But maybe you should stop. Get out. You’re losing money!”

Jane: “Crypto prices go up and down and up—like a rollercoaster.”

Dicks: “But you’re losing money!”

Jane: “I sometimes buy on the dips. It’s like a sale.”

And when it turns around and is high, I can also take a little profit along the way, so I play with the house's money."



Days later . . .

Dick: "WHOA! Everything is up so high. Maybe we should of bought more."

Jane: "Welcome to the crypto rollercoaster ride. Let's plan how much to buy and sell, not to get emotional with FOMO (fear of missing out). Instead, we need a plan. Maybe we take some profits along the way. If we hold it for a long-term investment, then we don't worry about the ups and downs. Let's figure out what's best for us."

Dick: "That's a good idea."

9

STORING CRYPTO?

You can also keep your crypto off the internet, only if you have a safe password you don't forget.

Dick: "What are crypto wallets?"

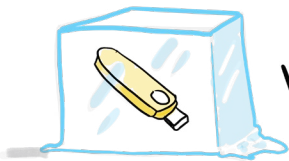
Jane: "The crypto I buy is stored in a wallet. Think of how you keep your physical money in a wallet. But the crypto wallet has a key that goes with it. Instead of a physical key, it's a string of numbers. But if I buy crypto at an exchange, they hold my keys. That's why it's not a good idea to store your money on an exchange."



**HOT
WALLET**

Dick: "I hear about a hot wallet and a cold wallet for storing crypto. What's that?"

Jane: "A hot wallet is when you store crypto online or on your computer. You do have a small risk of being hacked."



**COLD
WALLET**

A cold wallet is when you store it offline. It can be an external drive or something that looks like a thumb drive, but it only stores crypto externally. That means your private keys are not connected to the internet.

Only the owner has access to the money.

But if the owner forgets or loses the passwords, then they can lose all their crypto.”

Dick: “A guy purchased Bitcoin 10 years ago.

He stored it on an external device with a strong password.

Now it’s worth over \$200 million.

But . . . he forgot the password!

Shucks!

He has no idea what the password is.

He has two more tries, and if he doesn’t get it right, the drive is wiped out, and he’ll lose all \$200+ million.”

See the full story here:

<https://bit.ly/3qhIyrP>

and here:

<https://nyti.ms/3qhsTsu>

Jane: “That guy had a cold wallet that had only ten password guesses. But these days, cold wallets have recovery passcodes. So, if you’ve lost your password, you can use all these passcodes to recover your crypto. So it is still imperative to keep all your passwords safe. If you lose the passcodes, you lose your crypto.”

Video: The five best hardware wallets:

<https://bit.ly/3phHYsO>

Tresor and Ledger offer cold wallets. Tresor is easy to set up and use. Some wallets start at around \$60 and go up from there.

Hot wallets, like Exodus, Metamask, and Coinbase, are online choices. These are for more advanced users. Most exchanges also offer wallets.

Although some people like having cold or hot wallets, **Jane keeps her money at Celsius since she loves earning interest on her crypto. It’s a matter of personal preference.**

Tips on Hardware (cold-offline) Wallets:

- ⌘ If you forget your passwords, you can lose your crypto money. So always store the key phrases for safekeeping in a fireproof box and keep a backup of the phrases in another safe place.
- ⌘ Never have someone set this up for you. If anyone else has your key phrases, they can access your wallet and steal all your money.
- ⌘ Do not store phrases on your cell phone, computer, or the internet. These places can be hacked.
- ⌘ Do NOT buy a cold wallet from eBay or any second-party seller.

Make sure you are buying your drive directly from the company that makes it. If you buy it from a second-party seller, it's possible that they programmed your drive in a way that allows them to steal your money. Make sure your drive box has never been opened.

The advantage of having a cold wallet is you are 100% in control of your crypto. You're not vulnerable to any shutdowns or anything else happening externally. "Not your keys, not your crypto" is a popular saying. With cold storage, you have your keys. You also can't get hacked, unless someone takes your device. The disadvantage is there is no support. If you lose your login, passwords, or device, you can lose your crypto. Another disadvantage is that when your crypto is in a cold wallet, it does not earn interest.

Instead of using a cold wallet to store their crypto, Jane and Dick decide to keep their crypto at crypto savings banks (like Celsius or Nexo) to earn interest.

10

GET HIGH INTEREST ON YOUR US DOLLARS

I turn my dollars into stable coins now,
so I earn 10% interest—I'll show you how.



Jane: “I’m now going to take some of my money from my traditional bank, earning 0.04% interest, and transfer it into Celsius. I will buy USDC coins, known as stablecoins.”

Dick: “Does stablecoins mean it’s stable?”

Jane: “No. Stablecoins are linked to the asset, which can go up or down. In this case, USDC (US Dollar Coin) is the digital coin version of the US dollar. At the moment, it’s around 10% interest on USDC.”

Dick: “How do you do this?”

Jane: “I go to the Celsius home page and click ‘Buy Now’.

Then I follow along with the prompts to order. USDT, US Dollars in Tether, is a more popular coin, but Celsius doesn't carry it, so I can buy USDC at Celsius, or buy USDT at Nexo at around 12%—prices fluctuate. If I use Nexo, I'd have to buy at Coinbase and then transfer to Nexo, which is another great crypto bank." <https://nexo.io/?u=5fc43b397f21ca1bcf585574>

Research to see what option is best for you. We've mentioned this simply to show that there are US coins that can earn high-interest.

11

SELLING YOUR CRYPTO

You may want to sell some coins along the way, so with your profit, you can go out and play.

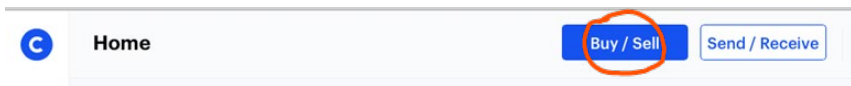
Dick and Jane purchased other coins, and when they went up, they sold some of their coins at a profit, very similar to how investors use the stock market.

Dick: “Now that we have made money on some of these coins, how do we sell our profits?”

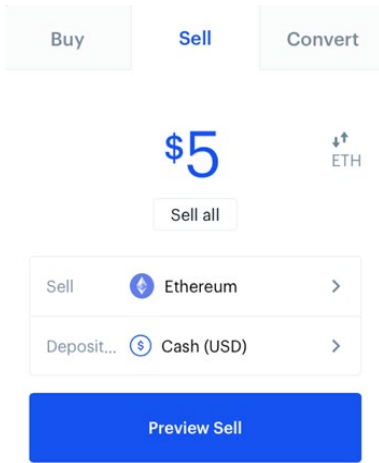
Jane: “It’s easy. We transfer our money back to an exchange, like Coinbase. It’s just like how we sent money to the crypto bank, only we’re sending it back.

To sell our crypto, we put a sell order in instead of a buy order.

We click the Buy/Sell button at the top of the page on Coinbase.



Then, it’s the same process we did buying crypto—only instead of clicking Buy, we click Sell and enter what we want to sell and how much.



And voila! We have our money.”

Dick: “I checked the bank, and our profit is there.”

Dick compares their profit to the stock market and his bank interest. Dick joins Jane in learning more about buying and selling crypto. They look over their finances, develop a crypto plan, and don't emotionally buy or sell on impulse.

They go over their budget and decide how much they want to put into crypto.



They divide that money and buy at various times, since it's hard to time the market.

Some coins they hodl, but other coins, when the coin was up, they would sell and take their profit.

All strategies vary for person but make sure you think of a strategy as you do with stocks.

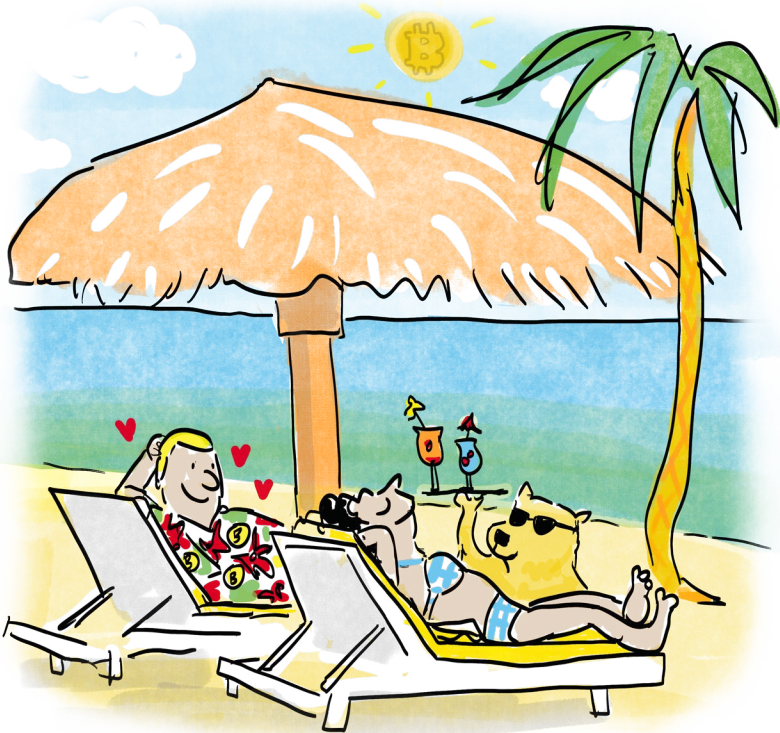
Together, Jane and Dick learn more and more as time passes on.



12 ONE YEAR LATER

Dick and Jane put the majority of their crypto away. They made a lot of money, so now they can travel and play.

As Dick and Jane lay out in the warm sun at an exotic island, they reflect on their crypto journey.



Dick: “Since you told me what to do, I bought the coins and watched them grow. I made all this money from making wise purchases. It’s amazing how I made money while I slept and did other things.”

Jane: “I enjoyed spending time researching and learning the coins. I would follow the market for a half-hour a day.”

Dick: “Some coins took ten minutes to buy and that was all the time we spent. By hodling them and getting high interest, we didn’t have to do anything else.”

“Oh my, this is fun!” Laughs Jane.

“It paid off learning to invest and hodl crypto.”

Dick: “Yeah, but most of all, I love hodling you!”

Jane and Dick are traveling the world, happy as can be.

They don’t have to work now that they’re rich and living carefree.

Jane and Dick live happily ever after.

The end???

The above ending could happen, but another outcome could be that they lose their money. All investing is risky. If you study crypto, it’s important to have a plan, don’t let your emotions drive you and your money away—Your story, too, can end happily ever after.



PART 2

CRYPTO DETAILS AND RESOURCES STUFF YOU'LL WANNA KNOW

We hope you've enjoyed this book and have ventured into crypto. All of us have extensively researched crypto. Here's more helpful info to help you on your crypto journey to Opportunity-Ville.

To stay up to date, and for all these resources as clickable links, and more, please go to: OneCoinTwoCoin.com.

COURSE ON CRYPTO GRID TRADING

Those clever traders who catch profits, no matter which way the market goes, are GRID TRADERS. They cast a spider web across a range to catch every wiggle in price.

If you want to take the next step and start grid trading crypto, made almost this easy peasy lemon breezy, go to OneCoinTwoCoin.com.

WHERE TO BUY BITCOIN AND CRYPTO— WHAT'S BEST FOR YOU?

We've narrowed it down to the best companies to take you to Crypto Land.

This chart will help you pick what's right for you.

You can also save at BOTH Celsius

<https://celsiusnetwork.app.link/133958e27d>

Referral code: 133958e27d

and Nexo. <https://nexo.io/?u=5fc43b397f21ca1bcf585574> It's said it's not good to put all your crypto in one place.

All are trusted, safe, and secure.

| Company | Pros | Cons | For: |
|--|--|---|--|
| <p>Coinbase</p> <p>Take action starting Chapter 2 to sign up.</p> <p>Top exchange, like Ameritrade, only for crypto. Coinbase is the bridge to Crypto Land. You buy crypto there. Then you move it to other places.</p> | <ul style="list-style-type: none"> • No high or hidden fees. • Flexible—you can do many things with the coins. • 30 million users. • Sells a wide variety of coins. • 150 billion traded. • 100 countries supported. | <ul style="list-style-type: none"> • No interest on crypto savings. • You need an extra step to move crypto to a crypto savings account. • Rare, but it has happened; one can lose their money moving it around. • Not a good idea to store crypto on an exchange, so it's best to move it. | <p>For someone who wants to buy and sell various coins, diversify to many places, and/or trade.</p> <p>Dan likes Coinbase because it's a robust, top crypto exchange and offers a wide variety of coins and choices.</p> |
| <p>Celsius</p> <p>Take action starting Chapter 6 to sign up. For savings:</p> <p>earn up to 17.7% annual interest rates on crypto.</p> <p>(They also have a 1% loan program.)</p> | <ul style="list-style-type: none"> • Buy crypto and stablecoins directly from their site and keep it there. No moving crypto around. • No minimum balances. • No fees. • No penalties. • No contracts. • 80% of Celsius's profits go back to their customers. • Get paid interest every Monday. | <ul style="list-style-type: none"> • Limited selection of coins to buy. • Currently only a mobile app. Desktop version coming soon. • Can't use the app in New York, Texas, or Washington state. | <p>More for someone who wants to 'set it and forget it'. For those who just want to save for the long term.</p> <p>Elaine likes their high-interest saving rates and one-stop shopping, so she doesn't have to move crypto around.</p> |

| Company | Pros | Cons | For: |
|--|--|--|--|
| <p>Nexo</p> <p>Take action starting Chapter 2 since you need Coinbase first, then you can move your crypto to Nexo.</p> <p>For saving: Earn up to 8% interest on crypto and up to 12% on stablecoins, paid out daily.</p> <ul style="list-style-type: none"> • Nexo is also a lending institution offering more benefits than banks. | <ul style="list-style-type: none"> • High savings rates when you transfer your money over from a crypto exchange. • 12 billion in assets. • 1 million Nexo users. | <ul style="list-style-type: none"> • You can only buy directly from Nexo if you're an accredited investor using \$50K or more; otherwise, you move your crypto in from Coinbase or an exchange. | <p>Earn high interest rates on crypto savings.</p> <p>Dan likes saving at Nexo because of the high crypto interest rates, the fact that it's a desktop application not a mobile app, and that it's available in Texas.</p> |

MORE ABOUT CELSIUS

- How Celsius can give high-interest rates: <https://bit.ly/3agFPc>
- Why Celsius is safe for storing crypto: <https://bit.ly/3tWVHZI> There's a 2-factor authorization for your login.
- Has a Hodl Mode. It blocks all payments and withdrawals from your account. It takes 24 hours to deactivate it. During that time, they send you an email notification. So if you were hacked, which is highly unlikely, you'd be notified in good time.
- Celsius pays interest weekly—every Monday.
- Celsius is highly rated by their customers.
- No fees (eg default, penalty, early withdrawal).
- No minimum balance

ONE PERCENT LOANS. THE NEW WAY OF LENDING.

Vastly different from borrowing from the banks.

- Low rates.
- Fewer hassles.
- No credit checks.
- No background checks.

Celsius Link: <https://celsiusnetwork.app.link/133958e27d>

Referral number 133958e27d to get \$40 off with \$400 deposit.

CRYPTO CREDIT CARD

A Gemini credit card earns up to 3% back in Bitcoin on every purchase. <https://bit.ly/3ddJIRr>

TOP CRYPTO TRADING PLATFORMS

1. Bitstamp (Terrific customer service!) <https://bitstamp.com/?ref=gridbot>
2. Kucoin <https://www.kucoin.com/ucenter/signup?rcode=2J6gxHu>
3. Binance.com (not Binance.us) is the best if you're international. <https://www.binance.com/en/register?ref=EEKU3K0C>
4. Kraken <https://r.kraken.com/myexchange>

TRACK YOUR CRYPTO FOR TAX PURPOSES

According to CNBC, "Under U.S. tax law, Bitcoin and other cryptocurrencies are classified as property and subject to capital gains taxes. But you only owe taxes when those gains are realized."

Tax Help: CoinTracking.com - When the taxman cometh, simply print out all your crypto activity while breathing a sigh of relief. <https://cointracking.info?ref=D102882>

CRYPTOCURRENCY CALCULATOR AND CONVERTER

This crypto calculator figures out what a coin is worth, it calculates from USD to another coin, or vice versa. <https://www.cryptonator.com/converter/>

HOT TIP: Siri, on your iPhone (and Alexa) will answer your crypto calculations.

“Siri, how much is 1,000 US dollars in Bitcoin?”

Siri: “\$1,000 UD dollars is equivalent to 0.30 bitcoins.”

WHERE TO RESEARCH COINS

See the top 100 coins, discover new coins, get quick info, and more at CoinGecko (there's also a mobile app).

<https://www.coingecko.com/>

BEST CHARTS AT TRADINGVIEW

If you're trading stocks or crypto, the best place hands-down is TradingView. Open a free account here. https://www.tradingview.com/goplinkro/?share_your_love=DanHollings

SECURITY AND VIRUS CHECK

Malwarebytes for computer - link

Malwarebytes for mobile devices - link

ENCRYPTED EMAIL FOR SAFETY

To stay safe, you may want a separate encrypted email that you only use for crypto. ProtonMail Link:

HTTPS://GO.GETPROTON.ME/AFF_C?OFFER_ID=26&AFF_ID=2324&SOURCE=BOOK&URL_ID=267

GET BITCOIN REWARDS FOR SHOPPING ONLINE

Lolli gives you free Bitcoin or cash when you shop at over 1,000 top online stores. <https://www.lolli.com>

FOLLOW CRYPTO NEWS WITH FREE APP

A great App called CryptoNews gives you the latest crypto news.

COINBASE LINKS

Join Coinbase:

<https://bit.ly/3coAa5w>

How to set up a Coinbase account:

<https://www.btcnn.com/create-coinbase-account/>

How to link a payment method to Coinbase:

<https://bit.ly/3vKkIL>

Adding a US bank account as payment method to Coinbase:

<https://bit.ly/3vsDa85>



BIOS

The Authors:



Elaine Wilkes is an internationally published author with Hay House Publishers and a self-published author. Her work has received seven awards, along with Publishers Weekly rare star recommendation. Her latest award-winning book, *War is Personal, Hell, Luck and Resilience*, is her father's raw, honest, and sometimes funny look at life as a combat Marine. She has a PhD in Naturopathy, a Master's Degree in Psychology, and is certified in LEED, Nutrition, and teaching yoga. She's also a licensed real estate broker.



Daniel Hall is a Wall Street Journal and USA TODAY bestselling author, speaker, consultant, coach, lawyer (JD from Texas Tech University), nurse (BSN from University of Texas at El Paso), and host of the popular Daniel Hall YouTube channel. He is also the creator of the 'Real Fast' brand of training programs designed to help investors, authors, speakers, coaches, consultants, trainers, internet marketers, and entrepreneurs effectively grow their businesses faster and profit more effortlessly.



Dan Hollings is the strategist that helped take "The Secret" book/movie to Amazon's top spot and helped make it a mega-hit online viral phenomena. He has devoted his life to helping people make money online. In the world of Crypto, Dan is known as the guy the "Cracked The Code" by simplifying how people invest and maximize returns with what he calls the "Full-throttle HODL." From DeFi, to NFT's, to Futures, to Grid Trading... Dan excels in safe strategies with maximum ROI.

The Illustrator:



Lisa Rothstein is an illustrator for The New Yorker Magazine, bestselling authors and companies in tech and healthcare. Her business, Drawing Out Your Genius™ supports companies in simplifying complex topics, defusing difficult conversations, and accelerating change through the power of visual communication. She is the co-creator, with Daniel Hall, of the Real Fast Doodle Profits online training.

Bitcoin? Crypto? Not sure what to do?



Other books are confusing and boring. Instead, we cut to the chase and give you the **FUNDamentals** in three easy steps!



1. Learn the basics.
2. Buy.
3. Make money (or lose it).

Baddabing! Baddaboom!

You'll be happy you got in on the biggest boon in history.

We'll show you how you can get into Bitcoin and Crypto, and you don't need a lot of money. You're in for \$2 or more, and then we'll show you how to earn super-duper high interest.

Let's do this!

