

# Digital Finance Management Course

Practical Course Companion eBook

11 lessons across 3 modules, organized for review, practice and responsible application.

## IMPORTANT

Educational use only. This material does not provide investment, legal, tax or financial advice. Markets and digital assets involve risk, including possible loss of capital. Verify information independently and use appropriately regulated professional advice when needed.

# How to use this eBook

Read one lesson at a time, write the answer to its practice prompt, and compare your decision with the stated key points. Use historical or hypothetical examples for practice. Keep a learning journal so that changes in your reasoning remain visible.

## Course map

| Module                 | Lessons |
|------------------------|---------|
| Trading Crypto         | 3       |
| Investing in Crypto    | 4       |
| Storing Cryptocurrency | 4       |

# Trading Crypto

## 1. To Trade or to Invest

To Trade or to Invest is a practical part of the learning pathway that connects a clear goal with repeatable action and review.

Understanding this idea helps a learner describe market behavior more precisely, compare scenarios and avoid treating any single signal as a guarantee. Examples are educational and hypothetical; real financial decisions require independent research and risk assessment.

| KEY POINTS                                                                                                                                                                                                                                                                                                                                                                          | PRACTICE                                                                                                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>- Explain to trade or to invest in plain language and connect it to the goal of Digital Finance Management Course.</li><li>- Recognize the inputs, assumptions and limitations that affect this idea inside Trading Crypto.</li><li>- Apply the idea to a small example, record the result and choose one evidence-based next step.</li></ul> | Use a historical or hypothetical example to identify to trade or to invest, then write the conditions that would invalidate your interpretation. |

## 2. How to Trade Cryptocurrency

A cryptocurrency is a digitally represented asset that uses cryptographic systems and distributed networks to record transfers.

Understanding this idea helps a learner describe market behavior more precisely, compare scenarios and avoid treating any single signal as a guarantee. Examples are educational and hypothetical; real financial decisions require independent research and risk assessment.

| KEY POINTS                                                                                                                                                                                                                                                                                                                                                                                | PRACTICE                                                                                                                                               |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>- Explain how to trade cryptocurrency in plain language and connect it to the goal of Digital Finance Management Course.</li><li>- Recognize the inputs, assumptions and limitations that affect this idea inside Trading Crypto.</li><li>- Apply the idea to a small example, record the result and choose one evidence-based next step.</li></ul> | Use a historical or hypothetical example to identify how to trade cryptocurrency, then write the conditions that would invalidate your interpretation. |

### 3. Risks of Trading Crypto

Risks of Trading Crypto focuses on identifying avoidable exposure, setting boundaries in advance and reviewing decisions without hindsight bias.

Understanding this idea helps a learner describe market behavior more precisely, compare scenarios and avoid treating any single signal as a guarantee. Examples are educational and hypothetical; real financial decisions require independent research and risk assessment.

| KEY POINTS                                                                                                                                                                                                                                                                                                                                                                            | PRACTICE                                                                                                                                           |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>- Explain risks of trading crypto in plain language and connect it to the goal of Digital Finance Management Course.</li><li>- Recognize the inputs, assumptions and limitations that affect this idea inside Trading Crypto.</li><li>- Apply the idea to a small example, record the result and choose one evidence-based next step.</li></ul> | Use a historical or hypothetical example to identify risks of trading crypto, then write the conditions that would invalidate your interpretation. |

# Investing in Crypto

## 1. How to Invest in Cryptocurrency

A cryptocurrency is a digitally represented asset that uses cryptographic systems and distributed networks to record transfers.

Understanding this idea helps a learner describe market behavior more precisely, compare scenarios and avoid treating any single signal as a guarantee. Examples are educational and hypothetical; real financial decisions require independent research and risk assessment.

| KEY POINTS                                                                                                                                                                                                                                                                                                                                                                                         | PRACTICE                                                                                                                                                   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>- Explain how to invest in cryptocurrency in plain language and connect it to the goal of Digital Finance Management Course.</li><li>- Recognize the inputs, assumptions and limitations that affect this idea inside Investing in Crypto.</li><li>- Apply the idea to a small example, record the result and choose one evidence-based next step.</li></ul> | Use a historical or hypothetical example to identify how to invest in cryptocurrency, then write the conditions that would invalidate your interpretation. |

## 2. Risks of Investing in Crypto

Risks of Investing in Crypto focuses on identifying avoidable exposure, setting boundaries in advance and reviewing decisions without hindsight bias.

Understanding this idea helps a learner describe market behavior more precisely, compare scenarios and avoid treating any single signal as a guarantee. Examples are educational and hypothetical; real financial decisions require independent research and risk assessment.

| KEY POINTS                                                                                                                                                                                                                                                                                                                                                                                      | PRACTICE                                                                                                                                                |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>- Explain risks of investing in crypto in plain language and connect it to the goal of Digital Finance Management Course.</li><li>- Recognize the inputs, assumptions and limitations that affect this idea inside Investing in Crypto.</li><li>- Apply the idea to a small example, record the result and choose one evidence-based next step.</li></ul> | Use a historical or hypothetical example to identify risks of investing in crypto, then write the conditions that would invalidate your interpretation. |

### 3. ICO

ICO is a practical part of the learning pathway that connects a clear goal with repeatable action and review.

Understanding this idea helps a learner describe market behavior more precisely, compare scenarios and avoid treating any single signal as a guarantee. Examples are educational and hypothetical; real financial decisions require independent research and risk assessment.

| KEY POINTS                                                                                                                                                                                                                                                                                                                                                             | PRACTICE                                                                                                                       |
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| <ul style="list-style-type: none"><li>- Explain ico in plain language and connect it to the goal of Digital Finance Management Course.</li><li>- Recognize the inputs, assumptions and limitations that affect this idea inside Investing in Crypto.</li><li>- Apply the idea to a small example, record the result and choose one evidence-based next step.</li></ul> | Use a historical or hypothetical example to identify ico, then write the conditions that would invalidate your interpretation. |

### 4. NFT

NFT is a practical part of the learning pathway that connects a clear goal with repeatable action and review.

Understanding this idea helps a learner describe market behavior more precisely, compare scenarios and avoid treating any single signal as a guarantee. Examples are educational and hypothetical; real financial decisions require independent research and risk assessment.

| KEY POINTS                                                                                                                                                                                                                                                                                                                                                             | PRACTICE                                                                                                                       |
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| <ul style="list-style-type: none"><li>- Explain nft in plain language and connect it to the goal of Digital Finance Management Course.</li><li>- Recognize the inputs, assumptions and limitations that affect this idea inside Investing in Crypto.</li><li>- Apply the idea to a small example, record the result and choose one evidence-based next step.</li></ul> | Use a historical or hypothetical example to identify nft, then write the conditions that would invalidate your interpretation. |

# Storing Cryptocurrency

## 1. What's a Wallet?

A cryptocurrency wallet manages private keys used to authorize activity on a blockchain; protecting the keys is the central security task.

Understanding this idea helps a learner describe market behavior more precisely, compare scenarios and avoid treating any single signal as a guarantee. Examples are educational and hypothetical; real financial decisions require independent research and risk assessment.

| KEY POINTS                                                                                                                                                                                                                                                                                                                                                                                 | PRACTICE                                                                                                                                           |
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| <ul style="list-style-type: none"> <li>- Explain what's a wallet? in plain language and connect it to the goal of Digital Finance Management Course.</li> <li>- Recognize the inputs, assumptions and limitations that affect this idea inside Storing Cryptocurrency.</li> <li>- Apply the idea to a small example, record the result and choose one evidence-based next step.</li> </ul> | <p>Use a historical or hypothetical example to identify what's a wallet?, then write the conditions that would invalidate your interpretation.</p> |

## 2. Hot Wallet

A hot wallet is connected to the internet and prioritizes access, while increasing exposure to online threats.

Understanding this idea helps a learner describe market behavior more precisely, compare scenarios and avoid treating any single signal as a guarantee. Examples are educational and hypothetical; real financial decisions require independent research and risk assessment.

| KEY POINTS                                                                                                                                                                                                                                                                                                                                                                           | PRACTICE                                                                                                                                     |
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| <ul style="list-style-type: none"> <li>- Explain hot wallet in plain language and connect it to the goal of Digital Finance Management Course.</li> <li>- Recognize the inputs, assumptions and limitations that affect this idea inside Storing Cryptocurrency.</li> <li>- Apply the idea to a small example, record the result and choose one evidence-based next step.</li> </ul> | <p>Use a historical or hypothetical example to identify hot wallet, then write the conditions that would invalidate your interpretation.</p> |

## 3. Cold Wallet

A cold wallet keeps signing keys offline and can reduce online exposure when backup and recovery are managed correctly.

Understanding this idea helps a learner describe market behavior more precisely, compare scenarios and avoid treating any single signal as a guarantee. Examples are educational and hypothetical; real financial decisions require independent research and risk assessment.

| KEY POINTS                                                                                                                                                                                                                                                                                                                                                                            | PRACTICE                                                                                                                                      |
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| <ul style="list-style-type: none"> <li>- Explain cold wallet in plain language and connect it to the goal of Digital Finance Management Course.</li> <li>- Recognize the inputs, assumptions and limitations that affect this idea inside Storing Cryptocurrency.</li> <li>- Apply the idea to a small example, record the result and choose one evidence-based next step.</li> </ul> | <p>Use a historical or hypothetical example to identify cold wallet, then write the conditions that would invalidate your interpretation.</p> |

## 4. How to Choose the Right Wallet

A cryptocurrency wallet manages private keys used to authorize activity on a blockchain; protecting the keys is the central security task.

Understanding this idea helps a learner describe market behavior more precisely, compare scenarios and avoid treating any single signal as a guarantee. Examples are educational and hypothetical; real financial decisions require independent research and risk assessment.

| KEY POINTS                                                                                                                                                                                                                                                                                                                                                                                           | PRACTICE                                                                                                                                                  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>- Explain how to choose the right wallet in plain language and connect it to the goal of Digital Finance Management Course.</li><li>- Recognize the inputs, assumptions and limitations that affect this idea inside Storing Cryptocurrency.</li><li>- Apply the idea to a small example, record the result and choose one evidence-based next step.</li></ul> | Use a historical or hypothetical example to identify how to choose the right wallet, then write the conditions that would invalidate your interpretation. |



# Final application plan

Choose one course concept to apply. Define the goal, the evidence you need, the smallest responsible test, the boundary that would stop the test and the date when you will review the result.

## Goal

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## Evidence and inputs

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## Small test

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## Risk boundary

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## Review date and next step

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