

Digital Finance Fundamentals Course

Practical Course Companion eBook

13 lessons across 2 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
Introduction	7
Cryptocurrencies	6

Introduction

1. What's a 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
- Explain what's a cryptocurrency? in plain language and connect it to the goal of Digital Finance Fundamentals Course. - Recognize the inputs, assumptions and limitations that affect this idea inside Introduction. - Apply the idea to a small example, record the result and choose one evidence-based next step.	Use a historical or hypothetical example to identify what's a cryptocurrency?, then write the conditions that would invalidate your interpretation.

2. Stablecoins

A stablecoin is designed to track a reference asset, but its stability still depends on reserves, mechanisms and market confidence.

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
- Explain stablecoins in plain language and connect it to the goal of Digital Finance Fundamentals Course. - Recognize the inputs, assumptions and limitations that affect this idea inside Introduction. - Apply the idea to a small example, record the result and choose one evidence-based next step.	Use a historical or hypothetical example to identify stablecoins, then write the conditions that would invalidate your interpretation.

3. Blockchain

A blockchain is a distributed ledger that groups validated records into cryptographically linked blocks.

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
- Explain blockchain in plain language and connect it to the goal of Digital Finance Fundamentals Course. - Recognize the inputs, assumptions and limitations that affect this idea inside Introduction. - Apply the idea to a small example, record the result and choose one evidence-based next step.	Use a historical or hypothetical example to identify blockchain, then write the conditions that would invalidate your interpretation.

4. Mining

Mining is a proof-of-work process in which computing power helps validate transactions and secure a network.

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
- Explain mining in plain language and connect it to the goal of Digital Finance Fundamentals Course. - Recognize the inputs, assumptions and limitations that affect this idea inside Introduction. - Apply the idea to a small example, record the result and choose one evidence-based next step.	Use a historical or hypothetical example to identify mining, then write the conditions that would invalidate your interpretation.

5. Staking

Staking commits eligible tokens to a proof-of-stake network in exchange for possible rewards and protocol risk.

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
- Explain staking in plain language and connect it to the goal of Digital Finance Fundamentals Course. - Recognize the inputs, assumptions and limitations that affect this idea inside Introduction. - Apply the idea to a small example, record the result and choose one evidence-based next step.	Use a historical or hypothetical example to identify staking, then write the conditions that would invalidate your interpretation.

6. Coins and Tokens

A coin is native to its own blockchain, while a token is issued through an existing blockchain platform.

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
- Explain coins and tokens in plain language and connect it to the goal of Digital Finance Fundamentals Course. - Recognize the inputs, assumptions and limitations that affect this idea inside Introduction. - Apply the idea to a small example, record the result and choose one evidence-based next step.	Use a historical or hypothetical example to identify coins and tokens, then write the conditions that would invalidate your interpretation.

7. Forks

A blockchain fork occurs when network rules or history diverge, creating an update or a separate chain.

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
- Explain forks in plain language and connect it to the goal of Digital Finance Fundamentals Course. - Recognize the inputs, assumptions and limitations that affect this idea inside Introduction. - Apply the idea to a small example, record the result and choose one evidence-based next step.	Use a historical or hypothetical example to identify forks, then write the conditions that would invalidate your interpretation.

Cryptocurrencies

1. Bitcoin

Bitcoin is a decentralized digital asset with a fixed issuance schedule and a proof-of-work security model.

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
- Explain bitcoin in plain language and connect it to the goal of Digital Finance Fundamentals Course. - Recognize the inputs, assumptions and limitations that affect this idea inside Cryptocurrencies. - Apply the idea to a small example, record the result and choose one evidence-based next step.	Use a historical or hypothetical example to identify bitcoin, then write the conditions that would invalidate your interpretation.

2. Ethereum

Ethereum is a programmable blockchain used for smart contracts and decentralized applications.

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
- Explain ethereum in plain language and connect it to the goal of Digital Finance Fundamentals Course. - Recognize the inputs, assumptions and limitations that affect this idea inside Cryptocurrencies. - Apply the idea to a small example, record the result and choose one evidence-based next step.	Use a historical or hypothetical example to identify ethereum, then write the conditions that would invalidate your interpretation.

3. Ripple

XRP is a digital asset associated with payment-focused infrastructure; Ripple is the company that develops related solutions.

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
- Explain ripple in plain language and connect it to the goal of Digital Finance Fundamentals Course. - Recognize the inputs, assumptions and limitations that affect this idea inside Cryptocurrencies. - Apply the idea to a small example, record the result and choose one evidence-based next step.	Use a historical or hypothetical example to identify ripple, then write the conditions that would invalidate your interpretation.

4. Tether

Tether's USDT is a widely used stablecoin intended to track the US dollar and carries issuer and reserve risk.

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
- Explain tether in plain language and connect it to the goal of Digital Finance Fundamentals Course. - Recognize the inputs, assumptions and limitations that affect this idea inside Cryptocurrencies. - Apply the idea to a small example, record the result and choose one evidence-based next step.	Use a historical or hypothetical example to identify tether, then write the conditions that would invalidate your interpretation.

5. Dogecoin

Dogecoin is a proof-of-work cryptocurrency whose market value can be strongly influenced by sentiment.

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
- Explain dogecoin in plain language and connect it to the goal of Digital Finance Fundamentals Course. - Recognize the inputs, assumptions and limitations that affect this idea inside Cryptocurrencies. - Apply the idea to a small example, record the result and choose one evidence-based next step.	Use a historical or hypothetical example to identify dogecoin, then write the conditions that would invalidate your interpretation.

6. Alternative Cryptocurrencies

Alternative Cryptocurrencies 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
- Explain alternative cryptocurrencies in plain language and connect it to the goal of Digital Finance Fundamentals Course. - Recognize the inputs, assumptions and limitations that affect this idea inside Cryptocurrencies. - Apply the idea to a small example, record the result and choose one evidence-based next step.	Use a historical or hypothetical example to identify alternative cryptocurrencies, 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

Evidence and inputs

Small test

Risk boundary

Review date and next step
