



Crypto, *Plainly.*

*A tiny book that explains digital money
in the simplest words possible.*

NO JARGON · NO HYPE · ~5 MINUTES

What is it, really?

Money on the internet that no single bank or company controls. Instead of a bank keeping the record of who owns what, thousands of computers around the world keep the same record together.

Because they all hold a copy, no one can secretly change it. That shared record is called a **blockchain** — think of it as a giant notebook everyone can read, but no one can erase.

If a bank account is a balance your bank promises is real, crypto is a balance **the whole network agrees is real.**

Where does it *live*?

Your crypto sits in a **wallet** — an app on your phone or computer. The wallet holds a secret **key**, like a password that proves the coins are yours.

Whoever has the key, owns the coins. That is the whole game.

This is the big one: if you lose your key, no one can recover it for you. There is no "forgot password" button. Write it down and keep it offline.

How does a *payment* work?

You do not need a name, a bank, or permission. You just need someone's wallet address — a long string of letters and numbers. You tap send, the network checks you really own the coins, and seconds to minutes later it is done. It works the same whether they are next door or across the planet.

Two things to remember: sends are **final** (no undo), and each send costs a small **network fee**. On tiny amounts, always check that fee first.

Why is the *price* all over the place?

Most crypto is not tied to anything fixed — its price is just what people will pay right now. That can swing a lot in a single day. There is one calmer corner: **stablecoins**. These are designed to stay worth about one dollar, so they do not jump around. Handy when you just want to pay or save without the rollercoaster.

Buying your *first bit*

The normal way in is a reputable, regulated app available in your country. You will usually verify your identity once — that is standard and legal.

Then start **tiny**. Five or ten dollars is plenty to learn how it feels. A first buy is a lesson, not a lottery ticket.

- ✓ Use a well-known, regulated app
- ✓ Buy a small amount of a major coin
- ✓ Check the fee before you confirm
- ✓ Save your recovery words offline

Staying safe

Most people who lose money to crypto lose it to **scams**, not to the technology. The scams are surprisingly easy to spot once you know the pattern.

- ✗ "Send money, we'll double it" — always a scam
- ✗ "Guaranteed" profits — nothing is guaranteed
- ✗ Pressure to act fast — slow down instead
- ✗ Anyone asking for your secret key — never share it

If an offer sounds too good to be true, it is. **No one can reliably double your money.** Walk away.

THE END

That is *it*.

Crypto is money on a shared notebook the whole internet keeps honest. You hold it in a wallet, guard your key, start small, and ignore anyone promising magic.

Now you know more than most people who have already bought some.
