

Content Pack 50 CONTENTS

- IT'S A -
MONEY THING[®]



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WHAT TO KNOW ABOUT CRYPTO

Should you get in on it? Is it legit? Let's dig into this mysterious new form of money.

Cryptocurrencies like bitcoin, ethereum and dogecoin have emerged in recent years, causing a whirlwind of confusion. Whether you're a seasoned investor or just beginning to explore, this new digital realm can be perplexing.

8 things you should know

1 WHAT IS CRYPTOCURRENCY?

Cryptocurrency is a digital or virtual form of currency that uses cryptography for security. It is designed to work as a medium of exchange, just like traditional currencies such as the U.S. dollar, euro or Japanese yen. Unlike traditional currencies issued and regulated by central banks, cryptocurrencies operate on decentralized networks, typically based on blockchain technology.

What does that mean to you?

It means that your money is secret. You access your virtual money (cryptocurrency) through a secure website or app to make transactions. Only you (or whoever has your login password) can access your cryptocurrency and make transactions. If you lose your private keys, have questions or need any help, you are on your own. There is no banker or help desk that you can call.

2 WHAT IS BITCOIN?

Bitcoin is the first and most well-known cryptocurrency. It operates on a peer-to-peer network, meaning that transactions can be conducted directly between users without the need for intermediaries such as credit unions or banks.

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Five Common Cryptocurrency Scams You Should Be Aware Of

With the rise in popularity of cryptocurrencies, the world of digital assets has become a breeding ground for scams and fraudulent activities. While the technology behind cryptocurrencies offers numerous benefits, it's essential to be aware of the potential risks involved. To avoid falling victim to a Ponzi scheme, it's crucial to conduct thorough research and to be skeptical of any investment opportunity that seems too good to be true.

- Ponzi Schemes** have been around for ages, but they have found a new medium in the cryptocurrency space. These schemes, which operate by promising high returns on investments, rely on the funds of new investors to pay off earlier investors. The scheme eventually collapses when there aren't enough new investors to sustain the payouts. To avoid falling victim to a Ponzi scheme, it's crucial to conduct thorough research and to be skeptical of any investment opportunity that seems too good to be true.
- Phishing Attacks** are a prevalent form of online scamming that target individuals through deceptive emails, websites or messages. In the context of cryptocurrencies, scammers often create fake websites that mimic legitimate exchanges or wallets so they can trick users into revealing their private keys or login credentials. These attacks can lead to significant financial losses. To avoid falling for phishing attacks, always double-check the website's URL, enable two-factor authentication and be cautious of unsolicited requests for personal information.
- Initial Coin Offerings (ICOs)** gained popularity as a means for cryptocurrency projects to raise funds. However, this fundraising method also attracted scammers looking to exploit unsuspecting investors. ICO frauds involve the creation of fake projects or the misrepresentation of existing ones, with the aim of collecting funds from investors and disappearing with the money. It's essential to thoroughly research any ICO before investing by looking for credible information about the project team, reading white papers and checking out community feedback.
- Pump-and-Dump Schemes** are common in the cryptocurrency market, particularly with low-cap or lesser-known coins. In this scam, a group of individuals artificially inflates the price of a specific cryptocurrency by spreading false information or rumors. Once the price has risen significantly, they sell off their holdings, causing the price to crash and leaving other investors with significant losses.

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Decoding CRYPTOCURRENCY

BITCOIN The original, largest and best-known cryptocurrency.

BLOCKCHAIN A distributed ledger technology that allows transactions to be recorded in a secure, tamper-resistant way. It is the underlying technology used by cryptocurrencies.

COIN A colloquial term for a cryptocurrency.

CRYPTOGRAPHY The science of encoding and decoding information so that only those who intend to receive it can do so.

DISTRIBUTED LEDGER In traditional finance, a financial institution holds a ledger of all its customers' transactions. In a distributed ledger, the ledger is shared across a network of computers, so no one entity has a monopoly on the data.

DECIPHERING The process of using digital information to form the private keys needed to access a cryptocurrency wallet.

ETHEREUM The second largest cryptocurrency after Bitcoin (measured by market capitalization).

EXCHANGE A website or app that allows users to buy and sell digital assets.

FAT CURRENCY Traditional currencies backed by the full faith and credit of a nation.

ICO An acronym that stands for Initial Coin Offering. An ICO is the fundraising equivalent of an initial public offering (IPO).

LEDGER A record of transactions maintained by computerized financial institutions.

PRIVATE KEY A secret key used to access a cryptocurrency wallet.

WALLET A digital storage device or location for keeping digital assets secure.

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