Crypto Millionaire!

Protect Your Cryptos

Knowledge Book

By: Viz Venkatesh

TO EVERYONE PLAYING *PROTECT YOUR CRYPTOS™*,

THANK YOU!

I've always loved time with my family: laughing, learning, and battling over a good board game. Board games are where the best memories are made.

Creating Protect Your Cryptos™ has been an incredible journey, and I'm so happy to share it with you. This game is more than cards and strategy — it's about bringing families together, sparking curiosity, and learning something new along the way.

It's truly an honor to be a part of your family's game nights. Thank you for inviting Protect Your Crypto™ into your home and being part of this adventure.

This book will complement the Protect Your Cryptos™ game with additional knowledge about Crypto Currencies and its use cases, how Blockchain technology is going to change the way we do business.

Learn and Enjoy — and remember, always Protect Your Cryptos!

With gratitude,

Viz

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Section 1: Overview

Kids should learn about crypto because it opens their minds to the future of money, technology, and innovation. The world they're growing in is rapidly changing — where digital currencies, online payments, and virtual economies are becoming the new normal. By understanding how crypto and blockchain work, kids begin to see that money isn't just paper or coins, but a system built on trust, technology, and community.

Learning about crypto also builds financial literacy from an early age, teaching children how to think critically about saving, spending, and investing. They learn the importance of digital safety and responsibility, how to protect their information, and why security matters in an increasingly connected world.

Exploring blockchain inspires creativity and problem-solving. It helps kids see how the same technology behind cryptocurrencies is used to create art, music, and even environmental solutions. It encourages curiosity, teamwork, and the confidence to ask big questions about how technology shapes our lives.

Most importantly, the goal isn't to make kids investors — it's to make them informed digital citizens. By learning about crypto in a guided, age-appropriate way, they gain the knowledge, confidence, and mindset to navigate and shape the digital economy responsibly. In doing so, we're empowering the next generation to be not just users of technology, but the innovators and leaders who will define its future.

Section 2: The Evolution of Money

From Seashells to Digital Digits – How We Got to "Magic Internet Money"

Money didn't always look like coins, bills, or apps on your phone. Long before Bitcoin and Ethereum existed, people had to get creative just to trade things. Let's take a quick journey through time to see how money evolved—and how we eventually ended up with digital currencies like crypto.

1. Trading Without Money (Barter System)

Thousands of years ago, there was **no money at all**. People used a system called **bartering**.
That meant trading one thing for another.

For example:

- You give someone **apples**
- They give you **fish**

Sounds simple—but it wasn't always fair. What if the other person didn't want apples? Or what if fish were worth more than apples? Trading was slow and confusing.

So people needed something **everyone agreed had value**.

2. Early Money: Seashells, Beads, and Gold

Different cultures started using items that were:

- Hard to find
- Easy to carry
- Valued by many people

Some examples:

- Seashells 🌊
- Beads 💎
- Salt 🧂
- Gold and silver 🪙

These objects became early forms of money because people trusted their value.

3. Coins and Paper Money

Eventually, governments stepped in and said:

"We'll make official money everyone can trust."

That's when:

- **Coins** were made from metal
- **Paper money** was introduced and backed by gold

Paper money made trade much easier—but it also meant trusting banks and governments to manage it honestly.

4. Digital Money and Banks

Fast forward to modern times.

Most money today:

- Lives in **bank computers**
- Is **not physical**
- Moves digitally using apps, cards, and online banking

When you swipe a card or send money online, no cash moves—just **numbers on a screen**.

At this point, money was already mostly digital… but still controlled by banks.

5. The Big Idea: Money Without a Middleman

In 2009, something new appeared: **Bitcoin**.

Bitcoin introduced a wild idea:

“What if money didn’t need banks?”

Instead of trusting one company or government, Bitcoin uses:

- Computers around the world
- A shared digital record called a **blockchain**
- Math and cryptography to stay secure

This is where the nickname **“Magic Internet Money”** comes from—because it exists online, runs on code, and works without a central boss.

6. From Bitcoin to Many Cryptos

After Bitcoin, developers asked:

- What if money could do **more than just send value**?
- What if it could power games, art, apps, and smart contracts?

That's how we got cryptocurrencies like:

- **Ethereum** – for smart contracts and apps
- **Solana & Near** – for fast, low-cost transactions
- **Binance & Hedera** – for scalable networks
- **Dogecoin** – fun, community-driven money
- **Bored Ape & Render** – digital art and creativity
- **Tether** – stable digital money tied to real dollars

Each one builds on the idea that money can be **programmable, global, and digital**.

7. Why This Matters to You

You're growing up in a world where:

- Money is digital
- Games have digital items
- Art can be owned online
- Payments can happen instantly

Crypto is part of this future—but understanding it is key. That's why learning **how it works**, **how to stay safe**, and **how to protect your cryptos** matters more than ever.

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At this point, money was already mostly digital… but still controlled by banks.

Quick Takeaway

Money evolved because humans needed better ways to trade.
Crypto is the next step—**digital money built for the internet age**.

Section 3: Blockchain – The Unbreakable Diary

How Crypto Keeps Track of Everything (and Why It's So Hard to Hack)

Imagine a diary that:

- Writes itself in pen ✍️
- Is copied thousands of times 📚
- Can be seen by everyone, but changed by no one

That's basically what a **blockchain** is.

1. What Is a Ledger?

A **ledger** is just a record book that tracks transactions.

In the past:

- Shopkeepers used paper ledgers
- Banks used private digital ledgers

With crypto, the ledger is:

- **Public**
- **Shared**
- **Digital**
- **Not owned by one company or government**

This shared ledger is called the **blockchain**.

2. How a Blockchain Works (Simple Version)

Think of blockchain like a chain made of blocks.

Each **block** contains:

- A list of transactions
- A timestamp
- A special digital fingerprint (called a hash)

Once a block is full:

- It gets locked
- Linked to the previous block
- Added permanently to the chain

After that, it **cannot be changed**.

3. Why Is It Called “Unbreakable”?

Blockchain is considered extremely secure because:

🔐 **Thousands of Copies**
The blockchain exists on thousands of computers worldwide.
To cheat, a hacker would have to change **most of them at the same time**—almost impossible.

🔢 **Math Protects It**
Cryptography uses complex math that computers can verify instantly but attackers can’t easily fake.

⛓️ **Blocks Are Linked**
If someone tries to change one block, all following blocks break—alerting the network immediately.

4. Transparent but Private

Blockchain is **transparent**, not anonymous.

That means:

- Anyone can see transactions
- Wallet addresses are visible
- Names are NOT shown

It's like seeing:

"Wallet A sent money to Wallet B"
...but not knowing who owns those wallets.

This transparency helps prevent cheating and fraud.

5. So... What Is Cryptocurrency?

Cryptocurrency is digital money that:

- Lives on a blockchain
- Uses cryptography for security
- Works without banks
- Can be sent anywhere in the world

Examples:

- **Bitcoin** → Digital money
- **Ethereum** → Money + smart programs
- **Solana / Near** → Fast digital payments

- **Tether** → Digital dollars
- **Dogecoin** → Fun, community crypto
- **Bored Ape & Render** → Digital creativity

Each crypto follows blockchain rules—but may be built for different purposes.

6. Why Blockchain Matters

Blockchain allows:

- Trust without middlemen
- Faster global payments
- Ownership of digital items
- Fair systems anyone can verify

It's why crypto is often called:

"Don't trust—verify."

7. A Quick Example

Imagine your class keeps score for a game:

- Everyone writes the score
- Everyone checks changes
- Cheating is obvious

That's how blockchain keeps crypto honest.

Key Takeaway

Blockchain is a **shared, transparent, and secure digital ledger** that makes cryptocurrency possible.
It's hard to hack, easy to verify, and built for a digital world.

Section 4: Bitcoin:

The Internet's "Digital Gold"

Hey there! Ever wondered how you could send "money" to a friend halfway across the world as easily as sending a DM, without needing a bank to say "okay"? That's the magic of **Bitcoin**.

Think of Bitcoin as **Digital Gold**. Just like gold is rare and people have valued it for a long time, Bitcoin is a digital version that lives entirely on the internet.

🧐 What is Bitcoin?

At its core, Bitcoin is **digital money**.

- **Decentralized:** No government, bank, or single person "owns" it. It's run by a giant network of computers all over the world.
- **Limited Edition:** There will only ever be **21 million Bitcoins**. This makes it "scarce" (rare), which is why many people think it's valuable.
- **The Blockchain:** Imagine a public, digital "group chat" where every transaction is recorded. Once a message (transaction) is sent, nobody can delete or change it. That's the blockchain!

⏳ When did it start?

Bitcoin was "born" on **January 3, 2009**. It started right after a big global financial crisis when people were losing trust in traditional banks. The first-ever "block" of Bitcoin (called the **Genesis Block**) even contained a secret message about a newspaper headline from that day!

🕵️ By whom? (The Big Mystery)

The creator of Bitcoin used the name **Satoshi Nakamoto**. Here's the cool part: **Nobody knows who Satoshi actually is!** It could be one person, or it could be a group of geniuses. In 2010, Satoshi handed the project over to the community and vanished. To this day, the identity remains one of the internet's greatest secrets.

🎮 What are the Use Cases?

What do people actually *do* with it?

- **Investing (HODLing):** Many people buy a little bit and hold onto it for years, hoping it will be worth more in the future (this is called "HODLing").
- **Shopping:** You can use Bitcoin to buy things at places like **Microsoft** (for Xbox games!), **Twitch**, and even some specialized car or jewelry shops.
- **Sending Money Fast:** Sending money to another country can take days and cost a lot in bank fees. With Bitcoin, you can send it directly to anyone, anywhere, usually in minutes.
- **Supporting Creators:** Some artists and YouTubers accept Bitcoin as "tips" or for buying their **NFTs** (digital collectibles).

🌐 Where to learn more?

The "original" home for Bitcoin information is:

- **Official Resource:** Bitcoin.org

⚠️ **Pro-Tip for Teens:** Bitcoin is exciting, but it’s also like a rollercoaster—the price goes up and down *fast*. Never share your "Private Key" (your secret password) with anyone, not even your best friend!

Section 5: Ethereum:

The Internet's Global Computer

If Bitcoin is "Digital Gold," then **Ethereum** is the **"Digital Smartphone"** of the internet. While Bitcoin was made to be a better version of money, Ethereum was built to be a platform where anyone can build apps (called dApps) that nobody can shut down.

🧠 What is Ethereum?

Ethereum is a global, decentralized platform powered by blockchain technology.

- **Programmable Money:** Unlike Bitcoin, which just keeps track of balances, Ethereum can run **Smart Contracts**. These are digital "if/then" agreements that execute automatically when certain conditions are met—no lawyers or banks needed!
- **Ether (ETH):** This is the "fuel" (or gas) for the network. Just like you need gas for a car or electricity for a computer, you need ETH to pay the network to run your apps or send transactions.
- **The World Computer:** Think of it as one giant computer shared by everyone on Earth. It never turns off, and no single person or company (like Google or Apple) controls it.

📅 When did it start?

Ethereum was first proposed in a "Whitepaper" (a technical plan) in **late 2013**. After a huge crowdfunding effort in 2014, the network officially went live on **July 30, 2015**. This first version was named "Frontier."

👨 By whom?

The main brain behind Ethereum is **Vitalik Buterin**, a Russian-Canadian programmer.

- **The Teen Genius:** Vitalik was only **19 years old** when he came up with the idea!
- **The Motivation:** He famously got the idea for a decentralized system after a gaming company (Blizzard) changed his favorite spell in *World of Warcraft*. He realized that having one company in charge of everything was a bad idea and wanted to build something "unstoppable."
- **The Team:** While Vitalik is the most famous, he had several co-founders, including **Gavin Wood** (who created the programming language used for Ethereum) and **Joseph Lubin**.

🎨 What are the Use Cases?

Ethereum is used for way more than just sending money:

- **NFTs (Digital Collectibles):** Most of the digital art, music, and gaming items you see today are "minted" on Ethereum.
- **DeFi (Decentralized Finance):** Imagine a bank that’s open 24/7, has no manager, and lets anyone in the world lend, borrow, or swap money instantly.
- **Gaming:** Games like *Axie Infinity* use Ethereum to let players truly own their in-game items and trade them for real value.

- **DAOs (Digital Clubs):** These are organizations where members vote on decisions using tokens. It's like a super-transparent school club where every vote is recorded on the blockchain.

🌐 **Official Website**

Want to dive deeper or even learn how to build your first app?

- **Official Resource:** Ethereum.org

🚀 **Fun Fact:** In 2022, Ethereum underwent "The Merge," a massive upgrade that reduced its energy use by **99.9%**! It went from being energy-hungry to one of the greenest tech platforms on the planet.

Section 6: Binance:

The World's Biggest Crypto Superstore

If Bitcoin is digital gold and Ethereum is a global computer, then **Binance** is the world's largest **online shopping mall** for everything crypto. It's a place where millions of people go to trade, save, and learn about digital money.

🛒 What is Binance?

Binance is a **cryptocurrency exchange**.

- **The Hub:** It's a platform that connects buyers and sellers. If you want to trade your Bitcoin for Ethereum, or buy some Dogecoin, Binance is the giant marketplace that makes it happen.
- **More than just Trading:** It's an entire "ecosystem." Imagine a mall that also has a bank (Binance Earn), a school (Binance Academy), and an art gallery (Binance NFT).
- **BNB (Build and Build):** Binance has its own special coin called **BNB**. Using it on the site is like having a "VIP Membership Card"—it gives you discounts on fees and lets you join special events.

📅 When did it start?

Binance was launched in **July 2017**. It grew incredibly fast—within just 180 days of opening, it became the largest crypto exchange in the world by trading volume! It started in China but quickly moved its operations globally to serve people in almost every country.

🧢 By whom?

The founder of Binance is **Changpeng Zhao**, known to everyone in the crypto world as **"CZ."**

- **From Burgers to Blocks:** Before becoming a billionaire, CZ worked at a McDonald's as a teenager and did night shifts at a gas station to help support his family.
- **Tech Background:** He studied computer science and built high-frequency trading software for stock markets before realizing that Bitcoin was the future.
- **The Motto:** CZ is famous for his "Keep Building" attitude and for communicating directly with users on social media.

🎒 What are the Use Cases?

What can you actually do on Binance?

- **Trading:** Swapping one digital coin for another instantly.
- **Binance Junior:** A special feature launched in late 2025 specifically for kids and teens! It allows parents to set up sub-accounts for their kids to help them learn how to **save and earn interest** on crypto in a safe, restricted environment.
- **Learning:** The **Binance Academy** is like a free online university where you can take quizzes and earn "badges" for learning how blockchain works.
- **Binance Pay:** You can use the app to pay for things (like travel or gift cards) at real-world stores using your crypto.

- **Charity:** Through **Binance Charity**, people use crypto to send help directly to those in need, ensuring the money isn't lost to middle-men.

🌐 Official Website

Check out the charts, the news, and the learning center here:

- **Official Resource:** Binance.com

🔒 **Security Note:** Because Binance is so big, it’s a target for scammers. Always make sure you are on the real website, and **never** give your password or 2FA (Two-Factor Authentication) codes to anyone—even if they claim to be "Binance Support."

Section 7: Tether (USDT):

The "Steady Ship" in a Stormy Sea

If Bitcoin is a rollercoaster and Ethereum is a giant computer, then **Tether** is the **anchor**. In the world of crypto where prices can jump up and down like crazy, Tether stays still. It is what we call a **Stablecoin**.

💵 What is Tether?

Tether (known by its symbol **USDT**) is a digital currency designed to always be worth exactly **$1.00 USD**.

- **The "Peg":** It is "pegged" to the U.S. Dollar. For every 1 USDT token that exists, the company behind it (Tether Limited) keeps $1.00 worth of real assets (like cash or government bonds) in a bank.
- **A Bridge:** It's a bridge between traditional money (the dollars in your pocket) and the digital world of blockchain. It gives you the speed of crypto with the stability of the dollar.

📅 When did it start?

Tether was originally launched in **July 2014** under the name "Realcoin." By November of that same year, it rebranded to the name we know today: **Tether**. It was one of the very first stablecoins ever created!

🤝 By whom?

Tether was founded by a trio of tech enthusiasts:

- **Brock Pierce:** A former child actor (you might recognize him from *The Mighty Ducks*!) who became a major crypto pioneer.
- **Reeve Collins:** An entrepreneur who served as the first CEO.
- **Craig Sellars:** A technologist who helped build the platform that Tether first lived on. Today, the company is led by **Paolo Ardoino**, who is a very active voice in the crypto community.

🛡️ What are the Use Cases?

Why would someone want a digital coin that never goes up in value?

- **Taking a Break:** If a trader thinks the price of Bitcoin is about to crash, they "park" their money in Tether. Since Tether stays at $1, their money stays safe while the rest of the market drops.
- **Sending Money Abroad:** Sending U.S. Dollars to a friend in another country through a bank can take days and cost high fees. Sending Tether takes minutes and usually costs very little.
- **Buying Things:** Many websites and shops that accept crypto prefer Tether because they don't have to worry about the price changing before they can spend it.
- **Beating Inflation:** In countries where the local currency is losing value fast, people use Tether to save their money in "digital dollars" so it keeps its worth.

🌐 Official Website

You can see their transparency reports (showing the money in their "vault") here:

- **Official Resource:** Tether.io

💡 **Fun Fact:** Tether isn't just for Dollars! They also have stablecoins for the Euro (EURT), the Mexican Peso (MXNT), and even one backed by real **Gold** (XAUT)!

Section 8: Solana:

The Speed Demon of Crypto

If Bitcoin is a heavy safe and Ethereum is a smart computer, then **Solana** is a **super-fast, high-tech racing car**. It was built for one thing above all else: **extreme speed** at a very low cost.

⚡ What is Solana?

Solana is a high-performance blockchain designed to handle thousands of transactions every second.

- **Insane Speed:** While older blockchains might take minutes to confirm a transaction, Solana does it in **less than a second**.
- **Almost Free:** A transaction on Solana costs about **$0.00025**. You could send money to a friend 4,000 times for just $1!
- **Proof of History (PoH):** This is Solana's "secret sauce." Imagine a race where everyone has a synchronized stopwatch. Because the computers (validators) don't have to argue about what time it is, they can process data way faster. It’s like a "digital clock" for the internet.

📅 When did it start?

The idea for Solana was born in **late 2017** when its first "Whitepaper" was published. However, the network didn't officially launch its "Mainnet Beta" (the version people use today) until **March 2020**.

🏄 By whom?

Solana was founded by **Anatoly Yakovenko**.

- **The Background:** Before crypto, Anatoly was a top engineer at **Qualcomm** (the company that makes the chips for most smartphones).
- **The Inspiration:** He realized that the same tech used to make cell phone towers fast could be used to make blockchains fast.
- **The Name:** He named it after **Solana Beach**, a spot in California where he and his co-founders used to go surfing together!

🎮 What are the Use Cases?

Because it's so fast and cheap, Solana is a favorite for:

- **Gaming:** Imagine a game where every time you pick up a gold coin or level up, it’s recorded on the blockchain instantly without any "lag."
- **Memecoins:** Solana is the "Home of the Memecoin." Because it's so cheap to use, many people create and trade fun, community-driven tokens here.
- **NFTs:** Digital artists love Solana because "minting" (creating) an NFT costs pennies, making it easier for everyone to own digital art.
- **DeFi (Decentralized Finance):** Real-time trading apps that feel as smooth as a regular stock market app, but without the banks.
- **Solana Mobile:** They even have their own "Web3" smartphones (like the **Saga**) built specifically to make using crypto as easy as using Instagram.

🌐 Official Website

Ready to see how fast the network is moving right now?

- **Official Resource:** Solana.com

🏁 **Pro-Tip for Teens:** Because Solana is so fast, things move quickly—including the prices of the coins on it. It’s a great place to learn, but always "DYOR" (Do Your Own Research) before clicking "buy" on a new token!

Section 9: Hedera:

The "Magic Notebook" that Grows Faster

If Bitcoin is a heavy gold safe and Solana is a racing car, then **Hedera** is a **super-smart magic notebook**. It actually isn't a "blockchain" in the traditional sense—it uses something even cooler called a **Hashgraph**.

What is Hedera?

Hedera is a "Distributed Ledger Technology" (DLT). While a blockchain is like a single line of blocks, Hedera's Hashgraph is more like a **spreading tree or a web**.

- **Hashgraph vs. Blockchain:** In a blockchain, if two people write a page at the same time, the network has to throw one away. In Hedera, everyone's "pages" are woven together. Nothing is wasted!
- **Gossip about Gossip:** This is how Hedera talks. Imagine you tell two friends a secret, and they each tell two more, and they also mention *who* told them and *when*. Very quickly, everyone knows the secret and exactly when it happened.
- **HBAR:** This is the native coin. It's the "fuel" used to pay for transactions, and it's also used to keep the network secure through a process called "staking."

When did it start?

The technology was invented in the **mid-2010s**. The company, Hedera Hashgraph, was officially formed in **2017**. After a lot of testing, the network opened up to the public (the "Mainnet") in **September 2019**.

🎓 By whom?

Hedera was created by two long-time friends and business partners:

- **Dr. Leemon Baird:** The "Scientist." He's a computer science genius who invented the Hashgraph algorithm. He wanted to solve the problem of making the internet fair and fast for everyone.
- **Mance Harmon:** The "Business Leader." He is a tech executive and a veteran of the U.S. Air Force. Together, they wanted to build a network that was "built to last" for hundreds of years.
- **The Governing Council:** This is the most unique part. Hedera isn't run by one person. It's governed by a group of up to **39 huge, world-famous organizations** like **Google, IBM, Boeing, and Ubisoft**. They make sure the network stays safe and fair.

🛠️ What are the Use Cases?

Because it's incredibly cheap (a transaction costs just **$0.0001**) and very "green," Hedera is used for:

- **Coupon Fraud:** Hedera helps stores make sure that digital coupons are real and haven't been used before.
- **Tracking Coffee & Medicine:** Companies use it to track products from the farm to your table, ensuring everything is fresh and fair-trade.
- **Sustainability:** It's used to track carbon credits to help save the planet because the network uses almost no electricity—it's "carbon negative"!

- **Gaming:** Just like Solana, it’s great for games where you want to trade items instantly and for almost no fee.
- **AI Security:** It can be used to prove that a piece of data or a photo was actually created by a human and hasn't been faked by AI.

🌐 Official Website

Want to see the Governing Council members or learn how to build your own "Magic Notebook" app?

- **Official Resource:** Hedera.com

🌍 **Fun Fact:** Hedera is so energy-efficient that one single Bitcoin transaction uses as much energy as **millions** of Hedera transactions! It’s like comparing a giant gas-guzzling truck to a fleet of electric bicycles.

Section 10: XRP:

XRP is the "Global Bridge

If Bitcoin is "Digital Gold" and Ethereum is a "Global Computer," then **XRP** is the **"Global Bridge."** It was built to help money move across borders as fast as an email, making it a favorite for banks and big companies.

What is XRP?

XRP is a digital currency designed to make moving money around the world **fast, cheap, and eco-friendly**.

- **Lightning Fast:** While a normal international bank transfer can take days, an XRP transaction is finished in **3 to 5 seconds**.
- **Super Cheap:** Sending XRP costs only a tiny fraction of a cent, which is much cheaper than traditional bank fees.
- **The Bridge Asset:** Imagine you have Dollars but need to send Pesos to a friend. XRP acts as a "bridge"—the computer swaps your Dollars for XRP, sends the XRP instantly, and swaps it for Pesos on the other side.
- **Eco-Friendly:** XRP doesn't use "mining" like Bitcoin. Instead, it uses a unique "consensus" system that uses almost no electricity—about as much as running an email server.

When did it start?

Development of the **XRP Ledger** (the technology behind the coin) began in **2011**. The code was finished and officially launched in **June 2012**. At

its birth, 100 billion XRP tokens were created, and no more will ever be made.

🛠️ By whom?

XRP was created by a trio of tech experts who wanted to build a better, more sustainable version of Bitcoin:

- **David Schwartz:** A brilliant cryptographer who is now the Chief Technology Officer at Ripple.
- **Jed McCaleb:** A pioneer in the crypto world who also founded other famous projects like Stellar.
- **Arthur Britto:** A talented developer who helped design the system's core structure.
- **Ripple (the company):** Shortly after launch, the creators gifted 80 billion XRP to a new company (now called **Ripple**) to help build ways for banks to use the technology.

🎮 What are the Use Cases?

XRP isn't just for banks; it's used for all sorts of cool things:

- **Global Payments:** People use it to send money to family in other countries instantly without high fees.
- **Micropayments:** Because fees are so low, you can send tiny amounts of money—like a few cents—to tip your favorite creators on social media.
- **Gaming:** Some game developers use XRP for in-game rewards or to let players trade digital items instantly.

- **NFTs:** Artists can create and sell digital collectibles on the XRP Ledger without worrying about expensive "gas fees".
- **Smart Shopping:** Companies like Mastercard have even launched XRP debit cards, allowing people to spend their XRP at millions of stores worldwide.

🌐 Official Websites

To learn more about the tech and the community:

- **The Technology (Community Site):** XRPL.org
- **The Company (Ripple):** Ripple.com

⭐ **Fun Fact:** XRP is one of the oldest cryptocurrencies! It was launched even before Ethereum and has run for over 10 years without a single error or interruption.

Section 11: NEAR Protocol:

The "Community Cloud" for the Future

If Bitcoin is digital gold and Solana is a racing car, then **NEAR Protocol** is like a **global, community-run library**. It's a place where anyone can build apps, share information, and own their own data without needing a giant tech company to manage it.

☁️ What is NEAR?

NEAR is a decentralized application platform (dApp platform) designed to make the "Open Web" easy to use.

- **Easy Usernames:** On most blockchains, your address is a long string of random letters like 0x71C.... On NEAR, your address can be something simple, like yourname.near. It's as easy as an email address!
- **Sharding (Nightshade):** Imagine a busy grocery store. If there's only one checkout line, it's slow. NEAR uses "Sharding," which automatically adds more checkout lanes (shards) whenever it gets busy. This keeps things fast and cheap for everyone.
- **Carbon Neutral:** NEAR is super eco-friendly. It's been certified as "Carbon Neutral," meaning it doesn't hurt the planet while it runs.

📅 When did it start?

The idea for NEAR began in **2017**, but it wasn't always a blockchain! It actually started as an Artificial Intelligence (AI) project. The founders

eventually realized they needed a better blockchain to build their AI on, so they built NEAR. The network officially launched in **April 2020**.

🧠 By whom?

NEAR was founded by two brilliant computer scientists:

- **Illia Polosukhin:** Before NEAR, Illia worked at **Google**. He was one of the lead authors of a very famous research paper ("Attention Is All You Need") that paved the way for the AI technology we use today, like ChatGPT!
- **Alexander Skidanov:** Alex was a director of engineering at **MemSQL** and a software developer at **Microsoft**. He even won a gold medal in a world-famous coding competition (ICPC).
- **The NEAR Collective:** Today, NEAR is supported by a huge global group of developers and creators who all work together to make the network better.

🛠️ What are the Use Cases?

Because NEAR is so user-friendly, people use it for:

- **Digital Ownership:** Using apps like **Mintbase**, you can create and sell your own NFTs (art, music, or tickets) in seconds.
- **AI-Native Apps:** Since the founders are AI experts, NEAR is becoming the "home" for AI that can actually own its own money and make decisions on the internet.
- **Decentralized Social Media:** Imagine a version of Instagram or X (Twitter) where you own your posts and your followers, and no company can delete your account.

- **Gaming:** Fast, low-fee games where you can win rewards and trade items with other players instantly.

🌐 Official Website

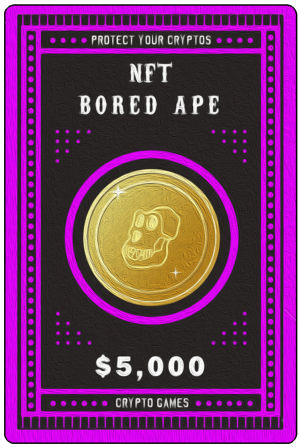
Want to claim your own .near name or see what apps are being built?

- **Official Resource:** NEAR.org

💡 **Fun Fact:** NEAR is so flexible that it has a "Rainbow Bridge" that allows you to easily move your digital assets back and forth between NEAR and Ethereum. It's like a portal between two different digital worlds!

Section 12: Bored Ape Yacht Club:

The World's Most Exclusive Digital Clubhouse



If Bitcoin is digital gold and Ethereum is a global computer, then the **Bored Ape Yacht Club (BAYC)** is the **ultimate VIP backstage pass**. It's not just a collection of pictures; it's a digital identity that turned the world of art and social media upside down.

🐵 What is Bored Ape Yacht Club?

Bored Ape Yacht Club is a collection of **10,000 unique NFTs** (Non-Fungible Tokens) featuring cartoon apes.

- **The "Look":** Each Ape is different. They are made by a computer mixing and matching over 170 traits—like fur color, hats, sunglasses, and even pizza slices in their mouths! Some traits are super rare (like gold fur), making those Apes extra special.
- **The Membership Card:** Owning an Ape is like having a key to a secret club. It grants you access to "The Bathroom" (a digital graffiti board), private Discord servers, and even real-life parties on actual yachts!
- **IP Rights:** This is the big one. If you own a Bored Ape, you own the rights to the character. You can put your Ape on a T-shirt, start a cereal brand with it, or even create a virtual band (which some people have actually done!).

📅 When did it start?

The club officially opened its doors on **April 23, 2021**. When they first launched, you could "mint" (buy) an Ape for about **$200** (0.08 ETH). Within 12 hours, all 10,000 were gone. Later, some of these Apes sold for hundreds of thousands—and even millions—of dollars!

🎭 By whom?

The Apes were created by a company called **Yuga Labs**.

- **The Founders:** For a long time, the creators went by cool nicknames: **Gargamel, Gordon Goner, Emperor Tomato Ketchup, and No Sass**.
- **The Real Names:** In 2022, we found out they were actually four friends named Greg Solano, Wylie Aronow, Kerem Atalay, and Zeshan Ali.
- **The Inspiration:** They imagined a future where "Apes" (a slang term for people who go "all in" on crypto) became super rich but were now just... bored. So, they hung out at a swampy, dive-bar yacht club.

📊 What are the Use Cases?

Why do people pay so much for a "picture of a monkey"?

- **Status Symbols:** Celebrities like **Eminem, Justin Bieber, Snoop Dogg, and Steph Curry** have all owned Bored Apes and used them as their profile pictures on X (Twitter) and Instagram.
- **ApeCoin (APE):** The club has its own cryptocurrency! Owners were given free ApeCoin, which can be used to vote on the club's future or buy items in games.

- **The Metaverse:** Yuga Labs is building a massive virtual world called **Otherside**, where Bored Ape owners can play as their characters in a 3D landscape.
- **Spin-offs:** Owners were also given "Mutant Serums" to turn their Apes into **Mutant Apes**, or they could adopt a digital dog from the **Bored Ape Kennel Club**.

🌐 Official Website

Take a look at the "Clubhouse" and the different traits here:

- **Official Resource:** BoredApeYachtClub.com

💡 **Fun Fact:** The name "Yuga Labs" comes from a boss in the video game *The Legend of Zelda: A Link Between Worlds* who had the power to turn people into 2D paintings. Pretty fitting for an NFT company, right?

Section 13: Dogecoin:

The Internet's Friendly "Meme Money"

If Bitcoin is digital gold and Solana is a racing car, then **Dogecoin** is the **internet's favorite mascot**. What started as a joke ended up becoming one of the most famous and well-loved coins in the world.

🐾 What is Dogecoin?

Dogecoin (DOGE) is a cryptocurrency that features the face of the **Shiba Inu** dog from the famous "Doge" meme.

- **The "Fun" Coin:** Unlike some crypto projects that are super serious, Dogecoin was built to be "fun and friendly." It doesn't try to be a "global computer" like Ethereum—it just wants to be easy-to-use money for everyone.
- **Unlimited Supply:** While Bitcoin is rare (only 21 million), Dogecoin has no limit. Thousands of new coins are made every minute. This keeps the price low (usually just a few cents), so it feels more like "pocket change" for the internet.
- **The Motto:** The community lives by the phrase **D.O.G.E.** — which stands for **"Do Only Good Everyday."**

📅 When did it start?

Dogecoin was launched on **December 6, 2013**. It was created during a time when many new cryptocurrencies were popping up with big, complicated promises. Dogecoin was made to poke fun at the hype and show that crypto could be lighthearted.

🧢 By whom?

It was created by two software engineers who had never even met in person when they started it:

- **Billy Markus:** An engineer at IBM from Portland, Oregon. He wanted to create a coin that was "silly" enough to appeal to people who weren't tech experts.
- **Jackson Palmer:** A marketing professional at Adobe in Sydney, Australia. He came up with the idea on Twitter (now X) and bought the website domain as a joke.
- **The "Doge Army":** Today, the coin is mostly driven by its massive community and famous fans like **Elon Musk**, who often posts memes about it!

🎁 What are the Use Cases?

Even though it started as a joke, people use Dogecoin for some pretty cool things:

- **Internet Tipping:** If you see a funny video on Reddit or a great post on X, you can send the creator a few Dogecoins as a "digital high-five."
- **Charity & Good Deeds:** The Dogecoin community is famous for its kindness. They have raised money to:
    - Build clean water wells in Kenya.
    - Help send the Jamaican Bobsled team to the Winter Olympics.
    - Sponsor a NASCAR driver (Josh Wise) so he could race in a "Doge-themed" car!

- **Buying Real Stuff:** You can use Dogecoin to buy merch at the **SpaceX** shop, tickets for the **Dallas Mavericks** (an NBA team), and even food or gift cards at some stores.

🌐 Official Website

Check out the memes, the community history, and the "Dogepedia" here:

- **Official Resource:** Dogecoin.com

🚀 **Fun Fact:** Dogecoin's mascot, the real Shiba Inu dog named **Kabosu**, became so famous that a bronze statue of her was built in Japan! She is officially the most famous dog on the blockchain.

Section 14: Render (RENDER):

The Internet's Super-Powered Art Studio

If Bitcoin is digital gold and Solana is a racing car, then **Render** is a **global, shared super-computer for artists**. It takes the power used for video games and movies and lets anyone "borrow" it to create amazing things.

🖥️ What is Render?

Render is a network that lets people share their **GPU power** (the part of a computer that makes graphics look awesome).

- **The GPU Marketplace:** Imagine you want to make a 3D movie, but your laptop is too slow and keeps crashing. On the Render Network, you can "hire" thousands of other people's powerful computers to do the work for you.
- **Crowdsourced Graphics:** It's like the "Airbnb of Graphics Cards." People with powerful gaming PCs can "rent out" their extra power when they aren't playing, and they get paid in **RENDER tokens** for helping out.
- **The "Fuel":** The **RENDER token** (originally called RNDR) is the currency of this studio. You use it to pay for your art to be "rendered" (turned from a 3D model into a finished picture or video).

📅 When did it start?

The idea for Render was first imagined way back in **2009**. However, it took a long time to build the tech! The project officially held its first

public token sale in **October 2017** and finally launched its full network for everyone to use in **April 2020**.

👨‍🏭 By whom?

Render was founded by **Jules Urbach**.

- **The Creative Genius:** Jules is also the boss of a company called **OTOY**, which makes the professional software used to create the special effects in huge movies like *Spider-Man* and *Avatar*!
- **The Vision:** Jules wanted to make sure that a kid in their bedroom could have the same "rendering power" as a giant Hollywood studio.
- **The Dream Team:** Render is advised by some of the most famous digital artists in the world, like **Beeple** (the guy who sold an NFT for $69 million!).

🎬 What are the Use Cases?

What is all that power actually used for?

- **Movies and Cartoons:** Independent filmmakers use Render to create Hollywood-quality visual effects without needing a million-dollar computer lab.
- **AI and Deepfakes:** Since AI models (like the ones that generate images from text) need a lot of GPU power, Render is becoming a huge player in the **AI Revolution**.
- **Architecture:** Architects use it to create "virtual tours" of buildings that haven't been built yet, making them look 100% real.

- **The Metaverse:** To build giant, 3D virtual worlds that look like the real world, you need massive amounts of rendering power. Render provides that "engine."
- **Gaming:** Developers can use it to create high-quality cutscenes and graphics for next-gen games.

🌐 Official Website

Check out the incredible art being made on the network right now:

- **Official Resource:** RenderNetwork.com

🌟 **Fun Fact:** Render recently moved its entire "brain" to the **Solana** blockchain because it needed to be fast enough to handle thousands of artists working at the exact same time!

Section 15: Safety First – The Golden Rules:

How to Protect Your Cryptos Like a Pro

Crypto is powerful—but only if you keep it safe. Unlike a video game or a bank account, **there's no "reset button"** if crypto is stolen. That's why smart crypto users follow a few golden rules to protect their digital assets.

Let's learn how.

1. Your Private Key = Your Secret Password

Every crypto wallet has something called a **private key**.

Think of it like:

- The **master password** to your wallet
- A **key to a digital vault**

🔑 **Golden Rule #1:**

Never share your private key with anyone. Ever.

Not your friends.
Not your teacher.
Not someone online offering "help."

If someone has your private key, they own your crypto.

2. Hot Wallets vs. Cold Wallets

There are two main ways to store crypto:

🔥 **Hot Wallets**

- Connected to the internet
- Easy to use
- Good for small amounts

❄️ **Cold Wallets**

- Stored offline (like a USB device)
- Much harder to hack
- Best for long-term storage

🔐 **Golden Rule #2:**

Big savings go cold. Small spending stays hot.

Cold wallets are like a safe locked in your house—not something always online.

3. Watch Out for "Too Good to Be True" Scams

Scammers love crypto because they try to trick people into moving fast.

Red flags 🚩 include:

- "Send 1 coin and get 2 back!"
- "Guaranteed profits!"
- "Limited time offer—act now!"
- Messages from fake celebrities

🛑 **Golden Rule #3:**

If it sounds too good to be true, it is.

Real crypto does **not** give free money

4. Phishing: The Sneaky Trap

Phishing scams try to trick you into:

- Clicking fake links
- Downloading bad software
- Entering your private key

They often look real—but aren't.

🔍 **Golden Rule #4:**

Always double-check websites, links, and messages.

One wrong click can empty a wallet.

5. Never Trust—Always Verify

- Crypto teaches an important life skill:
- **Don't trust automatically. Verify carefully.**
- Before doing anything:
- Check the website address
- Ask a trusted adult
- Read carefully
- Take your time
- There is **no rush** in safe crypto.

6. Learning Is Your Best Defense

The more you understand crypto:

- The safer you are
- The harder you are to scam
- The smarter your decisions become

That's why games like **Protect Your Cryptos™** exist—to teach safety in a fun way.

Quick Safety Checklist

✓ Keep private keys secret
✓ Use cold wallets for long-term storage
✓ Ignore "free money" offers
✓ Double-check links
✓ Ask questions before acting

Key Takeaway

Crypto gives you freedom—but with freedom comes responsibility. Protecting your cryptos means protecting **your future**.

Section 16: The Future of Crypto (and You!)

How Digital Money, Technology, and You Are Connected

Crypto isn't just about money—it's about the **future of the internet**, creativity, and opportunity. And the best part? **You're growing up right in the middle of it**.

1. Crypto Is Still Early

Even though crypto is talked about everywhere, it's still in its early stages—kind of like the internet in the 1990s.

That means:

- New ideas are still being built
- Rules are still being improved
- Technology is still evolving

The people who learn early have a big advantage.

2. More Than Money

In the future, crypto and blockchain can be used for:

- 🎮 Games you truly own
- 🎨 Digital art and music
- 🆔 Secure digital identities
- 🌍 Global payments
- 🚀 New apps we haven't imagined yet

Cryptocurrencies like **Ethereum, Solana, Near, Hedera, and Render** are helping power these ideas.

3. Jobs of the Future

You don't need to be a trader to be part of crypto.

Future careers may include:

- Blockchain developers
- Game designers
- Digital artists
- Cybersecurity experts
- Entrepreneurs and creators

Learning how crypto works now builds skills for many future jobs.

4. Your Choices Matter

Crypto gives people more control—but that also means more responsibility.

Smart crypto users:

- Learn before investing
- Stay safe online
- Think long-term
- Help others understand

Being responsible today builds trust for tomorrow.

5. Start as a Learner, Not a Risk-Taker

You don’t need real money to begin.

You can:

- Learn how blockchains work
- Play educational games
- Follow trusted crypto news
- Ask questions and explore

Knowledge is the most valuable asset you can own.

6. The Big Picture

Crypto is about:

- Freedom
- Fairness
- Creativity
- Technology
- Community

It’s a tool—and like any tool, it matters **how you use it**.

Final Message

You are the next generation of builders, thinkers, and innovators.

Whether you:

- Create new apps

- Design digital art
- Secure online systems
- Or simply understand how money works

Crypto is part of your future—and now, you're ready to understand it.

Final Takeaway

Learn smart. Stay safe. Protect your cryptos.
The future is digital—and it includes **you** 🚀

Section 17: Glossary & The Future

About the Author: Viz Venkatesh

Meet Viz Venkatesh, an 8th-grade student at The Village School in Houston, Texas, whose passion for learning and innovation knows no bounds.

Viz is deeply fascinated by digital currency, blockchain, and investment strategies, and he dreams of helping others especially kids understand these exciting topics in a fun and family-friendly way. His love for learning and creativity inspired him to design this educational card game, which blends crypto concepts with quality family time.

Viz has already achieved remarkable milestones for his age. He earned recognition from NASA for his inventive idea in a national innovation challenge and even had the rare opportunity to interview the NASA CEO during the Artemis Suit launch. He also loves sharing his ideas during his school's Innovation Day, inspiring peers to think creatively and boldly.

Beyond his academic achievements, Viz is known for his kindness, compassion, and community spirit. As a proud member of the National Junior Honor Society, he actively participates in service projects to support his school and community.

When he's not exploring science or technology, Viz enjoys reading, spending time with his family, and playing board games, moments that remind him of the joy of learning together.

The Protect Your Cryptos™ card game reflects Viz's innovative mindset, curiosity for the future, and heart for sharing knowledge empowering kids and families to explore the world of digital currency while connecting, laughing, and learning.

HAVE A QUESTION?

Viz is would like to get your feedback about the game.

Viz@SINKaPutt.com

FAQS

Visit our website to see our Frequently Asked Questions section.

www.ProtectYourCryptos.com/faqs/

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