



Earning Money with Stablecoins

DIVUM MITTAL, ETHAN LUAN

Yield Farming

- DeFi Investment Strategy
- Lending or staking cryptocurrency
- Crypto moving through marketplaces
- Most significant growth driver of DeFi
- Token lending marketplace



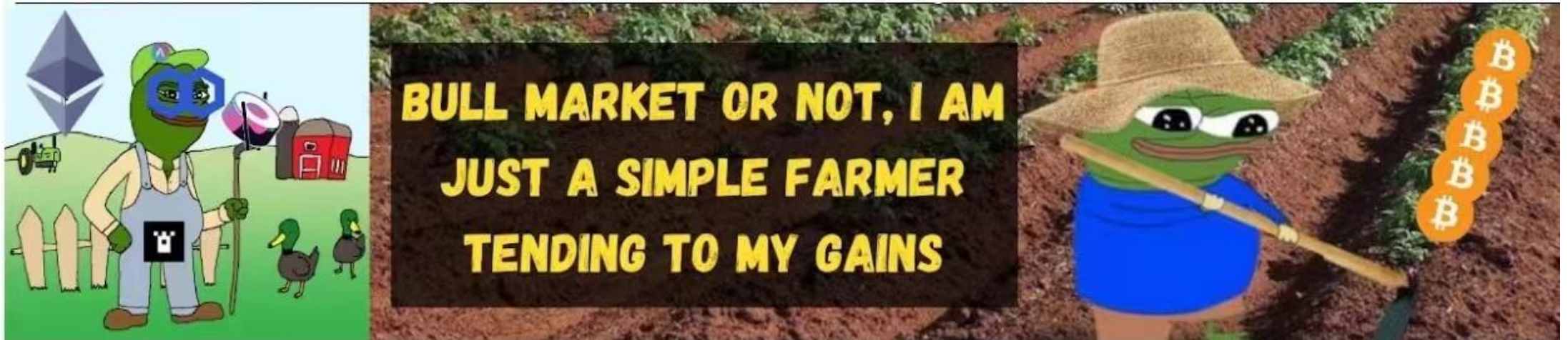
Why should we own more stablecoins?

- **Crypto is an extremely dangerous industry to be all-in on**
- **Stablecoin is the safe haven in crypto**
- **Hedge against the volatility in the market**
- **Stablecoins provide you higher yields than banks**



Ways to earn money with stablecoins?

- Deposit (Anchor)
- Provide liquidity (Curve)
- Stake LP tokens (Convex, Beefy, etc.)
- Play around with leverage



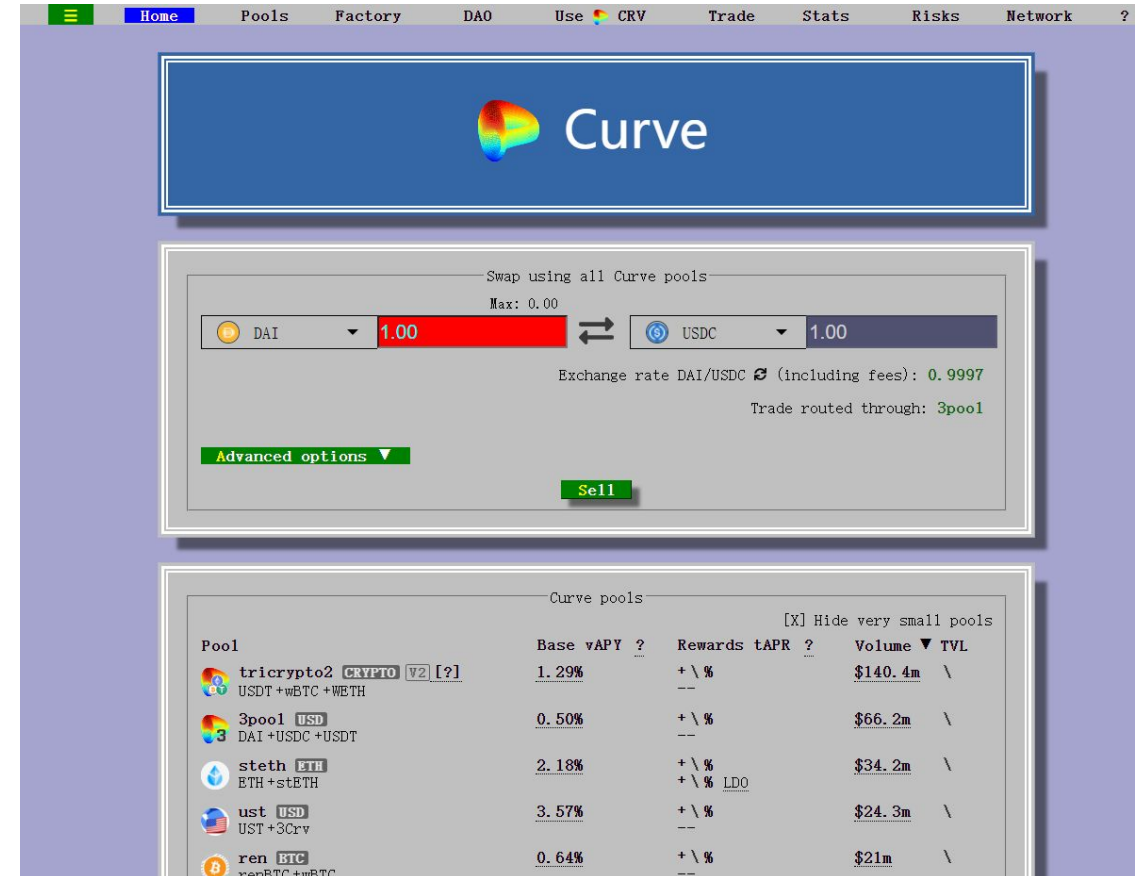


Anchor Protocol

- **Savings, lending, and borrowing platform**
- **On Terra Blockchain**
- **Easy access to stablecoin loans**
- **Stablecoin**
- **Similar borrowing/lending process**

Providing liquidity: decentralized exchanges

- Exchange tokens
- Provide liquidity
- LP tokens can be staked elsewhere
- eg: 3pool (DAI, USDC, USDT) on Curve.fi

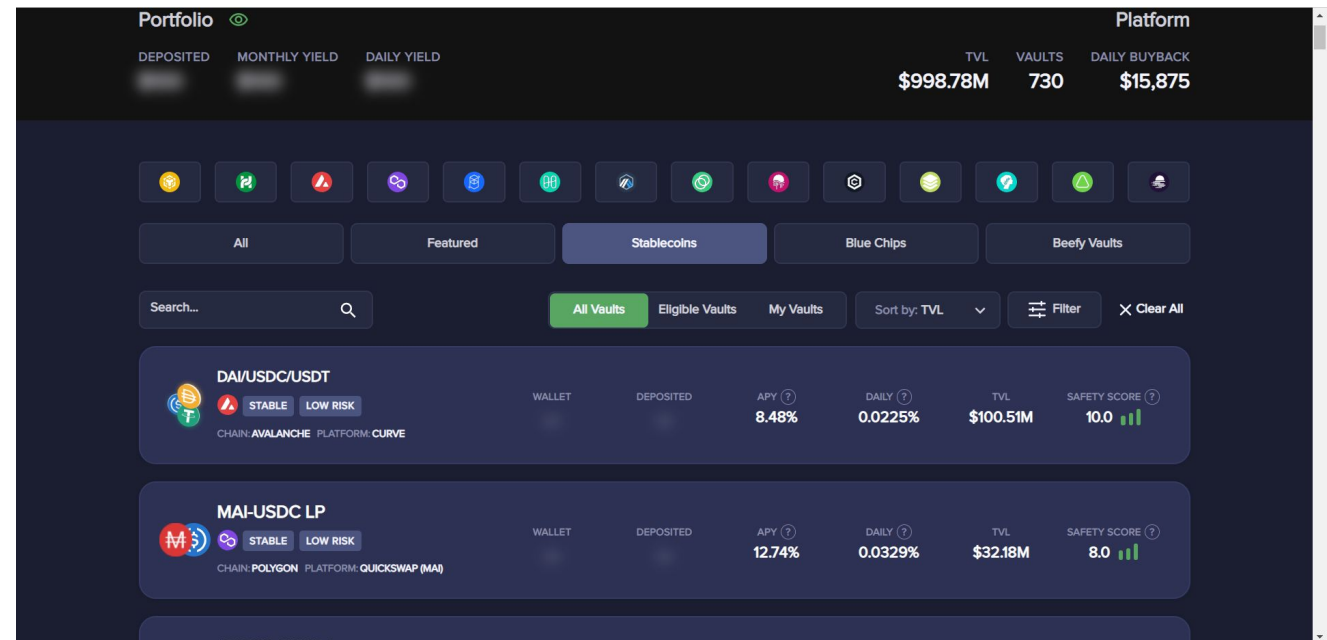


The screenshot displays the Curve.fi website interface. At the top is a navigation bar with links: Home, Pools, Factory, DAO, Use CRV, Trade, Stats, Risks, and Network. Below the navigation bar is the Curve logo. The main section features a swap interface titled "Swap using all Curve pools" with a maximum value of 0.00. It shows a swap between DAI (1.00) and USDC (1.00). The exchange rate DAI/USDC (including fees) is 0.9997, and the trade is routed through the 3pool. There is an "Advanced options" dropdown and a "Sell" button. Below the swap interface is a table of Curve pools.

Pool	Base vAPY ?	Rewards tAPR ?	Volume ▼ TVL
tricrypto2 CRYPTO [V2] [?] USDT + wBTC + WETH	1.29%	+ \ %	\$140.4m \
3pool USD DAI + USDC + USDT	0.50%	+ \ %	\$66.2m \
steth ETH ETH + stETH	2.18%	+ \ % + \ % LDO	\$34.2m \
ust USD UST + 3Crv	3.57%	+ \ %	\$24.3m \
ren BTC renBTC + wBTC	0.64%	+ \ %	\$21m \

Staking LP tokens: Convex, Beefy, etc.

- Stake LP tokens
- eg: staking 3pool LP token on Beefy finance



Reminders

- **Do your own research (most important!!)**
- **Beware of small pools (you're more likely to get mugged/yields may drop substantially)**
- **Beware of extremely lucrative pools (crazy yields in DeFi are often essentially Ponzi schemes)**

Thank You
