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# THE YOUNG PROFESSIONAL'S BITCOIN PLAYBOOK

A Step-by-Step Guide to Protecting Your Wealth,  
Stacking Sats, and Building Long-Term Financial Sovereignty

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**By Frank Jerome**

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This playbook is designed to be read in one sitting. Each part builds on the last. Take action after each section.

# INTRODUCTION

*"This isn't a get-rich-quick guide. It's a get-out-of-the-system guide."*

I grew up believing in the promise: go to school, get a good job, work hard, save your money, and retire comfortably. I watched people follow that path with discipline and dedication — and still fall behind. Not because they weren't trying hard enough. Because **the system was working against them.**

I went looking for answers. The deeper I dug, the clearer it became: **the money was broken.** No matter how hard everyday people worked, their savings were being quietly stolen — through inflation, currency debasement, and monetary policies designed to serve governments, not the people who earned the money. You can't outwork a broken monetary system. You have to opt out of it.

Then I saw it up close — not once, but four times.

A friend of mine runs a business in Trinidad and Tobago. For years, he struggled to pay me for my work — not because he didn't have the money, but because his country didn't have enough US dollars in reserve to allow the conversion. **His money was earned. His money was ready. And it still couldn't move.**

And my wife? She regularly sends money to family in Colombia — payments for services, support for relatives, the kind of transactions families make every day all over the world. Western Union takes a cut every single time. Fees that add up. Delays that frustrate. **A middleman who adds no value, but charges one anyway — because for most people, there was simply no other option.**

Then there's my father. He has a US-denominated account he cannot withdraw from, because the bank simply doesn't have the currency to give him. Think about that. **His own money. In his own account. And he cannot get it out.** Not because he did anything wrong. Because the bank made a promise it couldn't keep.

And then there were the hundreds of conversations I had doing personal finance coaching. Everyday people — teachers, nurses, tradespeople, young professionals — all working hard, all doing what they were told. But the numbers never added up. Debt that grew faster than savings. Paychecks that disappeared before the month ended. Dreams quietly shelved because the math wouldn't cooperate. **Not lazy people. Not irresponsible people. People who were playing by the rules of a game rigged against them.** The system wasn't broken for lack of effort. It was broken by design.

That's when it became undeniable. Money in a bank is not your money — it's an IOU. A promise. And promises break. I became convinced that people deserved a better way to store their economic energy, to protect the fruits of their labor, to send value anywhere in the world without asking permission — and to be their own bank, without trusting a bank to hold their wealth.

**Bitcoin is that way.** This playbook is how you get there.

The traditional financial system was designed for a different era — one where a steady job, a 401(k), and a house in the suburbs was enough to secure your future. But here's the uncomfortable truth: **those rules no longer apply.**

Since 2000, the US dollar has lost over 40% of its purchasing power. The stock market has delivered gains, but increasingly concentrated in fewer and fewer companies. Housing costs have outpaced wages for a generation. And pension funds? Most young professionals don't even have access to one.

**Bitcoin isn't a speculative bet. It's a response to a broken system** — a fixed-supply, decentralized, censorship-resistant monetary network that nobody controls and no government can inflate away.

**This playbook is designed for young professionals who:**

- Have \$500–\$5,000/month to invest but aren't sure how to allocate it
- Are curious about Bitcoin but intimidated by the complexity
- Want a step-by-step system, not just theory
- Believe the traditional financial system needs a Plan B

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**By the end of this guide, you'll have:**

- ✓ A working DCA strategy on autopilot
- ✓ Your first Bitcoin in self-custody (off exchanges)
- ✓ A Bitcoin tax strategy that keeps more money in your pocket
- ✓ A 90-day action plan to tie it all together

■ Want personalized help? Frank offers 1-on-1 coaching — Bitcoin strategy, self-custody setup, and financial sovereignty planning. **See page 20 (About Frank) for details and how to book.**

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**Let's get started.**

## PART 1

# WHY BITCOIN?

The Case for Sound Money in an Inflationary World

## The Purchasing Power Problem

In 1971, President Nixon ended the dollar's link to gold. Since then, the dollar has lost over 96% of its purchasing power. What cost \$1 in 1913 costs over \$30 today. This isn't inflation — it's **systematic wealth confiscation** through money printing.

### ■ The Numbers Don't Lie

**\$100 in 1971 = \$8.32 in purchasing power today**

Your savings account earns 0.5%. Inflation runs 3–8%.

You are getting poorer — even when your balance grows.

## Bitcoin's Fixed Supply

Bitcoin has a hard cap of **21 million coins**. That's it. Forever. No central bank can decide to print more. No government can debase it. The supply schedule is written in code, enforced by math, and verified by millions of nodes worldwide.

**21M**

Hard cap — forever

**19.8M+**

Already mined

**~450/day**

New BTC mined (post-halving)

# Why Bitcoin — Not Gold, Not Stocks?

Gold is scarce but hard to transport, easy to confiscate, and impossible to self-custody across borders. Stocks represent ownership in companies that can go bankrupt, dilute shareholders, or be regulated out of existence.

Bitcoin is **digital scarcity**. You can hold \$10 million in Bitcoin in your brain (12 words). You can send it across the world in 10 minutes for a few dollars. No bank can freeze it. No government can seize it if stored properly.

## The Institutional Adoption Signal

Bitcoin is no longer fringe. It's on the balance sheets of public companies, in retirement accounts, and integrated into the global financial system.

### Who's Already In

- **Strategy (formerly MicroStrategy)** holds 700,000+ BTC on its balance sheet
- **BlackRock, Fidelity, VanEck** launched Spot Bitcoin ETFs in 2024 — seeing \$10B+ in inflows in their first month alone
- **El Salvador** made Bitcoin legal tender
- **US Strategic Reserve** — Bitcoin is now part of national policy discussions

The question isn't "*if*" anymore — it's "***how much***" and "***how do I do it right?***"

## PART 2

# HOW TO DCA

## Dollar-Cost Averaging — The Simplest, Most Effective Bitcoin Strategy

### What Is Dollar-Cost Averaging?

Dollar-cost averaging (DCA) means buying a fixed dollar amount of Bitcoin at regular intervals — regardless of price. You buy when it's high. You buy when it's low. Over time, your average cost per coin smooths out and **eliminates the need to time the market**.

### DCA in Action — Example

Month	Bitcoin Price	\$200 Buys
January	\$40,000	0.005 BTC
February	\$30,000	0.0067 BTC
March	\$50,000	0.004 BTC
<b>Total</b>	<b>Avg: \$40,000</b>	<b>0.0157 BTC</b>

# Which Platform Should You Use?

## Swan Bitcoin

Best for automated DCA. Low fees, auto-withdrawal to cold storage built in. Bitcoin-only. US-only. The gold standard for serious stackers.

## River Financial

Great for recurring buys. Excellent customer support. Bitcoin-only exchange — no altcoin distractions. Supports self-custody withdrawals.

## Cash App

Zero fees, zero spread on DCA purchases. Bitcoin-only. Instant buys. Supports withdrawal to your own private wallet — no keys, no coins.

## Fold

Bitcoin-native financial hub. Zero-fee DCA via Auto-Stack, plus earn sats on every purchase (up to 2% back on debit/credit, 10% on gift cards). Supports self-custody withdrawals. Full Bitcoin financial account.

## Strike

Lightning-fast, near-zero fees. Built on Bitcoin's Lightning Network. Great for frequent small purchases. Supports withdrawal to your own wallet.

### ■ Recommendation

**Frank's Pick:** Swan Bitcoin — the best automated DCA experience, period.

Cash App or Fold if you want zero-fee DCA with everyday Bitcoin rewards built in.

**Rule:** Only use platforms that let you withdraw to your own private wallet. If you can't move your Bitcoin off the platform, you don't own it. No keys, no coins.

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# DCA Setup Checklist

- Choose your platform (any of the above — Swan, River, Cash App, Fold, or Strike)
- Create account + complete KYC verification (5–10 min)
- Connect your bank account
- Set recurring buy amount (\$50–\$500/week or monthly)
- Enable auto-withdrawal to cold storage — do not use a platform that does not support this
- Set a calendar reminder to review your stack quarterly

## Common DCA Mistakes

### 1. Leaving Bitcoin on a Centralized Exchange (CEX)

Not your keys, not your coins. A CEX holds your Bitcoin on your behalf — you own an IOU, not Bitcoin. FTX had \$32B in customer funds — then it had zero. Always withdraw to cold storage.

### 2. Using a platform that won't let you withdraw

If you can't move your Bitcoin to your own private wallet, walk away. This is non-negotiable. Platforms that restrict withdrawals are a red flag.

### 3. Panic selling in a dip

DCA only works if you stay consistent. Dips are your friends — you're buying cheaper BTC. Emotion is the enemy. Set it and forget it.

### 4. Going all-in at once

Lump sum feels good until you buy the top. DCA removes the timing risk and the emotion. Start small and stay consistent.

### 5. Using an exchange with altcoin temptation

Bitcoin-only platforms keep you focused. Altcoins are a distraction designed to separate you from your sats.

## PART 3

# SELF-CUSTODY BASICS

Your Keys, Your Bitcoin

## Why Self-Custody Matters

Every major Bitcoin exchange collapse followed the same pattern: customers trusted the platform, the platform failed, customers lost everything.

### ■ The Graveyard of Exchanges

**FTX:** \$32 billion in customer funds — gone overnight (2022)

**Celsius:** 1.7M customers lost access — bankruptcy (2022)

**BlockFi:** Filed bankruptcy, customers' funds frozen (2022)

**Mt. Gox:** 850,000 BTC lost — the original exchange collapse (2014)

### "Not your keys, not your coins."

If you don't hold the private keys to your Bitcoin, you don't own it. You own an IOU from a company that might not exist next year.

## Self-Custody Comes With Responsibility

Self-custody is the most powerful thing you can do for your financial sovereignty — but it requires you to take full responsibility. There is no customer support line. There is no "forgot my password" reset. **If you lose your seed phrase, your Bitcoin is gone. Forever. No exceptions.**

This is not a reason to avoid self-custody. It's a reason to take it seriously. The same way you wouldn't leave cash on the street, you don't leave your seed phrase unprotected. The responsibility is the point — *you* are the bank.

**You are responsible for:**

- Securing your seed phrase — if lost, your Bitcoin is unrecoverable
- Keeping your hardware wallet safe and functional
- Verifying every receiving address before sending funds
- Staying vigilant against phishing, fake wallets, and social engineering
- Testing your backup *before* transferring significant funds

## Hardware Wallet Comparison

### Ledger Nano X

★★★★★ Beginners

Bluetooth connectivity, wide coin support, easy mobile app. Best all-around for new self-custodians.

### Trezor Model T

★★★★★ Privacy Focus

Open-source firmware, touch screen, strong privacy features. Trusted by advanced users.

### Coldcard

★★★★★ Advanced

Bitcoin-only, maximum security, air-gapped signing. For serious long-term holders.

### Blockstream Jade

★★★★ Budget Option

Open-source, affordable (\$65), air-gap capable. Great value for Bitcoin-only storage.

# The 4-Step Self-Custody Setup

## Step 1

### Buy a Hardware Wallet

Purchase ONLY from the official manufacturer website. Never buy from Amazon third-party sellers — devices can be pre-compromised. Budget \$80–\$150.

## Step 2

### Initialize and Generate Your Seed Phrase

Your device will generate 12 or 24 words. These words ARE your Bitcoin. They are the master key to your entire wallet. Write them down — do not photograph, do not type into any computer.

## Step 3

### Store Your Seed Phrase Securely

Write on paper and store in two separate physical locations (home safe + trusted family member's safe). Consider a steel backup (Cryptosteel, Bilodeau) for fire/water resistance.

## Step 4

### Send a Test Transaction + Restore Test

Before moving all your Bitcoin, send a small amount first. Verify it arrives. Then do a "restore test" — wipe the device, restore from seed, confirm your balance appears.

## ■ Critical Seed Phrase Rules

- Never photograph your seed phrase
- Never type it into a computer, phone, or cloud service
- Never share it with anyone — ever
- Never buy a hardware wallet from a third-party seller
- Write it on paper in the order shown — all 12/24 words
- Store in two separate physical locations

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- Test your backup before transferring significant funds

## Self-Custody Checklist

- Purchase hardware wallet from official manufacturer website
- Initialize device and generate seed phrase
- Write seed phrase on paper — all words in order
- Do a restore test with a small amount first
- Transfer main holdings from exchange to cold storage
- Store seed phrase backup in second physical location
- Confirm balance shows correctly after setup

## PART 4

# BITCOIN TAX STRATEGY

## What Every Young Investor Needs to Know Before Filing

The IRS treats Bitcoin as **property** — not currency. That single fact changes everything about how you plan, buy, hold, and sell. Get this wrong and you hand the government more than you owe. Get it right and you keep dramatically more of your stack.

### ■ Know Before You Sell

**The #1 Rule:** Every time you sell, trade, or spend Bitcoin, it is a taxable event.

Buying Bitcoin with dollars is NOT taxable. HODLing is NOT taxable.

The tax bill only arrives when you dispose of it — so know the rules before you act.

## Taxable Events vs. Non-Taxable Events

TAXABLE — You Owe Tax	NOT TAXABLE — No Tax Triggered
Selling BTC for US dollars	Buying BTC with dollars
Trading BTC for another crypto	Transferring BTC between your own wallets
Spending BTC on goods or services	HODLing (unrealized gains are never taxed)
Receiving BTC as income or payment	Gifting BTC (up to \$19,000/recipient, 2026)
Staking rewards (taxed as ordinary income)	Donating BTC to a qualified charity

# Short-Term vs. Long-Term: The 1-Year Rule

This is the single most valuable tax rule for Bitcoin holders. How long you hold before selling determines which tax rate applies — and the difference can be thousands of dollars.

**≤12  
months**

Short-term: taxed as ordinary  
income (10%–37%)

**>12  
months**

Long-term: taxed at 0%, 15%, or  
20%

**0%**

Rate if income stays under \$49,450  
(single, 2026)

**Real example: You buy 1 BTC at \$40,000 and sell at \$70,000 — a \$30,000 gain.**

## The 1-Year Rule in Action

- Sold after **6 months** (income \$80K/yr): taxed at 22% = **\$6,600 owed**
- Sold after **13 months** (income \$80K/yr): taxed at 15% = **\$4,500 owed**
- Sold after **13 months** (income \$45K/yr): taxed at 0% = **\$0 owed**

*One extra day past 12 months saved \$2,100. A lower-income year saved everything.*

# Tax-Loss Harvesting: Turn Dips Into a Tax Asset

When Bitcoin drops, most people feel pain. Smart investors see opportunity. **Tax-loss harvesting** means deliberately selling BTC at a loss to generate a deductible loss that offsets gains elsewhere in your portfolio.

## Identify a losing position

Example: You spent \$30,000 to buy 0.5 BTC when Bitcoin was trading at \$60,000 per coin. Bitcoin then drops to \$45,000 per coin — your 0.5 BTC is now worth \$22,500. You are down \$7,500 from what you paid.

## Sell to realize the loss

Sell the 0.5 BTC. You now have a \$7,500 realized capital loss.

## Offset your gains

That \$7,500 loss offsets \$7,500 of gains elsewhere. If you have no gains, up to \$3,000 can offset ordinary income — and excess losses carry forward indefinitely.

## Buy back immediately (if you want)

The wash sale rule does NOT currently apply to Bitcoin (it applies to securities, not property). You can sell at a loss and rebuy the same day — the loss is still valid.

*Note: Congress has proposed extending wash sale rules to crypto multiple times. As of 2026, none have passed — but treat this as a time-limited advantage and stay current.*

# Bitcoin IRAs: The Ultimate Tax Shelter

A Bitcoin IRA lets you hold actual Bitcoin inside a tax-advantaged retirement account. Every gain inside the account grows without triggering annual taxes. **The Roth IRA is the gold standard** — contributions are after-tax, but all growth and withdrawals are completely tax-free.

Feature	Traditional Bitcoin IRA	Roth Bitcoin IRA
Contributions	Pre-tax dollars	After-tax dollars
Growth	Tax-deferred	Tax-FREE
Withdrawals	Taxed as income	Tax-free (if qualified)
Best for...	Lower tax bracket now	Bitcoin going 10x+ — keep ALL gains
2026 Annual Limit	\$7,500 (under 50)	\$7,500 (under 50)

### Where to Open a Bitcoin IRA

**Top Bitcoin IRA providers:**

- **iTrustCapital** — 1% flat fee, most popular, easy setup (itrustcapital.com)
- **Alto CryptoIRA** — 1% flat fee, 250+ assets, clean interface (altoira.com)
- **Bitcoin IRA** — \$250M insurance, wide asset support (bitcoinira.com)

*Income limit for Roth IRA (2026): under \$153,000 single / \$242,000 married. Over the limit? Use the Backdoor Roth strategy.*

# Common Tax Mistakes That Cost Real Money

**1. Thinking crypto-to-crypto trades are not taxable**

Swapping BTC for ETH is a disposal event. You owe tax on any gain at the moment of the swap — even if you never touched dollars.

## 2. Selling just before the 12-month mark

Waiting a few extra days past 1 year can drop your rate from 22% to 15% — or even 0%. Always check your original purchase date before you sell. One day makes a real difference.

## 3. Not setting aside money for taxes after selling

Set aside 20–30% of any gain immediately. The cash is gone from your account but the IRS bill arrives in April.

## 4. Ignoring record-keeping from day one

Use a crypto tax tool (Koinly, CoinTracker, TaxBit) from your very first purchase. Retroactive tracking is painful, error-prone, and expensive.

## 5. Forgetting exchange fees in your cost basis

Every fee you paid when buying BTC adds to your cost basis and reduces your taxable gain. Don't leave money on the table.

# Bitcoin Tax Checklist

- Use a crypto tax tool from day one (Koinly, CoinTracker, or TaxBit)
- Track cost basis per wallet — required by IRS since Jan 1, 2025
- Hold every BTC purchase for 12+ months before selling (long-term rates)
- Open a Roth Bitcoin IRA and contribute \$7,500/year if eligible
- Harvest losses strategically during dips to offset other gains
- Set aside 20–30% of any sale proceeds for your tax bill
- Report all taxable events on Form 8949 + Schedule D
- Never assume no 1099 = no taxes owed — report everything

*This is educational information, not tax advice. Consult a qualified CPA familiar with cryptocurrency for your specific situation.*

# YOUR 90-DAY ACTION PLAN

Turn this playbook into action

## Build the Foundation

- Open Swan Bitcoin or River account
- Complete KYC verification
- Set up \$100–\$500/month recurring DCA buy
- Order hardware wallet from official site
- Set up a crypto tax tracking tool (Koinly or CoinTracker)
- Read Bitcoin Whitepaper (11 pages — you can do it)

## Lock Down Your Security

- Initialize hardware wallet when it arrives
- Generate and secure your seed phrase
- Write seed phrase on paper — store in two locations
- Do a restore test with a small amount
- Transfer exchange holdings to cold storage
- Set up auto-withdrawal from DCA platform to hardware wallet

## Optimize & Expand

- Open a Roth Bitcoin IRA (iTrustCapital or Alto) — contribute \$7,500
- Review holdings — identify any tax-loss harvesting opportunities

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- Check your holding periods — flag any positions approaching 12 months
  - Subscribe to PYMTW newsletter for weekly Bitcoin insights
  - Share this guide with one person who needs it
  - Set a 6-month review date to reassess your full Bitcoin strategy

# RESOURCES & TOOLS

Everything you need to get started — in one place

## Start Here: [pymtw.com](https://pymtw.com)

**PYMTW (Put Your Money To Work)** is your Bitcoin home base. The website hosts all of the key resources referenced in this playbook in one place — books, tools, platforms, and the best available breakdown of the Bitcoin Whitepaper online.

The **White Paper Decoded** is the best available view of the Bitcoin Whitepaper — explained clearly, with context, for the non-technical reader. Read it at:  
[pymtw.com/whitepaper.html](https://pymtw.com/whitepaper.html)

**[pymtw.com](https://pymtw.com) | Free. Always.**

## DCA Platforms

<b>Swan Bitcoin</b>	<a href="https://swanbitcoin.com">swanbitcoin.com</a>	Best for automated DCA, low fees, auto-withdrawal to cold storage
<b>River Financial</b>	<a href="https://river.com">river.com</a>	Bitcoin-only, excellent support, self-custody withdrawals
<b>Cash App</b>	<a href="https://cash.app">cash.app</a>	Zero fee, zero spread DCA — Bitcoin-only, supports self-custody
<b>Fold</b>	<a href="https://foldapp.com">foldapp.com</a>	DCA + sats rewards on everyday spending — full Bitcoin financial hub
<b>Strike</b>	<a href="https://strike.me">strike.me</a>	Near-zero fees, Lightning Network, self-custody withdrawals

## Hardware Wallets

<b>Ledger Nano X</b>	<a href="https://ledger.com">ledger.com</a>	Best for beginners — Bluetooth, easy mobile app
<b>Trezor Model T</b>	<a href="https://trezor.io">trezor.io</a>	Open-source firmware, strong privacy, touch screen
<b>Coldcard</b>	<a href="https://coldcard.com">coldcard.com</a>	Bitcoin-only, maximum security, air-gapped signing
<b>Blockstream Jade</b>	<a href="https://blockstream.com">blockstream.com</a>	Open-source, affordable (\$65), air-gap capable

## Must-Read Books

<b>21 Reasons to Own Bitcoin</b>	<a href="https://amzn.to/08ixr8tr">amzn.to/08ixr8tr</a>	By Frank Jerome — the fastest way to build conviction. Start here.
<b>The Bitcoin Standard</b>	<a href="https://amzn.to/4afPZrx">amzn.to/4afPZrx</a>	Saifedean Ammous — the definitive case for Bitcoin as hard money
<b>Broken Money</b>	<a href="https://amzn.to/4bBUizT">amzn.to/4bBUizT</a>	Lyn Alden — why the monetary system is broken and what comes next
<b>The Big Print</b>	<a href="https://amzn.to/4aiSrxD">amzn.to/4aiSrxD</a>	Lawrence Leppard — inflation, money printing, and the Bitcoin solution
<b>Inventing Bitcoin</b>	<a href="https://amzn.to/4qqy0F3">amzn.to/4qqy0F3</a>	Yan Pritzker — the clearest technical explanation for non-engineers

## Tax Tools

<b>Koinly</b>	<a href="https://koinly.io">koinly.io</a>	Best crypto tax software — syncs exchanges, generates Form 8949 + Schedule D automatically
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<b>CoinTracker</b>	<a href="https://cointracker.io">cointracker.io</a>	Easy setup, per-wallet cost basis tracking, IRS-ready reports
<b>TaxBit</b>	<a href="https://taxbit.com">taxbit.com</a>	Enterprise-grade, great for high-volume portfolios — free for simple returns
<b>iTrustCapital</b>	<a href="https://itrustcapital.com">itrustcapital.com</a>	Top Bitcoin Roth IRA — 1% flat fee, easy setup, Bitcoin + gold
<b>Alto CryptoIRA</b>	<a href="https://altoira.com">altoira.com</a>	Bitcoin Roth IRA — 1% flat fee, clean interface, 250+ assets

## Key Links

<b>PYMTW — White Paper Decoded</b>	<a href="https://pymtw.com/whitepaper.html">pymtw.com/whitepaper.html</a>	Best online breakdown of the Bitcoin Whitepaper — clear, contextual, non-technical
<b>PYMTW Newsletter</b>	<a href="https://pymtw.com/newsletter">pymtw.com/newsletter</a>	Weekly Bitcoin insights from Frank Jerome — free forever. Subscribe at <a href="https://pymtw.com/newsletter">pymtw.com/newsletter</a>
<b>Unchained Capital</b>	<a href="https://unchained.com">unchained.com</a>	Multi-sig custody, Bitcoin IRAs, estate planning

# ABOUT FRANK JEROME

Frank Jerome is the founder of **Put Your Money To Work (PYMTW)** — a weekly newsletter helping young professionals build wealth outside the traditional financial system.

After seeing friends and colleagues fall into the trap of "save in a 401(k), buy a house, and hope for the best," Frank became convinced that Bitcoin and financial sovereignty are the most important financial decisions a young professional can make today.

PYMTW delivers **weekly insights on Bitcoin strategy, financial independence, and building real wealth** — without the noise, without the shilling, and without the BS.

## Work With Frank 1-on-1

Reading the playbook is step one. Having someone walk alongside you is how you actually execute — faster, with confidence, and without costly mistakes.

■ Starter Session (30 min) — \$75

■ Deep Dive (60 min) — \$150

■ Mentorship Package (4 x 60-min sessions) — \$500

Covers: Bitcoin strategy, DCA setup, hardware wallet & self-custody, personal finance, and your full financial sovereignty plan.

**Book at: [pymtw.com/services.html](https://pymtw.com/services.html)**

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## ■ Join the PYMTW Newsletter

Every week: one actionable Bitcoin topic — a strategy, a tool, a concept, or a mistake to avoid. Written for young professionals building real wealth outside the traditional system.

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