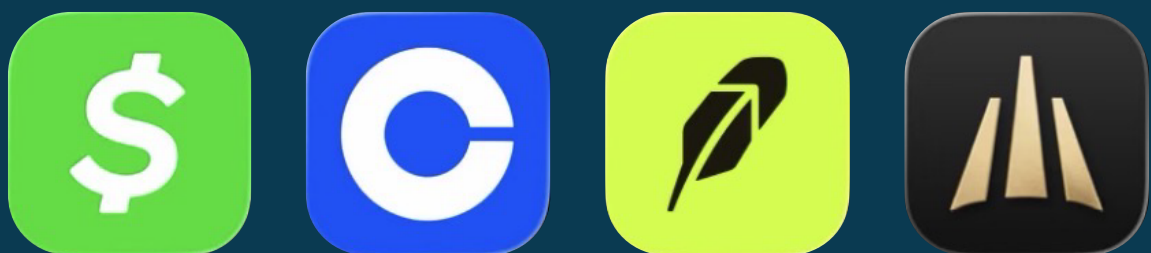


Your First \$10 of Bitcoin in 10 Minutes

You don't have to buy a whole bitcoin. You can start with \$10 of bitcoin or less. Here's how to buy \$10, step by step.

STEP 1: CHOOSE YOUR APP



If you already have Cash App, Coinbase, or Robinhood, start there. Cash App is the simplest. Coinbase and Robinhood are less straightforward, but work great if you already use them.

If you're downloading an app for the first time, I recommend River (River.com). It's a bitcoin-only app, so there's no clutter from other kinds of crypto, and it works best for most people.

HEADS UP: Cash App and Robinhood limit bitcoin withdrawals to \$10,000 per day, so if you plan to buy large amounts of bitcoin, River or Coinbase will give you more flexibility in the future.

STEP 2: OPEN YOUR ACCOUNT

(NEW APP DOWNLOAD ONLY)

SECURITY TIP: Use a unique password that you don't use anywhere else, especially not the same password as your email account or Apple ID.

- Connect a debit card or bank account (bank account works best). Apple Pay or your existing Cash App balance work too.
- Add your Social Security number. Bitcoin is an asset, so the app has to have it for tax purposes. You don't owe any tax for buying and holding.

STEP 3: BUY BITCOIN



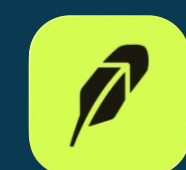
Cash App

BITCOIN → START → BUY



Coinbase

BUY & SELL → BUY



Robinhood

CRYPTO → BTC → TRADE → BUY



River

BUY BITCOIN

STEP 4: ENTER \$10

Follow the prompts.

First purchases usually ask for an email or text verification.

You'll see a small fee.

That's part of what keeps the bitcoin network running.

NOTE: if using Robinhood, you will be directed to deposit \$10 from your bank account first, which you then use to purchase bitcoin.

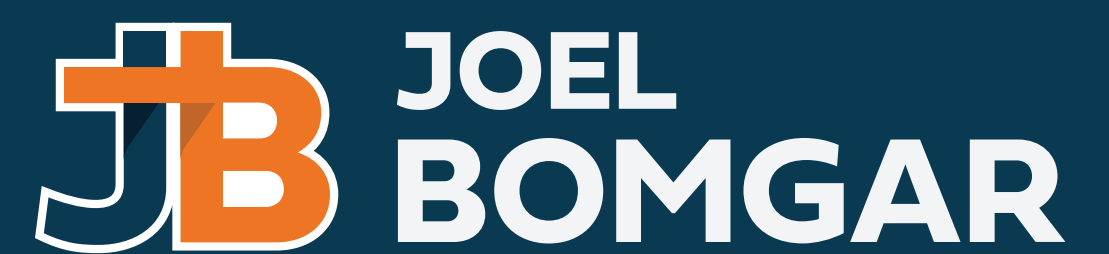


THAT'S IT! YOU NOW OWN BITCOIN!

TEN BUCKS. NOW YOU KNOW EXACTLY HOW TO BUY IT.

FURTHERING YOUR \$10

Now What?



THE EASIEST MOVE IS TO JUST LEAVE IT!

Hold it and watch the price go up and down. The more you understand about bitcoin, the more comfortable you become buying it. Flip to the next page for free places to start.

KEEP BUYING.

Every app lets you set a recurring buy. Regular small buys beat big purchases made in a hurry, and the more you buy and hold, the more you benefit. So start where you are and buy as you learn!

SENDING OR CASHING OUT?

Every app has Send, Receive, and Sell options. It's a simple process, but every bitcoin transaction is permanent. Double check who you're sending to, and that the request is real. Each app allows you to sell bitcoin, and cash it out to the connected bank account.

BITCOIN EDUCATION

Free Resources

JOELBOMGAR.COM

Direct, step-by-step videos for beginners through every stage of your bitcoin journey, and answers to the questions above.

NEIGHBORHOODBITCOIN.COM

A non-profit for research and bitcoin education with free, plain-language answers to the safety, control, and "is this for me?" questions.

RIVER.COM

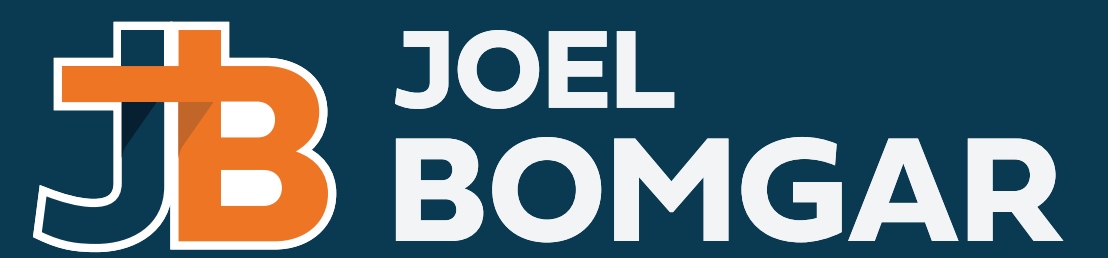
The simplest bitcoin-only app for buying and holding (and selling when you are ready). Also has great learning resources for beginners, regardless of which app you use.

This is not financial advice. Never buy more than you can afford to lose. These are general best practices that have worked for Joel Bomgar and thousands of people he has helped buy their first bitcoin. Joel Bomgar, JoelBomgar.com, and Bomgar Bitcoin are not compensated in any way by any of the businesses mentioned.

JOELBOMGAR.COM

COMMON QUESTIONS

Q&A



IS THIS A SCAM?

Bitcoin isn't. Plenty of things around "crypto" are though. Bitcoin has run for over 17 years with no CEO, no company, and no one able to change the rules. The scams are people: anyone who messages you first, rushes you, or wants to "trade" for you. If someone's rushing you, that's a red flag. There's never a need to be rushed with bitcoin.

AM I TOO LATE?

More than 90% of Americans don't own any bitcoin. If you own \$10 worth, you're early.

ISN'T IT TOO EXPENSIVE?

You don't buy a whole bitcoin. You can buy a slice, even just \$10.

WHAT IF THE PRICE DROPS?

It will, and sometimes a lot. As Bitcoin adoption grows, the volatility decreases. Throughout the history of Bitcoin, the price has ended higher for every single person who has held it for four years, without exception. People who buy and hold through the ups and downs have come out ahead every time... even more than the stock market. That "volatility" is easier to handle when you start with \$10 and buy small and steady. Only invest money you won't need soon, and don't sell just because it's down.

IS BITCOIN THE SAME AS "CRYPTO"?

No. Bitcoin is the only cryptocurrency I own and the only one I recommend. Everything else has a company or a CEO behind it who can create more or change the rules. Bitcoin doesn't have those flaws.

WHAT IS IT BACKED BY?

Math, cryptography, the biggest computer network humans have ever built, and hundreds of millions of people who hold it. There's no single owner, so everyone has to follow the rules. There will only ever be 21 million bitcoin, so it can't be inflated.

CAN IT GET HACKED OR STOLEN?

The network has never been hacked. Accounts get hacked when people reuse passwords or hand over their login credentials to a scammer. Use a unique password, turn on two-factor authentication, and ignore anyone who contacts you first about your account.

DO I OWE TAXES?

Not for buying and holding. Only if you sell for more than you paid. River, Coinbase, and all other places you can buy or sell bitcoin track that for you and give you a year-end summary for easy tax filing when that time comes.