



FREE E-BOOK

The Crypto Blueprint 2030

A simple, non-technical guide to
crypto investing and the Bitcoin cycle

EXCHANGES & WALLETS

PORTFOLIO FRAMEWORK

MARKET CYCLES & TAXES

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Welcome

Greetings, I'm **George Medina**, and I've put together this concise crypto guide to help anyone starting their journey into the world of digital assets.

First, a quick disclaimer: I'm not a financial advisor, and this isn't financial advice. Investing in crypto is a bit like navigating uncharted waters. It can be incredibly rewarding, but it also comes with real risks.

I wrote this e-book for educational purposes. Combined with your own research, it should be a valuable resource to help you navigate the world of crypto with confidence.

What is cryptocurrency?

Think of it as a form of digital money that works differently from the cash in your wallet. Instead of a central authority like a bank keeping track of transactions, thousands of computers work together to secure the system using cryptography.

You can use crypto online to buy things, just like regular money. Some projects also issue their own digital currencies, called **tokens**, which can be used for specific products or services.

The technology behind it all is the **blockchain**: a highly secure digital ledger that records every transaction and is extremely hard to tamper with.

Why do people invest in crypto?

- **Easy transactions:** buying, selling and sending value online is simple.
- **Growth potential:** some investors have made significant returns. Others have lost money, so size your positions carefully.
- **Choice:** there's a wide range of assets, from Bitcoin to newer projects.
- **Personal control:** with self-custody, you hold your own assets. No bank required.
- **Global payments:** you can send money across borders in minutes.
- **24/7 markets:** unlike the stock market, crypto never closes.

To get started, you'll need an account with an exchange. The next chapter covers the ones I use and recommend.

This is a short guide, but it's packed with insight. Don't skim it. Read it the way you'd read a challenging college textbook.

Top crypto exchanges

Crypto exchanges make it easy to buy and sell the assets you want, with low fees and strong security.

Bitcoin is the superstar of the crypto world, and adoption keeps growing. To take part, you'll need an account with a crypto exchange. There are plenty to choose from, so here's how I pick.

Three tips for choosing an exchange

1. **Low fees.** Pick an exchange whose fees won't eat into your returns.
2. **Strong security.** Look for two-factor authentication, a long track record and a clean security history.
3. **Good liquidity.** Plenty of trading volume means better prices and smoother trades.

The exchanges I use

- **Coinbase**: the simplest on-ramp from a US bank account. It's where I send people buying their first bitcoin.
- **Kraken Pro**: low fees and a clean order book. I use it to stack sats on a schedule.

Bitcoin and payment apps

- **Strike**: buy bitcoin with low fees and send it over the Lightning Network.
- **Cash App**: an easy way to buy small amounts of bitcoin and set up recurring buys.
- **Fold**: earn bitcoin rewards on everyday spending.

Other exchanges worth knowing

- **Gemini**: a US-regulated exchange with a strong focus on security.
- **Crypto.com**: an app with a wide asset selection and a crypto debit card.
- **OKX**: a large global exchange with advanced trading tools.

- **Uphold**: a multi-asset platform for crypto and other assets.
- **Binance.US**: the US arm of the Binance exchange.

Referral links: some of the links above are referral links. If you sign up through them, I may earn a commission or bonus. Sign-up offers and availability vary by country and state, so check the terms on each provider's site.

Whichever you choose, don't leave large amounts on an exchange long term. The wallets chapter explains why.

Building a portfolio

A balanced portfolio is key to surviving, and thriving in, the crypto market.

Crypto moves in big swings. A well-structured portfolio helps you ride out the downturns without panic-selling, and keeps you from betting everything on one idea. Here's the framework I use to think about it, from the safest layer to the most speculative.

The Blueprint portfolio framework

- 1. The foundation: Bitcoin.** Bitcoin is the pioneer and the heavyweight of crypto: the most decentralized, the most liquid and the longest track record. For most people it should be the core of a crypto portfolio.
- 2. Large caps and smart-contract platforms.** Established networks like Ethereum and Solana power much of what's built in crypto. They're more volatile than Bitcoin, but they have real usage and deep markets.
- 3. Decentralized finance (DeFi).** Projects like Chainlink, Uniswap and Aave are rebuilding financial services on-chain. Higher potential, higher risk.
- 4. Small and micro caps.** Smaller projects can move fast in both directions, and many go to zero. Keep this slice small, and only in projects you've researched.
- 5. Meme coins.** Pure speculation. If you play here at all, use money you're fully prepared to lose.

Rules I follow

- **The riskier the layer, the smaller the slice.** Most of the portfolio should sit in the first two layers.
- **Dollar-cost average (DCA).** Buying a fixed amount on a schedule beats trying to time the perfect entry.
- **Take profits on the way up.** Have a plan for selling before the market gets euphoric. The market-cycles chapter shows why.
- **Rebalance.** When one layer grows far beyond its target, trim it back.
- **Never invest more than you can afford to lose.**

Trends change fast in crypto. NFT and metaverse tokens were hot in the last cycle, and many have since fallen more than 90%. Adjust this framework to your own goals and risk tolerance. In crypto, adaptability is key.

Crypto wallets

If you're serious about cryptocurrency, you need a hardware wallet.

If you're serious about building wealth with crypto, one thing is crystal clear: don't leave your assets sitting on an exchange. Exchanges can be hacked, freeze withdrawals or go bankrupt, as FTX customers learned in 2022.

To truly protect your crypto, take control of your own keys. There are two main types of wallets:

- **Hot wallets (software):** apps on your phone or computer. Convenient for small amounts and everyday use, but connected to the internet.
- **Cold wallets (hardware):** small devices that keep your keys offline. The safest option for long-term savings.

Always remember the golden rule: **"Not your keys, not your crypto!"**

Hardware wallets I recommend

- **Ledger:** my top pick. Supports Bitcoin and thousands of other assets, with an easy companion app.
- **Trezor:** a pioneer in hardware wallets, with open-source firmware.
- **Blockstream Jade:** a Bitcoin-only device from the team at Blockstream.
- **Tangem:** a card-style wallet that works by tapping your phone.

Learn to use them

Watch these short tutorials before you move real money:

- [How to use a Ledger](#)
- [How to use a Trezor](#)
- [How to use a Blockstream Jade](#)

Protect your recovery phrase

When you set up a wallet, it gives you a **recovery (seed) phrase** of 12 or 24 words. Anyone with those words can take your crypto.

- Write it down on paper or metal. Never store it in a photo, email or cloud note.
- Never type it into a website, and never share it, not even with "support".
- Keep it somewhere safe from fire and water, and consider a backup in a second location.

Scammers send fake emails pretending to be wallet companies. No real company will ever ask for your recovery phrase.

Securing your assets is non-negotiable, and understanding wallets is your ticket to the big leagues.

Staking & rewards

Crypto staking can be a great way to grow your holdings with minimal effort, as long as you understand the risks.

Staking: the average person's guide to earning with crypto

Staking is like a side hustle for crypto holders. You lock up certain cryptocurrencies to help run their network, and you earn rewards in return. It's one of the most common ways to earn passive income from crypto you already own.

You can also earn crypto rewards by spending with crypto debit and credit cards, or with bitcoin-back apps like [Fold](#).

How does staking work?

Networks like Ethereum and Solana use a system called **Proof of Stake**. Instead of energy-hungry mining, validators lock up ("stake") coins as collateral to verify transactions. Honest validators earn rewards; dishonest ones can lose part of their stake.

When you stake, either on your own or through an exchange or staking pool, you become part of that process and earn more crypto as a reward. The more people stake, the more secure the network becomes.

Bitcoin can't be staked. It uses Proof of Work (mining). Any service offering "Bitcoin yield" is lending your coins out or using them in some other way, which carries extra risk.

Why staking is worth knowing about

Instead of letting your coins sit idle, staking puts them to work. It can grow your holdings over time, and it supports the networks you believe in.

The risks most people skip

- **Rewards aren't guaranteed.** Rates change with network conditions and are usually paid in the same volatile coin.
- **Lock-up periods.** Some networks or platforms make you wait days or weeks to unstake, so you can't sell during a crash.
- **Platform risk.** If you stake through a company, you're trusting that company. Lending platforms like Celsius froze customer funds in 2022.
- **Slashing.** Validators that misbehave or go offline can lose part of the stake.
- **Taxes.** In the US, staking rewards are generally taxed as income when you receive them. See the taxes chapter.

Stablecoin yields carry similar risks. Stablecoins aren't bank deposits and aren't FDIC-insured.

Done carefully, staking can be a win-win: you grow your stack, and the networks you support become stronger.

Bull vs. bear markets

Understanding bull and bear markets is the core of the Crypto Blueprint.

What is a bull market?

A bull market, or "bull run", is a period when demand is high, investors are confident and prices rise consistently. Picture a bull charging ahead with energy. People who expect prices to go up are called **the bulls**.

Bull markets are for taking profits. When everyone around you is euphoric, that's the time to execute your selling plan, not to go all in.

What is a bear market?

Bear markets are the opposite: more supply than demand, low confidence and falling prices. Picture a bear hibernating. Investors who expect prices to keep falling are called **the bears**.

Bear markets are where long-term wealth is often built. Historically, the best entries came late in the bear market, when sentiment was at its worst.

Bitcoin's four-year rhythm

Every 210,000 blocks, roughly every four years, the reward for mining new bitcoin is cut in half. This is **the halving**. The most recent one happened on **April 20, 2024**, cutting the reward to 3.125 BTC per block. The next is expected around 2028.

Each halving so far has been followed by a bull market, then a bear market, then a recovery:

Halving	Cycle peak	Halving → peak	Peak → bottom	Peak-to-bottom drop
Nov 2012	Nov 2013	367 days	410 days	about -85%
Jul 2016	Dec 2017	526 days	363 days	about -84%
May 2020	Nov 2021	548 days	376 days	about -78%
Apr 2024	See the live data in Skyline Cycle Terminal			

Dates are approximate, based on daily closing prices.

The Blueprint for both seasons

- **Buy low, sell high.** It sounds obvious, but emotions make it hard.
- **Watch for big dips.** 20–40% corrections happen even inside bull markets. They're scary, but historically they've been buying opportunities.
- **Bear markets have lasted about a year.** Peak to bottom took 363 to 410 days in the last three cycles.
- **Bull markets peaked 12 to 18 months after the halving** in the last three cycles.
- **Bitcoin fell roughly 75–85% from each cycle peak.**
- **Altcoins usually fall harder**, often 90% or more, and many never recover.
- **A full cycle has taken about four years.**

Patterns, not laws. Bitcoin has historically moved in recurring cycles, but ETFs, institutions and global liquidity all shape each one. Don't treat past dates as a schedule. That's exactly why I built [Skyline Cycle Terminal](#): to read where we are in the cycle with data, not emotions.

What does market cap mean?

Market cap is the total value of a coin: the number of coins in circulation multiplied by the current price.

Think of it like ships at sea. A big ship handles storms better than a small boat. Large-cap assets like Bitcoin tend to be more stable, though they still swing. Small caps are like small boats in a big sea: they can ride high on big waves, but they can also sink fast.

When is it altcoin season?

The **Altcoin Season Index** measures how many of the top altcoins have outperformed Bitcoin over the last 90 days.

- I treat a reading **below 25** as Bitcoin season, when altcoins are out of favor and accumulation is cheaper.
- I treat a reading **above 75** as altcoin season, a signal to start taking profits on altcoin positions.

These are my personal guideposts, not guarantees.

Crypto domain names

A web3 domain is a name registered on a blockchain, such as Ethereum, instead of with a traditional domain registrar.

What's a crypto domain name?

Picture your .com address with a twist. Crypto domains are human-readable names that point to your wallet address. Instead of sending money to a long string like `0x71C7656E...`, someone can send it to `yourname.eth`.

They go by a few names: "NFT domains", "decentralized domains" or simply "crypto domains". The two biggest providers are:

- **Ethereum Name Service (ENS):** `.eth` names, built directly on Ethereum. You renew them yearly, like a regular domain.
- **Unstoppable Domains:** names like `.crypto` and `.x` that work across many wallets and blockchains.

Why you might want one

1. **An easy address.** Share one memorable name instead of a long wallet address, and cut the risk of typos.
2. **A web3 identity.** Your name can carry a profile, avatar and links that apps recognize.
3. **You own it.** The name lives in your wallet, not in a company's database.
4. **More uses ahead.** Crypto domains can already point to decentralized websites, and their uses keep expanding.

Crypto domains are a convenience, not an investment. Buy one because you'll use it, not to flip it.

Capital gains & taxes

Let's dive into the world of crypto taxes. This chapter covers the United States. If you live elsewhere, check your local rules.

Do I need to pay taxes on crypto?

Yes. The IRS treats crypto as property, similar to stocks. Every Form 1040 now asks whether you received, sold or exchanged digital assets during the year. It's not as scary as it sounds once you know what counts.

Not taxable

1. **Buying and holding.** Buying crypto with dollars and holding it isn't taxable. You generally owe tax when you sell or spend it at a gain.
2. **Moving crypto between your own wallets.** Transfers to yourself are tax-free. Keep records of your original cost and purchase date.
3. **Receiving a gift.** No tax when you receive it. You take on the giver's cost basis, and tax applies when you sell.
4. **Giving a gift.** Gifts up to the IRS annual exclusion (\$19,000 per person for 2025) don't require a gift tax return. Check IRS.gov for the current year's limit.
5. **Donating to charity.** Donating crypto to a qualified charity isn't a sale, and you may be able to deduct its value.

Taxable as capital gains

1. **Selling for cash.** If you sell for more than you paid, you owe tax on the gain. Sell at a loss, and you may be able to deduct it.
2. **Swapping one crypto for another.** Trading BTC for ETH counts as selling BTC.
3. **Spending crypto.** Buying a pizza with bitcoin counts as selling that bitcoin.

Hold for more than a year and gains are taxed at long-term capital gains rates, which are usually lower than short-term rates.

Taxable as income

Staking rewards, mining rewards, airdrops and getting paid in crypto are generally taxed as ordinary income, based on their value when you receive them.

New reporting rules

Starting with 2025 transactions, US brokers, including exchanges, send customers and the IRS **Form 1099-DA**, which reports your crypto sales. Make sure your own records match.

Tools that help

If this feels like a maze, crypto tax software can pull in your transactions and generate the forms for you:

- [CoinTracking](#)
- [CoinLedger](#)
- [Koinly](#)

For anything complex, work with a tax professional who knows crypto. Paying taxes is part of being a responsible investor. Keep good records and you'll handle crypto taxes like a pro.

Inheritance planning

What happens to your crypto after you're gone?

Crafting an inheritance blueprint

If you see Bitcoin as wealth for generations to come, you can't overlook inheritance planning. Locking down your wallet is crucial, but don't forget that **you** are the single point of failure. Life throws curveballs, so make sure your loved ones can access your crypto if the unexpected happens.

Without a plan, crypto can be lost forever. There's no "forgot password" button for a hardware wallet, and no bank to call.

Cover both sides: technical and legal

A solid plan addresses both:

- **Technical:** how will your heirs find and access your wallets, without making it easy for anyone else to steal them?
- **Legal:** your will or trust should mention your digital assets so they pass to the right people.

Practical first steps:

- **Make an inventory** of where your crypto lives: exchanges, hardware wallets and apps.
- **Write a letter of instruction** for your heirs explaining how to access each one. Store it securely, separate from your recovery phrases.
- **Consider multisig.** A wallet that needs two of three keys to move funds removes the single point of failure.
- **Talk to an estate attorney** who understands digital assets.

Resources I recommend

- **Pamela Morgan's book, *Cryptoasset Inheritance Planning: A Simple Guide for Owners*.** A goldmine covering both the technical and legal sides, including how to avoid conflicts among

heirs.

- **Unchained**: offers Bitcoin custody and inheritance services built around multisig.

The bottom line: a solid inheritance plan makes sure your digital wealth reaches the next generation, no matter what life throws your way.

Want to talk through your situation? [Book a free 15-minute call.](#)

Crypto lingo & terms

Here's a compiled list of the most common crypto terms and slang.

Airdrop: free tokens distributed to wallet holders, often to promote a new project.

Altcoin: any cryptocurrency that isn't Bitcoin.

Bitcoin: the first, largest and most decentralized cryptocurrency.

Blockchain: a digital ledger of transactions, made up of blocks linked in sequence.

Cold wallet (cold storage): a device that keeps your keys offline. The most secure way to store crypto.

Cryptocurrency: digital, decentralized money used for payments or as a store of value.

DCA (dollar-cost averaging): investing a fixed amount on a regular schedule, regardless of price.

Decentralization: when no single authority is in control, and power is spread among many participants.

DeFi (decentralized finance): lending, trading and other financial services run by code instead of banks.

dApps (decentralized apps): applications that run on a blockchain without middlemen.

ETF (exchange-traded fund): a fund traded on the stock market. US spot Bitcoin ETFs launched in January 2024.

Exchange: a marketplace for buying and selling crypto.

FOMO: fear of missing out. What new investors often feel during big rallies.

FUD: fear, uncertainty and doubt. Negative sentiment, sometimes spread on purpose.

Gas fees: fees paid to process transactions on networks like Ethereum.

Halving: the event, about every four years, that cuts the reward for mining new bitcoin in half. The latest was April 2024.

HODL: originally a typo for "hold". Now means holding through market swings.

Hot wallet: a wallet connected to the internet. Convenient, but more exposed to hacks.

ICO (initial coin offering): raising money for a new crypto project by selling tokens, similar to a stock IPO.

Market cap: a coin's total value: circulating supply multiplied by price.

Mining: using computing power to secure a Proof of Work network and earn new coins.

NGMI: "not gonna make it". Crypto slang for a bad decision.

Private key: the secret code that controls your crypto. Never share it.

Public key / address: like your account number. Share it so people can send you crypto.

Recovery (seed) phrase: 12 or 24 words that back up your wallet. Anyone with them controls your funds.

Rekt: wrecked. Suffering heavy losses.

Sats (satoshis): the smallest unit of bitcoin. 100 million sats make one bitcoin.

Satoshi Nakamoto: the pseudonymous creator of Bitcoin, whose identity remains unknown.

Self-custody: holding your own keys instead of leaving crypto with an exchange.

Shill: promoting a coin for your own benefit, often without disclosing it.

Smart contract: a program on a blockchain that runs automatically when its conditions are met.

Stablecoin: a cryptocurrency designed to hold a steady value, usually pegged to the US dollar.

Staking: locking up coins to help secure a Proof of Stake network in exchange for rewards.

Token: a crypto asset built on an existing blockchain, representing an asset or a use.

Wallet: software or hardware that stores your keys, either online (hot) or offline (cold).

Whale: someone holding enough of a coin to move its price.

Reference websites

These are good sources for Bitcoin and crypto news, prices and data.

Research and data

- **Skyline Cycle Terminal**: the research app I built. It shows where Bitcoin is in its cycle, with the Skyline Cycle Score, on-chain data and macro liquidity in one dashboard. The basic dashboard is free.
- **Glassnode**: makes blockchain data accessible, with deep on-chain metrics and research.
- **Crypto Fear & Greed Index**: a quick read on whether the market is driven by fear or greed.

Prices and markets

- **CoinMarketCap**: the go-to reference for prices and market caps across thousands of assets.
- **TradingView**: where every chart I post is drawn.

Blockchain explorers

- **mempool.space**: look up any Bitcoin transaction or address, and check current network fees.
- **Etherscan**: the explorer and analytics platform for Ethereum.

News and education

- **Bitcoin.com News**: 24/7 coverage of Bitcoin and the crypto economy.
- **Coinbase Learn**: plain-English guides to crypto basics.
- **Real Vision**: in-depth interviews and analysis on crypto and macro.
- **My YouTube channel**: cycle updates and chart breakdowns.

Common crypto mistakes

These are the most common mistakes beginners make when they start in crypto.

Not taking profits

A common pitfall is failing to lock in gains during strong rallies. Crypto is highly volatile, and assuming your investment will rise forever is unrealistic. Set price targets in advance, and take profits along the way.

Sending funds to the wrong address

Carelessly sending crypto to the wrong address is a costly mistake. There's no "undo" button. Double-check every address, send a small test transaction first for large amounts, and make sure you're on the right network.

Weak security

Use strong, unique passwords, turn on two-factor authentication (an authenticator app, not SMS), and avoid logging in on public Wi-Fi. Move long-term savings to a hardware wallet.

Falling for scams

Fake support agents, giveaway scams ("send 1 BTC, get 2 back"), impersonator accounts and too-good-to-be-true investment schemes are everywhere. Nobody legitimate will ever ask for your recovery phrase.

Investing more than you can afford to lose

Crypto markets can fall 80% or more. Only invest money that, if lost, won't put your finances in danger. Learn how bull and bear markets work before you commit serious money.

Chasing all-time highs

FOMO leads people to buy in a rush during price spikes. Instead of buying impulsively when everyone is euphoric, use dollar-cost averaging to spread your purchases over time.

Using leverage too early

Trading with borrowed money multiplies losses as fast as gains, and a single sharp move can wipe out your position. Learn the market first.

Staking without understanding the risks

Staking can grow your holdings, but rewards change, funds can be locked up, and platforms can fail. Know where your coins are and who holds them.

A look at the future

Crypto mass adoption is coming. The question is how fast.

Cryptocurrencies need mass adoption to reach their full potential, both as a network technology and as financial assets.

The adoption curve

Like other technologies, crypto adoption follows a classic S-curve. It starts with a small group of **innovators**, grows as **early adopters** join, then moves into mass adoption as it reaches the **early and late majority**. The **laggards** come last.

How far we've come

Since its launch in 2009, Bitcoin has gone from a fringe experiment discussed by a few cypherpunks to a global asset:

- Major US asset managers launched **spot Bitcoin ETFs in January 2024**, giving millions of investors access through ordinary brokerage accounts.
- Public companies and some governments now hold bitcoin on their balance sheets.
- Some countries have even experimented with Bitcoin as legal tender.

Still early

Even so, most estimates put global crypto ownership in the single digits as a share of the world's population. By that measure, adoption is still moving from the early adopters into the early majority.

For long-term investors, that's the big picture: the story is still being written. Stay patient, keep learning, and let the cycle work for you instead of against you.

Thank you

Congrats, you got this!

If you've reached this point, you're more than prepared to start your journey into crypto.

I created this e-book to give you real help on your path to financial success. You now have the knowledge and confidence to start building wealth with Bitcoin and crypto, on your own terms.

The key now is to keep learning and stay disciplined as you navigate this exciting market. This guide is a flexible resource, so adapt it to your own goals.

Your next steps

1. **Open an account** with an exchange I use: [Coinbase](#) or [Kraken Pro](#).
2. **Secure your coins** with a hardware wallet like a [Ledger](#).
3. **Track the cycle** with [Skyline Cycle Terminal](#), free and with no signup.
4. **Stay connected:** follow me on [X](#), [YouTube](#), [TikTok](#) and [Telegram](#) for cycle updates.
5. **Have questions?** [Book a free 15-minute call](#) or email info@thecityismine.com.

Congratulations on reaching this milestone, and best of luck on your path to financial freedom.

Warm regards, **George Medina**