



# KtownBTC

**MONEY, RESPONSIBILITY  
& BITCOIN**

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## *Phase 1 Curriculum Booklet*

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*Building Competence, Not Compliance*

Understanding First. Expertise Optional.

## ABOUT THIS BOOKLET

# The Knowledge Trunk

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Bitcoin emerged in 2009. That is not a long time. What you are holding is a curriculum built in the early years of a monetary technology whose full implications are still being written.

Most Bitcoin education was built to sell something — a product, an exchange, an ideology. This curriculum was built to do something different: to give people the foundation to think clearly before they act, and to protect themselves from decisions they are not yet ready to make.

*This is the knowledge trunk. Everything else — advanced tracks, practical skills, institutional applications — branches from what is built here.*

The seven lessons in this booklet cover the fundamentals that every person should understand before engaging with Bitcoin in any meaningful way. They are written for the most skeptical person in the room. They do not assume enthusiasm. They do not require prior knowledge. They ask only for honest attention.

The field is evolving quickly. Some specifics will change. The foundations — what money is, how power operates through monetary systems, what ownership actually requires, how people get hurt — will not. This curriculum is designed to remain useful as the surface details shift.

## A NOTE ON NEW TERRITORY

Bitcoin was 15 years old in 2024. The communities that stand to benefit most from financial sovereignty are often the ones with the least access to reliable information about it. The decision to engage — or not engage — with Bitcoin is one of the most consequential financial choices a person or community may face in the coming decade.

KtownBTC was built in Terrace, British Columbia, with that reality in mind. We are in early days. The decisions made now will shape adoption patterns for a generation. This curriculum exists to make sure those decisions are made with understanding, not pressure.

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**Roots: Care · Caution · Accountability**

# Money, Power, and Control

*Core idea: Money systems are not neutral. Understanding who controls money is the starting point.*

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## BEFORE YOU READ

This lesson doesn't start with Bitcoin. It starts with money — what it actually is, who controls it, and why those questions matter. That foundation is the whole point of starting here.

You don't need any prior knowledge. You don't need to own Bitcoin or want to. You just need to be willing to look at something familiar — money — as if seeing it clearly for the first time.

Take your time with this. There is no quiz, no deadline, and no pressure to do anything after you finish. **Understanding is the only goal.**

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## **Most people are taught how to earn money, not how money works.**

We're told money is neutral — just numbers, just currency, just a tool. In reality, money is a system of rules. And whoever sets the rules holds the power.

Money is three things at once:

- An agreement about value — it only works because people believe it does
- A record of who owes what to whom — every transaction is an entry in a ledger somewhere
- A system of control — rules about who can participate, on what terms, and with whose permission

*If you only understand money as something you earn and spend, you're seeing the surface. The system underneath is what shapes your options.*

## WHO CONTROLS MONEY — AND WHY IT MATTERS

Modern money is created by institutions: central banks, commercial banks, and governments. The decisions that shape your money — how much exists, what it costs to borrow, how fast its value erodes — are made by committees you didn't vote for, in cities far from where you live.

This isn't unique to Canada. It's how every centralized monetary system works:

- The benefits of new money creation tend to flow to those closest to the source
- The costs — primarily inflation — are distributed broadly across everyone who holds the currency
- The consequences arrive last, and hardest, in communities with the least political and economic voice

**This isn't a conspiracy. It's how centralized systems behave.** Power concentrates. Risk distributes.

## COMMUNITIES DON'T EXPERIENCE MONEY THE SAME WAY

In Canada, this has a specific history. Indigenous communities were legally excluded from full participation in the formal economy for generations. Banking infrastructure arrived late to remote and northern communities, or arrived with terms designed to extract rather than serve.

Understanding this context isn't about blame. It's about accuracy. If we're going to evaluate any monetary alternative honestly — including Bitcoin — we have to be clear about what we're comparing it to, and for whom.



*A system that works well for some, and poorly for others, isn't neutral. It's just unevenly distributed.*

## WHERE BITCOIN ENTERS THE CONVERSATION

Bitcoin enters this conversation not as a promise, but as a question:

***What happens when a money system has no central controller?***

That's not rhetorical. It has real answers — and real trade-offs. But before discussing technology, price, or opportunity, that question has to sit on the table. **Because if you don't understand the system you're already in, you can't meaningfully evaluate alternatives.**

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## KEY TAKEAWAY

Learning about Bitcoin starts with understanding money itself — who creates it, who controls it, and who lives with the consequences. Money is not neutral. It reflects power structures. And power structures always matter.

#### REFLECT — NO RIGHT ANSWERS

- 1. Think about a time when a financial system didn't work the way you needed it to. What was the gap between how it was designed and what you actually needed?*
  - 2. Who do you know who has a fundamentally different relationship with money and banking than you do? What accounts for that difference?*
  - 3. If you had to explain why money isn't neutral using only your own experience, what would you say?*
- 

#### COMING NEXT

### **Lesson 2 — Why Fiat Systems Fail Communities**

*Centralized money concentrates power and exports risk. Inflation in plain language. The distance between decision-makers and consequences.*

# Why Fiat Systems Fail Communities

*Core idea: Centralized money concentrates power and exports risk.*

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## BEFORE YOU READ

Lesson 1 established that money is a system of rules, not a neutral tool. This lesson goes deeper into how that system behaves — and why it doesn't fail everyone equally.

Take your time. **If something costs more than it used to, you already understand inflation.** This lesson explains why — and who absorbs the cost.

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**Most people experience inflation as higher prices. That's accurate — but incomplete.**

Inflation isn't just about things costing more. It's about who absorbs the cost of decisions and who gets protected from them.

When new money is created, it does not enter the economy evenly. It enters through governments, large financial institutions, and asset markets first. By the time it reaches workers, small businesses, or remote communities, prices have already adjusted.

*Inflation is not just an economic measure. It is a mechanism for transferring purchasing power — quietly, without a vote, and without announcement.*

**This is not because decision-makers are malicious. It's because distance breaks feedback loops.** When you cannot feel the consequences of your decisions, those decisions become easier to make badly.

## INFLATION IN PLAIN LANGUAGE

- Savings lose value without being touched
- Wages tend to lag behind the rise in costs
- Long-term planning becomes harder when the unit of measurement keeps shifting
- The gap between those who own assets and those who earn wages tends to widen

For communities already operating with thin margins, inflation isn't an inconvenience. It's destabilizing.

#### THE DISTANCE BETWEEN DECISIONS AND CONSEQUENCES

Those who set monetary policy are insulated by assets, income, and institutional position. They operate on models and projections, not lived reality. Those who live with the consequences often cannot move capital, have no voice in the process, and feel policy effects long before they appear in official data.

*The people least able to absorb monetary risk are the last ones consulted about monetary policy.*

#### CONDITIONAL ACCESS TO MONEY

Access to banking is not a right — it is a permission. Accounts can be frozen. Credit can be denied. Services can be withdrawn. In Canada, this has a specific and documented history. Remote and northern communities — disproportionately Indigenous — received less banking infrastructure and worse terms.

**Conditional access is a structural barrier that compounds over time** — limiting savings, restricting business formation, and concentrating economic vulnerability.

#### WHY "WORKING HARDER" DOESN'T FIX STRUCTURAL PROBLEMS

Hard work matters. But effort alone cannot overcome a system that dilutes savings, rewards leverage over labour, and shifts risk downward toward those with the least capacity to absorb it. **This is not an argument against personal responsibility. It is a more accurate picture of what personal responsibility is actually working against.**

#### KEY TAKEAWAY

Fiat systems don't fail everyone equally. The costs of centralized monetary control fall hardest on communities with the least voice. Understanding who absorbs monetary risk is essential before evaluating any alternative.

### REFLECT — NO RIGHT ANSWERS

- 1. Has inflation affected your household differently than it has affected people with more financial assets? What was the specific difference?*
  - 2. Have you or anyone you know experienced conditional access to banking — a denied account, a refused service? What did that cost?*
  - 3. If monetary decisions were made by people who lived in your community and felt their effects directly, what do you think would be different?*
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### COMING NEXT

#### **Lesson 3 — What Bitcoin Actually Is (and Is Not)**

*Bitcoin is not a company, product, or investment category. It is a set of rules — and understanding those rules changes how you evaluate everything else.*

# What Bitcoin Actually Is (and Is Not)

*Core idea: Bitcoin is a monetary system, not a company or a product.*

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## BEFORE YOU READ

The first two lessons were about the system Bitcoin exists in contrast to. This lesson is about Bitcoin itself — not its price, not its potential, but what it actually is and how it actually works.

**Take your time with this one.** The distinctions here are small but important. They will affect every practical decision you make later.

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## **Bitcoin is not a business. It does not offer services. It does not make promises.**

Bitcoin is a set of rules, enforced by software, run by anyone who chooses to participate. There are thousands of independent participants running that software right now, in dozens of countries, with no central coordinator.

- A public ledger that anyone can inspect — every transaction ever made is visible
- A system with a fixed and predictable supply schedule — no institution can create more
- A network with no central owner or administrator — no single party controls it
- A protocol that prioritizes rules over discretion — there are no exceptions

*This rigidity is not a flaw. It is the point. A system that bends for powerful interests is a system that can be bent against you.*

## BITCOIN VS BANKS

Banks hold money on your behalf. They can reverse transactions, restrict access, freeze accounts, and comply with government orders. They operate as intermediaries between you and your money.

Bitcoin allows you to hold value directly, without an intermediary. It does not reverse transactions. It does not ask for permission. *Using Bitcoin is closer to holding physical cash than using a bank account — but with global reach and digital form. The responsibility that comes with cash comes with Bitcoin too.*

#### BITCOIN VS “CRYPTO”

Most crypto projects have founders who can change the rules, optimize for flexibility, and rely on community confidence. They require trust in people.

Bitcoin deliberately removed these elements. It was designed to resist change — including well-intentioned proposals. The network has rejected numerous rule changes not because the proposals were bad, but because the ability to change rules is itself a vulnerability.

*Most digital assets are experiments in new financial products.  
Bitcoin is an experiment in removing the need for trust in  
financial intermediaries entirely.*

#### NO CEO, NO HELP DESK, NO GUARANTEES

Bitcoin has no customer support, no password reset, no fraud department. If something goes wrong, there is no authority to appeal to. **The protection and the control are the same thing.** Removing one removes the other.

#### WHAT BITCOIN IS NOT

- Not a guaranteed investment — its price is volatile and has fallen 80%+ from peak values multiple times
- Not a replacement for all money — real limitations in speed, usability, and accessibility exist
- Not a solution to governance problems — it changes the rules of money, not human institutions
- Not something you need to use — participation is entirely voluntary

#### KEY TAKEAWAY

Bitcoin is a set of rules with no central authority. It removes intermediaries, which means it removes their protections as well. Understanding this trade-off is essential before doing anything else.

### REFLECT — NO RIGHT ANSWERS

- 1. Think about a financial service you currently rely on. What protections does it provide? What would change if those protections were removed?*
  - 2. The fact that Bitcoin can't be shut down or modified — does that feel like a feature or a risk to you? What does your answer reveal?*
  - 3. Is there a version of Bitcoin's rules that would be useful in your community specifically? What would make it harmful?*
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### COMING NEXT

#### **Lesson 4 — Wallets, Keys, and Self-Custody**

*Ownership requires competence. What a wallet actually is, what private keys mean, and what it takes to hold Bitcoin responsibly.*

# Wallets, Keys, and Self-Custody

*Core idea: Ownership requires competence.*

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## BEFORE YOU READ

This is the first lesson with direct practical implications. Read this before you download anything, open any account, or move any money.

**The decisions made in the first week of using Bitcoin are the ones most likely to cause lasting problems.**

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**In most modern systems, ownership is abstract. Bitcoin changes this completely.**

With Bitcoin, ownership is not a claim — **it is a capability**. If you cannot control access, you do not own the asset. There is no institution behind it. No claim to file. No escalation path.

## WHAT A WALLET REALLY IS

A Bitcoin wallet does not store Bitcoin. Bitcoin exists on a public ledger. What the wallet stores are cryptographic keys: specifically, a private key that proves you are authorized to spend certain funds.

The wallet generates keys, signs transactions, and displays your balance. **It does not guarantee safety. It does not provide recovery. It does not protect you from your own mistakes.**

*If a private key is exposed, ownership is transferred — silently and permanently. If a private key is destroyed, access is lost forever. There is no override.*

## SEED PHRASES: THE MASTER KEY

Most wallets use a seed phrase — 12 or 24 ordinary words that serve as a human-readable backup of your private keys. This phrase can recreate your wallet on any compatible device. It requires no other authentication.

**If someone has your seed phrase, they do not need your phone, your computer, your password, or your permission. They have everything.**

#### CUSTODIAL VS SELF-CUSTODY

Custodial accounts (exchanges, apps) are convenient but conditional: withdrawals can be restricted, accounts frozen, services closed without notice. Self-custody means holding your own keys with no intermediary and no conditions — but also no recovery.

*Self-custody is not automatically better. It is only appropriate when the user genuinely understands and accepts the responsibility that comes with it.*

#### WHEN TRANSITIONS ARE MOST DANGEROUS

Most Bitcoin losses happen during transitions — moving from exchange to wallet, changing phones, switching software. These moments combine unfamiliar tools with real stakes.

Testing with a small amount before every significant transition is not optional. It is the minimum viable safety procedure.

#### WHEN SELF-CUSTODY MAKES SENSE

- The amount held would materially matter to you if lost
- You understand key management and have practised it
- You have successfully tested the recovery process
- You are comfortable with the finality of mistakes

**Choosing custody is not a failure. Choosing blindly is.**

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#### KEY TAKEAWAY

In Bitcoin, ownership is not declared — it is demonstrated through control of keys and acceptance of responsibility. There is no shame in deciding not to self-custody yet. There is real risk in doing it without understanding.

#### REFLECT — NO RIGHT ANSWERS

- 1. Think about something valuable you currently protect. What systems do you use? Would those systems work for a seed phrase?*
- 2. If you lost your phone today, how would that affect your financial access? What does that tell you about your current custody arrangements?*
- 3. Is there an amount of Bitcoin that would feel meaningful to protect yourself? What would you need to know before you felt ready?*

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#### COMING NEXT

### **Lesson 5 — How People Lose Bitcoin**

*Most losses come from human error, not hacking. This lesson maps the patterns so you can recognize them before they happen to you.*

# How People Lose Bitcoin

*Core idea: Most losses come from human error, not hacking.*

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## BEFORE YOU READ

This lesson is uncomfortable. It describes things that have happened to real people — careful people, technical people, people who thought they were prepared.

Read this as a map, not a warning. **Every pattern here is avoidable.** None of them require technical sophistication to prevent. They require awareness.

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**The most common losses happen in ordinary moments — during setup, during transitions, or under pressure. Bitcoin is technically resilient. People are not.**

Almost every personal Bitcoin loss falls into one of three categories:

- Misplaced trust — giving access or information to someone who should not have it
- Poor transitions — moving Bitcoin between wallets or devices without proper testing
- Rushed decisions — acting under time pressure or emotional urgency

## SOCIAL ENGINEERING AND IMPERSONATION

The most common attacks involve persuasion, not code. Common forms: fake customer support, impersonation of known figures, messages claiming your funds are at risk, requests to verify your wallet by entering your seed phrase.

*Bitcoin has no customer support. No official account. No help desk. Anyone claiming to represent it in order to help you is not helping you.*

If someone contacts you offering Bitcoin help, assume the contact is an attack until proven otherwise.

#### SEED PHRASE MISTAKES

- Storing the seed phrase in a notes app, cloud document, or email
- Photographing it (images are often backed up automatically)
- Entering it into any website or app that requested it
- Sharing it with a trusted helper during setup

*Once a seed phrase is exposed, loss is usually silent. There is no notification. The funds simply leave.*

#### WHY TRANSITIONS ARE MOST DANGEROUS

Moving Bitcoin combines unfamiliar tools with real stakes and time pressure. The tool will not catch mistakes. Bitcoin will process whatever transaction you send, correctly addressed or not.

Testing with a small amount before every significant transition is the minimum viable safety procedure. If you cannot afford to lose the test amount, you cannot afford to skip the test.

#### PATIENCE AS A SAFETY TOOL

Most Bitcoin losses involve speed. The most reliable safety practice is the simplest: **wait**. Wait before moving funds under pressure. Wait before trusting a new platform. The person trying to create urgency is almost always the person who benefits from your mistakes.

#### KEY TAKEAWAY

Bitcoin losses usually come from trust, haste, and misunderstanding — not from technical failure. The patterns are consistent, recognizable, and avoidable. Awareness is the primary defence.

#### REFLECT — NO RIGHT ANSWERS

*1. Has urgency ever caused you to make a financial decision you later regretted? What created the urgency, and was it real?*

2. *Think about a platform you currently trust with something valuable. What would it take for that trust to be broken?*

3. *If someone contacted you right now claiming your Bitcoin wallet had a problem, what should your first instinct be?*

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#### COMING NEXT

### **Lesson 6 — Risk, Volatility, and Reality**

*Price volatility is obvious. The quieter risks — emotional, operational, social — are often more damaging.*

# Risk, Volatility, and Reality

*Core idea: Risk is broader than price.*

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## BEFORE YOU READ

Most Bitcoin education focuses on opportunity. This lesson focuses on risk — not to discourage participation, but to make sure that if you do participate, you do so with an accurate picture.

**This lesson is not pessimistic. It is accurate.** Accuracy is the foundation of good decisions.

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## Price volatility is visible. Other risks are quieter — and often more damaging.

Bitcoin has risen thousands of percent over long periods. It has also fallen 80 percent or more from peak values multiple times. Anyone considering Bitcoin should know this. What is less often discussed is that price volatility is just one category of risk.

## EMOTIONAL RISK

Owning a volatile asset changes how you think. Watching price movements can create anxiety that affects sleep, relationships, and decision-making. It can trigger impulsive behaviour and distort time horizons — turning a five-year perspective into a source of daily stress.

*Many people harm themselves financially not by buying Bitcoin, but by reacting to it. Emotional regulation is part of financial competence.*

## OPERATIONAL RISK

- Losing access to a device without a tested backup
- Forgetting a wallet password

- Making untested changes to a security setup
- Failing to plan for what happens if you die or become incapacitated

Complexity is not the same as security. **Competence is.**

#### SOCIAL PRESSURE AND HYPE CYCLES

Bitcoin exists within a community with strong narratives. Fear of missing out. Tribal loyalty. Moral certainty that frames Bitcoin as an obvious choice. These pressures reduce critical thinking.

*When everyone around you is confident, caution is most needed. Consensus inside a community is not the same as correctness.*

#### WHEN NOT ACTING IS THE RIGHT CHOICE

- Preserves clarity about your own motivations
- Reduces mistakes driven by social pressure
- Builds genuine confidence rather than assumed readiness
- Keeps all options open without cost

There is no reward for speed. There is no deadline. *The Bitcoin that exists today will still exist tomorrow, next month, and next year.*

Bitcoin does not remove risk. It redistributes it — away from institutions and toward individuals. **Optimism is not a risk management strategy. Understanding is.**

#### KEY TAKEAWAY

The most dangerous risks around Bitcoin are often invisible — emotional, operational, and social. Price volatility is the risk people talk about. These are the risks that actually catch people off guard.

#### REFLECT — NO RIGHT ANSWERS

1. *Have you ever made a financial decision based primarily on what people around you were doing? What was the outcome?*

2. *If you owned Bitcoin and the price dropped 50% in a month, how do you think you would actually feel and behave?*

3. *Is there someone in your life whose judgment you trust and who is skeptical of Bitcoin? What do they see that enthusiasts might be missing?*

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#### COMING NEXT

### **Lesson 7 — Bitcoin in Community Context**

*Communities face different questions than individuals. This final lesson asks what education, governance, and responsibility look like at a collective scale.*

# Bitcoin in Community Context

*Core idea: Education precedes any collective decision.*

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## BEFORE YOU READ

The first six lessons were written for an individual reader. This final lesson asks what happens when Bitcoin is considered by a community — a band council, a cooperative, a family, an organization.

**The stakes are different. The questions are harder. The need for shared understanding before shared decisions is not optional — it is the lesson.**

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**Bitcoin is almost always discussed at the individual level. Communities face a different set of questions.**

Many of the communities that stand to benefit most from financial sovereignty — or be most harmed by rushed decisions — make decisions collectively. Band councils, cooperatives, housing societies, community funds. These communities are increasingly being approached with Bitcoin proposals before they have the foundation to evaluate them.

## GOVERNANCE BEFORE TOOLS

Before any discussion of wallets or infrastructure, a community must answer questions that are fundamentally about people and power:

- Who decides when and how community Bitcoin can be spent?
- Who holds responsibility if something goes wrong?
- How are mistakes handled internally, and who bears the cost?
- What happens during leadership transitions or conflict?

*Technology cannot replace governance. It can only implement governance you have already designed. The hard work comes before the wallet.*

#### INTERGENERATIONAL RESPONSIBILITY

Bitcoin's irreversibility takes on a different weight when decisions affect people who are not yet at the table. Youth will inherit the consequences of decisions made today. Elders carry knowledge about what has gone wrong before when communities trusted external systems too quickly.

*Caution is not resistance to Bitcoin. It is stewardship of the people who will live with whatever decision is made.*

#### THERE IS NO ONE RIGHT MODEL

Some communities may use Bitcoin individually. Others may hold a small collective reserve with strong governance. Others may evaluate thoroughly and decide not to engage at all. **All are valid outcomes. Bitcoin does not demand adoption. It invites evaluation.**

#### EDUCATION AS THE PRIMARY OUTCOME

The most valuable thing this curriculum can produce is not Bitcoin holders. It is people and communities who understand what Bitcoin is, what it requires, and what it cannot do — well enough to resist bad proposals, ask informed questions, and make decisions that will hold up over time.

*The goal was never enthusiasm. It was always competence.*

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#### KEY TAKEAWAY

Communities do not need Bitcoin enthusiasm. They need shared understanding before shared decisions. Governance comes before tools. Education comes before everything.

#### REFLECT — NO RIGHT ANSWERS

- 1. Think about a significant collective decision your community has made. What process was used? Was there shared understanding before the decision?*
  - 2. If someone approached your community tomorrow with a Bitcoin proposal, what questions would you want answered first?*
  - 3. What would shared understanding actually look like in your community? Who would need to be part of it? How long would it take?*
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#### **YOU HAVE COMPLETED PHASE 1**

### **Money, Responsibility & Bitcoin — All 7 Lessons**

What you've built through these lessons is not a set of opinions about Bitcoin. It's a framework for thinking clearly about money, sovereignty, risk, and community decision-making — a framework that will serve you regardless of what you ultimately decide about Bitcoin.

Phase 1 is complete. Phase 2 — when it arrives — will earn its place because of the foundation built here. There is no shortcut to trust. This is how you build it.

# Wallet Safety Checklist

*Read this before you ever download a wallet. Core idea: most Bitcoin losses are caused by misunderstanding, trust, and haste — not hacking.*

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## 1. Understand What a Wallet Is

- I understand that a Bitcoin wallet does not store Bitcoin
- I understand that a wallet stores cryptographic keys
- I understand that whoever controls the keys controls the Bitcoin
- I understand that losing keys means losing access — permanently

## 2. Choose Custodial vs Self-Custody Deliberately

- I understand the difference between custodial and self-custody
- I have considered which matches my current level of competence
- I am not choosing self-custody because it sounds better — I am choosing it because I am ready

## 3. Seed Phrase Rules (Non-Negotiable)

- My seed phrase is written on paper — offline, by hand
- I have NOT photographed my seed phrase
- I have NOT stored it in email, cloud, or any digital file
- I have NOT shared it with anyone
- I have NOT entered it into any website or form

## 4. Recognize That No One Is “Just Helping”

- I understand Bitcoin has no official support channels
- Anyone asking for my seed phrase is attempting to steal it
- I will not respond to unsolicited Bitcoin messages

## 5. Test Before You Trust

- Before storing meaningful amounts, I will send a small test first
- I will confirm it arrived and send it back out again
- I can do this confidently without assistance

## **6. Recognize Time Pressure as a Warning Sign**

- I understand urgency is a manipulation tactic
- I will not make Bitcoin decisions under time pressure

## **7. Understand What Cannot Be Fixed**

- Bitcoin transactions are final and cannot be reversed
- There is no authority to appeal to if I make a mistake
- I double-check addresses before sending

## **8. Not Acting Is Valid**

- Learning about Bitcoin without owning any is completely responsible
- There is no deadline or window I am at risk of missing
- My readiness — not external events — determines when I act

You are not late. You are not required to participate. Understanding without acting is responsible. Bitcoin will still be there when you are ready.

# Certification Framework

## Phase 1 — Version 1.0

*A working framework for recognizing genuine Bitcoin competency. This document establishes the foundation for the KtownBTC certification pathway.*

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### PHILOSOPHY

The KtownBTC certification framework is built on a single principle: **recognition should reflect demonstrated understanding, not completed payment.** A certificate from KtownBTC means something because it is difficult to earn carelessly.

The Bitcoin space in 2026 is full of credentials that certify enthusiasm or course completion. KtownBTC is building something different — a certification that is trusted by skeptics, recognizable by institutions, and meaningful to the communities it serves.

This is Version 1.0. The field is evolving. This framework will be updated as community feedback, delivery experience, and the Bitcoin landscape itself develops.

### THE THREE CERTIFICATION LEVELS

#### Level 1 — Phase 1 Certificate of Completion

Awarded upon completion of the 7-lesson Phase 1 curriculum and the Wallet Safety Checklist. Demonstrates foundational understanding of money, Bitcoin basics, risk awareness, and custody principles.

**Requirements:**

- Completed all 7 Phase 1 lessons
- Submitted the completed Wallet Safety Checklist
- Passed the Phase 1 understanding assessment (short written responses, no multiple choice)
- Reviewed and acknowledged the KtownBTC IP and community standards notice

*Intended for: Individual learners beginning their Bitcoin education journey.*

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## Level 2 — Bitcoin Competency Certificate

Awarded to learners who demonstrate applied competency: they have successfully set up self-custody, tested recovery, and can explain the core concepts to another person.

### Requirements:

- Holds a Level 1 Certificate
- Demonstrated live wallet setup and recovery test (in-person or recorded)
- Completed a short oral or written teaching demonstration — explaining one Phase 1 concept clearly to a non-technical person
- Passed the Level 2 assessment (applied scenarios, not theory)

*Intended for: Learners ready to take practical responsibility for their own Bitcoin.*

## Level 3 — Community Educator Certificate

Awarded to individuals who have successfully delivered Phase 1 curriculum to a community group. This is the Train-the-Trainer certification — the foundation of the KtownBTC educator network.

### Requirements:

- Holds a Level 2 Certificate
- Completed the KtownBTC Educator Training cohort
- Delivered at least one Phase 1 workshop session to a community group (minimum 5 participants)
- Submitted a written facilitation reflection
- Endorsed by KtownBTC or a certified Level 3 educator

*Intended for: Community leaders, educators, and advocates building local Bitcoin literacy.*

### WHAT CERTIFICATION IS NOT

KtownBTC certification is not a credential mill. It does not certify belief in Bitcoin. It does not certify investment returns or trading skill. It does not confer legal or financial advisory status. It certifies that a person understands what Bitcoin is, what it requires, and how to protect themselves and their community from the most common mistakes.

### THE UPCOMING REALITY

Bitcoin was 15 years old in 2024. The communities, institutions, and governments that are beginning to engage with Bitcoin now — including band councils, school boards, credit unions, and municipal governments across Canada — are doing so without adequate educational infrastructure.

KtownBTC is building that infrastructure from the ground up, starting with the knowledge trunk. The certification framework is designed to scale with the need — creating a network of trusted educators who have earned the right to teach by demonstrating competence, not enthusiasm.

**The field will develop quickly. Certified educators trained now will be positioned as the trusted voices in their communities when the decisions that matter most arrive.**

Version 2.0 of this framework will be released following the first full delivery cycle of the Phase 1 curriculum and the Train-the-Trainer pilot. Community feedback, facilitation experience, and assessment results will shape what it becomes.

# Intellectual Property & Licensing Notice

*KtownBTC curriculum, frameworks, and educational content. Version 1.0 — 2026.*

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