

A Collaboration between BCC Divisions of Academic and Student Success and Electric Coin Co. and Brave

Spring 2021

CRYPTO IN CONTEXT

Everything You Wanted to Know about Cryptocurrency But Were Too Afraid to *Ask*

A Series of Informational Sessions

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Sessions conducted online via Zoom:

[https://zoom.us/meeting/register/tjOrdeuppj4sHtluA8qFM53o3EipBR8VxUH6](https://zoom.us/join/zoom.us/meeting/register/tjOrdeuppj4sHtluA8qFM53o3EipBR8VxUH6)

Time: Saturday 11 AM -1 PM,

Dates: March 27 - May 1st

Description:

This series of informational sessions will provide an understanding of cryptocurrency, digital assets, and the future of money. Throughout the sessions questions will be asked including: What is cryptocurrency? What is Bitcoin? What is a blockchain? And, can cryptocurrency serve as money? We will be weaving together the history of money and digital currencies and the relationship to governmental policies. Additionally, to move the class beyond the conceptual, sessions will include industry professionals to provide both context and clarity on the weekly topic.

Session 1: The Unbanking of America

This discussion will focus on access to financial services and tools while exploring the revolutionary potential of cryptocurrencies. This session will introduce students to how government-issued money works and why it may be detrimental to one's savings.

Discussion Topics:

- What is wrong with today's money?
- How does credit scoring, payday loans, and alternative financial services affect citizens in the Bronx?
 - What problems could crypto solve in the Bronx?

Required Readings:

- [Coindesk Bitcoin 101, Chapters 1-2](#)
- [Balaji Srinivasan: Bitcoin becomes the Flag of Technology](#)

Required Videos:

- [Andreas Antonopoulos: Introduction to Bitcoin: what is bitcoin and why does it matter?](#)
- [Bitcoin and Black American: Isaiah Jackson:](#)
- [Lisa Servon: A Second Take on Payday Loans:](#)
- [Tyrone Ross: Learn to Money:](#)

ACTIVITY: DOWNLOAD A WALLET

- Download Unstoppable Wallet
- Download Brave
- Wallet Reflection Paragraph

A digital wallet is your passport into the decentralized world of crypto. You'll need a wallet to use exchanges, decentralized applications, and send/ receive/ hold funds. Follow Andre's in-class instructions for how to download a wallet and find a safe place to keep your private key/ seed phrase. We recommend using a notebook specifically to write down your seed phrases and account passwords.

Write a short paragraph (less than 200 words) on your experience downloading a wallet. Was it easy? Was it difficult? Were there any terms you didn't understand? Share your Zcash address (it starts with a z) with Andre to receive Zcash for the next class activity.

Session 2: Cypherpunks, Self-Sovereignty, and Private Digital Money

This discussion will focus on open-source tools and internet activism that emphasize privacy, self-sovereignty, and individual freedom. The Cypherpunk movement led to the first occurrences of digital money, and eventually cryptocurrencies like Bitcoin and Zcash.

Discussion Topics:

- How does the Cypherpunk Manifesto apply in the Bronx?
- How are money, power, and activism connected?
- What does privacy mean to you?

Guest Speaker: Zooko Wilcox (Zcash) / Moe Ghashim (Bannaa)

Required Readings:

- [Cypherpunk Manifesto, Eric Hughes](#)
- [Bitcoin: Origins And Cultural Significance \(Gemini\)](#)
- [Zooko Wilcox, Zcash, the HTTPS of Blockchains](#)

Required Videos:

- [Down the Rabbit Hole: EP 1, Zooko Wilcox: The technologist.](#)
- [Cypherpunks Write Code](#)

ACTIVITY: POST TO ZECPAGES.COM

- Post to ZECpages.com
- Write your own Bronxpunk Manifesto (using the Cypherpunk Manifesto for inspiration)

For many of you, this might be your very first crypto transaction. You'll be posting an anonymous message on a community forum. This community includes your classmates as well as people in the broader crypto ecosystem. What will you say? Follow Andre's in-class instructions for how to post to ZECpages using Zcash's encrypted memo field from your Unstoppable wallet.

Using the Cypherpunk Manifesto, write a short personal manifesto (no word limit). Why is privacy important to you? What other values are important in an open society? What opportunities do you see for crypto in your own community? Feel free to post your manifesto to ZECpages!

Session 3: Raising and Preserving Capital, from equity to ICOs

This discussion will focus on raising capital - from traditional examples like the Howey test to innovations like initial coin offerings. This session will also focus on ownership, custody, and consumer protections covering themes such as "not your keys, not your coins."

Discussion Topics:

- What business would you start if you had access to capital?
- Who actually owns the money in the bank?
- What is the right balance between financial inclusion and consumer protection?

Guest Speaker: Teresa Rodriguez (Securities and Exchange Commission) / James Morgan (Bitgo)

Required Readings:

- [What is Ethereum?](#)
- [What is Ethereum 2.0?](#)
- [Tim Ferris Interview with Vitalik Buterin and Naval Ravakant](#)

Required Videos:

- [ICOs explained](#)
- [What is Ethereum? A Beginner's Explanation](#)

ACTIVITY: CRYPTO RESEARCH (PART 1)

- Crypto Research Part 1 Paragraph

Since Bitcoin launched in 2009, there are now well over 2000 different cryptocurrencies and blockchain projects. Being able to understand and evaluate different currencies is an important skill. It may even help you understand how to evaluate other, more traditional assets. Pick three different currencies to research and briefly answer the following questions. There is no word limit for this assignment. In a later session, Part 2 of this activity will ask you to form an investment thesis.

- What is this currency supposed to do?
- What is the supply?
- What is the underlying technology?
- How did it launch? Who is the founding team?

Session 4: Global Currencies and the Future of Digital Payments

This session will focus on the evolution of payment systems from barter to precious metals to paper to plastic and now crypto. We will discuss how global monetary policies have affected communities around the world.

Discussion Topics:

- What happens if we move to a cashless society?
- How did M-Pesa change the everyday economic lives of Kenyans?
- How can digital payments increase access for the underserved?
- Do you use digital payment apps, and which is your favorite? Why?

Guest Speaker: Trevor Filter (Flexa)

Required Readings:

- [The Future of Money - 60 Minutes Transcript](#)
- [Visa, The Next Wave in Digital Payments](#)
- [Bitcoin: Origins And Cultural Significance \(Gemini\)](#)

Required Videos:

- [The Ascent of Money Part 1](#)
- [Will Digital Payments Replace Cash In The U.S?](#)

ACTIVITY: SPEDN WITH FLEXA

- Spend crypto with Flexa in a physical store in the Bronx.
- SPEDN Flexa Reflection Paragraph

Crypto is cool but where can you actually spend it? While e-commerce and online shopping are on the rise, many people, especially in places like the Bronx, depend on physical stores to purchase their daily necessities. Follow Andre's in-class instructions for how to use the Flexa app to pay with crypto in some of your favorite stores. Bonus points for sharing your experience on social media.

Write a short paragraph (less than 200 words) on your experience using the Flexa app. How did the cashier react? Did the transaction process smoothly? Did you notice anything about the price conversion between crypto and dollar values?

Session 5: The Short and Colorful Life of Digital Currencies

This discussion will focus on the applications and use cases of digital currency. By understanding early digital currencies, and the people behind them, we will explore how these ideas are being adopted in the blockchain & cryptocurrency industry today.

Discussion Topics:

- 401k and [Grayscale Trusts](#)
- [BAT and monetizing attention](#)
- [DeFi](#)
- [NFTs](#)

Guest Speaker: Casey Taylor, Samantha Bohbot (Digital Currency Group)

Required Readings:

- [NFTs make the internet ownable, Jesse Walden](#)

Required Videos:

Session 6: Governance, Money and the Future

This session will review the themes previously covered, such as: the future of money; the degree to which the government can influence money; now and in the future.

Discussion Topics:

- What's next for digital currencies?
- How to evaluate digital assets?
- What is the future for crypto in 2030?

Guest Speakers: Carolyn Vadino (Gemini) / Ryan Watkins (Messari)

Required Readings:

- TBA

Required Videos:

- TBA

The Course's Recommended Reading:

The Internet of Money, Vol 1-3 Andreas Antonopoulos

The Bitcoin Standard, Saifedean Ammous

Bitcoin and Black America, Isaiah Jackson