CCF Quick
Start Guide

Security, Your First Buy, Risk Rules and the Words You Need to Know. Everything We Teach First, in One Place.

Crypto Cash Flow · Joshua Montoya & Marty Cooney

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How to use this guide. Read it once start to finish. Then keep the checklists open while you set up your accounts. Tick each box before you move real money.

Welcome

Start Right
Stay Safe

Welcome to CCF. We are Joshua Montoya and Marty Cooney, and we have been teaching crypto since 2017.

Over the years we have seen the same story too many times. Someone gets excited, buys in a hurry, skips the security steps and loses money to a mistake or a scammer. Not to the market. To something that was avoidable.

This guide is the foundation we wish everyone had on day one. It covers how to protect your accounts, how to make a careful first buy, the risk rules we teach first and the red flags that keep you away from scams.

None of it is a shortcut to profits. There is no such thing. What it gives you is a clean, safe starting point, so every decision after this one is made with a clear head.

Read it, use the checklists, and when you want a guided path, we are here.

Josh & Marty

Co-founders, Crypto Cash Flow (CCF)

The Basics

What Are Digital Assets?

A digital asset is anything of value that is recorded and transferred on a blockchain or similar digital ledger. Crypto is the best-known example, but it is no longer the only one.

Crypto

Bitcoin, Ethereum and thousands of other coins and tokens that live natively on a blockchain. You can hold them on an exchange or in your own wallet.

Stablecoins

Tokens designed to track a currency such as the US dollar. They are used to move money between exchanges and to park funds between trades.

Tokenized Stocks

Blockchain tokens that represent shares of a traditional stock. Availability depends on where you live and on the platform.

Tokenized Real Estate and RWAs

Real-world assets (RWAs) such as property, bonds or commodities can be represented as tokens. This can make ownership easier to split and transfer.

The same rules apply to all of them. Protect your keys and logins. Understand what the token actually represents and who stands behind it. Never put in money you can't afford to lose.

Checklist 01

Wallet & Account Security

Seed Phrase

- [ ] Write it down by hand on the card or a metal backup plate
- [ ] Check every word twice and confirm the order
- [ ] Store it somewhere private and safe, with a second copy in a separate secure place for larger amounts
- [ ] **Never** type it into a website, a form, a chat or an AI tool
- [ ] Test your backup by restoring the wallet with a small amount first

Two-Factor Authentication (2FA)

- [ ] Use an authenticator app or a hardware security key, not SMS codes
- [ ] Secure your email first with a strong unique password and 2FA
- [ ] Store your 2FA backup codes offline

Hardware Wallets & Habits

Hardware Wallet

- [ ] Buy directly from the manufacturer's official website
- [ ] Never use a device that arrives with a seed phrase already written down
- [ ] Install the companion app only from the official site
- [ ] Update firmware only through the official app
- [ ] Confirm every address on the device screen before you approve

Exchange Locks

- [ ] Turn on the withdrawal address allowlist
- [ ] Set an anti-phishing code
- [ ] Turn on login and withdrawal alerts

Habits

- [ ] Split funds into a vault wallet, an everyday wallet and a throwaway wallet
- [ ] Use a password manager for passwords (never for your seed phrase)
- [ ] Don't post your holdings in public
- [ ] Review logins, devices and wallet approvals every month

Checklist 02

Your First Buy

Choose an Exchange

- [ ] It is available and licensed where you live
- [ ] It has a long track record and clear security features
- [ ] You typed the address yourself or used the official app, never an ad or a link in a message

Understand the Fees

- [ ] Trading fees (maker and taker)
- [ ] The spread between the buy and sell price
- [ ] Deposit, withdrawal and network fees

Make the Buy

- [ ] Set your amount in advance and only use money you can afford to lose
- [ ] Start small while you learn the platform
- [ ] Write down why you bought and what would change your mind

Move It Safely

- [ ] Send a small test transfer first and confirm it arrived
- [ ] Double-check the full address and the network before sending the rest

Risk Comes Before Returns

01 **Never risk money you can't afford to lose.** If losing it would change your life, it does not belong in the market.

02 **Decide your risk before you enter.** Know where your idea is wrong and how much that will cost you.

03 **Size the position from the risk.** Position size = amount you are willing to lose ÷ distance from entry to stop.

04 **Risk a small, fixed slice per trade.** A run of losses will happen. Keep it from doing serious damage.

05 **Avoid the leverage trap.** Leverage makes losses bigger and faster. Learn without it first.

06 **Spread long-term risk.** Don't put everything in a single asset.

07 **Security is risk management too.** A hacked account is a 100% loss.

08 **Manage the person.** Write your plan, keep a journal, set a loss limit and step away after a loss.

09 **Ignore fake support DMs.** Real support never messages you first and never asks for your seed phrase.

Protect Yourself

Scam Red Flags

If you see any of these, stop. Do not click, send or sign anything.

- ✕ Anyone asking for your seed phrase or private keys, for any reason
- ✕ "Support" that messages you first on social media, Telegram or WhatsApp
- ✕ Guaranteed returns or promises to double your money
- ✕ Pressure to act now before an offer disappears
- ✕ Strangers or new online friends who steer you toward an investment
- ✕ A "recovery service" that offers to get back money you lost, for a fee
- ✕ Links in emails or ads that lead to login pages
- ✕ Apps from unofficial stores or download links
- ✕ Wallet pop-ups asking you to approve something you don't understand
- ✕ A transaction address that looks almost right but not exactly
- ✕ Fake accounts impersonating CCF, Josh or Marty

CCF will never DM you first asking for money, keys or passwords. If in doubt, contact us at support@cryptocashflow.com.

Glossary

Words to Know

Altcoin
Any cryptocurrency other than Bitcoin.

Blockchain
A shared digital ledger that records transactions in linked blocks.

Cold Storage
Keeping keys offline, usually on a hardware wallet.

Custodial
A company such as an exchange holds the keys for you.

DCA
Dollar-cost averaging: buying a fixed amount on a regular schedule.

DeFi
Decentralized finance: financial apps that run on blockchains.

Exchange
A platform where you buy, sell and trade digital assets.

Gas Fee
The network fee paid to process a transaction.

Hardware Wallet
A physical device that stores your keys offline.

Hot Wallet
A wallet connected to the internet, such as a phone app.

Invalidation Point
The price where your trade idea is proven wrong.

Leverage
Borrowed money that magnifies both gains and losses.

Liquidity
How easily an asset can be bought or sold without moving its price.

Market Cap
Price times circulating supply.

Words to Know

Phishing
Fake sites or messages built to steal your logins or keys.

Position Sizing
Choosing how much to buy based on how much you are willing to lose.

Private Key
The secret that controls a wallet. Whoever has it controls the funds.

RWA
Real-world asset, such as property or bonds, represented as a token.

Seed Phrase
12 or 24 words that can restore a wallet and all its keys.

Self-Custody
You hold your own keys instead of a company.

SIM Swap
A scam where a criminal moves your phone number to their SIM card.

Slippage
The difference between the expected price and the price you actually get.

Spread
The gap between the buy price and the sell price.

Stablecoin
A token designed to track a currency such as the US dollar.

Stop Loss
An order that closes a position automatically at a set price.

Tokenization
Representing ownership of an asset as a token on a blockchain.

2FA
Two-factor authentication: a second step to prove it is you.

Next Steps

Keep Learning

Read these next on cryptocashflow.com:

- How to Keep Your Crypto Safe: Seed Phrases, 2FA and Hardware Wallets
- Crypto Risk Management for Beginners: 7 Rules We Teach First
- Crypto Trading for Beginners: How It Works, Step by Step
- Crypto Investing vs Trading for Beginners: Which One Fits You?

Want a Guided Path?

Book a Call With CCF

Tell us where you're starting and we'll point you to the right next step.

Book a Call

cryptocashflow.com/contact · support@cryptocashflow.com

Please Read

Education Only
Not Financial Advice

This guide is general education about digital assets, trading and investing. It is not individualized financial, investment, legal or tax advice, and it is not a recommendation to buy or sell any asset.

Digital asset markets are volatile and involve risk, including loss of principal. Leveraged products can lose more than the amount committed. CCF does not guarantee any outcome or return. Tokenized assets and their availability depend on the platform and on the laws where you live.

Do your own research and consider speaking with a licensed professional about your situation.

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