



# About the Digital-Asset Content

*A plain-language note for boards, curriculum committees, and concerned parents*

**The fair question first: why does a personal finance course mention crypto at all — and why is it written by someone from that industry?**

## WHAT THE COURSE ACTUALLY IS

Five of the six units are core personal finance: what money is, how to evaluate anything before spending, how wealth compounds, how people lose money, and a capstone where students teach what they learned. One unit — Unit 4, *The New Rails* — addresses blockchain and digital assets, because students already meet these products on their phones, and at 18 nothing stands between them and an exchange account except what someone taught them first.

## THE HARD RULES, CARRIED IN EVERY FILE

- **Conceptual only.** No live trading, no wallet creation, no transactions, no simulated purchases of real assets.
- **No named assets as buys.** No coins, tickers, or projects are recommended — ever. New rails (e.g., stablecoins) are named as concepts, never as purchases.
- **Historical and analogical only.** The centerpiece digital-asset lesson is the 2022 UST collapse — taught as a failure students learn to recognize, not an opportunity they missed.
- **A closed curriculum.** No consumer product, subscription, tier, or pricing is promoted to students, in any unit, in any file.
- **Compliance honesty.** Designed toward COPPA/FERPA alignment; final compliance language is pending specialist counsel review before pilot. We will not claim compliance we have not had verified.

## WHY THIS AUTHOR

The curriculum's operating standard is the author's professional one: *"The market doesn't have emotions."* That is a discipline argument, not a speculation argument — you cannot beat an emotionless market with emotion, so students are taught to run four questions (Fundamentals → Differentiation → Use Case → Value-Add) before any money moves, on every asset class, traditional or digital. Industry experience here works the way it does in drivers' education: the person who knows the road best is the one teaching defense.

**The bottom line for a board:** omitting digital assets does not protect students — it just guarantees their first teacher is an influencer. This course teaches the defense, under guardrails printed in every file, reviewable by any committee on request.