

NEW TO CRYPTO & XRP · DO THESE 10 THINGS

The Beginner **Start-Here** Checklist

Brand new to crypto and never touched XRP? Work through these ten steps in order. Each one keeps you safe, saves you money, and gets you from confused to confident. No hype. No price predictions.

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- ☐ **STEP 01**
Understand what XRP actually is
A digital currency built to move money between systems in seconds, for a fraction of a cent. Not a company, not a stock.
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- ☐ **STEP 02**
Learn the difference between XRP and Ripple
Ripple is a company; XRP is the currency. XRP would exist without Ripple. Lock this in early.
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- ☐ **STEP 03**
Know how XRP differs from Bitcoin
Bitcoin is digital gold you hold; XRP is money you move — settling in 3 to 5 seconds for a fraction of a cent.
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- ☐ **STEP 04**
Get honest about the risk
Crypto is volatile and can lose value fast. Only use money you can afford to lose. Guaranteed returns = a lie. Not financial advice.
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- ☐ **STEP 05**
Choose a reputable, regulated exchange
Use a well-known regulated exchange that lists XRP. **Type the address yourself** — scam look-alike sites are everywhere.
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- ☐ **STEP 06**
Complete identity verification (KYC)
KYC is a normal legal step, not a scam. Zero verification is a red flag, not a convenience.
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- ☐ **STEP 07**
Start with a small test amount
Never go all-in on day one. Buy small first and learn how buying, holding, and sending really work.
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- ☐ **STEP 08**
Set up a wallet & back up your recovery phrase
"Not your keys, not your coins." Store your recovery phrase offline. **Never share your seed phrase with anyone.**
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- ☐ **STEP 09**
Learn to spot the five common scams
Guaranteed returns, fake "support" DMs, giveaway doubling, phishing look-alikes, seed-phrase requests. **Urgent + too good = scam.**
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- ☐ **STEP 10**
Make your first transaction, then keep learning
Send a small amount to confirm it works, then keep studying. **The more you know, the harder you are to scam.**
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This checklist is general education for beginners, not financial advice and not a recommendation to buy XRP or use any specific platform. Crypto is volatile. Do your own research and, if needed, speak with a licensed financial advisor.