



WAKE UP TO WEALTH

What You Need to Know Before You Stack

A FREE GUIDE FROM THE WEALTH LAB

Before You Read On

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Cryptocurrency and other digital assets are volatile and carry real risk, including the risk of total loss. Past performance of any asset is not an indicator of future results. Always do your own research and consider speaking with a licensed professional before making any financial decision.

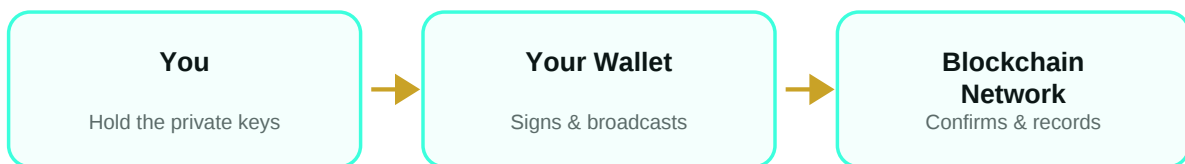
By reading this guide, you acknowledge that any action you take based on its content is your own decision and your own responsibility.

What Is Crypto, Really?

Strip away the hype and the jargon, and crypto is simple at its core: it is digital money that runs on a network of computers instead of a single bank. Nobody sits in the middle approving your transactions, freezing your account, or deciding what your money is worth today.

Ownership works differently too. Instead of a bank holding a ledger that says the money is yours, cryptography does that job. If you hold the keys, you hold the asset. Nobody can quietly reissue more of it, and nobody can move it without your permission.

How a Crypto Transaction Actually Flows



No bank in the middle: you hold the keys, your wallet signs, the network confirms.

This is why so many people describe crypto as a shift in who holds control over money, not just a new type of investment. It is worth understanding on its own terms before deciding whether it belongs in your world.

“This is not a trend that will fade next year. It is infrastructure being built in real time.”

Blockchain has picked up more misinformation than almost any other piece of modern technology. Before going further, it's worth clearing up what's actually true.

“Blockchain and Bitcoin are the same thing.”

Bitcoin is one application built on a blockchain. Blockchain itself is the underlying record-keeping technology, and it's used across thousands of different projects with very different purposes.

“It's completely anonymous.”

Most blockchains are pseudonymous, not anonymous. Every transaction is permanently visible on the ledger, and wallets can often be traced back to a real identity.

“It's only used for illegal activity.”

A public, permanent ledger is actually a poor tool for hiding crime. Cash remains the overwhelming tool of choice for real-world illegal activity.

“It's bad for the environment.”

This was true of older proof-of-work systems, but most major blockchains have since moved to far more energy-efficient models.

“Blockchain data can be hacked or changed.”

The ledger itself is extremely difficult to alter once a transaction is confirmed. Almost every major hack targets an exchange, wallet, or bridge, not the blockchain itself.

“It's just a passing trend.”

Banks, governments, and institutions are actively building on blockchain infrastructure right now, including the CBDC pilots covered later in this guide.

“You need to be a tech expert to use it.”

Using a wallet or exchange today looks a lot more like online banking than programming. The complexity lives under the hood, not in the everyday experience.

“All blockchains work the same way.”

Different blockchains vary enormously in speed, cost, energy use, and purpose. Treating them as one interchangeable thing misses most of what actually matters.

“Blockchain transactions are free.”

Most networks charge a small fee, often called a gas fee, to process a transaction. It might be tiny, but “free” is rarely accurate.

“Everything in Web3 is an opportunity.”

Being built on blockchain doesn't make something worth your money. The same due-diligence questions covered later in this guide apply to every single project, Web3 or not.

Something has changed in how people think about money. Bank account restrictions, rising living costs, and a currency that buys less every year have all pushed more Australians to ask a simple question: who actually controls my wealth?

Crypto is one answer to that question, but it is not the whole answer. It sits alongside other forms of financial sovereignty, real assets you understand, income you control, and decisions you make for yourself instead of decisions made for you.

None of this means abandoning caution. It means becoming informed enough to make your own call, instead of relying entirely on institutions that do not always act in your interest.

CBDCs: Programmable Money Is Already Being Piloted

A Central Bank Digital Currency, or CBDC, is a digital form of a country's official currency, issued directly by the central bank. It is easy to confuse with crypto, but it is close to the opposite. Crypto removes the central authority. A CBDC puts that authority in direct, programmable control of every unit of money you hold.

“Programmable” is the important word. Because a CBDC is issued and tracked centrally, rules can be built directly into the money itself, things like expiry dates on funds, limits on what it can be spent on, or where it can be spent. None of that is possible with physical cash.

Crypto vs Bank Money vs CBDC, At a Glance

	Crypto	Bank Money	CBDC
Who controls it	No central authority	Bank & government	Central bank directly
Can it be frozen or reversed?	No, if self-custodied	Yes	Yes, by design
Can rules be built into it?	Only if the protocol allows	No	Yes, built in by design
Who holds the ledger?	A distributed network	The bank	The central bank

Where Australia Stands

Australia is not on the sidelines. The Reserve Bank of Australia, together with the Digital Finance Cooperative Research Centre, has been running Project Acacia, a wholesale CBDC pilot involving major banks including CBA, ANZ, and Westpac. Findings from the pilot were released in May 2026, and the RBA has signalled this is a strategic priority, not a side experiment.

This current phase is wholesale, meaning it is built for banks and institutions rather than everyday spending. But it is the foundation stage, and it is moving with real momentum.

It's a Global Race, Not an Isolated Case

Australia is one of well over a hundred countries currently exploring or piloting a CBDC, representing the vast majority of the world's economic output. A handful of countries, including the Bahamas, Jamaica, and Nigeria, have already fully launched a retail CBDC for everyday citizens.

China's digital yuan is the furthest advanced major program in the world, with trillions of yuan already processed and hundreds of millions of wallets in use. It became interest-bearing in January 2026, drawing everyday money further into a fully tracked, centrally controlled system. Europe's digital euro is moving through its own preparation phase toward a launch decision, and most of the G20 now has a

CBDC in active development.

“This is not a fringe idea. It is a global direction of travel, and Australia is an active participant.”

“It’s too complicated”

The concepts are not actually difficult. What feels complicated is not knowing where to start, which exchange to trust, or which wallet is right for you. That is a sequencing problem, not an intelligence problem.

“It’s too risky”

Risk is real, but it is manageable with the right process. Most people who lose money did not lose it because crypto is inherently dangerous. They lost it because they had no plan for security, sizing, or emotion.

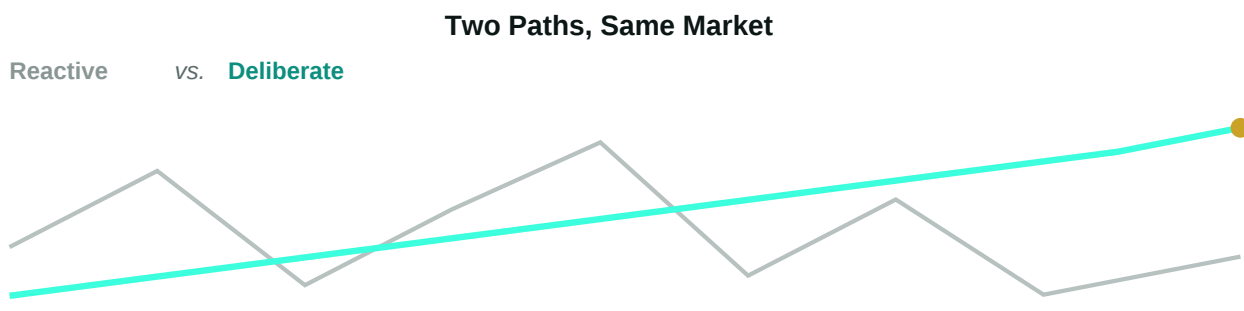
“It’s too late”

Adoption is still early relative to where this is heading. Being a few years behind the earliest movers is not the same as missing the opportunity entirely.

What “Having a Stack” Actually Means

A stack is not a bet on a coin you saw trending. It is a deliberate, secured position built with intention, sized to your situation, and held with a plan.

The people who do well in this space are rarely the ones chasing the next big move. They are the ones who built steadily, protected what they built, and stayed consistent when things got volatile.



Reacting to every price swing rarely gets you anywhere. Consistency compounds.

That is the difference between gambling and stacking. One is reactive. The other is cashflow first, patient, and built to compound.

The 5 Costliest Beginner Mistakes

- ◆ **Buying on impulse during hype.** Entering because a price is spiking is how most people buy at the top instead of building a position they can hold through the cycle.
- ◆ **No plan for storing what you buy.** Leaving assets sitting exactly where you bought them, with no security plan at all, is one of the most common regrets beginners share.
- ◆ **Using the wrong platform for Australians.** Not every exchange handles AUD deposits, verification, or bank transfers the same way, and picking the wrong one creates unnecessary friction and delay.
- ◆ **Ignoring seed phrase security.** Your seed phrase is the master key to your assets. Treating it casually is the single most preventable cause of permanent loss.
- ◆ **Panic selling on volatility.** Reacting emotionally to a red day undoes months of patient, deliberate stacking in a matter of minutes.

Signs You're Being Scammed

Scams follow patterns. Once you know them, they get much easier to spot.

- ◆ Anyone promising guaranteed returns. There are no guarantees in this space, from anyone.
- ◆ Pressure to act right now, before you have time to think it through.
- ◆ Unsolicited messages offering to “help” you invest or trade.
- ◆ Being asked to send crypto first to “verify” or “unlock” a wallet or withdrawal.
- ◆ Fake celebrity or influencer endorsements pushing a specific coin or platform.

Questions to Ask Before You Invest in Any Product or Ecosystem

Not every crypto asset is a scam, but not every crypto asset is worth your money either. Before putting funds into any coin, token, platform, or ecosystem, run it through these questions.

- ◆ Who is actually behind this project, and can you verify they are real people with a track record?
- ◆ What problem does it genuinely solve, and does the use case make sense, or does it feel bolted on after the fact?
- ◆ Has the code or protocol been independently audited, and can you find that audit yourself?
- ◆ Is it actually on a smart contract, and have you verified that yourself rather than taken their word for it?
- ◆ Has this project, or the protocols it depends on (like a bridge), ever been hacked or exploited before?
- ◆ Is it licensed or registered somewhere reputable, if it's a centralised platform holding your funds?
- ◆ How is the token distributed, and does the founding team hold an unusually large share of the supply?
- ◆ Is there real, ongoing liquidity, or could you end up holding something you can't actually sell?
- ◆ Are the returns being paid to you coming from real revenue, or from new investor deposits?
- ◆ What happens to demand once the hype dies down? Is there a reason for this to still matter in two years?
- ◆ Who is promoting it, and do they have an undisclosed financial incentive to talk it up?
- ◆ Has the team actually delivered on past promises and roadmap dates, or just made new ones?
- ◆ Could you explain this investment to someone else in one sentence, without using hype words?

A Word on “Smart Contract” and “Immutable” Claims

Plenty of projects market themselves as running on a smart contract, fully immutable and trustless, when they aren't. Sometimes there's a backdoor admin function, sometimes the “contract” is really just a centralised database with a marketing wrapper around it. Don't take the claim on faith. A genuine smart contract can be looked up and verified on a public block explorer for its network, and its code can be checked or reviewed by someone who understands it. If a project resists that scrutiny, or the details don't add up when you look, treat that as a serious red flag, not a technicality.

A Word on Ecosystem Security

Audits and immutability claims are one layer, but the bigger question is how hackable the ecosystem actually is in practice. Bridges, cross-chain protocols, and anything holding large pooled funds have historically been the most common targets, and a single exploit can wipe out user funds overnight, audited or not. A history of no major hacks is worth far more than a marketing page insisting something is secure. Look for whether the project has been tested by real attackers over time, not just reviewed once on paper.

A Word on Licensing

This one needs nuance. A genuinely decentralised protocol isn't licensed in the traditional sense, and for many people in this space, that's exactly the point. It doesn't rely on a central authority granting permission, which is part of why it's attractive in the first place. Don't expect, or demand, ASIC-style regulation from something built to operate outside that system.

Where licensing does matter is with centralised platforms holding your funds on your behalf, exchanges, custodians, anything you're trusting with custody. That registration doesn't need to be Australian. Reputable platforms are often registered in jurisdictions like Hong Kong, the UAE, Singapore, or elsewhere, and that's normal in this industry. What matters is that real, checkable registration exists somewhere credible, rather than the platform operating with no accountability to any regulator anywhere.

A Word on Spotting a Ponzi Structure

A Ponzi scheme has a specific pattern, and it's worth knowing on sight, but it's not the same thing as network marketing. Legitimate network marketing is a legal, established model with a real place in business, and having a referral or affiliate structure does not make something a Ponzi.

The actual test is simpler: does your return depend on you personally recruiting new people, or is there real underlying revenue, product, or activity generating it regardless of who you bring in? A genuine opportunity pays you for the value it generates. It doesn't need you to go out and sell it just to make your own position worth something.

Watch for the real warning signs: returns paid from new investor money rather than real revenue or activity, "guaranteed" fixed high returns regardless of market conditions, a business model nobody involved can clearly explain, and friction, delays, or excuses when people try to withdraw their funds. Any one of these is worth pausing over. Several together is a clear signal to walk away.

If a project can't hold up under a handful of plain questions like these, that tells you something on its own.

Are You Ready to Stack?

Answer honestly. This is not a test, it is a gut check.

- ◆ Do you know which exchange is actually right for an Australian buyer?
- ◆ Do you know how to secure a wallet properly, including your seed phrase?
- ◆ Do you know how to move funds between an exchange and your own wallet safely?
- ◆ Do you have an actual plan for how much to buy and when, instead of reacting to price moves?
- ◆ Would you know a scam if one landed in your inbox tomorrow?

If you answered no to any of these, that is exactly the gap Stack From Zero is built to close.

You do not need to solve everything today. You need one safe, reversible action that moves you forward.

Download a reputable Australian exchange app and create your account. That is the entire step. Do not fund it yet, and do not buy anything yet.

This single action turns crypto from an abstract idea into something real, without putting a single dollar at risk.

Reputable Australian Exchanges to Know

You don't need to research this from scratch. Here are six AUSTRAC-registered exchanges that are well established with Australian users. This is not a ranking or a recommendation of one over another, just a starting point so you're not searching blind.

Swyftx

One of Australia's most popular exchanges, known for an easy app and fast AUD deposits.

CoinSpot

Melbourne-founded with one of the largest coin selections available to Australians.

Coinbase

A global exchange with a full ASIC financial services licence, a rare distinction in this space.

Independent Reserve

A long-running Australian platform, including SMSF-friendly options.

CoinJar

One of Australia's oldest exchanges, known for low order-book fees.

Crypto.com

A large global platform with AUD support and a wide range of assets.

Always check an exchange's current AUSTRAC registration yourself before signing up. Registrations, fees, and features change, so this list is a starting point, not the final word.

Crypto is treated as property in Australia, not currency, and the ATO now receives data directly from exchanges. This is not optional homework, it is part of owning crypto properly.

What Counts as a Taxable Event

Selling crypto for AUD, swapping one crypto for another, and even certain transfers can all trigger a capital gains event, not just cashing out to your bank account.

Records to Keep for Every Transaction

- ◆ The date of the transaction
- ◆ What it was for, and the other party (a wallet address is enough if you don't know who they are)
- ◆ The value in AUD at the time of the transaction
- ◆ Exchange statements and records
- ◆ Wallet addresses and digital wallet records
- ◆ Receipts for any accountant, agent, or software costs

Don't Rely on the Exchange to Keep Records for You

Platforms can shut down, and account access can be lost. Export and back up your own transaction history regularly so you are never caught without it.

Find an Accountant Who Actually Understands Crypto

Not every accountant does. A few questions worth asking before you commit to one:

- ◆ Do you currently have clients with crypto portfolios?
- ◆ Do you understand how CGT applies to crypto-to-crypto swaps, staking, and airdrops, not just cash-outs?
- ◆ Can you work with data exported directly from exchanges?
- ◆ How do you stay current, given how often ATO crypto guidance changes?

This is general information, not tax advice. Treat it as a heads-up to take seriously, a good accountant is part of doing this properly.

Blockchain

A shared digital record of transactions maintained across a network of computers instead of one central authority.

Wallet

Software or hardware that holds the keys proving you own a given amount of crypto.

Exchange

A platform where you convert between regular currency and crypto.

Seed phrase

A set of words that acts as the master key to a wallet. Anyone who has it can access the funds.

Cold storage

Keeping crypto in a wallet that is not connected to the internet, for stronger security.

DCA (Dollar Cost Averaging)

Buying a fixed amount at regular intervals, regardless of price, to smooth out volatility over time.

Bridging

Moving an asset from one blockchain network to another.

Stablecoin

A crypto asset designed to hold a steady value, usually pegged to a currency like the US dollar.

CBDC (Central Bank Digital Currency)

A digital form of a country's official currency, issued and controlled directly by its central bank.

Node

A computer that participates in running a blockchain network.

Gas fee

The cost paid to process a transaction on a blockchain network.



You Know the Why. Now Get the How.

This guide gave you the mindset and the map. Stack From Zero gives you the exact, step-by-step system to actually set yourself up: the right exchange for Australians, wallet setup, seed phrase security, moving between networks, and building your first stack with a clear, cashflow-first strategy.

STACK FROM ZERO

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