Please zoom in with your PDF viewer to read the contents of the cells. Thanks

Data from STEPS 18.-21. of the Crypto Investment Research Reports are Paste-Linked Below (as shown in the sample image above). This means data from all of the Research reports made in Tabs 2.1 through 2.10 are paste-linked below.
For help on the content covered in STEPS 19 - 21, please watch the lecture called: *(A+B) Steps 18-21: Qualitative Research Comments (Background + Pros & Cons)*

Your investment portfolio value is 5,211 Canadian dollars.

The descriptions of all of the data items are on the right of this cell (in this row). Please scroll down to see your portfolio.

	What is the Crypto? (*My* Answer - please see row 6 on this tab for more details). If you can't read all of the text below, either widen the rows and/or columns or go to the appropriate tab to read the entire answer (meaning tabs 2.1 through 2.10). Thanks	**What is the Crypto?** (*Your* Answer - please see row 6 on this tab for more details). If you can't read all of the text below, either widen the rows and/or columns or go to the appropriate tab to read the entire answer (meaning tabs 2.1 through 2.10). Thanks	**Why Does the Crypto Exist?** (*My* Answer - please see row 6 on this tab for more details). If you can't read all of the text below, either widen the rows and/or columns or go to the appropriate tab to read the entire answer (meaning tabs 2.1 through 2.10). Thanks	**Why Does the Crypto Exist?** (*Your* Answer - please see row 6 on this tab for more details). If you can't read all of the text below, either widen the rows and/or columns or go to the appropriate tab to read the entire answer (meaning tabs 2.1 through 2.10). Thanks	**What are the Pros (Positive Features) of the Crypto?** (*My* Answer - please see row 6 on this tab for more details). If you can't read all of the text below, either widen the rows and/or columns or go to the appropriate tab to read the entire answer (meaning tabs 2.1 through 2.10). Thanks	**What are the Pros (Positive Features) of the Crypto?** (*Your* Answer - please see row 6 on this tab for more details). If you can't read all of the text below, either widen the rows and/or columns or go to the appropriate tab to read the entire answer (meaning tabs 2.1 through 2.10). Thanks	**What are the Cons (Negative Features) of the Crypto?** (*My* Answer - please see row 6 on this tab for more details). If you can't read all of the text below, either widen the rows and/or columns or go to the appropriate tab to read the entire answer (meaning tabs 2.1 through 2.10). Thanks	**What are the Cons (Negative Features) of the Crypto?** (*Your* Answer - please see row 6 on this tab for more details). If you can't read all of the text below, either widen the rows and/or columns or go to the appropriate tab to read the entire answer (meaning tabs 2.1 through 2.10). Thanks
	The contents of the cells below are based on your answer for STEP 18 "what is" the cryptocurrency from tabs 2.1 through 2.10 (meaning from cell C52 on the aforementioned 10 tabs). If you can't read all of the text below, either widen the rows and/or columns or go to the appropriate tab to read the entire answer (meaning tabs 2.1 through 2.10). Thanks	*The contents of the cells below are based on your answer for STEP 18 "what is" the cryptocurrency from tabs 2.1 through 2.10 (meaning from cell C372 on the aforementioned 10 tabs, per the image above). If you can't read all of the text below, either widen the rows and/or columns or go to the appropriate tab to read the entire answer (meaning tabs 2.1 through 2.10). Thanks*	*The contents of the cells below are based on my answer for STEP 19 "why does the cryptocurrency exist" from tabs 2.1 through 2.10 (meaning from cell C58 on the aforementioned 10 tabs). If you can't read all of the text below, either widen the rows and/or columns or go to the appropriate tab to read the entire answer (meaning tabs 2.1 through 2.10). Thanks*	*The contents of the cells below are based on your answer for STEP 19 "why does the cryptocurrency exist" from tabs 2.1 through 2.10 (meaning from cell C379 on the aforementioned 10 tabs, per the image above). If you can't read all of the text below, either widen the rows and/or columns or go to the appropriate tab to read the entire answer (meaning tabs 2.1 through 2.10). Thanks*	*The contents of the cells below are based on my answer for STEP 20 "what are the pros" of the cryptocurrency from tabs 2.1 through 2.10 (meaning from cell C64 on the aforementioned 10 tabs). If you can't read all of the text below, either widen the rows and/or columns or go to the appropriate tab to read the entire answer (meaning tabs 2.1 through 2.10). Thanks*	*The contents of the cells below are based on your answer for STEP 20 "what are the pros" of the cryptocurrency from tabs 2.1 through 2.10 (meaning from cell C385 on the aforementioned 10 tabs, per the image above). If you can't read all of the text below, either widen the rows and/or columns or go to the appropriate tab to read the entire answer (meaning tabs 2.1 through 2.10). Thanks*	*The contents of the cells below are based on my answer for STEP 21 "what are the cons" of the cryptocurrency from tabs 2.1 through 2.10 (meaning from cell C70 on the aforementioned 10 tabs). If you can't read all of the text below, either widen the rows and/or columns or go to the appropriate tab to read the entire answer (meaning tabs 2.1 through 2.10). Thanks*	*The contents of the cells below are based on your answer for STEP 21 "what are the cons" of the cryptocurrency from tabs 2.1 through 2.10 (meaning from cell C391 on the aforementioned 10 tabs, per the image above). If you can't read all of the text below, either widen the rows and/or columns or go to the appropriate tab to read the entire answer (meaning tabs 2.1 through 2.10). Thanks*
DASH-USD	Dash was created in 2014 by developer Evan Duffield. Duffield created Dash to serve as peer-to-peer decentralized digital cash and it is based on Bitcoin (please see the Dash whitepaper in Step 7 for more details and also see Step 19). Dash is different than other cryptocurrency projects such as Ethereum which is more of a development platform.	N/A	Evan Duffield came across Bitcoin in 2010 and realized that Bitcoin was not private or fast enough. Duffield had many ideas on anonymizing Bitcoin, but ultimately, he knew that Bitcoin's developers would disapprove of his ideas since it would require a rewrite to the core code of Bitcoin. So, to change this primary downside of Bitcoin, Duffield used Bitcoin's core code to build Dash. The goal of Dash is to emulate the same liquidity as real cash, like the cash we use in our respective countries on a daily basis (e.g., USD/GBP/EUR/INR or CNY). Because Dash is built upon Bitcoin's core code with the addition of new features, it is open-source and has its own wallet infrastructure, blockchain and developer community. However, it differs from BTC, in that the transaction fee is negligible and for the most part it looks like Dash will only remain as digital money for the internet.	N/A	Dash's primary purpose is to be a user-friendly digital currency that can be used to trade goods, whereas most cryptocurrencies are only capable of being used within their network. The main target user of Dash is the general public as it has a broadened use case and simple name: "Digital cash". Dash also has two features for executing transactions: InstantSend and PrivateSend. InstantSend verifies transactions in a few minutes and PrivateSend allows for anonymous (meaning untraceable) transactions. Dash also has one of the lowest transaction fees on the crypto market.	N/A	Like many other coins, Dash still employs the Proof of Work algorithm, which wastes computing energy and electricity. Fundamentally, Proof of Work presents problems as the network grows and will swamp down the system's efficiency (in other words: it's not scalable). Similar to bitcoin, Dash has a scalability problem as the current block size is also 1MB. This creates a disadvantage for Dash as only a small number of transactions can be processed per block. In addition, a large number of tokens are locked up to reward the founding team. While PrivateSend is largely beneficial, the coin mixing strategy of PrivateSend depends on the number of active users, and because many users complain about the slow mixing process, it is easy to assume that there aren't many active users constantly using PrivateSend.	N/A
XLM-USD	Stellar is a decentralized protocol for sending and receiving money in any pair of currencies. In simpler terms, this means users can send a transaction from their USD balance and have it converted to Euros, GBP, or even Bitcoin upon arrival. Stellar aims to support many types of transactions: merchant payments, remittances back home, or even splitting bills with a roommate, etc. Like Ripple, Stellar also comes with its own built-in digital currency, referred to as XLM. The currency's primary function is to provide a conversion path between other currencies and allow people to build applications on top of Stellar to help bridge the gap between digital and traditional currencies. The Stellar cryptocurrency is often referred to as Stellar Lumens.	N/A	Stellar exists to fix some of Ripple's existing problems while leading a new overall vision to connect people to low-cost financial services and improve global financial inclusion. With some of the previous cryptocurrencies in this course I differentiated them from Bitcoin, however, in the case of Stellar, it makes more sense to compare it to Ripple as they have similar use cases and were both created by the same person, Jed McCaleb. On the surface, it can be tricky to determine the main differences since the main difference is philosophical with some minor technical and cultural ones. First of all, The Stellar Development Foundation is a non-profit organization committed to promoting financial inclusion and improving access to the world's unbanked population. Ripple on the other hand, is a for-profit organization aiming to build a payments network with large financial institutions around the world. The primary technical contrast is that Ripple is more centralized than Stellar. Lastly, the cultural environment between the two organizations is different with Ripple raising millions from outside investors, investing in marketing, and hiring a larger team, whereas the averse of all those is true for Stellar.	N/A	Because Stellar is a free, open-source network, anyone can use it to build low-cost financial products for their community. Most cryptocurrencies lack true function for any addressable market, whereas Stellar provides functionality in the form of accessibility, affordability, and a customizable payment infrastructure that allows instant payments within 2-5 seconds. Stellar also has its own foundation which recently announced a partnership with IBM to roll out a cross-border payments system. Adding to Stellar's list of benefits is the aspect of democratized governance, where anyone who owns a Lumen can vote on the allocation of funds produced from Stellar's transaction fees. This kind of governance is unique and innovative, allowing the community to have a voice in the development of Stellar. With regards to Stellar's financial performance, it has been up 1000% since ICO ("sale" initial coin offering, which is something we'll talk more about in Part 5 of the course) and has a high trade volume.	N/A	The biggest disadvantage of Stellar is that the founding team owns a large percentage of the cryptocurrency. Furthermore, the Stellar network does not have a mining-based currency, whereas most with most other large cryptos the inverse is true.	N/A
ADA-USD	Cardano (or Cardano Settlement Layer) is a fully open source decentralized public blockchain and cryptographic currency designed and developed by IOHK in 2015. Cardano is developing a smart contract platform which aims to provide more cutting-edge features than any other protocol created. It is the first blockchain platform to form out of a scientific philosophy and a research-first approach. The team creating Cardano consists of global expert engineers and researchers from the University of Edinburgh, the University of Athens and the University of Connecticut.	N/A	Cardano began as an effort to shift the method in which cryptocurrencies are designed and developed. There are three main reasons Cardano was created as follows. 1: to develop a more successful protocol to improve the layering in the design of cryptocurrencies. 2: the team wants to increase the appreciation for cryptographic research rate that is their main approach to building Cardano. 3: Cardano wants to make accommodation for future updates like soft and hard forks more commonplace since most altcoins fail to do so. Overall, the focus of Cardano is to develop a more equal and sustainable ecosystem that better tends to the needs of its users and other systems desiring integration. You can think of Cardano as Bitcoin reimagined with the freedom to mend the design flaws of Bitcoin.	N/A	Cardano is completely open-source and is in the business of solving the cryptocurrency industry's scalability and democratized voting issues through a smart contract platform that is programmed to be inter-operable with other cryptocurrencies. Adding to the benefits, Cardano is aiming to simplify atomic swaps and remove the necessity of exchanges. With a world-class team including one of the co-founders of Ethereum, Charles Hoskinson, Cardano has a lot of smart academicians, technicians, and scholars working on Cardano's technical solutions.	N/A	The market capitalization of Cardano remains in the top 10 with a circulating supply of around 25 billions coins out of the maximum supply of 45 billion in total. For Cardano, the biggest disadvantage is the technical hindrance of its circulating supply. It is likely that there will be continuous supply at higher levels. While the benefits and applications of Cardano's technology will be substantial, the large supply of coins pose a considerable constraint on the cryptocurrency.	N/A
NEO-USD	NEO is a non-profit community-based blockchain project that automates the storage and exchange of digital assets using smart contract technology. NEO is often referred to as the "Chinese Ethereum" or "Ethereum's killer". NEO is the first decentralized, open-source cryptocurrency and blockchain platform ever to be launched in China. Aside from the NEO cryptocurrency, NEO has one additional crypto-token called GAS, which is the coin used for transactions such as paying to deploy and run smart contracts on the NEO platform. The NEO token acts as the investment token of the NEO blockchain, whereas GAS is for fueling transactions in the NEO ecosystem.	N/A	NEO was created to shift our traditional economy into evolving to become a "smart economy" with a distributed network. NEO's goal is to be the industry leader in building a smart economy made up of (n) digital assets + digital identity + smart contracts. NEO is very similar to Ethereum with its foothold in China rather than the western world. One unique thing about NEO, unlike other cryptocurrencies like Bitcoin or Ethereum, is that it is not divisible and the smallest unit will always be 1.	N/A	NEO is positioned as the Chinese form of Ethereum. The recent interest in smart contracts is a big plus for NEO as it has a strong development team building its smart contract technology. While its technology and value proposition is nearly the same as Ethereum's, it is likely to be more widely adopted in China, which is the largest cryptocurrency market in the world. This puts NEO in a significantly positive position to take advantage of the smart contract market as it has already begun supporting a large amount of other cryptos on its network.	N/A	The main disadvantage for NEO is the legislative unknowns associated with developing technology that could potentially take away power from the government. Without partnership, NEO and any other currencies built in the strict governmental system of China are bound to have problems succeeding.	N/A
ZEC-USD	Before Zcash there was The Zerocoin protocol, which was improved upon and eventually transformed into the Zerocash system and later developed into the Zcash cryptocurrency in 2016. Zcash is the first open, permissionless cryptocurrency which fully protects the privacy of transactions using the zero-knowledge cryptography protocol. It offers total payment confidentiality, whilst maintaining a decentralized network using a public blockchain.	N/A	Zcash aims to create an open, global economic platform that doesn't exclude anyone. The team behind Zcash places utmost importance on developing blockchain technology with strong privacy as it strengthens social ties, enables democracy and protects societies against their enemies. Additionally, Zcash exists to enable users of Zcash to help protect the network against failure and corruption. The anonymous transactions produced from Zcash's technology are referred to as shielded transactions, which strongly contrasts with Bitcoin where anyone can view your balance and all other bitcoin addresses you have ever transacted with once you publicly share your address. Further differentiating itself from Bitcoin in terms of privacy, Zcash transactions hide the sender, recipient, and value of transactions on the Blockchain. Users have complete control over who can and cannot see their view key.	N/A	Zcash is one of the top privacy blockchains, which uses cryptography to provide increased privacy for its users. The Unlike Bitcoin, Zcash technology includes an optional feature for anonymity with transactions, which take 8 GB of RAM and a couple of minutes to process. As with most cryptos in the ecosystem, the technology underwriting Zcash (zk-SNARKs protocol) is relatively new and was first applied in 2016 when Zcash launched. Because it has yet to undergo the test of time, it's likely that there could be unexpected technological consequences with regards to Zcash development. When it comes to governance, Zcash is a completely open system and the founding team has incentives to build out the project to fruition as they're payout is contingent upon the creation of Zcash. Furthermore, Zcash's team is made up of world-class talent with backgrounds in decentralized systems, cryptography and information security. In addition, Zcash's credibility doesn't stop at its team, one of their partners is JP Morgan, which is using Zcash as an advanced layer of privacy for their enterprise-grade blockchain called Quorum.	N/A	Zcash is run by a US company, which has enforced a 20% tax on all coins mined to pay their developers and produce returns for investors. Imposing a tax on coins mined is contrarian to the spirit of cryptocurrencies and blockchain technology. While there is a lack in transparency regarding the founding teams reward percentage, the 20% tax is supposed to last 4 years, which makes the currency much less attractive for mining.	N/A
XMR-USD	The Monero cryptocurrency was launched in 2014 as the "secure" cryptocurrency. Its sophisticated privacy and security features allow users to transact without allowing anyone to access your balances or track your activity. For more details, please refer to Step 19 below.	N/A	Monero exists to improve the security, privacy, traceability, and interchangeability of digital currency transactions. Transactions with Monero are affirmed through distributed consensus and then permanently recorded on the blockchain. There is no need to ensure that third-parties keep your Monero safe since the underlying technology uses ring signatures, ring confidential transactions, and stealth addresses to hide the origins, amounts, and destinations of all transactions. Monero also has the benefits of a decentralized cryptocurrency, without the typical privacy compromises. For that same reason, transactions on the Monero blockchain are untraceable to a particular user or real-world identity. Because Monero is private by default, it is also fungible and cannot be ostracized by vendors or exchanges due to associations in previous transactions. Monero's basic difference to Bitcoin is its heavy focus on privacy and fungibility. Unlike Bitcoin, Monero is the only cryptocurrency that provides true, decentralized privacy.	N/A	Monero's technology utilizes three different technologies to conceal sender, receiver, and the amount transferred for full privacy. To directly quote the official Monero website, "In Monero, there is no way to accidentally send a transparent transaction." All cryptos considered, Monero is seemingly the number one blockchain option for high level security currently available in the ecosystem. Adding to the benefits of Monero, this cryptocurrency has no limit when it comes to block size, in other words, the block size of Monero can be increased in proportion to the amount of mining demand. While there are similar projects such as Z Cash & PIVX that are also on the market, Monero only takes about 2 minutes to verify a transaction and is the most advanced in the privacy blockchain technologies. The fact that there are multiple privacy-focused cryptocurrencies accepted by people on the market, just goes to show that the security and privacy problem is a real issue that the market is interested in solving.	N/A	One of the biggest cons of Monero is that it does not have a standard voting system for changes to the project. Instead, suggestions for changes and updates to the Monero network can be posted to the Monero forum https://forum.getmonero.org/, but in the end, it is the Monero developers who decide which updates and changes to implement and adopt. Additionally, the official Monero forum is not very active. The Monero forum on Reddit is more active than the aforementioned official website forum, implying a lack of structural project management. One of the pros of Monero is that the block size has no limit, however, there is a restriction in the block size growth rate, indicating that there will be some scalability issues with Monero.	N/A
LTC-USD	Litecoin was created by Charlie Lee, a former Google and Coinbase employee in 2011. It was designed to be a peer-to-peer digital currency to enable instant global payment transactions. Litecoin is an open source, fully decentralized network with faster transaction confirmation times and enhanced storage efficiency when compared to Bitcoin. In addition, Litecoin has substantial industry support, trade volume and good liquidity, proving to be a complementary means of commerce to Bitcoin.	N/A	It is important to note that Litecoin was made to complement Bitcoin and not to replace it. The reason that's true is because Bitcoin can't scale to become a global currency, rather Bitcoin should be handled as a store of value, like gold. While Bitcoin should be used for larger purchases, such as houses or cars, Litecoin should be used for making daily purchases such as meals, groceries, and gas. Utilizing each currency in that fashion, allows Litecoin to co-exist with Bitcoin since they'd be serving different purchasing purposes. Additionally, by providing a service that Bitcoin can't, demand for Litecoin's should continue to increase. Here are 4 of the main advantages Litecoin has over Bitcoin: Firstly, Litecoin's confirmation speed is faster than Bitcoin because it generates a block approximately 4x faster than Bitcoin. Ultimately, this means that it is much easier and faster to access money via Litecoin. Secondly, Litecoin will produce 84 million coins in total, meaning it will be more readily available for daily purchases while a majority of Bitcoin will be stashed away. Also, the people mining Litecoin use a varied mining protocol which promotes a fairer distribution of coins resulting in more equality. Lastly, Litecoin is	N/A	Initially, Litecoin was created as a clone of Bitcoin with more flexibility when it comes to technical updates. It's faster than Bitcoin and has nearly zero transaction fees in comparison to Bitcoin. Additionally, it is easier to mine Litecoin since it utilizes a more updated proof of work algorithm than Bitcoin does. Also, it was built by former Google employee and prior Director of Engineering at Coinbase, Charlie Lee, who helped build and maintain Litecoin, which is a solid track record when compared to most other altcoins.	N/A	Since "Segwit" (which means a faster/better way to scale/transact with some limitations) has recently been included in Bitcoin, the advantages of Litecoin over Bitcoin have been somewhat reduced. Because Litecoin is simply a modified version of Bitcoin, it doesn't have much differentiation with the new addition of Segwit to Bitcoin. Litecoin does not introduce new projects or ideas as those presented by other altcoins, which means that the Litecoin market will be at a big disadvantage if Bitcoin's scaling issue is solved.	N/A
XRP-USD	Ripple is a real-time global network for payment settlement. This means that Ripple is a network where payments can be transferred between entities. The Ripple network is run by privately-held company, Ripple, Inc., while the software underwriting the network is open source allowing anyone the ability to set up a node on the Ripple network. Ripple is a distributed ledger of transactions. It is a means of recording and proving that a transaction (or transactions) happened in an indisputable fashion. In addition to the Ripple network, it is integral we discuss XRP, the native currency of Ripple. Sometimes XRP is referred to as 'Ripple' as well, as in 'I paid her 50 Ripples'. The Ripple network can work with pretty much any currency you want it to, or even other kinds of assets.	N/A	The main problem and reason that Ripple exists is to solve the problem of cross-border payments. Where the traditional system charges high fees and takes multiple days to process, Ripple charges a cost of fractions of a cent and takes a matter of seconds to process. As we've done with the previous cryptocurrencies, we'll also compare Ripple to Bitcoin and highlight their differentiations. With Bitcoin, the approach is decentralized with no one entity in control. Since there is no trusted party, all Bitcoin transactions are verified by a process of 'proof of work.' Through the use of work 'miners' must complete a computationally intensive process and run specialized processors to try and create new blocks for the Bitcoin blockchain. On the other hand, we have Ripple, which approaches the transaction validation process through designated trusted nodes or subnetworks on the network. The trusted nodes are referred to as 'validators' and form a consensus on the legitimacy of a transaction. This process requires much less energy to execute and can be done in a matter of seconds rather than hours. The main constraint is finding trustworthy 'validators' to serve as the trusted nodes in legitimizing transactions. Because the idea behind XRP is to be a	N/A	Since Ripple is a private blockchain that provides solutions for banks, enabling exchange between cryptocurrencies and real world currencies, it is one of the first cryptocurrencies to receive backing from the finance industry. Additionally, because the bank market is huge and technologically outdated, Ripple is in a strong position to provide a more secure network for financial institutes. In comparison to traditional banking services, the Ripple network is more secure, anonymous, and frictionless. An additional key indication of Ripple's success is its investors, which include Google Ventures, Standard Chartered Bank, and Andreesen Horowitz and the partner organizations utilizing Ripple's blockchain technology such as American Express, Banco Santander, MoneyGram International, and Western Union.	N/A	A major stipulation of Ripple, is that it it is centralized and private unlike its contemporaries Bitcoin and Ethereum. Ripple has a 70% ownership stake in the coin, which suggests the risk of manipulated inflation and deflation in the coin. Individuals utilizing Ripple do not have the ability to access the entire Ripple network. Compounding the disadvantages of Ripple, is that it ultimately helps banks and financial institutes profit more while taking away from the aspect of cryptocurrency being decentralized.	N/A
ETH-USD	Ethereum is a platform for running blockchain applications without the interference of censorship, fraud or any third-party activity. It runs on a decentralized network of computers which assures that data and smart contracts are processed and reproduced on all the computers in the decentralized network. Please watch the Intro to Blockchain lecture from earlier in the course to learn about the types of contracts that will work with Ethereum in the future (i.e., business contracts, etc).	N/A	Ethereum exists to achieve its vision of creating a censorship-resistant decentralized world computer. Because Bitcoin was designed specifically for a currency, it had a limited range of applications. For that reason, Vitalik Buterin, the creator of Ethereum, released the Ethereum white paper in 2013 to create a blockchain system that could promote decentralized applications. Buterin accomplished this by writing and implementing a programming language into Ethereum enabling users to customize Ethereum to their specific purposes. The new applications being built with Ethereum utilize smart contracts, which are computer programs designed to execute transactions based on conditions agreed upon by participants of the smart contract. It extends the blockchain concepts and capabilities of Bitcoin which validates, stores, and duplicates transaction data on the distributed ledger by adding computations and smart contracts to distributed data storage. A great example of an Ethereum use case is sending your friend cryptocurrency automatically, at a specific time by way of smart contract. There are layers of complexity to smart contracts, where some even allow users to create entirely new cryptocurrencies, which is the feature underwriting most	N/A	With the second highest market capitalization (after Bitcoin), Ethereum is one of the most popular cryptocurrencies on the market. This cryptocurrency has many advantages as its technology is integral to the blockchain ecosystem. Ethereum which is a form of payment used on the Ethereum distributed application platform-will always be needed to execute requested operations on Ethereum, and many projects are now built on top of Ethereum, which makes Ether one of the best long-term potential cryptocurrencies. Also, Ethereum allows for smart contracts and has built an ecosystem for totally decentralized applications, which some people refer to as the future of the internet. The development team actively working on Ethereum is constantly updating the ecosystem with new technologies to improve the stability, functionality, scalability, and security of the Ethereum blockchain. In terms of simplicity, Ethereum does not require you to build and maintain your own blockchain, but rather, it allows you to piggyback off of Ethereum's blockchain. Lastly, unlike the majority of cryptocurrencies on the market today, Ethereum is highly backed by	N/A	The value of Ether is directly linked to the success of Ethereum. It is quite possible for Ethereum to be superseded by future blockchain projects using similar features. There are already examples of such projects like the NEM project-the second most popular platform to create an ICO on after Ethereum. As with most cryptocurrencies, Ethereum is highly volatile and when it has a hard fork, there can be unforeseen consequences such as lost and/or split tokens. When it comes to improving the functionality of your Blockchain, you have to rely on the rate of improvement executed by the Ethereum development team, which means you are giving up autonomy to use the Ethereum network.	N/A
BTC-USD	Bitcoin was built to transact and send money between two or more parties anonymously. It's safe to assume that the initial purpose of Bitcoin was to democratize commerce and enable borderless peer to peer transactions without paying global fees to any middleman. Despite Bitcoin's positive purpose of intent, it gained notoriety from more infamous, negative use cases, like Silk Road. Silk Road was the first darknet market, where you could purchase illegal items online, most notably illegal drugs, using Bitcoin as currency. However, Silk Road was shut down in October of 2013, and while Bitcoin still has use cases for illegal activities, most Bitcoin users and owners today are NOT using it for nefarious purposes. Like any new industry, there will be unintended use cases that materialize out of the product's infancy detracting from its core mission and value proposition.	N/A	To understand why Bitcoin exists it is crucial to understand where it all began. The creator of Bitcoin, Satoshi Nakamoto, is the man or woman (or group of men & women) credited for creating Bitcoin (and the white paper) whose whereabouts are completely unknown. To date, many are still trying to figure out who Satoshi is and why they are so elusive. Please watch the Intro to Blockchain lecture earlier in the course to learn more about this. While Bitcoin has obtained immense popularity as the first ever cryptocurrency, there have been other cryptocurrency-like proposals before bitcoin, like bitgold and b-money. The major use cases that Bitcoin is utilized for today include remittances, limiting the risk of exchange rates, protecting against inflation (like digital gold) and as a new form of global digital currency.	N/A	Because Bitcoin is the first cryptocurrency ever created, it is the most widely accepted and simple cryptocurrency to trade in the current crypto market-not to mention it has the largest market capitalization and is a borderless currency. Due to Bitcoin's ubiquitous adoption, there are tons of sufficient and accessible resources online (https://bitcoin.org/en/resources) and offline for people to learn more about Bitcoin and the world of cryptocurrency & blockchain technology. Additionally, Bitcoin has a large community, which is very unlikely to falter or suddenly vanish like some altcoin communities have. The quality and size of a cryptocurrency's developer community play a huge impact on its ability to survive well into the future. These advantages combined with media coverage have led to a substantial increase in the social awareness of Bitcoin.	N/A	Bitcoin has high transaction fees and problems with scaling: as it takes, on average, 10 minutes to mine with bitcoin blocks being restricted to 1MB in size, which equates to only 3 transactions per second causing a significant rise in the number of transactions to be mined. This causes the transaction fee to also increase since Bitcoin miners prioritize transactions with higher fees. Also, it is not widely accepted by advisors and professionals from the finance world, causing disequilibrium in the market. Lastly, Bitcoin has a consensus problem, which makes reaching agreement more difficult because of Bitcoin's large community. Different people support different parts of the greater Bitcoin community causing a deliberation process that slows the progression and execution of Bitcoin updates.	N/A