FREEDOM TO INFINITY

Just ₿ Free Family

Free Guide

START WITH ₿ITCOIN

From your first satoshi to being your own bank

The 5-step roadmap by the Just ₿ Free Family

Free download for the Family

Read at your own pace. Apply for a lifetime.

WELCOME TO THE FAMILY

Hi. Good to have you here.

We are Patrick, Tamara, Milano and Noah, together the Just ฿ Free Family: an adventurous Dutch family travelling the world with ฿itcoin at the center of our lives. We share our journey on YouTube, Instagram and Telegram, and we love helping you take the same steps.

Let's be honest. You work hard, you save diligently, and still your wealth slowly leaks away. In the Netherlands, where we come from, savings are even taxed on a **fictional return**: profit the taxman assumes you made, whether you made it or not. Wherever you live, inflation eats what is left. Groceries, energy, fuel: it looks like everything is getting more expensive, but in reality your money is losing value while your salary stays behind.

The system is not broken. It does exactly what it was designed to do. Just not for you.

That is why we went all-in on understanding ฿itcoin. Not for quick riches, but because we saw an alternative nobody can tamper with. Where your wealth is truly yours. This guide is not hype. No moonshots, no 100x promises. We believe in **small, conscious steps, solid education, and a safe start**. Come for the greed, stay for the technology.

> *"You too can be your own bank. Take your first step today."*

YOUR ROADMAP IN 5 STEPS

1. **Why ฿itcoin?**
   The problem is bigger than you think, and why ฿itcoin is the answer.
2. **Start safely**
   Your very first purchase, on a regulated platform.
3. **Education: learn the language**
   Wallets, seed phrases and the basics of self-custody.
4. **Become your own ฿ank**
   Your keys, your ฿itcoin, no middleman.

5

Alternative routes

Staying sovereign, from smart structuring to emigrating.

MEET THE FAMILY

Welcome, from our family to you.

Before you start, a short word from Patrick: why we made this guide, and how you can calmly take your first step today. No rush, no pressure. The video is in Dutch for now; an English version is coming.

▶ Reading the PDF? Watch the welcome video at **freedom.justbfreefamily.com/en**

STEP 1 · OF 5

1 Why ฿itcoin?

► Prefer to watch first? Bitcoin simply explained (under 3 minutes)

The problem is bigger than you think.

Most of us are taught the same recipe: work hard, save what you can, and you will be fine. But look closer. In several countries your savings are taxed even when they barely grow. In the Netherlands, where we come from, the tax office assumes a **fictional return** on your savings and taxes you on it, even if your bank account earned less. You pay tax on profit you never made. Read that again, slowly.

Now add inflation. The European Central Bank aims for 2% per year, and that is the minimum. In recent years it has often been much higher. That means your euro will be worth less next year than it is today. You are saving in something that is guaranteed to lose value.

> *Things are not getting more expensive. Your money is getting less valuable.*

Then add VAT, excise duties, energy taxes and countless levies, all paid from a salary that was already taxed. Working hard feels like standing still. Often it is moving backwards.

WHY HOLD ฿ITCOIN?

What does inflation do to €100,000?

At 4.2% inflation your savings lose purchasing power every year:

In 6 years: –€22,659 of purchasing power gone.

Your money loses value every year, even while it sits "safely" in the bank. Illustration at 4.2% inflation.

STEP 1 · CONTINUED

Why Ƀitcoin is different.

Ƀitcoin was designed in 2009 as an answer to exactly this problem. A monetary system that does not depend on a government, a central bank, or political decisions. Its properties are radically different from those of the euro or the dollar:

- **Scarce:** there will never be more than 21 million Ƀitcoins. No central bank can print more. No politician can change that.
- **Decentralized:** no government or company controls it. The network runs on thousands of computers worldwide.
- **Sovereign:** with the right knowledge you, and you alone, can access your own money. No middleman, no permission needed.
- **Borderless:** you can send it 24/7 to any place on earth. No bank can stop it. No country can freeze it.

HONESTY FIRST

Ƀitcoin is not a magic solution. The price can swing hard, especially short term. This guide is about long-term thinking, education and sovereignty. Not about getting rich quick. Only invest what you can afford to miss. But understand this too: doing nothing and leaving your savings in a bank account is also a choice. A choice that is guaranteed to cost you purchasing power.

STEP 2 · OF 5

2 Start safely

Choose a regulated platform.

You make your first purchase on an **exchange**, a platform where you convert euros into ₿itcoin. One thing matters above all right now: **safety and regulation**. Since 2024 the EU has the **MiCA framework**: only platforms with a MiCA licence operate under European supervision and meet strict requirements. Exactly what you want when you are starting out calmly.

Our two platforms: Bybit EU and OKX.

We personally use **two** regulated platforms, both under European supervision and both safe: **Bybit EU** (MiCAR licence) and **OKX** (fully MiCAR regulated).

Still, **OKX is our number 1**: the whole path lives on one platform. Here is why, at a glance.

OUR NO. 1 · ALL-IN-ONE

OKX

- ✓ Buying
- ✓ DCA, buying in steps
- ✓ Spending with a crypto card
- ✓ **Derivatives**
- ✓ **Copytrading**
- ✓ **API for trading bots**

SIMPLE START

Bybit EU

- ✓ Buying
- ✓ DCA, buying in steps
- ✓ Spending with a crypto card

Just want to buy and save? Both are perfect. Want to grow into bots or copytrading later? Then OKX is the smartest choice. You can start with as little as a few tens of euros, via SEPA from your bank account.

STEP 2 · CONTINUED

Your first purchase, step by step

The plan for your first purchase:

1. Create an account through our link on justbfreefamily.com. That way you always benefit from the promotions our partners create especially for our community.
2. Complete the verification (KYC). This is a legal requirement on every regulated platform; it is normal and a good sign.
3. Deposit an amount you can truly afford to miss. Start small. €50 or €100 is more than enough to learn.
4. Buy your first piece of Ƀitcoin. You do not need to buy a whole Ƀitcoin; satoshis (0.00000001 ɃTC) count too.
5. Breathe. You are on your way.

THE FAMILY APPROACH: DCA

We are not fans of investing everything at once. Our approach: **Dollar Cost Averaging (DCA)**. Buy a small fixed amount every week or month, whatever the price. That way you average out your entry points, build a position calmly, and never lose sleep over the daily price. Especially at the start of a new market cycle, this is the healthiest way in.

WHY USE OUR LINK?

We work hard to arrange the best and most valuable promotions for the Family, think discounts and bonuses. They only apply if you sign up through our link. So always check **justbfreefamily.com** for the current promotion before you create an account.

STEP 3 · OF 5

3 Education: learn the language

As long as your ₿itcoin sits on an exchange, the exchange holds it for you. Fine to start with, but not the final destination. The next step is understanding how it really works. These are the terms you need to know:

Wallet

A wallet is not a place your ₿itcoin sits in; it is a keychain. Your ₿itcoin lives on the blockchain; your wallet proves you are the owner through a private key.

Seed phrase (the 12 or 24 words)

This is the most important rule in this entire guide: **your seed phrase is your money**. A series of 12 or 24 words that can restore your wallet. Whoever has those words, has your ₿itcoin. It is that simple.

THESE RULES ARE NOT NEGOTIABLE

- **Share your seed phrase with no one.** Not with friends, not with the "support agent" who contacts you. Real support staff will NEVER ask for your seed phrase.
- **Never take a photo of it.** No photo on your phone, no screenshot, no scan.
- Never send it by e-mail, WhatsApp, Telegram or any other digital channel. Do not put it in a password manager, cloud storage, Google Drive, iCloud, Dropbox or notes app. **Keep it fully offline.**
- Write it on paper. Or better: on a metal plate that survives fire and water.
- **Store it in at least two safe places** that cannot be hit by the same disaster. For example at home and with a trusted family member.

> *"Your seed phrase is your money. Treat it that way."*

STEP 3 · CONTINUED

3 The price of sovereignty

If someone has your seed phrase, they can move all your ฿itcoin to their own wallet within seconds. There is no bank to call. No helpdesk that can reverse it. Gone is gone. This is the price of sovereignty, and it is why we take Steps 3 and 4 so seriously.

Hot wallet vs cold wallet

Hot wallet

ONLINE · USUALLY AN APP ON YOUR PHONE

- Convenient for daily use
- Small amounts
- Quick access
- Higher risk

Like the cash in your pocket.

Cold wallet

OFFLINE · HARDWARE

- Safest
- For the long term
- Larger amounts
- Not for daily use

Like a vault.

> *"Combine both: a small amount in a hot wallet for flexibility, the largest part in a cold wallet for safety."*

THE GOLDEN PRINCIPLE

"Not your keys, not your coins." As long as someone else holds your keys (an exchange, an app, a third party), you do not technically hold your ฿itcoin yourself. Fine to start with, but learn to manage your own keys as soon as you can. That is what Step 4 is about.

STEP 4 · OF 5

4 Become your own ₿ank

This is the moment it is all about. The reason ₿itcoin exists in the first place: that you, without a middleman, without permission, have full control over your own money. How do you do that in practice?

Step A: Get a hardware wallet.

Our recommendations (they keep your keys offline):

- **Tangem** (beginner): tap a card against your phone, done. **10% off** with code HKVN4E via tangem.com.
- **BitBox02** (with a screen): Swiss, open-source. **5% off** with code JUSTBFREE via shop.bitbox.swiss.
- **Blockstream Jade**: affordable, open-source. No discount, blockstream.com.
- **Cryptotag** (seed backup, not a wallet): titanium plate for your seed phrase, fire and water resistant. cryptotag.com.

Always buy directly from the manufacturer, never second-hand.

Step B: Set it up safely.

During setup the device generates your seed phrase. Write it on paper or, if you are serious, on a metal plate that survives fire and water. Store it in at least two locations that cannot be hit by the same disaster (for example: at home + with a trusted family member).

Step C: Send your ₿itcoin from the exchange to your wallet.

Start with a small test amount, for example €10. Check that it arrives. Only when you are 100% sure, send larger amounts. A wrong address = money gone, so take your time.

> *"With that freedom comes responsibility: you are now your own bank."*

Congratulations: you are now your own ₿ank

Nobody can freeze your ₿itcoin or seize it without your cooperation, and no bank run touches your wealth. But with that freedom comes responsibility: there is no helpdesk to reset your password. Treat your seed phrase like your life depends on it.

SEE HOW IT WORKS

Self-custody, for real.

Managing your own keys sounds scary, but it is easier than you think. In this video we share the most important tips to keep your Ƀitcoin safe, calmly and clearly explained. The video is in Dutch for now; an English version is coming.

▶ Reading the PDF? Watch the video at **freedom.justbfreefamily.com/en**

STEP 5 · OF 5

5 Alternative routes

Once you manage your own Ƀitcoin, you are technically sovereign. But there are more steps you can take if you want to go further than a hardware wallet alone. These are the routes we have explored ourselves, or see others walking. Take what fits your life.

1. Emigrate to a friendlier regime.

The country you live in now is not the only place on earth. Several countries have a considerably lighter tax regime for crypto and wealth in general:

- **Dubai (UAE):** no income tax, no wealth tax, no capital gains on crypto. A fast-growing expat ecosystem and the Bitcoin heart of the Middle East. For many, the favorite final destination.
- **Thailand:** since September 2025 a remarkably attractive rule. Until 31 December 2029 you pay 0% personal income tax on crypto capital gains, provided you sell through a Thai SEC-licensed exchange. Combine that with an affordable cost of living and wonderful places to live, and you have a strong option for the coming years.
- **Portugal:** long a magnet for crypto investors thanks to favorable rules. The rules have been tightened but remain interesting, especially for long-term holders.
- **Switzerland:** stable, regulated, and some cantons are extremely crypto-friendly (Zug is not called Crypto Valley for nothing).
- **El Salvador:** the first country in the world to adopt Ƀitcoin as legal tender. No capital gains tax on Ƀitcoin. A true Ƀitcoin community.
- **Paraguay:** a territorial tax system; only income earned inside Paraguay is taxed (and even that at low rates). Foreign income generally stays untaxed. Combine that with a relatively simple residence permit, low cost of living and dirt-cheap hydropower (popular with Ƀitcoin miners), and you understand why it is quickly gaining popularity.
- **Panama and Singapore:** other jurisdictions firmly on the radar of people who dare to look further.

We are walking this path ourselves: we travel without a fixed base and will soon become residents of Dubai. A serious, well-considered step, not a paper trick and not for everyone, but it exists and it works. Follow our YouTube to follow our Dubai adventure.

CONTINUE ON THE NEXT PAGE →

STEP 5 · CONTINUED

5 Staying sovereign

2. Smart structuring at home.

Important: as long as you live and are registered in your country, you are tax-resident there, including your crypto. You only change your tax residency by actually moving, not on paper. If you stay where you are, there are still legal ways to build wealth more efficiently: a company structure for entrepreneurs, smart distribution between partners, or using existing exemptions. The rules differ per country, so a good tax advisor with real crypto knowledge is worth gold here, not a standard bookkeeper.

3. Self-custody as protection.

The point it all started with: if you manage your own keys, nobody can freeze your ฿itcoin, seize it, or use it against you. No bank run touches you. No account gets closed on you out of nowhere. Self-custody is not just a technical step; it is the foundation of financial freedom. That is why we dedicated all of Step 4 to it.

4. Privacy and self-determination.

฿itcoin was designed with privacy as a core value. In practice, however, most transactions are quite traceable: if you buy through a regulated platform with KYC, your identity is linked to your transactions. For most people that is fine, safe and simple. If you value financial privacy more, know that alternatives exist, such as peer-to-peer trading, decentralized exchanges, ฿itcoin ATMs and non-custodial services that deliver straight to your own wallet. Each comes with trade-offs: often higher costs, less convenience, a steeper learning curve and its own risks.

Important to say out loud: privacy is not the same as dodging your obligations. However and wherever you buy, you remain responsible for correctly declaring your wealth under the rules of the country where you are tax-resident. Privacy is about self-determination and protecting your data, not about evading the taxman. Want to go deeper? We cover this more extensively inside the Family.

OUR PHILOSOPHY

You have more options than you think. The system likes to pretend there are no alternatives, but there are. Whether you simply want to stack ฿itcoin calmly, optimize your structure, or even consider starting a new chapter in another country, you are free to choose. **Create your own freedom to infinity.**

FOR THE PURE BEGINNER

Your first step towards freedom.

You have the roadmap. No hype, no pressure. Just getting started? These are your first two steps, on a safe and regulated platform.

OUR OFFICIAL PARTNER

OKX × Just B Free Family

1. Create your OKX account

Open OKX through our link (Time to Switch)

or via justbfreefamily.com, where the current links always live

✦ Sign up through our link and grab the current OKX promotion. See what is running right now at **justbfreefamily.com**.

Prefer Bybit EU? Also MiCAR regulated and a fine place to start; pick what suits you. You will find both platforms at justbfreefamily.com.

2. Join the Telegram Family

Like-minded people, same mission

t.me/+hRlf35t3pW5mOTg0

RATHER DO IT TOGETHER?

Rather do it together? Book a Bitcoin Startcall

Don't start alone; start hand in hand. In a personal call, Patrick and/or Tamara take the first steps together with you, at your pace and with all your questions. In English or Dutch.

- Safely create your first crypto account together
- Your very first purchase, calm and without pressure
- Wallet, seed phrase and self-custody basics
- A DCA plan that fits you

45 minutes · 1-on-1 with the Family · €79 · book in advance

Book your Bitcoin Startcall →

Just ₿ Free Family

Create your own freedom to infinity.

PARTNER PROMOTIONS

Sign up through our links and benefit with us. The current promotions always live at **justbfreefamily.com**.

- **OKX:** current bonus promotion for new users, see the website.
- **Tangem** hardware wallet: 10% off with code **HKVN4E**.
- **BitBox02** hardware wallet: 5% off with code **JUSTBFREE**.

READY FOR MORE?

∞ The next step: INFINITY

You have completed the *FREEDOM* roadmap: you know why Ƀitcoin, how to start safely, and how to become your own bank. But this is only the beginning. **Come for the greed, stay for the technology.**

For those who have the foundations, we made a **bonus follow-up**: how to follow our trades automatically with **copytrading** and our trading bot **Sequence**: the same trades we run, in your own account. Copytrading via OKX will soon become available EU-regulated. This bonus follow-up is for everyone who wants to go further.

HOW TO UNLOCK THE INFINITY BONUS

It is free; you just take one small step:

1. Create your account through **our link** (OKX, our EU partner).
2. Send us a private message (Telegram or Instagram) with the keyword **INFINITY**, your **UID** and your **platform** (e.g. OKX), so we can see you joined through the Family.

We will then send you the full bonus follow-up with the copytrade and Sequence explanation. Copytrading itself is free; you will hear it first in our **Telegram Family** the moment OKX copytrading opens. If you later also want access to our **live dashboards and signals**, a minimum of $1,000 applies to participate.

WHAT IS INSIDE THE BONUS

The full copytrade and Sequence explanation, our own experience shared honestly, the Bitcoin & Crypto ABC, and being the first to hear in our Telegram Family when OKX copytrading opens. All free for those who take the step.

IMPORTANT

Disclaimer.

This guide is for educational purposes and shares our own experiences and insights. It is not financial, tax or legal advice. Always do your own research (DYOR) and consult a tax advisor or professional with crypto knowledge before big decisions. Investing in ₿itcoin and other crypto carries risk. Prices fluctuate. Never invest more than you can afford to miss. Just ₿ Free Family uses affiliate links for platforms we use and trust ourselves. That supports our mission and costs you nothing extra.

ABOUT PLATFORMS OUTSIDE THE EU

Live in the EU? Then use a MiCAR-regulated platform such as OKX or Bybit EU, which operate under European supervision. You always remain responsible for the tax declaration in your country of residence.

There are also platforms outside the EU with more possibilities (extra coins, derivatives, copytrading), interesting for later. But the basics, buying safely, a wallet and self-custody, always matter more than where exactly you trade.

RISK WARNING

Honesty first: the risk is not in ₿itcoin itself, but in how you handle it. If you lose your keys, fall for a scam or put in more than you can miss, you can lose money. The price fluctuates, so take the time to truly understand it. Many crypto services fall outside the protection you are used to from a bank. This guide is education, not financial advice. **18+**.

✦ ✦ ✦

"Thank you for making it this far. You have the roadmap. Now it is time to take the first step."

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