

# Web3 and Altcoins

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Web3 is the next iteration of the internet where users, not platforms, own data and value. It's built on blockchains, smart contracts, and decentralized apps (dApps). The core idea: replace intermediaries where trust can be encoded in software.

## What are altcoins?

Altcoins are any cryptocurrencies other than Bitcoin. They serve different purposes:

- Smart contracts & dApps: Ethereum, Solana, Near
- Infrastructure: Layer-2s (Arbitrum, Optimism), inter-chain protocols (Cosmos, Polkadot)
- DeFi: exchanges, lending, yield (Uniswap, Aave)
- Gaming & metaverse: tokens for game economies
- Stablecoins: pegged to fiat to reduce volatility
- Governance: DAO tokens for voting and resource allocation

### **ADVANCED TIP**

Use a passphrase (25th word) to create a decoy wallet. If forced to reveal your seed, you can provide the base phrase without the passphrase, showing a wallet with minimal funds.

## Risks and limits

- Volatility & speculation: prices can swing wildly
- Tech risk: contract bugs, bridge hacks
- Regulatory uncertainty: rules vary by country and change over time
- Usability: wallets, keys, and fees still challenge newcomers

## Web3 trends

- Scaling: L2s, modular chains, validity rollups
- Real-world assets (RWA): tokenized bonds, real estate, and more
- Social & identity: decentralized profiles and social graphs
- Interoperability: safer bridges and cross-chain standards
- Better UX: account abstraction, Web2-like payments

### **TEST YOUR BACKUP**

Before storing significant funds, test your backup by restoring it on a separate device. Send \$10 worth, restore, confirm it works. This simple test prevents catastrophic losses.

Web3 aims for a more open, programmable internet; altcoins are its building blocks. The potential is big—and so are the risks. “Learn, test, evaluate” is the best path to capture upside while avoiding common pitfalls.

mask subject focus olympic strong powder apart limb input mention unveil gorilla	measure venture moment bulk more conduct later illegal air settle drama margin	lottery column surface climb follow ghost identify tray spawn scheme teach spy	organ there obvious merge decide message desk tube liar scatter seek private	rule cake appear march again make around erupt pig mad fan act	village novel poverty fatal marine bunker profit invite grab favorite gadget marble
lock knife zebra ball jewel vast cargo join nominee uphold grief reopen	diesel regret shoot allow gun rebuild ill exhaust ancient best blue frozen	seven laugh salute hello canoe leaf extra vague lady aware produce dose	earth thrive banner provide govern sleep grocery disorder permit food car strike	method final fancy kangaroo switch execute alien mechanic visual length raccoon outside	soup plastic spare black state range meat gold clap latin noble adjust
dolphin proud daring torch acoustic where document sense woman sell prize suit	machine nothing wage grant script museum height poem clock owner inmate boost	devote pistol wall into tennis little horse dog orange nation three believe	ridge pact between purse kingdom coyote slender excess draft video cancel sibling	apple blame like mouse quantum kitten voyage proof gather stick fee mutual	brick possible find lawn sadness mirror category equal asset avoid online play
release predict pudding silent inflict add involve seed melt robot wet sniff	erase width rare explain wagon wonder dragon priority hat employ welcome chimney	check hockey rhythm review confirm expose reward broken eyebrow almost amazing fuel	universe pigeon neither buzz gap purchase nest trash chef vapor crowd letter	fetch donor brain similar lecture vessel jacket lens caught alone direct sorry	recall ozone they member school attack hen ostrich lava design collect skate
unfold address flavor reject august frog income dutch pledge ethics stomach drill	ecology pond flush enact attend interest hidden prefer then donkey benefit swing	ten risk shop weapon borrow bike artist pupil library paper sick catch	immense slot anchor way hill shove popular diary useless exact flip mule	attitude dream city lunar save any garment real device hammer mimic loan	journey verb trip gauge uncover name pear rack author elephant thought six
ramp digital mother fiscal tip wrist refuse badge remove news odor hip	metal sphere cousin saddle reason cash cereal civil nurse phone surge cube	expect story assume drastic basic brother wife shaft cross pride approve grunt	dinner miracle search consider luggage detect hover spirit floor man team anxiety	surprise federal rural page come rude oak nice chest image fitness token	same box comic swallow pumpkin test arch bean stay glance hood orphan
history giggle begin slab silk shine diet essay merit legend arrive book	gloom term flame obtain used point fish bid enter gain title velvet	wear envelope street arrow never surround crash symptom despair resist manual lion	venue clerk above century track stock crumble kidney area caution shallow gown	mammal fragile unable table mystery panda celery staff soul evolve salt crunch	olive beyond blade friend embrace turkey during damp give before clay good
garlic beach crouch hundred awesome hub vivid cushion enrich mountain dial small	snow jeans model bulb feed season cattle crystal gasp fringe avocado parent	morning clown turn average crane clog high modify fall crucial maximum castle	job citizen since dumb enroll hawk result better bamboo blossom resource force	infant alpha wedding spend away jazz tool border forest accident roof transfer	index gravity ladder treat expand winter angle glow typical assist sketch two
humble tank degree connect liberty shell mom slide wrong barrel sun secret	iron paddle diagram waste clean coin true end candy cover milk dust	cigar replace robust enough damage miss today cheese oppose alarm era glad	birth tiny legal trumpet pencil awful lesson clutch topic tail napkin bargain	piano truly antenna kite bread essence exit wool crisp patrol couch poet	dizzy cage town photo faculty goddess body below enhance maid armed kiss
near combine night tribe return volume carry	know kiwi toddler endless fix champion goat	fabric cupboard green sustain ring unhappy control	render west ice travel lunch section group	hazard song sunset must basket forum	lab horn notice funny tunnel pretty gate element hunt

unusual meadow trigger student guess	material abuse engage cause joke	purpose affair doll deposit cotton	whale girl sure carbon bronze	jaguar unknown aisle want chat total	wait effort behind
brush economy chronic churn whisper radar famous wrap embark lonely hamster brisk	cement course game beauty aunt rookie lumber talent plunge maple top episode	much seat art deal pill film ugly spread banana pitch try wisdom	danger slush athlete valid unit deputy divorce just melody crush satoshi idea	cable entry parade noise now cat normal fence magic spoon taste blast	mandate renew argue dismiss rebel arrange wreck nerve battle vault present river
earn ivory current cherry dash bounce random knee satisfy glove jelly task	estate spoil soft amount reflect patch capital moon rubber sign scout hour	kitchen acid auto click husband nature first rose cabin matter island frame	quote scale ripple window skill sea debate enlist label bachelor setup aspect	grape minor coil stove maze speed glory panther forget ceiling balance escape	nephew stage vicious absorb asthma lend palm situate retreat gaze scene pelican
brass pony supreme general drive solid wine emotion fever nasty change include	rally urban please bullet flash cannon timber year rigid noodle swap bring	walk one false chair front bright race minute grass eight cost suffer	item twist loud win awake creek edit such fresh foot chuckle glide	cry gossip emerge spring learn monkey hold dad admit swamp about tiger	hollow leader custom canyon pole warm view manage muscle crew tenant destroy
keep october giraffe regular elegant absent zone oxygen inquiry doctor virus defy	example resemble ship wire lift very quit critic super burst movie copy	visa firm twice cave merry walnut syrup suggest vacuum decline certain hurry	sad retire improve rent stone work receive company trim ribbon sample undo	scare differ target survey square dune busy service hard lyrics cabbage gas	convince portion relax auction patient remember special demise cruel mosquito census pizza
genius verify toward wolf forward supply spin round pull raw only cycle	neutral flat jar puppy seminar anger figure rival analyst spike scorpion monster	also tissue sting cluster twelve heavy lemon orbit hotel negative evoke prosper	congress position crawl park ride army void fox crop visit cricket audit	finish glare elder garbage wild antique decade vintage evil chief cactus buddy	silver social uniform advance trial dwarf main load distance broom chaos okay
blind bicycle neck screen youth harbor vote ensure energy warfare spray vehicle	strategy adult hire simple scrap shrug reunion second foster what boil live	dinosaur file bonus omit ritual recipe wealth laptop decorate mansion law client	shy rely fluid cloth blush segment coach use furnace move hungry romance	abandon put primary grace picture throw oil music rabbit summer pen april	ocean guitar dawn dice stadium intact weather bomb vacant can amused wave
gospel upper achieve place eternal whip size practice speak truth hedgehog easy	bracket lizard abstract coral short correct flag decrease bacon swear feel quick	alley steel desert panic victory plug shuffle another yellow moral person east	style alert helmet barely clarify time tape artwork choose motion suspect agent	clip tuition alter lawsuit light humor unaware amateur burger head giant budget	series stairs crater once rate bind dentist weekend pet peasant dish prepare
arrest session illness brown piece door blanket vibrant laundry ability soda agree	rotate shiver cook flock tuna notable veteran skin circle shock twenty program	web side isolate option trophy blouse leisure trade board train picnic slight	drink occur pipe mixture base mango keen vocal stamp attract error casual	siren armor cheap fame pottery immune phrase broccoli pilot yard honey sight	empty tonight usual tilt labor juice else chalk kind lake arm senior
prison south horror tag uncle left inject zero together swarm arena wheel	announce age life talk major need month toast ask sock balcony home	betray across coconut tired old garage cream upset drift leg open already	run onion skull all logic cup skirt repair power limit recycle price	various upon guilt indicate razor you flight camp fit nose cinnamon nuclear	harvest boy cruise parrot domain fine soldier edge pair sugar glimpse close
wheat wing huge afraid flower club path party lobster process license	dress disagree judge swim oyster thank topple country case	initial aerobic swift fade acquire key remind split puzzle draw nut dirt	half ahead soccer struggle raise rough charge silly sand corn father	taxi text calm arctic pluck divert accuse winner mail dignity love	upgrade runway obscure large human pepper wink impulse

tide	science tragic frown		pioneer	erode	unlock glass pool child
tree hint slow craft layer insane cute rain guard animal shed hurt	found fog tortoise loop fatigue question obey mistake trap guide north camera	afford scrub bottom clinic fire mean slogan pause fiber warrior misery detail	delay start annual crazy note room addict apology pyramid boring choice tourist	equip smile often witness inspire weird soon steak liquid educate gym core	flee joy sauce great health fat common slam fly route sound hole
idle impose chapter subway curtain road exclude eye problem bitter grow long	bleak minimum business squeeze boss genuine symbol stumble curious output polar luxury	answer write rail fork issue stuff album pave motor smoke salon tomato	grit radio penalty sunny theme empower mind knock electric rapid property shield	sudden junk promote relief gentle autumn december require report type dry actress	cradle icon punch fault slim have inside depth salmon planet entire shrimp
injury reveal palace imitate sweet magnet naive faint double traffic frequent code	card spider stool riot remain spell crack kit monitor tooth off thumb	bag exchange impact peace canvas trend burden virtual tumble access narrow shadow	project leopard duck develop rice bench sort eagle hero myself culture artefact	mix field someone dilemma step enjoy belt shoulder valve fruit jump embody	enable shoe people captain mixed butter actual praise unique office quality public
gallery atom wash protect neglect indoor float toss opera copper farm help	describe duty update feature exile memory february day safe own rescue oblige	egg leave excuse thing will bless quiz security orchard bubble engine festival	goose cloud defense volcano young mushroom repeat snap define cool vital tell	happy rather color order bar grid demand inherit reduce van elbow pink	midnight harsh lucky action mercy deer over smooth ketchup ginger trust elite
spice claw worry awkward umbrella voice version build violin network potato boat	expire wise faith right extend cliff dynamic erosion rib frost tornado until	thunder alcohol tomorrow fossil behave eager always heart squirrel push fashion perfect	blood glue angry still spatial habit under brave kick multiply easily rich	grain absurd credit sponsor mobile sail pulp call payment peanut usage discover	local worth carpet loyal capable spot sport foam canal holiday blur source
family this water denial link deliver install medal bus rifle breeze biology	fiction when chase market mesh female snack fury zoo hand tongue baby	tent solve inch aim face truck bird master depend divide drum pattern	vendor insect exercise sheriff ready bone excite finger ignore lounge fantasy print	comfort raven roast cram lazy buffalo math exist kid increase stem display	oval valley sentence scan post chunk purity hybrid invest catalog rug oven
success genre media object mass police muffin language clever host drop hair	myth match offer other jealous sausage useful crime level become buyer couple	few express rocket gift slice number airport vanish system royal tower account	axis diamond theory either assault curve filter viable world solar cart record	hope space siege that say elevator concert chicken wish share plate actor	shift lamp bridge ankle debris ranch tobacco innocent enemy donate panel fold
brand word trouble snake toilet globe reform evidence galaxy hobby select utility	exotic junior wrestle hurdle toe wasp daughter echo inhale coffee exhibit urge	ordinary stereo future original turtle orient unfair advice observe toy fortune claim	enforce foil fun coast industry deny because tackle able inform middle ticket	derive dance brief sword disease twin hospital net garden solution sister smart	gesture drip depart menu wood stand region endorse marriage tone ski dove
prevent opinion tattoo jungle trick beef casino weasel clump salad outdoor among	response soap million bundle next physical outer early pass adapt sing matrix	quarter list scissors wide inner pulse stable submit donkey large radio agent			