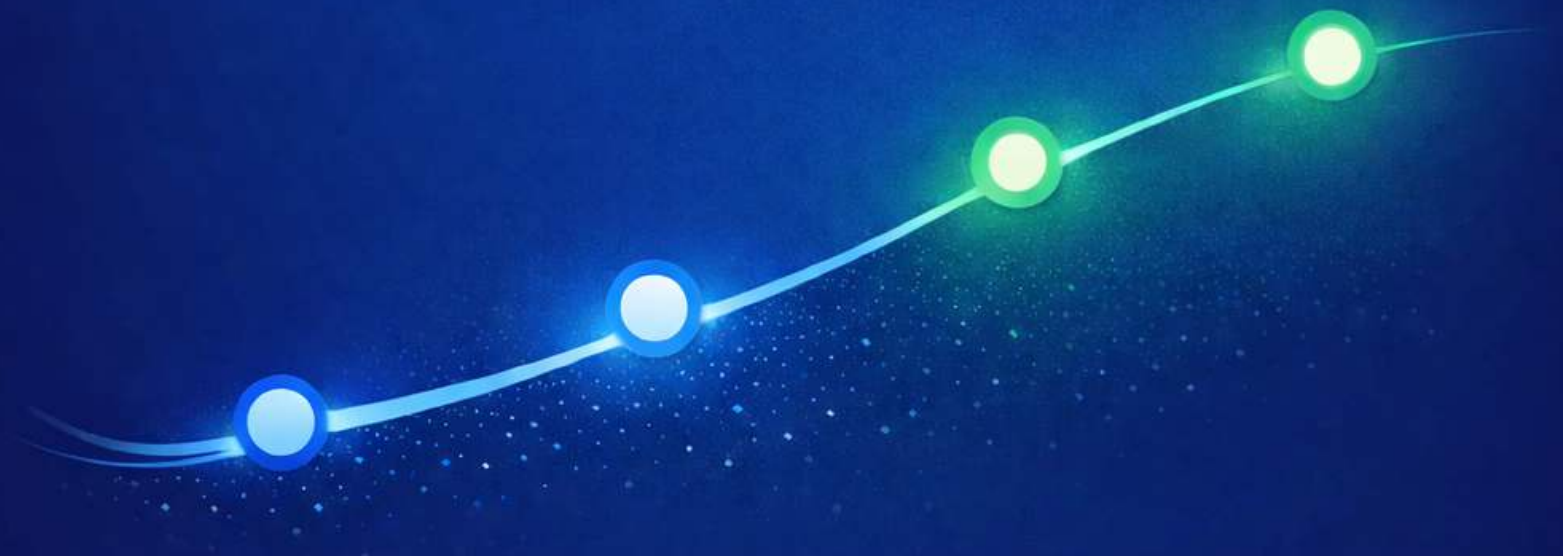


DWH First Yield Roadmap™

Your safest path to your first DeFi return



Start small. Learn safely. Stay in control.

Disclaimer Statement

This **DWH First Yield Roadmap™** is provided by DeFi Wealth Hub for educational and informational purposes only. It is not financial advice, investment advice, legal advice, tax advice, or a recommendation to buy, sell, hold, deposit, stake, or engage in any decentralized finance (DeFi) activity. See the end of this document for the entire disclaimer statement.

★ DWH FIRST YIELD ROADMAP™

Segment 1: Welcome & Reassurance

If You Feel Unsure, That's Normal.

Most people who want to learn about decentralized finance (DeFi) feel lost within minutes.

Confusing terms. Risky-sounding strategies. No clear starting point.

You're not alone. Thousands of beginners from the US, Colombia, Brazil, Nigeria, India, Thailand, and other places globally have felt exactly the same way.

The difference is that they found a clear path forward. . . And this roadmap is that path.

Starting something new always comes with uncertainty — especially in decentralized finance (DeFi). This tool was created to give you a calm, step-by-step way to learn, without pressure or hype.

This roadmap is part of the DeFi Wealth Hub (DWH) education framework, built to help everyday people approach decentralized finance (DeFi) with clarity instead of hype. More details on DWH DeFi training at www.defiwealthhub.com.

What This Roadmap Does

- Shows you how to start small (as little as \$25–\$50)
- Helps you earn your first passive yield (real money, slow and steady)
- Builds confidence through small, trackable wins
- Teaches you fundamentals in plain language

What This Roadmap Does NOT Do

- Promise fast money
- Ask you to take big risks
- Require any paid tools to get started
- Tell you what to buy

You stay in control. This roadmap supports your learning — it doesn't replace your judgment.

DWH First Yield Roadmap™

“You’re learning to build yield safely”. In this roadmap, “safe” means using simple, well-tested decentralized finance (DeFi) tools with small amounts of capital — staying in control of your funds, understanding each step before taking it, and avoiding unnecessary risk, hype, or complexity.

Let’s build confidence . . . Say it out loud. “Believe it”!

This isn’t gambling. This isn’t get-rich-quick. This is a skill you’re building — one small step at a time.

NOTE:

“If this feels boring at times, that’s a good sign. Sustainable yield isn’t exciting — it’s consistent.”

Let’s Begin

★ What You’ll Need Before You Start

To complete Phase 1 and Phase 2, you’ll need:

- A cell phone, tablet or computer
- 15–30 minutes of quiet time
- A safe place to write down your recovery phrase
- A small test amount (\$25–\$100)
- A beginner-friendly crypto wallet (MetaMask, Trust Wallet, or Phantom)

That’s it. No paid tools. No subscriptions. No pressure.



Key Terms (Defined Simply)

DeFi (Decentralized Finance):	A financial system that lets people earn and manage money directly through technology, without needing a bank or middleman. Instead of bank accounts, people use crypto wallets to hold and track their money.
Stablecoin:	A type of cryptocurrency that is designed to keep a stable value, usually by being pegged to a reference asset such as the U.S. dollar, so that one token aims to stay worth about 1 dollar, though it can still move slightly and sometimes lose its peg. Examples: USDC, USDT. Your deposit won't significantly bounce up and down in value compared to regular cryptocurrencies.
Staking:	Staking simply means parking your money in a secure system so it can work for you and generate yield over time, without you needing to actively trade or manage it.
APY (Annual Percentage Yield):	How much you earn per year, shown as a percentage. Example: 20% APY = \$20 earned on every \$100 per year.
Crypto Wallet (Wallet)	A free app that holds your crypto. You control it — not the bank.
Gas Fee (or Network Fee)	A small fee paid to process and confirm a transaction on the blockchain.
Protocol	The automated system or platform that manages transactions, staking, and yield without a central company or bank.
Liquidity	Funds made available in a system so others can trade, borrow, or move money.
KYC (Know Your Customer)	A standard identity-verification process used by regulated financial services that may require confirming your name, address, and government-issued ID before purchasing cryptocurrency.
Weekly Yield	This is the small portion of your yearly earnings that accumulates each week. At 3.6% APY, the approximate weekly yield is about 0.07% per week (3.6% divided across 52 weeks), meaning every \$100 deposited would earn roughly \$0.07 each week, assuming rates remain stable.

Segment 2: What Is Passive Yield? (Simply Explained)

The Simple Version

Passive yield means your money earns more money — automatically — while you sleep, work, or live your life.

To do this, we use something called staking. Staking simply means parking your money in a secure system so it can work for you and generate yield over time, without you needing to actively trade or manage it.

Think of it like interest in a savings account, but in DeFi. You're not trading or risking daily price swings.

How It Works (No Jargon)

1. You deposit money into a safe place (we'll explain where soon).
2. The protocol uses your funds to help others trade, borrow, or move money within the system. This process is called providing liquidity.
3. You earn a small percentage as a thank-you for lending your money.

Example:

- To stake \$50, you'll need about \$55 total in your crypto wallet — \$50 for the stake and roughly \$5 to pay the small network fee required to process the transaction.
- After 1 week, you have \$50.03 at 3% APY ($\approx 0.06\%$ per week simple)
- After 4 weeks, you have \$50.12

Not life-changing money — but real progress you can see and track.

Why Slow Growth Is Healthy

Big promises usually mean big risks. If something says “1000% APY!” or “Get rich in 30 days!” — run.

This roadmap focuses on 0.05–.2% weekly ($\approx 3\text{--}10\%$ APY), growth because:

- It's safer
- It's realistic
- It builds confidence without panic
- You learn without losing

Small wins = big confidence.

Segment 3: The DWH First Yield™ Roadmap

The 4-Phase Journey

This roadmap is designed to take you from “I’m confused” to “I just earned my first yield” in a safe, step-by-step way.

THE 4-PHASE FIRST YIELD JOURNEY

Phase 1 → Phase 2 → Phase 3 → Phase 4

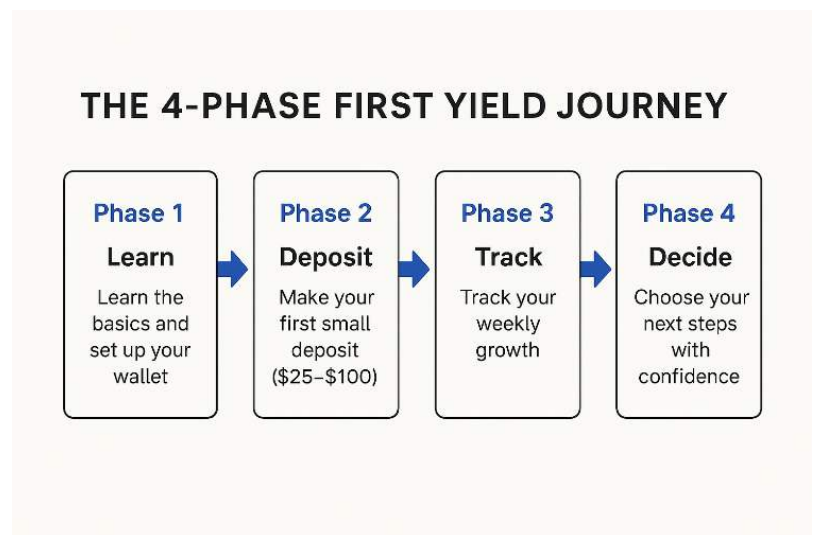
Learn → Deposit → Track → Decide

Phase 1: Learn the basics and set up your crypto wallet

Phase 2: Make your first small deposit (\$25–\$100)

Phase 3: Track your weekly growth

Phase 4: Choose your next steps with confidence



Phase 1: Welcome

What happens: You learn the basics and set up your free crypto wallet. Time: 30–60 minutes

Goal: Feel less confused, more capable.

Phase 2: First Yield

What happens: You deposit a small amount (25–100 USD) into a beginner-focused stablecoin, such as USDC, in your crypto wallet. Then, stake it in a yield protocol. Time: 1–7 days

Goal: A yield around 0.05–0.2% weekly (≈3–10% APY)

Phase 3: Track Growth

What happens: You check your balance weekly and track your progress. Time: 2–4 weeks

Goal: Build confidence through visible results.

Phase 4: Plan Next Steps

What happens . . . You decide. Keep it simple, or explore more advanced strategies if you're ready.

Ready to see what's possible? Explore more at: www.defiwealthhub.com

You don't need to rush, this isn't a race. Some people stay in Phase 2 for months — and that's perfectly fine.

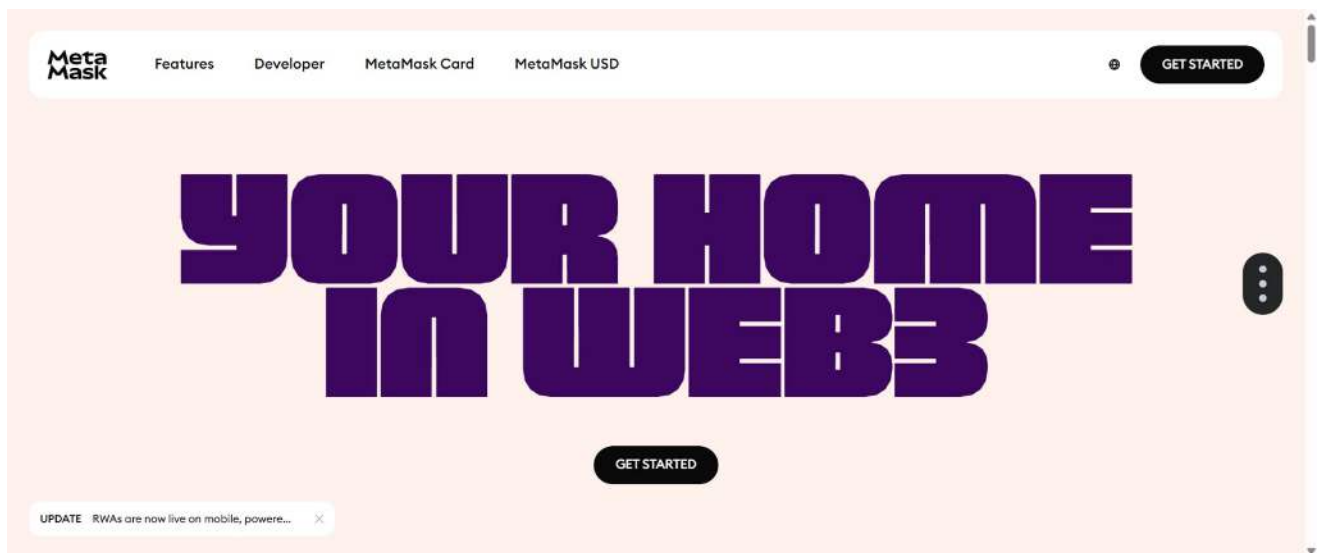
The goal is confidence, not speed.

Segment 4: Your First Small Step

Phase 1: Setting Up Your Crypto Wallet (Free)

You'll need a wallet to hold your money. Here are recommended beginner-friendly crypto wallets (Free to download):

- MetaMask (most popular, works on phone + computer) - <https://metamask.io>
- Trust Wallet (simple mobile app) - <https://trustwallet.com>
- Phantom (good for Solana) - <https://phantom.com>



MetaMask is the most popular wallet for beginners - free to download

How to set it up:

- Download the app
- Create a new crypto wallet
- Write down your recovery phrase (12—24 words) on paper — never share this with anyone
- Keep it safe (the recovery phrase is how you recover your wallet if you lose your cell phone or want to access your wallet from a different device.)
- Time needed: 15—30 minutes

For best practices for setting up and managing your wallet, review ["How's Your Wallet IQ?"](#)

Phase 2: Your First Small Deposit

- Start small. No exceptions.
- Even if you have \$1,000 to invest, start with \$25—\$100.

Why?

Because you're learning. Mistakes at \$50 are manageable. Confidence comes from seeing it work, not betting big.

Identity Verification (KYC) — What to Expect When Purchasing Cryptocurrency

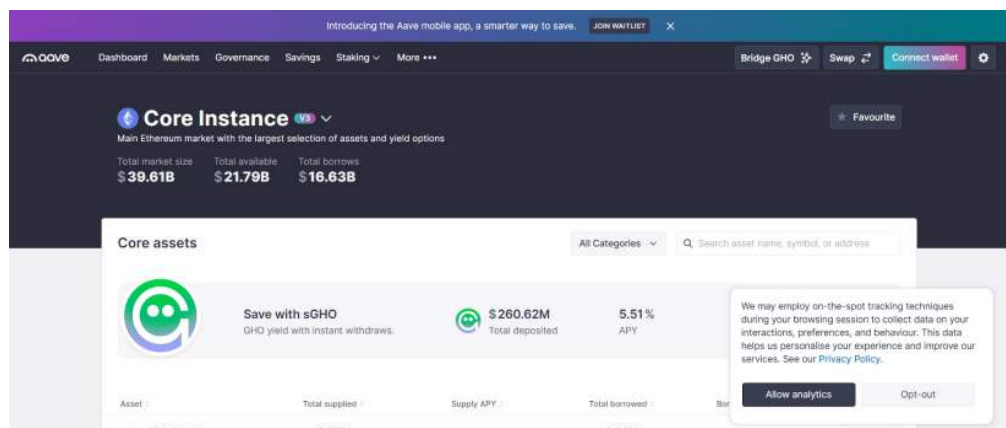
Similar to opening a bank account—where banks verify your identity before allowing deposits—crypto purchase providers must also confirm who you are before processing transactions. Here are some procedures to be aware of:

- Basic personal information: You may be asked to enter your legal name, address, and date of birth.
- Photo ID verification: Most services require uploading a government-issued ID (driver's license, passport, or state ID) and sometimes a quick selfie to confirm ownership.
- One-time process for faster future purchases: After completing KYC once, most future crypto purchases through the same provider are processed much faster with little or no additional verification.

Where to Deposit (Beginner-Safe Options)

Look for:

- Stablecoin staking (USDC or USDT)
- Established protocols (Aave, Compound, Lido are well-known)
- Clear APY rates (3-5% is realistic and safe)



Aave is a trusted protocol showing yield opportunities - start with stablecoins

Avoid:

- Anything promising 100%+ APY
- Tokens you've never heard of
- Protocols with no reviews or community

You Stay in Control

You can take your money out anytime (some protocols have a small waiting period — check first).

This isn't locked away forever. **You decide when to withdraw.**

Common Beginner Mistakes

Common Beginner Mistakes (And How You Avoid Them)

Beginners often stumble because they:

- Deposit too much too soon
- Chase high APYs without understanding the risks
- Forget to write down their recovery phrase
- Switch protocols too quickly
- Don't track their progress
- Panic when APY changes
- Use unfamiliar tokens instead of stablecoins

This roadmap helps you avoid all of these.

You're learning the safe way — slow, steady, and confident.



Segment 5: Tracking Your Progress

Why Tracking Matters

When you can see your money growing — even by \$0.03 — something shifts.

You realize: "This actually works. I can do this."

That's confidence. And confidence is what lets you scale safely later.

How to Track (Manual Method — Free)

Check your wallet balance once a week (same day, same time)

Calculate your weekly growth: $(\$50.030 - \$50.00) / \$50.00 = 0.0006$, which is 0.06% growth

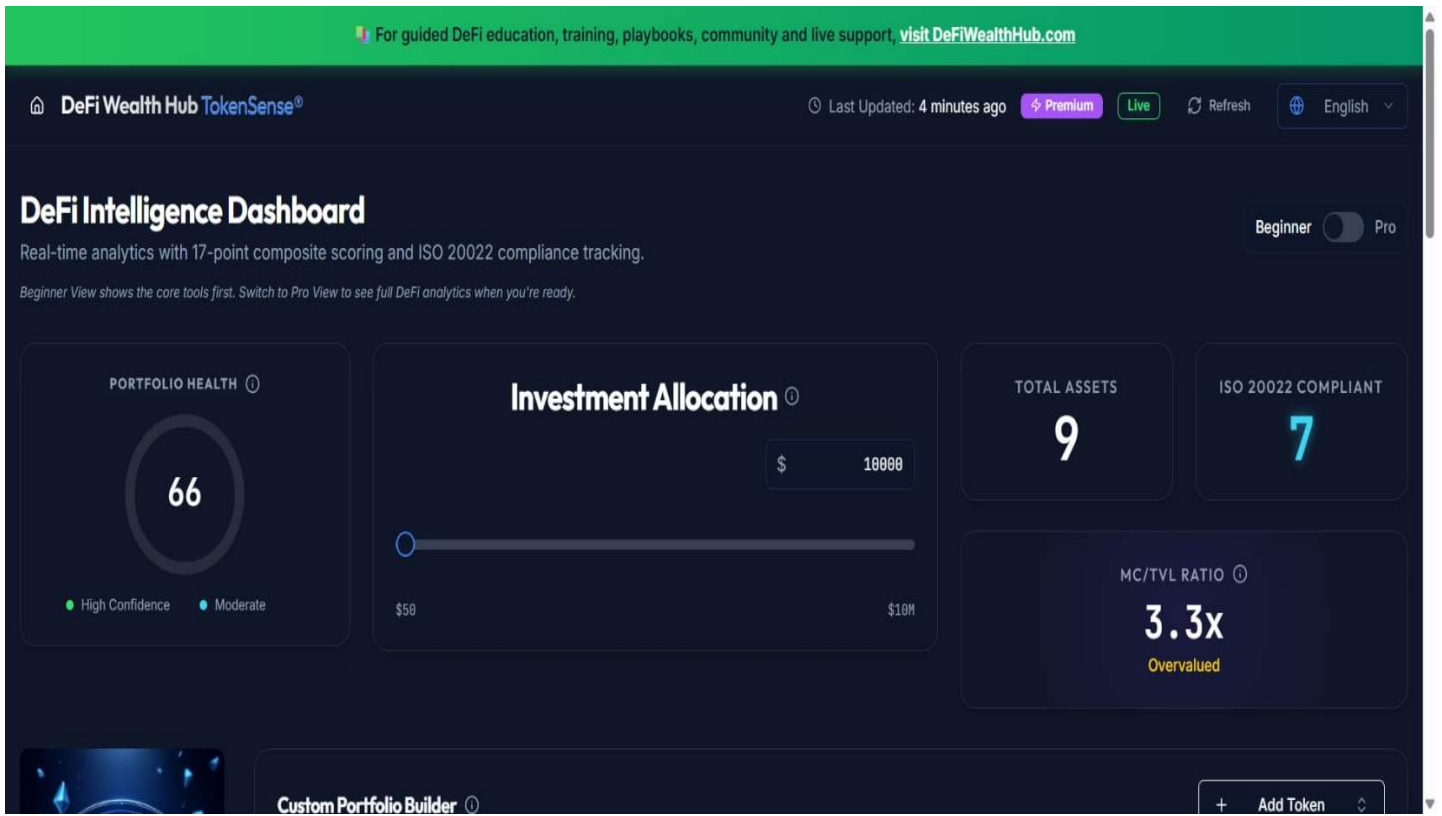
Write it down:

- Week 1: \$50.00
- Week 2: \$50.03
- Week 3: \$50.06
- Week 4: \$50.09

Example Growth Chart

Week	Starting Balance	Weekly yield @ 0.06% (USD)	Ending balance (USD)
1	50.00	0.0300	50.030
2	50.03	0.0300	50.060
3	50.06	0.0300	50.090
4	50.09	0.0301	50.1201

Not huge numbers — but real progress you can see.



DWHTokenSense helps you track your portfolio health and progress

Why Small Wins Build Confidence

Most people quit DeFi because they:

- Lose money trying to chase big gains
- Feel overwhelmed by complexity
- Don't see progress

You're doing the opposite:

- Starting small (manageable risk)
- Following a clear path (less confusion)
- Tracking visible progress (builds confidence)

This is how you win long-term.

What You'll Feel During Your First Yield Journey

Most beginners experience the same emotional stages:

- Curiosity
- Nervousness
- Relief
- Excitement
- Validation
- Confidence

These feelings are normal. You're not just learning DeFi — you're building a new skill.



Segment 6: Optional Safety Upgrade

You Don't Need Tools to Get Started

Everything in this roadmap can be done for free with:

- A wallet
- A small deposit
- Your own tracking

But some people prefer an extra layer of clarity . . .

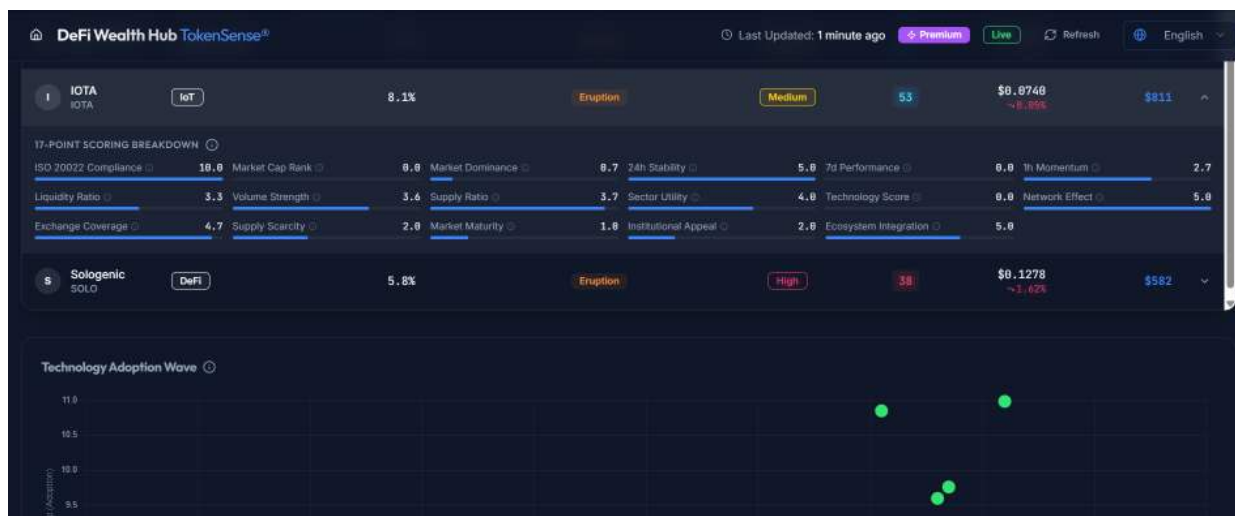
Introducing DWHTokenSense™ (Optional)

DWHTokenSense™ is a DeFi analysis and safety companion built by DeFi Wealth Hub.

It doesn't tell you what to buy. It doesn't block your access. It doesn't replace your judgment.

What it does:

- Shows you risk signals before you deposit
- Analyzes tokens using a structured 17-point system
- Helps you understand wallet exposure and yield opportunities
- Gives you clarity before investing capital - so you can make informed decisions before depositing.



DWHTokenSense 17-point scoring system - helps you understand risk before you invest

DWHTokenSense is a guardian, not a gate. You stay in control — it just adds insight.

Who Chooses DWHTokenSense?

Some users want:

- Extra peace of mind before making deposits
- Help understanding complex protocols
- A way to avoid common beginner mistakes
- Confidence that they're not missing warning signs

If that sounds like you, DWHTokenSense is available when you're ready.

If not, this roadmap works perfectly without it.

How to Learn More . . .

Visit: <https://dwhtokensense.com>

DWHTokenSense™ by DeFi Wealth Hub — clarity, not control.

Segment 7: What Comes Next

What Comes Next

You've Taken the First Step

By reading this roadmap, you've already done something most people never do. . . you started learning.

That's worth celebrating!



Your Next 7 Days:



Set up your wallet
(15–30 minutes)



Deposit a small test amount
(\$25- \$100)



Wait one week



Check your balance

That's it. No rush. No pressure.

You're Not Alone



Thousands of people from around the world are following this roadmap right now. Different countries. Different starting amounts. Same goal: learn to build yield safely.

You're part of a global community of learners!

Reflection Prompt:

- Why do I want to learn DeFi?
(Example: "I want to build passive income safely.")
- What's a comfortable test amount for me?
(Example: "\$50 — I can afford to learn with that.")

One Final Reminder

"You're learning to build yield safely."

Reflection Perspective

Why do I want to learn DeFi?

(Example: "I want to build passive income safely.")

What's a comfortable test amount for me?

(Example: "\$50 — I can afford to learn with that.")

What would success look like in 30 days?

(Example: "Earning \$2—\$5 and feeling more confident.")

Write the answers to these questions down. Come back to them when you need motivation.

You're Not Alone

Thousands of people from around the world are following this roadmap right now.

Different countries.

Different starting amounts.

Same goal: learn to build yield safely. You're part of a global community of learners.

One Final Reminder

**You're learning to build
yield safely.**

**Not fast. Not recklessly.
Safely.**

That's the whole point.

**Take your time. Start small.
Track your progress.**

You've got this!



★ Frequently Asked Questions

What if I lose my phone?

Your recovery phrase restores your wallet.

Can I lose money?

All DeFi carries risk. This roadmap focuses on safer options.

What if APY changes?

It's normal. Your weekly growth still reflects real progress.

Can I withdraw anytime?

Most beginner protocols allow it.

Is compounded interest factored into the yield calculation?

Yes. When yields are shown as APY, they include the effect of compounding over time. When yields are shown as APR, they do not include compounding unless explicitly noted in the description.

Do I need DWHTokenSense?

No — it's optional.

Ready to Begin?

Download this PDF and the DWH Yield Tracking Tool at: [DeFi Wealth Hub Free Resources](#).

Keep it handy. Come back to it as you go.

Your DeFi journey starts now!

Important Disclaimer Statement

This **DWH First Yield Roadmap™** is provided by DeFi Wealth Hub for educational and informational purposes only. It is not financial advice, investment advice, legal advice, tax advice, or a recommendation to buy, sell, hold, deposit, stake, or engage in any DeFi activity.

DeFi (Decentralized Finance) involves significant risks, including but not limited to:

- Potential loss of principal (you could lose some or all of the funds you deposit).
- Smart contract vulnerabilities, protocol exploits, or hacks.
- Market volatility, even for stablecoins (which may temporarily de-peg).
- Impermanent loss (if applicable in advanced strategies).
- Changes in APY/yield rates, which fluctuate based on supply, demand, and protocol conditions.
- Regulatory risks, network fees (gas), and technical issues (e.g., wallet errors or lost recovery phrases).

All examples, APY figures, protocol mentions (e.g., Aave, Compound), and growth projections are illustrative and historical/current as of the document's creation. They are not guarantees of future performance. Yields can be much lower (or negative in extreme cases) and change rapidly—always verify live rates directly on official protocol interfaces before acting.

DeFi operates without centralized intermediaries, meaning you are solely responsible for your funds, decisions, and security. Never share your recovery phrase, private keys, or wallet details. Start only with amounts you can afford to lose while learning.

DeFi Wealth Hub, its creators (including David Shannon), affiliates, and any mentioned tools (e.g., DWHTokenSense™) make no representations or warranties about the accuracy, completeness, or suitability of this content. We disclaim all liability for any losses, damages, or consequences arising from its use or reliance. Do your own research (DYOR). Consult a qualified financial, legal, or tax professional before participating in DeFi. Past performance is not indicative of future results. Proceed at your own risk. Last updated: February 2026