COMPANION WORKBOOK EXCERPT

***Bitcoin Accumulation Strategy* — Exercises, Templates & Reflection Tools**

Get the complete workbook at www.kryptowolfbtc.com

This excerpt covers the five exercises readers most frequently want in expanded form. The full workbook contains all sixteen actionable elements from the book in extended format, plus six additional exercises not in the main text.

EXERCISE 1

The Self-Audit: Where Are You Starting From?

From the Introduction

Answer these five questions honestly before reading further. There are no wrong answers. The purpose is to establish a clear baseline so that when you finish the book, you can see exactly how far you've come.

Question 1: How many times have you bought Bitcoin in the last 12 months?

Circle one: 0 times / 1–3 times / 4–10 times / More than 10 times

If you circled 4 or more: Were those purchases planned in advance, or reactive to price or news events?

Your answer:

____

Question 2: Do you know, right now without looking, the approximate total amount you have invested in Bitcoin in dollar terms?

Circle one: Yes, exactly / Roughly / No idea

If you circled "No idea": This is your most urgent gap. Record-keeping is addressed in Chapter 9.

Your answer: ____
_

Question 3: What was the last price-driven decision you made about your Bitcoin — and was it part of a written plan or a reaction to how you felt in the moment?

Your answer: ____
_

Question 4: If Bitcoin dropped 40% tomorrow, what would you actually do? Be honest.

Circle one: Sell some / Do nothing but feel terrible / Buy more / Execute a written plan / I don't know

The "I don't know" answer is not a problem. It is the precise problem this book solves.

Your honest answer: ____

Question 5: Where is your Bitcoin right now, and do you consider that arrangement appropriate for the size of your position?

Circle one: On an exchange — comfortable with this / On an exchange — know I should move it / In a hardware wallet / Split — some in each / I'm not entirely sure

Notes: ____
______

Your Baseline Statement

Complete this sentence before turning to Chapter 1. You will return to it when you finish the book.

"Right now, my Bitcoin accumulation situation can be summarised as: I have approximately $_______ in Bitcoin, I buy it _________________ (how often), my biggest gap is

__________________________, *and the one thing I most need to change is* __________________________*."*

EXERCISE 2

The Failure Mode Diagnostic

From Chapter 1

The three failure modes of unplanned Bitcoin ownership are not character flaws. They are predictable responses to the absence of a system. Identifying which one (or which combination) describes your experience is the first step to designing around it.

Read each description carefully. Check every statement that is true for you.

FAILURE MODE A: Emotional Buying

- Most of my purchases happened after Bitcoin was already rising and I felt like I was missing something
- I've bought Bitcoin because someone I know mentioned they were buying it
- I've bought more than I planned to because the market felt exciting at the time
- My largest single purchase was made during a period of media attention or social buzz around Bitcoin
- I've found myself checking the price multiple times a day during bull markets

Number of boxes checked: _____

If you checked 3 or more: Emotional buying is your primary pattern. The pre-commitment contract in Chapter 12 and the windfall protocol in Chapter 10 are your highest-priority chapters.

FAILURE MODE B: Paralysis During Dips

- I have told myself I would "buy the dip" and then not done it when the dip arrived
- I've watched Bitcoin drop significantly and felt unable to act — either to buy more or to sell
- The bear markets in my holding history produced more anxiety than action
- I know intellectually that lower prices should be good for an accumulator, but emotionally they don't feel that way
- I've missed accumulation opportunities I later wished I had taken

Number of boxes checked: _____

If you checked 3 or more: Paralysis is your primary pattern. Chapter 7 (the crash protocol) is your most important chapter. Read it before you read anything else.

FAILURE MODE C: Decision Fatigue

- I've researched Bitcoin strategy extensively without translating any of it into consistent action
- I've changed platforms, strategies, or buy amounts multiple times without a clear reason
- I know what I should be doing but the gap between knowing and doing has been persistent
- When I think about "optimising" my Bitcoin strategy, I feel tired rather than energised
- I've used the phrase "I'll figure out a proper system soon" more than twice in the last year

Number of boxes checked: _____

If you checked 3 or more: Decision fatigue is your primary pattern. Chapter 2's 20-minute setup and Chapter 14's single-page plan are designed specifically for you. Your problem is not information — it is activation.

Your Dominant Pattern

Based on your scores, my dominant failure mode is: ____

This means the chapters I most need to prioritise are: ____

The one specific behaviour I will change first is: ____

EXERCISE 3

The Position-Sizing Worksheet

From Chapter 4

STEP 1: NET WORTH SNAPSHOT

Complete this table as accurately as you can. Round numbers are fine.

Asset Category	Approximate Value
Primary home equity (if owned)	$
Other real estate equity	$
Retirement accounts (401k, IRA, etc.)	$
Investment accounts (stocks, funds)	$
Cash savings and emergency fund	$
Bitcoin (current market value)	$
Other significant assets	$
TOTAL NET WORTH	**$**
Outstanding debts (mortgage excluded)	$
NET WORTH (adjusted)	**$**

STEP 2: RISK TOLERANCE SCORE

Answer each question and circle your score.

Question	Conservative	Moderate	Convicted
How would you describe your Bitcoin conviction?	Still forming	Solid but cautious	Strong and long-term
If Bitcoin dropped 50%, your most likely response would be:	Seriously consider selling	Hold but feel terrible	See it as an opportunity
Your investment time horizon for this Bitcoin position is:	1–3 years	3–7 years	7+ years
Your income stability over the next 3 years is:	Uncertain	Moderately stable	Very stable
Do you have an emergency fund covering 3+ months of expenses?	No	In progress	Yes

Score: Count your responses. Conservative answers = 1 point each. Moderate = 2 points. Convicted = 3 points.

Your total score: _____ out of 15

Score 5–8: Cautious Accumulator — target range 1–3% of net worth in Bitcoin **Score 9–11:** Moderate Accumulator — target range 3–8% of net worth in Bitcoin **Score 12–15:** Convicted Accumulator — target range 8–15% of net worth in Bitcoin

---

STEP 3: YOUR TARGET ALLOCATION

Your risk tolerance category: ________________________________

Your recommended allocation range: _______% to _______% of net worth

Your net worth (from Step 1): $_______________

Your target Bitcoin value at midpoint of range: $_______________

Your current Bitcoin value: $_______________

Gap to target (positive = room to accumulate, negative = already above range):
$_______________

STEP 4: THE PAIN THRESHOLD CHECK

One final filter. This overrides the mathematical calculation if necessary.

If Bitcoin dropped 50% from today's price, your position would be worth approximately:
$_______________

Could you watch that number on your phone without making an emotional decision to sell?

Circle one: **Yes, without question / Probably / I'm not sure / Honestly, no**

If you circled "Probably," "Not sure," or "Honestly, no": Your actual position should be set below your calculated target until you have experienced a significant drawdown with the plan in place. Start accumulating at the lower end of your range.

My written target allocation is: _______% *(sign and date this)*

Signature: _________________________ Date: _____________

EXERCISE 4

The Bear Market Protocol Card

From Chapter 7

Print this card. Laminate it if you can. Keep it accessible. The version of you who needs this card will not be in the right state to write it from scratch.

MY BEAR MARKET PROTOCOL

Written on: __________________ When calm. To be read when not.

IF BITCOIN DROPS 30% FROM ITS RECENT HIGH:

What I will do:
____

_

What I will not do:
____

Reminder to myself:
____

IF BITCOIN DROPS 50% FROM ITS RECENT HIGH:

What I will do:
____

_

Additional action if Fear & Greed Index is below 20 for 3 consecutive days:
____

Pre-approved extra buy amount: $________________

What I will not do:
____

IF BITCOIN DROPS 70% OR MORE FROM ITS RECENT HIGH:

What I will do:
____

_

Maximum reserve deployment: $_______________

What I will not do:
____

The person I will call instead of selling: _________________________ Phone:
____

THE THREE ARGUMENTS I WILL HEAR FOR SELLING — AND MY WRITTEN RESPONSES

"This time is different." My response:
____

"I should preserve what's left and buy back lower." My response:
____

"Everyone else is selling." My response:
____

MY WRITTEN REMINDER TO MYSELF

Complete this in your own words. What do you want to tell yourself during the worst week of a bear market?

Signed: _________________________ *Date written:* _____________

EXERCISE 5

The Pre-Commitment Contract

From Chapter 12

This is the most important document in the workbook. Complete every section. Sign it. Photograph it.

PRE-COMMITMENT CONTRACT *Written during a rational state. To be consulted during an emotional one.*

PART 1: MY STRATEGY (the system I am committed to)

Weekly buy amount:
Platform:
Buy day:
My automation is confirmed active: Yes / Date:
My target allocation (% of net worth):

PART 2: THE ONLY CONDITIONS UNDER WHICH I MAY DEVIATE

I may PAUSE my DCA only if:

Condition 1:
____

Condition 2:
____

Condition 3 (if applicable):
____

I may SELL part of my position only if:

Sell condition 1:
____

Sell condition 2:
____

I may ACCELERATE beyond my base DCA only if:

Acceleration condition:
____

Pre-approved acceleration amount: $________________

PART 3: WHAT I WILL NEVER DO

Tick each one. These are commitments, not opinions.

- **Price movement alone** — I will not change my strategy because Bitcoin's price moved up or down.
- **News headlines** — I will not change my strategy because of what I read in the media.
- **Social media** — I will not change my strategy based on posts, predictions, or community sentiment.
- **A friend's opinion** — I will not change my strategy because someone I know expressed fear or enthusiasm.
- **FOMO** — I will not buy more than my schedule permits because I fear missing a move.
- **Short-term fear** — I will not sell based on how I feel about Bitcoin's price at any given moment.

MY COMMITMENT

I have written this contract during a period of clear thinking. It reflects the person I want to be as a Bitcoin accumulator — disciplined, systematic, and one who makes decisions from a rational state rather than an emotional one. I will consult this document before making any change to my strategy.

Signature: ___________________________ Date: ______________

Accountability partner: ___________________________