Financial

- Filling out Checks
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Filling out Checks

A check is a document directing a bank to pay a specific amount of money to someone. A check from your bank will have your bank details on it, so when the person or entity you're paying cashes the check, the money will be taken directly from your account.

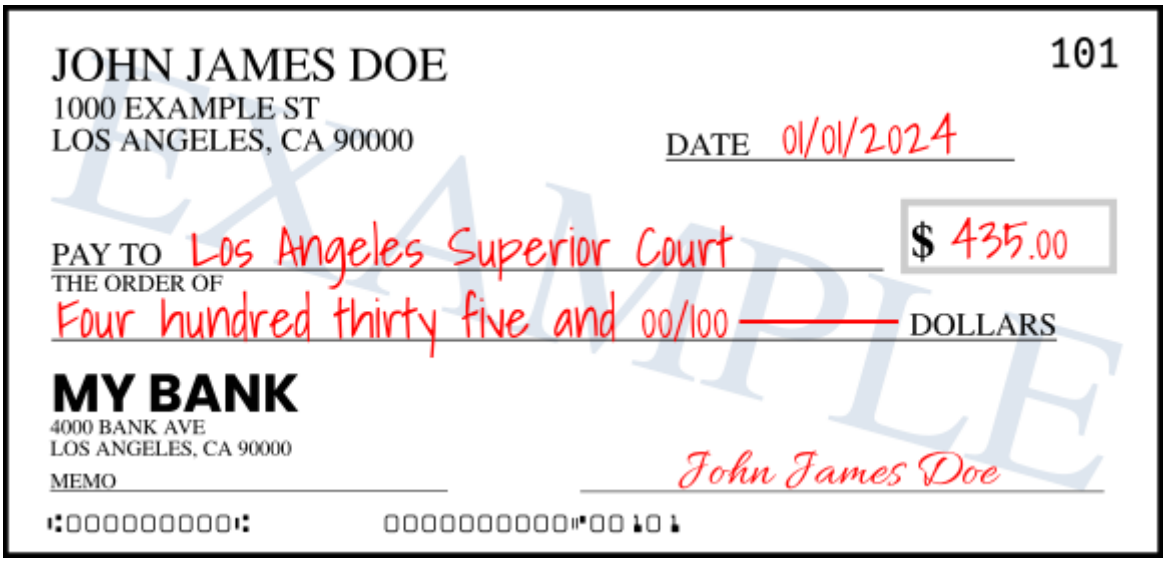
How to fill out a check

> Don't sign the back of the check. That part is for the recipient to sign. If you sign the back of a check, it will most likely not be accepted.

- Write the current date on the line labeled **Date**. It should be in `mm/dd/yyyy` format. Checks are typically valid for 180 days after the specified date.
- Write the name of the person or entity you're paying on the line labeled **Pay To**. Organizations will usually tell you what to write in this field, often using terms like "payable".
- Write the amount you're paying using numbers in the box with a dollar sign. Make sure to include the cents even if it's zero, so that someone can't modify the amount later.
- Under **The Order Of**, write the amount you're paying in words. It should be formatted as "*[whole amount]* and *[number of cents]*/100". For example, "Four hundred thirty five and 00/100". After you finish writing the amount, draw a line to the end of the field so that someone can't modify the amount later.
- Sign on the line at the bottom right
- The **Memo** line is optional in most cases. You can put whatever you want in there. Some organizations will ask you to put details such as account numbers there. For passport applications, you should put your full legal name and date of birth there.

Example

Here's what your check should look like once it's finished (Everything I added is in red for emphasis. Use black when you're filling out your check):


JOHN JAMES DOE
1000 EXAMPLE ST
LOS ANGELES, CA 90000
101
DATE 01/01/2024
PAY TO Los Angeles Superior Court
$ 435.00
THE ORDER OF
Four hundred thirty five and 00/100 DOLLARS
MY BANK
4000 BANK AVE
LOS ANGELES, CA 90000
MEMO
John James Doe
EXAMPLE

Obtaining Cryptocurrency

Obtaining Cryptocurrency

One of the difficult parts of getting DIY HRT is obtaining cryptocurrency, especially if you're completely unfamiliar with crypto and all the various concepts involved. This guide seeks to make it easier by explaining some of the concepts and providing instructions.

The first thing you'll need to do in order to obtain cryptocurrency is make an account with a **cryptocurrency exchange**. Exchanges are services that allow you to exchange your "fiat currency" such as USD, MXN, BRL, etc. into cryptocurrencies such as Bitcoin (BTC), Litecoin (LTC), Monero (XMR), etc. and vice-versa.

There are many cryptocurrency exchanges, but generally, in order to open an account on any of them, you'll need to be at least 18 years old, and you'll need to verify your identity by submitting government-issued identification documents along with a photo of yourself. There are also some other services, such as PayPal, Venmo, and Robinhood, that will allow you to buy crypto in some countries.

Once you have an account with a crypto exchange, you'll need somewhere to store your cryptocurrency. While you can usually just use the exchange's built-in interface to manage your crypto, you may run into issues such as exchanges refusing to transfer crypto to known DIY HRT providers. You can get around this by creating a **wallet**, which is like an encrypted vault for storing your cryptocurrency, then sending the crypto you buy to that wallet, and using that to pay for whatever you need.

There is a lot of different wallet software, but one of the easiest to use is Exodus. You can use it on your phone, as an app on your computer, or even in your browser. Exodus supports almost every cryptocurrency available. You do not need to provide any of your information to create a wallet. Make sure not to forget your password. If you do, any crypto you were storing there will be lost forever.

Which cryptocurrencies to use

If at all possible, I recommend steering clear of Bitcoin and Ethereum, as the transaction fees for those are extremely high compared to other currencies. Instead, use currencies like Litecoin and Solana if your provider accepts them. Those generally have fees of no more than a few cents.

Buying Crypto

Always make sure to get some extra crypto to cover the transaction fee of transferring it to your wallet and then to the provider. Before buying any cryptocurrency, make sure you've already ordered your DIY HRT or whatever else you'd like to buy, so that the price is locked in and you don't end up with not enough crypto if the price fluctuates between the time you buy your crypto and order your item.

Select the exchange you're using below for specific instructions on how to buy crypto:

Kraken

Once you sign into your Kraken account, you'll be taken to your dashboard, where you'll see a "Buy" button. If you click that, you'll be prompted to add a payment method. In the US, you will have the option to add a bank account or debit card. Other countries may allow more payment methods, such as PayPal.

Once you've added a payment method, you'll be able to choose which cryptocurrency you want to buy, and how much you want.

Once you've bought your crypto, you can transfer it to your wallet. First, click the "Withdraw" button, which will take you to the Transfer tab. There, you'll need to select the currency you want to transfer, and for some currencies, the "Network".

If you're unsure what network you should use, you'll need to check with whoever you're paying. Generally, it'll be listed on their website. If you're using Bitcoin, it will almost always be the Bitcoin network. If you're using Ethereum or an Ethereum-based (ERC-20) token such as USDC, it will almost always be the Ethereum network. Currencies such as Litecoin and Solana only have one network, so you won't be asked to choose.

Once you've done that, you'll be asked to add a withdrawal address. Click the Add button and enter your wallet address in the "Withdrawal address" field. You can put whatever you want as the description. Once you add your address, you'll be able to set the exact amount of crypto you want to send or choose a percentage, and send it. Sending cryptocurrency is not an instant process and it will take some time. Once it's complete, you'll be able to see the money appear in your wallet software. From there, you can use it to pay for whatever you need.

PayPal US

Once you sign in to your PayPal account and get to your dashboard, you can get to the Crypto tab by clicking the "More" button and then clicking "Crypto" in the dropdown that appears. If you haven't verified your identity yet, you will have to do that, and then you'll have to agree to PayPal's crypto terms and conditions and verify your tax information. You only have to do this

once.

Once you get to the Crypto tab, it'll tell you the value of all the crypto you have. There, you can click the "Buy" button. This will open a list of cryptocurrencies. From there, you can choose the one you want to buy. Then, you'll be asked how much you want to buy.

To transfer crypto to your wallet, you'll need to go back to the crypto tab and click on the currency you want to transfer. There, you will see a Transfer button, which looks like two arrows pointing in opposite directions. Click that button, and then click "Send". Then, you'll be able to enter your wallet address and send the crypto to it. Sending cryptocurency is not an instant process and it will take some time. Once it's complete, you'll be able to see the money appear in your wallet software. From there, you can use it to pay for whatever you need.