

# A Simple Book for What You Hold

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## Why keep a book

Crypto spreads out. A little on an exchange, a little in a phone app, a hardware wallet in a drawer, something you bought years ago and half forgot. When it is time to do taxes, check your exposure, or when someone else has to step in, scattered holdings turn into a scavenger hunt.

A holdings book is one simple spreadsheet that answers: what do I hold, where does it live, roughly what did I pay, and who would find it if I could not. It is not a trading tool. It is a map.

A blank template, `holdings-book-blank.csv`, comes with this guide. Open it in any spreadsheet app.

## The columns

**Date:** the date you recorded or last updated the row. Not necessarily when you bought.

**Asset:** the coin or token name, and the network if it could be ambiguous. Example: "USDC (Ethereum)".

**Amount:** how much you hold, roughly. Update when it changes meaningfully.

**Where it lives:** the exchange name, wallet app name, or hardware wallet label. Example: "Hardware wallet A (gray)" or "Exchange X, main account".

**Address hint:** the first 4 and last 4 characters of the receiving address, so you can recognize it. Never the full private key or seed.

**Cost basis hint:** a rough note on what you paid and when. Example: "about \$2,000 total, bought 2023 to 2024, see exchange CSV". For taxes, the real records come from your exchange exports and a tax professional. This column just tells future you where to look.

**Backup location:** where the recovery information is kept, described in a way only you and trusted people would understand. Example: "Envelope B". Never the words themselves.

**Who would find it:** the person who knows this exists and how they would get help. Example: "Spouse knows, see letter in the safe".

**Last checked:** when you last opened the wallet or logged in and confirmed the balance.

**Notes:** anything else. Staking, lockups, memos, whether a restore test was done.

## What never goes in the book

- Seed phrases, in whole or in part
- Private keys
- Passphrases or PINs

- Exchange passwords or two factor backup codes

The book is a map that says where the treasure is. The keys stay separate. If the book leaks, nobody can spend from it.

## Keeping it current

- Update when you open a new account or wallet, or close one.
- Do a quarterly pass: open each place, confirm the amount, update "last checked".
- Once a year, pair the review with your restore test from the Wallet Setup guide.
- Download exchange transaction histories as CSVs once a year and store them with the book.

## Where to keep the book

Some people keep it in a password manager secure note, some in an encrypted file, some printed in a folder next to their other important documents. Because it contains no keys, it is lower risk than a seed backup, but it still reveals what you own, so treat it as private.

## Who would find it

This is the column people skip and families later wish they had not. You do not need to hand anyone your keys today. But someone you trust should know:

- That crypto exists in your financial picture
- Where the holdings book is
- Where the backups are, or who to ask
- That they should never type seed words into any website or give them to anyone claiming to help

A short letter stored with your will or important papers covers most of this. An estate attorney can help with the formal side.

## Example rows

**Date:** 2026-10-01 | **Asset:** BTC | **Amount:** about 0.15 | **Where:** Hardware wallet A | **Address hint:** bc1q...9xk2 | **Cost basis hint:** about \$6,000, 2021 to 2023, see exchange CSVs | **Backup:** Envelope A | **Who would find it:** Sam, letter in safe | **Last checked:** 2026-10-01 | **Notes:** restore tested 2026-09

**Date:** 2026-10-01 | **Asset:** USDC (Ethereum) | **Amount:** about 500 | **Where:** Exchange X | **Address hint:** n/a | **Cost basis hint:** \$500 | **Backup:** exchange login in password manager | **Who would find it:** Sam | **Last checked:** 2026-10-01 | **Notes:** for spending

## Starter checklist

- ☐ Open the blank CSV template

- ☐ List every place you hold anything, even small amounts
- ☐ Fill one row per asset per place
- ☐ Add cost basis hints and point to exchange exports
- ☐ Fill "who would find it" for every row
- ☐ Confirm no seed, key, or password appears anywhere
- ☐ Store the book privately and tell one trusted person where it is
- ☐ Set a quarterly reminder

**Questions about this guide:** [john@cryptoguidance.org](mailto:john@cryptoguidance.org). We will never ask for your seed phrase.