



ExtraCredit

White Paper

Abstract

Ever since the inception of the Internet, humanity has strived to look for the ideal digital currency. Many iterations have been tried and tested. Most of these eventually failed or became highly centralized and controlled by the government. Unsurprisingly, the conservative nature of banks didn't allow them to take the lead in coming up with innovations that would create the ultimate amalgam of technology and finance. Finance needed to be Democratized. That was until Bitcoin was created.

Bitcoin grew and filled this void. Over the years, it has come to dominate the sphere. Its value has grown steadily and entire industries were forged and built upon Bitcoin's trials, successes and even failures. As it grew, experts from the fields of cryptography, computer science, finance and computer engineering discovered that there was more to Bitcoin than a simple digital currency.

Blue chip IBM was fascinated with the promise of Bitcoin's Digital Ledger Technology or as we have come to know it, the Blockchain. Tax, consulting and auditing firms like Deloitte and PricewaterhouseCoopers, saw the potential for an immutable ledger that could hold data beyond simple transactions. Cryptographers marveled at blockchain technology's ability to encrypt data including the insertion of covert images through steganography.

Eventually, cryptocurrencies similar in their foundation to Bitcoin arrived in this domain. The open source nature and ethos of Bitcoin allowed the creation of 'forks' or derivative currencies. These alternative coins or 'altcoins' ignited the bull run of 2017 with an endless supply of innovations such as the smart contracts of Ethereum. Institutional interest in cryptocurrencies also allowed for the creation of a new programming language called Solidity. These and more could disrupt the world's financial system and beyond. A lot has been tried and more will be created.

ExtraCredit is positioning itself to become the cryptocurrency and blockchain education platform of choice. Various industries are looking at integrating many forms of blockchain technology to supplement their operations. There is a need for more developers to build upon frameworks that have yet to blossom. We have only just begun to scratch the surface of what blockchain technology is truly capable of.

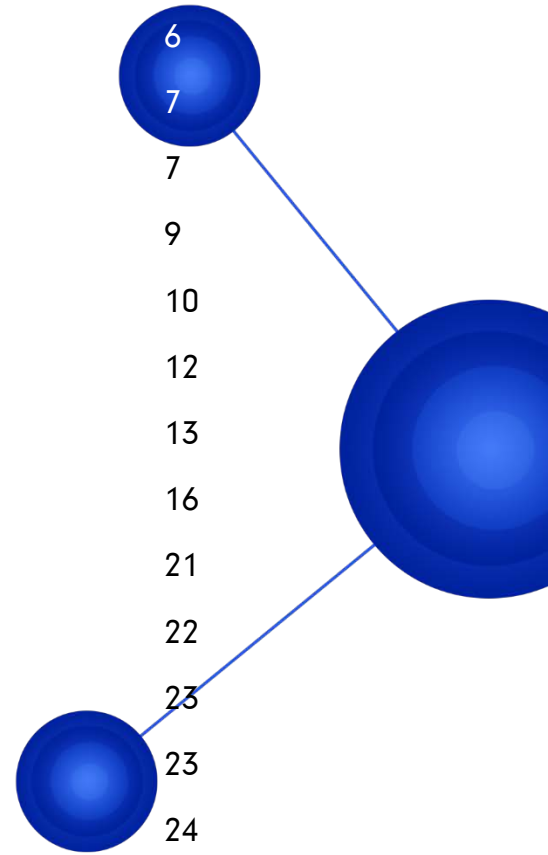
ExtraCredit also introduces a novel approach to encourage more participation in this field. Through its XTRA tokens, students are incentivized to learn and take part in various educational projects. These Ethereum based tokens could be traded for Bitcoin or other cryptocurrencies at select trading platforms. This adds a practical and educational dimension to hands-on training. This is our contribution to this brave, new and exciting realm. We hope that you join us in fulfilling the dream of a blockchain future.





Table of Contents

Abstract	2
Introduction	4
Unique Proposition	5
The Potential for Blockchain Technology	6
Banking and Finance	6
Cybersecurity	7
Election Management	7
The Extra Credit Solution	9
Technical Aspects	10
A Working Learning Platform	12
The Team	13
Extra Credit Roadmap	16
Token Economics	21
Token Sale	22
Token Sale Specifics	23
Tokens Issued	23
ICO Referral Policy	24
Token Holder Benefits	24
Distribution of Tokens	25
Affiliate Program	25
Social Networks	26





Introduction

The period between 2017 to 2019 was a pivotal era in Bitcoin's development. These were the years when Bitcoin's full potential was brought to light in the minds of many including the mass media. These were also the years when attempts to explore all the possibilities came to fruition or demise. Bitcoin's value reached its all-time highs at the end of 2017, reaching the zenith of almost \$20,000 a Bitcoin. Bitcoin became a word that even grandparents knew about. But perhaps the most important milestone that needs to be mentioned was Bitcoin's celebration of its first decade of existence.

From its niche foundation of "cypherpunks" and cryptographers, Bitcoin metamorphosed into a digital currency powerhouse. Suddenly, the mass media could not stop talking about it during primetime television newscasts. Celebrity show hosts like John Oliver and Ellen de Generes have taken it upon themselves to educate the masses about Bitcoin in a manner befitting the knowledgeability of their audience. This tells us that more needs to be done in the realm of cryptocurrency and blockchain education.

Most people who have come to know Bitcoin through the mass media, tend to focus on its value as a currency and its speculative highs and lows. Unbeknownst to many, there is literally a whole universe of possibilities beyond that scope. Ethereum's Decentralized Applications or "Dapps" is widely seen to disrupt online gaming and beyond. New privacy protocols such as the Zerocoin¹ implementation will revolutionize blockchains like never before. New protocols such as Dandelion and Mimble Wimble are slated to vastly enhance cryptocurrencies' functions across the board. Smart contracts, or programmatic asset handling functions introduce a new dimension to digitalizing asset classes regardless of borders or jurisdictions.

2019 and beyond will be pivotal years in the epoch of Bitcoin and cryptocurrencies. This will be the year when many projects that started out as ICOs will either make the blockchain dream, or break it. Paradigms will be tested. Research is ongoing and will continue to thrive. Platforms will be placed at their utmost limits. Governments will solidify their corresponding regulatory frameworks. Industries will consolidate the role of Blockchain technology in their respective sectors. Almost all industries will be touched by this exciting and broad technology spectrum in one way or another. The question is, "*How will we position ourselves in the Bitcoin golden era?*".

¹ Miers, Ian; Garman, Christina; Green, Matthew; Rubin, Aviel D. (May 2013). Zerocoin: Anonymous Distributed E-Cash from Bitcoin (PDF). 2013 IEEE Symposium on Security and Privacy. IEEE Computer Society Conference Publishing Services. pp. 397–411. doi:10.1109/SP.2013.34. ISSN 1081-6011.



Unique Proposition

Between March 26 and April 5 2018, auditing firm Deloitte Consultancy, LLP sponsored a research paper entitled **Deloitte's 2018 Global Blockchain Survey**.² The paper surveyed over 1,000 executive respondents belonging in the finance, supply chain, taxation, consultancy, technology and various other sectors. The survey indicated that most of these executives were looking into adopting Blockchain technology in their respective companies. The respondents indicated blockchain's feasibility and possible deployment in the following sectors as a part of their corporate strategy:

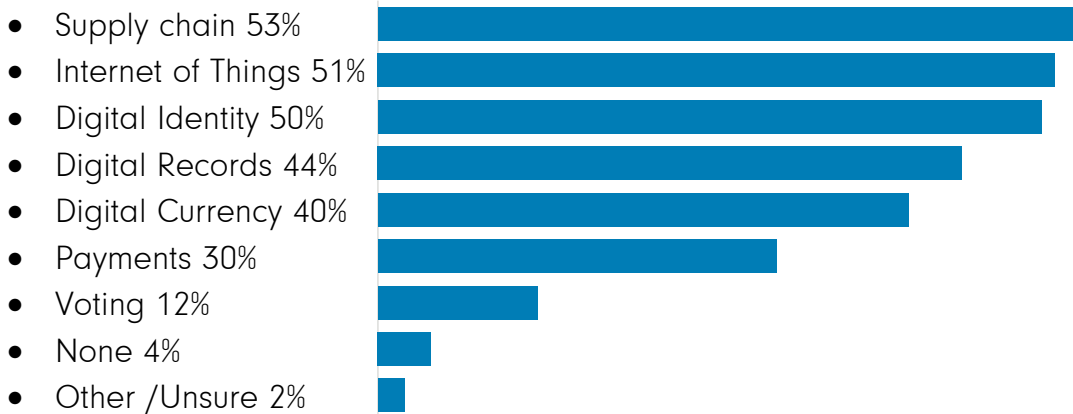


Figure 1. Deloitte Consultancy LLP 2018 Global Blockchain Strategy

One need only look at the number of patent applications filed in 2017 alone to have a glimpse of how the big players are moving in this sphere. Of the 406 blockchain related patent applications in the World Intellectual Property Office (WIPO) in 2017, 225 was filed in China, 91 in the US and 13 in Australia.³ As of August 2018, cryptocurrency publication CoinTelegraph.com reported that these 5 organizations filed the greatest number of blockchain patents: Alibaba 90, IBM 89, Mastercard 80, Bank of America 53 and PBoC (Chinese Central Bank) 44.⁴

ExtraCredit is positioned to cater to the blockchain education mass market by focusing on Massive Open Online Courses (MOOCs). In partnership with BitcoinHomework.com, the platform is leveraging blockchain technology in the form of tokens. To date, over 80 courses on cryptocurrencies have been published and are widely accessible for all.

² Pawczuk, Linda. Rob Massey and David Schatsky. 2018 Global Blockchain Survey.

³ Wood, Aaron. "China Filed the Most Blockchain Patents in 2017". CoinTelegraph. March 25, 2018. <https://cointelegraph.com/news/china-filed-the-most-blockchain-patents-in-2017>

⁴ Huillet, Marie. "Alibaba, IBM Ranked Top Globally for Number of Blockchain Patents Filed". CoinTelegraph. September 3, 2018. <https://cointelegraph.com/news/alibaba-ibm-ranked-top-globally-for-number-of-blockchain-patent-filed>



The Potential for Blockchain Technology

Most cryptocurrencies' core is woven by this single unifying aspect: blockchain technology. This immutable, decentralized and distributed ledger technology solves problems that most legacy databases have not been able and most likely will not be able to address. At its most simplified, the blockchain is a tamper-proof, un-censorable timestamped and widely disseminated database. There are two general forms of this technology namely, private and public blockchains.

Consequently, the problems solved by such a seemingly simple cryptographic construction are profoundly important in today's modern industry. Public blockchains such as the one utilized by Bitcoin and most other cryptocurrencies, solve the perennial problem of digital money: preventing double spending. Enterprise solutions require private blockchains, meant for secure and immutable record-keeping. Enterprise solutions form the bulk of most blockchain endeavors today. This will be explored in detail below.

Banking and Finance

The global financial system is a highly complex economic matter with its own mechanisms and definitions. Broadly speaking and on a daily basis, the amount of money that "circulates" globally could span between \$5 Trillion Dollars to \$80 Trillion Dollars.⁵ The disparity between the figures lies in how economists define "money", "value" and "circulation". The former figure was given by the Bank for International Settlements, while the latter was defined by the CIA in describing what it calls "broad money".

If we are going to focus on Juniper Research's data published in January 2018 entitled, *The Future of Blockchain: Key Vertical Opportunities & Deployment Strategies 2018-2030*, the cost savings that could be attributed to blockchain technology for the banking sector could run up to \$27 billion annually by 2030. These cost savings apply to payment processing and reconciliation, treasury operations and compliance. It's worth noting that a bulk of the cost-savings could be attributed to latent identity verification systems tied to "Know-Your-Customer" (KYC) protocols. The blockchain's

⁵ Hartman, Mitchell. "Here's how much money there is in the world — and why you've never heard the exact number". Business Insider. November 17, 2017. <https://www.businessinsider.com/heres-how-much-money-there-is-in-the-world-2017-10>



tamper-proof and immutable nature, tied to identity verification records has gross implications concerning fraud, money laundering, credit data and real time cross border settlements.⁶

Cybersecurity

The power of an immutable and decentralized ledger in cybersecurity is intrinsically tied to these core concepts: data permission, centralization and authenticity. Recent and highly publicized data breaches concerning major US corporations and financial institutions where user data was held “hostage” or leaked by nefarious elements, point to the vulnerability of existing centralized mechanisms. In Myers and Shackelford's paper entitled, “Block-by-Block: Leveraging the Power of Blockchain Technology to Build Trust and Promote Cyber Peace” the authors point to centralized intermediaries as vulnerable points of attack.⁷

An example given was of digital certificates in network authentication. Myers and Shackelford points to the latent vulnerability in this paradigm by having a centralized authority managing these digital certificates.

Another example given was of the application of KSI or “Keyless Signature Infrastructure” by cybersecurity firm Guardtime.

Described,

“relies on the integrity of the hash function to ensure [the] integrity of data permitting the efficient confirmation of blockchain timing, attribution, and authentication”⁸

Guardtime’s technology leverages blockchain technology to detect malevolent changes in the software used in critical infrastructure such as power grids.

Election Management

As a critical part of Democratic states, election management is between the cusps of automation and ever-growing cybersecurity threats.

⁶ Holden, Windsor. The Future of Blockchain Research Suite: Key Vertical Opportunities & Deployment Strategies 2018-2030. Juniper Research. January 8, 2018. <https://www.juniperresearch.com/researchstore/fintech-payments/blockchain>

⁷ Shackelford, S. J., & Myers, S. (2017). Block-by-block: leveraging the power of blockchain technology to build trust and promote cyber peace. Yale JL & Tech., 19, 334. https://www.yjolt.org/sites/default/files/shackelford19yjolt334_0.pdf

⁸ KSI Blockchain Technology, Guardtime, <https://guardtime.com/ksi-technology>



In January 2017, the US Department of Homeland Security designated US elections as part of its Critical Infrastructure (CI)⁹. It cited cybersecurity threats from bad actors including nation states, cybercriminals and hackers as a reason for the designation.

The automation and computerization of elections has made it vulnerable to these attacks. Voting machines with results transmitted via computer networks could be susceptible to tampering by any bad actor with malicious intent. The ramifications for successful breaches and data manipulation could be staggering for any Democratic state.

Blockchain technology offers a relevant solution. First of all, the immutable nature of the blockchain could disallow tampering because of its inbuilt capability as an immutable ledger. Blockchain's verifiability also allows the secure transmission of election data over networks with a high degree of security.

Research done by Yu Takabatake, Daisuke Kotani and Yasuo Okabe from Kyoto University of Japan entitled, "An Anonymous Distributed Electronic Voting System Using Zerocoin" highlighted several factors that make Blockchain technology viable for elections: Completeness, Robustness, Anonymity, Un-reusability, Fairness, Eligibility, Individual Verifiability and Universal Verifiability.¹⁰

The first application of blockchain technology to secure elections was conducted in Thailand in November of 2018. The elections were secured by the Zcoin blockchain.¹¹

Other Industries

For as long as there is a need to ensure verifiability, immutability and security without having to rely on a trusted third party, blockchain technology will have a use case scenario. Other industries and professions where accurate record keeping is important include logistics, accounting, medical record keeping, legal records and more.

⁹ Press Release. Department of Homeland Security. "Statement by Secretary Jeh Johnson on the Designation of Election Infrastructure as a Critical Infrastructure Subsector" <https://www.dhs.gov/news/2017/01/06/statement-secretary-johnson-designation-election-infrastructure-critical>

¹⁰ Takabatake, Yu; Kotani, Daisuke; Okabe, Yasuo. An anonymous distributed electronic voting system using Zerocoin. 2016-11. IEICE Technical Report = 信学技報 (2016), 116(282): 127-131. <http://hdl.handle.net/2433/217329>

¹¹ Yap, Reuben. World's First Large-Scale Blockchain-Based Election Held on Zcoin's Blockchain. Press Release. November 13, 2018. <https://zcoin.io/worlds-first-large-scale-blockchain-based-political-election-held-on-zcoins-blockchain/>



The Extra Credit Solution

The ExtraCredit project is uniquely positioned in this sphere by addressing multiple perspectives in the realm.

2019 will be the forge where metal will be sharpened or destroyed. Whereas 2017 to early 2018 saw a sharp rise in Blockchain related employment, 2019 remains to be known. The infamous Bitcoin bear market of late 2018 saw a lot of Initial Coin Offerings and cryptocurrency businesses disappear at the blink of an eye with their investors' money. Understandably, this has tempered the appetite of many investors. But through all these years, the Extra Credit project together with BitcoinHomework has remained steadfast. We continue to provide quality educational material. We continue to build upon the web platform. We continue to explore all horizons that would improve our services. We continue to build moving forward.

This is because we believe that we are onto something. We believe that despite prevailing market conditions that blockchain technology is here to thrive. We believe that education will continue to provide more than a self-sustaining endeavor: it will provide a self-sustaining ecosystem.

Enterprise blockchain solutions are being deployed regardless of Bitcoin's price movements. Developers continue to commit changes in their respective repositories. Retail investors continue to eagerly watch the latest blockchain innovations. Extra Credit's approach will cater to these.

BitcoinHomework: An Evolving Learning Portal

Extra Credit (XTRA) and BitcoinHomework.com evolves with the needs of its clientele in mind. Regardless of experience, users will find content that is regularly updated and upgraded to cater to current trends. Blockchain technology is a constantly evolving organism that requires a stringent and always adapting approach.

The mission is clear: we aim to enrich the community by engaging in vibrant and productive collaboration. We constantly work together with our industry partners to ensure that our base core of supporters and users get updated, relevant and useful information. This inclusive approach strengthens us to do more. Through the platform, we constantly engage users to participate in cutting edge cryptocurrency projects. Our vision is aligned with Satoshi Nakamoto's in the sense that we value building technology around core ideals. These are privacy, security and freedom. It is our hope, that through these collaborations, meaningful exchanges that concretely result in net positives for all participants, contributors, members and users will be reached.



Technical Aspects

XTRA tokens are ERC20 tokens. This means that they are based on the Ethereum platform. This offers some specific advantages. Since XTRA tokens rely on the Ethereum Virtual Machine, the transactions are completed using smart contracts. These smart contracts are commands written using Solidity to complete transactions that are based on if-this-then-that logic. It is programmed using Solidity. Solidity is a high-level language that shares a lot of functions with Java. As a result, developers who are familiar with Java and JavaScript will not have a hard time familiarizing themselves with Solidity. Since Solidity is also used on the Ethereum Virtual Machine, the execution of smart contracts will be a lot faster.

The contributor uploads their content to the platform, and then they set their preferred prices. Users who want to learn pay for the content they are interested in and a smart contract gives them access to the content. There will also be some smart contracts that cater for the promotions that will be running on the platform. This is a transparent system that ensures users get the value they pay for while maintaining transparency between the advertisers, the platform, and contributors. A blockchain that has low latency supports the XTRA tokens. Low latency means that there are fewer bottlenecks. As a result, a large volume of transactions can be executed, and the transaction speed is just a few seconds.

XTRA tokens use the DAPP feature of the Ethereum platform to create a unique e-wallet as well as the XTRA tokens. Ethereum allows the creation of two tokens. One is the work-token, and the other is the usage-token. The work token is used to identify the shareholders of a specific DAPP. The XTRA token is a usage token that allows it to be freely transferable as a method of remitting payments.

Developers can adapt some plugins directly from Ethereum to improve the functionality of the e-wallet. They will only need to be tweaked slightly to ensure they work with the XTRA tokens' DAPPs. Any applications and plugins that will be released will first be pre-tested, and then an alpha version will be released to a small sample of the users. The information collected from these users will determine whether the plugins will be removed or whether it can be improved. Thereafter, a beta version will be released.



The e-wallet can also be used offline to account for situations when there is no internet access. However, once power is reconnected, remittance is completed for the goods or services purchased while offline. This is simply a redundancy measure to ensure there is service at all times. The blockchain will be designed to be scalable through pruning. This will ensure that the size does not exceed 100MBs to allow users to access their e-wallets through mobile phones, tablets, and laptops. They need only come with their phone to the exchanges around the country, and they will be able to make payments or look at their consumption history with ease.

Inbuilt into the system will be some AML and KYC layers. These two layers are specifically built to prevent money laundering through the blockchain. The KYC will ensure that customer information is recorded when their user accounts are created. The Anti-Money Laundering function will be inbuilt into the source code to ensure that it adheres to the current and future regulations that are being introduced by governments around the world. Already, most Western countries and some in the Asia-Pacific region require blockchains to introduce the AML features to curtail illegal activities from happening in the blockchain.

Ethereum provides other security protocols. As a parent-child blockchain relationship, Ethereum provides the security protocols while XTRA tokens will pay for the gas uses to execute the transactions on the platform. This is a more cost-effective approach to programming our own Mainnet.

XTRA tokens will run a bounty program to allow freelance developers to test the blockchain to ensure that errors are removed. The developers will be paid in XTRA. The bounty program will be launched after the beta-version of the platform is completed. This will test the redundancies and the smart contracts to avoid future problems.

XTRA tokens rely on proof-of-stake as the underlying architecture. Instead of miners who require GPU power to mine the coins, mining will be done through proof-of-stake. Users on the platform can stake some of their XTRA tokens and get additional XTRA tokens they can redeem in the loyalty program. From a technical point of view, this is an opportunity for users to earn rewards without spending money. Other earning opportunities and incentives will be implemented as students begin to enroll in our many online courses. We will also be working with industry partners such as cryptocurrency trading exchanges & hardware providers (cold wallet storage devices)



and other such providers where their products and/or services can directly reach their desired audience. Vis-à-vis, they can subsequently learn about the sponsors' products/services via approved training courses. This will enable the student to commit from an informed and educated position.

There will also be an online marketplace where approved vendors can sell their BitcoinHomework approved products for Extra Credit (XTRA) tokens that can be shipped worldwide. We have many great plans for Extra Credit & BitcoinHomework, and we need your support to help bring cryptocurrency education to more people.

A Working Learning Platform

We're proud to announce that as of the release date of this whitepaper that we already have a fully working Cryptocurrency learning platform. The concept of BitcoinHomework was seeded by our founder years ago. As the idea has grown and evolved together with the team, so has the development of our platform.

The years of concept-proofing, prototyping, and development that is already behind us is a free added benefit to our ICO investors who will see a working product and a return on their investment sooner than most ICOs. Investors will get exclusive access to the platform during our stress test period as well as other added token holders' benefits such as exclusive course discounts for life.

The Team



Curtis Smith – Chief Executive Officer

Curtis' experience goes beyond his passionate and intimate knowledge of digital currencies. He's well attuned to project management, team building and most importantly building relationships that help drive the company forward.



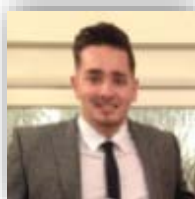
George Smith

George Smith is an Experienced Business Developer; takes the time to listen and build interpersonal relationships. "My goal is always long-term customer relationships, I always ensure you get what you want." Currently owns Isuzu Truck North London Ltd., in the top 4 for truck sales in the UK.



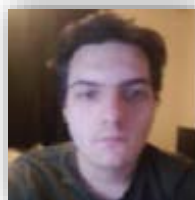
Morris G - Head of Marketing

Morris has been within the blockchain and crypto space for the last 2 years, with excellent online research skills. He has 5 years of exceptional writing and research skills.



Daniel Westrop

Daniel is highly skilled when it comes to cryptocurrency, he has been in this industry for over 5 years and holds many different cryptocurrencies. He has a passion for web design and a lot of past experience dealing with the cryptocurrency community.



Ralph – Developer

Ralph has over 12 years of Computer Engineering experience under his belt and is fluent in over 11 coding languages. He also holds a degree in Engineering.



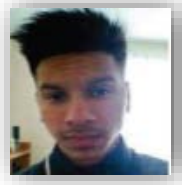
Zayaan - SEO Manager

Zayaan has over 8+ years of experience as a Digital Specialist with various skills ranging from development but not limited to marketing. Cryptocurrency is his passion and believes in contributing for a better world.



Jennifer W - Social Media Manager

Jennifer is a Real Estate Investor who works with aspiring wholesale investors to help them get to their first deal and create their best lives with personal development. Jennifer believes that the proper mindset along with taking action is the key to success. Jennifer holds a BBA in Marketing from Berkeley. [LinkedIn](#)



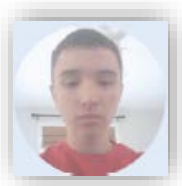
Pranav - Advisor

Pranav Jain is a crypto-trader, an aspiring lawyer and is an enlisted soldier in the Canadian Armed Forces. He's here to help Bitcoin Homework and Extra Credit deliver its services efficiently so that students can retain information with ease.



Connor - Advisor

Connor started mining and trading cryptocurrency in his college years back in 2012. He set up multiple mining farms, a cryptocurrency hedge fund and a money remittance application utilizing blockchain technology.



Felix-Antonie Belleau - Junior Developer

Felix began coding as a hobby 4 years ago and decided to build himself a career doing what he loved, so he began studying Software and Robotics Engineering in College. He is helping Extra Credit develop their learning platform while pursuing further studies.



Marcel - Advisor

Marcel has been in the cryptocurrency space since 2012. He has a degree in Marketing and Economics, and a big entrepreneur at heart. He is a pioneer in the online shopping and sales industry and offers a great deal of experience to the team.

While in college in 2012, Connor became interested in cryptocurrencies and got into mining as well as trading. He initially saw crypto as a means to pay off student debt. He saw it as an upcoming industry that would disrupt everything. Since then he has set up multiple mining farms and started a cryptocurrency hedge fund as well as a money remittance application using blockchain technology.



OgNasty - Advisor

OgNasty is well known for his involvement in the well-known BitcoinTalk.org cryptocurrency forum. He has escrowed over 19,000 Bitcoins for users in the crypto community dating back to June 2011. He has donated over 10 BTC to BitcoinTalk and is one of the highest-ranking members in the world. He also runs his own Casascius coin mint, and mining pool on NastyFans.org. He will be working as an advisor, side by side with all the Bitcoin Homework team members.

"We believe our platform is only as good as our engagement and relationships with our students and our contributing partners."



Extra Credit Roadmap

The Extra Credit idea was conceptualized in 2017, when the team was formed. Later in the year, the conceptual idea was formalized and the advisors gave directions on how to launch the crowdsale. The website was launched and the details provided on the platform.

The Pre-ICO program ran from March 19, 2018 (11PM EST) all the way to April 19, 2018 (11PM EST). This gave investors ample time to invest on Extra Credit at discounted prices. The proceeds were used to market the main ICO that was launched in the 1st quarter of 2018.

The proceeds will be used in the development of a smart contract that will deliver Extra Credit upon completion of the course. This provides an avenue for students to earn an income. The cryptocurrency progress reports will be implemented as well as the Bitcoin Homework referral system. Additionally, the 2nd Quarter will also see the introduction of the Education Store and improved multilingual support to expand the customer base.

In the 3rd Quarter, the platform will introduce the honor rolls where students can compete with each other in the same course around the world. This will spur the drive for better academic achievement. The 3rd quarter will also see the development of a mobile application to make it easier for students to access the mobile site. The 4th quarter of 2018 will see the launch of the online podcast classroom. This will enhance learning by allowing different people across the globe to share knowledge by working together in groups and teams.

In the 1st Quarter of 2019, the platform will launch an open source platform for schools, colleges and universities. Universities across the world can provide MOOCs to less privileged students. They will be able to access learning material and interact with others using the mobile application. Extra Credit will revolutionize global education. Finally, Extra Credit will be pursuing sponsorships and business partnerships as the other goals in the roadmap are achieved.



ExtraCredit



2018

Presale

19th March 2018 - 19th April 2018

The Extra Credit presale is set to begin on 19th March 2018 and will continue until 19th April 2018.

There will be a 20% bonus on all Extra Credit Tokens during this period and the minimum contribution will stand at \$50

Public CrowdSale

Q2 2018

The Extra Credit public sale is planned to begin in the late first quarter of 2018. There will be a 10% Extra Credit token bonus during this period, and the

2019

Q1

BitcoinHomework Revamp

BitcoinHomework will be receiving a facelift, a new look will be coming to BitcoinHomework making it more captivating whilst learning!

Deploy over 80+ Courses to BitcoinHomework

BitcoinHomework is to have over 80+ courses covering all aspects of Cryptocurrency, including individual courses for all major alt coins, trading courses, wallet courses, the list continues.

Educational Course Smart Contract Development

A Course Smart Contract will be created that delivers Extra Credit tokens to students that successfully complete courses on Bitcoin Homework to revolutionize online education and incentivize students to learn.

Q2

Cryptocurrency Progress

Reports

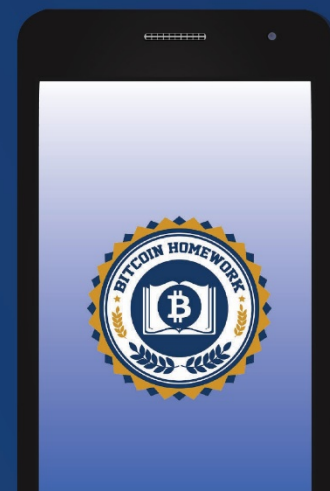
minimum contribution will stand at \$50 (USD)

Multilingual Support

By supporting many languages, Bitcoin Homework will be able to expand and support Cryptocurrency learning worldwide!

BitcoinHomework & Extra Credit Newsletter

Students that sign up to our weekly / monthly newsletter will be kept up to date with the latest Cryptocurrency news about our updates to BitcoinHomework & Extra Credit and any major cryptocurrency information.



Reports

An email report system will be created with reports of the Cryptocurrency markets without any marketing content to aid students in applying their knowledge and becoming better investors.

Q3

BitcoinHomework Educational Store

Introducing an Educational Store for students filled with Bitcoin Homework gear, and tools to help students learn.

Q4

BitcoinHomework Mobile App Development

With the introduction of the Honor Roll (Leaderboards), education just got personal. Top performers will be rewarded Extra Credit.

2020

Open Source Platform for Schools and Universities



BitcoinHomework Referral System

Referral system will be introduced to give the tools to our user base, empowering the community to promote and earn Extra Credit for doing so.

Leaderboard / Honor Roll & Weekly Quizzes

With the introduction of the Honor Roll (Leaderboards), education just got personal. Top performers will be rewarded Extra Credit.

Online Podcast Classroom Development

We will introduce podcasts to classrooms around the globe bringing people together and learning as a team! Perform well and receive Extra Credit as a reward for your knowledge, participation and effort!

Bitcoin Homework Educational Store

Introducing an Educational Store for students filled with Bitcoin Homework gear, and tools to help students learn.

Q4

Bitcoin Homework Mobile App Development

With the introduction of the Honor Roll (Leaderboards), education just got personal. Top performers will be rewarded Extra Credit.

2020

Open Source Platform for Schools and Universities

To create an open source platform that schools and universities can adopt and revolutionize the future of education itself. With every purchase of our open source platform you will receive Extra Credit as a BONUS.

promote and earn Extra Credit for doing so.

Leaderboard / Honor Roll & Weekly Quizzes

With the introduction of the Honor Roll (Leaderboards), education just got personal. Top performers will be rewarded Extra Credit.

Online Podcast Classroom Development

We will introduce podcasts to classrooms around the globe bringing people together and learning as a team! Perform well and receive Extra Credit as a reward for your knowledge, participation and effort!

Business Partnerships and Sponsorships

Awaiting Confirmation.



Token Economics

Our aim is to make BitcoinHomework the leading cryptocurrency learning resource in the world. With a potential audience of billions of people and a strictly limited token supply, demand for Extra Credit "XTRA" Tokens will increase exponentially over time - providing excellent value for ICO investors and Content Contributors who will earn XTRA Tokens via student enrolments in their online courses. Extra Credit will also have varying income earning streams through the platform which include:

Course Commission Fees for courses provided by Content Contributors

Paid Course Promotions from Contributors/Industry Sponsors

Paid Sponsorship Courses (for Free or paid courses to promote approved products/services)

Advertisements

Other income streams will be implemented further down the track. However, in the interests of being transparent it's important for our token holders to know how these earnings will be attributed and reinvested to grow our platform and expand our reach. Income earnings will go towards:

Support and Development Team Salaries

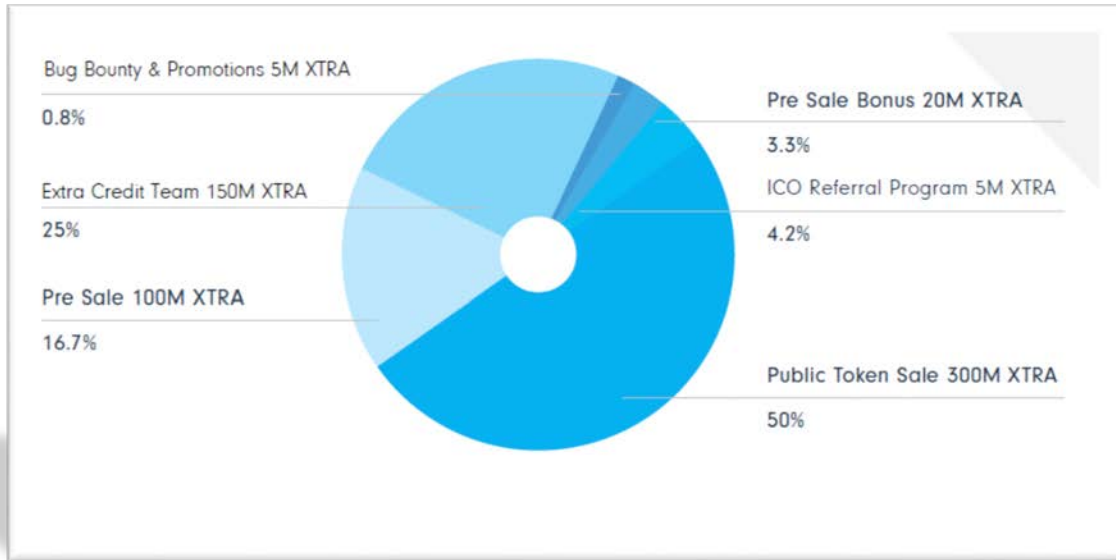
Ongoing Platform Developments

Marketing & Promotions

Affiliate Fees



Token Sale



The Extra Credit "XTRA" Token Sale & Specifics are as follows:

XTRA Token is an ERC20 Token

XTRA ICO will have a fixed Token Price AND Fixed Token Supply = Fixed Cap on Funds Raised
Token Sale Price is fixed @ \$0.10.

The number of Tokens issued will be equivalent to the amount of approved currency contributed by the investor and divided by the fixed Token Sale Price of \$0.10.



The Extra Credit "XTRA" Token Sale Specifics are as follows:

XTRA Token is an ERC20 Token.

XTRA ICO will have a fixed Token Price AND Fixed Token Supply = Fixed Cap on Funds Raised.

Token Sale Price is fixed @ \$0.10.

The number of Tokens issued will be equivalent to the amount of approved currency contributed by the investor and divided by the fixed Token Sale Price of \$0.10.

Tokens Issued:

100M Tokens for Pre-Sale.

NB: Pre-Sale has a minimum purchase requirement of 25,000 Tokens (or \$2,500).

20M Tokens given away in bonuses to all Pre-Sale Investors (equivalently a 20% bonus)

300M Tokens Sold at ICO Public Sale.

NB: Public Sale has a minimum purchase requirement of 500 Tokens (or \$50).

150M Tokens Held by Extra Credit Team in a public wallet.

25M Token Allowance for our ICO Referral Program held in a public wallet.

5M Tokens Reserved for Bug Bounty & Promotions held in a public wallet.

600M Total Tokens Issued.



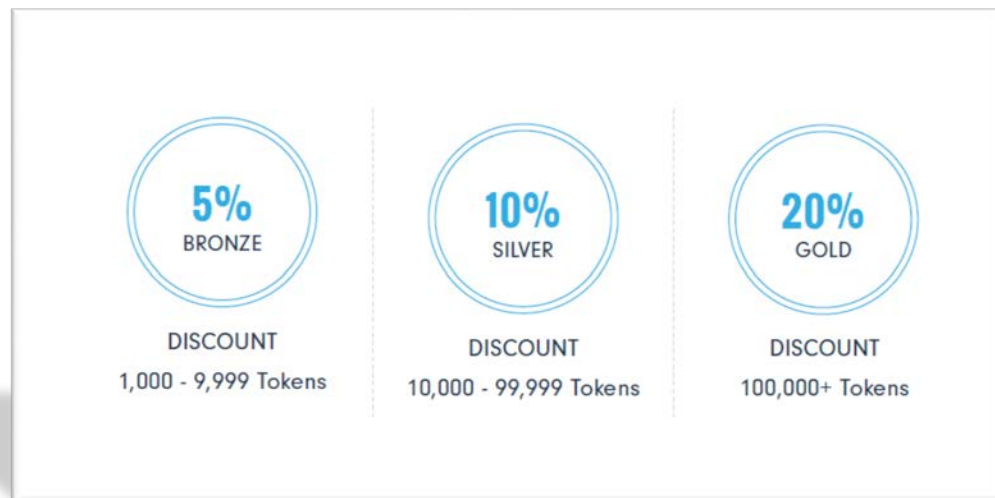
ICO Referral Policy

We're implementing a 5% Referral Incentive for all token contributors. The allowance of 5M Tokens for this program will be distributed on a first signed up, first served basis.

Extra Credit reserves the right to burn any excess unused coins from the Referral Program and Bug Bounty allowances if not redeemed. This will add inflationary pressure to the Token from a reduction in supply. For all updates on regarding the Token Sale, ICO status or Token Distributions - please refer to the sources outlined in our Social Networks section in this Whitepaper.

Token Holder Benefits

As an added 'thank you' to all our token holders - all token holders will earn a lifetime discount for all courses provided on our platform. There are 3 levels of discounts offered:





Distribution of Tokens

The Extra Credit Team will distribute tokens in order to serve our biggest token holders first. Please be patient with our distribution process at this stage we anticipate full distribution of tokens to be completed within a few business days. The reason for this time allowance is that we will be manually distributing our Tokens to protect your investment and leakers pre-selling tokens on before launch on unauthorized exchanges/markets.

Affiliate Program

XTRA will be offering a comprehensive affiliate program to promote the community promotion of XTRA Token and the BitcoinHomework platform:

2% commission	Non-Content Contributors
3% commission	Content Contributors
4% commission	Approved Crypto Entities referring traffic from their websites/platforms



Social Networks

Stay Informed! We also we also welcome you to stay informed and follow us on:

Facebook	https://www.facebook.com/BTCHW
Telegram	http://www.t.me/ExtraCreditToken
Twitter	https://twitter.com/BitcoinHomework
Discord	https://discord.gg/F9KrVdW
Medium	https://medium.com/@BitcoinHomework
BitcoinTalk	https://bitcointalk.org/index.php?topic=2638162

Community Feedback

We thank you for your time in considering the ICO for “XTRA,” Extra Credit. We love the crypto community and welcome all feedback and questions that you may have the aim to make the Extra Credit ICO a success and deliver cryptocurrency education around the world.