The purpose of this offer document is to provide essential information about Tuition Coins in a way that will assist early investors in making informed decisions about whether to purchase the units being offered. Great care was taken to present the information in a clear, concise and easily understandable manner.
ABOUT COINS FOR COLLEGE

Coins for College is a platform that aims to bridge the gap between students and nonprofit organizations on one side allowing them the ability to provide micro-scholarships to the students within their communities, and facilitate finding sponsors on the other side.

A good college education is expensive and admission is highly competitive. This truth makes access to certain colleges nearly impossible for a large segment of society. Underserved and socioeconomically disadvantaged students rely on supplemental educational and financial resources to access top colleges. Scholarships have traditionally provided the financial support needed by students to attend the college of their choice. These scholarships are primarily merit based and students that excel academically benefit the greatest. However, traditional scholarship platforms do not allow students or their parents to apply for scholarships until they turn 13 years old, approximately 9th grade. This leads to the big problem(s) we seek to solve with Coins for College. Waiting until your child reaches 9th grade to know if they will qualify for scholarships is too long. If students are not on a healthy financial and academic trajectory to attend college from kindergarten, correcting that trajectory in 9th grade is a nearly impossible task, trapping many youths in a caste-like system. Many parents and students have no expectation of having the necessary funds to attend top colleges. The lack of financial security leads to a lack of preparing academically and mentally for many students. The greatest deficit being a lack of vision, and without vision students naturally fall behind.

The 15 largest free scholarship matching databases will not even allow children under 13 or their parents to register on their sites because of the Children's Online Privacy Protection Act (COPPA), which bans the online collection of personal information from children under age 13. The only way around COPPA regulations is the permission and collection of personal data from parents similar to KYC (Know Your Customer) and AML (Anti-Money Laundering) regulations. This is an arduous task that all the major scholarship platforms find no value in undertaking since all students will eventually reach the age of 13 around 9th grade and they can simply side step COPPA regulations. Parents are most engaged in their children’s education in the beginning of their K-12 journey, and that engagement tapers off as their children grow more independent. By 9th grade there is a sharp drop-off of parental engagement, which is the very time that students are first able to apply for college scholarships on the aforementioned platforms.

Considering the regulatory environment around digital currency in America, obtaining KYC and AML information is an arduous task that Coins for College are prepared and equipped to undertake. The digital currency that students will mine/earn on the Coins For College platform is real currency that will one day pay some or all of their college tuition. From this perspective, COPPA regulations become our ally, providing an easily understandable explanation of why we require parents to give permission and private data they would not normally offer up to other online sources. The incentives to provide sensitive data are inherent to the Coins for College ecosystem providing the necessary motivation for parents to sign up. This places us at a distinct advantage to create a college/student marketplace further up the pipeline that does not currently exist. The customer acquisition cost for colleges to recruit students is a multi-billion-dollar industry and growing. The revenue generated from colleges recruiting customers from our newly formed marketplace of students will be passed directly to the students. The Coins for College ecosystem will prepare students mentally, financially and academically for college.
Tuition Coins are utility tokens that companies and/or individuals can purchase to support a students’ journey to college. Tuition Coins are also used to compensate educators (the miners—see below) for proof of work. Lastly, Tuition Coins can be used to pay for college/university expenses, including any tuition costs not covered by scholarships.

Tuition Coin is the core utility token of the Coins For College platform. The token will be structured as a deflationary token with a maximum capped supply of 100 BN tokens. The core functions of the token are:

- Student Sponsorships
- Teachers' Compensation
- Rewards
- Governance

The initial token distribution will be:
REGULATED MARKET SUPPLY

Year after year, educators come in first place among two perennial polls, most beloved professionals and most underpaid professionals. That’s why we made it where educators are the only people who can mine Tuition Coins. If educators choose to hold their Tuition Coins long-term, they benefit most from any increase in price. People will purchase Tuition Coins for more than speculative reasons, but rather knowing that they will be supporting their most beloved professionals - educators.

To reinforce the utility and maintain a certain degree of scarcity of Tuition Coins, a lump sum amount will not be released in market. Total number of tokens will always have either liquidity, or value creation to back it.

**Tuition Coins in Circulation =**

Tokens mined by teachers + Tokens purchased by investors + Team Reserves

Total number of tokens reserved for mining by Teachers & Students’ rewards is 45 BN. The release of these coins will be gradual and the rate of release will be diminishing over time:
Bitcoin was the first to show how cryptocurrency could disrupt the current financial model, giving people the ability to make transactions without having a third party in the way. The increase in freedom, flexibility, and privacy continues to drive the inevitable march toward digital currencies as a new norm. Despite its benefits, Bitcoin's (likely unintended) concentration of money and power present a meaningful barrier to mainstream adoption. To provide some context, 87% of all Bitcoins are now owned by 1% of their network, many of these coins were mined virtually free in their early days. Research shows that the reluctance people have to entering the cryptocurrency space revolves around risk of investing/mining as a key barrier to entry.

Our Solution: enable minting of new tokens by submission of novel academic questions which can be used for creating assessment papers for students throughout K-12. The submission of new questions although require some level of academic competence, its requirement of node's computing power is insignificant.

To actualize our goal of creating a more accessible, secure, and power efficient token which actually works as a currency and not just an investment tool, we will be adopting the Cardano platform.
ADOPTING CARDANO

Cardano is one of the few L1 blockchains that refuse to compromise their other attributes in favor of scalability. And like ETH, it takes no shortcuts, has a similar grand vision for the future, and is supported by a vast, loyal community.

Cardano focuses on its three-pillar principles of scalability, interoperability, and sustainability in order to run real-world mission-critical dApps. This tortoise approach has worked out well for Cardano as evident by the large community and user base it has amassed in the last six years. However, this rigorous method has also caused development to lag behind other protocols, so much so that it took about six years to enable Cardano smart contracts after its founding date.

But Cardano remains Tuition Coin’s preferred candidate for its blockchain because of the following reasons:

Proof-of-Stake
A Proof-of-Stake consensus, like Cardano’s Ouroboros (an algorithm that uses PoS protocol to mine blocks.), replaces miners with validators. Proof-Of-Stake mining requires a lot less energy and fewer resources than Proof-Of-Work systems since Proof-Of-Work miners have to do much more ‘work’ to mine blocks. Ouroboros requires a small number of Ada holders to be online and maintain good network connectivity. This means that transactions can be validated quickly and cheaply.

Scholarly academic research
Cardano’s development has been unique in that it has been informed by scholarly academic research. Each of Cardano’s development phases is supported by a research-based framework, incorporating peer-reviewed insights with evidence-based methods. This creates a strong foundation from which to make progress toward the future of both the blockchain network and the Ada token.

Gas fees
ADA tokens exist on a standalone transaction layer within the Cardano blockchain. This makes sending and receiving ADA tokens a speedy experience — and cheap, too. Anyone who has been hit with crazy Ethereum gas fees will appreciate the inexpensive ADA transactions. Given Cardano’s focus on creating decentralized finance solutions for developing countries, ADA is designed as a near-instant medium of exchange capable of becoming a global currency, the same goal we have for Tuition Coin.
CURRENT STATE OF TUITION COIN

In the pre-mining stage, Tuition Coin exists as tokens inside a database controlled by Coins For College, based on Oracle DB.

Oracle is probably the most secured database in existence and is a reason why almost whole of financial industry relies on Oracle. The Oracle database provides security in the form of authentication, authorization, and auditing. Authentication ensures that only legitimate users gain access to the system. Authorization ensures that those users only have access to resources they are permitted to access. Auditing ensures accountability when users access protected resources. Although these security mechanisms effectively protect data in the database, they do not prevent access to the operating system files where the data is stored. Transparent data encryption enables encryption of sensitive data in database columns as it is stored in the operating system files. In addition, it provides for secure storage and management of encryption keys in a security module external to the database.

The Tuition Coin DB is a limited size db made up of 100 billion containers for data entry. Whenever a new question submitted by an educator is approver, it gets submitted to the database and is locked inside one of these immutable containers, and every filled container equals 1 Tuition Coin.

The illustration above is a representation of our database which will serve as a temporary storage for our Tuition Coins.

- The prefilled containers are for the three different reserves - Administration & Scaling, Team Reserve, & ICO/ILO. These represent mined tokens which are to be used towards their respective purposes.
- The empty containers represent all the tokens that are their yet to be mined.
- Containers with letter M in it represent tokens mined by teachers through our mining platform.
- Once Tuition Coins is ready to move to our blockchain of choice, this immutable database will be simply replicated on the blockchain but the database itself will never be abandoned. The Tuition Coins Data Base or TCDB, as we call it, will be a permanent secondary database which will function as a mirror database of the blockchain replicating every transaction for the foreseeable future. Continue to the next page to read about what it means for our token.
DELAYED MOVE TO A BLOCKCHAIN

Having TCDB as an interim blockchain adds immense value to the project. Functioning as a mirror database, it will serve as a permanent and real time backup of the actual blockchain and will help in data accounting and reconciliation in the events of data breach attempts, blockchain shifts, scaling and so on.

Making a cryptocurrency project accessible to masses also leaves it open to chances of manipulation by the masses. Tuition Coin is and will always be an Education-first tool and investments and associated gains are mere side effects of an idea that has enormous potential to give back to the people who have faith in the teachers and the students of this world. We, at Coins For College, hold this idea sacred and to protect the sanctity of it must weed out certain elements.

**KYC Verification**

Since, using our mining platform is so easy that the inflow of data could be overwhelming and, at times, redundant. Also, with a mindset of taking advantage of the project's accessibility, individuals with adequate resources could start minting a significant amount of the tokens as it happens with mining farms associated with cryptocurrencies like Bitcoin.

Once we have reached 1 million registered users, the KYC will be made mandatory for all the miners and only the tokens mined by a verified account will be moved to our blockchain, i.e. will be a part of our initial supply of tokens.

**We as an organization do not view the token in and of itself as the main goal, or the resulting profits, but rather as a means to a much grander end. Tuition Coins will fuel a whole living and breathing ecosystem of teachers, students, parents, non-profit organizations, corporations and employers, schools and colleges, government agencies, and other stakeholders in the field of education. It is essential that we invite these parties to our platform only once it has been fully sanitized and the infrastructure is robust enough to handle demands of millions of active users who will be performing a variety of tasks on our platform. The blockchain thus needs to be ready for:**

<table>
<thead>
<tr>
<th>Verification of transactions</th>
<th>Minting of new tokens</th>
<th>Rewards for students</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reconciliation with TCDB</td>
<td>Smart contract for student holdings</td>
<td>Issue of college specific tokens</td>
</tr>
</tbody>
</table>

Visit website to learn more
ICO & ILO

Coins for College will offer 6.8 Billion Tokens on an AMM (Automated Market Maker) that relies on mathematical formulas instead of an order book like a traditional exchange. Initial Liquidity Offering (ILO) is the best and most effective way of fundraising through the release of new tokens, as it ensures the release of tokens into the world where the market is ready to buy and sell without a long wait.

Total number of tokens reserved for ICO, therefore, is 3.2 BN. Our ICO can be considered a pilot to the upcoming ILO. During the ICO price of the tokens will increase with each phase and the prices will follow a doubling sequence in correspondence to the halving sequence of rate of mining.

<table>
<thead>
<tr>
<th>Round</th>
<th>Tokens</th>
<th>Price</th>
<th>End Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Round Zero</td>
<td>200 Million</td>
<td>$0.005</td>
<td>$1 Million</td>
</tr>
<tr>
<td>Round 1</td>
<td>500 Million</td>
<td>$0.01</td>
<td>$5 Million</td>
</tr>
<tr>
<td>Round 2</td>
<td>1.25 Billion</td>
<td>$0.02</td>
<td>$25 Million</td>
</tr>
<tr>
<td>Round 3</td>
<td>1.25 Million</td>
<td>$0.04</td>
<td>$50 Million</td>
</tr>
</tbody>
</table>

ends 31st Dec 2021
April 2022
June 2022
August 2022
ROUND ZERO OPPORTUNITY

Round Zero of the Tuition Coin ICO will remain restricted with a very small target of raising $1 Million. The purpose of round zero is to introduce the project to the members of the inner circles of the founders such as family members, friends, and supporters of the project.

Pricing and offer details for Round Zero

<table>
<thead>
<tr>
<th>Tokens available to purchase</th>
<th>Price of each token</th>
</tr>
</thead>
<tbody>
<tr>
<td>200 Million</td>
<td>$0.005</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Lot Size</th>
<th>Lot Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>100k Tokens</td>
<td>$500</td>
</tr>
<tr>
<td>500k Tokens</td>
<td>$2,500</td>
</tr>
<tr>
<td>2 Million Tokens</td>
<td>$10,000</td>
</tr>
</tbody>
</table>

- The offer is strictly on first come first serve basis and the purchase window will close once all the lots are sold out. Coins For College also can accept or reject a purchase offer at its discretion in this round.
- Purchasing a lot in Round Zero does not guarantee the same rates in other rounds as well. Please refer to page 6 for roundwise prices of the token.
- The money raised through Round Zero will be solely utilized towards further development of the critical components of Coins For College platform including the Teachers’ platform for mining and the Students’ platform for assessments and rewards.
CRYPTO ASSETS ARE NOT INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC), THE SECURITIES INVESTOR PROTECTION CORPORATION (SIPC) OR ANY OTHER PUBLIC OR PRIVATE INSURER, INCLUDING AGAINST CYBER THEFT OR THEFT BY OTHER MEANS. CRYPTOCURRENCY ACTIVITY IS NOT A REGULATED ACTIVITY IN MANY STATES, INCLUDING CALIFORNIA. THE VALUE OF CRYPTO ASSETS CAN BE EXTREMELY VOLATILE AND UNPREDICTABLE, WHICH CAN RESULT IN SIGNIFICANT LOSSES IN A SHORT TIME AND YOU SHOULD CONSIDER THE RISKS BEFORE DECIDING TO BUY OR SELL CRYPTO ASSETS.

This Agreement is a binding contract between you, us and the Nominee (if relevant), and it sets out your and our rights and obligations with respect to your association with Coins For College. In executing this Agreement, you are indicating that you agree to adhere to, and be bound by, all of its terms.

Purchase of tokens guarantee ownership of the agreed upon number of tokens by the buyer and the same will be transferred to the buyer upon the listing of Tuition Coin on its first exchange.

In addition to this Agreement, you may enter into several other agreements with us and, if inconsistent, the terms of any agreement to which you agree after this Agreement will prevail over the terms of this Agreement.

If you become a member, you will have the opportunity to invest in some or all of the investments available from time to time on the platform. There may be additional terms relating to the specific opportunities and, where notified by us and approved by you, investments may be held through a nominee arrangement.

Your and our costs and expenses (including any professional, legal and accountancy expenses) of the preparation, negotiation and execution of any Investment and/or any associated documentation shall be borne by you and us respectively.