

# "Okay So Your Bank Account Is Frozen" Starter Pack

Use Bitcoin. Bitcoin is digital cash you can hold and spend without permission.

## 1. Hold Bitcoin with Muun Wallet

With Bitcoin you can be your own bank, and a "self-custodial wallet" like Muun is the software that helps you do that.

### Setup

Install the [Muun Wallet app](#) from the app store. Setup a secure pin then click "backup your wallet." Then click "I do not want to use my email." Then click "create an alternative backup" and follow the steps on screen.

Email is convenient but it's a privacy risk.



### Receive

If someone is trying to send you Bitcoin, tap "receive" and choose "Lightning". This will generate a QR code invoice which can be scanned, or copied and sent via text. Think of it like a one-time use email address for receiving money.

If Lightning doesn't work, you can switch to the "Bitcoin" option to get a slower, less private "on-chain" address.

### Send

Most online services that accept Bitcoin work with QR codes. Tap "send" and scan that QR code with Muun to pay it.

If you're trying to send Bitcoin to someone else, ask them for a Lightning invoice or a Bitcoin address. And if you're both in the same place you can just scan the QR code on their screen.

## 2. Spend Bitcoin by buying gift cards and other services online

Most stores and online retailers don't accept Bitcoin yet. The most popular way to spend Bitcoin (if you must!) on real goods in 2022 is to buy gift cards or single use credit cards. A few services to help you do this:

### [Bitrefill](#)

Gift cards



### [Bull Bitcoin](#)

Gift cards and bill pay



### [Coincards](#)

Gift cards



### [Pay With Moon](#)

Pay US merchants online



## 3. Keep Learning

There's a lot to learn about Bitcoin, both what it is and how to use it best.

### [CAVEATS](#)

Words of warning that didn't fit on this page



### [bitcoin-intro](#)

Step by step guide for understanding Bitcoin



### [Bitcoin Privacy Guide](#)

Bitcoin privacy best practices including acquisition



### [Citadel Dispatch e43](#)

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