

# Teaching Bitcoin in Public Education

Rhode Island Bitcoin Policy Initiative | March 2026

Over 106 million Americans own cryptocurrency, yet no state requires Bitcoin or digital asset literacy in public education. This paper proposes a framework for integrating Bitcoin and digital asset education into Rhode Island's K-12 curriculum as part of existing financial literacy requirements.

106M+

U.S. Crypto Owners

34%

Adults Lacking Fin. Literacy

21 States

Require Personal Finance

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States Teaching Bitcoin

## 1. THE FINANCIAL LITERACY GAP

The FINRA Investor Education Foundation's 2024 National Financial Capability Study found that **34% of American adults** could not answer basic questions about compound interest, inflation, and diversification. Among 18-34 year olds, the figure was 47%. Meanwhile, this same demographic has the highest cryptocurrency adoption rate at 38%.

Rhode Island currently requires one semester of personal financial literacy for high school graduation, but the curriculum does not address digital assets, blockchain technology, or the fundamentals of decentralized finance.

## 2. PROPOSED CURRICULUM FRAMEWORK

### Middle School (Grades 6-8): Introduction to Digital Money

- What is money? History from barter to gold to fiat to digital
- Introduction to Bitcoin: how it works in plain language
- Digital wallets and online safety fundamentals
- Basic cryptography concepts (public/private keys as passwords)

### High School (Grades 9-12): Financial Technology Literacy

- Bitcoin and blockchain mechanics: mining, consensus, immutability
- Digital asset investing: risk, volatility, portfolio theory
- Tax implications of cryptocurrency transactions
- Consumer protection: identifying scams, custodial vs. self-custody
- Regulatory landscape: state and federal frameworks
- Career opportunities in blockchain technology

## 3. IMPLEMENTATION APPROACH

- **Integrate, don't replace:** Add digital asset modules to existing personal finance and economics courses rather than creating entirely new classes.

- **Teacher training:** Partner with URI and CCRI to develop professional development programs for educators.
- **Industry partnerships:** Organizations like the Bitcoin Policy Institute, Coinbase Learn, and MIT OpenCourseWare offer free educational materials.
- **Hands-on learning:** Simulated Bitcoin wallets and testnet transactions allow students to learn without financial risk.
- **Annual updates:** A curriculum review committee ensures content stays current with rapidly evolving technology and regulation.

## 4. BENEFITS BEYOND LITERACY

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Teaching Bitcoin involves concepts from computer science (cryptography, networking), mathematics (probability, exponential functions), economics (supply and demand, monetary policy), and civics (regulation, property rights). It is inherently interdisciplinary and engages students who may not respond to traditional financial literacy instruction.

Rhode Island's universities could benefit from a pipeline of students already familiar with blockchain concepts, strengthening programs in computer science, finance, and public policy.

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### SOURCES

<sup>1</sup> FINRA Investor Education Foundation, National Financial Capability Study, 2024

<sup>2</sup> Pew Research Center, "Americans and Cryptocurrency," 2025

<sup>3</sup> Council for Economic Education, Survey of the States, 2024

<sup>4</sup> Rhode Island Department of Education, Graduation Requirements, 2025