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We've already told you how to buy Bitcoin and other cryptocurrencies. But should you? In the video above, Coin Talk podcast hosts Aaron Lammer and Jay Caspian Kang say yes... but they have some caveats. (In further conversation, they compare buying crypto with playing video games or gambling.) Jonathan Mohan has a well-rehearsed response for people asking him if it's time to invest in bitcoin: he's not for or against buying, but asks everyone to keep in mind that the cryptocurrency is high at all times. The funny thing is it keeps performing, said Mohan, who works as a consultant in the budding industry and has followed bitcoin since 2011. I repeated my warning when it was at $1,200, $2,000 and $3,000. Bitcoin is now priced at more than $16,000, according to Coindesk, a news website dedicated to cryptocurrencies, but the price could vary wildly. It may not be entirely fair to call the digital currency mainstream, but it has certainly evolved away from mostly thought of being thought of as a way to buy drugs and other illegal items on the dark web. Cryptocurrencies such as bitcoin, ether, litecoin and XRP become a sought-after asset class for many investors to include in their portfolios. The stalwarts of banking and finances are more cautious. Jamie Dimon, CEO of JPMorgan Chase, suggested that those who buy it are stupid. Goldman Sachs CEO Lloyd Blankfein said his company was open to bitcoin but warned it was too volatile for the firm to have just another strategy. But many other investment companies are responding to growing customer interest. Earlier this year, Fidelity launched a partnership with Coinbase, the largest digital currency exchange and wallet provider, to allow its users to check their balances along with the rest of their investments with the firm. Should the average investor buy bitcoin? Like most investment decisions, purchasing bitcoin or other digital currencies starts assessing your risk tolerance. This step is a must for all non-bank investments, but this is a particularly important point with cryptocurrencies given their volatility. Ether, the cryptocurrency traded on the Ethereum network, experienced a so-called flash crash in June, with the price dropping briefly from $319 to a cent before quickly recovering. Ether is currently trading above $450.Frankly, don't invest money in bitcoin or other cryptocurrencies you're not willing to lose. If you are looking for a significantly safer option, consider a CD. Although the ROI is a fraction of what you can earn on bitcoin, you are guaranteed for a return and your principal is protected. Don't try to judge the marketAlthough investors should examine cryptocurrencies, they shouldn't to read the tea leaves about what might happen next. Mohan warns that bitcoin price trends have historically had no correlation with other market In one sense, it can benefit your portfolio as a hedge against systemic risk. Buy it and leave it alone for five to 10 years, said Ryan Breslow, who as a college student founded the Stanford Bitcoin Group. Breslow is now CEO of payments startup Bolt.Some advises taking a dollar-cost-average approach, where rather than investing, say, $1,000 at once, you spread that investment out over a period of time. Doing so can lead to a smaller profit, but it is a way to hedve against risk. So how do I buy bitcoin? To purchase bitcoin or other cryptocurrencies, you'll need to set up an account with an exchange. Coinbase is one of the most popular because it has made it very easy to use. There you can buy bitcoin, ether and litecoin. Other exchanges include Kraken and Bitstamp.You can expect a sign-in experience similar to what you would experience with a bank, including disclosing your personal information such as full name and Social Security number. You also need to link a bank account so you can buy and sell cryptocurrencies. In picking an exchange, you want to consider fees for trades, the length of time it takes to run a purchase and how easy it is to use. What do I do with it now? Bitcoin is supposed to be like digital cash, a currency where purchases can't necessarily be tracked. In the U.S., you can find some restaurants or other retailers accepting it. However, you should probably treat it just like an investment, not as a currency. It's also important to remember that there's no FDIC for cryptocurrency wallets to protect your assets: If bitcoin is lost or stolen, it's well gone. The New York Times and Fortune both reported earlier this year about people who stole large sums of money from their Coinbase accounts after someone hacked their phone numbers. In a recent blog post, Coinbase CEO Brian Armstrong wrote about the importance of investing responsibly, including securing your account using two-factor authentication. Armstrong added that users of SMS-based, two-factor authentication should migrate to Google Authenticator.Some in the digital asset community, saying it's a good idea to move some of your cryptocurrency out of an exchange and into what they call cold storage. This means taking the private keys to your digital currency and keeping them offline. The options for this strategy can range from a written version of it to a flash drive-like fob that holds the keys to a brand new computer not connected to the Internet except for the sole instance of moving a digital currency stake out of an exchange and into storage. If your bitcoin investment is held on a platform connected to the Internet is a risk that it could be stolen. If it seems like a lot of work to protect an amount of money you consider trivial, you can always leave your money in the exchange like Coinbase. Indeed Indeed earlier this year it announced it had raised $100 million of capital and raised its first priority the size of its engineering and customer service teams. Security is a big focus for those teams. If you decide to leave your investment where it is, you should call your mobile provider and ask that it put a don't port notification on your account. This should help prevent someone from taking over your phone. As with any account involving your finances, make sure you choose a strong password that you don't use on other accounts as well. Bitcoin is one type of digital currency or cryptocurrency, a medium of exchange that exists exclusively online. The currency broke into mainstream consciousness in 2017, as its price ran up thousands of dollars throughout the year. Bitcoin has created a lot of controversy, from proponents who say it is the future of currency for those it describes as a speculative bubble. Here's what you need to know about Bitcoin, how it works and some of its drawbacks. What is Bitcoin and how does it work? Bitcoin debuted in 2009 when the software underpinning the currency was released. Its origins, however, are a little mysterious and a person (or perhaps group) known as Satoshi Nakamoto claims the credit for revealing the cryptocurrency. Bitcoin works on a decentralized computer network or distributes ledger called a blockchain, which manages and tracks the currency. Think of the distributed ledger like a huge public record of transactions taking place in the currency. The network computers verify the transactions, ensuring the integrity of the data and the ownership of bitcoins. This decentralized network is a big part of the appeal of Bitcoin and other cryptocurrencies. Users can exchange money to and from other users, and the lack of a central bank to manage the currency makes the currency almost autonomous. This autonomy means that the currency, at least theoretically, can avoid the interference of governments and central banks. Bitcoin can mostly operate anonymously. While transactions may be detectable to certain users, the person's name is not immediately linked to the transaction, even if the transaction is publicly processed. Where do bitcoins come from? Bitcoins are created, or mined, when computers on the network process transactions in the currency. Some computers called miners are specially equipped with high-powered processors who can chew through transactions and earn a share of a bitcoin. So Bitcoin requires a lot of processing power to maintain the network and a lot of electricity to run those computers. Bitcoins are not created infinitely, however, and the currency is limited to 21 million entire units, although the software can be changed to possible. In the absence of such a change, experts expect the remaining number of bitcoins to be mined around the year 2140. When that happens, miners miners is rewarded exclusively with a transaction processing fee. While the number of bitcoins can be limited, each whole bitcoin can be divided into much smaller units. A bitcoin can officially be divided into as many as a hundred million parts, which are called satoshi in honor of the mysterious founder. However, in practice, bitcoins are divided into even finer divisions to facilitate payments of very small amounts of actual currency. Bitcoin is just one type of cryptocurrency, and literally thousands more have been created. Some of the most popular include Ethereum, Litecoin and Ripple. Social media maven Facebook has also announced plans for a cryptocurrency called Libra, but it's underway in some issues with the introduction of the digital currency so far. Users can keep and spend bitcoins from a cryptocurrency wallet. A wallet is like a personal place on the distributed ledger that refers to only your currency holdings. When you acquire bitcoins, your wallet provides a unique cryptographic address to the sender. To spend or send bitcoins, you can scan a retailer's QR code or direct money to its public address. Why is Bitcoin popular? Bitcoin is popular for many reasons, ranging from the utopian to the capitalist. Through its decentralized network and limited number of coins, Bitcoin promises some sort of utopian version of currency. Proponents say that by getting central banks and governments out of the currency game, the currency will maintain its value better over time. By erasing these entities, some proponents say that Bitcoin is returning power to the people. The relative anonymity of Bitcoin is also a huge feature for many. Some proponents (such as libertarians) such as that the government or other authorities cannot easily detect who is using the currency. However, such anonymity means that the currency can also be used for criminal activity. Bitcoin's popularity, however, is due in part to a completely practical matter. It's hard to counterfeit, because of the blockchain ledger system that verifies transactions over and over again. Bitcoin is also popular because the hype surrounding the cryptocurrency has made it a popular trading vehicle. Because the value of the currency varies so much, traders can jump in and make money (or lose). This hype and the perceived limited nature of coins have driven the price of bitcoins much higher over the past decade, and it still varies significantly. Disadvantages of bitcoinBitcoin suffer from some significant drawbacks that are intrinsic to its design, particularly its limitation on the number of coins in circulation and its general volatility.1. Bitcoin is an energy hogBig computer miners require a lot of energy to operate. The manufacture of the electricity is expensive and the environment, for what some detractors say is a currency project with little feasibility. A July 2019 study in tech journal Joule showed mining has produced enough carbon emissions to rank it with a small country (around the levels of Jordan and Sri Lanka). Researchers from the Massachusetts Institute of Technology and the Technical University of Munich said that Bitcoin mining in itself accounted for 0.2 percent of global electricity consumption.2. The number of coins is limited by its very nature, the number of coins is limited, and this poses a serious problem on its use as a currency. In effect, this limit does not allow the money supply to be increased, exposing an economy to destructive deflass spirals, which was more typical when economies ran on the gold standard. In fact, this concern is a key reason why the gold standard was eliminated. A challenging situation arises when consumers and other currency are slaring up during difficult economic times. When money doesn't flow, it slows the economy. Without a central authority like a bank to stoke the economy or offer credit, the economy can move into a deflationary spiral. So consumers don't spend because goods will be cheaper tomorrow, creating a destructive spiral. With a fixed number of units, bitcoin does not offer the flexibility required to manage a currency.3. A volatile currency is uselessImagine goes to a restaurant where the prices change up or down every day, sometimes by 10 percent or more. If that sounds like an unattractive prospect, then that's exactly what makes Bitcoin virtually useless as a currency. While volatility makes Bitcoin attractive to merchants, it makes it all but worthless as a medium of exchange. Consumers need to know what a currency can buy when they make spending decisions. Bottom lineWhile Bitcoin is an interesting experiment, it has serious disadvantages that make it difficult to achieve the stated mission of a medium of exchange. In fact, one of the world's largest investors, Warren Buffett, called the currency likely rat poison squarely and said it's not the kind of thing he considers an investment. Add to the fact that governments could potentially close the currency at will, and that hardly sounds like an attractive prospect. Learn more: more:

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