



# Buying A Fraction Of A Bitcoin

BITCOIN IS FOR ALL

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In November of 2021, bitcoin hit an all-time high of nearly \$69,000. Any way you slice it, that's a daunting investment for just about anyone.

To put that number into context, consider these stats: the median U.S. household income in 2020 was \$67,521,<sup>1</sup> it's more than 150% of the cost of the average new vehicle,<sup>2</sup> and enough to pay for a single year of tuition at any American university.<sup>3</sup>

Make no mistake, buying a whole bitcoin is a serious financial commitment. Thankfully, you don't need to empty your 401k<sup>4</sup> to get exposure. That's because you can easily buy fractions of a bitcoin on any exchange.

Every bitcoin is made up of 100 million smaller units known as satoshis. Satoshis are to bitcoin what cents are to a dollar, there's just a whole lot more of them. Many exchanges have no minimum purchase amount, although some will require a minimum deposit of around \$25 to fund your account.<sup>5</sup>

Purchasing bitcoin has never been easier. As NYDIG partners with banks and credit unions, soon you'll be able to buy, sell and hold the digital currency alongside your checking and savings accounts.

A little bit of bitcoin can go a long way. Consider that there are only 21 million bitcoins that will ever exist for a global population that is nearing 8 billion. Simple math shows that the average bitcoin holding per person is about 262,500 satoshis. At \$69,000 per bitcoin, that works out to an investment of about \$180 to reach the global average bitcoin allocation.

So don't be discouraged by the price of a single bitcoin. You can add the digital currency to your portfolio at any time for just a few dollars.

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1 <https://www.census.gov/library/publications/2021/demo/p60-273.html>

2 <https://mediaroom.kbb.com/2021-07-19-Average-New-Vehicle-Prices-Hit-All-Time-High,-According-to-Kelley-Blue-Book>

3 <https://www.usnews.com/education/best-colleges/the-short-list-college/articles/10-most-least-expensive-private-colleges>

4 Coincidentally, the median 401k for Americans' aged 55 and above is also in the \$60,000 range.  
<https://www.financialsamurai.com/median401k-retirement-balance-by-age-is-dangerously-low/>

5 E.g., <https://www.coinbase.com/buy-bitcoin>

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