7-Step Crypto Strategy Template

collectiveshift

collectiveshift.io

Who is **collective**shift

Collective Shift is Australia's leading crypto research platform—trusted by thousands of investors and top-tier brands.

We make crypto simple with expert insights, personalised tools, and honest, no-hype guidance designed to help you navigate the market with clarity and confidence.

Our team of world-class analysts delivers premium research, actionable strategies, and real-time support—everything you need to make smarter investment decisions.

In a space full of noise and hype, we bring you streamlined, focused insights that actually matter. With Collective Shift, you'll have a dedicated team by your side, guiding you every step of the way.

collectiveshift is **trusted by world-leading brands:**

coinbase

block earner

MONASH University

CoinSpot

CTA Crypto Tax AUSTRALIA

sky news

swyftx

AO australian open

TEDx

Create Your Template

We're here to support you on your crypto journey. One of the most important things you can do, in our opinion, is to develop a strategy that's tailored to your unique circumstances and goals.

While we can't create a strategy for you as everyone's situation is different, and we're not financial advisors—we can help you build your own using our template.

This resource provides a general framework to help you create your own strategy by prompting you to think about important areas and is not a recommendation to use any particular strategy when investing in the crypto market

What to Do

Work your way through the seven steps below — and take your time.
A good strategy evolves over time, and you'll likely revisit this plan multiple times throughout your journey.

In the end, you'll have a clear and personalised crypto strategy. In our experience, the more thought and effort you put into crafting it, the more likely you are to stick with it.

Takeaway

This is something you'll build over time—and we're here to help you improve it as you go. Come back to it often to remind yourself why you're here and where you're heading.

Q1. What Does Your Current Portfolio Look Like?
Q2. What Are You Trying To Achieve or 'Get Out' of Crypto?
Q3. What Is Your Time Horizon?
Q4. Strategic Portfolio Structure
Q5. Have You Considered Your Tax Structure Strategy?
Q6. What Is Your Buy Strategy?
Q7. What is Your Sell Strategy?

Q1: What Does Your Current Portfolio Look Like?

The best starting point is to get an overview of your current cryptocurrency holdings. Knowing which coins you hold, in what quantities, and where they are stored provides an essential foundation for effective portfolio management.

Note: 'Location Held' could be an exchange, a hardware wallet (e.g. Ledger) or a browser wallet (e.g. MetaMask).

Coin	Quantity	Location Held	Value

Total $ __________

Q2: What Are You Trying To Achieve or ‘Get Out’ of Crypto?

We invest to build wealth for the future and achieve our goals. But what exactly are those goals? What is it you seek to gain in your future?

More money? Of course, but dig deeper, what is that additional wealth going to be used for?

By clearly understanding your goals and what you hope to gain from crypto, you can create a tangible plan to revisit regularly and remind yourself why you’re here.

Having clear goals can help you remove emotion, enabling you to think and act more strategically.

Your Answers

Q3: What Is Your Time Horizon?

Your time horizon is the period—months, years, or decades—in which you want to achieve your goal.

Knowing how quickly you intend to achieve your goals will help you determine the appropriate amount of capital to invest and the level of risk you're willing to accept.

A time horizon can apply to your entire portfolio, or it can be broken down by individual cryptocurrencies, depending on each coin's specific objective.

Your Answers

Q4: Strategic Portfolio Structure

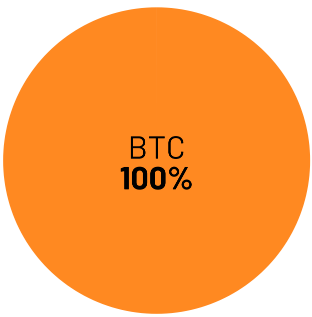
Now that you understand why you're here and the time horizon within which you aim to achieve your goals, you can begin developing your overall strategy and managing your risk.

Risk management is one of the most overlooked aspects when entering the cryptocurrency space. In crypto investing, two common extremes emerge: underestimating the risks associated with certain cryptocurrencies and overestimating how low-risk Bitcoin is over time.

A strategic portfolio balances high-risk and low-risk assets to help you achieve your goals within your desired timeframe. Here are three relatively common portfolio structures:

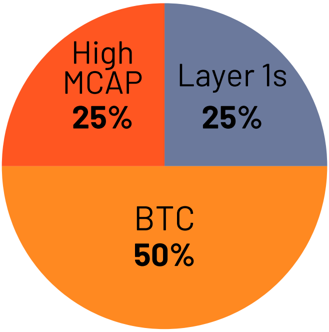
Low-Risk Long-Term Hold Portfolio

Bitcoin is the only cryptocurrency that has stood the test of time, demonstrating sustained growth in both price and adoption. For those with limited time and no interest in riding the high volatility of altcoins, allocating 100% of their crypto portfolios to Bitcoin is a common approach.



100% Bitcoin

Medium-Risk Portfolio

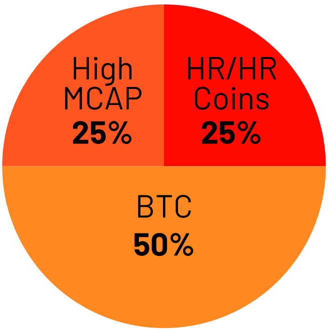


50% Bitcoin, 25% Layer 1s, 25% High Market Cap Coins

For those seeking higher returns with moderate market involvement, a balanced portfolio consisting of 50% Bitcoin combined with exposure to established Layer 1 cryptocurrencies and other high market cap coins may be suitable. This approach is particularly appropriate for investment horizons within the current market cycle.

High-Risk Portfolio

For those who seek exceptional gains and are willing to accept significant risk, a high-risk portfolio may be appropriate. This portfolio structure demands a deeper understanding of cryptocurrency fundamentals, market dynamics, and generally targets shorter investment time horizons. While substantial gains are possible, this strategy also carries significant potential for losses.



50% Bitcoin, 25% High Market Cap Coins, 25% High-Risk, High-Reward Coins

Notice that all these strategies include substantial Bitcoin holdings. This is because Bitcoin has consistently been the best-performing asset historically and remains the cryptocurrency most likely to offer long-term stability, coupled with exceptional returns compared to traditional assets such as stocks and real estate.

Which portfolio structure suits your balance of goals, time and risk?

Q5: Have You Considered Your Tax Structure Strategy?

In Australia, the U.S., and nearly all other jurisdictions, buying and selling cryptocurrency has tax implications. Misunderstanding these implications can lead to serious issues (e.g., large, unexpected tax bills) that could have been avoided or at least minimised. It's usually best to understand the tax structures involved before you start investing in cryptocurrency.

Buying and selling cryptocurrency has tax implications which will depend on the tax laws of the relevant jurisdiction in question. For example, in Australia there is currently a 50% discount on capital gains tax when a crypto asset is held for longer than 12 months before it is disposed of, however this same tax concession does not apply broadly to all jurisdictions. Misunderstanding the tax implications can lead to serious issues (e.g., large, unexpected tax bills) that could have been avoided or at least minimised.

It is also sensible to consider different tax structure options before you start investing in cryptocurrency and in particular whether there are more tax-efficient structures available to you instead of simply investing under your personal name (e.g. using a company or trust structure). Implementing such structures will come at an additional cost to set up and/or maintain but could offer distinct benefits not otherwise available to individual investors (e.g. distributing profits to beneficiaries via a trust).

We strongly recommend that you speak to a tax and/or legal professional about your individual circumstances to identify what is best for your personal situation.

Q6 What Is Your Buy Strategy?

A buy strategy is often overlooked. But knowing where and how you're buying is a critical part of your plan—not just to execute confidently but also in a cost-effective manner.

Where

Centralised Exchange

To convert dollars into crypto, you need to use a centralised exchange. This involves depositing your dollars and trading them for cryptocurrency. Major assets like Bitcoin are easily accessible and actively traded on these platforms.

Decentralised Exchange

If you're aiming for a riskier or more speculative portfolio, you may need to use decentralised exchanges (DEXes), as most new or emerging tokens tend to launch there first. Using a DEX requires more knowledge and skill to execute effectively. Remember: the more risk you're willing to take on, the more important it becomes to understand how to use blockchain technology properly.

Over the Counter (OTC) Desk

If you're buying or swapping significant amounts—typically $20,000 or more—it is often better to use an OTC desk. Most major centralised exchanges offer this service. It helps you avoid excessive fees and price slippage on large purchases, meaning you ultimately receive more cryptocurrency for your investment.

How

When it comes to buying, there are two main strategies: **Dollar Cost Averaging (DCA)** and **Spot Buying**.

Dollar Cost Averaging (DCA)

DCA involves investing a fixed amount of money on a regular schedule over a set period. For example, buying $10,000 worth of Bitcoin every week for 20 weeks for a total investment of $200,000.

This approach automates your buying process, removes emotional decision-making, and averages out your buy price as the market fluctuates over time.

Spot Buying

Spot buying means using all your intended capital at once. It's useful when you want immediate exposure and aren't concerned about short-term price movements. This strategy can be especially relevant for higher-risk assets that move quickly.

However, spot buying can carry emotional baggage—if the price drops soon after your purchase, it can feel terrible. On the flip side, if prices rise quickly, you may feel like a genius.

Your "how" may end up being a mix of both strategies, depending on the assets you're buying.

Where and *How* are you buying your cryptocurrency?

Q7 What is Your Sell Strategy?

Now that you know how you're getting into cryptocurrency, it's time to start planning how you'll get out. When euphoria hits the market, it's easy to get swept up into thinking this cycle will go on forever. That's why it's important to stay grounded in your goals and your plan.

Selling is a lot harder than buying—strange as that sounds—because emotional attachment to price can cause us to make irrational decisions.

A solid sell strategy requires a plan for **where**, **how** and **when** you'll sell.

Where

The options for **where to sell** are the same as **where you bought**:

Centralised Exchange

For major cryptocurrencies, a centralised exchange is a good option—typically offering plenty of liquidity to sell large positions. It's also the only practical route if you're looking to convert your crypto back into dollars and withdraw to your traditional bank account.

Decentralised Exchange

For many higher-risk coins, you may only be able to sell them on a decentralised exchange. You've likely already learned how to use these platforms when you bought the coin. But there are still decisions to make—such as which blockchain and which decentralised exchange to use.

Over the Counter (OTC) Desk

Best suited for large transactions, facilitated through centralised exchanges. Did you know you can use an OTC desk for crypto-to-crypto swaps? Maybe you don't want to convert everything back into dollars and prefer to keep some in a stablecoin—OTC desks can help facilitate that trade too.

How and When

There are three main “how and when” to sell strategies:

Target-Based

The most common selling strategy is to use **price targets** as a trigger for selling cryptocurrency. It’s best to have multiple price targets at which you sell a set percentage of your holdings.

BTC Price	Action
$85,000	Sell 10% of holdings
$100,000	Sell 20% of holdings
$130,000	Sell 40% of holdings
$150,000	Sell 30% of holdings

Time-Based

Rather than focusing on price, this strategy focuses on dates. Market cycles include periods of growth that are inevitably followed by crashes. The longer a cycle continues, the riskier it becomes to keep holding. A time-based strategy helps reduce reliance on price movements and market timing.

Time Period	Action
February	Sell 5% of holdings
June	Sell 10% of remaining holdings
August	Sell 20% of remaining holdings
December	Sell 50% of remaining holdings

Dollar Cost Average Out

Similar to dollar-cost averaging your money in, you can **DCA Out**—selling a set amount of cryptocurrency at regular intervals over a set period of time.

Time Period	Action
Month 1	Sell 02. BTC
Month 2	Sell 02. BTC
Month ...	Sell 02. BTC
Final Month	Sell remaining holdings

Sentiment Selling

This is the most elusive, hard-to-quantify, and even harder-to-execute of the "how" options. It’s only recommended if you follow the market closely. **Sentiment selling** means observing news, global macro conditions, and general investor psychology to anticipate market shifts. Unlike the other strategies, this one isn't automated and requires skill, intuition, and discipline. But if done well, it can offer better outcomes than strict rule-based strategies.

Where, *How* and *When* are you selling your cryptocurrency?

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