Blockchain & Digital Financial Assets Resources

as of 7/30/2026

About This Resource

In June 2026, the California State Treasurer's Office convened the hearing, Blockchain & Digital Financial Assets: State, Policy, and Finance Perspectives, to explore the growing role of blockchain technology and digital financial assets in finance, government, and the broader economy.

The hearing brought together experts from government, academia, and the private sector to examine blockchain technology, its potential public sector applications, evolving policy considerations, opportunities, risks, and strategies for protecting consumers.

As blockchain technology continues to evolve, the California State Treasurer's Office is committed to helping Californians access reliable, objective information about this emerging field. This resource page builds on the discussion from the hearing by providing trusted educational materials and consumer resources related to blockchain, digital financial assets, and fraud prevention.

Watch the hearing on YouTube:
https://www.youtube.com/watch?v=TOaWx4usD2Q&t=393s.

Understanding Blockchain & Digital Financial Assets

Whether you are new to blockchain or looking to expand your knowledge, the resources below provide objective information about blockchain technology, digital financial assets, and related concepts.

California Resources

California Blockchain Working Group Reports (2020 & 2022)
Examines blockchain technology, potential public sector applications, policy considerations, and recommendations for California.
https://www.govops.ca.gov/what-we-do/blockchain-working-group/

Governor Newsom's Executive Order N-9-22 on Blockchain and Web3 Innovation
Outlines California's approach to encouraging responsible blockchain and Web3 innovation while promoting consumer protection and regulatory coordination.
https://www.gov.ca.gov/2022/05/04/governor-newsom-signs-blockchain-executive-order-to-spur-responsible-web3-innovation-grow-jobs-and-protect-consumers/

Federal Resources

Internal Revenue Service (IRS): Digital Assets
Provides information about how the IRS classifies digital assets for federal tax purposes, reporting requirements, frequently asked questions, and related tax guidance.
https://www.irs.gov/filing/digital-assets

National Institute of Standards and Technology (NIST): Blockchain Resources
Provides research papers, technical guidance, standards, and educational publications related to blockchain technology.
https://www.nist.gov/blockchain

National Institute of Standards and Technology (NIST): Blockchain Technology Overview (IR 8202)
Provides a technical overview of blockchain technology, including how blockchain systems work, their architecture, and key terminology.
https://csrc.nist.gov/pubs/ir/8202/final

U.S. Government Accountability Office (GAO): Blockchain Technology Overview
Provides an overview of blockchain technology, including its potential applications, benefits, limitations, and policy considerations.
https://www.gao.gov/products/gao-22-104625

National Organizations

Financial Industry Regulatory Authority (FINRA): Crypto Assets
Provides investor education about crypto assets, including how they work, investment risks, and common scams targeting investors.
https://www.finra.org/investors/investing/investment-products/crypto-assets

International Resources

World Economic Forum – Blockchain & Digital Assets
Offers research, reports, and educational materials exploring blockchain technology, digital assets, and emerging policy issues.
https://initiatives.weforum.org/blockchain/home

Academic Resources

Massachusetts Institute of Technology (MIT) Digital Currency Initiative
Conducts research on digital currencies, blockchain technology, and open-source financial infrastructure.
https://www.dci.mit.edu/

Fraud Prevention, Consumer Protection & Best Practices

As interest in blockchain technology and digital financial assets has grown, so have scams targeting consumers. Learning how to recognize common fraud schemes, protect your personal information, and report suspicious activity can help you make informed decisions.

California Resources

California Department of Financial Protection and Innovation (DFPI): Crypto Consumer Hub
Provides consumer education about crypto assets, investment risks, consumer protections, and how to file a complaint.
https://dfpi.ca.gov/consumers/crypto/

California Department of Financial Protection and Innovation (DFPI): Crypto Scam Tracker
Provides scam alerts and a searchable database of crypto-related complaints, fraudulent websites, and common scam tactics.
https://dfpi.ca.gov/consumers/crypto/crypto-scam-tracker/

California Department of Financial Protection and Innovation (DFPI): Crypto Scams – How to Avoid Becoming a Victim
Explains common cryptocurrency scams, including phishing, Ponzi and pyramid schemes, fake investment opportunities, and other fraud tactics.
https://dfpi.ca.gov/news/insights/crypto-scams-how-to-avoid-becoming-a-victim/

California Department of Financial Protection and Innovation (DFPI): Digital Financial Assets

Provides information about California's Digital Financial Assets Law (DFAL), including licensing requirements, frequently asked questions, rulemaking activities, statutes, and other educational resources related to digital financial assets.
https://dfpi.ca.gov/dfal/

Little Hoover Commission Report 294: Financial Scams
Examines financial scams affecting Californians and provides recommendations to strengthen consumer education, fraud prevention, and public awareness.
https://lhc.ca.gov/wp-content/uploads/LHC-Report-294-Financial-Scams-Final-4.30.26.pdf

Federal Resources

Commodity Futures Trading Commission (CFTC): Digital Assets
Provides plain-language educational resources explaining digital assets, key terminology, risks, and common scam warning signs.
https://www.cftc.gov/LearnAndProtect/digitalassets/index.htm

Cybersecurity and Infrastructure Security Agency (CISA)
Provides cybersecurity guidance, educational resources, and best practices to help individuals and small businesses protect themselves from cyber threats, phishing, and online scams.
https://www.cisa.gov/

Cyber Guidance for Small Businesses (CISA)
Provides practical cybersecurity guidance to help small businesses reduce cyber risks and strengthen their security posture.
https://www.cisa.gov/cyber-guidance-small-businesses

FBI Internet Crime Complaint Center (IC3)
Provides educational resources on cyber-enabled financial crimes, common online scams, and a secure portal for reporting suspected internet crime.
https://www.ic3.gov/

Federal Trade Commission (FTC): Cryptocurrency Scams
Provides consumer guidance on recognizing cryptocurrency scams, protecting personal information, and reporting fraud.
https://consumer.ftc.gov/features/cryptocurrency

Financial Crimes Enforcement Network (FinCEN)
Provides information about combating illicit finance, money laundering, and financial

crime involving digital assets.
https://www.fincen.gov/

U.S. Securities and Exchange Commission (SEC) Investor.gov
Provides educational resources about digital assets, investor alerts, and guidance to help consumers recognize and avoid investment fraud.
https://www.investor.gov/

Nonprofit Resources

Operation Shamrock
A San Jose-based nonprofit organization dedicated to scam prevention and consumer education. Operation Shamrock provides educational resources to help consumers recognize scams, understand common fraud tactics, and protect themselves from financial exploitation while working with law enforcement, industry, and government partners to disrupt the scam ecosystem.
https://operationshamrock.org/

Research & Publications

Lessons from the California Blockchain Working Group
Research publication by hearing panelist Dr. Michele Neitz examining California's experience studying blockchain technology and lessons learned for policymakers.
https://www.usfca.edu/law/engaged-learning/center-law-tech-social-good/professional-trainings

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Educational Opportunities

University of San Francisco School of Law – Center for Law, Tech, and Social Good
Offers educational programs and professional training on emerging technologies, including blockchain, artificial intelligence, and quantum computing.
https://www.usfca.edu/law/engaged-learning/center-law-tech-social-good/professional-trainings

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Disclaimer

The resources provided on this page are for educational purposes only and are intended to help Californians better understand blockchain technology, digital financial assets, and consumer fraud prevention.

The California State Treasurer's Office does not provide legal, financial, tax, or investment advice. Inclusion of a resource on this page does not constitute an endorsement of any organization, product, service, or digital financial asset.

Because technologies, regulations, and consumer guidance continue to evolve, readers are encouraged to consult official sources and qualified professionals when making financial or legal decisions.