

HELP Reward Token

# Whitepaper



Release Date: January 6th, 2023

The HELP Reward Token  
Incentivizes Individuals to Take Control  
of Their Mental Health and Wellbeing

## Summary of Opportunity

Token Name:	HELP REWARD TOKEN
Symbol:	HELP
Token Type:	Learn-to-Earn Utility
Offering:	Presales & Initial DEX Offering (IDO)
Platform:	Decentralized Liquidity Platform (DEX)
Blockchain:	Ethereum-based BEP-20 Standard Smart Contract

The innovative Self-Psych.com HELP Learn-to-Earn Utility Reward Token blockchain-based ecosystem will reward recipients utilizing contingency management (CM) to incentivize users to earn cryptocurrency rewards by educating themselves and engaging with mental health and wellness content promoting a healthy lifestyle and to take control of their lives.

Self-Psych Users will receive the cryptocurrency incentive HELP Reward Token by engaging with mental health and wellness content, take a short quiz, then post their improvement and experience to social media, thereby sharing and promoting Self-Psych Learn-to-Earn and mental health awareness. Help Reward Token holders will enjoy discounts when purchasing wellness products and services available with the Help Reward Token on the Self-Psych platform or accumulate them in their personal portfolios.

Self-psych.com is a free well-established and practical, self-help online mind, body and emotional educational tool that many 1,000s of people worldwide use to address and understand a wide spectrum of mental health issues. The vast knowledge base encompasses over 85 broad topics comprised of more than 500 thought-provoking articles, self-help assessments, quizzes and videos on all aspects of mental health and wellness. Frequent return visits to the platform, further educating themselves, will ensure even greater success.

Intended to empower individuals globally, the HELP Reward Token is a cryptocurrency with an alternative goal, developed with humankind in mind by rewarding tokens to concerned global users, talented content providers, engaging influencers and mental health professionals.

The global mental health problem is vast and growing exponentially. A recent (June, 2022) World Health Organization (WHO) report states that in 2019 - before Covid-19, 1 out of every 8 people, or 970 million people around the world, were living with a mental disorder, with anxiety and depressive disorders being the most common. According to Lancet, the economic case for investment in mental health is strong.

In addition to the rewards program, Self-Psych and the HELP Reward Token will assist underprivileged communities by providing a bank of blockchain tokens (HELP) that can be used by those in need to access mental healthcare and wellness services.

## Participants and supporters within the system win in a number of ways:

- by owning a deflationary cryptocurrency that incentivizes individuals to take control of their lives;
- by raising awareness about mental illnesses;
- by contributing to the world and the mental healthcare crisis felt within many underprivileged communities globally;
- by receiving substantial discounts on Token purchases prior to the Public Offering;
- by earning 25% early participation staking rewards;
- by earning passive income rewards;
- Extra added Bulk Purchase Bonus of 5% - 25% (See Tokenomics for details).

We believe our incentivized Learn-to-Earn mental health and wellness education program will be enthusiastically accepted by our users, supporters, influencers, content providers, and the global community.

Thank you for your participation and joining us in this win-win opportunity.

<https://self-psych.com> ***Take Control of Your Life***

Cryptocurrency may be unregulated in your jurisdiction. The value of cryptocurrencies may go down as well as up. Please use at your own risk. Profits may be subject to capital gains or other taxes applicable in your jurisdiction.

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# The Scope of the Problem



The World Health Organization (WHO) estimates 5% of working-age adults have a mental disorder at any point in time. Depression and anxiety are estimated to cost the global economy \$1 trillion each year, driven predominantly by lost productivity.

During the Covid-19 pandemic, depression and anxiety in youth doubled compared to pre-pandemic levels, according to the research. One in 4 adolescents globally are “experiencing clinically elevated depression symptoms, while 1 in 5 youth are experiencing clinically elevated anxiety symptoms,” according to meta analysis of 29 studies published in JAMA Pediatrics.

An estimated one in five older adults currently experience depression, anxiety, insomnia, substance use, or another mental health disorder according to the Institute for Healthcare Policy and Innovation.

These conditions are not a normal part of aging and can impair physical and social functioning. Identifying and treating them can improve quality of life and overall well-being. The COVID-19 pandemic has created unprecedented challenges for the global population that can negatively affect mental health.

In recent years, there has been increasing acknowledgement of the important role mental health plays in achieving global development goals, as illustrated by the inclusion of mental health in the Sustainable Development Goals. Depression is one of the leading causes of disability. Suicide is the fourth leading cause of death among 15-29-year-olds. People with severe mental health conditions die prematurely – as much as two decades early – due to preventable physical conditions.

According to the WHO, the gap between people needing care and those with access to care remains substantial. Effective treatment coverage remains extremely low.

The United States does not have nearly enough mental health professionals to treat everyone who is suffering and psychologists, social workers, and others are overextended.

“We have a chronic shortage of psychiatrists, and it’s going to keep growing,” says Saul Levin, MD, CEO and medical director of the American Psychiatric Association. “People can’t get care. It affects their lives, their ability to work, to socialize, or even to get out of bed.”

The need for creative solutions is readily apparent.

World Health Organization <https://www.who.int/publications/i/item/9789240053052>


<https://www.chconline.org/resourcelibrary/youth-depression-and-anxiety-doubled-during-the-pandemic-new-analysis-finds/>


#:-:text=During%20the%20Covid%2D19%20pandemic,experiencing%20clinically%20elevated%20anxiety%20symptoms.%E2%80%9D

U-M Institute for Healthcare Policy & Innovation <https://www.healthyingpoll.org/reports-more/report/mental-health-among-older-adults-and-during-covid-19-pandemic>

AAMC.org <https://www.aamc.org/news-insights/growing-psychiatrist-shortage-enormous-demand-mental-health-services>


# Introducing Self-Psych and the HELP Reward Token

Hundreds of articles covering mental health and emotional issues.    Hundred    About Us        December 6, 2022



**Self Psych**

*Take Control of Your Life  
and Earn Rewards!*



**SELF-PSYCH.COM**  
It all starts at home.

**KNOWLEDGE BASE**  
All in one place.

**ADDICTION**  
Know the score.

**DEPRESSION**  
Explore your world.

**PTSD**  
Stress

**SELF ASSESSMENTS**  
Rate yourself.

**ANXIETY**  
Anxiety, OCD, Phobias


**FIND A THERAPIST**  
Find a Therapist or Psychologist


**RESOURCES**  
Worth a look.

Support

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Trending

 Substance Abuse

 Look in the Mirror Quiz

Self-Esteem Quiz

Self-Esteem Quiz – More

Happy?

Self-Psych.com has developed its cryptocurrency, the HELP Reward Token (HELP) as digital assets to empower individuals globally to take control of their mental health and wellbeing, as well as a means to educate themselves and Earn by Learning. While HELP Reward Tokens are created for incentivizing individuals, they are by no means limited to this, but have limitless cross-sector utility. Utilizing the security, transparency and privacy of the latest blockchain technology, the HELP Reward Token - once launched - will be deployed on the Self-Psych platform that provides a solution to the real-world problems currently faced within the mental health and wellbeing sector.

The HELP Reward Token offered on the Self-Psych platform will provide an exciting mental health and wellness experience that leverages cryptocurrency rewards through mental health education and contingency management (CM). The Self-Psych HELP Reward Token Learn-to-Earn blockchain-base ecosystem will incentivize users to earn cryptocurrency rewards while educating themselves and engaging with wellness content promoting a healthy lifestyle. Frequent return visits to the platform, further educating themselves, will ensure greater success.

# Why We Need HELP



The HELP Reward Token is tailored and ready for the masses; designed to assist individuals with solving humankind's growing mental health and wellness problems. The HELP Reward Token has been created not only with the user in mind, but ultimately to help address the current mental health and wellness issues faced globally.

HELP Tokens reward our Self-Psych Users as a means of learning, rather than as a speculative asset. The use of HELP Reward Tokens could result in individuals, as well as mental health and wellness professionals to all be rewarded in a market-leading incentive game plan. As an example, the more you might use the currency to buy goods and services from the real economy, the more rewards you could receive, ultimately providing the incentive to 'use' HELP Reward Tokens as opposed to merely accumulate them i.e., using them only as a speculative asset.

To kick-start this concept, Self-Psych 'Reward Recipients' will immediately upon launch reap the benefit, and receive discounts on all purchases of wellness products and services that will be offered on the platform by using HELP Reward Tokens as payment. Self-Psych believes in leading by example with the hope of inspiring other platforms to follow our lead by accepting the HELP Reward Tokens and offering savings.

The HELP Reward Token is ground-breaking with many potential uses. Mental health and wellness professionals might accept the HELP Reward Token as remittance which could be used as a form of payment for mental health services, treatments, and related products worldwide via online stores. The pairing of the HELP Reward Token with the Self-Psych ecosystem allows mental health and wellness professionals who provide services or content to exchange HELP Reward Tokens for local physical currency.

Patients could also derive financial benefit from their data if they chose to share data with researchers, AI developers etc, in exchange for micropayments. Tokens could be used to pay for access to leading industry content and Continuing Professional Development (CPD) courses for mental health and wellness professionals.





# The HELP Reward Token Solution and Usage



## *Self-Psych will provide the following solutions and usage for the HELP Reward Token:*

**Self-Psych Users:** will receive HELP Token cryptocurrency incentive rewards as part of the contingency management approach of behavioral therapy for taking positive steps in their personal wellness regimen. Users of the Self-Psych platform will engage with mental health and wellness content, self-assessments, taking surveys used for research studies or viewing educational videos, taking short quizzes then posting and sharing their positive experience, and promoting Self-Psych Learn-to-Earn rewards to their favorite social media platform. This simple process encourages them to return and repeat their engagement, thereby earning even more rewards.

Self-Psych Users will benefit with the HELP Reward Token by enjoying premium content, earning discounts when purchasing wellness products and services when available on the platform using the Token as payment, trade for other cryptocurrencies on crypto exchanges or hold them in their wallet for future use.

**Self-Psych Content Providers:** will receive HELP Reward Token cryptocurrency royalties for providing educational content, surveys, videos, meditation, yoga, and mindfulness programs, and will enjoy discounts when purchasing wellness products and services when available on the Self-Psych platform using the Token as payment, trade for other cryptocurrencies on crypto exchanges or hold them in their wallet for future use.

**Self-Psych Validators:** will receive HELP Reward Token cryptocurrency for overseeing the integrity of the incentive rewards program and will enjoy discounts when purchasing wellness products and services when available on the Self-Psych platform using the Token as payment, trade for other cryptocurrencies on crypto exchanges or hold them in their wallet for future use.

**Self-Psych Influencers:** will receive HELP Reward Token cryptocurrency for promoting Self-Psych Learn-to-Earn and mental health awareness through their social media or blogs and will enjoy discounts when purchasing wellness products and services when available on the Self-Psych platform using the Token as payment, trade for other cryptocurrencies on crypto exchanges or hold them in their wallet for future use.

**Mental Healthcare Providers:** will receive HELP Reward Token cryptocurrency for assisting users or by purchasing and distributing HELP Reward Tokens to users based on desired actions, like attending appointments, taking medicine, filling out surveys, completing tasks, etc. and will enjoy discounts when purchasing wellness products and services when available on the Self-Psych platform using the Token as payment, trade for other cryptocurrencies on crypto exchanges or hold them in their wallet for future use.

HELP Reward Token contributors will likewise enjoy discounts when purchasing wellness products and services when available on the Self-Psych platform when using the Token as payment, trade for other cryptocurrencies on crypto exchanges or hold them in their wallet for future use.

In addition, all HELP Reward Token holders will be rewarded even further by receiving automatic passive income rewards by proportionally sharing in part of transaction fees.

# The Self-Psych Ecosystem



Self-Psych.com is a free, well-established and practical, self-help online mind, body and emotional educational tool that 1,000s of people worldwide use to address and understand a wide spectrum of mental health issues. The mobile and desktop platform is divided into numerous broad sections, each focusing on specific life challenges such as Problems of the Mind and Body, What Makes Us - Us, Life-span Issues, Self-Assessments, Problems of Anxiety & Mood, and Interpersonal Issues, to name but a few.

Our vast knowledge base comprises over 85 broad topics ranging from abuse, anger issues and anger management, addictions of all types, anxiety, bullying and childhood issues, emotions and depression, to behavior dieting and eating disorders, relationship and employment issues, grief, parenting, PTSD, stress, purpose and motivation and so much more.

Using proven aspects of Cognitive Behavioral Therapy, Mindfulness, Positive Psychology and ancient Hindu wisdom, Self-Psych tools allow unlimited access for concerned individuals to identify, understand and address issues they might be experiencing in the privacy and comfort of their home or listening to our audio files while driving in their car, educating themselves before reaching the point of needing costly therapy or other mental health services.

When pain and distress become too difficult to endure, it's time to take action. Visiting the Self-Psych platform or any self-help website is an important first step toward feeling better. People in pain don't have time or patience to wade through positive sounding pep talks, like advice to "think happy thoughts," read about unrealistic "success stories" or listen to long discussions about "psychoanalytical theory." When someone is feeling bad, they don't have energy to seek fragments of solutions in widely scattered locations.

That's why we made Self-Psych easy to navigate, comfortable and convenient and as brief and informative as possible, offering questions and solutions to a wide range of problems that are both insightful and proven to have strong benefits.

At any moment, one in five people in North America are facing mental health challenges. It takes a huge toll on our family and friends, our quality of life, and it's a huge, multi-billion dollar problem for our economy. Globally, more than a billion people are suffering with mental health issues.

## Why is Self-Psych Different?



Self-Psych is the ultimate self-help guide that provides a huge selection of hundreds of educational thought-provoking digital and audio articles, inspirational videos, quizzes, self-help assessment tools, diaries, journals and logs, and the latest psychology news covering numerous subjects. Individuals learn the essentials of happiness, feelings and emotions, anger management, meditation and living mindfully, daily journaling, exercise and nutrition, and living a healthy lifestyle.

Self-Psych is a nearly complete mental health solution that can be used as self-help or in conjunction with therapy to take control of their life. Users learn how to be their own coach with the philosophy that even the little "wins" add up to big "wins."

Mental healthcare is often expensive and out of reach for most people. Self-Psych was created out of a need to supplement costly counseling for all aspects of life. It was designed to provide educational material that can help people cope with stresses of life and high anxiety levels, as well as a wide variety of addictions, depression, obsessive compulsive disorders and life cycle challenges.

Self-Psych also provides an alternative to intimidating face-to-face counseling for those individuals who can benefit from an online tool that is meant to keep people on track and in pursuit of a healthy lifestyle and self-care habits.

The Self-Psych HELP Reward Token Project will incentivize people to become the highest version of themselves through the benefits of an education/contingency management (CM) Learn-to-Earn blockchain-based wellness regimen – all while earning cryptocurrency rewards.

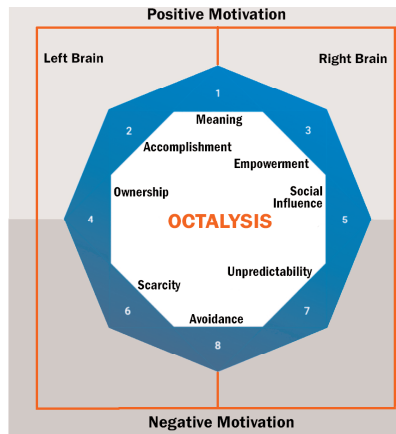
Hence, Self-Psych incentivizes users to Learn-to-Earn through a rewards system offering the HELP Reward Token (HELP), an Ethereum-based BEP-20 token running on a decentralized liquidity platform (DEX).

While wellness and living a healthy lifestyle are physically easy to practice, the biggest barrier to actually doing it is internal: a lack of motivation! Self-Psych will motivate its users to educate themselves through the use of psychology – by creating a habit! This habit is formed by implementing gamification features that empower users, and a cryptocurrency reward incentive system, making it even harder to not return.

Smart-incentives have great gamification properties. Smart-incentives can underwrite exceedingly small tasks. Today, gamification is a key driver of a gamer's motivation. It helps individuals to actively engage in the process and makes learning as much fun as playing computer games. People become more productive because a small incentive is always near. The gaming industry has proven that this concept works effectively and brings financial success to entertainment products in response to human conditions. Self-Psych will utilize the same subliminal pathways that gamers so effectively exercise each time they play computer games by implementing gamification through smart-incentives.

Yu-kai Chou defines gamification as "Human-Focused Design," as the process takes into account humans' feelings along with reasons why people want to do certain things, or not. Yu-kai Chou elaborated on a gamification framework called Octalysis, which represents eight Core Drives of people's motivations.

# Gamification Through Smart-Incentives



According to Yu-kai Chou Core, Drives of people's motivation are:

- 1. Epic Meaning & Calling.** If a person is engaged in a process and believes that it is a mission of great importance, he/she is ready to put a lot of effort and free time into pursuing this goal.
- 2. Development & Accomplishment.** People like to see the results of the performed activities, i.e., receive some bonuses or prizes for their accomplishments.
- 3. Empowerment of Creativity & Feedback.** None of the awards matters to a person if the goal can be easily obtained – only those for which a person overcomes difficulties.
- 4. Ownership & Possession.** When a person possesses something, he/she instinctively tries to multiply the possessions and/or improve them.
- 5. Social Influence & Relatedness.** The fifth factor incorporates all social elements motivating people: mentorship, social acceptance, companionship, competition and envy. When we see a friend reach a high level in the game, we, as a rule, wish to catch up with and overtake him/her.
- 6. Scarcity & Impatience.** The sixth factor that motivates a person is the desire to possess something simply because of its scarcity.
- 7. Unpredictability & Curiosity.** Curiosity encourages people to continue progress, because they want to know what will be next.
- 8. Loss & Avoidance.** The majority of people prefer to act immediately because of fear they may lose the possibility forever.

The intelligent use of such drivers within the Self-Psych platform, enables us to not only attract many new users, but will also contribute toward sustaining the interest of existing users.

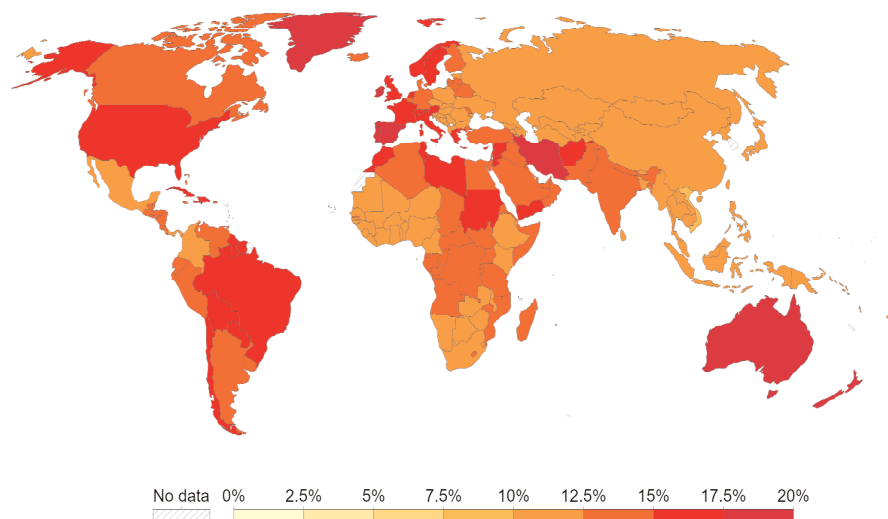
*"Anything worth doing, is worth doing right." Hunter S. Thompson*

# The Global Mental Health Problem

## Share of population with mental health disorders, 2019

Share of population with any mental health; this includes depression, anxiety, bipolar, eating disorders and schizophrenia. Due to the widespread under-diagnosis, these estimates use a combination of sources, including medical and national records, epidemiological data, survey data, and meta-regression models.

Our World  
in Data



Source: IHME, Global Burden of Disease (2019)

OurWorldInData.org/mental-health • CC BY

According to Lancet Global Health, The World Health Organization (WHO), United for Global Mental Health, and the World Federation for Mental Health, recognize that investment in mental health has not matched rising global awareness of the scale of the problem in recent years.

### **Their campaign slogan — “Move for mental health: Let's invest”**

In total, poor mental health was estimated to cost the world economy approximately \$2.5 trillion per year in poor health and reduced productivity in 2010, a cost projected to rise to \$6 trillion by 2030.

The global mental health problem is vast and growing exponentially. A recent (June, 2022) World Health Organization (WHO) report states that in 2019, before Covid-19, 1 in every 8 people, or 970 million people around the world were living with a mental disorder – anxiety and depressive disorders being the most common.

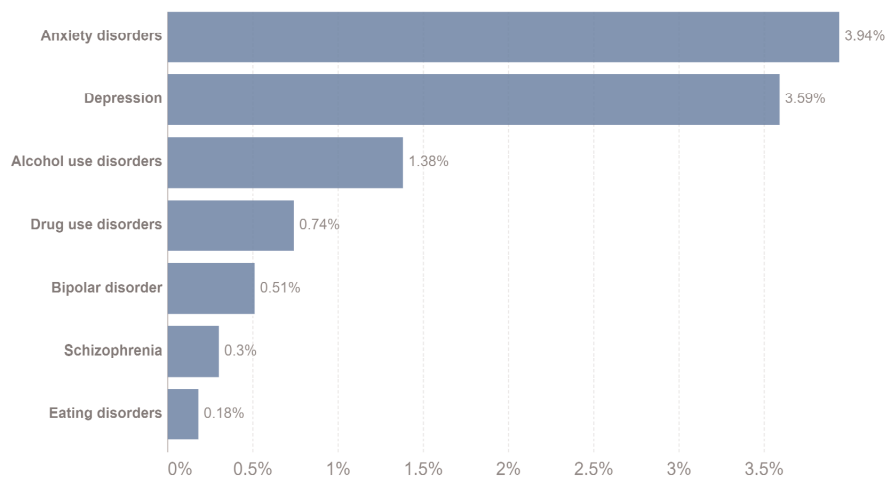
The Institute for Health Metrics and Evaluation in their flagship Global Burden of Disease study estimated that in 2017 792 million people lived with a mental health disorder. This was slightly more than one in ten people globally (10.7%). And The WHO Mental Health Atlas 2017, states that care and treatment for severe mental disorders is not included in national health insurance or reimbursement schemes in 27% of the 169 responding countries.

According to Lancet, the economic case for investment in mental health is strong: for every \$1 invested in scaled-up treatment for depression and anxiety, there is a \$4 return in better health and productivity.

## Prevalence by mental and substance use disorder, World, 2019



Share of the total population with a given mental health or substance use disorder. Figures attempt to provide a true estimate (going beyond reported diagnosis) of disorder prevalence based on medical, epidemiological data, surveys and meta-regression modelling.



Source: IHME, Global Burden of Disease (2019)

OurWorldInData.org/mental-health • CC BY

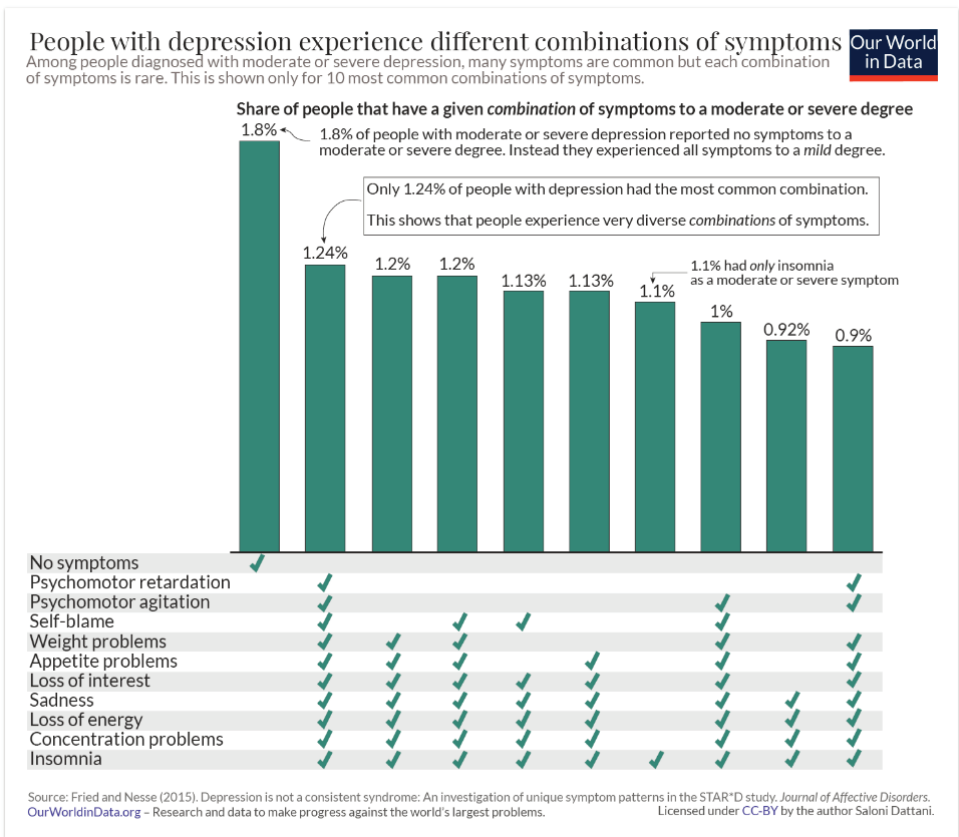
In 2020, the number of people living with anxiety and depressive disorders rose significantly because of the COVID-19 pandemic. Initial estimates show a 26% and 28% increase respectively for anxiety and major depressive disorders in just one year. Depression however, is a complicated umbrella condition which contains numerous subtypes that tend to change over time.

While effective prevention and treatment options exist, most people with mental disorders do not have access to - nor the means to pay for effective care. Many people also experience stigma, discrimination and violations of human rights.

The Covid-19 pandemic brought the clustering of multiple social determinants of mental health - fear and anxiety, emotional distress resulting from illness, bereavement, unemployment, income loss, and loneliness due to social isolation - all interacting, and generating or exacerbating mental health problems at a global scale. And these problems have not disappeared. The Lancet Psychiatry states that the psychological effects of Covid-19 will be far-reaching. Sooner or later, health systems will be faced with widespread demand to address these COVID-19-related mental health needs.

The COVID-19 pandemic marks a turning point, moving mental health up the list of global health priorities. As countries struggle to rebuild their damaged economies, they must accept the reality of the financial toll of mental ill-health and invest wisely now.

Mental health disorders remain widely under-reported and under-diagnosed. The vast majority of individuals never seek or receive any form of therapy or professional care. Approximately 60% of adults with a mental health condition receive no treatment, and people of color are disproportionately impacted. This is true across all countries, but particularly at lower income levels where data is more scarce, and there is less attention and treatment for mental health disorders.



The data demonstrate that mental health disorders are common everywhere, encompassing all age groups and demographics in all countries. Improving awareness, recognition, education, support and treatment for this range of disorders should therefore be an essential focus for global health.

Mental health disorders are complex, over-lapping and can take many forms. The underlying sources of the data presented in this entry apply specific definitions, typically in accordance with WHO's International Classification of Diseases (ICD-10). This broad definition incorporates many forms, including depression, anxiety, bipolar, PTSD, eating disorders, intellectual developmental disability, dementia and schizophrenia as well as a broad category of substance use disorders. Additionally, adding anger issues, abuse of children and spouses, bullying, various types of obsessive-compulsive disorder, sleep disorders, and phobias of all types may balloon the global statistics to 1 in 7 people, 15% of the global population or 1.2 billion people.

Mental health problems are characterized by the absence of a positive emotion, low mood, and a range of cognitive, physical, emotional, and behavioral symptoms. It is a very common condition that may affect as many as 1 in every 5 – 20% of all individuals, young and old. Factors such as genes as well as stress and brain chemistry lead to depression. Depression alone is a leading cause of disability worldwide, and is a major contributor to the overall global burden of disease.

THE LANCET Global Health [https://www.thelancet.com/journals/langlo/article/PIIS2214-109X\(20\)30432-0/fulltext?rss=yes](https://www.thelancet.com/journals/langlo/article/PIIS2214-109X(20)30432-0/fulltext?rss=yes)

Big Health <https://www.bighealth.com/news/the-new-era-of-population-health/>

Our World in Date <https://ourworldindata.org/global-mental-health>

# The Mental Healthcare Market

**Global Population with Mental Disorder**

Disorder	Share of Global Population with Disorder (2017)	# of People with the disorder (2017)	males vs females with disorder (2017)
Any disorder	10.7%	792 million	.3 m / 11.4 F
Depression	3.4%	264 million	2.7m / 3.4 F
Anxiety	3.8%	284 million	2.7m / 3.4 F
Bipolar	0.6%	46 million	.55m / 65 F
Eating Disorder	0.2%	16 million	.13m / 29 F
Schizophrenia	0.3%	20 million	.26m / 27F
Any Substance Use disorder	13.0%	970 million	12.6m/ 13.3 F
Alcohol Use disorder	1.4%	107 million	2.0m / 0.8 F
Drug Use disorder	0.9%	71 million	1.3m / 0.6 F

The global mental health market, including ancillary pharmaceutical medications, is estimated to be over \$500 billion and expected to approach 1 trillion dollars by 2030. By services, the mental health market is divided into emergency mental health services, outpatient counselling, home-base treatment services, inpatient hospital treatment services, and others. By age group, it is fragmented into pediatric, adult and geriatric.

According to the Substance Abuse and Mental Health Services Administration (SAMHSA), one in four - 25% of Americans, has a mental or substance use disorder. Also, the National Institute of Mental Health (NIH) states that 1 in 5 United States adults are suffering from some type of behavioral health issue. Therefore, the growing prevalence of health disorders has led to a surge in facility visits by individuals demanding services and treatment. Moreover, the JAMA Open Network survey found that there has been a 30% rise in Emergency Department visits for behavioral disorders services since 2018. Thus, a rise in the disorder prevalence and visits is contributing to the growth of the market.

The market is segmented into behavioral and mental health, substance abuse, eating disorders, trauma/PTSD, and others. The behavioral and mental health segment dominates the market and holds a 49% share. According to the National Alliance on Mental Illness (NAMI), more than 43 million Americans experience mental illness annually. In addition, a large number of country populations with eating disorders have led to an increase in the rate of facility visits for eating disorder treatment. In this context, growth is not a good thing.

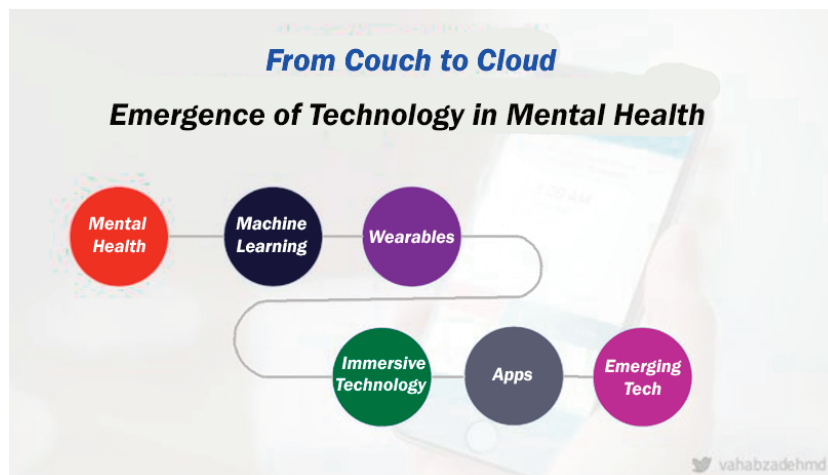
Again, most individuals never seek or receive any form of therapy or professional care.

The 2019 Move to Be Well: Global Wellness Institute Report states that physical activity is essential to health. Physical exercise, visits to a gym, jogging and jogging clothes, bicycling, equipment of all forms, and recreational activity, all contribute to the \$4.5 trillion global wellness industry. Yet, collectively we have become more inactive.



A 2020 Brazilian University Research study showed people who were not involved with physical exercise during the COVID-19 pandemic had higher anxiety (118% higher), depression (152% higher), and stress scores (75.1% higher) when compared to those who maintained regular physical exercise. Inactivity directly impacts negative mental health. Exercise therefore reduces the risk of anxiety and/or depression symptoms. The study neglected to mention that inactivity added risks of hypertension and heart disease, strokes and heart attacks, especially in the inactive elderly.

Based on this finding alone a case can be made that education about physical exercise and physical activities, as well as diet and nutrition, yoga, meditation and mindfulness is critical. Incentivizing individuals about healthy behaviors and lifestyle, with the HELP Reward Token, will go a long way toward keeping more people alive.



## Advent of New Technologies & Personalized Care to Raise Market Potential

An emerging array of disruptive technology is currently supporting major players in the behavioral health ecosystem. These technologies include virtual assistants, neurological interventions, digital phenotyping, digital consumer experience technologies, diagnostic support, blockchain-based ecosystems, and augmented, physical and AI chatbots as virtual assistants and digital health coaches are valuable in providing personalized services for psychological support. These mental health technologies don't only benefit people who are afraid to seek a professional. Those who see therapists can use tools as extra management options.

For example, Calm Place, provides a behavior and mental health software solution - a relaxation virtual app - that is being widely adopted by hospitals and individuals in the U.S. to lessen stress and anxiety. Brightside, another app available for the treatment of anxiety and depression witnessed a 50% increase in new users during the early Covid-19 pandemic period. Thus, improvisation in the variety of mental healthcare services is set to foster large market growth through 2030.

**World Health Organization** <https://www.who.int/news-room/fact-sheets/detail/mental-disorders>

**Allied Market Research** <https://www.alliedmarketresearch.com/mental-health-market-A11770>

**Behavioral Healthcare IT** <https://www.fortunebusinessinsights.com/u-s-behavioral-health-market-105298>

**Global Wellness Institute** <https://globalwellnessinstitute.org/wp-content/uploads/2019/10/2019-Physical-Activity-Economy-FINAL-NEW-101019.pdf>

**Frontiers.org** <https://www.frontiersin.org/articles/10.3389/fpsy.2020.565291/full>



## Cryptocurrency Reward Programs

The blockchain technology has consistently broken barriers and is paving new roads in concepts we thought had reached their limits. It wasn't until recently that gamers realized they could cash out on long hours spent playing video games with play to earn games. This concept was only made possible when blockchain technology was integrated with video games.

Reddit, for example, has recently launched Reddit Coins within its platform. The tokens are used to reward users who make high-quality submissions to the platform. The Reddit Coins could have great utility on the platform for marketing purposes. They could be used to encourage users to post more content about your project. Besides that, the coins could be given out as part of a contest to encourage the generation of more content around your product or service on the platform.

The Brave Rewards program on the Brave browser comes with BAT tokens, which are a revolutionary way to pay for attention online.

When a user of the Brave browser joins the Brave Rewards program the browser will begin tallying via the device's local storage, the attention a user spends on a site. A corresponding amount of BAT tokens will then be sent to the site a user visited. Users have the option of removing sites they no longer support.

A similar occurrence has taken place in the field of education. The blockchain technology has bridged the gap between learning and earning with incentivized learning.



## The Learn-to-Earn Model

The Learn to Earn model brought about by blockchain differs depending upon the blockchain project. But generally, it refers to the acquisition of knowledge along with incentives for various learning activities. These rewards may vary based on the platform but are most often in the form of cryptocurrencies.

An example is CoinMarketCap's "learn crypto, earn crypto" program, where learners can earn various crypto assets, from BNB on the Binance Smart Chain to \$LIKE, Only1's native token and Singapore-based Phemex's educational program called "Learn and Earn."

Bitdegree.org recently launched Learnverse, a degree-like, learn-to-earn program about the fascinating universe of the blockchain, real-world projects, and cryptocurrencies. Students complete the course, take a course quiz, and earn learndrop learn rewards. They plan to give away up to \$50 million in crypto.

Other such programs include the Coinbase Earn Program, which allows Coinbase users to earn free cryptos by acquiring crypto knowledge. The education platform has paid out over \$100 million in cryptocurrency rewards to more than 43 million active users to date. Coinbase Earn is the north star of the company's marketing campaign to attract new users to the platform, thus emphasizing the significance of users' desire to learn and obtain crypto currencies.

Smart contracts are the key to everything in the decentralized finance space, and together with blockchain, they bring secure automation to any system, hence the pivotal role they play in the learn to earn model. With smart contracts, rewards and disbursements of incentives are automatic, based on the code of the smart contracts and specified activities for rewards.

Leveraging blockchain technology, tokenization has been employed by various projects seeking to incentivize learning. This has provided users with a means to increase their cryptocurrency portfolios while acquiring substantial knowledge, for bridging the gap between learning and earning via incentivizing learning.

By Dr. Michael Jurgen Garbade October 22, 2022

<https://elearningindustry.com/blockchain-incentivized-learning-learn-to-earn>

## Learning by Listening

The listening marketplace is a phenomenal forum for industry creatives to receive customer attention, attribution and payment. Prime examples of the expansive size of the listening market lie in applications such as Apple Music, Spotify and SoundCloud. In 2018, these streaming goliaths accounted for over 50% of all recorded-music revenues worldwide. The marketplace for listening will continue to flourish, providing an opportunity to voyage into a new space for attention-based listening in the form of education, meditation and wellness content.

Self-Psych offers a comprehensive library of hundreds of educational articles in audio format.

# Competition

There is an abundance of mental healthcare, wellness, therapy, substance abuse and holistic, zen-like websites and apps by notable psychologists, therapists, treatment centers, colleges and universities, state and federal associations and government agencies. Most apps are narrowly focused and few have the breadth and depth of topics and features available on Self-Psych. And only a handful offer any cryptocurrency rewards or incentives.

But technology and crypto is beginning to catch on in the mental health field. Money is definitely a motivator and cryptocurrency is an obvious great incentivizer. Supply eventually catches up with demand.

Recently, digital health companies are starting to tap into blockchain-backed cryptocurrency as a way to motivate users to workout, take medication and stay sober. Most of the currencies can be cashed-in for goods like workout gear or other products, or a paid service the platform offers like coaching.

Clinicoin raised over \$13 million during their Initial Coin Offering. Clinicoin lets users collect tokens as an incentive for its activity and health reward system, and for participating in research studies. Participants are able to exchange their Clinicoin (CLIN) tokens for items in the platform's wellness marketplace. Sober Systems Inc. developed a consumer-facing app, and is launching their Sobercoin on their Cointool.app to combat the epidemic of America's addiction to opioids and other drugs thus incentivizing an addict's motivation to stay clean, sober and in recovery.

TAGO, in the UK, launched their Blockchain-enabled spiritual & mental care platform that connects people in need of mental help with its "Talk to Earn" feature. Users and advisors can earn cryptocurrency rewards by chatting and consulting with TagoSoul - a virtual assistant. HeadSpace, the London-based meditation and sleep company, has added more than 2 million paying subscribers across 190 countries. However, their only incentive reward is a good night's sleep and peace of mind.

Deepak Chopra and the Chopra Foundation offers individuals the ability to connect with curated volunteers, counselors, mental health professionals and earn cryptocurrency that funds projects to tackle the global mental health crisis. Another organization developed their \$MENT Mental Health Charity Token and is working towards building a charity wallet to give donations to mental health organisations worldwide. The Five-Balance Mobile app uses blockchain technology to distribute FBN coin to users who have successfully met their goals.

Coinmarketcap's Learn Crypto. Earn Crypto. programs offer cryptocurrency rewards called cryptoassets for watching a variety of educational videos about cryptocurrency. This simple concept will also be easily utilized by Self-Psych with mental health and wellness videos, taking short quizzes and earning the HELP Token rewards.

Self-Psych understands there is competition and innovation in everything. But, we also believe we are well-positioned and ahead of most of the pack in this regard and very qualified to enter into this new and exciting field. This field is beginning to be noticed. The opportunity for new competition to do well in this space is evident.

Mobile Health News

<https://www.mobihealthnews.com/content/10-digital-health-companies-using-cryptocurrency-incentives>

## Market Potential

Most mental Health motivators are in the form of apps.

The mental health apps market in general is seeing rapid growth. Deloitte Global predicts that global spending on mobile mental health applications will reach close to \$500 million in 2022. That's assuming an annual growth rate of 20% - a conservative figure considering the 32% growth during the early Covid-19 period. The \$500 million may not seem like much compared to the estimated \$1.6 billion 2021 global market for health and wellness apps overall. It is impressive given that many emotional and mental well-being apps are free or low cost.

There are many mental health apps with Calm and Headspace being the most popular. Both focus on mindfulness and meditation, and are meant to help individuals get support other than from a therapist or other traditional mental health services. These apps are used to manage mental health conditions such as anxiety or depression, either on their own - enabling individuals to learn about and self-manage their mental health - or in conjunction with more traditional talking therapies such as by providing a channel to access support from a mental health professional through means such as live chat, video, and telephone. Although they are not a replacement for professional mental health treatment.

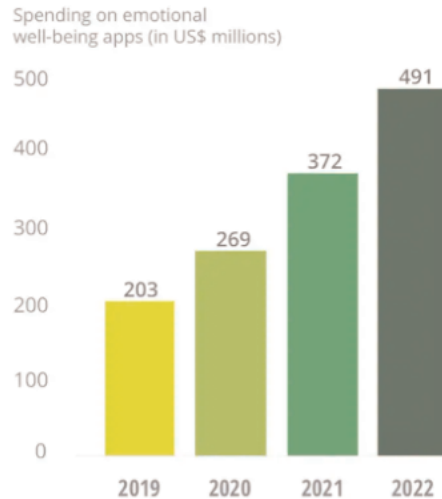
The potential market for these apps is considerable. Many mental health app developers are launching collaborations with other online services and apps, such as Snapchat and Bumble, which will likely make them more accessible to a larger share of consumers.

Nearly 800 million people worldwide, or 10% of the global population, live with a mental health condition. Moreover data shows that the COVID-19 pandemic has exacerbated mental health concerns and triggered declines in well-being, with a dramatic rise in the prevalence of problems such as depression, anxiety, post-traumatic symptoms, and stress.

Apps can not only help address the volume of need for mental health support, but also make that support more accessible. Professional mental health resources such as talking therapies are hard to access or are stigmatized in many countries and communities, and in some of these cases, people are using mobile applications to replace or supplement traditional methods of treatment.

### Mental health and well-being apps will see strong growth through 2022

Global spending on mental health and well-being mobile apps, 2019-2022, US\$ millions



Note: Spend estimates for 2021 and 2022 are predictions.

Source: SensorTower, Mobile Wellness Market Trends 2021.

In China, for instance, where human resources for professional mental health treatment are often low and stigma around mental health conditions is high, consumer spending on wellness apps grew by more than 60% in the first 30 days of the COVID-19 pandemic (March 7–April 5, 2020) versus the 30 days prior (February 6–March 6, 2020). Deloitte Global believes that this dynamic will drive strong mental health app growth in China and many other Asian countries.

Research shows that mental health apps have clear clinical advantages for their users. Meta-analyses of trials covering more than 20 mobile apps found that using them to alleviate symptoms and self-manage depression significantly reduced depressive symptoms. A similar analysis of anxiety treatment apps found that users experienced a reduction in anxiety symptoms after use.

A recent research study on an app developed to increase aversion to self-injurious thoughts and behaviors (SITBs) showed decreases in self-cutting episode by 32%-40%, suicide plans decreased by 21%-59%, and suicidal behaviors decreased by 33%-77% according to psychscenehub.com

Deloitte Global goes on to state that to meet growing demand and capture interested audiences, mental health app creators and developers can pursue novel methods for monetization, such as subscription tiers or tailored paid programs and offerings. They could also explore personalizing these services for users and customizing apps to encourage regular use and check-ins. Also finding ways to integrate socialization and network support into the user experience may increase app 'stickiness' and integrate desirable community and connection interventions into the oft-isolating state of poor mental health.

Mental health apps can be a boon for those who cannot access - or would not seek - traditional care, as well as for people using them to supplement other therapeutic methods. The market's strong growth points to a significant unmet need that these apps can fill. Going forward, mental health apps can offer opportunities not only for app developers to monetize new and existing products and services, but also for organizations worldwide to engage in corporate social responsibility efforts to increase well-being and improve access to care.

Virtually none of the popular mental health apps, with a few exceptions of the new offerings as noted earlier, offer any incentive rewards, especially any cryptocurrency rewards. Self-Psych believes that any addition of incentivized cryptocurrency Learn-to-Earn rewards linked to motivating behavior, wellbeing and education to mental health apps could spark explosive growth with millions of new users participating.

Deloitte Insights <https://www2.deloitte.com/us/en/insights/industry/technology/technology-media-and-telecom-predictions/2022/mental-health-app-market.html>

Can Digital Tecnology Prevent Suicides? <https://psychscenehub.com/psychinsights/can-digital-technology-help-suicide-prevention/>

NIH PubMed.gov <https://pubmed.ncbi.nlm.nih.gov/27018530/>

# Global e-Learning Market

According to the International Telecommunication Union (ITU) in 2021, nearly 4.9 billion individuals used the internet globally compared to 4.1 billion in 2019, a 19.5% increase. The rising internet penetration across the globe will drive the industry growth. The expanding telecom & broadband sector has increased the accessibility to economical internet connectivity plans.

The COVID-19 pandemic had a positive impact on the e-learning industry revenue. The growing employee safety concerns have encouraged corporates to implement work-from-home practices to continue daily operational activities. This has created barriers for companies in terms of training, communication, monitoring progress, and upskilling, supporting the demand for e-learning platforms among large enterprises. To cater to the growing demand, several companies are focusing on developing customized learning solutions. For instance, in April 2021, LinkedIn Corporation announced its plans for an online portal designed for enterprises to provide their staff with training videos and materials on subjects such as management strategy and machine learning.

The global e-Learning Market size surpassed \$315 billion in 2021 and is projected to have a 20% growth rate from 2022 to 2028 reaching \$1 trillion. The mobile e-Learning segment is expected to rise 25% for the same period. In 2016, the global revenue for e-Learning and services amounted to \$46.6 billion.

Growth drivers providing the projected increases include strong demand from the healthcare sector, the rise in content digitization of all types and switching to high-speed cloud-based systems. Asia Pacific & Latin American growth increases include growth in higher education sectors, corporates upgrading their training programs and growing demand for online English courses.

Global Market Insights

<https://www.gminsights.com/industry-analysis/elearning-market-size>

## Our Vision

To become a market leader in the advanced education of mental health and wellness tech market segment.

Self-Psych & HELP Reward Token intend to implement a diverse marketing strategy. Influencer marketing campaign: Partner with top global wellness influencers across target markets throughout the identified target market segments (geographic, psychographic, behavioural) and expanding to a variety of other markets, effectively targeting a new and existing customer base.

- Social media marketing and advertising campaigns aimed at diverse segments.
- Television and Radio Public Service Advertising
- Expansion of Development Team, Advisers and Partners
- The addition of Tele-therapy Counselors and Partners
- Daily at-home Wellness and Nutritional regime
- Inviting and inclusive Mental Health and Wellness Educational Content Providers
- Expansion of Topic and Article Library, Surveys, Quizzes, Additional Video Content
- Translation of Topics and Article Library into multiple foreign languages
- Propose and update Self-Psych features possibly including AI Chat Bot
- Possible relocating platform to AWS Cloud
- Advanced User Support
- Email Newsletter Marketing
- Contributions to and partnering with Global Mental Health and Wellness Organisations

# Revenue Stream

Add-on affiliate advertising programs: - fitness products, therapies, treatment centers, nutritional products, vitamins and supplements etc.

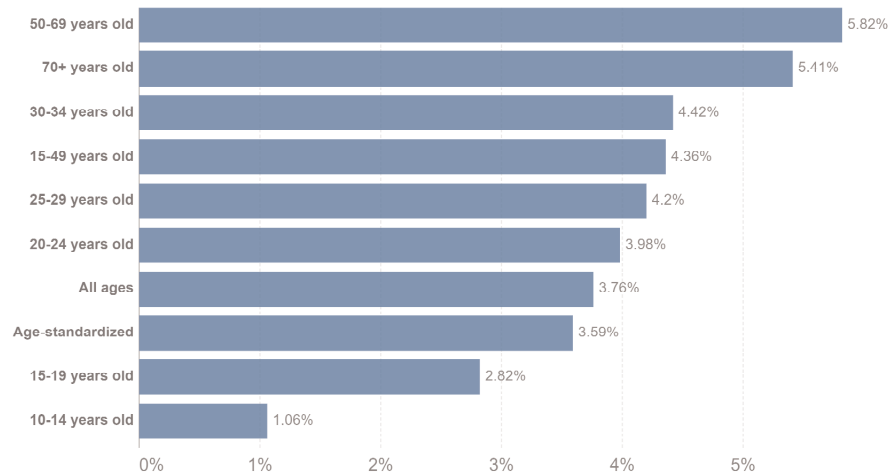
- Expand Worldwide worldwide 'Find a Therapist Directory' paid advertising.
- On-site Psychology and Wellness Books and DVDs
- A portion (20%) of Token Fees to fund operations
- A portion (20%) of Token Fees to fund Donation Pool
- A portion (20%) of Token Fees to reduce (burn) Token Float.

# Funding Mental Healthcare Treatment for Underprivileged Communities

## Prevalence of depression by age, World, 2019



Share of individuals within a given age category with depressive disorders. This is measured across both sexes. Figures attempt to provide a true estimate (going beyond reported diagnosis) of depression prevalence based on medical, epidemiological data, surveys and meta-regression modelling.



Underprivileged communities often do not have access to the full range of mental healthcare services that many people simply take for granted, with many global communities having little to no access to mental healthcare in any form. Whether it is a lack of access to primary or secondary mental healthcare, preventative treatments and interventions, or social care, the result is overall lower mental health status and ultimately reduced quality of life.

Self-Psych and the HELP Reward Token aim to help redress this inequality for means-tested underprivileged communities by providing a bank of blockchain tokens (HELP) that can be used by those in need to access mental healthcare and wellness services. 6.67% of tokens (200,000,000) will be donated (funding permitting) to chosen under-privileged communities or organizations to help pay directly for mental health and wellness services.

Replenishment of the Community Donation Pool will be accomplished by a combination of using 20% of revenue from transaction fees and by community donations. This means the system will be even more socially useful.

Supporters and participants within the system will in turn be making a beneficial contribution to the world and the mental healthcare crisis felt in many underprivileged communities globally. In this instance, simple compassion can be sufficient to keep the system running properly.

"If enough people think the same way, that becomes a self-fulfilling prophecy."  
Satoshi Nakamoto, Bitcoin Founder 1/17/2009



# Commerciality

Commercially there is an obvious appeal to the HELP Reward Token over most other cryptocurrencies as it automatically helps commerciality and liquidity, creating users and consumers who in present circumstances would not have access to mental healthcare.

Unlike other cryptocurrencies, the HELP Reward Token has created a proven use case ahead of development, making it somewhat unique.

Future plans include partnering with commercial entities who provide mental health and wellness services. In the coming months, we will begin exploring the possibilities of working with partners and influencers to ensure access to mental healthcare is available to communities with the help of the HELP Reward Token as a method of payment.

## Creating a Self-Sustaining System

Research shows that the average cryptocurrency has an average lifespan of five years. More than 1,000 cryptocurrencies have failed since Bitcoin launched in 2009. There are many reasons for their failure, the most prominent being that the majority of cryptocurrencies are purely speculative assets, meaning that they have no use case and are not used for purchasing goods or services. It is important for tokens to serve use cases that can solve real-world problems.

Our HELP Reward Tokens are different. Our HELP Reward Tokens already have the use case - incentivizing learning - that has already been created and proven. This should instill faith and confidence.

From the outset the HELP Reward Token ultimately eliminates the first hurdle faced by many cryptocurrencies.

Our HELP Reward Token vision is to create its own 'Eco-Payment System' for the mental health and well-being industry.

Intended to empower individuals globally, the HELP Reward Token is a cryptocurrency with an alternative goal, developed with humankind in mind. By rewarding tokens to concerned global users, talented content providers, engaging influencers and mental health professionals.

Thus enhancing liquidity.

# HELP Reward Token & Its Technology



The HELP Reward Token is a functional utility token developed on the Ethereum-based BEP-20 Standard Blockchain utilizing a Smart Contract.

The Token will be primarily utilized on the Self-Psych.com platform as Learn-to-Earn mental health and wellness incentive rewards in order to motivate individuals by educating themselves and engaging with content promoting a healthy lifestyle and to take control of their lives. The HELP Reward Token will be issued by Self-Psych.com

A blockchain is, in the simplest of terms, a time-stamped series of immutable records of data that is managed by a cluster of computers not owned by any single entity. Each of these blocks of data (i.e. block) are secured and bound to each other using cryptographic principles (i.e. chain). The blockchain network has no central authority. It is the very definition of a democratized system.

Data stored on the blockchain is generally considered immutable and tamper proof. Blockchains are secure by design and are an example of a distributed computing system with high Byzantine fault tolerance designed to work efficiently in asynchronous systems. They have been used to implement decentralized consensus, through smart contracts implemented on the Ethereum platform.

Smart contracts are automated 'contracts' that execute when triggered by specific events. Smart contracts predate blockchain by decades, with many pointing to the vending machine as an early example. Upon insertion of money, the machine will dispense an item like a can of soft drink. Legally, once the money is inserted, the purchaser is taken to have expressed an intention to enter into a contract. Once the contract is set in motion, it cannot be reversed.

Smart contracts are the fundamental building blocks of Ethereum applications. They are computer programs stored on the blockchain that allow converting traditional contracts into digital parallels. Smart contracts are very logical - following an 'if this - then that' structure. This means they behave exactly as programmed and cannot be changed.

Smart contracts are also useful for audits and tracking. Since Ethereum smart contracts are on a public blockchain, anyone can instantly track asset transfers and other related information.

Blockchain makes the smart contract concept much more powerful. In this context, smart contracts are programs that run on the blockchain. On these blockchains, like Ethereum, contract states are recorded (rather than just wallet balances). Upon the occurrence of a certain trigger event a transfer will be executed.

Smart contracts can also protect your privacy. Since Ethereum is a pseudonymous network (your transactions are tied publicly to a unique cryptographic address, not your identity), you can protect your privacy from observers. The contract terms are visible. Anyone can check what's in a smart contract before you sign it (or otherwise interact with it). Better yet, public transparency of the terms in the contract means that anyone can scrutinize it.

The Ethereum protocol exists solely for the purpose of keeping the continuous, uninterrupted, and immutable operation. It's the environment in which all Ethereum accounts and smart contracts live.

BEP-20 is the token standard on BNB Smart Chain (BSC) that extends ERC-20, the most common Ethereum token standard. BEP-20 refers to a list of rules that an Ethereum token must implement, giving developers the ability to program how new tokens will function within the Ethereum Economy. They follow this list of standards so that they can be shared, exchanged for other tokens, or transferred to a crypto wallet. The "BEP" stands for Binance Smart Chain Evolution Proposal.



## BEP-20 Token Standard

It is the most widely adopted token standard in the world. Almost all crypto exchanges, crypto wallets and crypto custody providers support this token standard.

It is a proven standard. It has been utilized by 1000's of projects and companies to implement their tokenized business model.

Availability of technical skills and services. Most blockchain developers and development companies in the world are highly experienced with Ethereum, its programming language Solidity, and the BEP-20 token standard.

Trustworthiness and further development of the Ethereum Blockchain. Ethereum has twice as many core developers working on advancing its functionality than any other blockchain and more than four times the amount of monthly active developers in open-source communities. Key benefits of BEP-20 are significantly lower gas fees and much faster transaction time when compared with ERC-20 tokens.

## What makes the HELP Reward Token a good medium of exchange?

**Durability:** it can be used without the danger of wear and tear. No way for it to degrade/break and the Ethereum blockchain is backed up on thousands of computers globally.

**Transportability:** it can be easily transported. It is completely digital (except for when a hardware wallet is used to protect the private keys).

**Accessibility:** there are no intermediaries. Accessible worldwide through an internet connection, initial confirmation of transactions in about 30 seconds.

**Divisibility:** it can be subdivided. Just like a 10-Dollar bill can be exchanged for two 5-Dollar bills and 1 Dollar can be subdivided to 100 pennies, each HELP Reward Token can be divided into 18 decimals points.

**Non-Counterfeitability:** it can not be counterfeited. HELP Reward Token funds are assigned to a specific address and verifying the validity of this assignment can be done by any node operator.

**Fungibility:** all HELP Reward Tokens have the same value, regardless of who owns them or what their history is.

Our HELP Reward Tokens already have the use case - incentivizing learning - that has already been created and proven. Thus instilling faith and confidence.

# Tokenomics



Token Name: HELP Reward Token  
Token Symbol: HELP  
Max Supply: 3,000,000,000  
Token Type: Learn-to-Earn Utility  
Offering: Initial DEX Offering (IDO)  
Platform: Decentralized Liquidity Platform (DEX)  
Blockchain: Ethereum-based BEP-20 Standard Token & Smart Contract

Our Tokenomics are designed with long-term value creation in mind. We believe that great things take time to build properly and that success will require long-term commitment from the team. This is reflected in our tokenomics below:

## Listing Plan

We have plans to launch on multiple exchanges following the IDO. We plan to list on at least two exchanges per quarter during the first year following a successful IDO, subject to negotiation with the exchanges and funding expectations.

## Bulk Purchase Bonus

Every participant who makes a bulk purchase during the Pre-Sale rounds of more than a specific amount will receive a certain percentage of his total HELP Reward Token purchase as a free bonus. Based on your purchase amount, the bonus (in the form of HELP Reward Tokens) will be added to your account automatically 3-5 days after each individual sale ends.

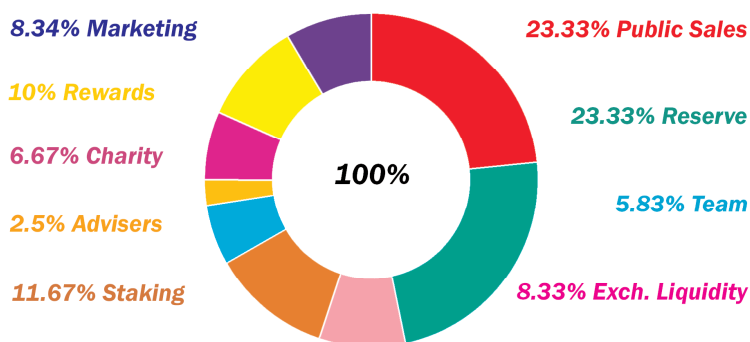
### **The bulk purchase bonus percentages are fixed as follows:**

Bulk Purchase Amount	HELP Bonus
Purchase size between \$2,500 - \$4,999	5%
Purchase size between \$5,000 - \$9,999	10%
Purchase size between \$10,000 - \$24,999	15%
Purchase Size between \$25,000 - \$49,999	20%
Purchase size of greater than \$50,000	25%

Multiple purchases made separately within the same sale, will be combined in calculating bonuses (i.e. a purchase of \$4,000 and another purchase of \$8,000 will be combined to receive the larger 15% bonus).

Note: Multiple purchase bonuses are also eligible for added Staking Rewards and Passive Income Rewards.

# Token Distribution



**Fixed Maximum Supply 3,000,000,000**

23.33% Public Sales - 700,000,000

## Pool #1

A TOTAL OF 23.33% of the Tokens will be offered for sale to the public through a combination of five early pre-sale and Public Round sales as follows: Early participants will qualify for 25% staking rewards.

1.67% (50,000,000) to be sold to early pre-sale #1 purchasers at a discount of 30% to the proposed public sale price.

3.33% (100,000,000) to be sold in the early Pre-sale Round #2 to purchasers at a discount of 25% to the proposed public sale price.

5.0% (150,000,000) to be sold in the early Pre-sale Round #3 to purchasers at a discount of 20% to the proposed public sale price.

5.0% (150,000,000) to be sold in the early Pre-sale Round #4 to purchasers at a discount of 15% to the proposed public sale price.

8.33% (250,000,000) to be sold to the public sale during the Initial DEX Offering (IDO).

## 11.67% Staking Rewards 350,000,000

### Pool #2

(350,000,000) to be allocated to the Staking pools, to reward early HELP token holders for their support. Early participants will qualify for 25% staking rewards.

## 23.33% Reserve Pool 700,000,000

### Pool #3

(700,000,000) to be Held by the company for future exchange Listings and additional liquidity as needed.

## 8.33% Exchange Liquidity 250,000,000

### Pool #4

(250,000,000) Held in Exchanges for exchange liquidity purposes. In addition, 20% of fees (1.0 %) added to liquidity.

## 10% Learn to Earn Rewards 300,000,000

### Pool #5

(300,000,000) allocated to the Treasury Pool, to be utilized for the HELP Learn-to-Earn incentive Rewards Program. Plus all Reward Tokens used to purchase goods & services on the platform will be re-cycled back into the Rewards Pool.

## 8.34% Marketing & Development 250,000,000

### Pool #6

(250,000,000) will be utilised to fund ongoing marketing and development activities to increase platform functions and the token value; 5.83% (175,000,000) marketing and 2.5% (75,000,000) to fund ongoing development costs.

## 6.67% Charity 200,000,000

### Pool #7

(200,000,000) to be allocated to the Community Pool, and utilized for Charitable Work.

## 8.33% Team & Advisors 250,000,000

### Pool #8

(250,000,000) to be distributed by the Company to the Team (5.83%) 175,000,000 and Advisors (2.5%) 75,000,000

# Unsold Tokens and Vesting Periods

- Any unsold Tokens in the Pre-sale Rounds will go into the Public Round.
- Tokens purchased in the Round #1 (50,000,000) Early participants will qualify for 25% Staking Rewards.
- Tokens purchased in the Pre-sale Round #2 (100,000,000). Early participants will qualify for 25% Staking Rewards.
- Tokens purchased in the Pre-sale Round #3 (150,000,000). Early participants will qualify for 25% Staking Rewards.
- Tokens purchased in the Pre-sale Round #4 (150,000,000). Early participants will qualify for 25% Staking Rewards.
- Tokens purchased in the Public Round (250,000,000). Early participants will qualify for 25% Staking Rewards.
- **Staking Reward** Tokens (350,000,000). Early participants will qualify for 25% Staking Rewards.
- **Reserve** Pool (700,000,000) for future exchange listings will vest for 60 months unlocking after first 3 months at a rate of 5.2% per quarter.
- **Exchange** Liquidity (250,000,000) will vest for 1 year, 40% at TGE.
- **Learn to Earn** Reward Tokens (300,000,000) held by the Company will vest over a 48 month-period at 6.25% per quarter with the first 5% unlocked at TGE.
- **Charity** tokens (200,000,000) will vest during the first year then unlock at a rate 8.33% per quarter. One-fifth (20%) of Fees (1.0%) will be added to the Charity Pool.
- **Marketing and Development** Tokens (250,000,000) held by Company will vest over a 48 month period at a rate of 6.25% per quarter, with the first 10% unlocked at TGE.
- **Team** tokens (175,000,000) will vest over a 3-year period at a rate a rate 2.85% monthly, with the first 5% unlocked at TGE.
- **Advisor** tokens (75,000,000) will vest over a 3-year period at a rate a rate 2.85% monthly, with the first 5% unlocked at TGE.

## Transaction Fees 5.0% Fee Distribution

- 1.0% (20% of fee) Contributed to the Charity Pool
- 1.0% (20% of fee) Contributed to Token Burning
- 1.0% (20% of fee) Passive Income to Token Holders
- 1.0% (20% of fee) Added to Liquidity
- 1.0% (20% of fee) Marketing & Operations Funding

## Deflationary Component

The HELP Reward Token has a built-in deflationary component with a fixed finite supply which is by definition deflationary. In addition, one-fifth (20%) of the transaction fee at a nominal five percent (5.0%), is built into smart contract that burns a small portion of tokens automatically. The quantity of transactions on trading platforms strongly influences this mechanism; the more transactions, the more tokens the platform burns. Deflationary tokens theoretically have a beneficial impact on the cryptocurrency market. Deflationary cryptocurrencies aim to slightly reduce market supply, slightly increase scarcity, and potentially raise demand. Coin burning will be automatic in order to discourage short selling.

## Passive Income Component

The HELP Reward Token has a built-in Passive Income Component as an inducement to hold the Tokens. One-fifth (20%) of the transaction fee of a nominal five percent (5.0%), is built into smart contract that rewards Holders with income. The income will be automatic and variable as the quantity of transactions on a trading platform strongly influences this mechanism; the more transactions, the more passive income.

## Instant Utility

The price of a cryptocurrency is largely determined by supply and demand. Alongside this, the utility is often cited as being the most important driver of a cryptocurrency's value. The HELP Reward Token has ensured liquidity and ongoing commerciality due to the infinite potential of the community pool.

The HELP Reward Token is an intrinsic component of the Self-Psych Learn-to-Earn incentivized blockchain reward system. We strongly believe that the HELP Reward Token will become the world's leading mental health and wellbeing cryptocurrency.

A key factor of the HELP Reward Token is the instant utility to empower people to take control of their lives. The Self-Psych ecosystem enables individuals to gain high quality mental health education and wellbeing, and break the stigma around mental health disorders.

## DIVERSITY

In everything we do... We serve a range of diverse communities helping to empower individuals and promote the improvement of inequalities in mental healthcare and wellbeing.

## INNOVATED

To create a mental health and wellbeing ecosystem, harnessing innovation in the mental healthcare and digital industries to make mental healthcare accessible to all communities across the globe.

## INTEGRITY

Our goal is to make mental healthcare and wellbeing accessible to all globally. We instill a human-first approach throughout the work we do to achieve true mental healthcare equality. We will give back to communities globally and ensure high-quality mental healthcare and wellbeing is accessible to all.

## EMPOWER INDIVIDUALS

...to take control of their lives. The Self-Psych ecosystem incentivizes individuals to gain high quality mental health education and wellbeing while breaking the stigma around mental health disorders.

## SUSTAINABLE

Mental health and wellbeing ecosystem. We have created the HELP Reward Token with future generations in mind to provide an emotion-conscious cryptocurrency.

## BENEFICIAL OPPORTUNITY

**Our Supporters and participants win in a number of ways:**

- by owning a deflationary cryptocurrency that incentivizes individuals to take control of their lives;
- by raising awareness of mental illnesses;
- by contributing to underprivileged communities globally;
- by receiving 25% early participation staking rewards;
- by earning passive income rewards.

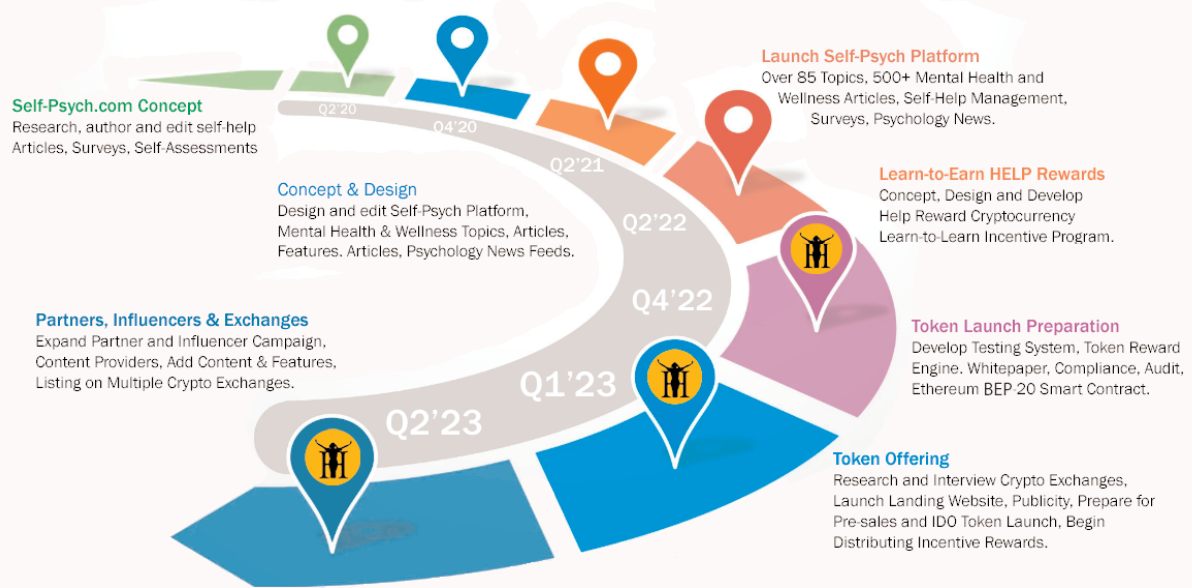
**Please join us in this win-win opportunity.**



# Roadmap

## Roadmap

### Self-Psych Platform & HELP Reward Incentive Program



# Go To Marketing and Development Plan Funds Usage

*The go-to-marketing and development plan focuses on the following:*

The primary goal is to help as many people as possible. This will be achieved by expansion of the marketing and development team and advisors to implement a strong and vibrant paid social media, search engine and video platform advertising campaigns, as well as spot television public service announcements; an Influencer marketing campaign, partnering with global mental health and wellness influencers across identifiable target market segments (geographic, psychographic, behavioural), expanding to a variety of other markets; and contributions to and partnering with global mental health and wellness organizations effectively promoting mental health awareness and the HELP Learn-to-Earn Reward Program.

Since our product is educational information and the value it delivers, content is king. Plans include the addition of inviting and inclusive mental health and wellness content providers, expansion of topics and article library, surveys, quizzes, additional video content, developing the eLearning test engine, addition of Tele-therapy Counselors and Partners and/or AI chat bot and other new features.

Additional plans include relocating the expanded platform to the AWS Cloud and translation of topics and article library into multiple foreign languages.

Our goals are great – and so are the rewards.

## Team

The team and developers of the Self-Psych platform and the Help Reward Token are a group of highly talented, motivated and dedicated professionals that bring together many decades of diverse, executive level leadership experience, spanning a wide spectrum of industries and companies – ranging from major Wall Street brokerage finance and compliance; with successful track records within national and international corporate business and finance; software, scientific, medical, hospital and mental healthcare encompassing all aspects of publishing, graphic design and innovative marketing solutions, primarily in the Southern California area.

# Legal Disclaimer & Risk Disclosure

**AN INVESTMENT IN, AND ACCEPTANCE OF ANY DIGITAL CURRENCY INVOLVES RISKS. THESE RISKS MAY INCLUDE, AMONG OTHERS, MARKET RISK, LIQUIDITY RISK, MARKET VOLATILITY AND ECONOMIC, POLITICAL AND REGULATORY RISKS AND ANY COMBINATION OF THESE AND OTHER RISKS. BY BUYING, SPENDING, RECEIVING, TRADING OR OTHERWISE USING THE HELP REWARD TOKEN, WHETHER ACQUIRED OR RECEIVED FROM THE ISSUER DIRECTLY OR THROUGH A THIRD PARTY, YOU CONSENT AND AGREE TO HAVING READ, UNDERSTOOD AND ACCEPTED THIS LEGAL DISCLAIMER.**

**NOTICE: This is not a prospectus for investment.**

## 1. ESSENTIALS

HELP Reward Tokens (the "Tokens") are a functional utility token and are being used as Learn-to-Earn incentive rewards on the Self-Psych.com platform. They have been issued by Self-Psych.com (the "Issuer").

This document does not constitute or imply a prospectus of any sort. Nothing in this Whitepaper, the Websites and any other informational Sources (the "Sources") shall be deemed to constitute a prospectus or offer document for securities or financial instruments of any kind in any jurisdiction nor does it in any way pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction. The Sources are for project description and informational, illustration and discussion purposes only and does in no way provide an offer to sell nor a solicitation of any offer to buy neither the planned HELP Reward Token, nor any security, nor any other financial instrument. The Sources do not imply any elements of a contractual relationship. The content of the Sources is not binding for the Issuer and is subject to change in line with the ongoing research and development of the Self-Psych and HELP Reward Token platforms. In case of any ambiguities or contradictions the regulations of the individual agreement take precedence over the information contained in the Sources. The information contained in the Sources is for general understanding purposes only. The Sources are for discussion and presentation purposes only. The Issuer endeavors to keep the information contained in Sources up-to-date and correct, however, the Issuer has no obligation to update or keep current any information or projection.

The Issuer does not make any representation or warranty of any kind as to the accuracy, completeness, reliability, suitability or availability of the information contained and the conclusions reached in the Sources.

The Sources and the HELP Reward Token are in particular not directed at persons with registered residence or office, habitual residence or tax residence in countries or initiate the acquisition of HELP Reward Token from or through countries in which the sale or purchase of tokens and cryptocurrencies is prohibited or subject to certain conditions, such as official approval, which have been classified as high-risk countries and countries under observation with regard to money laundering and terrorist financing by the Financial Action Tasks Force (FATF), or against which embargoes or sanctions have been imposed, in particular by the United States of America or the European Union.

This whitepaper contains a technical description of the functionalities of the Self-Psych.com HELP Reward Token Project as well as the creation and issuance of Self-Psych.com HELP (HELP) Reward Tokens.

## 2. RISK FACTORS RELATING TO THE ISSUER

The Issuer's capital (equity) is limited. The Issuer is a newly formed company, and there is no historical financial data or key figures to assess the financial situation of the Issuer with regard to previous years. Negative developments such as the destruction of assets or an economic downturn could negatively affect the Issuer's liquidity and/or solvency.

The HELP Reward Tokens are structured as functional utility Learn-to-Earn tokens providing access to premium content, incentives, or rewards system within the Self-Psych.com platform. Therefore, according to its structure, it does not constitute a security, financial instrument or substantiate any debt claim against the Issuer and comprises no any other rights but the right to use and have access to the Self-Psych platform and its services, thus no further rights than described in the Sources either by the Issuer nor any third parties, in particular no participation or membership rights, no voting rights, no dividend rights, no subscription rights.

HELP Reward Token does not represent an investment or a share in a company. HELP Reward Token purchasers have no claim to any benefits. HELP Reward Token purchasers have no right to return acquired HELP Reward Token to the Issuer. HELP Reward Tokens are optional incentives and are not a requirement to access any function of the Self-Psych.com platform or any other Self-Psych.com properties. HELP Reward Tokens are not securities, have no voting rights of any kind, nor do they imply or promise any equity, ownership in, or profit sharing with any part of the Company.

HELP Reward Tokens are non-refundable, and are not for speculative investment. There is no assurance that HELP Reward Token retains its value. There is no assurance that token purchasers will receive a return on or of their purchase and are able to sell their HELP Reward Token. Rather, there is the risk of deterioration in the value and a total loss of the purchase. Prices of tokens in general and the HELP Reward Token can be extremely volatile, especially over short time horizons, and fluctuations in the price, which are to be expected, could materially and adversely affect the Issuer's business.

A total loss of the value of HELP Reward Tokens or any purchase due to various causes cannot be excluded. HELP Reward Tokens include no promise of future value, earnings or performance, on their own, or as a metric of Company success. HELP Reward Tokens are intended for individuals in general, as well as providers, organizations, and developers in the mental health, research, and life sciences fields.

Existing laws, regulations and financial oversight practice relevant to the Self-Psych platform and the HELP Reward Token are subject to political debate and legislative changes in all jurisdictions where Tokens are offered for subscription. Changes in applicable laws and regulations may be implemented and enter into force without warning and with immediate or even retrospective effect leading to impacts on the Issuer's operational results, the value of the purchases made, and the ability to offer, exchange, distribute and trade the Tokens. In very severe circumstances, jurisdictions may enforce a cancellation of the Offering or a closing of the platform and the Issuer respectively. This could lead to losses incurred by the Token Holders and the Issuer's business.

Token Holders are strictly reminded to observe legal and regulatory developments at all times and to consider their own position in regard to those requirements. The Issuer has institutionalized internal processes to ensure compliance with the laws and regulations of the United States of America. If, despite these precautions, breaches of statutory or regulatory provisions occur, this could adversely affect the Issuer's business activities and/or the price of the Tokens. Furthermore, future changes to data protection laws or regulations may force the Issuer to disclose any kind of additional information to authorities.

### **3. RISK FACTORS RELATING TO THE TOKEN**

The Issuer will undertake best efforts to have the HELP Reward Token listed at cryptocurrency exchanges or trading platforms, but cannot guarantee if and when such listings will take place. Until a listing has been completed, Token Holders can dispose of tokens only by way of selling them on a bilateral basis. There is no guarantee that buyers for Tokens will be available, or that they will be willing to pay the price paid by the Token Holder at the time of the acquisition of the Token.

Prior to the listing of tokens at a cryptocurrency exchange or trading platform no liquid market for the HELP Reward Tokens will exist. Markets for crypto assets are not mature nor fully developed markets with sufficient liquidity and volume to provide stable prices, leading to high bid/ask spreads, very high volatility and vulnerability to price manipulation of large players in the market. The price at which Tokens will be traded will depend upon a number of factors, most of which are beyond the Issuer's control. In addition, cryptocurrency markets in general are subject to significant price and volume fluctuations.

A number of legal questions, qualifications and categorizations concerning Tokens and related new fields of technology (such as Blockchain) and investments using such tools and providing rights through Tokens are still in relatively early states of scholarship discussions and not finally decided and harmonized throughout jurisdictions. These conditions may lead a court to the conclusion that the transfer of Tokens is ineffective, void, or voidable. Jurisdictions may restrict trading of or investing in Tokens – for instance, by imposing economic sanctions or currency restrictions.

All transactions on the Binance and Ethereum blockchains are irrevocable and final as soon as the committed transactions have been signed and exchanged. Erroneous token transactions may not be recoverable and lead to loss of Tokens. The Token Holder bears the entire responsibility regarding the correct execution of token transactions.

Additionally, Tokens may be lost or become inaccessible, in particular if the Token Holder loses the respective passwords, pincodes and/or private keys to dispose of its Tokens, or due to malfunctioning of the e-wallet in which the Tokens are stored. The Token Holder bears the entire responsibility regarding the secure storage of passwords, pincodes and private keys (necessary to access and use the HELP Reward Token).

Because the HELP Reward Token is merely a Learn-to-Earn utility token, restitution of HELP Reward Token to the Issuer and any repayment of the purchase price by the Issuer are explicitly excluded. Purchasers of HELP Reward Token must therefore take into account that the money used to purchase HELP Reward Token might be tied up in HELP Reward Token and can only be exchanged in fiat currencies or other cryptocurrencies via trading systems of third parties, insofar as such trading systems are available. Unless a third party is willing to acquire HELP Reward Token from the purchaser against fiat currencies or other cryptocurrencies, the purchaser of HELP Reward Token cannot sell HELP Reward Token. Therefore the acquired HELP Reward Token might become useless or worthless to the purchaser.

#### **4. RISK FACTORS RELATING TO THE TECHNOLOGY**

Underlying software applications and software platforms (including the Binance and Ethereum blockchains) are still in an early development stage and unproven. Therefore, an inherent risk that the software could contain weaknesses, vulnerabilities or bugs causing, inter alia, partial or the complete loss of Tokens exists.

As with other tokens based on the Binance and Ethereum blockchains, the HELP Reward Tokens are susceptible to attacks by miners during validating token transactions, including, but not limited to double-spend attacks, majority mining power attacks, and selfish-mining attacks. Hackers or other malicious groups or organizations may attempt to interfere with the Self-Psych platform or HELP Reward Token in a variety of ways, including, but not limited to, malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing and spoofing. Any successful attacks present a risk to the Self-Psych platform and the HELP Reward Token, including, but not limited to accurate execution and recording of transactions involving the token.

An acquisition of Tokens is suitable only for experienced persons who are in a position to evaluate the risks, including the risks related to the underlying technology, and who have sufficient resources to be able to bear any losses, including a complete loss, which may result from such acquisition. Before subscribing to or otherwise acquiring any Tokens, prospective buyers should specifically ensure that they understand the structure of, and the risk inherent to the Tokens.

Direct or indirect damage may be incurred by the Token Holder in connection with transmission errors, transmission cutouts, technical defects, overload, service interruptions (e.g. systems maintenance), disruptions, interference, illegal intervention (e.g. hacking) and willful blockage of telecommunication devices and networks (e.g. "mail bombing," attacks intended to cripple services, etc.) or in connection with other malfunctions or deficiencies on the part of telecommunication and network operators.

In using the Self-Psych Platform, data is transmitted over open, generally public networks (e.g. the Internet). Data is regularly transmitted in an unsupervised manner across borders, even if the sender and the recipient are both located in the same location. Even where the data itself is encrypted, the sender and recipient can sometimes remain unencrypted, such that third parties may be able to infer their identity. Self-Psych and HELP Reward Token accepts no liability and gives no guarantee that data transmitted and published via the Internet are correct, accurate and complete.

## **5. EXCLUSION OF LIABILITY**

The Issuer is not liable, not even in the case of negligence, for damage or consequential damage arising from or in connection with or access to or use of the Self-Psych platform or the impossibility of access or use. Furthermore, the Issuer excludes any liability to the extent permitted by law in connection with the purchase, holding, sale or other disposal of HELP Reward Tokens.

## **6. NO BASIS FOR DECISION, NO ADVICE**

Sales documents or agreements for the purchase of Tokens from the Issuer and this document are not intended to provide investment advice or any other form of decision-making and do not constitute financial, legal, tax and/or other advice. These documents do not replace the qualified advice required prior to any purchase decision, in particular with regard to all associated risks. No purchase or other decisions should be made based on these documents.

Prior to the acquisition of HELP Reward Tokens, persons should independently assess any possible risks, seek advice with respect to the economic, legal, regulatory and tax implications of the purchase of HELP Reward Tokens and should consult with his/her own investment, legal, tax, accounting or other advisors to determine the potential benefits, burdens, risks and other consequences of a purchase of HELP Reward Token.

Prospective HELP Reward Token Holders are required to study the whitepaper, the websites, and all other available information sources, do your own research, and are encouraged to clarify all their questions prior to any acquisition of HELP Reward Tokens.

## **HELP**

HelpRewardToken.io

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