




Crypto Investment Cheat Sheet: Evaluating Token Utility & RWA Opportunities






By Yogi Express | Dan Whitcher | 2025 Edition | 21 July 2025 | <https://yogi.express>

◆ TOKEN UTILITY CHECKLIST:

 Evaluation Factor	 Key Questions	 Yogi Tip
Core Functionality:	Does the token serve a real purpose in its ecosystem?	Avoid tokens with “ just hype ” and no role.
Network Necessity:	Is the token required for transactions, staking, or governance?	Essential tokens tend to hold value better.
Demand Drivers:	What drives ongoing demand for this token?	Look for organic demand, not artificial burns.
Ecosystem Growth:	Is the platform gaining users, developers, or partnerships?	More adoption = more token utility.
Revenue or Yield Model:	Does holding the token provide yield, discounts, or access?	Utility-backed yield is a positive sign.
Tokenomics Clarity:	Are supply, inflation, and vesting schedules transparent?	Beware of hidden supply shocks.
Regulatory Alignment:	Is the token compliant or structured for regulatory pathways?	Compliance lowers risk.

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◆ REAL-WORLD ASSETS (RWA) EVALUATION CHECKLIST:

 Evaluation Factor	 Key Questions	 Yogi Tip
Underlying Asset Quality:	Is the real-world asset stable and verifiable?	Treasuries, real estate, or invoice financing offer real-world ties.
Yield Potential:	Does the asset generate stable returns or yield?	Passive income is key for RWAs .
Issuer Credibility:	Is the project backed by a trustworthy team or institution?	Vet the people and partnerships.
Regulatory Compliance:	Is the offering aligned with legal and regulatory standards?	Check for jurisdictional clarity.
Liquidity & Access:	Can the token be traded or redeemed easily?	Look for platforms with strong liquidity options.
Security & Custody:	How is the underlying asset secured or insured?	Smart contracts + custodial assurance = safer investment.
Platform Reputation:	What is the project's market standing and user feedback?	Community trust speaks volumes.

Pro Tip: Score Each Project (1-5) for Each Factor

- **20+ Points:** Strong Candidate
- **15-19 Points:** Proceed with Caution
- **<15 Points:** High Risk / Avoid

Sources: Boston Consulting Group, Chainlink Insights, Token Terminal

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