

A note from Paul

I made this to make your job easier, not add to it. I used to teach too, so I built this the way I'd have wanted it. Everything's ready to go: no prep, no extra grading beyond a quick before-and-after check. With enough effort, every kid can learn this and have a better life for it.

Paul

Ready in 5 minutes

1. Give the pre-quiz (workbook first page).
2. Hand out Book 1 and the workbook.
3. Follow the day-by-day guide.
4. Give the post-quiz (workbook last page).
5. Type the 1s/0s into the Class Scorer and print the Principal Report.

The answer key, Class Results sheet and scorer how-to are at the back of this guide.

Your data, your choice: we don't collect student or school data. Sharing results, reviews or quotes is always your school's choice, and only with your permission. That includes the free trial.

Money Nobody Taught You

Read-Aloud Guide, Series 1: Books 1–15 · For teachers · Your notes on the last page shape the next version

What's in here

- **Pages 2–3:** Voice cheat sheets. How Ray, the crew and the new faces sound, plus the sound effect for every book.
- **Page 4:** Where to pause, and how to handle a restless room.
- **Page 5:** A first-day script for Book 1, word for word if you want it.
- **Page 6:** The whole series on one page: 15 rules, 15 steps up the family ladder.
- **Pages 7–21:** One page per book: stopping points, “guess the trick” moments, talk questions, and a **Land it** box for the last day.
- **Page 22:** Feedback sheet.

Quick start

- **About 10 minutes a day.** Most chapters fit one session. From Book 4 on, chapters are shorter.
- **Stop on the cliffhanger.** Every chapter ends on one. Read the “Next up...” line, then shut the book. Groans mean it's working.
- **Skim the slow parts.** Number tables, “Ray's Cheat Sheet,” and the back pages. Just say, “Ray did the math. Here's what it means.”
- **Student workbook:** one or two pages per book with the “Spot it” and “Try it” games. Hand it out after the last chapter of each book.

The feeling to leave them with

Paul wrote these books to move kids through three steps. Every book does it once:

1. **“Dang. The money game has rules, and nobody told us.”** Each book shows one trick that costs regular people money.
2. **“But I'm smarter now. I just learned how to beat it.”** The crew beats it by reading, asking, waiting, and fixing.
3. **“I can actually do better now.”** That's the hope. The family climbs one step up the ladder every book.

Keep it hopeful. Blame the rules, never the kids or their families. No politics, and no real politicians. The bad guys are made-up people using a rule, and the crew beats them by being smart. Always end on step 3: **read the green Land it box on each book page after the last chapter.**

Voice Cheat Sheet: The Crew

You don't need to be an actor. Change just one thing per character: speed, volume, or attitude.

Who	How they sound	Line to practice
Uncle Ray	50s, frac mechanic. Slow, low, calm. Short lines. Let silence do the work. Never rush him. When he goes quiet, you go quiet.	<i>"Sitting still is a skill." / "Ask me how I know."</i>
Nia	16 in the Teen Edition. Fast, sassy, sure of herself. Asks what everybody's thinking. Hit her CAPITAL LETTERS hard.	<i>"Wow. You don't." / "I know. I'm very smart."</i>
Marcus	15 in the Teen Edition. Works part-time at a warehouse after school. Counts every dollar. Dry and a little worried. Gets calmer every book.	<i>"I have two thousand nine hundred and twenty dollars and a dream."</i>
Dev	18 in the Teen Edition, a high school senior who just turned 18. The loudest guy in the room. Talks big, then cracks when he's caught. Go big, then go small.	<i>"I am NOT crying." (small) "It's allergies."</i>
Jaz	17 in the Teen Edition. CNA student just off a night shift at the hospital. Flat, sleepy, dry. Smart and too tired to fake it.	<i>"I'm too tired to be horrified."</i>
Roz	Ray's partner, the first R.W. Calm, exact, a little smug. Texts in full sentences.	<i>"I've been practicing."</i>
Ruth	Gauge checker. Dry, careful, looks over her glasses. Calculator in hand.	<i>"Name one."</i>
Mom	Ray's little sister. Calm and one step ahead. Calls him "Raymond" when she means business.	<i>"Would you have listened to me explain inflation?"</i>
The bad guys	Too friendly. Dale: big voice, shiny boots. Trent: soft, knows too much. Colt Barlow: cheery salesman, every line ends in "!" Brent (Book 5): a bright smile that never moves.	<i>Colt: "We can pre-approve you in ONE HOUR!"</i>

Group chat "Rent Is Due (Emotionally)": read it flat and quick, name then line ("Jaz: pulling up. somebody make eggs"), or hand each text to a different kid.

Ages are for the Teen Edition, Books 1–5. Check the "Which One Are You?" page at the front of each later book.

Voice Cheat Sheet: New Faces

These people show up later in the series. Same trick: change one thing.

Who	How they sound	Line to practice
Tavo (Book 10 on)	Kid who used to run cons out of his locker. Quick, street-smart, a little embarrassed when praised. Does math in his head.	<i>"Takes one to know one."</i>
Kenny (Book 12 on)	Trumpet player. Eager, honest, says the obvious thing out loud. Can hear a bad bearing across the shop.	<i>"And now the pickles are in the binder forever."</i>
Brent (Book 5 on)	Ex-banker who went straight. Calm, explains how the predators think.	<i>"Unless losing money isn't the plan."</i>
Andre	Marcus's buddy. Big, loud, good-hearted. Goes all in, learns, comes around.	<i>"STORE CARD: ZERO!"</i>
Mrs. Garza	Shop customer. Warm, proud, tough.	<i>"Tell Marcus my water is perfect."</i>
Bryce (Cornerstone)	Salesman. Smooth, cheerful, always in a hurry. Big smile in the voice.	<i>"Don't think too long! Talk soon!"</i>
Wendell Mabry	The man in the gray suit. Slow, polite, cold. Pauses before the last word.	<i>"Your family is very... organized."</i>
Ms. Bell (Book 15)	Lawyer with purple glasses. Plain-spoken, friendly, likes shop comparisons.	<i>"You don't use a hammer on a bearing."</i>

The 5:41 alert: the class makes the sound

When a phone "screams," raise your hand and let the room make the sound. Go dead quiet, then read the alert. Save **"Sent by:"** for last. The sound at the end of each book:

- **Book 1:** tornado alarm (Mom)
- **Book 2:** a new, higher, sharper sound (Mom)
- **Book 3:** low foghorn (Roz)
- **Book 4:** school bell (Mom)
- **Book 5:** old phone, "Brrring. Brrring." (Ruth)
- **Book 6:** frac-site air horn, "BRAAAAP!" (Ray's first)
- **Book 7:** school bell again (Mom)
- **Book 8:** diner phone ring, at 5:42 (Ray)
- **Book 9:** shop-door ding (Marcus's first)
- **Book 10:** cartoon boing (Dev)
- **Book 11:** heart monitor, "Beep. Beep. Beep." (Jaz)
- **Book 12:** cash register, "CHA-CHING!" (Tavo)
- **Book 13:** train whistle, "WHOOOOO!" (Roz)
- **Book 14:** diner order bell, "DING! DING!" (Ruth)
- **Book 15:** punch clock, "Ka-CHUNK." (Nia)

Read It Like a Story, Not a Lesson

The books are built for suspense. Your pauses do half the work.

Where to pause

- **Before every** ⚠️ **ALERT.** Sound effect, silence, then read it slowly. Save **“Sent by:”** for last, like a reveal.
- **One-line paragraphs.** “Ray didn’t laugh.” “Nobody said a word.” Those are drum hits. Stop two seconds and look up at the room.
- **When Ray goes quiet,** or puts his palm on the low brick. Make the room wait that one second too.
- **The last line before Ray’s Cheat Sheet.** Then read “Next up...” and close the book.
- **Speed up** for arguments and the group chat. **Slow down** for Ray and the sad parts: Ray’s story (Book 1, Ch 12), the torn pages (Books 8–14, Ch 6), and the last page (Book 15, Ch 10).

When the room gets restless

- **Give them lines.** Pick 3 or 4 kids a day to read short character lines: Nia’s comebacks, Dev’s “I am NOT crying,” the alerts, the group chat. Write the line on a sticky note ahead of time. No long passages, no cold reading.
- **Guess the trick before the crew does.** When somebody makes an offer that’s too good, stop: “What’s the catch? Thumbs up if it’s a trick.” Kids who know a hustle when they see one are great at this. Let them win. Tavo is one of them.
- **Ask the gearheads first.** When the shop shows up (a redline, a gauge, a relief valve, a timing light, a pump with no manual), let the kids who like engines explain it before Ray or Marcus does.
- **Keep the R.W. guess list** on the board for all fifteen books. Who keeps sending the alerts? Who wrote the green ledger?
- **Move.** Everybody stands when the alarm goes off. Sit when the alert is read.
- **Losing them?** Skip to the chapter’s last page and stop on the hook. Short beats dragging.

First Day Script: Book 1, Chapter 1

About 15 minutes. Say it your own way. **Red** = what you do.

Before you open the book (1 minute)

"The man who wrote this book is Paul Blankenburg. He's a **former oilfield instructor and frac mechanic in Fort Worth**. He fixes frac pumps, the giant engines out in the oil fields, the kind that shake the ground. He's not a banker. No suit. Money news confused him too. So he did what mechanics do. He took money apart like a broken pump until he saw how it worked."

"Every book shows one trick in the money game that nobody teaches you. There are fifteen. By the end, you'll know stuff most grown-ups don't."

Meet the crew (2 minutes)

Read the "Which One Are You?" page fast. "Who are you most like? Hands up."

Set up the alarm (30 seconds)

"In this story, phones scream like a tornado alarm. When my hand goes up, that's you."

Practice once. Then: "Okay. Quiet."

Read Chapter 1, "The Alert" (10 minutes)

- "The phone screamed." **Hand up. Alarm. Then silence.**
- "It went pale." **Pause.** Nia's "Wow. You don't." **A kid reads it.**
- "Ray didn't laugh." and "Ray was quiet one second too long." **Pause two seconds each.**
- "Quick word from me, the guy writing this. I'm a frac mechanic, like Ray." **Stop:** "That's the real author talking. The guy from Fort Worth."
- "Sent by: R.W." **Slow.** Second alarm. "He didn't turn around." **Close the book. Skip the Cheat Sheet today.**

After (2 minutes)

"Who is R.W.? Guesses go on the board." Then: "Money trouble from the other side of the world, hitting a 15-year-old saving for his first car in Texas. Kind of unfair, right? But Ray's about to teach them how to see it coming. And so are we."

Tease: "Tomorrow, Dev charges Marcus a dollar to borrow five, and Nia calls it a scam."

The Whole Series on One Page

One rule per book. One rung up the family ladder.

#	Book	The rule	The family's new rung
1	The Yen Heist	Money moves from far away.	A cushion
2	The Shrinking Paycheck	The yardstick moves.	Prices can't sneak up
3	The Score	Everybody's grading you.	A clean score
4	The Fed Call	Somebody sets the price of money.	Own the roof
5	The Vault Job	The bank makes money with your money.	A bank that works for you
6	The Cut	You get paid after they do.	Keep what you earn
7	The Inside Job	Your work has a price, so name it.	Own the business
8	The Hole	Debt rents your future.	Owe nothing bad
9	The Cover Story	Insurance is a bet you hope to lose.	Protected
10	The Long Game	Time is the only free money.	Money that works
11	The Floor	A stock is a slice of a business. The price is a mood.	A piece of everything
12	The Gold Swindle	If you can't hold it or explain where the return comes from, you're the mark.	Scam-proof
13	The Crash	Storms are certain. Timing isn't.	Ride out the storm
14	The Getaway	Pay your future self first.	Pay your future self
15	The Keys	Own something they can't take back. Then write down who gets it.	Pass it on

The mystery that pulls them through

- **Books 1-7:** Who keeps sending the 5:41 alerts signed R.W.? The answer keeps changing hands.
- **Book 8:** A green ledger. The alerts were copied from it. Seven pages are torn out.
- **Books 9-14:** One torn page comes back each book, around Chapter 6.
- **Book 15:** The last page, and a name, at 5:41.

From Book 2 on, Nia's Rulebook page at the end of each book is a good recap. Read the rule and the family ledger out loud; skip the rest if time is short.

Book 1: The Yen Heist

Rule 1: Money moves from far away.

A mystery phone alert signed “R.W.” warns the crew that money trouble is coming from Japan. Uncle Ray, a frac mechanic, explains how it reaches Texas paychecks, while the crew tries to figure out who R.W. is and what Ray lost the last time it happened.

Good stopping points (each ends on a hook)

- **Ch 1 “The Alert”** – A second alert hits. Ray stops in the doorway and doesn’t turn around.
- **Ch 2 “Rent on Money”** – Marcus gets his own alert: “Don’t buy the car Friday.” How do they know?
- **Ch 3 “The Country With the Cheap Money”** – R.W. texts Nia: “Ask him who cut my face out.”
- **Ch 5 “The Big Trick”** – Ray finally answers the phone. Four words: “It’s Tokyo again, Ray.”
- **Ch 12 “What It Cost”** – A 5:41 alert nobody admits to sending. Ray: “Not her too.”

Guess the trick before the crew does

- **Ch 1:** Ray rents his torque wrench for \$1 a day. Somebody rents it from him and rents it out for \$10. What’s the trick? What happens when everybody has to give the wrench back at once?
- **Ch 12:** Marcus hits \$3,000 and the car now costs \$3,300. He didn’t spend a dime. Stop before Nia speaks: how did he fall behind?

Talk about it

- Ray says every engine has a redline. What happens if a crew runs a pump past it every day because “it’s always been fine”?
- Who are you most like: Marcus, Nia, Dev, Jaz, or Ray?

Land it: say this after the last chapter

Dang: Money trouble can start across the ocean and still hit a Texas paycheck. Nobody warned the crew.

Smarter: Now you know the trick: when everybody runs at once, stuff breaks. The move is a cushion and a plan.

Hope: Ray panicked and lost. Roz sat still and came out fine. Marcus got to \$3,000 with eight months of packed lunches.

“Sitting still is a skill. Ray had to learn it the hard way. You just learned it for free.”

Book 2: The Shrinking Paycheck

Rule 2: The yardstick moves.

Marcus saved \$3,000 for a car, but the price keeps creeping up while he waits. A woman called Wren, an old secret about “the August gauge,” and a landlord’s lease that says “No maximum” show the crew why the same money buys less every year.

Good stopping points (each ends on a hook)

- **Ch 1 “What’s Shrinking”** – A comment on the car listing: “Pressure’s dropping. — R.W.” What is the August gauge?
- **Ch 2 “The August Gauge”** – A yellow hard hat on the porch step, with a note from Wren inside.
- **Ch 5 “Too Many Dollars”** – The lease says the rent goes up every year. “No maximum.”
- **Ch 7 “The Leaky Bucket”** – Dale calls and threatens Ray with an old file. Ruth doesn’t know what he has.
- **Ch 12 “What Shrinks, What Grows”** – A FINAL NOTICE letter, and an alert signed by someone new: Mom.

Guess the trick before the crew does

- **Ch 4:** Nia’s manager texts: the large cup is now 20 oz (was 24), same price, “customers won’t notice.” Notice what? Name the trick.
- **Ch 12:** The car Marcus chased all summer looks fine. Ray crawls under it with a flashlight. Guess what he finds before he slides out.

Talk about it

- Have you seen a bag of chips or a drink get smaller for the same price?
- Ray says diesel is in everything, because every truck runs on it. When gas goes up, what else gets more expensive?

Land it: say this after the last chapter

Dang: Prices creep up, cups shrink, and a raise can buy less than last year’s paycheck.

Smarter: Now you check the receipt, not just the number. You read the lease for “No maximum.” You look under the car.

Hope: Marcus bought a boring, solid car with cash and still had money left over.

Marcus said it best: “Knowing why the number moves. And not letting it move me.”
Stop blaming yourself for a yardstick you didn’t stretch.

Book 3: The Score

Rule 3: Everybody's grading you.

Marcus gets a FINAL NOTICE for a \$412 bill he never ran up. The crew follows a paper trail to a car lot with balloons on the antennas, and Mom finally tells why she knows so much about credit.

Good stopping points (each ends on a hook)

- **Cold Open "After Hours"** – A man copies Marcus's info, then feeds the form into a shredder.
- **Ch 1 "Final Notice"** – The same creepy company texts Nia: "Is this the sister of Marcus?"
- **Ch 4 "The Thirty Percent Line"** – Trent knows a secret Marcus never told him. Mom: "I found my papers."
- **Ch 7 "Nia's First Card"** – The phone number on the fake card belongs to the car lot.
- **Ch 11 "The Paperwork"** – Mom steps out of the truck toward an old car in the dark: "I'm just going to say hello."

Guess the trick before the crew does

- **Ch 1:** A FINAL NOTICE: \$412 for a clinic Marcus never went to. Pay it to make the scary stop? What should he do first?
- **Ch 8:** Trent just needs "name, birthday, Social Security —" What's wrong with this?

Talk about it

- Ray says a pump has a bunch of gauges: pressure, temperature, flow, vibration. Which gauges do you watch on a truck dashboard?
- Have you ever gotten a scary text in capital letters with a link? What did you do?

Spot it this week (a game, not homework)

- A store sign: "15% off when you open a card today." What are they really selling?
- An ad for "credit repair" that wants money up front.

Land it: say this after the last chapter

Dang: A computer that's never met you grades you. Scammers send scary letters so you pay before you think.

Smarter: You can read your report free, freeze it, and fix mistakes in writing. Never pay up front to "fix" anything.

Hope: Marcus's score came back. Nia's first card: \$0.00 interest. Mom now teaches a free class.

Marcus: "The score isn't who you are. It's just what the notebook says. And you're allowed to read the notebook." **Nia:** "And fix it."

Book 4: The Fed Call

Rule 4: Somebody sets the price of money.

A notice on the shop door gives Ray and Roz 14 days to buy the building or lose it, right around Fed day, when a room in Washington sets the price of money. A slick lender pushes an easy loan while Nia tracks down the mystery buyer.

Good stopping points (each ends on a hook)

- **Cold Open “The Paper on the Door”** – A 14-day clock, timed right next to the Fed meeting. Ray: “That’s on purpose.”
- **Ch 3 “Fixed or Floating”** – Marcus’s photo of the lender’s folder reads “BLUEBONN—.” He lied.
- **Ch 11 “The Front Wall”** – Scraping paint uncovers an old sign: “R— ’S DINER.” Ray walks out without a word.
- **Ch 12 “Own the Roof”** – “Dee, where’s your key?” And something is taped under the coffee can lid.

Guess the trick before the crew does

- **Ch 1:** Colt Barlow texts: “We can pre-approve you in ONE HOUR. Low payment, no hassle.” Why would somebody want you to hurry?
- **Ch 3:** Colt’s loan: easy start, low payment. Find the catch before Nia asks “What’s a balloon?”

Talk about it

- Ray walks around the building before going in, like he walks around a pump. What do you check first on a bike or truck?
- The roof has two or three years left. Jaz: “We have to buy it a hat.” What’s harder about owning than renting?

Spot it this week (a game, not homework)

- A “0% APR!” ad. Find the asterisk. What does the tiny print say?
- “The Fed” on the news. Notice how many people are guessing.

Land it: say this after the last chapter

Dang: Somebody else sets the price of borrowing, and some easy loans hide a balloon.

Smarter: Ask “fixed or floating?” first. Read the last page first. Lock a payment you can carry.

Hope: Ray and Mom grew up in rented rooms. Their mother never owned a roof. Now the family does.

Ray: “Rent’s gone every month. This stays.” A family’s story can change in one generation. It can start with you.

Book 5: The Vault Job

Rule 5: The bank makes money with your money.

The bank branch is closing, Mom has until Friday to empty her safe deposit box, and nobody has the key. Meanwhile somebody with the banker code BC-7 has been adding fees the family never asked for.

Good stopping points (each ends on a hook)

- **Ch 1 “Under the Lid”** – Surprise accounts nobody signed up for. Dev: “So, funny story. I might have.”
- **Ch 3 “Money From Nothing”** – A scary viral video. Dev is first in line at the bank at 11 PM.
- **Ch 5 “The Fee Hunt”** – A knock on the bay door at 11:20 PM. It’s Brent, in a hoodie.
- **Ch 7 “Yard and Rail”** – Ruth finds her old safe and the combination. The handle won’t budge.
- **Ch 9 “The Vault Job”** – The box opens. A small blue passbook says: R. W.

Guess the trick before the crew does

- **Ch 1:** Three add-ons the shop never asked for, all with the same line: Banker ID BC-7. Who is BC-7? Start a suspect list.
- **Ch 3:** A video with sirens: “GET YOUR MONEY OUT!!!” Before Dev runs: who posted it, and who benefits if you panic?

Talk about it

- Ray opens a stuck safe with a little oil, a rubber mallet, and patience. Have you ever unstuck something like that?
- Has an ATM ever asked you for a fee to get your own money out?

Spot it this week (a game, not homework)

- A “Member FDIC” or “NCUA” sticker on a bank or credit union door.
- **Try it:** Start a jar or envelope with a name on it, like Nia’s CAR jar. Write every in and out on a card.

Land it: say this after the last chapter

Dang: A bank uses your money, and some banks pile on fees you never asked for.

Smarter: Check the sticker. Read the fee list. Before you panic, ask who posted it and who benefits.

Hope: Every junk fee refunded. The family moved to a credit union its members own.

Ray: “Diagnosis costs money. Knowing how costs a Saturday.” You get to choose who handles your money, and you just learned how to choose.

Book 6: The Cut

Rule 6: You get paid after they do.

Dev gets an IRS letter. Then a caller who says he's "Officer Grant" wants the exact amount, in gift cards, by five o'clock. The crew traces the leak to MaxBack Tax, a strip-mall shop with a tube man, while a form with Ray's full name makes everyone wonder: is Ray R.W.?

Good stopping points (each ends on a hook)

- **Cold Open "Who Gets Paid First"** – The fake officer reads out the exact number on Dev's letter. How does he know?
- **Ch 3 "MaxBack"** – A dark sedan pulls away from the back of the tax shop. "What was in the box?"
- **Ch 6 "The Shop's Year"** – A form prints Ray's full name. Dev: "What if Uncle Ray is R.W.?"
- **Ch 7 "Raymond Wells"** – Mom sets down a heavy tote bag. Through the canvas: a corner of green cloth.

Guess the trick before the crew does

- **Cold Open / Ch 1:** "Pay \$1,912 today by five p.m. or there's a warrant." Dev grabs gift cards at the Quick Stop. Stop: what's wrong with this call?
- **Ch 3:** The banner says "FAST CASH. YOUR REFUND TODAY!" Before Roz asks: is a fast refund free? Who gets paid?

Talk about it

- Have you ever gotten paid and it was less than you expected? Where did the missing money go?
- Jaz calls her big tax refund "my bonus." Whose money was it really?

Spot it this week (a game, not homework)

- A pay stub (ask a grown-up). Find "gross," find "net," and where the difference went.
- **Try it:** Write down every dollar you earn this month: date, from whom, how much.

Land it: say this after the last chapter

Dang: The government's cut comes out before you see your pay. And crooks pretend to be the IRS because people are scared of it.

Smarter: Count every dollar, keep proof, answer real letters on time, and never pay anybody with gift cards.

Hope: Dev's shoebox became a log, and he answered his letter on time. The shop's taxes got set up right. Jaz stopped lending her paycheck for free.

Ray: "Nobody real makes you decide in an hour." If someone's rushing you, that's your answer.

Book 7: The Inside Job

Rule 7: Your work has a price, so name it.

The shop is busier than ever and somehow broke. Somebody is leaking its quotes to Lone Star Pump Pros, a rival that beats every price. The crew suspects Brent and learns to say a price out loud.

Good stopping points (each ends on a hook)

- **Cold Open “Friend Price”** – Lone Star had the shop’s exact quote. Same parts, same words.
- **Ch 5 “Two Tables”** – Lone Star offers to do Big Tony’s trucks for half price. Ray: “If somebody else is paying for it.”
- **Ch 10 “Opening Day”** – A framed order pad from an old diner. Nia writes: “Did Mama work HERE?”
- **Ch 12 “Page Seven”** – Mom holds the green ledger. “It’s time. Rule eight.”

Guess the trick before the crew does

- **Ch 4:** Lone Star charges \$49 for a service call and beats any price, but loses money on almost every job. Before Brent explains: why would a business lose money on purpose?
- **Ch 5:** Nia and Kayla sell at the same Saturday market. Only one of them counted the peanut butter. Guess who made money.

Talk about it

- Ray gives his friends a “friend price.” Is that kind, or does it hurt the shop? Can it be both?
- Ruth says the most powerful move in asking for pay is to stop talking. Why is staying quiet so hard?

Spot it this week (a game, not homework)

- A price with an asterisk or “starting at.” What’s under the star?
- **Try it:** With a parent’s OK, price a chore or side hustle: what it costs you, how long it takes, a fair price.

Land it: say this after the last chapter

Dang: If you don’t name your price, somebody else will. And a rival can sell below cost now to buy you cheap later.

Smarter: Count everything, even the “free” stuff. Know your ask, your floor and your walk-away. Say your price, then stop talking.

Hope: The shop runs at a real profit. Marcus becomes a paid apprentice. Jaz asks for a raise and gets it. Nia’s first business makes money.

Ray to Big Tony: “I’m not mad. But read the asterisk.” **Your work is worth something. Say the number.**

Book 8: The Hole

Rule 8: Debt rents your future.

Mom opens the green ledger. The alerts were copied from it, rule by rule. It ends at Rule 8, and seven pages are torn out. Dev's old \$1,100 store card comes back as \$2,380 from a collector, Jaz's loan payment jumps, and the family climbs out together, every Sunday at 8 a.m.

Good stopping points (each ends on a hook)

- **Cold Open "The Rules"** – Seven pages, torn out fast. Ray sets his mug down very carefully.
- **Ch 2 "The Meter"** – The collector: "Fifty bucks today." Ruth puts one finger on Dev's hand.
- **Ch 6 "The Third Envelope"** – Ray: "I tore them out." Nia: "Whose funeral?" Ray: "Not yet."
- **Ch 12 "Page Eight"** – Marcus's health coverage ends in eleven days. Ray texts: "We're going to talk about bets."

Guess the trick before the crew does

- **Ch 2:** "Fifty bucks today and I can flag yours. This offer's only good on this call." What's the trick? What should Dev ask for first?
- **Ch 9:** A man in a gray suit offers to make every family debt disappear. Ray just has to sign. Find the catch.

Talk about it

- Dev pays the highest rate first. Andre pays the smallest debt first and cheers sooner. Which would you pick?
- A rent-to-own TV costs "just \$9 a week." What does it cost after two years? (The ledger says \$936.)

Spot it this week (a game, not homework)

- A "rent to own," "no credit check," or "quick cash" sign.
- **Try it:** List anything you owe, even to a brother, sister or friend, and write a date to pay it back.

Land it: say this after the last chapter

Dang: Debt is rent on money. Tiny payments, scary calls and old debts with new dates keep people stuck.

Smarter: Write down everything you owe. Pick a plan and finish it. Never pay a collector on the first call. Ask for proof in writing.

Hope: Jaz's loan and Dev's cards are paid off. Together, the family owns more than it owes for the first time. Ray sits down at the table.

Roz: "Your future stops paying rent and starts paying you." Climbing out is slow. It still counts.

Book 9: The Cover Story

Rule 9: Insurance is a bet you hope to lose.

A six-minute hailstorm smashes the shop's skylight and soaks a customer's new motor. The shop had insurance and still owes \$11,000. Marcus's health coverage is about to end, storm chasers circle, and Ray finally opens his glove box.

Good stopping points (each ends on a hook)

- **Cold Open "Ten Days"** – Ray sits in his truck and stares into the glove box. He doesn't take anything out.
- **Ch 1 "The Morning After"** – "We did have insurance. And we're still paying eleven thousand dollars."
- **Ch 6 "Page Nine"** – A torn page comes back: a 1985 hospital bill. Ruth knew the price of the pie.
- **Ch 11 "Protected"** – A sign goes up down the road. Ray: "There's always a bigger storm coming."

Guess the trick before the crew does

- **Ch 3:** A roofing truck pulls up offering to "pay your deductible." Too good? Who really pays?
- **Ch 4:** A phone call offers Marcus a "health plan" for \$59 a month. Before he says yes: what should he look for in the tiny print?

Talk about it

- What's one thing you own you could never afford to replace? What's one thing you could?
- Kayla buys phone insurance. Nia starts a jar instead, and the jar loses round one. Was Nia wrong?

Spot it this week (a game, not homework)

- A "protection plan" offered at a checkout. What would a repair cost without it?
- **Try it:** With a parent, take pictures or a video of important things at home. Save it outside the house.

Land it: say this after the last chapter

Dang: "You're covered!" is on page one. The deductible is on page twelve, and what isn't covered is on page twenty-three.

Smarter: Learn four words: premium, deductible, copay, out-of-pocket max. Read the exclusions. Ask how the seller gets paid.

Hope: Everyone gets covered. Marcus goes full-time at the shop with health insurance and no gap. Mrs. Garza gets her motor, and her church sends six new customers.

Ray: "Storms come. Be ready before they do. That's the whole trick."

Book 10: The Long Game

Rule 10: Time is the only free money.

A penny that doubles for 30 days, an old envelope marked FOR THE GRANDBABIES, and 30 days for Marcus to decide about his old retirement money, while a salesman named Bryce offers free steak. New: Tavo, suspended for a candy business in his locker.

Good stopping points (each ends on a hook)

- **Cold Open “One Penny”** – Two envelopes, one day. Ray: “Both of them are about time.”
- **Ch 4 “The Steak Dinner”** – Bryce texts Marcus: “I can come by your work at noon.” How does he have the number?
- **Ch 5 “The Termite”** – Bryce: “We think in decades.” Dev: “Creepy.” Ray: “Smart. That’s the creepy part.”
- **Ch 10 “The Choice”** – Marcus clicks, two days early. The shop cheers.

Guess the trick before the crew does

- **Cold Open:** \$100,000 today, or one penny doubled every day for 30 days? Take a class vote before Nia does the math. (Day 30: \$5,368,709.12.)
- **Ch 4:** A free steak dinner, a plan that “never loses a dime,” and a bonus that ends tomorrow. Count the warning signs.

Talk about it

- Marcus says a tiny fee is like a slow leak in a tire. What happens to a tire with a slow leak over a year?
- Would you rather have \$212 of red shoes now, or watch \$212 grow? Is there a right answer?

Spot it this week (a game, not homework)

- The words “guaranteed,” “never lose,” or “limited time” in a money ad.
- **Try it:** Pick a savings goal. Once a week, write down how much you have. Just one number.

Land it: say this after the last chapter

Dang: Every year you wait is a year your money doesn’t grow. And salesmen show up with free steak right when people are confused.

Smarter: Start small, start now. Find the fee. Pick simple and cheap. Turn on the “robot” and stop watching.

Hope: Marcus, Jaz and Dev invest automatically every month. Ray starts late, not never. A \$25 bond from 1984 comes back worth more than four times what it cost.

Ray: “Don’t spend the hill.” The best time to start was years ago. The next best time is now.

Book 11: The Floor

Rule 11: A stock is a slice of a business. The price is a mood.

A scooter company called ZOOMR jumps 400% in a week while it keeps losing money. Andre wants in. Cornerstone offers to buy 40% of the shop. Then, on Thanksgiving at Ruth's house, Ruth finally tells what she knows about Mama.

Good stopping points (each ends on a hook)

- **Cold Open "Everybody Wants a Slice"** – Ray and Roz don't say no to Cornerstone. That's the scary part.
- **Ch 1 "The Slice"** – "Did the scooters get four times better this week?" Ray: "Kid. That's the whole book."
- **Ch 5 "What Is a Shop Worth?"** – Ruth hasn't touched her pancakes. "Thursday. Bring pie."
- **Ch 11 "Down Here"** – Ray, palm on the low brick: "She used to lean right here. On her break."

Guess the trick before the crew does

- **Ch 2:** Andre's group chat is full of people saying ZOOMR is "going to the MOON," all posting the same thing at the same time. Tavo spots it first. What's going on?
- **Ch 5:** Cornerstone's offer for 40% of the shop is generous. Read the fine print with Roz: what else do they want?

Talk about it

- Marcus shows a pressure needle jumping on a cold start, then settling. How is that like a stock price?
- Tavo pays back a debt nobody asked him to pay. Why would he do that?

Spot it this week (a game, not homework)

- A store brand and a famous brand side by side. Who owns each one?
- **Try it:** Pick three brands you use (a snack, a shoe, a game). Find out what company owns each one.

Land it: say this after the last chapter

Dang: The price on the screen moves with people's feelings. Hype, bots and hot tips push you to buy the mood.

Smarter: Ask "What does it make?" and "Does it keep any money?" Read the risks first. Wait when everybody says hurry.

Hope: The family starts the Sunday Slice Club. Roz and Ray turn down Cornerstone's slice. Tavo pays his debt.

Nia: "She didn't get her slice. But we all got one."

Book 12: The Gold Swindle

Rule 12: If you can't hold it or explain where the return comes from, you're the mark.

Mrs. Garza paid Star Vault Metals for ten gold coins “stored in our vault.” She has never seen them. Nia finds one dull line about gold on page 311 of a giant bill, and torn page twelve is a 1983 receipt for a coin that never came. Gold is real money. The swindle is the dealer.

Good stopping points (each ends on a hook)

- **Cold Open “Next Week”** – “Next week,” every time, since October. Ruth: “Bring every paper.”
- **Ch 2 “Next Week”** – Ray folds the red letter face down. “Two weeks. Let’s go find some gold.”
- **Ch 6 “Page Twelve”** – 1983. Where else has Nia seen that number? She boxes it.
- **Ch 10 “The Free Class”** – The vice principal asks Tavo to teach the class to sixth graders, on purpose.

Guess the trick before the crew does

- **Ch 2:** The crew calls Star Vault. Tavo hears a sales script he knows by heart. Can the class name the steps? (Flattery, hurry, scare, the fix, only three left.)
- **Ch 4:** GoldDrop: “Every token backed by real gold! Earn 2% EVERY WEEK!” plus a bonus code for friends. Tavo asks one question. What is it?

Talk about it

- Marcus says a gas gauge can say full when the tank isn’t. How do you check what’s really in an engine?
- Ray builds a scam checklist like a truck inspection: brakes, tires, lights, horn, mirrors. Which check would catch GoldDrop?

Spot it this week (a game, not homework)

- An ad for gold, silver or crypto. Does it say how the seller gets paid?
- **Try it:** Pick one ad. With a grown-up, ask: Who benefits if I say yes? Write it down.

Land it: say this after the last chapter

Dang: A promise about gold, or a number in an app, is only as good as the person on the other end. Mama got fooled in 1983.

Smarter: Can you hold it? Where does the return come from? Who can switch it off? Fail one, don’t drive it.

Hope: The crew helps Mrs. Garza fight back, teaches a free class, and turns down a shiny pitch together. Ray finally holds a real coin.

Mrs. Garza: “I’m good at waiting now. But this time, I know what I’m waiting for.”

Book 13: The Crash

Rule 13: Storms are certain. Timing isn't.

It's March. The shop's biggest customer cancels a \$38,000 payment. Oil and the markets crash. The dull line from page 311 wakes up, and Cornerstone offers a "storm price" for the building. Will what the family built hold?

Good stopping points (each ends on a hook)

- **Cold Open "Is It Storming Yet?"** – PAYMENT CANCELED. \$38,000. Roz: "Let's see what we built."
- **Ch 3 "Two Kids, Same Choice"** – Nia jumps up. "Page 311. They didn't forget it. They saved it."
- **Ch 6 "Page Thirteen"** – An offer for half what the building is worth. Ray's palm is on the low brick. Not a word.
- **Ch 11 "The Turn"** – Tavo pulls a relief valve in the gym. PSSSHHHH! Half the room jumps.

Guess the trick before the crew does

- **Ch 2:** Andre: "Sell everything. Get back in when it's safe." Before Jaz answers: how would he know when it's safe?
- **Ch 6:** Cornerstone: cash now, then rent your own building back. Brent has seen this letter. What's the catch?

Talk about it

- Marcus shows the class a relief valve on a tank. What does it do, and how is a storm fund like one?
- The shop had one giant customer. Tavo says that's like a van with one belt. What happens when it breaks?

Spot it this week (a game, not homework)

- A news story that sounds very sure what the market will do next. Does anybody really know?
- **Try it:** With a grown-up, make a short list: "If a bad month comes." Who to call, what gets paid first.

Land it: say this after the last chapter

Dang: Bad months, oil busts and crashes keep coming back, and nobody knows when. A dull line in a law can change what a dollar is worth.

Smarter: Build a storm fund on sunny days. Owe nothing bad. Have more than one customer. Don't panic-sell.

Hope: Short weeks, but no layoffs and no panic. The line of credit is used once and paid back. The family keeps its building.

Tavo: "When you know how something's rigged, you can beat it." **Ray:** "Slow beats slam."

Book 14: The Getaway

Rule 14: Pay your future self first.

Ray doesn't show up. He took a day off to find out what happens when he can't work anymore. Kenny builds a life calendar on the shop wall, the shop starts a retirement plan, records from Austin reveal Cornerstone's old name, and a letter offers Ray "The Getaway Plan."

Good stopping points (each ends on a hook)

- **Cold Open "Got Away"** – "It wasn't a getaway." Roz: "It was the first step of one."
- **Ch 5 "Free Parts"** – Ray types a number and walks away. Marcus whistles: "Fifteen percent."
- **Ch 6 "Page Fourteen"** – \$2,000 a month for life. "You're going to say no, right?" Ray doesn't answer.
- **Ch 12 "Page Fourteen"** – Ray hands Nia a key. "You read the boring parts."

Guess the trick before the crew does

- **Ch 6:** "WE BUY YOUR HALF. \$2,000 A MONTH FOR LIFE. GO FISHING." Sounds great. What happens to the payments when Ray dies? Who gets the building?
- **Ch 5:** Andre's job offers a free match, and he's been skipping it. Before Ruth explains: what is he leaving on the table?

Talk about it

- Kenny's calendar has a box for every year to 85. Why does it matter how many boxes have no paycheck?
- A frac pump gets serviced on schedule or it breaks. Ray: "Pay the pump now, or buy a new one." What's the money version?

Spot it this week (a game, not homework)

- An hour meter or odometer on a machine. When's its next service?
- **Try it:** Split the next money you get into three jars: NOW, LATER and BAD DAY.

Land it: say this after the last chapter

Dang: Someday you won't be able to work. Free match money gets skipped, and cash jobs that never get written down count as zeros later.

Smarter: Pay future you first, every paycheck. Take the free match. Start with one percent if money is tight. Report every dollar.

Hope: Ray puts in fifteen percent and turns down the Getaway Plan. Mom opens her account. Marcus will buy Ray's half of the shop over ten years.

Marcus: "We're actually doing better. Like, for real. Not just less bad. Better."

Book 15: The Keys

Rule 15: Own something they can't take back. Then write down who gets it.

At 5:12 a.m., Nia, Tavo and Kenny find a steel box behind the low brick. Wendell Mabry, the gray suit, shows his face with an offer for Roz's half, good until Friday at 5:00. Ms. Bell, a lawyer, helps the family write it all down. At 5:41, the last rule is read.

Good stopping points (each ends on a hook)

- **Cold Open "Tink, Tink, Tonk"** – A secret box in a wall. Nia: "Not yet. At 5:41."
- **Ch 1 "Ms. Bell"** – A tall man in a gray suit gets out of a car. Roz: "Wendell Mabry. In person."
- **Ch 2 "The Gray Suit"** – Friday, 5:00. Nia does the math: then forty-one minutes. Perfect.
- **Ch 9 "Paper Beats Revenge"** – 5:22. Nineteen minutes. Nia slips into the office with her phone.

Guess the trick before the crew does

- **Ch 2:** Wendell offers Roz "today's value plus 20%, cash," ending Friday at 5:00. Dev: "That's a lot of money!" What's the true problem, and what's the fake fix?
- **Ch 3:** Mr. Boone's old pump has no manual. What happens when the know-how lives in one head?

Talk about it

- Big Lou taught Ray, Ray taught Marcus, Marcus taught Tavo, Tavo taught Kenny. Who taught you to fix something?
- Ms. Bell says everybody owns something, even if it's just a bike. What would you write down, and who would you trust?

Spot it this week (a game, not homework)

- A form with a line that says beneficiary. Is it filled in?
- **Try it:** Teach one rule from this series to somebody younger than you. Use your own words.

Land it: say this after the last chapter

Dang: A promise said out loud but never written down can be lost. That's what happened to Mama's diner.

Smarter: Own something. Write down who gets it. Tell people where the paper is. Write your know-how in a binder.

Hope: Wills and a buy-sell are signed. Marcus gets first right to buy. A free Saturday class begins. (Ch 10 spoiler: Ray finally says his mother's name, Ruby. Keep it secret until then.)

Andre: "It kind of is set up that way. But now I can see it. I can actually do better now." **Ray:** "Kid. That's the whole book."

Teacher Feedback Sheet

Thank you for reading these with your class. Short notes are perfect.

Grade / ages: _____ Number of kids: _____

Books and chapters read: _____

Where did they groan when I stopped? (Book and chapter)

Where did they get restless? (Book, chapter, or what part)

Favorite characters, voices, sound effects (And why, if they said)

What did they repeat afterward? (Lines, words, ideas)

Did the “Land it” endings land? (Hopeful? Did anything feel scary or preachy?)

Reading-level problems (Hard words, long parts, confusing money ideas)

Open notes (what worked, what to cut, what to add)

Before and After: the Money Quiz

A quick, ungraded check of what your class learns from Books 1–5.

This is not a test. It's ungraded and just a before-and-after check. Tell students that: no grades, no pressure, best guesses are fine.

How to run it

1. **Before Book 1:** students do **“What Do You Already Know?”** (the first page of the student workbook).
2. **After Book 5:** students do **“What Do You Know Now?”** (the last page of the workbook). It's the same 10 questions.
3. Mark each answer right (1) or wrong (0) with the key below. Use the paper Class Results sheet, or the Class Scorer spreadsheet (next pages). Both are optional.

Answer key

#	Answer	Topic	Book
1	B) interest: rent on borrowed money	Interest is rent on money	Book 1
2	B) So a surprise doesn't turn into a crisis	Keep a cushion	Book 1
3	C) A price hike in disguise (shrinkflation)	Shrinkflation	Book 2
4	B) Less than before	Raises vs. prices	Book 2
5	C) Don't click. Check it yourself another way	Scam alerts	Book 3
6	B) You can read your report free and fix mistakes in writing yourself	Credit reports	Book 3
7	A) balloon payment	Balloon loans	Book 4
8	B) the rate stays the same for the life of the loan	Fixed vs. floating rates	Book 4
9	B) Your deposits are insured up to a limit	Deposit insurance	Book 5
10	B) It lends it out and charges more interest than it pays you	How banks make money	Book 5

Your data, your choice: we don't collect student or school data. Sharing results, reviews or quotes is always your school's choice, and only with your permission. That includes the free trial.

Class Results (optional)

Paper version. Use this or the Class Scorer spreadsheet, or skip it.

Score = number right out of 10. Change = After minus Before. Use student numbers or first names only.

#	Student (number or first name)	Before (0-10)	After (0-10)	Change
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
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22				
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24				
25				
26				
27				
28				
29				
Money Nobody Taught You · Series 1 · Free one-class trial · Teacher guide · Class Results sheet				

How to Use the Class Scorer

Class-Scorer.xlsx · works in Excel or Google Sheets · no macros · fully offline

1. **Start Here tab:** read the short steps.
2. **Pre-Quiz tab:** type each student's number or first name (up to 35). For Q1–Q10 type **1** if right, **0** if wrong. Totals fill in by themselves.
3. **Post-Quiz tab:** names copy over from the Pre-Quiz tab. Mark Q1–Q10 the same way after Book 5.
4. **Scores tab:** each student's before, after and change, plus class averages, students improved and an overall letter (A = 90%+, B = 80%+, C = 70%+, D = 60%+, F below).
5. **Principal Report tab:** one printed page. Big numbers at the top (average before, average after, gain, how many students improved), a before-and-after chart by topic, a chart of students improved / same / dropped, and the top 3 improved and 2 weakest topics. Print it or save it as a PDF.
6. **Optional - Other Measures tab:** skip it if you like (see the next page).

Leave a cell blank if a student was absent. Blank rows are ignored. More than one class? Make a copy of the file for each class.

Privacy. Your data stays with your school. This file doesn't send anything anywhere. Use student numbers or first names only. Sharing results with us is always your choice. Your data, your choice: we don't collect student or school data. Sharing results, reviews or quotes is always your school's choice, and only with your permission. That includes the free trial.

OPTIONAL - Other Measures (skip if you like)

LIMITED DATA - READ FIRST: This is one class over a few weeks. These numbers can show patterns but cannot prove the books caused any change. Many other things affect reading, math, and attendance. Use them as encouraging signs, not proof.

The more classes and the longer you use it (a full semester or year, several classrooms), the more meaningful these numbers become.

If you want more than the quiz, the scorer's **Optional - Other Measures** tab has a row per student for:

- Books finished (0–5) and workbook pages completed
- Reading level before and after (your own measure)
- Math check before and after (optional)
- Asked for the next book (Y/N)
- A short participation note
- IEP / accommodations (Y or blank, optional)

The tab shows class totals and averages only. These measures stay off the Principal Report on purpose: **the before-and-after quiz is the main result**. One exception: if you mark any students Y for IEP / accommodations, the Principal Report adds one line with that group's before-and-after quiz scores. Leave it blank and the line never appears.

Limited data: one class, a few weeks. Encouraging signs, not proof.

Your data stays with your school. This file doesn't send anything anywhere. Use student numbers or first names only. Sharing results with us is always your choice. Your data, your choice: we don't collect student or school data. Sharing results, reviews or quotes is always your school's choice, and only with your permission. That includes the free trial.

Every Learner

Simple ways to make sure every student can follow along and show what they know.

Read-aloud and audio options

- Read aloud yourself first: the books are written to be heard. Do the voices if you like; pause at the end of a chapter for a quick “What do you think happens next?”
- Show the panel on a screen while you read, so students can follow the pictures.
- Partner reading: pair a stronger and a newer reader to take turns by page or by character. Let anyone pass.
- Let students re-read a chapter on their own device with text-to-speech (below).

Free built-in text-to-speech (no account with us, nothing to install from us):

PDF in Microsoft Edge	open the PDF in Edge and choose “Read aloud” (toolbar or right-click).
EPUB in Google Play Books	upload the EPUB, open it in the app and turn on “Read aloud” from the menu.
Kindle	send the EPUB with Send to Kindle; on a Fire tablet use Text-to-Speech, on a Kindle e-reader use VoiceView with Bluetooth audio.
iPhone / iPad	Settings > Accessibility > Spoken Content > Speak Screen, then swipe down with two fingers from the top.
Android	Settings > Accessibility > Select to Speak, or the TalkBack screen reader.
Chromebook / Windows / Mac	Select-to-speak or ChromeVox on Chromebooks, Narrator on Windows, VoiceOver or Spoken Content on Mac.

Words lettered inside the pictures (signs, phone screens, sound effects) are part of the art, so text-to-speech may skip them. Read those aloud or describe them.

Reading the quiz aloud

- You may read every quiz question and answer choice aloud.
- Give extra time, or split the quiz into two short sittings.
- Follow any IEP or 504 accommodations your students already have; check with your school’s support staff if you’re unsure.
- Students may point to or say their answer while you mark it.
- It’s ungraded: the quiz is a before-and-after check of what the class learned, not a test of any student.

Engagement Tips

One page of ideas. Use what fits your room.

- **Start with a hook question.** “Has a store ever tricked you?” or “What would you do with \$500?” One minute, then read.
- **Short chunks.** One chapter or less per sitting. Stop on a cliffhanger so they want the next one.
- **Move and talk.** Turn-and-talk with a partner, stand up to vote (“Scam or legit?”), walk to a corner for each answer.
- **Act out the panels.** Let students read or act out a comic panel. Assign the voices; it works with a few volunteers or the whole room.
- **Praise effort.** Notice good thinking out loud: “You checked the fine print. That’s exactly what Ray would do.”

Reaching your toughest students

- Give them a job: read Ray’s lines aloud, be the money detective who spots the scam first, run the calculator, or lead the “Spot it” hunt.
- Tie it to what they care about: a first car, a phone bill, a paycheck, sneakers. Ask them for the example.
- Let them challenge the characters: “What would you have done?” Disagreeing with the crew counts as thinking.
- Use the “Try it” steps as quick wins: real, small, done today.
- The crew start out making mistakes too. Some students may see themselves in the story, and see a way forward.

These are classroom ideas from the author, not a special-education program. Your school’s support staff know your students best.