

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, Books 1–5 (v2) · For teachers · Trial run: your notes on the last page shape the next version

What's in here

- **Page 2:** Voice cheat sheet. How Ray and the crew sound, plus sound effects.
- **Page 3:** Where to pause, and how to handle a restless room.
- **Page 4:** A first-day script for Book 1, word for word if you want it.
- **Pages 5–9:** One page per book: stopping points, “guess the trick” moments, talk questions, and a **Land it** box for the last day.
- **Page 10:** Feedback sheet.

Quick start

- **About 10 minutes a day.** Most chapters fit one session. Chapters in Books 4 and 5 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.”

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

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. 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. 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, 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. 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.	<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: 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.

Sound effects: the class does these

When a phone "screams," raise your hand and let the room make the sound. Then go dead quiet before you read the alert.

- **Book 1:** tornado alarm. **End of Book 2:** a new, higher, sharper sound (Mom).
- **End of Book 3:** a low foghorn (Roz). **End of Book 4:** Mom's school bell. **End of Book 5:** old phone ring, "Brrring. Brrring." (Ruth)

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.** “Ray was quiet one second too long.” 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 for the sad parts: Ray’s story (Book 1, Ch 12), Ruth’s letter (Book 2, Ch 12), Mom and Gary (Book 3, Ch 12).

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. Nod when it’s their turn. 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.” Each book page lists the best spots. Kids who know a hustle when they see one are great at this. Let them win.
- **Ask the gearheads first.** When Ray uses a shop comparison (a redline, gauges, a stuck safe, a rattle), let the kids who like engines explain it before Ray does.
- **Keep the R.W. guess list** on the board all five books. Who keeps sending the alerts?
- **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. Most grown-ups never learned these. By the end, you’ll know stuff they 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.”

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.**

Teacher Feedback Sheet

Thank you for trying this out. 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				
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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.”

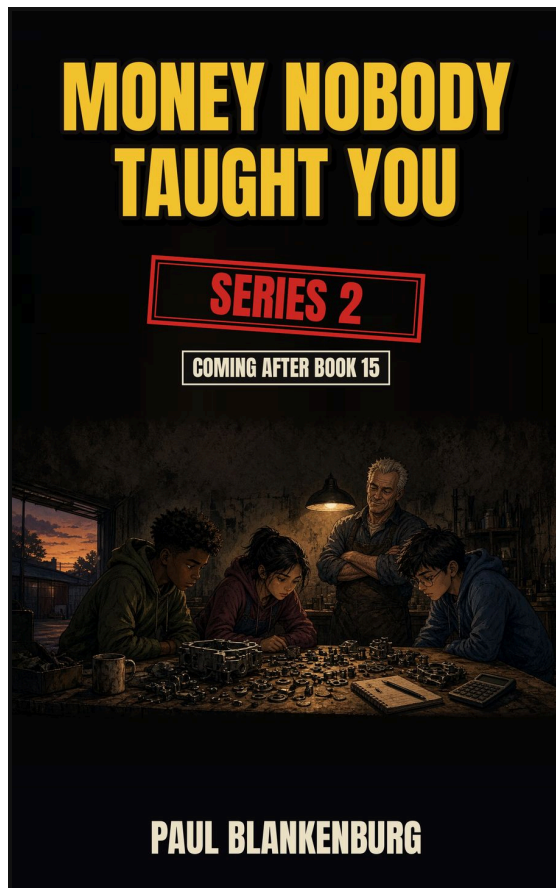
Reaching your toughest students

- 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.

Teacher notes

When the post-quiz is done and the Principal Report is printed, here is what comes after this series.



Series 2 cover preview - artwork may change.

Coming after Book 15: Series 2.

Ray learns a machine by tearing it apart, studying every small part, and seeing how the whole thing fits together. Money works the same way. The younger kids watched the crew learn Ray's rules the hard way. Now they're the ones holding the money, and the world has new tricks waiting. Every new lesson builds on what they already know, with bigger stakes and sharper choices, until it's their turn to pass it all down to the kids coming up behind them.

Success is built on knowledge.

Questions or results to share (always your choice): Paul Blankenburg, blankenburg6@gmail.com