

MONEY NOBODY TAUGHT YOU · BOOK 1

THE YEN HEIST

TEEN EDITION



PAUL BLANKENBURG

The Yen Heist

TEEN EDITION

Money Nobody Taught You: Book 1

*How Money in Tokyo Moves Your
Paycheck*

by **Paul Blankenburg**

Which One Are You?



Marcus, 15: The Paycheck-to-Paycheck Guy Part-time warehouse job after school. Half his check goes to Mom for bills. Checks his balance before every swipe. Saving for a car and so *close* he can taste it.

Nia, 16: The One Who Asks Marcus's big sister. High school junior. Makes

smoothies after school. Saving for her first car. Will ask the question you were too proud to ask, and then make fun of you for not asking it.

Dev, 18: The “I’ve Got This” Guy High school senior, just turned 18. Learned investing from videos. Buys what’s trending. Talks big. Secretly scared he’s faking it.

Jaz, 17: The Careful Saver High school health-science student in a CNA program, night shifts at the hospital, a loan for her CNA classes. Keeps everything in plain savings because investing feels like gambling.

Uncle Ray, 50s: The Guy You Wish You Had Frac mechanic. Yellow hard hat. Coffee mug the size of a fire

hydrant. Calm, blunt, and he explains money like it's a broken pump.

Chapter 1: The Alert

8:02 A.M.

The phone screamed.

Not a ringtone. Not a text. The loud, ugly alarm your phone saves for tornadoes.

Marcus almost dropped his coffee. Dev almost dropped the phone.



ALERT, 8:02 AM USDJPY ▼

FALLING FAST *It's starting.*

8:02 A.M.



“Dev,” Marcus said. “Why is your phone doing that?”

Dev stared at the screen like it owed him money.

“I didn’t set that,” he said. “I don’t even know what that is.”

“It’s *your* phone.”

“I know it’s my phone, Marcus.”

They were standing in Uncle Ray’s driveway in Fort Worth. Monday

morning. The Texas sky was already too big and too bright. Marcus had a late start at school. Dev was “doing online school,” which today meant Ray’s driveway.

And then Dev’s face did something Marcus had never seen it do.

It went pale.

The Money on the Line

“Hey,” Marcus said. “You good?”

Dev swallowed. “Last week I moved my savings.”

“Moved it where?”

“Into a fund. A guy I follow said it was about to take off.” Dev opened his investing app. Red. All of it red. “Four

thousand dollars. That was my *everything* money. Car breaks down, I lose my job, that was the money.”

Marcus winced. Four thousand dollars was a lot of skipped takeout.

He pulled out his own phone. His savings app had one goal on it, glowing like a nightlight:

CAR: \$2,920 of \$3,000

Eighty dollars away. Eight months of packed lunches. He’d already picked the car. Silver, a little dented, runs great, guy wanted three grand cash.

“Is this going to mess with mine?”

Marcus asked. “It’s just sitting there. It’s not in anything.”

Dev didn’t answer. He was refreshing his app over and over, like that would help.

(Those numbers are made up for the story, by the way. But you know somebody whose numbers look exactly like that. Maybe you.)

Enter Nia

The screen door banged open.

Nia came out in her smoothie-shop visor, backpack on one shoulder, holding a piece of toast like a weapon.

“Why is Dev’s phone having a panic attack?”

“Aren’t you supposed to be at school?”
Marcus said.

“Late start. Answer my question.”

Dev turned the phone around. Nia read it out loud, slowly.

“U-S-D-J-P-Y.” She looked up. “Is that a password? Did you get hacked?”

“No,” Dev said. Then, less sure: “I don’t think so.”

“Do you know what it means?”

Dev opened his mouth. Closed it.

“Wow,” Nia said. “You don’t.”

“I know *roughly*—”

“You invested four thousand dollars and you don’t know what the scary letters mean.”

“How do you know it was four thousand?”

“You say everything loud, Dev.”

Ray Stops Smiling

The garage door groaned open.

Uncle Ray walked out wiping grease off his hands with a rag. Yellow hard hat pushed back. Giant coffee mug in the other fist.

Ray fixes frac equipment, the huge pumps and engines out in the oil fields. The kind of machines that shake the ground. He fixes them when they break, which is always.

“Who died?” he said.

“Maybe my savings,” Dev said, and held up the phone.

Ray leaned in and read it.

And here’s the thing about Uncle Ray. Ray always has a joke. Ray laughed at his own truck catching fire once.

Ray didn’t laugh.

“Where’d you get this alert?”

“It just showed up,” Dev said.

Ray was quiet one second too long.

“Huh,” he said. “That’s not good.”

The Letters

“Okay, somebody explain it like I’m sixteen,” Nia said. “Because I am.”

Ray set his mug on the hood of the truck.

“It’s a price,” he said. “That’s all. USD is US dollars. JPY is Japanese yen, the money they use in Japan. Put ’em together and it’s asking one question: *how many yen does one dollar buy?*”



“So like a price tag,” Nia said.

“Exactly like a price tag. Say one dollar buys 100 yen.” Ray held up a finger.

“Made-up number, easy math.

Tomorrow, one dollar only buys 95 yen. What happened?”

Nia thought about it. “The dollar got weaker? It buys less stuff.”

“There it is. The number going *down* means the dollar buys fewer yen. Or flip it around: the yen got stronger.”

Marcus frowned. “Okay, but why would that make a tornado alarm go off?”

“Because,” Ray said, “when that number drops *fast*, it usually means a whole lot of people are running at the same time. And when big money runs, it knocks stuff over.”

Rent on Money

Ray pointed at the garage.

“You see my torque wrench in there? The big one?”

“The one you won’t let anybody touch,” Marcus said.

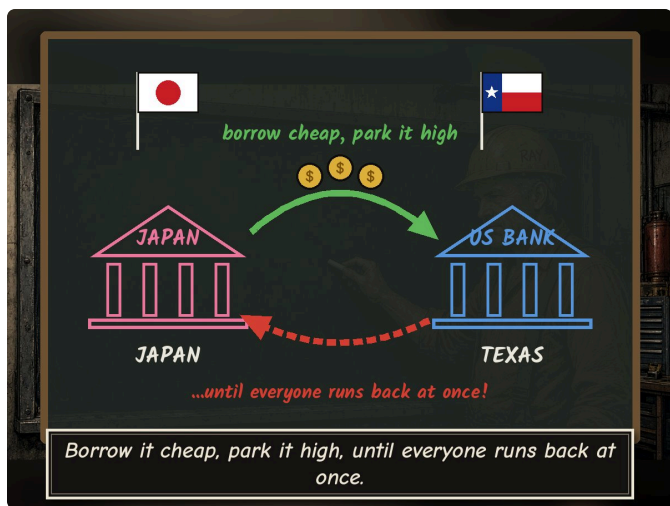
“That one. Say I rent it out. Guy down the street charges ten bucks a day for his. I charge one dollar a day for mine. Where’s everybody going?”

“You,” Nia said. “Obviously.”

“Now say somebody’s smart. They rent my wrench for a dollar, then rent it to *someone else* for ten. What do they make?”

“Nine bucks a day for doing nothing,” Nia said. “That’s actually genius.”

“That’s actually what big investors do with money,” Ray said. “Money gets rented out too. That rent is called interest. Some countries rent out money cheap. Some rent it out expensive.”



“Japan’s been the cheap wrench,” Ray went on. “So people borrow yen for almost nothing, trade it for dollars or whatever pays more, and pocket the difference. There’s a name for it: the *yen carry trade*.”

“Sounds like a wrestling move,” Nia said.

“It does. It’s not.” Ray tapped the phone. “Money flows to wherever it gets rented

out best. Like water running downhill.
And it works great, for a long time.”

“Until?” Marcus asked.

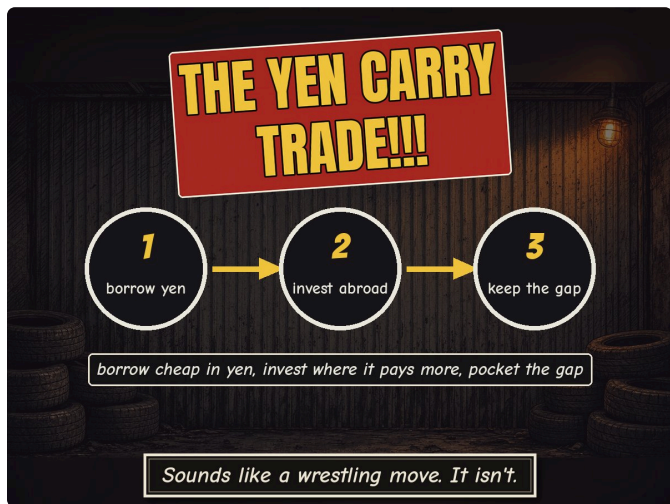
“Until the rent changes. Or the yen gets stronger, so paying it back costs more. Then everybody who borrowed that cheap wrench has to give it back *at the same time*. They sell whatever they bought, fast. Stocks. Funds.” He looked at Dev. “Whatever’s in there.”

Dev looked at his red app and made a small noise.

“So What? I Don’t Have Billions.”

Marcus crossed his arms.

“Okay, but that’s billionaires. I don’t have billions. I have two thousand nine hundred and twenty dollars and a dream.”



“Same,” Nia said. “Minus about two thousand dollars.”

Ray nodded. “Fair. But you ever throw a rock in a pond?”

“Ray.”

“The rock’s somewhere else. The ripples hit everybody. When big money runs, it moves stock prices. That hits Dev’s fund. It can move interest rates. That hits what your savings earns, what a car loan costs, what your student loans cost. It doesn’t matter if you’ve never been to Japan. You’re in the pond.”

“So some guy I’ve never met,” Marcus said slowly, “doing a money thing across an ocean, can mess with my car?”

“Now you’re getting it.”

“That’s insane.”

“That’s a Monday.”

Quick word from me, the guy writing this. I’m a frac mechanic, like Ray. No suit. No finance degree. For a long time, money news sounded like a foreign language to me. So I did what mechanics

do: I took it apart until I saw how the pieces fit. If a pump guy can get this, you can too.

The Group Chat Wakes Up

Nia's phone buzzed. Then Marcus's. Then Dev's.

Rent Is Due (Emotionally) Jaz: just got off a 12. why is there a picture of dev crying in here **Nia:** he bought a fund because a man in a video told him to **Dev:** I am NOT crying **Dev:** it's allergies **Jaz:** pulling up. somebody make eggs

A car rolled into the driveway. Jaz got out in teal scrubs, hair down, holding the

largest iced coffee legally allowed. She looked like she'd fought a war and won, but barely.



She read the alert over Marcus's shoulder.

“Okay, real question,” she said. “I keep everything in plain savings. On purpose. Because the stock market feels like a casino I never agreed to play in.” She pointed her straw at Dev. “So does this

touch *me*? Or am I safe because I did the boring thing?”

Everybody went quiet. That was the question none of them wanted to ask out loud.

“That’s the smartest thing anybody’s said all morning,” Ray said.

“I haven’t slept in twenty hours. Smart is all I’ve got left.”

“Boring isn’t the same as safe,” Ray said.

“Your money sitting still has its own risk. You just can’t see it move. We’ll get there.”

Jaz stared at him. “That’s horrifying. I’m too tired to be horrified.”

The Clue

Ray picked up his mug. “Alright.
Everybody inside. I’ll make breakfast.”

Dev didn’t move.

“Ray. You never answered. Who sent that
alert?”

Ray stopped.

“Look at the bottom,” he said.

Dev looked. Under *It’s starting*. was a
tiny line nobody had noticed:

Sent by: R.W.

Ray’s face did something complicated.

“You know who that is,” Nia said. It
wasn’t a question.

Ray didn’t answer. He turned and walked
toward the garage.

If a guy who fixes pumps can get this...



“Uncle Ray!” Marcus called.

“Eggs first,” Ray said, without turning around. “Then questions.”

“That is so suspicious,” Nia said.

Then Dev’s phone screamed again.

! ALERT, 8:17 AM *Ask Ray what the rent is about to do.*

Up in the doorway, Ray stopped walking. He didn’t turn around.

Ray's Cheat Sheet

- **USDJPY is just a price tag.** How many yen one dollar buys. Number drops, the dollar buys less.
- **Money gets rented out, and the rent is called interest.** Money runs to wherever the rent pays best.
- **When everybody runs at once, stuff breaks.** Like a whole crew yanking the same hose.
- **You're in the pond, kid.** Your paycheck, your student loans, the rate on your first car loan, even the savings account behind your Cash App balance. All of it rides on what money rents for.
- **Don't buy what you can't explain.** If you can't tell a sixteen-year-old

what it is, keep your wallet in your pocket. Ask me how I know.

Next up, Chapter 2: Rent on Money. Dev charges Marcus a dollar to borrow five, Nia calls it a scam, and Ray explains the one number that secretly controls everything.