The Application

Money Nobody Taught You: Series 2, Book 1

How to Read Before You Sign

by **Paul Blankenburg**

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Not financial, tax, legal, or investment advice. This book is a story that teaches money ideas. Nothing here tells you what to buy, sell, or sign. Contracts, loans, and consumer protection rules are different in every state and they change. Talk to a qualified professional about your own situation.

Characters, companies, businesses, and places in the story are fictional. Teaching numbers are made-up examples and are labeled as such. Real-world facts are listed with sources at the back.

10 Sacred Money Rules

More places where Jesus and America's Founding Fathers agree about money.

What Jesus Taught	What the Founding Fathers Taught
1. Learn how money works	
"Therefore whosoever heareth these sayings of mine, and doeth them, I will liken him unto a wise man, which built his house upon a rock" — Matthew 7:24 (KJV)	"...not from a want of Honour or Virtue, So much as from downright Ignorance of the Nature of Coin, Credit and Circulation." — John Adams, letter to Thomas Jefferson, August 25, 1787 (Founders Online)
2. Spend your time like money	
"I must work the works of him that sent me, while it is day: the night cometh, when no man can work." — John 9:4 (KJV)	"No person will have occasion to complain of the want of time, who never loses any. It is wonderful how much may be done, if we are always doing." — Thomas Jefferson, letter to Martha Jefferson, May 5, 1787 (Founders Online)
3. Learn a trade, earn your wage	
"...the labourer is worthy of his hire." — Luke 10:7 (KJV)	"He that hath a Trade hath an Estate, and He that hath a Calling hath an Office of Profit and Honour..." — Benjamin Franklin, *Poor Richard Improved* (*The Way to Wealth*), 1758 (Founders Online)
4. Let your yes mean yes	
"But let your communication be, Yea, yea; Nay, nay: for whatsoever is more than these cometh of evil." — Matthew 5:37 (KJV)	"Bills of attainder, ex post facto laws, and laws impairing the obligation of contracts, are contrary to the first principles of the social compact, and to every principle of sound legislation." — James Madison, *The Federalist* No. 44, January 25, 1788 (Founders Online)
5. Be wise as a serpent at the store	
"Behold, I send you forth as sheep in the midst of wolves: be ye therefore wise as serpents, and harmless as doves." — Matthew 10:16 (KJV)	"Many have been ruined by buying good Pennyworths." — Benjamin Franklin, *Poor Richard Improved*, 1758 (Founders Online)

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10 Sacred Money Rules (continued)

What Jesus Taught	What the Founding Fathers Taught
6. Don't buy to impress	
"The life is more than meat, and the body is more than raiment." — Luke 12:23 (KJV)	"Do not conceive that fine Clothes make fine Men, any more than fine feathers make fine Birds…" — George Washington, letter to Bushrod Washington, January 15, 1783 (Founders Online)
7. Give in secret, give with open eyes	
"But when thou doest alms, let not thy left hand know what thy right hand doeth: That thine alms may be in secret…" — Matthew 6:3–4 (KJV)	"…let your hand give, in proportion to your purse—remembering always, the estimation of the Widows mite. But, that it is not every one who asketh, that deserveth charity; all however are worthy of the enquiry—or the deserving may suffer." — George Washington, letter to Bushrod Washington, January 15, 1783 (Founders Online)
8. Be a wise manager	
"…Who then is that faithful and wise steward, whom his lord shall make ruler over his household, to give them their portion of meat in due season?" — Luke 12:42 (KJV)	"Remember that Money is of a prolific generating Nature. Money can beget Money, and its Offspring can beget more, and so on." — Benjamin Franklin, *Advice to a Young Tradesman*, July 21, 1748 (Founders Online)
9. Build something	
"…Occupy till I come." — Luke 19:13 (KJV)	"To cherish and stimulate the activity of the human mind, by multiplying the objects of enterprise, is not among the least considerable of the expedients, by which the wealth of a nation may be promoted." — Alexander Hamilton, *Report on the Subject of Manufactures*, December 5, 1791 (Founders Online)
10. Treasure what lasts	
"…lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also." — Matthew 6:20–21 (KJV)	"Give up money, give up fame, give up science, give the earth itself and all it contains rather than do an immoral act." — Thomas Jefferson, letter to Peter Carr, August 19, 1785 (Founders Online)

Shared as historical and moral context for discussion.

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Which One Are You?



Marcus, 27: The Guy Who Reads It Now Full-time at the shop. Buying Ray's half, one slice at a time. Learned to read before he signs. Still says "yes, sir" when he's nervous.

Nia, 19: The Keeper of the Rulebook Runs a dog-treat business out of the shop. Has a Roth IRA and a credit freeze. Asks the questions nobody else thinks to ask.

Dev, 28: The Gig Guy Weekend delivery driver. Full-time optimist. Signs things fast and regrets it slow.

Jaz, 30: The One Who Reads the Risks ER nurse. Reads every page twice.

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Uncle Ray, 59: The Guy Who Gives You the Words Frac mechanic. Yellow hard hat. Giant coffee mug. Teaches from a stool now. Speaks in one-liners. Still won't say his mother's name out loud.

Roz: Ray's old crew partner Ray's partner. Owns half the shop. Does not like men in gray suits or contracts with small print.

Ruth Wren: The Safety Lead Gauge checker. Free tax clinic. Kept a promise for twenty-five years.

Mom: Marcus and Nia's mom Ray's little sister. Keeper of the green ledger. Still calls him Raymond.

Tavo Reyes, 16: The Kid Who Spots the Hustle Tenth grader. Paid manager of the high school store. Sees a con coming because he used to run them.

Kenny, 16: The Kid with the Ear Trumpet player. Asks the questions that sound dumb but aren't.

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The Rulebook Nobody Gave You

Money is a game. The rules are real. Somebody wrote them down. Nobody sends them home with you.

Their mother worked forty years. She kept a green ledger with fifteen rules in it. The crew found them all. The ledger is closed now. But Ruby left something else behind.

Teaching notes. Lessons she wrote down but never finished. Pages that explain why she started writing in the first place. Somebody is sending them back, one at a time.

They call it the Missing Manual.

This is page sixteen. Rule 16: A contract is a promise you can't take back. Read every word, or the fine print reads you.

Previously, in Series 1: The crew climbed from paycheck to paycheck to owning something that lasts. Marcus saved his first cushion. They learned about inflation, credit scores, interest rates, banks, taxes, insurance, investing, scams, crashes, and retirement. Ray and Roz made a buy-sell agreement. Marcus has first right to buy the shop. Wendell Mabry walked away. The wall of rules is full. Nia sent the first alert under her own name. A free Saturday class teaches anybody who shows up.

Now, in Series 2: The green ledger is closed, but the Missing Manual is just beginning. New lessons. New contracts. New ways the game plays you. The rules keep coming. So do the people who hope you never learn them.

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Remember Series 1?

Before you read this book, here's a quick check. These are the fifteen rules from Series 1. If you remember them, you're ready. If you don't, go back and read them—or just jump in and learn as you go.

The Fifteen Rules:

1. Build a cushion before anything else.
2. Prices move. The yardstick moves. Know the difference.
3. Your credit score is a grade. Check it, freeze it, protect it.
4. Interest is the price of borrowing. Lock it when you can.
5. Know where your money sleeps and who's watching it.
6. Taxes come first. Know what you owe before you spend.
7. Your work has a price. Name it.
8. Debt rents your future. Pay it back or it owns you.
9. Insurance is for the disaster you can't afford.
10. Time is the only free money. Start early.
11. Own a piece of what makes money.
12. If it sounds too good, ask who benefits.
13. Markets crash. Stay in and wait.
14. Pay your future self first.
15. Own something they can't take back. Then write down who gets it.

Five Review Questions:

1. What's the first rung of the ladder?
2. What does "the yardstick moves" mean?
3. Why should you freeze your credit?
4. What's the difference between good debt and bad debt?
5. What did Ruby's ledger contain?

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Answers:

1. A cushion.
2. Inflation changes what money can buy.
3. So nobody can open accounts in your name without your permission.
4. Good debt builds something. Bad debt rents your future for nothing.
5. Fifteen rules of the money game, written down a generation ago.

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Cold Open: The Envelope

The shop, a Tuesday in October, 5:38 a.m.

Nia unlocked the side door and flipped on the lights.

Something scraped under her boot.

A manila envelope, slipped under the door. No stamp. No return address. Just her name in black marker: *NIA*.



She opened it.

Inside was a single photocopied page. Yellowed. Old. The handwriting was small and neat, slanting slightly left.

She knew that handwriting.

At the top, in faded pencil: *Teaching note. For whoever needs it.*

Below that, in the same hand:

A contract is a bet. Before you bet, read the odds.

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And in the margin, a note so small she had to squint:

I signed something once without reading it. I'm still paying for that lesson. Don't be me.

Nia's phone buzzed. 5:41 a.m. The alert she'd scheduled for the family.

> **5:41 AM:** *She wrote it down. Somebody's sending it back. One page at a time. Sent by: Nia*

No postmark. Somebody had walked up in the dark and slipped it through.

She pinned the page to the corkboard by the coffee maker and stared at it until the crew started arriving.

A contract is a bet. Read the odds.

The Missing Manual had started coming home.

A page under a door. A rule nobody taught you.

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Chapter 1: The Form

The Stack

Nia's loan application was three pages.

It sat on the workbench next to her purple notebook.

"It's for the dog-treat business," she said. "I need a better oven and some packaging supplies."

"How much?" said Marcus.

"Two thousand dollars."

Marcus flipped through it. "Three pages for two thousand dollars?"

"The credit union said it's their simple form."

Ray set down his giant mug. "Read it yet?"

Page One

Page one asked for her name, address, phone number, and Social Security number.

Page two asked about her business. How long had it been running? What were her monthly sales? What would she use the money for?

Page three was different.

The Fine Print

The bottom of page three was covered in small gray text. Paragraphs so dense they looked like a wall.

Kenny leaned over her shoulder. "What's all that?"

"Terms and conditions," said Nia.

"Did you read it?"

Nia hesitated. "I was going to."

"A contract is a promise," said Ray. "You sign it, you keep it. Even if you didn't read it."

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The Clause

Nia read the small print out loud.

"'Borrower agrees to repay the principal amount plus interest at the annual percentage rate stated below, calculated on the outstanding balance...'"

"What's the rate?" said Tavo.

Nia scanned the page. "It says 'see attached schedule.'"

"Is there an attached schedule?"

She flipped through the pages. There wasn't.

"So they want you to sign before they tell you the rate?"

Ray took a sip from his mug. "Now you're asking the right question."

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