

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.”