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MONEY NOBODY TAUGHT YOU - BOOK 1

THE YEN HEIST

TEEN EDITION



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The Yen Heist

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The Yen Heist

TEEN EDITION

Money Nobody Taught You: Book 1

*How Money in Tokyo Moves Your
Paycheck*

by **Paul Blankenburg**

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Not investment advice. This book is a story that teaches money ideas. Nothing here is a recommendation to buy, sell, or hold anything. Markets move. Past events are not promises. Do your own homework, and talk to a qualified advisor if you need one.

Characters are fictional. Teaching numbers in this book are made-up examples and are labeled as such.

References to the August 2024 yen carry unwind describe a well-known general market event, not a precise trade diary.

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.*



“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.

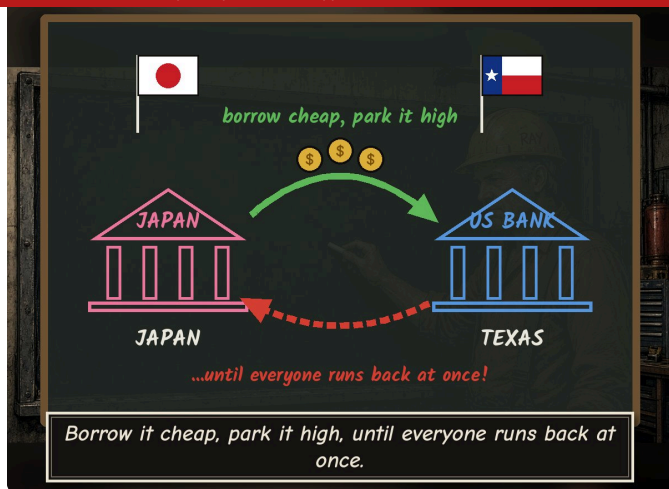
“That one. Say I rent it out. Guy down the street charges ten bucks a day for his. I charge one dollar a day for mine. Where’s everybody going?”

“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.

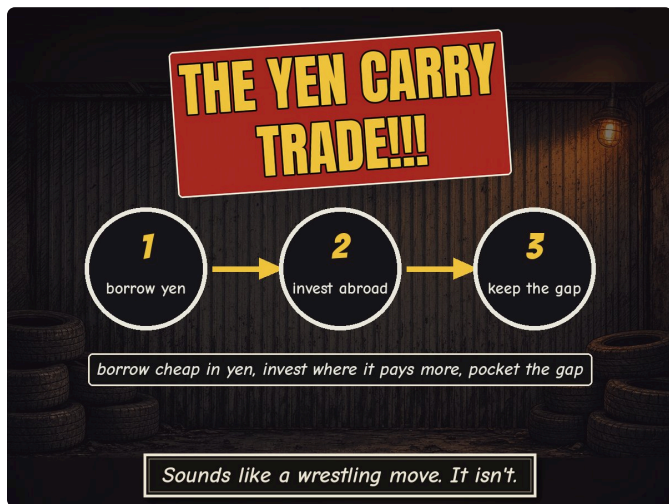
Then everybody who borrowed that cheap wrench has to give it back *at the same time*. They sell whatever they bought, fast. Stocks. Funds.” He looked at Dev. “Whatever’s in there.”

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.



“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.

Chapter 2: Rent on Money

Eggs First

Ray made eggs like he fixed pumps. No talking. No rushing. Just heat, timing, and a spatula he'd owned since before any of them were born.

Everybody else sat around his kitchen table staring at Dev's phone.

Ask Ray what the rent is about to do.

“So,” Nia said. “What’s the rent about to do?”

“Eat your eggs,” Ray said.

“You haven’t given me any eggs.”

He slid a plate in front of her. “Now you have eggs.”

Jaz had her head down on the table, one hand still wrapped around her iced coffee. “Wake me up when the mystery man explains himself.”

“Mystery *person*,” Nia said. “Could be a lady.”

“Could be a robot,” Dev said.

Ray poured more coffee into his fire-hydrant mug and said nothing. That was the loudest nothing Marcus had ever heard.

Five Bucks and a Problem

Nia checked the clock on the microwave. “Marcus. I’m driving us to school in

twenty minutes. And you're buying me a breakfast taco on the way."

"You literally have eggs right now."

"Eggs are breakfast. A taco is a *treat*. For my trouble."

"What trouble?"

"Being your sister."

Marcus opened his banking app under the table. Checking account: fourteen dollars. Payday: Friday. He did the math. He always did the math.

The car savings sat right there. \$2,920. He could move five bucks over in two taps.

No. That money was sacred. Eight months of packed lunches did not die for a taco.

“Dev,” he said. “Let me borrow five bucks.”

Dev dug into his jacket and pulled out a crumpled five. He held it out.

Then pulled it back, just out of reach.

“Sure,” Dev said. “But you owe me six.”



“That’s a Scam”

“Six?” Marcus said. “I asked for five.”

“Five is what you borrow. The extra dollar is rent.”

“Rent? On *money*?”

“That’s a scam,” Nia said, mouth full.

“That’s literally a scam. Marcus, don’t do it.”

“Says the girl making me buy her a taco for existing.”

“That’s different. That’s family.”

Ray made a sound into his mug, somewhere between a laugh and a cough. It was the first time he’d smiled since the alert.

“Dev,” Ray said. “You just explained the biggest idea in the whole money world. For a taco.”

Dev sat up straighter. “I did?”

“By accident. Don’t let it go to your head.”

The Word Nobody Teaches You

Ray pulled out a chair and sat down.

“Nia, is it a scam? Think about it. Dev had that five. He could’ve kept it. Bought something. Now Marcus has it until Friday, and Dev can’t use it. Waiting costs something. That dollar is the price of the wait.”

Nia squinted. “Okay. That’s annoyingly reasonable.”

“When you borrow money, you almost always pay back extra,” Ray said. “That extra has a name. **Interest.** It’s rent on money. Same as renting a truck or an

apartment. Use it for a while, give it back, plus a little something for the privilege.”



Jaz lifted her head off the table.

“Oh, I know interest,” she said. “Interest and I are close personal enemies. My class loan charges me rent every single month. I’ve been paying since last year and it feels like I’ve barely touched the real amount.”

“That’s interest,” Ray said. “Renting itself back to you the whole time.”

“I hate it here,” Jaz said, and put her head back down.

“But flip it,” Ray said. “Your savings account? The bank pays *you* a little interest. Because you’re renting your money to *them*.”

Jaz lifted one eyebrow without lifting her head. “So I’m the landlord?”

“Tiny landlord. Tiny rent. But yeah.”

“Huh,” she said. “I’m keeping that. That’s the first good news I’ve gotten today.”

How Much Rent?

“Okay, but a dollar on five bucks,”

Marcus said. “That feels like a lot.”

“It *is* a lot,” Ray said. “So how do you compare? Say a bank lends you a hundred bucks and wants one dollar back extra. Dev lends you five and wants one dollar extra. Which is the better deal?”

“The bank,” Nia said. “Obviously. Same dollar, way more money.”

“Right. So grown-ups turn rent into a percent. That’s the **interest rate**. Percent just means ‘out of a hundred.’”

He grabbed a napkin and a pen from the counter.

*Borrow \$100, pay back \$105 = 5 extra
out of 100 = 5% Borrow \$100, pay back
\$101 = 1 extra out of 100 = 1%*



“Low rate, cheap money,” Ray said.

“High rate, expensive money. That’s it. That’s the number.”

(Those are made-up numbers, by the way. Easy math on purpose.)

Nia grabbed the pen. “So Dev’s deal. One dollar on five.” She scribbled. “Five goes into a hundred twenty times. One times twenty is twenty. So that’s twenty percent?”

Ray whistled. “Dev. You’re charging your best friend twenty percent.”

“Tacos are a luxury market,” Dev said.

“You are a loan shark in a hoodie,” Nia said.

The Group Chat Knows

Marcus’s phone buzzed. Jaz had her phone out under her arm, still face-down on the table.

Rent Is Due (Emotionally) Jaz:

update: dev is now running a loan

business out of ray’s kitchen **Jaz:**

20% interest **Dev:** it’s a fair market

rate **Nia:** it is NOT **Marcus:** i’m

sitting right here. all of you are sitting

right here

“Why are we texting,” Marcus said.

“We’re at the same table.”

“Because it’s funnier,” Jaz mumbled.

Cheaper Somewhere Else

Marcus leaned back. “So if somebody else would lend me five bucks for a nickel instead of a dollar—”

“Then you’d borrow from them,” Dev said, a little offended. “Not me.”

“Right. Why pay you a whole dollar?”

Ray tapped the table. “*There* it is.”

Marcus jumped. “There’s what?”

“That question. Right there. It’s worth more money than anybody in this kitchen will ever see.” Ray pointed his mug at each of them. “The richest money people

on the planet ask that exact question. Not with five bucks. With billions. And they don't ask Dev."

"Rude," Dev said.

"They look for a whole *country* where money is cheapest to rent."

Nia put her fork down. "Wait. Every country charges different rent?"

"Every country has its own money. And its own rate for borrowing it. Some make it expensive. Some make it cheap." He drew two boxes on the napkin. One said *CHEAP*. One said *EXPENSIVE*. He drew an arrow between them.

"Borrow where it's cheap. Move it where it earns more. Keep the gap."

"The wrench," Marcus said. "From this morning. Rent it for a dollar, rent it out

for ten.”

“Same trick. Just with money instead of wrenches.”

Dev went quiet. “And Japan’s the cheap one. That’s why you said Japan.”

Ray nodded slowly. “Japan’s rent on money has been super low for a long, long time. Cheap like Dev handing you five and asking for basically nothing back. So the big players go, ‘Why pay expensive rent at home when I can borrow for pennies over there?’”

It’s the kind of thing that sounds too simple to be real. Most of the big money stuff is like that. The idea is simple. The mess comes when everybody does it at once.

What the Rent Is About to Do

Nia looked at the napkin. Then at Dev's phone. Then at Ray.

“Okay. So the alert said, ‘Ask Ray what the rent is about to do.’” She tapped the word *CHEAP*. “What if the cheap one stops being cheap?”

The kitchen went quiet. Even Jaz sat up. Ray looked at Nia for a long moment.

“Then everybody who borrowed that cheap money gets a very bad feeling,” he said. “All at the same second. Their cheap wrench just got expensive. So they sell whatever they bought to pay it back. Fast.”

“Like my fund,” Dev said quietly.

“Like your fund.”

“And my savings?” Jaz asked. “My tiny landlord money?”

“When rents move, they move everywhere,” Ray said. “What your savings pays. What Marcus’s car loan would cost, if he needed one. What your student loans cost if they’re the kind that change. Rent on money is the one number that touches everything.”

Marcus swallowed. “So is Japan’s rent going up?”

Ray didn’t answer right away.

“Somebody seems to think so,” he said.

“And that somebody is usually right.”

Nia pounced. “*Usually*. You said usually. You know them. You’ve known them a long time.”

Ray stood up, took her empty plate, and walked it to the sink.

“R.W. isn’t a stranger,” he said, with his back to them. “That’s all you get today.”

“That’s not fair,” Nia said.

“Life’s not fair. Eggs were free. Go to school.”

The Alert, Again

Marcus stood up and grabbed his keys. Dev held out the crumpled five.

“Six on Friday,” Dev said.

“Five-fifty,” Marcus said.

“Five seventy-five.”

“Deal.”

“You just negotiated your interest rate down,” Ray said from the sink. “Proud of

you.”

Marcus was halfway to the door, Nia behind him, when his phone buzzed.

Not Dev's phone this time.

His.

The same ugly, tornado-style alarm.
Everybody froze.



! ALERT, 8:41 AM *Marcus. \$80 short, right? Don't buy the car*

Friday. Sent by: R.W.

Marcus stared at the screen.

“How do they know about my car,” he whispered. “How do they know my *number?*”

Nia grabbed his arm. Dev stopped breathing. Jaz was fully awake now.

At the sink, the water was still running.

Ray had stopped washing the plate.

Ray's Cheat Sheet

- **Interest is rent on money.** Borrow it, you pay rent. Save it, the bank pays *you* rent.
- **The interest rate is how pricey the rent is.** It's a percent, meaning “out

of a hundred.” Low rate, cheap money. High rate, expensive money.

- **Every country charges different rent.** Borrow where it's cheap, move it where it earns more. That gap is the whole game.
- **Check the rate on your own stuff.** Your credit card, your student loans, the car loan the dealer pushes on your first real paycheck. Know the percent before you sign. A small number on paper can be a big number over years.
- **Don't let anybody charge you twenty percent for a taco.** Looking at you, Dev.

Next up, Chapter 3: The Country With the Cheap Money. Why Japan's rent stayed so low for so long, why Marcus

*might have to wait on his car, and why
Ray finally pulls an old photo out of his
toolbox.*

That's the end of the preview.

You just read the first two chapters of Book 1: The Yen Heist: Chapter 1 ("The Alert") and Chapter 2 ("Rent on Money").

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