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MONEY NOBODY TAUGHT YOU - BOOK 2

THE SHRINKING PAYCHECK

TEEN EDITION



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The Shrinking Paycheck

Where Inflation Hides Your Money

Paul Blankenburg

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2026

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The Shrinking Paycheck

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The Shrinking Paycheck

TEEN EDITION

Money Nobody Taught You: Book 2

Where Inflation Hides Your Money

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. Rules

for accounts and government programs mentioned in the story (such as deposit insurance and I bond limits) can change; check the official sources before acting.

Which One Are You?



Marcus, 15: The Paycheck-to-Paycheck Guy Part-time warehouse job. Just hit his car-fund goal. The car didn't wait for him.

Nia, 16: The One Who Asks Marcus's big sister. High school junior. Smoothie-shop job. Asks the question everybody else is too proud to ask.

Dev, 18: The “I’ve Got This” Guy High school senior, just turned 18. Learned investing from videos. His emergency money is sitting in a fund that’s still red.

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 it feels safe.

Uncle Ray, 50s: The Guy You Wish You Had Frac mechanic. Yellow hard hat. Giant coffee mug. Explains money like it’s a broken pump.

Roz (Rosalind Webb): The Original R.W. Ray’s old crew partner and new business partner. Calm, exact, and usually right.

Previously, in Book 1: Ray and Roz finally opened the door to their own shop. Marcus hit three thousand dollars saved. Then the car he wanted went up three hundred, and a tornado alert arrived that Roz swears she didn't send.

The Rulebook

Nobody Gave You

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

*Ray and his little sister grew up broke, in
a house where the money was gone by
Thursday. They swore Marcus and Nia
would get the rulebook. One rule per
book. One rung up the ladder per book.*

**This is page two. Rule 2: The yardstick
moves.**

Chapter 1: What's Shrinking

\$3,300

The car didn't wait for him.

Marcus sat in the middle seat of Ray's truck with the listing open on his phone. Same miles. Same dent on the bumper. New price: **\$3,300**. Made-up number. Still wrong.



That afternoon he'd hit three thousand dollars. Even. Eight months of packed lunches. He'd taken a screenshot of the balance like it was a trophy.

An hour later, the car had moved the finish line.

"I didn't spend anything," he said. "How am I *behind*?"

Her Too

Nia climbed in after him, already mid-rant. Roz took the window seat. Ray slammed the driver's door, hard hat still on, coffee mug the size of a fire hydrant wedged between his knees.

“Start talking,” Nia said. “The alert. Roz says she didn't send it. You said *her too*. WHO IS HER TOO?”

Ray pulled onto the feeder road. He took a long sip. He did not answer.

“That's the question,” Roz said quietly.

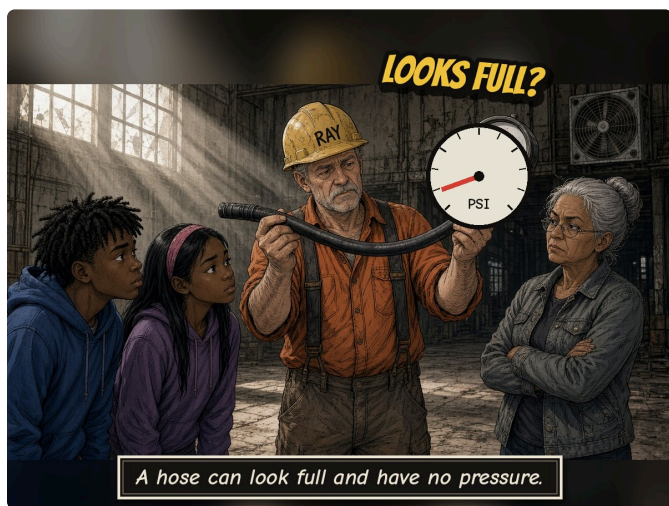
“Not who texted us. The question under it. Why is he behind?”

Ray's jaw flexed. “We'll get to her. First you need to see what's shrinking. Or you'll chase the wrong thief.”

Hose Pressure

He didn't drive home. He turned into the empty lot on the east side, the building with the crooked sign, and unlocked the bay with the brass key still warm from Roz's pocket.

Inside, the floor echoed. Ray set his mug on the workbench and picked up a length of hydraulic hose.



“Look at this hose,” he said. “Same length. Same fittings. Looks full. You’d swear it’s ready to work.”

He squeezed the end. Nothing. No spray.
No bang.

“Pressure dropped. Doesn’t look empty.
Just *acts* empty when you need it.” He
pointed the hose at Marcus. “That’s your
three thousand.”

“My app still says three thousand.”

“Yep. Dollars didn’t leave. Buying power
did. No alarm. No guy in a mask. Your
money sat still. The price crawled. You
got poorer without spending a dime.”

“So somebody *did* steal from him,” Nia
said.

“Nobody stole,” Roz said. “The yardstick
moved.”

“Inflation’s a stretched bolt,” Ray said.

“Wrench still fits. Bolt got longer. You

turn and turn and wonder why the job feels harder.”

Marcus sat down on an overturned bucket. The number on his screen didn't feel like a win anymore. It felt like an old photo of one.

The Group Chat Wakes Up

Dev and Jaz hadn't been in the truck. Their phones had screamed anyway.

Rent Is Due (Emotionally) Dev:

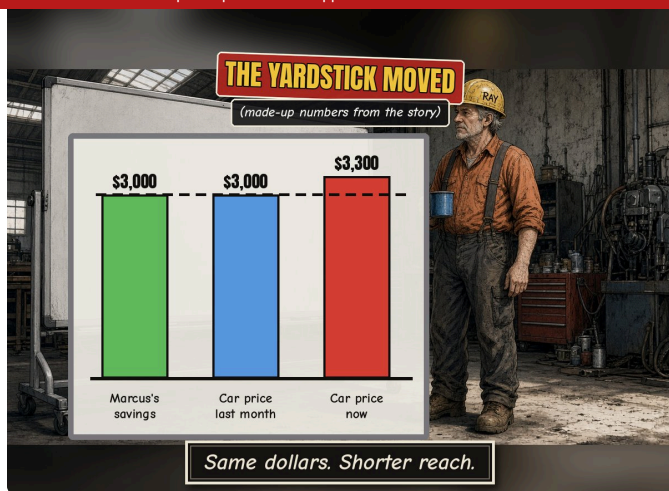
WHY did my phone just do a tornado drill. I was in a drive-thru **Jaz:** same. mid-shift. charge nurse thinks I'm dying **Nia:** new R.W. alert. roz swears it wasn't her. ray said “her too” and won't explain **Jaz:** coming

after shift. do NOT solve it without me **Marcus:** my car went from 3000 to 3300. made-up numbers. real mood **Dev:** that's illegal. who do we sue **Ray:** nobody. shop. bring brains

Marcus almost smiled. Almost.

Where It Hides

“People wait for a crash,” Ray said. “Big red day. Screaming headlines. Inflation doesn’t always show up like that. It hides in the boring stuff. The grocery receipt. The rent ask. The same car with the same dent.”



Nia dug a crumpled smoothie-shop receipt out of her hoodie. “My large used to leave me change for the tip jar. Now it doesn’t. I thought I was bad at counting.”

“You’re not bad at counting. The menu crawled.”

“So my three thousand is fake?” Marcus asked.

“Real dollars. Weaker dollars.” Ray tapped his mug. “Like coffee that still fills the cup, but somebody went light on

the grounds. Looks the same. Hits different.”

The Stretch

Jaz showed up still in scrubs, holding an iced coffee the size of a small engine. Dev followed with drive-thru bags and the face of a man whose fund was still red.

“Recap,” Jaz said. “Marcus hit his goal. Car went up. New alert Roz didn’t send. Ray muttered *her too*. Please tell me the lesson isn’t ‘give up.’”

“Lesson is see the quiet leak,” Ray said. “Your night-shift check looks the same on paper. Your class loan payment doesn’t care that groceries got spicier. If prices crawl and your dollars sit still,

you're running a hose with half the pressure."

"I kept everything boring on purpose," Jaz said.

"Boring is safe from market drama. It's not safe from a stretched bolt. We'll get to what you *do* about it. Tonight you just name the thief right."

Dev raised a hand. "For the record, my influencer said inflation was 'priced in.'"

"Your influencer," Nia said, "also said your fund would only go up."

"Allergies," Dev whispered.

Marcus stood up. "So every week I save, if prices keep crawling, I'm chasing a car that walks away from me."

"Unless your money learns to walk too," Ray said. "Or your costs get honest. Or

both. Don't skip to the ending."

Quick word from me, the frac mechanic writing this. Out on a pad, you don't trust a gauge that never moves. Same with a paycheck that looks fine while the receipt gets louder. Watch both.

Three Boring Buys

Ray grabbed a grease pencil and wrote on the bay door.

GAS. EGGS. RENT.

"Homework," he said. "Pick three boring things you buy no matter what. Write down what they cost you this month. Same three next month. Same three in six months."

"That's it?" Dev said. "No app? No chart?"

“Your eyes are the app. Your receipt is the chart.”

“What does it tell me?” Marcus asked.

“Whether your paycheck is keeping up with your life. The news gives you an average. Your three boring buys give you *your* number.”

Nia was already typing in her notes app. *Smoothie. Gas money for Mom. Lip balm.*

“Lip balm is not a boring buy,” Dev said.

“It’s boring to *you*,” Nia said. “It’s survival to me.”

Jaz wrote hers on a napkin. *Gas. Coffee. Frozen meals.* She stared at it. “I already know two of these went up.”

“Then you’re ahead of most people,” Ray said. “Most people find out at the

register.”

Wren

“When Ray and I ran crew,” Roz said, “somebody used to flag rising parts prices before anybody else noticed. Same habit as these alerts. Signed her notes *R.W.* too.”

Everybody turned.

“I’m one *R.W.*,” Roz said. “Turns out I wasn’t the only one who thought initials made a good disguise.”

“Nickname on the yard was Wren,” Ray said. “Don’t ask me the rest. Not till I’m sure it’s her.”

“Like the bird,” Nia said.

“Like the bird that won’t shut up at sunrise.” He said it almost fond. Almost

scared.

Not Her Handwriting

Roz's phone buzzed. A regular text, not the tornado scream. An old job-site safety thread. The sender's name was cut off: **Wre—**

A photo: a yellow hard hat on a truck dash, and a sticky note on the mug holder.

*PRESSURE DROPS BEFORE THE
HOSE FAILS. — R.W.*

Ray went still. “That’s not your handwriting.”

“Date stamp’s from years ago,” Roz said. “Somebody just sent it into the crew thread.”

Then every phone in the bay started screaming. Tornado alarm. All of them. Even Ray's.



ALERT, 7:02 PM *Hose looks full. Check the gauge. Ask Ray about the August one. Sent by: R.W.*

Dev dropped a fry. “Cool. Love a sequel alarm.”

“She used my words,” Ray said. “The hose line. Only a few people ever heard me say it.”

The Voicemail

A missed call blinked on Ray's screen. Unknown number. One voicemail.

“On speaker,” Nia said. “Or I swear I will learn hydraulic pressure just to haunt

you.”

Ray hit play.

Wind. Then a woman's voice. Rough.

Amused. Way too calm.

“Hey, Ray. Tell the kids their dollars didn't grow legs. The yardstick did. And tell Rosalind I kept her seat warm. Ask him about the August gauge, kids. He still flinches.”

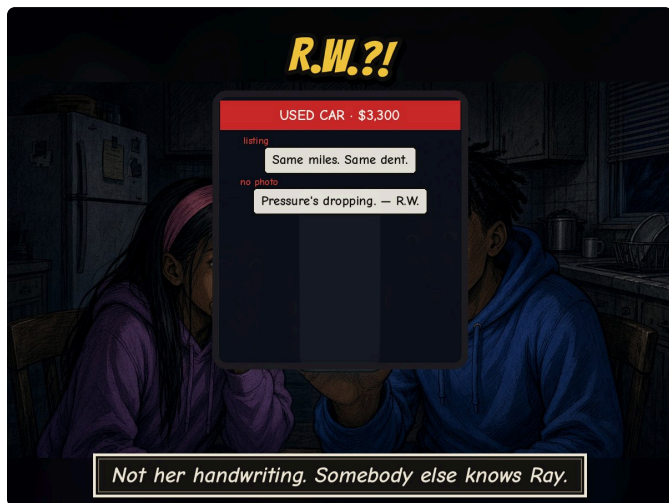
Click.

Roz had gone pale. “She knows I'm here. She knows about *them*.”

The Comment

Marcus's phone buzzed one more time. Not an alert. The car listing. Still **\$3,300**. Under it, a new comment from a user with no photo:

Pressure's dropping. — R.W.



“Uncle Ray,” Nia said. “What is the August gauge?”

Ray set his mug down so carefully it didn’t make a sound.

“Get in the truck,” he said. “And somebody call your mom. If Wren’s back in town, she didn’t come for nothing.”

Marcus screenshot the comment before it could vanish. His three thousand dollars

sat in the app, still proud, still stuck. The car kept walking away.

Ray's Cheat Sheet

- **Your dollars can sit still while prices crawl.** Same balance. Weaker reach. That's inflation hiding in plain sight. Not always a crash. Often a receipt.
- **A hose can look full with no pressure.** Don't trust the number in the app alone. Ask what it still buys: groceries, rent, the car with the same dent.
- **Name the thief right.** Nobody pickpocketed Marcus's three thousand (made-up teaching number). The yardstick moved.

Blame the stretch, then plan around it.

- **Boring money still feels the crawl.**

Plain savings, student loans, night-shift paychecks: if prices rise and your dollars don't, you're turning a stretched bolt.

- **Read your own gauge.** Next payday, compare one boring buy to last month. Same item. New bite. That's your pressure reading.

Next up, Chapter 2: The August Gauge. Wren's voicemail rattles Ray, Marcus tries to outrun a price that won't sit still, and the crew learns why a paycheck that "looks the same" can still leave you short.

Chapter 2: The August Gauge

He Still Flinches

“Ask him about the August gauge, kids. He still flinches.”

Nia had Ray's phone on speaker, replaying the last five seconds of the voicemail like it owed her rent.

“Play it one more time,” Ray said, “and that phone goes in a ditch.”

“Then answer the question. What is the August gauge?”

Ray's knuckles went white on the wheel. “Not while I'm driving.”

“Convenient,” Dev muttered from the back seat. Jaz elbowed him without looking up from her iced coffee.

Marcus refreshed the car listing until his screen dimmed. Still **\$3,300**. Made-up number. Still walking away from him.

Same Hours, Smaller Cart

They ended up at Ray's kitchen table. Same table as last week's money fights. Eggs were not happening. Coffee was.

Marcus held up his banking app like evidence. “Warehouse still pays me the same. Same hours. Same rate. How am I losing?”

“Because the store didn't get that memo.” Ray pulled a crumpled grocery receipt out of the junk drawer. “Made-up

teaching numbers only. Say last month a boring cart was a hundred bucks. Same cart this month is a hundred and eight. Your paycheck still says the old number. Your cart says the new one.”



Jaz frowned. “So my night-shift deposit looks fine, my loan auto-pay still clears, and somehow I’m tighter by Friday.”

“That’s the stretch,” Roz said. “Paper says you got paid. Fridge says you got paid less.”

The Group Chat Has Opinions

Rent Is Due (Emotionally) Nia:

update: ray is stalling. also inflation is a thief with manners **Jaz:** my iced coffee is a made-up six now. used to be a made-up five. i feel attacked

Dev: can we still sue **Marcus:** my hours didn't shrink. my cart did **Roz:** that's the lesson. don't skip it for the drama **Ray:** drama's coming. eat something first

“Why are we texting,” Ray said. “We’re at the same table.”

“You typed in the chat,” Nia said. “You live here now.”

Same Family of Thieves

“So the car going up three hundred,” Marcus said, “and my grocery bill getting louder. Same thief?”

“Same family,” Ray said. “Inflation. Doesn’t yell. Doesn’t kick the door in. Just rearranges the yardstick while you’re at work.”

“My influencer said wages would catch up,” Dev said.

“Sometimes they do. Sometimes they’re a year late. You still eat in the meantime.”

Jaz turned her cup slowly. “I kept telling myself I was bad at budgeting.”

“You’re not bad at budgeting. Your dollars got smaller. Two different

problems. One of them isn't your fault."

The Junk Drawer Test

Ray slid the junk drawer all the way open. Old receipts. Rubber bands. A key nobody could identify.

"Everybody name one price that crept on you this year," he said. "One. Out loud."

"Iced coffee," Jaz said. "Made-up five to made-up six."

"Delivery fee," Dev said. "It used to be a fee. Now it's a fee plus a 'service fee.' Plus a tip screen that starts at twenty-five percent."

"Lip balm," Nia said.

"Again with the lip balm," Dev said.

“Electric bill,” Marcus said quietly.

“Texas summer. Same house. Same thermostat. Bigger number.”

Ray nodded slowly. “That’s the one that matters. Coffee’s a drip. Electric, rent, the big bills, those are the main line. When the big stuff moves, that’s when the hose really loses pressure.”

Roz wrote all four on the back of the receipt. “Small leaks, big leaks. You fix the big ones first.”

“Can we fix the lip balm one?” Nia asked.

“No,” said everybody.

The Gauge That Lied

Ray set the mug down. He looked at Roz. She nodded once. Permission or

dare. Hard to tell.

“August,” he said. “Years ago. Hot pad. Pressure gauge on a line that looked fine. Needle sitting pretty. I trusted the face of the dial.”



“And?” Marcus said.

“And the fitting behind it was dying. The gauge showed what I wanted to see, not what the line was doing. When it finally

told the truth, we lost half a day and nearly lost a lot more.”

“Wren was on that crew,” Roz said.

“She called the gauge a liar to its face,” Ray said. “Made us pull the line early. Saved us. Then she left the company mid-season. No goodbye. Just a sticky note on my mug holder.”

“Pressure drops before the hose fails,” Nia said.

“That one.”

Kitchen Light's On

Ray's phone lit up. Unknown number. A text this time.

Kitchen light's on. Tell Marcus the car isn't the only listing that crawls. — R.W.

Marcus stood so fast his chair scraped.

“She’s *outside*?”

Ray was already at the window. One finger on the curtain. Empty driveway. Empty street. Just the neighbor’s dog yelling at a raccoon like it owed rent.

“Nobody,” Ray said. “Which somehow feels worse.”

Nia locked the deadbolt. Twice. “Love a mystery woman who knows our kitchen light schedule.”

Treadmill Thinking

Marcus paced. “Okay. New plan. I pick up extra shifts. I hit three-three before it hits three-six.”

“That’s treadmill thinking,” Ray said.

“You run. The price walks. Sometimes it

jogs.”



“So I just lose?”

“So you measure right. Same paycheck, louder receipt, that’s your real pay shrinking. Fancy name is *real wages*. Plain name is *same dollars, less life*. Before you chase a listing, ask what your dollars buy this month versus last. Gas. Eggs. That smoothie Nia swears is a vegetable.”

“It’s fruit-forward,” Nia said.

“It’s inflation with a straw,” Marcus said.

Dev cleared his throat. “What if I get a raise next quarter? Made-up two percent.”

“Then check if the cart went up three. A raise that loses to the receipt is a trophy with a hole in it. Take the raise. Just don’t throw a parade till the fridge agrees.”

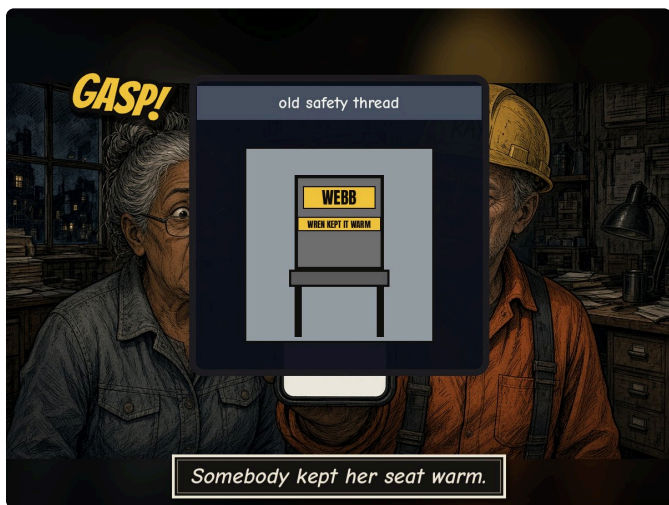
“That should be a break-room poster,” Jaz said.

Quick word from me, the frac mechanic writing this. A gauge that looks calm can still be lying. Same with a deposit that lands on time while the receipt gets louder. Check both.

Her Seat

Roz's phone buzzed. The old safety thread again. A new photo.

A folding chair in an empty bay. Yellow tape on the backrest in block letters: **WEBB**. Under it, a fresher strip: **WREN KEPT IT WARM.**



“That was my chair,” Roz said. “She sat in it once when I was out sick. Never let me forget it.”

“Creepy loyalty program,” Dev said.

Then every phone screamed.



ALERT, 9:14 PM *Same hours.*

Smaller cart. Ask Ray what a calm gauge costs. P.S. Marcus, refresh the listing. Sent by: R.W.

Marcus opened the car page with shaking hands.

Same miles. Same dent. New price:
\$3,350.

“Fifty more,” he whispered. “I was in this kitchen the whole time.”

The Hard Hat on the Step

Outside, a truck door shut. Soft. Close.

Roz moved toward the door. Ray caught her arm. “Wait.”

On the porch step, under the bug light, sat a yellow hard hat that wasn't Ray's and wasn't Roz's. Inside the crown, a folded sticky note. Marcus read it out loud because nobody else would.

*August lied until it didn't. Tomorrow.
Same bay. Bring the kids. — Wren*

No R.W. this time. Her name. Like she was done pretending.

Ray looked older under the porch light. “Get some sleep. Tomorrow we go to the shop.”

Marcus screenshot the new price before it could crawl again. His savings app still said three thousand even. Proud. Stuck. Shrinking.

Ray's Cheat Sheet

- **A paycheck can look the same and still leave you short.** Same hours, same rate, louder receipts. That's your real pay shrinking, not you getting worse at money.
- **Don't trust a calm gauge alone.** Balance in the app, deposit on time, "I didn't spend anything." Ask what those dollars buy this month versus last.
- **Treadmill raises don't always win.** Extra shifts help, but if prices jog while you run, measure the cart, not just the hours.
- **Label your teaching numbers.** The car prices and cart totals here are made up on purpose. Your own receipt is the real homework.

- **Watch one boring buy against your paycheck.** Same item, two weeks apart. If the bite grew and your deposit didn't, you found your personal August gauge.

Next up, Chapter 3: Tomorrow in the Bay. Wren shows up where she said she would, Ray finally says what a calm gauge cost him, and Marcus learns the difference between a raise on paper and a raise that fills the fridge.

That's the end of the preview.

You just read the first two chapters of Book 2: The Shrinking Paycheck: Chapter 1 ("What's Shrinking") and Chapter 2 ("The August Gauge").

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