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MONEY NOBODY TAUGHT YOU - BOOK 3

THE SCORE

TEEN EDITION

TEXAS

SEPTEMBER

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YOUR SCHOOL NAME

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The Score

How the Credit System Grades You, and How to Win

Paul Blankenburg

Paul Blankenburg

2026

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The Score

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The Score

TEEN EDITION

Money Nobody Taught You: Book 3

*How the Credit System Grades You, and
How to Win*

by **Paul Blankenburg**

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Not financial, legal, or investment advice. This book is a story that teaches money ideas. Nothing here is a recommendation to borrow, buy, sell, or sign anything. Talk to a qualified professional about your own situation.

Characters, companies, and places in the story are fictional. Teaching numbers in this book are made-up examples and are

labeled as such. Credit rules, scoring models, and consumer protection laws mentioned in the story can change; check official sources (such as AnnualCreditReport.com, IdentityTheft.gov, and the Consumer Financial Protection Bureau) before acting.

Which One Are You?



Marcus, 15: The Paycheck-to-Paycheck Guy Part-time warehouse job. Just bought a plain gray car with cash. Just found a debt he never made.

Nia, 16: The One Who Asks Marcus's big sister. High school junior. Smoothie-shop job. Wants her first credit card. Has a color-coded spreadsheet.

Dev, 18: The “I’ve Got This” Guy High school senior, just turned 18. Learned money from videos. Four store cards. A drawer of letters he doesn’t open.

Jaz, 17: The Careful Saver High school health-science student in a CNA program, night shifts at the hospital, a class loan paid on time since last year. Ready for the little apartment over her aunt’s garage.

Uncle Ray, 50s: The Guy You Wish You Had Frac mechanic. Yellow hard hat. Giant coffee mug. Has paid cash for everything his whole life, and is about to find out what that means.

Roz (Rosalind Webb): The Original R.W. Ray’s business partner. Calm, exact, and usually right. Has had the same two credit cards for twenty years.

Ruth Wren: The Safety Lead

The shop's part-time gauge checker. Carries a calculator like a lucky charm.

Mom: The One Behind the Alarm

Marcus and Nia's mom. Ray's little sister. Calls him Raymond. Keeps every piece of paper she has ever been handed.

The Rulebook

Nobody Gave You

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

*Mom learned this rule at twenty-two,
with her rent money. Her mother never
learned it at all. This is the book where it
stops.*

**This is page three. Rule 3:
Everybody's grading you.**

*Previously, in Book 2: The crew learned
how inflation hides in a paycheck, Ruth
got her name back, the shop got a fair
lease, and Marcus bought a boring, solid
car with cash. Then his insurance quote*

came back strangely high, a FINAL NOTICE showed up in the mailbox, and a new alert went off. This one was signed *Mom*.

Cold Open: After Hours

The balloons on the car lot had gone soft in the dark. They bumped against the antennas in the wind, slow, like they were tired.

Inside the little building with the mirrored windows, one desk lamp was on.

A man sat behind the desk. You couldn't see his face. Just his hands, his cuffs, and the gold ring on his pinky that clicked against the keyboard when he typed.

He opened a folder labeled **JUNE**.

Inside, a car application. Name, address, birthday. A Social Security number, filled

in with neat blue pen. A middle name that almost nobody knew.

He copied the numbers onto a new form. A store card. **Lone Star Electronics.** He changed the address to a P.O. box in Arlington. He spelled the last name a little wrong, the way you do when you want a computer to think it's close enough.

Then he picked up a different paper. A letter, with big red capitals and a little square code in the corner.

FINAL NOTICE. WESTFIELD FAMILY CLINIC. \$412.

He smiled at it, the way you smile at a fishing lure.

Then he fed the June application into the shredder by the desk. The machine

hummed. The paper went in whole and came out as confetti.

He turned off the lamp.

Out on the lot, a balloon popped.

Nobody heard it.

Somewhere across town, a fifteen-year-old with a new-to-him gray car was asleep, with a perfect record and no idea that somebody had just started grading him.

Chapter 1: Final Notice

Four Hundred Twelve Dollars

Marcus read the letter four times in the driveway.

It didn't get better.

FINAL NOTICE. Big red letters across the top, like the paper was yelling. Under that, a company name he'd never heard of: *National Recovery Partners*. Then the part that made his stomach drop.

Account: Westfield Family Clinic.

Balance: \$412.00. This account has been placed in collections and REPORTED to

the major credit bureaus. Pay today to avoid further action.



Four hundred twelve dollars. Made-up number. Real panic.

He had never been to a Westfield Family Clinic. He had never been to a city called Westfield. He had a new-to-him gray car behind him, a credit card at zero, and a raise that had just hit his account. For about six hours, he'd felt like a grown-up.

Now a piece of paper said he was a deadbeat.

Nia was already halfway down the porch steps. Ray's truck pulled in behind the gray car before she reached him. Ray must have been close. Ray was always close when Mom called.

"Let me see it," Nia said.

Marcus held it up. She read it out loud, slowly, like a hostage note.

"Further action," she said. "What's further action? Do they send a guy?"

"They don't send a guy," Ray said. He climbed out with his hard hat on and his giant mug in one hand. Ruth climbed out the other side with a thermos. Neither of them looked surprised.

"Where's your mother?" Ray asked.

“Kitchen,” Nia said. “Being calm. It’s terrifying.”

The Kitchen Table

Mom was at the table with her reading glasses on, exactly where she’d been the morning they caught her sending alerts. The cinnamon rolls were gone. In their place was a yellow legal pad and a pen.

She held out her hand. Marcus gave her the letter.

She read it once. Then she flipped it over and read the back, which nobody else had thought to do.

“Did you call this number?” she asked.

“Not yet.”

“Good. Don’t.”

“Mom, it says pay *today*.”

“It always says today.” She set the letter face down on the legal pad. “Scary letters are built to make you move before you think. Same as a tornado siren. Except a siren is trying to save you.”

Everybody's Grading You

“You sent the alert,” Marcus said. “Five forty-one. *Everybody's grading you*. What does that even mean?”

Mom took her glasses off.

“It means there's a report card with your name on it,” she said. “You never signed up for it. You can't drop the class. And people use it to decide things about your life. Whether you get the apartment. What rate you pay on a car. What your

insurance costs. Sometimes whether you get the job.”

“I didn’t know I was *in* a class,” Marcus said.

“Nobody does,” Mom said. “That’s the problem.”

“Our mother didn’t know she had one,” Ray said quietly. “Found out the day a landlord said no.”

Nia was already writing. “Page three. Everybody’s grading you.”

“Write it big,” Mom said. “It stops with you two.”

Who’s Grading

Ray set his mug down. “Think of a shop that rents out equipment,” he said.

“Somebody walks in, wants to borrow a

fifty-thousand-dollar pump. What do you want to know?”

“If they’re gonna bring it back,” Nia said.

“Right. And if they brought the *last* one back. On time. Not wrecked.” Ray tapped the table. “Now imagine a hundred shops all writing down every time you borrowed something. Every card. Every loan. Every payment, on time or late. That notebook is your **credit report**.”

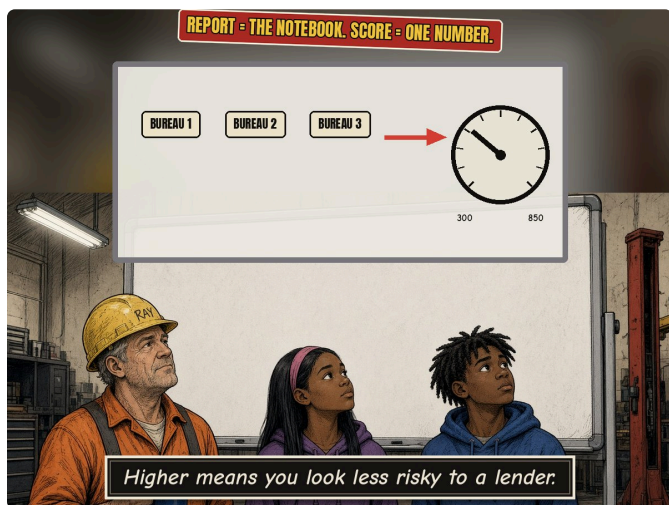
“Who writes it?” Marcus asked.

“Three big companies,” Ruth said.

“Equifax, Experian, and TransUnion. They’re called credit bureaus. Lenders send them your history every month. They keep the files.”

“And then somebody boils the whole notebook down into one number,” Ray said. “That’s your **credit score**.”

“Usually somewhere between 300 and 850,” said Ruth. “Higher means you look less risky.”



Nia frowned. “So a report is the whole story and the score is like... the movie rating.”

Ruth pointed at her with the thermos.

“That’s better than how I explain it.”

“Everybody says that,” Nia said.

Marcus stared at the face-down letter.

“So who looks at it?”

Mom counted on her fingers. “Card companies. Car lenders. Landlords. Phone companies, sometimes. Utility companies, sometimes, to decide if you need a deposit. Insurance companies, in a lot of states, including this one. They use a credit-based insurance score.”

“That’s why my quote was high,”

Marcus said. “The agent said something was pulling it down.”

“And employers,” Mom went on. “Some of them can look at your report, but only if you give written permission. They

don't see the score. They see the notebook."

The Group Chat Gets Graded

Dev and Jaz hadn't been in the driveway. Their phones had screamed anyway. Mom had apparently put the whole crew on her list.

Rent Is Due (Emotionally) Dev:

why did my phone just say

EVERYBODY'S GRADING YOU.

who is grading me. i'm in a grocery

store **Jaz:** same. i'm in a parking

garage. it echoed **Nia:** mom sent it.

marcus got a collections letter for a

clinic he's never been to. \$412.

made-up number but the letter is real

Dev: wait is that bad. i have letters like that in a drawer **Jaz:** dev **Dev:** a SMALL drawer **Marcus:** mom says don't call the number **Jaz:** coming over. bringing my laptop. i've disputed a billing error before, hospital stuff. i know the drill

Don't Call the Number

Mom turned the letter back over and slid it to the middle of the table.

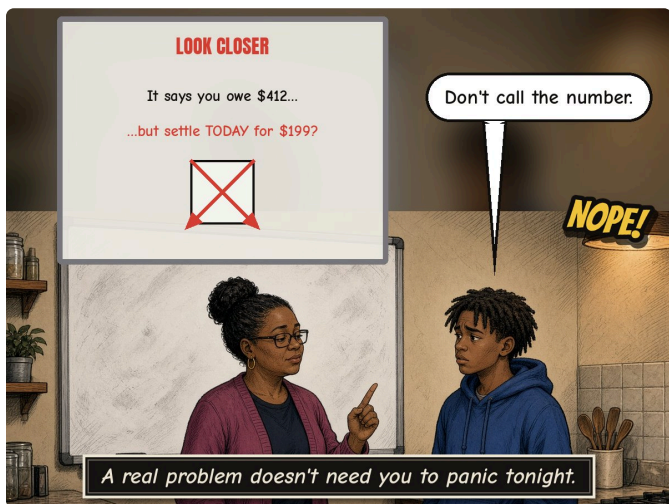
“Look at it like Ray looks at a pump,” she said. “Not like a scared kid. What do you see?”

Marcus leaned in. He tried to read it like a stranger.

“There's no clinic address,” he said slowly. “Just the name.”

“Good. What else?”

“It says I owe four-twelve, but then down here...” He pointed. “It says *Settle TODAY for just \$199*. There’s a QR code.”



“Why would somebody take less than half?” Nia asked.

“Sometimes real collectors do settle for less,” Ruth said. “But they don’t usually lead with a coupon like a pizza place.”

“And it says ‘reported to the major credit bureaus,’” Marcus said. “So it’s already on my report. Right?”

Mom didn’t answer that one. She looked at Ray. Ray looked at Ruth. Ruth sipped her thermos.

“What?” Marcus said. “Why are you all doing the face?”

“Because we don’t know yet,” Mom said. “And neither do you. That’s the whole point. You don’t pay, you don’t call, and you don’t panic until you’ve seen your own report with your own eyes. Then we know what we’re fighting.”

“How do I see my report?”

“Tomorrow,” Mom said. “It’s free. There’s one real website for it, and it’s not the one on that letter.”

The Trap

Marcus wanted to argue. He wanted to call the number and just *ask*. Four hundred twelve dollars was a lot of money, but it was less than the feeling in his chest. Paying it would make the feeling stop.

“That’s the trap,” Ray said quietly, like he’d read his mind. “You want to pay to make the scared stop. That’s what they’re selling. Not a bill. A way to stop feeling scared.”

He folded the letter in half and put it under the legal pad.

Quick word from me — the frac mechanic writing this. On a job site, the loudest alarm isn’t always the real problem. You silence the noise, then you

go find the actual leak. Paper works the same way.

The Drawer

Jaz showed up still in scrubs, with a laptop under one arm and an iced coffee the size of a fire extinguisher. Dev came with her, carrying a bag of tacos and the face of a man who had just remembered his drawer.

They crowded around the table. Jaz read the letter twice.

“Okay,” she said. “This is weird.”

“Weird how?”

“I see a lot of medical bills. Real collection notices usually tell you who the original creditor is, how much you owe, and how to dispute it. This one has

a lot of capital letters and a coupon.” She tapped the QR code. “I wouldn’t scan that if you paid me.”

Dev unwrapped a taco. “So, quick question. If you *did* have a real collection. Hypothetically. From, say, a gym you forgot to cancel. In a drawer. How bad would that be?”

“Dev,” Jaz said.

“Hypothetically.”

Even Raymond

“Tomorrow,” Mom said. “Everybody pulls their report tomorrow. Even Raymond.”

Ray choked on his coffee. “I don’t need to pull mine.”

“Why not?” Nia asked.

“Because I’ve never borrowed a dime in my life that I couldn’t pay back in cash,” Ray said proudly. “My report’s gonna be perfect.”

Mom gave him a long look over her glasses.

“Tomorrow,” she said again.

11:48 P.M.

At 11:48 p.m., Marcus was lying on his bed in his room, staring at the ceiling, trying not to think about four hundred twelve dollars.

His phone buzzed. Not an alert. A direct message, on an app he barely used.

The account had a logo of a white chalkboard, wiped clean. The name said **Clean Slate Credit Solutions.**

Clean Slate Credit: Hi Marcus! 🖐️

Our system shows you may have a new collection on your file. **Clean Slate Credit:** We erase collections FAST. Guaranteed. 100% legal.

Clean Slate Credit: Special tonight only: \$499 up front and it's GONE. No questions. **Clean Slate Credit:** Don't let one bill wreck your score, Marcus. Text us back. — T.

Marcus sat up.

He hadn't told anybody about the letter. Nobody but family and the crew. He hadn't posted it. He hadn't called the number. He hadn't scanned the code.

So how did a stranger know he had a collection six hours after the letter arrived?

He screenshotted the messages. His thumb hovered over the reply box.

Then he heard a creak in the hallway. Nia stood in his doorway in a giant T-shirt, holding her own phone, lit up blue in the dark.

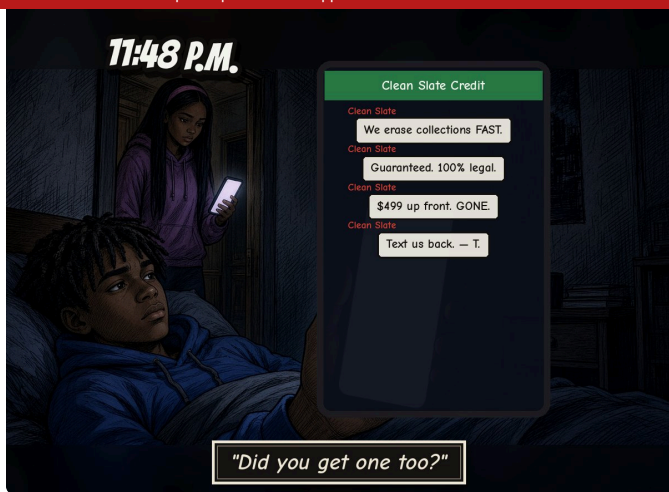
“Did you get one too?” she whispered.

“Get what?”

She turned her screen around.

Same chalkboard logo. Same “T.” But the message wasn’t addressed to her.

Clean Slate Credit: Hi! Is this the sister of Marcus? Tell him to call us before it’s too late. 😊



Ray's Cheat Sheet

- **There's a report card with your name on it.** Three credit bureaus keep notes on how you borrow and pay. A credit score boils those notes down to one number, usually 300 to 850.
- **More people grade you than you think.** Lenders, landlords, insurers, sometimes phone and utility

companies, and some employers with your written permission.

- **Never pay to make the scared stop.** A scary letter wants you to move before you think. Don't call the number on it. Check your own report first.
- **Read the back of the paper.** Real collection notices tell you who the original creditor is and how to dispute. Coupons and capital letters are a smell.
- **Do it this week.** Your first job, your car loan, your phone plan: they're all writing in your notebook right now. You're allowed to read it.

Next up, Chapter 2: Three Report Cards. Marcus pulls his credit reports for the first time, Ray finds out his “perfect”

*record isn't what he thought, and one line
on one report makes Mom go very quiet.*

Chapter 2: Three Report Cards

Type It Yourself

Sunday morning, the kitchen table looked like a war room.

Jaz's laptop. Dev's laptop. Marcus's phone. Ruth's calculator, which she carried the way some people carry a lucky charm. Mom's legal pad, with one line written across the top in neat block letters:

ANNUALCREDITREPORT.COM

“That's it,” Mom said. “That's the real one. Type it yourself. Don't click a link from an email or a text or an ad. Type it.”

“Why does it matter?” Dev asked.

“Because there are a hundred websites that look like it,” Ruth said. “Some want to sell you something. Some want your Social Security number for worse reasons.”

Marcus typed it letter by letter, like defusing a bomb.

The Free One

The website was plain. Almost boring. No flashing scores, no cartoon mascots.

“This is it?” Marcus said. “It looks like a tax form.”

“Good,” Mom said. “Boring is a sign it’s real. The law says you get free reports from all three bureaus. These days you can check them every week for free.”

“Every week?” Nia said. “Why would anybody check every week?”

“Most people don’t need to,” Ruth said.

“But when something’s wrong, you want to watch it like a gauge on a bad pump.”

Marcus filled in his name, birthday, and the last part of his Social Security number. Then the site asked him questions to prove he was really him.

*Which of these streets have you lived on?
Which of these lenders have you had an
account with? What was the amount of
your monthly car payment?*

“I don’t have a car payment,” Marcus said. “I paid cash.”

“Then pick ‘none of the above,’” Jaz said. “They throw in fake answers to catch fakers.”

He passed. Three buttons appeared.

Equifax. Experian. TransUnion.

“Pull all three,” Mom said. “They don’t always match. Lenders don’t report to all of them the same way.”

Report Card One

TransUnion came up first. It was long. Way longer than Marcus expected for a guy who thought he barely had credit.

“Okay,” Jaz said, scrolling. “Personal info. Your name, past addresses, where you work. Check that it’s right.”

“It’s right.”

“Accounts. The card Mom added you to as an authorized user. Opened about three years ago. Pay status: current.

Balance: zero.” Jaz smiled. “Look at that. Your zero made it.”

“That’s your whole file. You’re fifteen,” she went on. “Current. Never late.” She looked up. “Marcus. You’ve never missed a payment.”

“I didn’t know that was a thing you could be good at.”

“It’s the *biggest* thing you can be good at,” Ray said from the coffee maker.

“Collections?” Mom asked.

Jaz scrolled. “None.”

“Inquiries?”

“One from your card company, years ago. That’s it.”

Marcus let out a breath. “So the letter’s wrong. It’s not there.”

“On *this* one,” Mom said. “Two more.”

Report Card Two

Experian looked almost the same. Just the card, clean. No collection.

“Two out of three,” Dev said. “Ship it. He’s clean.”

“Pull the third,” Mom said.

Equifax loaded slower. Or maybe it just felt slower.

P.O. Box

Jaz scrolled through the personal info. Then she stopped.

“Marcus,” she said. “Did you ever have a P.O. box in Arlington?”

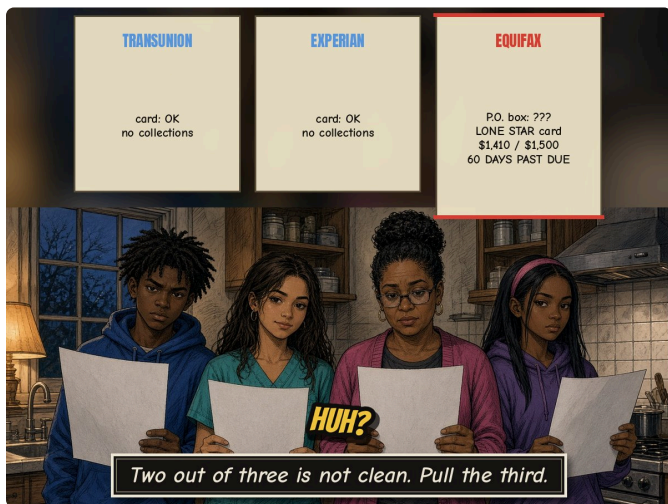
“No.”

“There’s an address here. A P.O. box in Arlington. Reported in June.”

The kitchen went quiet.

Jaz kept scrolling. The card. And then a second account, one Marcus had never seen in his life.

**LONE STAR ELECTRONICS —
STORE CARD** Opened: June Credit
limit: \$1,500 Balance: \$1,410 Status:
60 DAYS PAST DUE



The numbers were made up by somebody. Just not by him.

“I’ve never been to Lone Star Electronics,” Marcus said. His voice came out thin. “I don’t even like their commercials.”

Nia leaned over his shoulder. “Somebody bought fourteen hundred dollars of stuff with *your name*?”

“And then didn’t pay,” Jaz said quietly. “So now it’s late. On your report.”

Marcus stared at the screen. Three years of never missing anything. Wrecked in one summer by somebody he had never met.

“That’s why the insurance quote was high,” Ruth said. “Not the letter. This.”

The Clue in the Rules

Mom hadn't said anything. She was looking at the screen, then at the folded letter under her legal pad, then back at the screen.

"Scroll down," she said. "Collections section."

Jaz scrolled. "None. No collections on any of the three."

"No Westfield Family Clinic," Mom said. "No four hundred twelve dollars."

"So the letter lied," Marcus said. "It said *reported*."

"It lied about more than that." Ruth set down her calculator. "The three big bureaus changed their rules a couple years back. Paid-off medical collections

don't show up anymore. And medical collections under five hundred dollars don't show up at all. That's the bureau's own policy, not a law, so it can change. Unpaid ones also have to wait a year before they can show up. You check. But a four-hundred-twelve-dollar medical bill shouldn't be on anybody's report."

Nia's mouth fell open. "So they picked a number that *can't* be reported and said they reported it."

"They picked a number small enough that you'd pay it just to make it go away," Ray said. "And they bet you didn't know the rules."

"I didn't know the rules," Marcus said.

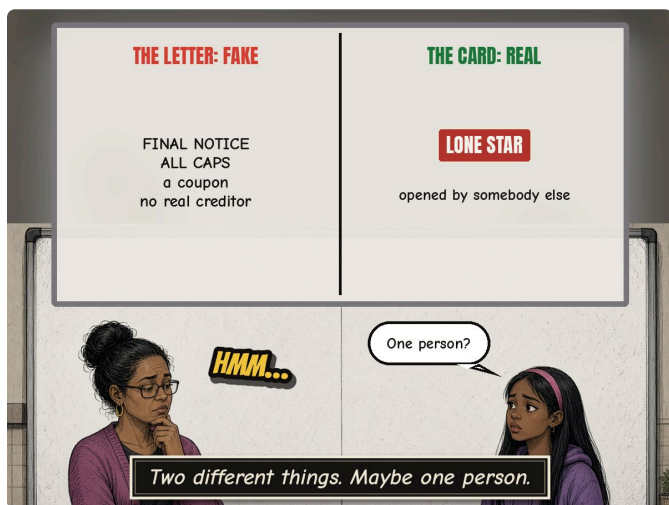
"Now you do."

One Person?

Dev looked a little pale. “So the letter is fake. But the card is real.”

“The card is real,” Mom said.

“Somebody really opened it. The letter is a fake made to look like a real problem. Two different things.”



“Or,” Nia said slowly, “one person doing two different things.”

Everybody turned to look at her.

“What?” she said. “The letter shows up the same week Marcus has a real problem. Then Clean Slate messages him about a ‘collection’ the same night. That’s a lot of coincidence. Ray says coincidence is just a pattern you haven’t found yet.”

“I’ve never said that,” Ray said.

“You said it about a pump once.”

“...I might’ve said it about a pump once.”

The Group Chat Checks Dev

Jaz had pulled Dev’s reports too, mostly by force.

Rent Is Due (Emotionally) Dev:

update: my reports are mid **Jaz:** he has 4 store cards **Dev:** they gave me 15% off **Jaz:** and the gym. in collections. \$90. made-up number. REAL gym **Dev:** that gym played sad music on purpose **Nia:** dev please never tell anyone you lost money to a sad playlist **Jaz:** mine's clean btw. a year of payments on my class loan, never late. i'm kind of proud **Ruth:** you should be

Jaz looked up from her phone. "Okay. Ray. Your turn."

The Perfect Record

Ray sat down at the laptop like it might bite him.

He typed the website himself. Name, birthday, Social Security number. The site asked him its questions.

Which of these lenders have you had an account with?

Ray read the list. “None of the above.”

What was your monthly mortgage payment?

“None of the above. I rent.”

What was the amount of your auto loan?

“None of the above. I paid cash for my truck. Paid cash for the one before it too.”

The screen thought about it for a moment. Then it said:

We were unable to verify your identity online. Please request your report by mail or phone.



Ray frowned. “What does that mean?”

“It means,” Mom said, very gently, “that it couldn’t find enough about you to ask you questions.”

“Because I don’t owe anybody anything. That’s a perfect record.”

“It’s an *empty* record,” Ruth said.

“There’s a difference.”

Invisible

Ray looked at the screen. Then at his sister. “How is that worse than having debt?”

“It’s not worse,” Mom said. “But it’s not better, either. To the system, a man who’s never borrowed looks a lot like a man nobody knows. You can be the most responsible person in Texas and still look like a stranger.”

“Lenders call it a thin file,” Jaz said.

“Sometimes there’s not enough to even make a score. People call it being credit invisible.”

“Invisible,” Ray repeated. He looked at his scarred knuckles. “Thirty years of paying cash so nobody could hold anything over me. And the system thinks I don’t exist.”

“That’s going to matter,” Roz said from the doorway. Nobody had heard her come in. She had a folder under her arm. Of course she did. “The shop needs a compressor and a lift. I was going to ask the bank about an equipment loan this week. With both our names on it.”

Ray closed his eyes. “Course you were.”

Quick word from me — the frac mechanic writing this. A lot of guys I’ve worked with are proud of paying cash. It is something to be proud of. It just doesn’t show up in the one notebook the rest of the world reads.

June

Mom took the laptop back from Ray and turned it toward Marcus. She pointed at the Lone Star account.

“Opened in June,” she said. “What day?”

Jaz zoomed in. “June thirteenth.”

Mom wrote it on the legal pad. “Marcus. Where were you on June thirteenth?”

“I don’t know. Work, probably. It was a Saturday?” He opened his calendar app. Scrolled back. Then he stopped scrolling. June thirteenth. A Saturday. He’d put one thing in the calendar that day, back when he still thought he was close to buying a car.

Easy Ride Auto — look at cars — 11 AM



He remembered it now. A small lot on the highway with balloons tied to the antennas. A sign out front that said **BAD CREDIT? NO CREDIT? EASY FINANCING!** A finance guy in a pressed shirt who said, *Just fill this out so we can see what you qualify for. No pressure.*

He'd filled it out. Full name. Middle name. Birthday. Social Security number. Where he worked. Where he lived.

He hadn't bought the car. He'd walked away. He'd forgotten all about it.

"I gave them everything," Marcus said.

"The whole form. On June thirteenth."

Mom set her pen down.

"Who was the finance guy?" she asked.

Her voice had gone very flat. Very careful. "Do you remember his name?"

Marcus closed his eyes. Pressed shirt.

Big smile. A business card on the desk.

"Trent," he said. "His name was Trent."

Ray's Cheat Sheet

- **The real free website is AnnualCreditReport.com.** Type it in yourself. Don't click links from texts, emails, or ads. Pull all three

bureaus, because they don't always match.

- **Read every line, not just the scary ones.** Check names, addresses, accounts, and inquiries. If there's a P.O. box you never had or an account you never opened, that's your leak.
- **Know a few rules and the scammers lose their power.** As of this writing, the big three bureaus' own policy keeps paid medical collections and ones under \$500 off credit reports, and unpaid ones wait a year. It's a policy, not a law, so check current rules.
- **No debt isn't the same as good credit.** Paying cash is smart. But if you've never borrowed, the system may not know you at all.

- **Pull yours this week.** First job, student loan, Cash App, whatever. Ten minutes. Free. Your name is already in the notebook. Go read it.

Next up, Chapter 3: The Five Gauges.

Ray learns what actually goes into a credit score, Nia does the math on everybody's notebook, and Mom refuses to say why the name Trent made her go pale.

That's the end of the preview.

You just read the first two chapters of Book 3: The Score: Chapter 1 ("Final Notice") and Chapter 2 ("Three Report Cards").

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