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MONEY NOBODY TAUGHT YOU - BOOK 3

THE VAULT JOB

TEEN EDITION

TEXAS

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The Vault Job

How Banks Make Money With Your Money

Paul Blankenburg

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2026

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The Vault Job

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The Vault Job

TEEN EDITION

Money Nobody Taught You: Book 5

*How Banks Make Money With Your
Money*

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 open, close, or move any account. Talk to a qualified professional about your own situation.

Characters, banks, credit unions, and places in the story are fictional. Teaching numbers in this book are made-up

examples and are labeled as such. Real-world facts (like deposit insurance limits) are listed with sources at the back. Bank rules and fees change; check official sources such as FDIC.gov, MyCreditUnion.gov, and the Consumer Financial Protection Bureau before acting.

Which One Are You?



Marcus, 15: The Paycheck-to-Paycheck Guy Part-time warehouse job. Cushion untouched. Has a new rule: wait 24 hours before buying anything shiny.

Nia, 16: The One Who Asks High school junior. Smoothie-shop job. Keeper of THE RULEBOOK. Has a debit card and a jar labeled CAR.

Dev, 18: The “I’ve Got This” Guy High school senior, just turned 18. Card paid off. Still signs things too fast. Picked up a weekend side gig delivering for a pizza place.

Jaz, 17: The Careful Saver CNA student, night shifts at the hospital. Saving for a condo someday. Has been quietly banking somewhere different this whole time.

Uncle Ray, 56: The Guy You Wish You Had Frac mechanic. Yellow hard hat. Giant coffee mug. Owns half a building. Kept his savings in a coffee can until this summer.

Roz (Rosalind Webb): The Original R.W. Ray’s partner. Opened the shop’s bank account at the big bank downtown, because that’s where everybody goes.

Ruth Wren: The Safety Lead Part-time gauge checker. Reads the back of every page. Keeps things very safe. Sometimes too safe.

Mom: The One Behind the Alarm

Ray's little sister. Her alerts land at 5:41 PM. Has had a safe deposit box since before her kids were born.

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 cashed every paycheck at
the same bank for twenty years. She
thought the bank was keeping her money
safe. Nobody told her what the bank was
doing with it, or what it was charging
her to hold it.*

**This is page five. Rule 5: The bank
makes money with your money.**

*Previously, in Book 4: Roz and Ray
bought the shop building with a fixed-
rate loan, beat a trap run out of Suite 400,*

and found an old red sign under the paint: **R— 'S DINER**. Ray walked out to the lot and didn't say why. Then Mom got a letter. Her bank branch is closing, her safe deposit box must be emptied by Friday, and she can't find her key. And under the lid of Ray's coffee can, something is taped.

Cold Open: Box 1187



The vault at Granite National Bank was smaller than in the movies.

No laser beams. No piles of gold bars. Just a thick round door standing open, and inside, a wall of little metal doors, hundreds of them, each with two keyholes and a number.

Mom stood in front of number 1187.

“I need to get into my box,” she said.

The banker next to her was young, with a tight vest, a name badge that said **BRENT CARROW, RELATIONSHIP BANKER**, and a smile that looked like it had been practiced in a mirror.

“Absolutely, ma’am. I just need your key.”

“I don’t have my key.”

Brent's smile stayed exactly where it was. "Okay! Then we can schedule a drilling. A locksmith comes out, drills the lock, and you're in. The fee is two hundred fifty dollars. Made-up number, it varies." He checked his tablet. "Next opening is... the twenty-first."

"The branch closes on the eleventh."

"Right." Brent nodded sympathetically.

"So after the eleventh, any box we haven't emptied gets drilled anyway, and the contents go to our central storage facility. In Dallas. Totally safe."

"Is it insured?" Mom asked.

Brent hesitated. Just a little.

"Box contents aren't covered by deposit insurance, ma'am. That's just for money in accounts. But we take very good care of —"

“Five days,” Mom said.

“Yes, ma’am.” Brent’s tablet chimed. He glanced at it, and his face brightened like he’d remembered something wonderful.

“Oh! While I have you. I see your brother’s business account is here too. Ray and R.W. Pump and Repair? I just want to confirm they’re happy with their Business Protection Plus.”

Mom turned slowly.

“Their what?”

“Business Protection Plus. Nineteen ninety-nine a month. And the Premium Statement Package, and Overdraft Advantage, and —”

“They never asked for any of that,” Mom said.

Brent looked at his tablet. Then at Mom.
Then at his tablet again.

His smile, finally, moved.

Mom took out her phone and typed with one thumb, very fast.

Mom: Ray. Five days to get into Mama's box. **Mom:** And somebody at this bank has been charging your shop for things you never bought.

Mom: Bring Ruth. Bring Roz. Bring everybody.

Chapter 1: Under the Lid

Everybody

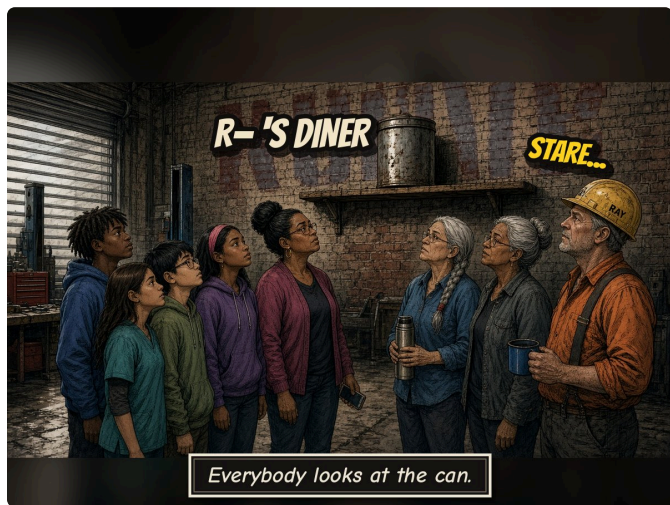
By six that evening, everybody was in the shop.

Mom sat at the folding table under the old red diner letters, in her berry cardigan, with her legal pad and her reading glasses. Ruth sat beside her with the calculator. Roz stood with her arms folded. Marcus, Nia, Dev, and Jaz crowded around like it was a campfire.

Ray stood by the workbench with his mug. Next to him, on the shelf, sat the big dented coffee can.

Nobody had touched it. Everybody was looking at it.

“Okay,” Nia said. “I’m just going to say it. The thing under the lid. Is it the key?”



The Lid

Ray took the can down and set it on the table. He looked at Mom.

“You gave me this can,” he said.

“Twenty-some years ago. You said,

‘Keep it, Ray.’ You never said why.”

“I know,” said Mom.

Ray pulled off the lid and turned it over.

Taped to the inside, under a strip of tape gone yellow and brittle, was a key. Brass. Old. Not flat like a modern key. It had a paper tag tied on with string, and on the tag, in faded pencil, one word.

BACK.

Mom leaned in. She looked at it for a long time.

“That’s not the box key,” she said quietly. “Box keys are flat. They have a number stamped on them.”

“Then what does it open?” asked Jaz.

Ray peeled the tape off very carefully and held the key in his palm. He knew.

You could see that he knew. His jaw did

the thing it had done in the lot on paint day.

“Nothing anymore,” he said, and put the key in his shirt pocket.

“Uncle Ray —” Nia started.

“Not tonight, kid.”

She closed her mouth. But she wrote it in the margin of the Rulebook, under *What's under the lid?* She crossed that one out and wrote a new one.

What does BACK open?



So Where's the Key?

“Okay,” said Marcus. “So that’s not it. Mom. Where’d you keep the real one?”

“In my kitchen drawer for years,” Mom said. “Then the year I was sick, I gave it to somebody to hold. Somebody I trusted more than a bank.”

“Who?” said five people.

Mom rubbed her forehead. “I had a fever for most of that month, Marcus. I remember putting it in an envelope. I remember writing on the envelope. I don’t remember whose hand I put it in.”

“So we have to find a twenty-year-old envelope,” said Dev, “in five days.”

“Four and a half,” said Ruth.

“And if we don’t,” said Jaz, “a locksmith drills it and Mama’s things go to a warehouse in Dallas.”

“Where nothing’s insured,” said Mom.

Business Protection Plus

Roz hadn’t said anything yet. She’d been on her phone since she walked in, scrolling the shop’s bank app with her jaw getting tighter.

“Dee,” she said. “What did the banker say? The products?”

Mom read from her legal pad. “Business Protection Plus. Premium Statement Package. Overdraft Advantage.”

Roz turned her phone around and set it on the table.

Last month’s statement for **Ray & R.W. Pump & Repair**. Ruth leaned in with her glasses. Everybody leaned in behind Ruth.

This month’s fees (made-up)	Amount
Monthly maintenance + “Protection Plus” + “Premium Statements”	\$65
Overdraft fees (3 of them)	\$105

Made-up teaching numbers.

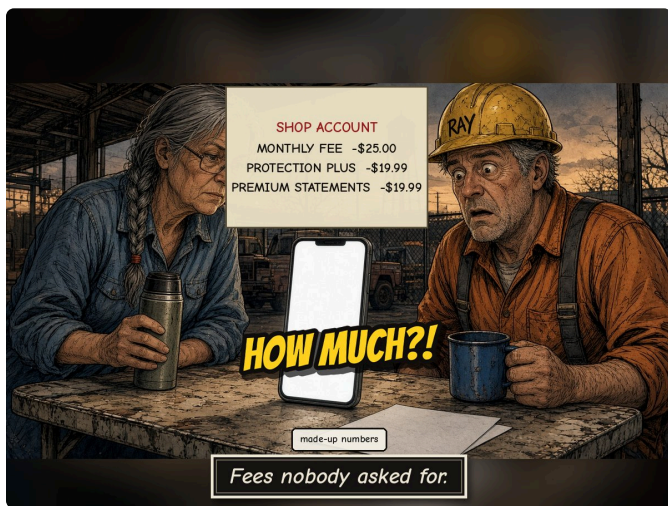
“A hundred seventy dollars,” Ruth said.

“In one month.”

“For *what?*” said Dev.

“For the privilege of keeping our money there,” said Roz. “And for overdrafts.”

“We overdrew?” Ray said. “We’ve never been short a day in our lives.”



Biggest First

Ruth ran her pen down the statement.

“Here,” she said. “The fifteenth. We had a big parts order go out, and three little card charges the same day. Coffee, a drill bit, gas. Look at the order the bank ran them in.”

“Biggest first,” Marcus said, reading.

“The big one, then the three little ones.”

“If they’d run the little ones first, we’d have been fine until the deposit landed that afternoon,” Ruth said. “Run the big one first, and the account dips below zero right away. Then each little charge after that is an overdraft. Three fees instead of none.”

“That’s allowed?” said Jaz.

“A lot of banks have stopped doing it after people complained,” Ruth said.

“Some still find ways. It’s in the fine print. It’s always in the fine print.”

Ray stared at the statement like it was a pump that had lied to him.

“They charged us thirty-five dollars,” he said slowly, “for a cup of coffee.”

“Made-up number,” said Nia.

“It’s a real cup of coffee,” said Ray.

That’s a Rule

Mom took off her glasses.

“Mama banked at the same place her whole life,” she said. “Cashed her check every Friday. Kept a little savings book. She thought the bank was keeping it safe.” She looked at the statement.

“Nobody ever told her the bank was making money off her money. Both ways.”

Nia had the purple marker out.

“Page five,” she said. “The bank makes money with your money.”

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

BC

Roz kept scrolling. Then she stopped.

“Huh,” she said.

“What?”

She tapped the screen to open the details on Business Protection Plus. A little gray info box. *Enrolled: Sept. 3. Channel: Branch 0412. Banker ID: BC-7.*

“I didn’t enroll in anything on September third,” Roz said. “I was in Odessa on a job on September third.”

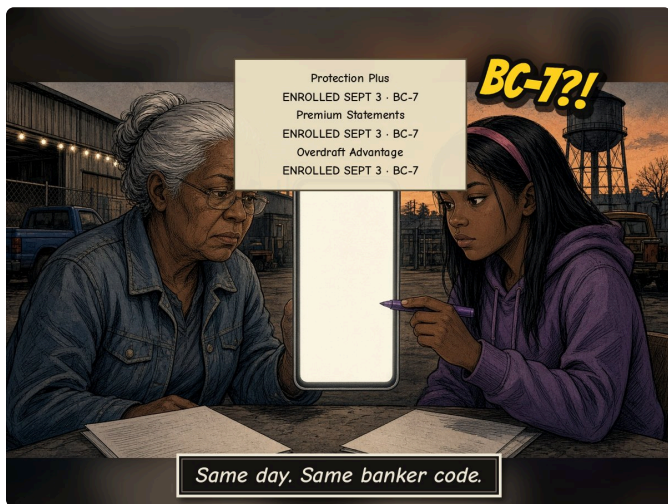
“BC,” said Nia. “Brent Carrow.”

“Maybe,” said Roz. “Maybe not.”

She scrolled to Overdraft Advantage.

Enrolled: Sept. 3. Banker ID: BC-7.

Premium Statement Package. *Banker ID: BC-7.*



Then Marcus's phone buzzed. Then Dev's. Then Nia's.

Not an alert. Emails. All three, at the same time, from Granite National Bank.

Thanks for enrolling in Granite Gold Rewards! Your new account is now active.

Marcus looked up.

“I didn’t enroll in anything,” he said.

“Me neither,” said Nia.

Dev was staring at his screen. He swallowed.

“So, funny story,” Dev said. “I might have.”

Ray's Cheat Sheet

- **Read your bank statement like a pump gauge.** Once a month, line by line. Circle every fee.
- **Fees are how some banks make money off you.** Monthly charges,

add-ons you didn't ask for, overdrafts. They add up fast.

- **Order matters.** Some banks have run the biggest charge first, so little ones overdraw. Ask your bank how it orders charges.
- **If you didn't ask for it, ask why it's there.** Every product on your account should be one you said yes to.

Next up, Chapter 2: Rent on Your Money. Ray and Roz walk into Granite National, Nia finds a whiteboard nobody was supposed to see, and Dev explains what he signed.

Chapter 2: Rent on Your Money

What Dev Signed

“It was a tablet,” Dev said. “At the branch. Last month. I went in to deposit a check from my delivery gig, and the guy said, ‘Want to earn rewards on your savings?’ And I said, ‘Who doesn’t want rewards?’ And he turned the tablet around and I signed it with my finger.”

“Did you read it?” asked Jaz.

“It was a *tablet*, Jaz. You can’t read a tablet. It just scrolls.”

“What did it say you were signing?” said Ruth.

Dev opened the email and read it out loud. “‘Granite Gold Rewards. A twelve-month certificate.’ What’s a certificate?”

“A CD,” said Ruth. “You lent the bank your money for twelve months. It pays you a little more for not touching it. But if you take it out early, there’s a penalty.”

“How much did you put in?”

Dev looked at the ceiling. “All of it.”

“Dev.”

“It said *gold*. I thought — gold is money, right? Nia said that. Back when the paychecks were shrinking.”

“Gold is money,” said Nia. “That account isn’t gold. It’s just named gold. That’s like buying a car because it’s named Mustang and it turns out to be a horse.”



Walking In

The next morning, Ray and Roz walked into Granite National Bank. Nia came too, because she had a first-period free study hall and nobody could prove otherwise.

The branch was half packed up. Moving boxes stacked by the wall. A big banner over the teller line said **WE'RE**

MOVING! VISIT US AT OUR NEW DIGITAL BRANCH!

“A digital branch,” Ray muttered.

“That’s a phone.”

Near the front door, a small blue-and-white sticker was stuck to the glass. Nia stopped and took a picture of it.

Member FDIC.

“Spot it,” she said. “That’s the insurance sticker, right? The coffee can went somewhere with this sticker.”

“Same sticker,” said Roz. “It means if this bank fails, the government covers what’s in your accounts, up to a limit. Not the boxes in the vault. The accounts.”

“Up to how much?”

“Two hundred fifty thousand dollars. Per person, per bank, per ownership category: your own accounts, joint accounts, retirement accounts.”

“So the shop’s fine,” said Nia.

“The shop’s money is fine,” said Ray, looking at the moving boxes. “The shop’s *fees* are another story.”



The Whiteboard

They waited twenty minutes for somebody to help them. While they waited, Nia wandered.

The back hallway had an office with a glass wall. Inside, somebody had forgotten to wipe a whiteboard. Or hadn't bothered, since they were moving anyway.

**SEPTEMBER PRODUCT GOALS 8
PRODUCTS PER HOUSEHOLD!
TEAM AVG: 6.1 BRENT C: 7.8 ★**

Under that, in red marker, somebody had written: **PROTECTION PLUS = \$\$
BONUS. PUSH IT.**

Nia took a picture. Then she walked back to the waiting chairs very casually, the way you walk when you've just done something you're not sure you were allowed to do.

“Eight products per household,” she whispered to Roz. “That’s the goal. Brent’s at seven point eight. He gets a star.”

Roz looked at the photo. Her face went still.

“Eight,” she said. “Nobody needs eight bank products. I need one checking account and a place to put the savings.”



Rent on Your Money

The banker who finally helped them was not Brent. Brent was “out today.” The banker was a tired woman named Ms. Lowe who looked like she’d been answering the same question all week.

“I can remove the add-ons,” she said, typing. “And I’ll submit the overdraft fees for review. No promises.”

“Can I ask you something?” Nia said. “What does the bank do with our money? Like, where does it go?”

Ms. Lowe looked at her, surprised. Then she almost smiled.

“Honestly? Not much of it stays here. We lend it out.”

Ray leaned over to Nia while Ms. Lowe typed.

“Remember my torque wrench?” he said quietly. “Back in the driveway?”

“You rented it for a dollar and somebody rented it out for ten.”

“That’s a bank. You hand them your money. They pay you a little rent for it. Maybe almost nothing. Then they lend it to somebody else for a car loan or a building, and charge them a lot of rent. The gap is how they get paid.”

“So my savings account is me renting my money to the bank,” said Nia slowly.

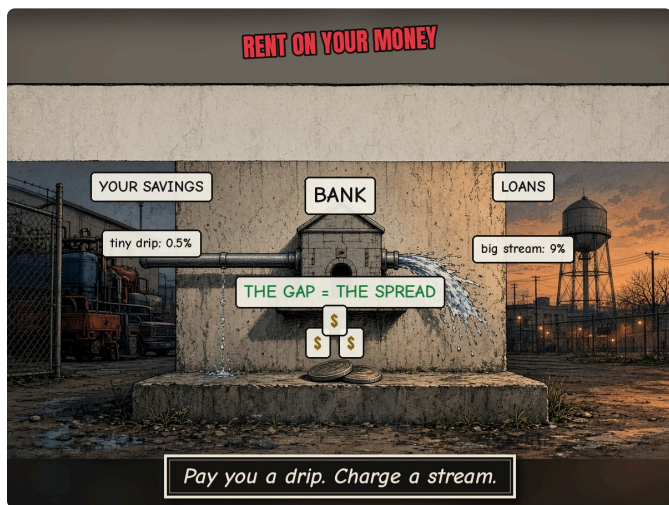
“Super cheap.”

“And they’re renting it back out. Not cheap.”

Marcus had texted the group chat from school. Nia read it out loud.

Rent Is Due (Emotionally) Marcus:

just checked. my granite savings pays basically nothing. jaz what does yours pay **Jaz:** way more. not at granite **Marcus:** WHY DIDN'T YOU TELL US **Jaz:** nobody asked. i've been saying "boring is safe" for like four books



The Penalty

“One more thing,” Roz told Ms. Lowe.

“A friend of ours signed up for a twelve-month certificate on a tablet. He didn’t understand it. Can he cancel?”

Ms. Lowe pulled it up. Shook her head gently.

“It’s past the window. He can take it out early. There’s a penalty. A few months of interest.”

“How much?” said Nia.

Ms. Lowe said a number. Made-up, but real enough to sting. Forty dollars.

“For taking out his own money,” Nia said.

“For breaking the promise,” said Ms. Lowe. “That’s how certificates work. It was in the disclosure.”

“The disclosure scrolled,” said Nia.

Ms. Lowe actually laughed. Then she glanced toward the back hallway, toward the office with the whiteboard, and lowered her voice.

“Tell your friend,” she said, “to stay away from the branch this week.

Everybody’s a little nervous about the move. People are saying things online.”

“What things?” said Roz.

Ms. Lowe didn’t answer. She just printed the receipt.

Ray’s Cheat Sheet

- **A bank pays you a little rent and charges others a lot.** That gap is how it makes money. Find out what yours pays you.

- **Look for the sticker.** “Member FDIC” at banks. It covers money in your accounts, up to \$250,000 per person, per bank, per ownership category (like single, joint, or retirement). Not what’s in a safe deposit box.
- **Never sign a scrolling tablet you didn’t read.** Ask for the paper. Take it home. Wait 24 hours.
- **A name isn’t a promise.** “Gold Rewards” isn’t gold. Read what it is, not what it’s called.

Next up, Chapter 3: Money From Nothing. Ray explains where money actually comes from, Nia learns a number about gold she’ll never forget, and a post online says Granite National is going under.

That's the end of the preview.

You just read the first two chapters of Book 5: The Vault Job: Chapter 1 ("Under the Lid") and Chapter 2 ("Rent on Your Money").

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