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MONEY NOBODY TAUGHT YOU - BOOK 6

THE CUT

TEEN EDITION



TEXAS

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The Cut

Who Gets Paid Before You Do

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2026

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The Cut

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The Cut

TEEN EDITION

Money Nobody Taught You: Book 6

Who Gets Paid Before You Do

by **Paul Blankenburg**

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Not financial, tax, legal, or investment advice. This book is a story that teaches money ideas. Nothing here tells you how to file your own taxes. Talk to a qualified tax professional about your own situation.

Characters, companies, tax shops, 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 the payroll tax rate) are listed with sources at the back. Tax rules, rates, and limits change every year; check IRS.gov before acting.

Which One Are You?



Marcus, 16: The Paycheck-to-Paycheck Guy Part-time warehouse job.

Cushion untouched. Knows every shortcut in the county, and can prove it.

Nia, 17: The One Who Asks High school senior. Smoothie-shop job.

Keeper of THE RULEBOOK. Just got

her first real paycheck and has questions about it.

Dev, 19: The “I’ve Got This” Guy Card paid off. Weekend delivery gig for a pizza place, paid through its driver app. Owns a shoebox of receipts and a letter he hasn’t opened all the way.

Jaz, 18: The Careful Saver Certified nursing assistant in the ER, night shifts. Saving for a condo. Gets a big tax refund every spring and calls it “my bonus.”

Uncle Ray, 57: The Guy You Wish You Had Frac mechanic. Yellow hard hat. Giant coffee mug. Co-owns a building now, which means he also co-owns its paperwork.

Roz (Rosalind Webb): The Original R.W. Ray’s partner. Runs the shop’s

books. Has never once filed the shop's taxes late, and isn't starting now.

Ruth Wren: The Safety Lead Part-time gauge checker. Reads the back of every page. Has helped strangers at a free tax clinic every spring for twenty years.

Mom: The One Behind the Alarm

Ray's little sister. Calls him Raymond. Her alerts land at 5:41 PM, except when somebody else's do.

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 worked two jobs for most of
her life. Every paycheck had a line on it
she never understood, and money taken
out that nobody ever told her she could
get back.*

**This is page six. Rule 6: You get paid
after they do.**

*Previously, in Book 5: The crew got into
Mom's safe deposit box with two keys
and three minutes to spare, found a
passbook marked **R. W.** that the bank's*

fees had eaten down to zero, and moved the whole family to a credit union founded by rail yard workers. Nia wrote, *R. W. = Mama. Name starts with R.* Then Ruth sent her first 5:41 alert, and slid an envelope across the table to Dev. The return address said **INTERNAL REVENUE SERVICE.**

Cold Open: Who Gets Paid First



Ruth's kitchen table, Monday, 8:00 a.m.

Dev sat across from her with the shoebox in his lap like a cat that might run away.

Ruth unfolded the letter and laid it flat. She smoothed it twice with the side of her hand.

Halfway down the page sat a box with two numbers in it.

From the IRS letter (made-up numbers)	Amount
Income Dev reported	\$4,000
Income the pizza place reported for him	\$9,800

“That’s a five thousand eight hundred dollar gap,” Ruth said.

“The app’s wrong,” said Dev.

“The app sent the IRS a form,” said Ruth. “Did the app send *you* the form?”

“Maybe? In, like, January? It went to my mom’s house.”

Ruth turned the page. Near the bottom, in a box of its own: **Proposed amount you owe: \$1,912.** Under that, in bold, a date. Twenty-four days away.

“What happens if I don’t answer?” said Dev.

“Then they decide you agree,” said Ruth.

“And the number becomes real.”

Dev swallowed. “Okay. Okay. So who gets paid first? Me, right? It’s my money.”

Ruth slid the calculator across the table to him.

“Look at any pay stub you’ve ever had,” she said. “Then tell me who gets paid first.”

That’s when Dev’s phone rang.

Not a text. Not an app. A call, from a number he didn’t know. He put it on speaker because his hands were full of shoebox.

A man’s voice, loud and official.

“This is Officer Grant, badge four-four-seven, Internal Revenue Service, criminal division. Am I speaking with the taxpayer at this number?”

Dev’s mouth fell open.

“Sir, there is a warrant pending for your arrest for unpaid federal taxes in the amount of one thousand nine hundred twelve dollars. To stop the warrant, you must pay today. By five p.m.”

Ruth looked up from the letter very slowly.

The man had just said the exact number on the page.

Chapter 1: Gift Cards by Five

Five P.M.

“Five p.m.,” Dev repeated. “Today?”

“Today, sir,” said Officer Grant. “The fastest way to stop the warrant is with prepaid cards. Go to any store. Buy cards totaling one thousand nine hundred twelve dollars. Call me back at this number with the codes on the back.”

“Gift cards,” said Ruth, to nobody.

“Ma’am, is someone else on this call? This is a confidential federal matter.”

Dev hit mute so hard the phone slid off the shoebox.

“He knows the number,” Dev whispered.

“Ruth. He knows *the number*. That means he’s real.”

“It means he knows the number,” said Ruth.

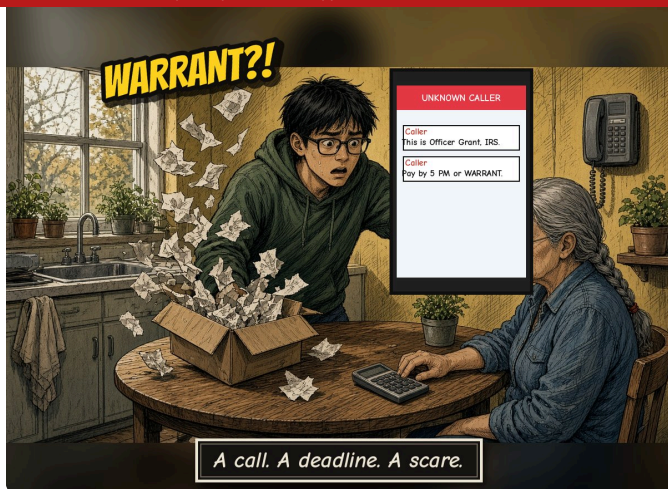
But Dev was already standing. Receipts snowed onto the kitchen floor.

“I have, like, six hundred in my cushion. I can get the rest from Marcus. There’s a gas station on the corner —”

“Dev. Sit down.”

“There’s a *warrant*, Ruth!”

The front door banged. Dev was gone.



Rent Is Due (Emotionally)

Ruth did not run. Ruth had not run anywhere since 1991.

She picked up her phone and typed with one careful finger into the group chat.

Ruth: Dev got a call from “the IRS.” Gift cards by 5 PM. He is driving to the Quick Stop on Old Mill Road. Somebody stop him. **Nia:** omw im on

lunch **Marcus:** 4 min away **Jaz:** I just got off a 12 hr shift. Why is it always Dev **Ray:** 

“Ray,” said Ruth to her phone. “Use your words.”

Ray: Coming.

The Rack

The gift card rack at the Quick Stop was right by the register. Bright, shiny cards. Music stores. Game stores. Coffee shops. Dev grabbed five of the biggest ones.

The clerk, a woman with reading glasses on a beaded chain, looked at the stack. Then at Dev's face. Then at a little laminated sign taped to her register.

STOP. Is someone telling you to pay a bill with gift cards? It's a SCAM. No real government agency or company takes gift cards as payment.

“Honey,” she said. “Who’s on the phone?”

“The IRS,” said Dev.

“Mm-hm,” said the clerk. “I get one of you every week.”



Nia on Lunch

Nia burst through the door still wearing her smoothie-shop visor, phone up like a badge.

“Dev. Put them down.”

“Nia, he knows the exact —”

“I know. Ruth told us. Look.” She shoved her phone at him. It was IRS.gov. A page in plain gray type. “The IRS says it doesn’t call to demand immediate payment with gift cards. It doesn’t threaten to have you arrested. It usually starts with a letter in the mail.”

“I *got* a letter in the mail.”

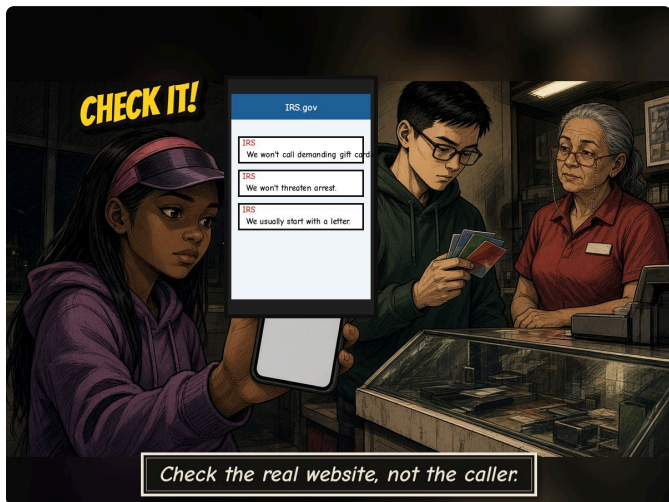
“Right. And the letter says what to do. Does the letter say ‘buy gift cards’?”

Dev looked at the cards in his hand.

“It says ‘respond by,’” he admitted.

“With a date.”

“A date three weeks from now,” said Nia.
“Not five o’clock today.”



The Shake

At the counter, Dev’s hands were still shaking. Nia noticed.

“You okay?”

“I almost gave a stranger nineteen hundred dollars because he used a loud voice,” said Dev. “No. I’m not okay.”

“That’s how it works,” said Nia. “They don’t want you thinking. They want you scared and fast.”

“Scared and fast,” said the clerk, without looking up from her crossword, “is how my husband lost a thumb on a job site. Same thing.”

Dev took a breath. Then another one. The clerk slid a free cup of water across the counter.

“Every week,” she said again.

Two Questions

Marcus came in next, out of breath. Then, a minute later, Ray’s truck pulled up out front and just idled there like a guard dog.

Dev put the cards back on the rack, one by one.

“Thank you,” said the clerk, and went back to her crossword.

Outside, they stood around Ray's truck. Dev's phone buzzed. *Officer Grant*. He let it ring.

“That's a rule,” said Nia. “Nobody real makes you pay in gift cards.”

“That's two rules,” said Ray, through the window. “Nobody real makes you decide in an hour.”

Marcus was frowning. “Okay, but Ruth's right. How did the guy know the number? Nineteen twelve. That's on Dev's letter. Who else has seen it?”

Dev thought. “Ruth. My mom. Me.” He paused. “And the tax place.”

“What tax place?”

Dev rubbed the back of his neck.

“So, funny story,” he said.



Ray's Cheat Sheet

- **Real tax trouble starts with a letter**, not a scary phone call.
- **Nobody real takes gift cards** to pay a bill. If anyone asks, it's a scam. Hang up.

- **Nobody real makes you decide in an hour.** A deadline of “today” is a trick to stop you from thinking.
- **Check it yourself.** Look up the real phone number on the official website. Never use the number the caller gives you.

Next up, Chapter 2: Who Gets Paid

First. Nia opens her first real paycheck, finds money missing, and Ray explains who stands in line ahead of you.

Chapter 2: Who Gets Paid First

The Shop at Six

By six, everybody was at the shop.

Mom sat at the folding table under the old red diner letters. Ruth sat beside her with the letter and the calculator. Roz leaned on the workbench. Jaz had come straight from sleeping, with her hair still in a bonnet and her stethoscope around her neck out of habit.

Ray stood by the wall of Rulebook pages, one through five, under the photo of the three yellow hard hats. His mug was full. The coffee can sat on the shelf

beside the little blue passbook marked **R.**
W.

“First things first,” said Roz. “Dev. Did you give anybody money?”

“No.”

“Did you give anybody any numbers off the back of a card?”

“No.”

“Then today was a good day,” said Roz.

“Today was the *worst* day,” said Dev.

“Worst days you don’t pay for are good days,” said Ray.

Nia’s First Paycheck

Nia had something to say too. She slapped an envelope on the table.

“Speaking of getting robbed,” she said.

“I got my first real paycheck today. Not cash tips in a jar. A real check, from the smoothie shop.” She pulled out the stub.

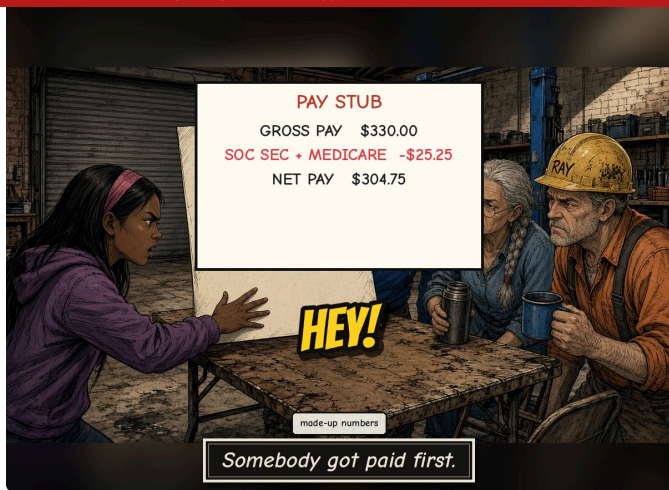
“I worked thirty hours at eleven dollars an hour. That’s three hundred thirty dollars.”

“Made-up numbers,” said Ruth.

“My numbers,” said Nia. “And the check is for three hundred four dollars and seventy-five cents. Somebody took twenty-five dollars and a quarter.”

Ray didn’t even look up from his mug.

“Welcome to the line, kid.”



Gross and Net

Ruth took the stub and turned it so everybody could see.

“Two words,” she said. “**Gross** is what you earned. **Net** is what you get.

Everything in between got paid before you did.”

She ran her pen down the lines.

Nia's stub (made-up)	Amount
Gross pay (what she earned)	\$330.00
Social Security + Medicare (7.65%)	-\$25.25

“That’s the payroll tax,” Ruth said.

“Social Security and Medicare. Almost everybody who works for a paycheck pays it. Six point two percent for Social Security, one point four five for Medicare. Your boss pays the same amount again on top.”

“So I’m paying for old people’s retirement?”

“You’re paying into the same system that’ll pay you when you’re old,” said Ruth. “Probably. That’s a story for another book.”

“Why no federal income tax?” asked Marcus, reading over her shoulder.

“Because she doesn’t earn enough in a year to owe any,” said Ruth. “Yet. And Texas doesn’t have a state income tax, so there’s no line for that.”

Nia frowned at the stub. “The money was taken out before I ever saw it.”

“That’s called withholding,” said Ruth. “Your boss holds it back and sends it in for you.”

“That’s the rule,” said Ray, finally setting his mug down. “You get paid after they do.”



Page Six

Nia already had the purple marker out.

“Page six,” she said. “You get paid after they do.”

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

Nia wrote. Then she paused with the cap in her teeth.

“But that’s not fair. Dev doesn’t have a boss holding money back.”

“Exactly,” said Ruth. “And that’s why Dev has a letter.”

Two Kinds of Paper

Ruth laid two forms side by side on the table. Old ones, blank, from her clinic folder.

One said **W-2**. One said **1099**.

“When you work for a boss, like Nia and Marcus and Jaz, you’re an employee,” Ruth said. “At the end of the year, you get a W-2. It says what you earned and what was already held back. Most of the tax is paid before you ever touch the money.”

She tapped the other one.

“When you deliver food for an app, you’re not an employee. You’re your own little business. The app may send you a 1099 instead, and it sends the IRS a copy too. Nobody holds anything back. You get every dollar.”

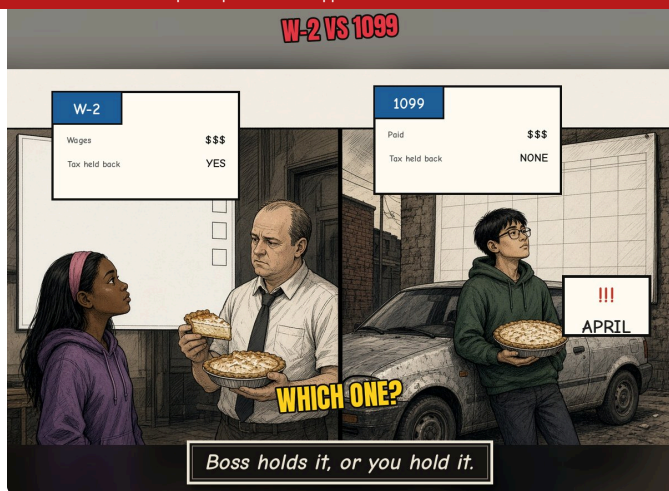
“Which is great,” said Dev.

“Which is great,” Ruth agreed, “until April. Because then *you* have to pay what the boss would’ve held. And as your own business, you pay both halves of Social Security and Medicare.”

“Both halves?” said Dev.

“Fifteen point three percent,” said Ruth.
“Before income tax.”

Dev put his head down on the shoebox.



The Biggest Line

“Here’s the part nobody tells you,” said Roz. “The government doesn’t send you a bill every month like the electric company. It just takes its cut first. So most people never feel it.”

“I feel it,” said Nia.

“Good,” said Roz. “Keep feeling it. People who feel it pay attention.”

Ray took a long sip.

“Government’s got the same problem as Dev,” he said. “Spends more than it takes in. Has for years.”

“How much more?” asked Marcus.

“National debt passed thirty-eight trillion dollars a year ago,” said Ray. “Real number.”

“How does anybody pay back thirty-eight trillion?” said Jaz.

Ray shrugged. “Quiet way is with dollars that buy less every year.”

Nia underlined something on page two, way back in the Rulebook. *Gold didn’t go up. The dollar went down.*

She didn’t say anything. She just drew a little arrow from page two to page six.

The Tax Place

“Okay,” said Marcus. “Dev. The tax place. Talk.”

Dev sat up.

“So last spring, I went to this place on Old Mill Road. MaxBack Tax. They have the big inflatable guy out front that waves its arms. They did my taxes for thirty-nine dollars, and they gave me my refund the same day.”

“Your refund,” said Ruth. “The same day.”

“Like a loan, sort of. I signed something.” Dev winced. “And I asked the guy about the app money. And he said, ‘If they didn’t send you a form, it doesn’t count. Anything under six hundred dollars doesn’t count.’”

Ruth closed her eyes.

“Dev,” she said. “Every dollar you earn counts. Form or no form.”

“Every dollar?”

“Every single one. The form is just how the IRS finds out. The tax is owed either way.”

Roz was already putting her jacket on.

“Who benefits,” she said, “from telling you it doesn’t count?”

Dev thought about it.

“The guy who only charges thirty-nine dollars,” he said slowly, “because he skipped the hard part?”

“Tomorrow,” said Roz. “We go see the inflatable guy.”



Ray's Cheat Sheet

- **Gross is what you earn. Net is what you get.** Everything in between got paid first.
- **Employees get a W-2.** Most of their tax is held back before payday.
- **App drivers and freelancers may get a 1099.** Nobody holds anything back, so set some aside yourself.

- **Every dollar you earn counts,**
form or no form.

Next up, Chapter 3: MaxBack. Roz, Nia, and Dev walk into the tax shop, the fast refund turns out not to be free, and somebody goes out the back door with a box.

That's the end of the preview.

You just read the first two chapters of Book 6: The Cut: Chapter 1 ("Gift Cards by Five") and Chapter 2 ("Who Gets Paid First").

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