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MONEY NOBODY TAUGHT YOU - BOOK 7

THE INSIDE JOB

TEEN EDITION



TEXAS

NOVEMBER

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The Inside Job

What Your Work Is Worth, and How to Name It

Paul Blankenburg

Paul Blankenburg

2026

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The Inside Job

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The Inside Job

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Money Nobody Taught You: Book 7

*What Your Work Is Worth, and How to
Name It*

by **Paul Blankenburg**

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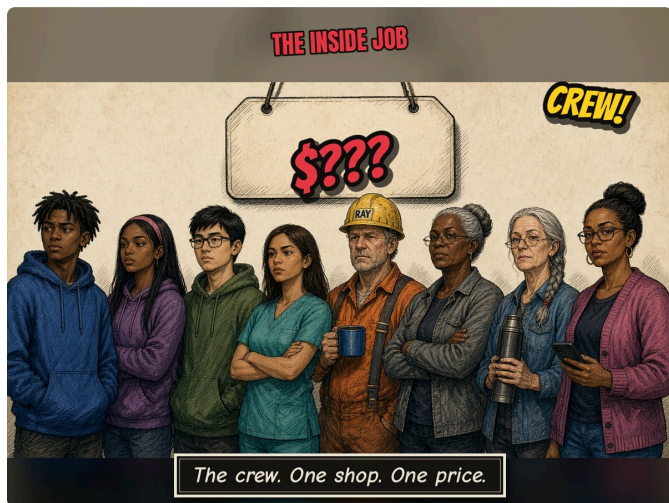
Not financial, legal, or business advice.

This book is a story that teaches money ideas. Nothing here tells you what to charge or what to ask for at your own job. Talk to a qualified professional about your own situation.

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

examples and are labeled as such. Real-world facts are listed with sources at the back. Pay and prices depend on where you live and what you do.

Which One Are You?



Marcus, 16: The Paycheck-to-Paycheck Guy Part-time warehouse job. High school junior. Cushion untouched. Just bought his first pair of real work boots. They squeak.

Nia, 17: The One Who Asks High school senior. Smoothie-shop job. Keeper of THE RULEBOOK. About to

start her first side business, with a dog-treat recipe and a calculator.

Dev, 19: The “I’ve Got This” Guy

Weekend pizza-delivery driver with a log and a tax account. Just built the shop a website. For free. He’s very proud of the free part.

Jaz, 18: The Careful Saver Certified nursing assistant in the ER, night shifts. Condo fund growing every payday. Has never once asked for a raise.

Uncle Ray, 57: The Guy You Wish You Had Frac mechanic. Yellow hard hat. Giant coffee mug. Fixes anything. Charges his friends almost nothing. Has a lot of friends.

Roz (Rosalind Webb): The Original R.W. Ray’s partner. Keeps the books in a

green metal file box. Has started frowning at the books.

Ruth Wren: The Safety Lead Part-time gauge checker. Reads the back of every page. Put a wrapped package on the top shelf and told everybody not to touch it.

Mom: The One Behind the Alarm

Ray's little sister. Calls him Raymond. Her alerts land at 5:41 PM, a time that belonged to somebody else first.

The Rulebook

Nobody Gave You

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

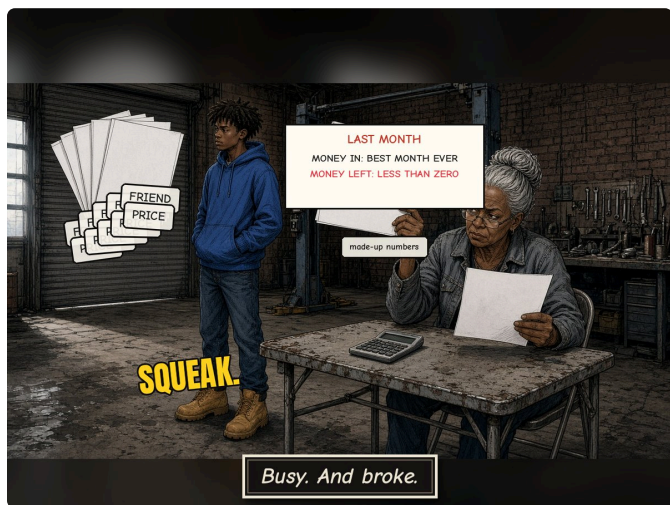
*Their mother waited tables for twenty
years and never once asked for a raise.
She took what was in the tip jar and said
thank you. Nobody ever told her that her
work had a price, and that she was
allowed to say it out loud.*

**This is page seven. Rule 7: Your work
has a price, so name it.**

*Previously, in Book 6: Dev beat a fake
IRS call, answered a real IRS letter with
proof, and turned his shoebox into a log.*

A tax form printed Uncle Ray's full name, **Raymond Wells**, and the crew briefly thought Ray was R.W., until two old W-2s and a time card stamped **5:41 PM** pointed back to Mama. A tax shop got shut down for selling client files to a lender in **Suite 400**, whose card said *We buy what you owe*. Ruth put a wrapped package on the top shelf "for opening day." And Ray sent his first alert ever: *Your work has a price. Name it. Marcus: Saturday, 7 a.m. Bring your boots.*

Cold Open: Friend Price



The shop, Saturday, 6:58 a.m.

Marcus stood in the doorway in brand-new work boots that squeaked. He'd traded away his shift at the warehouse. He didn't know why yet.

Roz was at the folding table with the green metal file box and a calculator. She didn't look up.

"Sit," she said.

Marcus sat. Squeak. Roz turned a sheet of paper around. Two lines, circled.

The shop, last month (made-up)	Amount
Money that came in	\$31,000, our best month ever
Money left after costs	-\$900

"We had more work than ever," Roz said.

"Every bay full. Every day. And we lost money."

"How?"

Roz slid the stack of invoices across the table. On almost every one, in Ray's big

loopy handwriting, the same two words.

Friend price.

Marcus flipped through them.

Mr. Purcell's windmill pump. *Friend price.* The church's well. *Friend price.*

Big Tony's water truck. *Friend price.*

Some guy named Hector that Marcus had never heard of. *Friend price.*

"Who's Hector?" said Marcus.

"Ray met him at the gas station on Thursday," said Roz. "They're friends now."

From the bay, they heard whistling.

"So the shop is busy," Marcus said slowly, "and broke."

"Busy and broke," said Roz. "That's how most small businesses die. Not slow.

Busy.” She tapped the stack. “Somebody in this shop is giving our work away.”

Then her phone buzzed. A text from a customer. She read it, and her face went flat.

Mrs. Garza: Roz honey, so sorry. Lone Star Pump Pros quoted the job \$200 less than you. They had your exact quote. Same parts, same wording. Didn't feel right, but \$200 is \$200.

Roz looked up.

“They had our exact quote,” she said.

“Our exact wording.”

Marcus put the invoices down.

“Then somebody's giving away more than our work,” he said.

Chapter 1: Busy and Broke

Revenue Isn't Profit

By eight, Roz had the whole crew on a group video call, except Jaz, who was asleep, and Ray, who was “busy,” which meant under a truck pretending he couldn't hear.

“Two words,” said Roz. “Revenue. Profit.”

“Same thing,” said Dev.

“Not the same thing,” said Roz.

“**Revenue** is every dollar that comes in the door. **Profit** is what's left after you pay for everything it took to earn it.”

She held up a sheet to her camera.

Last month (made-up)	Amount
Revenue (all the money in)	\$31,000
Costs (parts, mortgage, pay, insurance, power, tax set-aside)	\$31,900

“We brought in thirty-one thousand dollars,” said Roz. “We spent thirty-one thousand nine hundred to do it.”

“So the more work you do,” said Nia slowly, from a school hallway with her earbuds in, “the more money you lose?”

“If every job loses a little,” said Roz, “then yes. More jobs, more loss.”

“That’s backwards,” said Nia.

“That’s friend price,” said Roz.



The Bay

Marcus walked out to the bay. His boots squeaked on the concrete the whole way, which made it hard to sneak up on anybody.

Ray was under Big Tony’s water truck on a creeper, just his boots and his hard hat sticking out.

“Uncle Ray.”

“Busy.”

“Roz says the shop lost money last month.”

The creeper didn't move. “Roz worries.”

“She showed me the numbers.”

A long pause. Then the creeper rolled out. Ray looked up at Marcus with grease on his cheek and the hard hat tipped back. **RAY**, in his own handwriting.

“Kid,” he said. “Tony’s a friend. Purcell’s a friend. The church is the church. You don’t charge friends full price.”

“Why not?”

Ray opened his mouth. Then closed it. Nobody had ever asked him that before.

It was such a simple question that he didn't have an answer ready.

"Because," he said finally. "You just don't."



Who Are You Working For?

Marcus crouched down so he was eye level.

“So last month, you fixed Big Tony’s truck for less than the parts and your time cost the shop.”

“Tony’s had a rough year.”

“So the shop paid for Tony’s rough year.”

“I —”

“And the shop paying means Roz paying. And Ruth’s hours. And the mortgage on the building.” Marcus said it gently, the way you’d talk to a dog that’s scared of thunder. “Uncle Ray. Who were you working for last month?”

Ray didn’t answer. He looked over at the wall, at the six Rulebook pages taped under the three yellow hard hats.

“That’s not fair,” he said.

“Which part?”

“Using my own pages on me.”

The Flyer

When Marcus came back to the folding table, Roz was holding up a bright orange flyer someone had stuck under the shop's windshield wiper.

**LONE STAR PUMP PROS. \$49
SERVICE CALL!* WE BEAT ANY
PRICE!**

“Where’d these guys come from?” said Marcus.

“Opened three months ago, out by the highway,” said Roz. “Big trucks. New paint. Every truck wrapped in their logo. And they’ve won four of our jobs this month.”

“With our exact quotes,” said Marcus.

“With our exact quotes.”

Marcus turned the flyer over. At the bottom, in tiny print, next to the asterisk:

****Service call fee applies to diagnosis only. Parts, labor, travel, and disposal billed separately.***

“Forty-nine dollars to show up,” said Marcus. “Then everything else extra.”

“Spot it,” said Nia, through the phone.



Somebody Inside

“Okay,” said Marcus. “Two problems. One: Uncle Ray is giving away our work.”

“I heard that,” said Ray from the bay.

“Two: somebody’s giving Lone Star our quotes. Who sees a quote before the customer?”

Roz counted on her fingers. “Me. Ray. Ruth, when she types them up. The customer.” She paused. “And whoever’s been hanging around the shop.”

They both looked out the front window at the same time.

In bay two, a little gray sedan was parked. Brent Carrow, former relationship banker, was lying under it on a creeper, tightening something, humming. He’d been coming by every Saturday since the bank thing. Lately,

Tuesdays and Thursdays too. He said he liked learning.

He'd also been seen sitting at the folding table. Near the quote folder.

Marcus felt his stomach go tight.

"No," he said. "Brent fixed his own rattle. He went straight."

"I'm not saying it's him," said Roz.

"But you're thinking it."

Roz didn't answer. She just put the quote folder in her desk drawer, and locked it.



Ray's Cheat Sheet

- **Revenue is every dollar in. Profit is what's left.** Only profit keeps the lights on.
- **Busy and broke is a real thing.** If every job loses a little, more jobs lose more.
- **Ask who you're really working for.** A price that doesn't cover your

costs is somebody else's gift, paid by you.

- **Read the asterisk.** "\$49*" usually means "\$49 plus everything."

Next up, Chapter 2: What a Job Costs. Roz and Marcus take one pump repair apart, dollar by dollar, and Ray finds out what an hour of his life is worth.

Chapter 2: What a Job Costs

One Pump

At noon, Roz pulled one invoice out of the stack and laid it flat. Mr. Purcell's windmill pump. A good, normal job.

"We're going to take this apart," she told Marcus, "like Ray takes apart a pump. Every piece."

"I thought we were finding a leak."

"We are. This is how you find a money leak. You follow one job all the way through."

She wrote on the back of the invoice.

Parts: a new cylinder and leathers. Two hundred dollars, what the shop paid the supplier.

Ray's time: four hours on the job, plus an hour of driving out to Purcell's place and back.

"What did we charge?" said Marcus.

Roz flipped the invoice over. *Friend price. \$350.*

"So parts were two hundred," said Marcus. "That leaves a hundred fifty for five hours of Ray."

"Thirty dollars an hour," said Roz.

"Before anything else."

"What else is there?"

Roz laughed. Not a happy laugh.



Everything Else

“The lights,” said Roz. “The mortgage on the building. Insurance on the trucks. The phone. Ruth’s hours. Ms. Ruiz’s fee. The tax set-aside. The credit card machine takes a slice of every swipe. Tools wear out. Trucks need tires. Gas to get to Purcell’s.”

She wrote the shop’s monthly costs on a sticky note. Then she divided by the

hours the bays are actually working in a month.

“Here’s the number nobody wants to know,” she said. “Just keeping the doors open costs us about this much every hour a bay is working. Before anybody gets paid.”

The shop, per working hour (made-up)	Amount
Cost to keep the doors open	\$55
Plus Ray’s pay for that hour	\$35

“Ninety dollars an hour,” said Marcus slowly. “Just to break even.”

“And friend price pays thirty.”

Marcus did the math. He did it again.

“So every hour Ray works at friend price, the shop loses sixty dollars.”

“Now you see the leak,” said Roz.



What an Hour Is Worth

Marcus took the sticky note out to the bay. Ray was eating a sandwich on an upside-down bucket.

“Ninety dollars an hour,” said Marcus.

“That’s what it costs the shop when you work. Just to break even.”

“Who says?”

“Roz. And the electric bill. And the mortgage.”

Ray chewed for a long time.

“When I was your age,” he said, “I made nine dollars an hour on a rig. Ninety dollars an hour sounds like stealing.”

“You were working for somebody else then,” said Marcus. “They paid the lights. They paid the trucks. Now you’re the somebody else.”

Ray stopped chewing.

“Huh,” he said.

“And you’re not nineteen,” said Marcus.

“You’ve got thirty years of knowing which pump is lying. That’s worth something. Mr. Purcell’s pump would have taken me three days. It took you four hours.”

“So I should charge less,” said Ray. “It was only four hours.”

“No,” said Marcus. “You should charge for what you *know*, not just the time you were there.”



The Old Joke

From the folding table, Ruth called out without looking up.

“Tell him the joke, Raymond.”

Ray sighed. He'd heard Ruth tell it a hundred times.

"A factory machine breaks down," Ray said. "Nobody can fix it. They call an old mechanic."

He picked up a hammer and walked once around the bench.

Tink. One tap.

"Machine starts right up," said Ray. "He sends a bill for a thousand dollars."

"For one tap?" said Marcus.

"That's what the boss said. So the mechanic sends a new bill. 'Tapping: one dollar. Knowing where to tap: nine hundred ninety-nine.'"

Marcus grinned. "So that's a rule."

"That's a joke," said Ray.

“It’s a rule,” said Ruth.

Nia’s Treats

At four, Nia showed up with her backpack and a plastic tub.

“I need Roz,” she said. “I have a business question.”

She opened the tub. Dog treats. Little bone shapes, peanut butter and pumpkin. They smelled amazing, at least to dogs.

“There’s a Saturday market at the church lot,” Nia said. “Kayla and I are both getting a table. She’s doing treats too. Different recipe. We’re going to see who sells more.” She pulled out a notebook.

“How much do I charge?”

“What does a bag cost you to make?”
said Roz.

“I don’t know. Like, nothing? I already had the peanut butter.”

Roz slid the calculator across the table.

“Then that’s your homework. Not homework. Your *business*. Every ingredient. Every bag. Every hour.”

Nia frowned. Then she uncapped the purple marker.



Again

At 5:15, Roz's phone buzzed again.
Another customer. The Hendersons.

Mrs. Henderson: Hi Roz, just letting you know we went with Lone Star. Funny thing, their quote had the same typo as yours. "Pressure tank" spelled "pressure thank." Thought you'd want to know. 😬

Roz put the phone down slowly.

"We sent the Henderson quote on Tuesday," she said.

"Who was here Tuesday?" said Marcus.

Roz didn't answer. She didn't have to.

Brent Carrow had been at the folding table all Tuesday afternoon, studying a repair manual. Right next to Ruth while she typed.

Ray's Cheat Sheet

- **Follow one job all the way through.** That's how you find a money leak.
- **Know what an hour costs.** Lights, rent, insurance, tools, tax. Then your pay on top.
- **Charge for what you know,** not just the minutes you were there.
- **Count everything,** even the peanut butter you already had.

Next up, Chapter 3: Suspects. The crew splits down the middle about Brent, Nia asks for evidence, and someone gets caught taking pictures.

That's the end of the preview.

You just read the first two chapters of Book 7: The Inside Job: Chapter 1 ("Busy and Broke") and Chapter 2 ("What a Job Costs").

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