

PREVIEW, ENTER YOUR SCHOOL'S CODE FOR THE FULL BOOK

Enter it at <https://kdp-files.vercel.app/b7758ce2d999/students/books.html>

MONEY NOBODY TAUGHT YOU - BOOK 0

THE HOLE

TEEN EDITION



TEXAS

DECEMBER

LICENSED TO

YOUR SCHOOL NAME

Licensed to a school or district with a Money Nobody Taught You school license. Please don't share outside your school.

The Hole

How Debt Rents Your Future, and How to Climb Out

Paul Blankenburg

Paul Blankenburg

2026

© 2026 Paul Blankenburg. All rights reserved.

The Hole

TEEN EDITION

Money Nobody Taught You: Book 8

*How Debt Rents Your Future, and How
to Climb Out*

by **Paul Blankenburg**

Copyright

Copyright © 2026 Paul Blankenburg. All rights reserved. For personal use by the purchaser only.

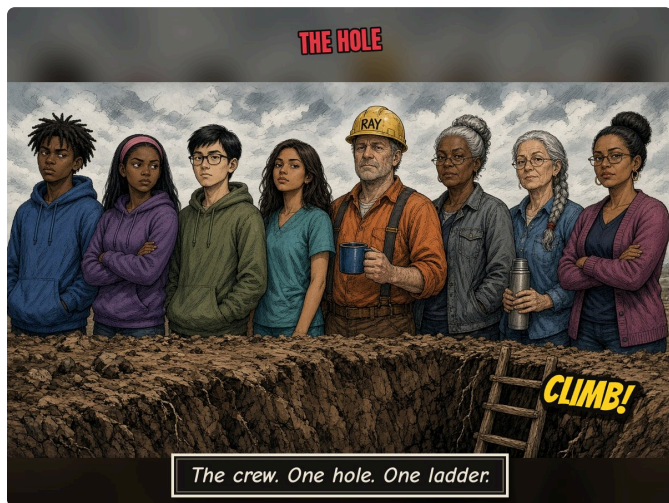
No part of this book may be reproduced without written permission from the author, except for brief quotations in reviews.

Not financial, legal, or debt advice.

This book is a story that teaches money ideas. Nothing here tells you which debts to pay, what to say to a collector, or what to do about your own loans. Debt laws differ from state to state. Talk to a qualified professional, a nonprofit credit counselor, or a legal aid office 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.

Which One Are You?



Marcus, 16: The Paycheck-to-Paycheck Guy Paid apprentice at the shop, part-time at the warehouse, high school junior. Owes nobody anything. Except, it turns out, somebody owes *him*.

Nia, 17: The One Who Asks High school senior. Keeper of THE RULEBOOK. Runs a dog-treat business

at \$3 a bag. Has never borrowed a dollar and is suspicious of anyone who wants to lend her one.

Dev, 19: The “I’ve Got This” Guy

Weekend pizza-delivery driver with a log and a tax account. Also a credit card, a forgotten store card, and a letter from Suite 400. He does not have this.

Jaz, 18: The Careful Saver Certified nursing assistant in the ER, night shifts, fresh off a raise. Condo fund growing. Student loan payment about to more than double.

Uncle Ray, 57: The Guy You Wish You Had Frac mechanic. Yellow hard hat. Giant coffee mug. Hates kitchen tables. Knows something about the green ledger that nobody else does.

Roz (Rosalind Webb): The Original

R.W. Ray's partner. Keeps the books in a green metal file box. Has never once paid a late fee and would like that on her headstone.

Ruth Wren: The Safety Lead Part-time gauge checker. Runs a free tax clinic. Reads the back of every page, especially the ones that say "final notice."

Mom: The One Behind the Alarm

Ray's little sister. Calls him Raymond. Has been sending 5:41 PM alerts for years. This book, she finally says where the words came from.

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 made payments on a TV for
two years and paid for it three times.
Nobody ever told her that a loan is rent
on your own future, and that the landlord
never forgets.*

**This is page eight. Rule 8: Debt rents
your future.**

*Previously, in Book 7: The shop was
busy and broke until Ray stopped giving
his work away. Marcus became a paid
apprentice, Jaz asked for a raise and got*

it, and Nia's dog treats turned a profit. A rival was using a "free" quote app that leaked the shop's prices, and its lender, **Cornerstone Holdings in Suite 400**, offered to "relieve" Ray of his building. Ruth gave the shop a framed diner order pad: *Your waitress: R*. Then Mom's 5:41 alert said *Debt rents your future*, and two envelopes arrived. Dev's forgotten store card, bought by **Cornerstone Recovery**, had grown from \$1,100 to \$2,380. Jaz's student loan payment was going up. Mom said: "Tomorrow. My kitchen table. Rule eight."

Cold Open: The Rules



Mom's kitchen, Sunday, 8:00 a.m.

Everybody was there. Even Ray, who hated kitchen tables. He stood by the back door with his coffee, like he might need to leave fast.

Dev's letter from Cornerstone Recovery lay on one side of the table. Jaz's loan notice lay on the other.

In the middle sat the green cloth ledger. **R.W.** in faded gold.

Mom put both hands on it.

"Every alert I ever sent you," she said, "I didn't write."

"What do you mean?" said Nia.

Mom opened the cover. For the first time, in front of anybody.

The first page said, in old pencil, in a careful, slanted hand: **THE RULES.**

Under it, smaller: *For D. and R. So you don't lose the same way I did.*

Nia read it twice. D for Dee. R for Raymond. She didn't say it out loud. She didn't have to. Mom's hand had gone flat

on the page, like she was holding it down in a wind.

Mom turned to the second page: **Rule 1. Money moves from far away.**

Nia stopped breathing.

Those were the exact words of the very first alert. The very first one, from the week the yen turned everything upside down. Word for word.

Mom turned the page. **Rule 2. The yardstick moves.** And the next. **Rule 3. Everybody's grading you.** And the next. Rule 4. Rule 5. Rule 6. Rule 7.

Every rule was an alert they'd gotten. Every alert was a crisis they'd survived. In order.

Rule 8. Debt rents your future.

"That one came Friday," whispered Dev.

Mom turned one more page.

There was nothing there. Just a ragged green edge where seven pages had been torn out, close to the spine, like somebody had done it fast and angry and all at once.

Nobody moved. The refrigerator hummed.

By the back door, Ray set his coffee mug down on the counter. Very carefully. Like it was full of something that might spill.

“Seven pages,” said Nia. “Who tore out seven pages?”

Nobody answered.

Ray picked his mug back up and looked out the window.

Chapter 1: Copied

Where the Words Came From

“Dee,” said Roz gently. “Start at the beginning.”

Mom closed the ledger halfway, keeping one finger on Rule 8.

“Years ago, Ruth showed me how to set up a group alert,” she said. “I’d been reading this book since I was a girl.

Every time one of you got into trouble, I’d find the rule that fit. And I’d send it. Five forty-one. Word for word.”

“You copied it,” said Marcus.

“I copied it. In order. I never skipped one.” Mom shrugged, a little embarrassed. “Somebody already wrote them better than I could.”

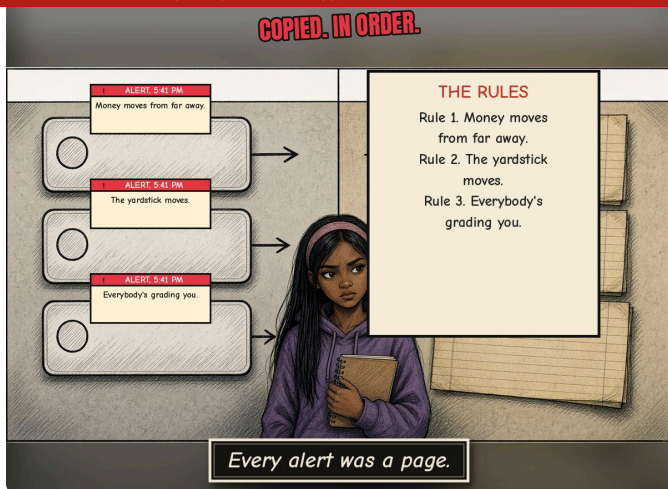
“So the rules aren’t yours,” said Dev. “Or Ruth’s. Or Roz’s.”

“No.”

“They’re from whoever wrote *this*.” Dev pointed at the ledger like it might bite.

Nia didn’t need to ask who. She’d written it in her notebook back in the fall, crossed it out, and written it again: *R. W.* = *Mama*. The careful slanted hand. The W-2s. The time card stamped 5:41.

“Rule 1 was the first alert,” Nia said quietly. “Rule 7 was Ray’s alert. Rule 8 was Friday’s. We’ve been getting a book read to us, one page at a time. And we didn’t know it was a book.”



Rule Eight

Mom opened to Rule 8 again and turned the ledger around so everyone could read.

Rule 8. Debt rents your future.

Under the rule, in the same pencil, a note. Smaller. Pressed hard, like it was written on a bad day.

Fair Deal Rentals. TV, \$9 a week. 2 years. \$936. Same TV at the store, \$300. Paid for it three times. Never again.

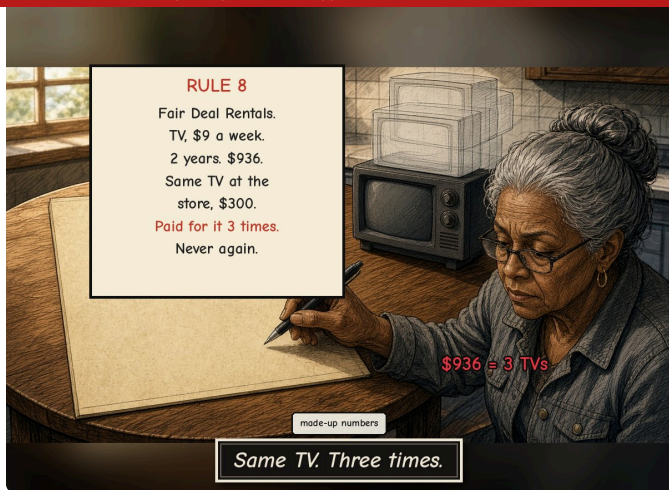
“Nine bucks a week doesn’t sound like much,” said Dev.

“That’s how they get you,” said Roz.

“Nine bucks a week sounds like nothing. Nine bucks a week for two years sounds like a crime.”

Nia did it on her phone. “Nine dollars, times fifty-two weeks, times two years. Nine hundred thirty-six dollars. For a three-hundred-dollar TV.”

“Rent-to-own,” said Ruth. “They still have those stores. Brighter signs now. Same math.”



Rent on Money

Ray spoke up from the back door, which surprised everyone.

“Day one,” he said. “Taco truck. Dev lent Marcus five bucks and wanted six back.”

“Tacos are a luxury market,” said Dev automatically.

“And I told you all what interest is. Remember?”

Nia did. “Rent,” she said. “Interest is rent on money.”

“Rent on money,” said Ray. “And you’re renting it from your *future self*.”

He tapped the whiteboard. “Future you pays the rent. Every month. Until it’s paid off.”

He took a slow sip.

“Debt rents your future,” he said. “That’s all the rule means. Somebody owns a piece of next year’s paycheck. Before you’ve even earned it.”

Jaz looked down at her loan notice. Dev looked at his letter. Neither said anything.



Seven Pages

“Okay, but,” said Dev. “Who tore out the other seven?”

Everybody looked at Mom.

“They were gone when I got it,” Mom said. She said it carefully, the way you walk across a floor you know is weak in one spot.

“Got it from who?”

Mom's eyes went, just for a second, to the back door. Then away.

"Not yet," she said.

Dev got a gleam in his eye. Marcus recognized the gleam. It was the same one he'd had in the fall, right before he built a red-string board and accused Ray of being R.W.

"Dev," said Marcus. "Don't."

"I'm just saying. Somebody tore out seven pages. Somebody here knew the person who wrote this. Somebody came back into this family's life out of nowhere, a few years ago, and started teaching us money." Dev turned slowly in his chair.

Ruth looked up from her coffee.

“Dev,” she said. “I have been accused of a lot of things in a lot of years of safety meetings. Don’t make me write you up.”

“I’m just *saying*.”

The Envelopes

“Later,” said Roz. “Mystery later. Bills now.”

She slid Dev’s letter into the middle of the table. Then Jaz’s.

CORNERSTONE RECOVERY. *We have purchased your account. Balance due: \$2,380.*

YOUR STUDENT LOAN. *Important changes to your repayment. New monthly payment: \$410.*

“Dev’s was eleven hundred dollars four years ago,” said Roz. “Jaz’s payment was

a hundred and eighty last month. Those are two holes. And holes get deeper if you just stand in them.”

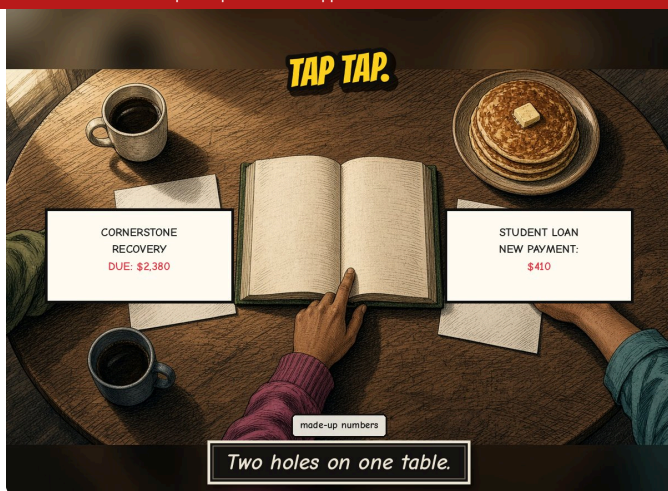
“What do we do?” said Jaz.

Mom tapped Rule 8.

“We do what she’d have wanted,” Mom said. “We climb out. Together. Every Sunday, eight a.m., right here, until nobody at this table owes anything bad.”

“Define bad,” said Dev.

“That,” said Ray from the doorway, “is chapter two.”



Ray's Cheat Sheet

- **Interest is rent on money.** Same idea since the taco truck.
- **When you borrow, future you pays the rent.** Every month, before you've earned it.
- **Small weekly payments can hide giant totals.** Multiply it out: weeks times dollars times years.

- **Holes get deeper if you just stand in them.** Climbing starts with looking.

Next up, Chapter 2: The Meter. Dev learns why a \$1,100 store card turned into \$2,380, and what the little box at the bottom of a credit card bill is trying to tell him.

Chapter 2: The Meter

How \$1,100 Becomes \$2,380

Roz got out a legal pad. Roz always got out a legal pad.

“Dev. The store card. What happened?”

“I bought a TV,” said Dev. Everybody turned and looked at the ledger. “A *different* TV. And a game system. And some headphones. It was a ‘Save 20% today if you open a card’ thing. Eleven hundred bucks.”

“And then?”

“And then I paid it for a while. And then my car needed brakes. And then I moved,

and the bills went to the old address, and I kind of... forgot it existed.”

“It didn’t forget you,” said Roz.

She wrote it out. The numbers were made-up, but the shape was real.

Dev’s store card (made-up)	Amount
What he owed when he stopped paying	\$1,100
Interest and late fees before the store gave up	+\$900

“Store cards often charge some of the highest rates there are,” said Roz. “Thirty percent a year isn’t unusual. Plus a late fee every single month you miss. That’s two thousand before anybody even sold it.”

“And the other three eighty?”

Roz squinted at the letter. “Cornerstone added a ‘recovery charge.’ We’ll come back to that one.”



The Meter

“Think of a taxi,” said Ray.

“Nobody takes taxis anymore, Uncle Ray,” said Nia.

“Think of a taxi,” Ray said again, louder.

“Meter’s running. You get out of the cab

and walk away. Does the meter stop?”

“In real life, yes.”

“In debt, no. You can walk away from the cab. Forget the cab exists. Move apartments. The meter keeps ticking. Every month. And when you finally come back, the number’s double.”

“That’s horrible,” said Dev.

“That’s a store card,” said Ray.

The Card in His Wallet

“Okay,” said Dev, “but that’s an old card. I’m good now. I have a log. A tax account. I’m a changed man.”

Jaz raised one eyebrow at him. She could do that and nobody else in the family could.

“Dev. What’s in your wallet.”

“Nothing.”

“Dev.”

Dev slowly pulled out a credit card. A regular one. Blue.

“Balance?” said Roz.

“It’s fine. I pay the minimum every month. On time. Every time.”

“Balance, Dev.”

“...Thirty-six hundred.”

Nia held out her hand. “Statement.”

Dev pulled it up on his phone and handed it over. Nia scrolled to the bottom. There was a box there, outlined in black. She’d never noticed one before, but it was on every credit card statement, by law.

The Little Box

Nia read it out loud.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

Under it, a tiny table.

If you pay... (made-up)	You'll pay it off in...	And you'll pay a total of...
Only the minimum	17 years	\$9,400
\$150 a month	3 years	\$5,300

Nobody said anything.

“Seventeen years,” said Dev. “I’d be thirty-six.”

“And you’d pay for that thirty-six hundred dollars almost three times,” said Nia. She looked at the ledger. “Same as the TV.”

Dev put his head down on the kitchen table. Gently.

“Every card statement has that box?” said Marcus.

“Every one,” said Ruth. “Congress made them add it years ago. They don’t make you *read* it.”

“Spot it,” said Nia, and wrote it down.



Why the Minimum Is Tiny

“Why do they make the minimum so small?” said Nia. “If they want their money back?”

Roz smiled the smile she saved for things she thought were clever and evil.

“They don’t want their money back,” Roz said. “Not fast. They want the rent. A customer who pays the minimum for

seventeen years is the best customer in the world.”

“So I’m a good customer,” said Dev, from the table.

“You’re a *great* customer,” said Roz.

“That’s the problem.”

Ray set his mug down.

“Minimum payment is the meter set to slow,” he said. “Feels like you’re doing something. You’re mostly paying rent.”



The Call

Dev's phone buzzed on the table.

Unknown number. Local area code.

Everybody looked at it.

"Don't answer," said Ruth.

Dev answered. On speaker. Because Dev.

"Hello?"

A man's voice. Friendly. Way too friendly. "Is this Devin? Hey Devin, this is Mark from Cornerstone Recovery, how's your Sunday going?"

"...It's fine."

"Great, great. Listen. I'm calling about your account. I see you got our letter. Here's the thing, Devin. I can help you out today. If you can just put fifty dollars

down right now, as a show of good faith, I can hold off the legal department.”

“The legal department?”

“Between you and me? They’re filing on accounts like yours this Friday. Lawsuits, Devin. But fifty bucks today and I can flag yours. What card do you want to use?”

Dev’s hand was already moving toward his wallet.

Across the table, Ruth reached out and put one finger on top of his hand. Not hard. Just there.

“Can I call you back?” said Dev.

“This offer’s only good on this call, Devin.”

Ruth shook her head, once.



Ray's Cheat Sheet

- **The meter doesn't stop when you walk away.** Forgotten debt grows.
- **Find the little box.** Every credit card statement shows how long the minimum takes.
- **The minimum is the meter set to slow.** It's mostly rent.
- **"Only good on this call" is a pressure trick.** Real deals survive a

call back.

Next up, Chapter 3: Hang Up. Ruth teaches Dev what a collector can and can't do, Brent explains what Cornerstone paid for Dev's debt, and Nia finds a date that changes everything.

That's the end of the preview.

You just read the first two chapters of Book 8: The Hole: Chapter 1 ("Copied") and Chapter 2 ("The Meter").

Have a school code?

Enter your school's access code to open the full book (PDF and EPUB).

Enter your school code

kdp-files.vercel.app/b7758ce2d999/students/books.html

No code yet?

See pricing and buy a school license. Your first classroom is free with an access code from Paul.

See pricing / buy

mntyedu.vercel.app/buy

Questions? Email Paul at blankenburg6@gmail.com.