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MONEY NOBODY TAUGHT YOU - BOOK 10

THE LONG GAME

TEEN EDITION



TEXAS

SEPTEMBER

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The Long Game

Why Time Is the Only Free Money

Paul Blankenburg

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2026

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The Long Game

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The Long Game

TEEN EDITION

Money Nobody Taught You: Book 10

Why Time Is the Only Free Money

by **Paul Blankenburg**

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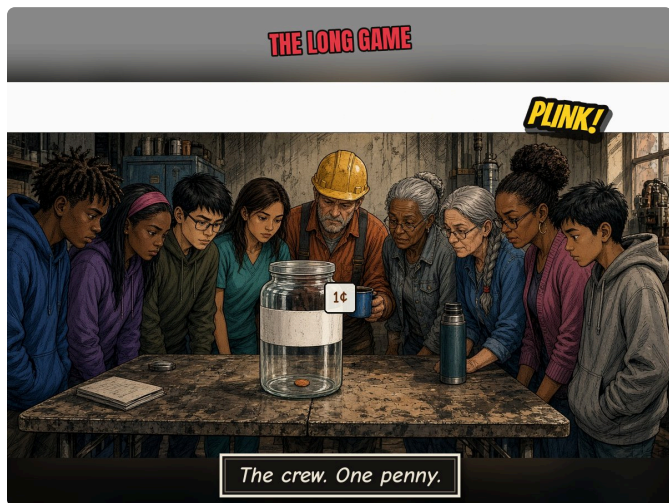
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Not financial, tax, or investment advice. This book is a story that teaches money ideas. Nothing here tells you what to buy, sell, or hold. Investing has risk. Prices go down as well as up. Talk to a qualified professional about your own situation.

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.

Which One Are You?



Marcus, 16: The Paycheck-to-Paycheck Guy Full-time at the shop now, doing junior year online. Health insurance, no gap. Just got a letter about his old warehouse money. It says he has thirty days.

Nia, 17: The One Who Asks High school senior. Keeper of THE

RULEBOOK. Dog-treat business owner.
Does math on napkins. Never loses a
napkin.

Dev, 19: The “I’ve Got This” Guy

Weekend pizza-delivery driver. No debt.
Has a fund he bought from a video two
years ago. Has not looked at it since. Is
very sure about everything.

Jaz, 18: The Careful Saver Certified
nursing assistant in the ER, night shifts.
Student loan gone. Condo fund growing.
Signed up for her work retirement plan
two years ago. Has never opened it
again.

**Uncle Ray, 57: The Guy You Wish You
Had** Frac mechanic. Yellow hard hat.
Giant coffee mug. Once sold everything
in a panic. Has a secret about money he
hasn’t told anyone.

Roz (Rosalind Webb): The Original

R.W. Ray's partner. Keeps the books.

The one who sat still.

Ruth Wren: The Safety Lead Part-time

gauge checker. Runs a free tax clinic.

Knows more about the old diner than she says. Getting closer to saying it.

Mom: The One Behind the Alarm

Ray's little sister. Calls him Raymond.

Just found an envelope she didn't know she had.

New this book: Tavo Reyes, 14: The Kid in Trouble Eighth grader.

Suspended for three days for running a candy business out of his locker. Fast with numbers. Faster with excuses. His grandma says he's "too smart for his own good." Ray says there's no such thing.

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 never had extra money. Not
one month. But once, she bought one
small thing for people who weren't even
born yet. Then she left it alone. Nobody
ever told her the secret: the longer you
wait, the harder your money works.*

**This is page ten. Rule 10: Time is the
only free money.**

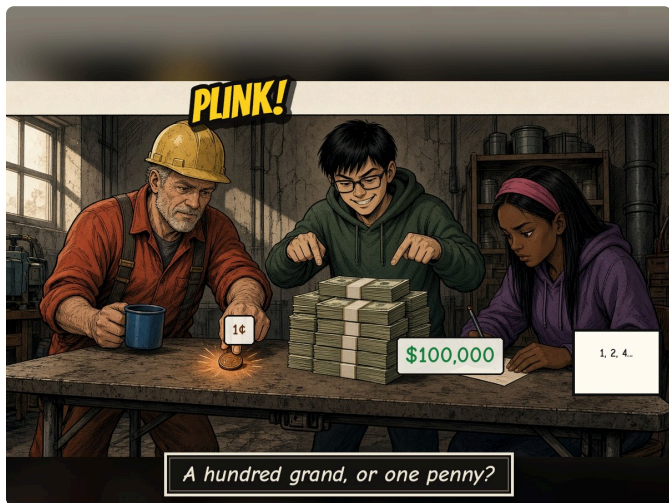
*Previously, in Book 9: A hailstorm
wrecked the shop's skylight and a
customer's motor. The crew learned that*

insurance is a bet you hope to lose.

Marcus went full-time at the shop with no gap in his health coverage. Dev found two words in his car policy that could have sunk him. Mom got life insurance.

At the Sunday table, Ray gave back torn page nine: a 1985 hospital bill for **WELLS, R.** with *This is the one that got me* written across it. Diner specials were on the back, and Ruth knew the price of the pie before anyone read it. Then, at 5:41, a brand-new sender pressed the button. *Time is the only free money. Sent by: Marcus.*

Cold Open: One Penny



The shop, Saturday, 8:00 a.m.

Ray put a single penny on the folding table. *Plink.*

Then he set a sheet of paper beside it.

“Dev,” he said. “Pick one. A hundred thousand dollars today. Or this penny,

doubled every day for thirty days.”

“The hundred thousand,” said Dev.

“Obviously. Easy. Done.”

“You didn’t even think,” said Jaz.

“I don’t need to think. It’s a hundred thousand dollars. That penny is a penny.”

Nia was already doing the math on a napkin. Day one, a penny. Day two, two cents. Day three, four cents.

“Day ten,” she said. “Five dollars and twelve cents.”

Dev laughed. “Five bucks! I’m buying a boat with my hundred grand, and you’ve got a sandwich.”

“Day twenty,” said Nia. “About five thousand dollars.”

“See? Five grand. I win by ninety-five.”

Nia didn't look up. Her pencil kept going. Day twenty-five. Day twenty-eight. Day twenty-nine.

Day thirty.

She put the pencil down.

"Dev," she said. "On day thirty, the penny is worth more than five million dollars."

The shop got very quiet.

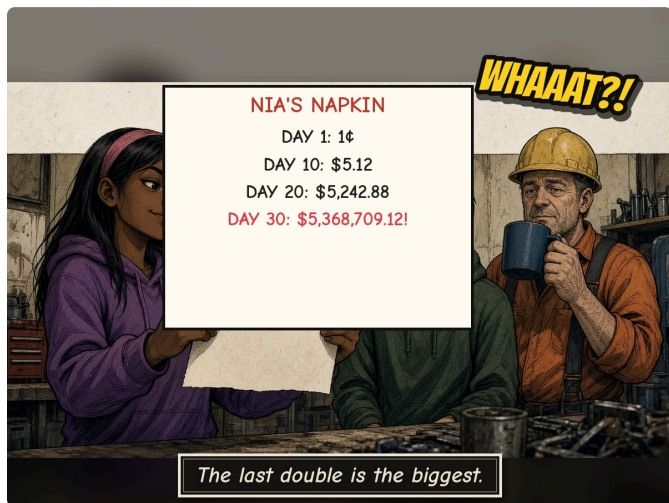
"Five *what?*" said Dev.

"Five million, three hundred sixty-eight thousand, seven hundred nine dollars," said Nia. "And twelve cents."

Dev's grin slowly slid off his face, like a sticker coming loose.

"That's not fair," he said. "Nobody said the penny was *magic*."

“It’s not magic,” said Ray. He picked up his coffee. “It’s time.”



Just then, the shop door banged open.

Mom came in fast. Her keys were still in her hand. She was holding a yellowed envelope, the old kind, thin as onion skin.

“I found this,” she said. “This morning. At the bank. It was taped under the tray at the very bottom of my box. I’ve had

that box since before you two were born.
I never knew it was there.”

She set it on the table, right next to the penny.

The flap was still sealed. On the front, in the careful, slanted pencil they all knew by now, were three words:

FOR THE GRANDBABIES.

Nobody breathed.

Marcus looked at Nia. Nia looked at Marcus. They were the only grandbabies there had ever been.

Ray set his mug down very slowly.

At the same moment, Marcus's phone buzzed. A new email. He glanced at it, then looked again.

ACTION REQUIRED. You have left your employer. Choose what to do with your

retirement savings within 30 days, or we will move it for you.

“Great,” said Marcus. “Two envelopes. One day.”

“One’s forty-three years old,” said Ray quietly. “One’s thirty days.” He looked at the penny. “Funny. Both of them are about time.”

Chapter 1: The Envelope

Who Opens It?

Nobody wanted to open it.

The envelope sat on the folding table.

The penny sat next to it. Everybody stood around them in a circle, like the envelope might bite.

“You open it,” Mom said to Ray.

“It’s yours,” said Ray. “It was in your box.”

“It says grandbabies,” said Mom. She turned to Marcus and Nia. “That’s you two.”

Nia's hands were shaking a little. She picked up the envelope and turned it over. The tape on the back had gone brown and brittle with age. It cracked when she touched it.

“Careful,” said Ruth. Her voice was sharp. Then softer. “It’s old, honey. Go slow.”

Nia slid one finger under the flap. The paper gave way with a dry little *rrrip*.

Inside was a single piece of paper. Stiff. Fancy. Green and gold around the edges, like a tiny dollar bill that had grown up.

Nia pulled it out and laid it flat on the table.

Fifty Dollars

UNITED STATES SAVINGS BOND. SERIES EE. FIFTY DOLLARS.

There was an eagle. There were fancy curly lines. There was a date stamped in the corner.

Issue date: 1984.

And there were two names.

Owner: WELLS, R.

Pay on death to: D. WELLS.

Mom put her hand over her mouth.

“D,” she said. “That’s me. I was a baby in 1984. I was *brand-new*.”

Ray didn’t say anything. He was looking at the bond the way you look at an old photo of somebody you miss.



“What’s a savings bond?” said Tavo.

Everybody jumped. They had forgotten he was there.

The Kid by the Door

Tavo Reyes was fourteen. He was skinny, with a hoodie two sizes too big and a broom in one hand that he had not used once all morning.

He had been at the shop for exactly one day.

Ruth had brought him. Tavo's grandma lived next door to Ruth, and Tavo had just been suspended for three days. He'd been running a candy business out of his school locker. Buying big bags at the warehouse store. Selling single pieces at lunch for a quarter each. Business was very good until the vice principal opened the locker.

"Three days off school," his grandma had told Ruth over the fence. "And I am not letting him sit on my couch for three days."

So here he was. Sweeping. Sort of.

"A savings bond," said Ruth, "is a loan to the government."

“Who loans money to the government?” said Tavo. “The government *makes* money.”

Dev snorted. “Kid’s got a point.”

“You pay a little now,” said Ruth. “The government pays you back more later. Back then, you bought a fifty-dollar bond for half price. Twenty-five dollars. Then you waited, and it grew.”

Tavo did the math out loud. “So she paid twenty-five bucks. And she gets fifty back. That’s double.” He frowned. “How long did she have to wait?”

“That,” said Ruth, “is the whole question.”

What Is It Worth Now?

Nia was already on her phone. The government has a website for old savings bonds. You type in the bond and it tells you what it's worth.

She typed in the series, the amount, and the date. She hit enter.

She read the screen. Then she read it again.

"Okay," she said. "It's worth more than a hundred dollars now."

"From twenty-five?" said Marcus.

"From twenty-five. She paid twenty-five dollars. It grew to more than four times that. Just by sitting there."

"Not bad for doing nothing," said Dev.

"It's not nothing," said Ray. "It's time. Time did the work."

Nia was still reading. Her face changed.

“Wait,” she said. “There’s a note on the screen. *This bond has stopped earning interest.*”

“Stopped?” said Mom. “Why?”

Nia scrolled. “These bonds grow for thirty years. Then they stop. This one was bought in 1984. Thirty years later was 2014.” She looked up. “It stopped growing more than ten years ago. It’s been sitting in that envelope all this time, not growing at all. Just... asleep.”



Mom sat down hard on the stool.

“All those years,” she said. “If I’d known it was there...”

“You didn’t know,” said Ray. “Nobody knew.”

“Somebody knew,” said Nia quietly.

“Somebody taped it under the tray.”

Everybody went quiet again.

Nia looked at Mom. “Who else has a key to your box?”

Mom opened her mouth. Then she closed it. Then, slowly, everyone turned to look at Ruth.

Ruth was holding her coffee with both hands. Last year, they’d all seen the bank paper. *Co-renter and key holder: R. WREN.*

“Don’t look at me like that,” said Ruth.

“I’m a key holder. That’s all. I’m a key holder for half the people at my church.”

Nia didn’t argue. She just wrote it down.

Time Is the Only Free Money

Ray picked up the penny from the table. He held it up to the light.

“Marcus sent you all an alert last week,” said Nia. “*Time is the only free money.* Is this what it means?”

Ray set the penny on top of the bond. “Yep.”

“Explain it like I’m Tavo,” said Dev.

“Hey,” said Tavo.

Ruth smiled. “Most money, you have to earn. You trade your hours for it. Your back. Your knees. Right, Ray?”

“Knees mostly,” said Ray.

“But if you give money enough time, it can earn money all by itself,” said Ruth.

“Then *that* money earns money. Then *that* money earns money.”

“Like the penny,” said Nia.

“Like the penny. But slower. Way slower. Nothing real doubles every day.” Ruth tapped the bond. “Same idea, though. The longer you wait, the harder it works.”

“And you can’t buy more time,” said Nia. “Not with a hundred thousand dollars.”

“Not with five million,” said Ray.

Dev looked at the penny for a long time.

“So I picked wrong,” he said.

“You picked fast,” said Ray. “Same thing, usually.”



Marcus's phone buzzed again. A reminder.

29 days left to choose.

He put the phone face down on the table, right next to the bond.

“I’ve got my own envelope to figure out,” he said.

Ray's Cheat Sheet

- **Time is the only free money.** Give money enough time and it can earn money by itself.
- **Money that grows can stop growing.** Old bonds and forgotten accounts can fall asleep. Check on them.
- **Nothing real doubles every day.** But slow growth plus a long time adds up.
- **Picking fast is not the same as picking right.**

Next up, Chapter 2: The Snowball. Ray shows the crew why money grows like a

snowball, Tavo does math faster than anybody expected, and Marcus reads the fine print on his thirty-day letter.

Chapter 2: The Snowball

Interest on Interest

On Monday, Ray brought a bucket of ice to the shop.

Nobody knew why. It was September in Texas. It was ninety-four degrees at nine in the morning.

He dumped the ice on the workbench and started packing it into a ball with his hands.

“Is this a lesson,” said Dev, “or are you just hot?”

“Both,” said Ray.

He set the little ice ball at the top of a tilted piece of plywood. He gave it a push. It rolled down, picking up the loose ice chips on the way. By the bottom, it was twice as big.

“Snowball,” said Ray.

Ruth took it from there, the way she always did when the lesson needed more than three words.

“Say you put a hundred dollars somewhere that pays you seven percent a year,” she said. “Made-up number. After one year, you’ve got a hundred and seven.”

“Seven bucks,” said Dev. “Wow. I’m rich.”

“Year two,” said Ruth. “You don’t just earn seven percent on the hundred. You earn it on the hundred and seven. You

earn money on the money you already earned.”

“Interest on interest,” said Nia. She wrote it down.

“That’s compound interest,” said Ruth.

“It’s the snowball. Small at the top. Big at the bottom. The hill is time.”



The Locker

Tavo was leaning on his broom again. He hadn't swept anything yet today either.

"That's just my candy business," he said.

Everybody turned around.

"What?" said Tavo. "It is. Week one, I had eight bucks. I bought one big bag. A hundred pieces. I sold them for a quarter each. That's twenty-five dollars."

"Profit of seventeen," said Roz from the office door, without looking up from her books.

"Right. But I didn't spend it. Week two, I bought three bags. Week three, I bought nine bags. I would have bought twenty-seven bags if Mr. Dobbs didn't open my locker."

Nia stared at him. "You were growing it by three every week?"

“I was *going* to,” said Tavo. “Then the locker happened.”

Ray almost smiled. “Kid. That’s compounding.”

“It is?”

“You put your winnings back in,” said Ruth. “Instead of spending them. So your winnings started winning. That’s the whole trick.”

Tavo stood up a little straighter. Nobody had ever told him a thing he did was a *trick* before. Usually they told him it was a *problem*.

“I still got suspended,” he said.

“For selling candy at school,” said Ruth.

“Not for the math. The math was good.

The place was wrong.”

“Wrong place, right idea,” said Ray.



The Rule of 72

“Okay,” said Marcus. “But real money doesn’t triple every week. How fast does it really grow?”

“There’s a shortcut for that,” said Nia. She’d found it last night. “It’s called the Rule of 72.”

She wrote 72 on the whiteboard in big purple numbers.

“Take 72. Divide it by the yearly percent. That’s about how many years it takes your money to double.”

“Seven percent,” said Marcus. “Seventy-two divided by seven is...”

“About ten,” said Tavo instantly.

Everybody looked at him again.

“What? It’s ten and a little bit. Ten point three.”

Nia blinked. Then she kept going. “So at seven percent, money doubles about every ten years. Made-up numbers. A thousand dollars becomes about two thousand in ten years. About four thousand in twenty. About eight thousand in thirty.”

“It keeps doubling,” said Jaz slowly.

“And each double is bigger than the last

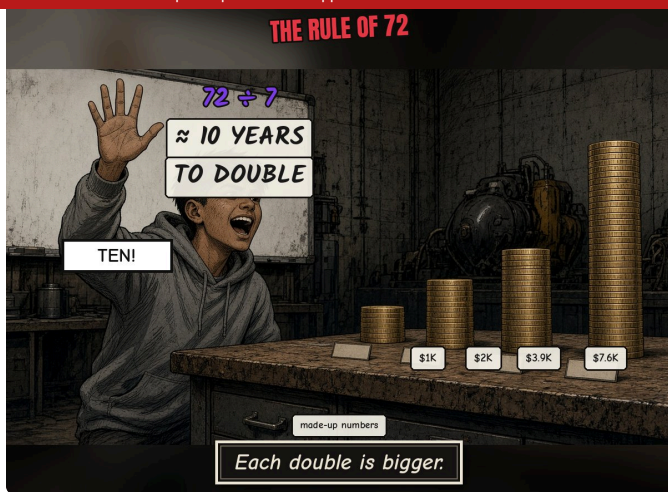
one.”

“The first double is small,” said Nia.

“The last double is huge. That’s why the end of the penny game was so crazy.”

\$1,000 at a made-up 7% a year	About
After 10 years	\$2,000
After 30 years	\$7,600

“Look at that,” said Ruth. “Ten years gets you one thousand more. Thirty years gets you more than six thousand more. Same money. Just more time.”



The Thirty-Day Letter

Marcus finally opened his email on the big shop computer so everybody could see.

When he'd worked at the warehouse, he'd signed up for their retirement plan. Back when he was fifteen, before the shop. A little came out of every paycheck, and the warehouse added a little more. He'd never looked at it since.

Now he'd left the warehouse. And the plan wanted him gone.

Your balance: \$6,400.

“Made-up number,” said Marcus. “But close.”

Because your balance is small, we may move it out of the plan. Please choose one:

- 1. Cash it out.*
- 2. Move it to another retirement account you choose.*
- 3. Do nothing. If you don't choose in 30 days, we will move it to an account we choose for you.*

“Easy,” said Dev. “Number one. Cash it out. That's sixty-four hundred dollars! Buy a truck. Buy a jet ski. Buy a truck for the jet ski.”

“Read the next line,” said Jaz.

Marcus scrolled down.

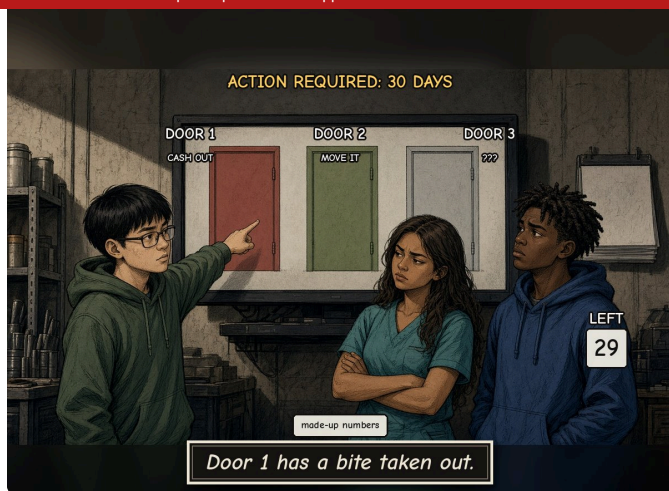
If you cash out, 20% will be held back for taxes. You may also owe a 10% extra tax for taking the money out early.

Marcus did the math. “So they keep about thirteen hundred up front. Then I might owe another six hundred and forty for taking it early. Then regular taxes on top.” He sat back. “That’s a lot of truck I don’t get.”

“And number three?” said Roz.

Marcus read it again. “*An account we choose for you.* It doesn’t say what kind. It doesn’t say what it costs.”

“Then that’s the first thing to find out,” said Roz.



Ray tapped the bond, still on the folding table in its envelope.

“More than forty years ago, somebody put twenty-five dollars away and didn’t touch it,” he said. “Now you’ve got sixty-four hundred.”

“So don’t spend it,” said Marcus.

“Don’t spend the hill,” said Ray.

Ray’s Cheat Sheet

- **Compound interest is interest on interest.** Your winnings start winning.
- **The Rule of 72:** divide 72 by the yearly percent to guess how many years it takes money to double.
- **The last double is the biggest.** That's why the years at the end matter so much, and why you need the years at the start.
- **Cashing out retirement money early can cost a lot.** Taxes, plus an extra 10% in many cases.
- **"We'll choose for you" is not an answer.** Find out what they'd choose, and what it costs.

Next up, Chapter 3: Two Kids, Same Choice. Jaz's friend Tasha says she'll start saving "later," Nia finds out what

ten years is worth, and Dev finally opens an app he's been scared of for three years.

That's the end of the preview.

You just read the first two chapters of Book 10: The Long Game: Chapter 1 ("The Envelope") and Chapter 2 ("The Snowball").

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