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MONEY NOBODY TAUGHT YOU - BOOK II

THE FLOOR

TEEN EDITION



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The Floor

What a Stock Really Is

Paul Blankenburg

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2026

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The Floor

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The Floor

TEEN EDITION

Money Nobody Taught You: Book 11

What a Stock Really Is

by **Paul Blankenburg**

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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, stocks, 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, 17: The Paycheck-to-Paycheck Guy Full-time at the shop, finishing senior year online. Old warehouse money moved, pipe not bucket. Fifty dollars from every paycheck, on autopilot. His buddy Andre has a hot tip.

Nia, 18: The One Who Asks Out of high school. Keeper of THE RULEBOOK. Dog-treat business owner. Has a list in the back of her notebook. The last line says *THANKSGIVING*.

Dev, 20: The “I’ve Got This” Guy Weekend delivery driver. Lazy investor now. Sent his first alert. Keeps his investing app in a folder called DON’T.

Jaz, 19: The Careful Saver Certified nursing assistant in the ER, starting nursing school. Saving a little more every year, automatically. Has never read a company’s report. About to read a hundred pages of one.

Uncle Ray, 58: The Guy You Wish You Had Frac mechanic. Yellow hard hat. Giant coffee mug. Started investing again at fifty-eight. Late, not never.

Roz (Rosalind Webb): The Original

R.W. Ray's partner. Owns half the shop. Just got a letter from Suite 400 asking to buy a slice of it.

Ruth Wren: The Safety Lead Part-time gauge checker. Runs a free tax clinic. Promised to tell everything at Thanksgiving. Thanksgiving is coming.

Mom: The One Behind the Alarm

Ray's little sister. Calls him Raymond. Keeping an envelope marked FOR THE GRANDBABIES until they find it a long hill.

Tavo Reyes, 15: The Kid in Trouble

(Less Lately) Eighth grader. Runs the school store now, with permission. Fast with numbers. Faster at spotting a hustle, because he used to run a few.

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 poured coffee in a busy
little diner for years. Once, her boss
offered to sell her a piece of the place. A
real slice of a real business. She couldn't
afford it. Nobody ever told her the secret:
owners get paid while they sleep.
Workers only get paid while they work.*

**This is page eleven. Rule 11: A stock is
a slice of a business. The price is a
mood.**

Previously, in Book 10: Ray put a penny on the table, and Dev picked a hundred thousand dollars instead of a penny doubled for thirty days. Wrong pick. Mom found a 1984 savings bond in her bank box, marked FOR THE GRANDBABIES, and torn page ten showed the same doubling penny, drawn more than forty years ago. A smooth talker from Cornerstone Wealth tried to sell Marcus a plan that “never loses a dime.” Marcus moved his money the cheap, simple way. The whole family turned on automatic investing, even Ray. Ruth admitted the penny was drawn for her once, on a napkin. “Thanksgiving,” she said. “I’ll tell all of it.” Then, at 5:41, Dev sent the alert. *A stock is a slice of a business. The price is a mood.*

Cold Open: Everybody Wants a Slice



The shop, Monday, 6:45 a.m.

Andre burst through the bay door with his phone held out in front of him like a flashlight.

“ZOOMR!” he yelled. “Marcus!

ZOOMR is up four hundred percent this week! Everybody in the group chat is getting in! If you buy today, you can double it by Friday!”

“What does ZOOMR make?” said Marcus.

Andre opened his mouth. Then closed it.

“Money,” he said. “It makes money.”

“How?”

“By going up!”

Marcus put down his wrench. “Andre. That’s not a thing a company makes.”

“It is this week,” said Andre.

In the office, Roz was opening a letter. Thick paper. Gold letters. Suite 400.

Dear Ms. Webb and Mr. Wells,

Cornerstone Holdings would like to purchase a minority share of Ray & R.W. Pump + Repair. We are prepared to pay \$150,000 for a 40% share of the business. This offer expires in fourteen days.

She read the number at the bottom. She read it again. Then she sat down, very slowly, on the edge of her desk.

“Ray,” she called. “Come look at this.”



Ray read it over her shoulder. He read it twice.

Then he looked out the office window at Andre, who was still waving his phone around like it was on fire.

“Everybody wants a slice today,” said Ray.

“A hundred fifty thousand dollars,” said Roz quietly.

“For forty percent of us,” said Ray.

“For forty percent of us,” said Roz.

Neither of them said no. That was the scary part.

Behind them, out in the bay, Andre was still shouting. “Marcus, it’s going to the MOON!”

And on the shop wall, under the photo of the three yellow hard hats, the old diner

order pad hung in its frame. *Your*
waitress: R.

Somebody, more than forty years ago,
had been offered a slice too.

Chapter 1: The Slice

The Shop Is a Pizza

By eight, the whole crew was there. Roz had taped the Cornerstone letter to the whiteboard. Andre had left to “think about it,” which everyone knew meant “buy ZOOMR.”

“Okay,” said Nia. “Two slices. Andre wants Marcus to buy a slice of ZOOMR. Cornerstone wants to buy a slice of *us*. What *is* a slice?”

Ruth picked up a marker. She drew a big circle.

“This is the shop,” she said. “The whole business. The pumps we fix, the

customers, the trucks, the money that comes in and goes out.”

She drew a line straight down the middle.

“Right now, two people own it. Ray owns half. Roz owns half. When the shop makes a profit, they split it. When something big gets decided, they both get a say.”

“Like a pizza,” said Tavo. He’d come by before school for the free breakfast tacos.

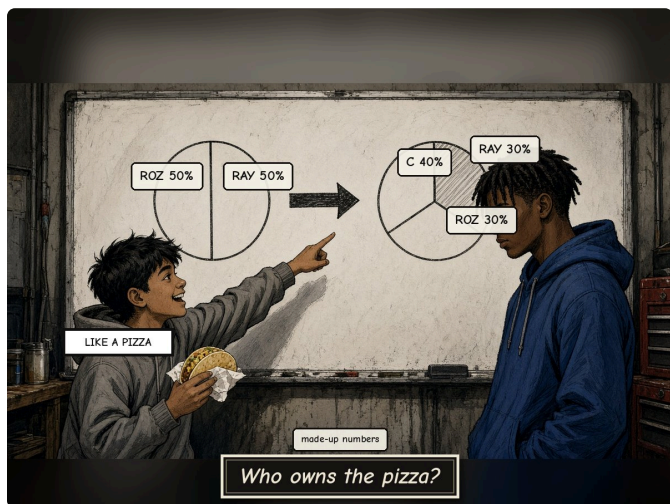
“Two people, one pizza, half each.”

“Like a pizza,” said Ruth. “Now Cornerstone says: we’ll pay you a hundred fifty thousand dollars for forty percent of the pizza.”

She cut the circle again. Ray’s half got smaller. Roz’s half got smaller. A new slice appeared, labeled C.

“Then Cornerstone owns forty percent,” said Marcus slowly. “Forty percent of the profits. Forever.”

“And forty percent of the say,” said Roz.



A Stock Is a Slice

“Okay, but ZOOMR isn’t a pizza,” said Dev. “It’s a stock.”

“Same thing,” said Ruth. “Just a much bigger pizza, cut into a lot more slices.”

She drew a giant circle. Then she drew line after line through it until it looked like a spider web.

“A big company might be cut into millions of slices. Each slice is called a share, or a stock. If you buy one share, you own one tiny piece of the whole company. A crumb of the pizza.”

“A crumb,” said Dev. “That sounds sad.”

“A crumb that’s *real*,” said Ruth. “If the company makes money, your crumb is worth more. Some companies even send owners a little piece of the profit, called a dividend. And owners can vote on some big decisions. One vote per share.”

“So when I buy a stock,” said Marcus, “I’m not buying a number on a screen. I’m buying a piece of an actual business.”

“With actual workers,” said Ray. “And actual trucks.”

“And actual problems,” said Roz.



What Does ZOOMR Make?

“So what’s ZOOMR?” said Jaz. “What’s the actual business?”

Nobody knew. Not even Andre.
Especially not Andre.

Nia was already on the shop computer.

Every public company in the country has to file reports with the government. The reports are free for anybody to read.

Brent had shown Nia the government's free website for them. She thought it was fun. Nobody else did.

She found ZOOMR's latest report. She read for a while. Her eyebrows went up. Then up more.

"Okay," she said. "ZOOMR has a phone app. You can rent electric scooters with it. In two cities."

"That's cool," said Dev.

"Last year, the whole company sold about two million dollars of scooter rides. Made-up for our story, but that's the idea." She scrolled. "And it *spent* about nine million."

“So it lost seven million dollars,” said Jaz.

“It lost seven million dollars,” said Nia.

“And this week, the price of its stock went up four hundred percent.”

Everybody was quiet.

“Did the scooters get four times better this week?” said Tavo.

“No,” said Nia. “Nothing changed. Same scooters. Same two cities. Same losses.”

She turned around. “The only thing that changed was how people *feel* about it.”

Ray picked up his mug.

“Kid,” he said. “That’s the whole book.”



Ray's Cheat Sheet

- **A stock is a slice of a real business.** One share is one tiny piece.
- **Owners share the profits and get a say.** That's what you're buying.
- **Public companies file reports anybody can read for free.** Look at what the business actually does.

- **Ask: what does it make, and does it make money?** “Going up” is not a product.

Next up, Chapter 2: The Mood. Dev invents a mood ring for the stock market, Tavo catches something weird in Andre's group chat, and the crew learns the difference between a price and a value.

Chapter 2: The Mood

Dev's Mood Ring

Dev showed up Tuesday with a plastic ring from the dollar store. The stone in the middle changed color when you touched it.

“Mood ring,” he said. “I’m the mood ring guy now.”

“Why?” said Jaz.

“Because of the alert! *The price is a mood.*” He held up the ring. “When everybody’s happy and greedy, the price goes up. When everybody’s scared, the price goes down. The stock market is a giant mood ring.”

“That’s actually pretty good,” said Ruth.

“I know,” said Dev. “I’ve been working on it since Sunday.”

He went to the whiteboard and drew two columns.

PRICE: what people will pay today.

Changes every second. Depends on the mood.

VALUE: what the business is really worth. What it earns, year after year.

Changes slowly.

“Price is the mood,” said Dev. “Value is the business.”

Marcus had been listening from bay one. He walked over to the big test pump and flipped it on.

THUNK. Whirrrrr.

The needle on the pressure gauge shot up to 80. Then it dropped to 30. Then it

bounced around like a scared cat. After a few seconds, it settled down at 55 and stayed there.

“See that?” said Marcus. “Cold start. The needle always jumps when it kicks on. If you rebuilt a pump every time the needle jumped, you’d go broke.”

“So what do you do?” said Dev.

“You let it settle. Then you read it.”

Marcus tapped the glass. “And if you really want to know, you screw on a test gauge you trust and check it.”

“The jumping needle is the price,” said Nia slowly.

“And the fifty-five is the value,” said Marcus. “What the pump really does, all day long.”

Dev looked at his mood ring. Then at the gauge. “Okay, yours is better than mine,” he said.

“Mine has a motor,” said Marcus.



The Truck Auction

“Here’s a real one,” said Marcus. “Last summer, Ray and I went to an equipment auction. Remember, Ray?”

“Two trucks,” said Ray. “Same year. Same miles.”

“Morning truck sold for nine thousand,” said Marcus. “Then lunch happened. Somebody brought barbecue. Everybody got happy. Two guys started bidding against each other just to win. Afternoon truck, *exact same truck*, sold for fourteen thousand.”

“Made-up numbers?” said Nia.

“Close enough.”

“So the truck was worth the same,” said Nia slowly. “The *price* was different. Because of the barbecue.”

“Because of the mood,” said Dev, holding up the ring.

“So which price was right?” said Jaz.

Ray shrugged. “The truck didn’t care. It still hauled the same.”



The Moon Crew

Tavo came by after school. Andre had added Marcus to his group chat, the Moon Crew, and Marcus had been ignoring it all day. It had two hundred unread messages.

“Can I see?” said Tavo.

Marcus handed him the phone.

Tavo scrolled for about ten seconds.

Then he stopped.

“That’s weird,” he said.

“What?”

“Look.” He held up the phone. “9:14 this morning. Fifty different people posted at the same minute. And they all said the *exact same thing*.”

He read it out loud. “*ZOOMR to the moon! Big news coming! Don’t miss out! Buy before Friday!* Fifty times. Same words. Same exclamation points.”

Nia leaned over. “And look at the names. *MoonGuy4471. MoonGuy4472. MoonGuy4473.*”

“Click one,” said Jaz.

Tavo clicked. *Account created: 6 days ago. Posts: 1.*

“They’re not people,” said Nia. “They’re fake accounts. Somebody made them all at once.”

“Who would make fifty fake people to talk about scooters?” said Dev.

Ruth had gone very still.

“Somebody,” she said, “who already owns a lot of ZOOMR. And wants to sell it.”



Pump and Dump

“It’s called a pump and dump,” said Ruth. “It’s an old trick. Older than phones.”

She drew it on the whiteboard. A hill shape. Up, then straight down.

“Step one. Some people quietly buy a cheap stock. Lots of it. Step two: the *pump*. They hype it. Fake accounts, fake

news, ‘big news coming!’ The price goes up because everybody’s excited.”

“The mood ring goes green,” said Dev.

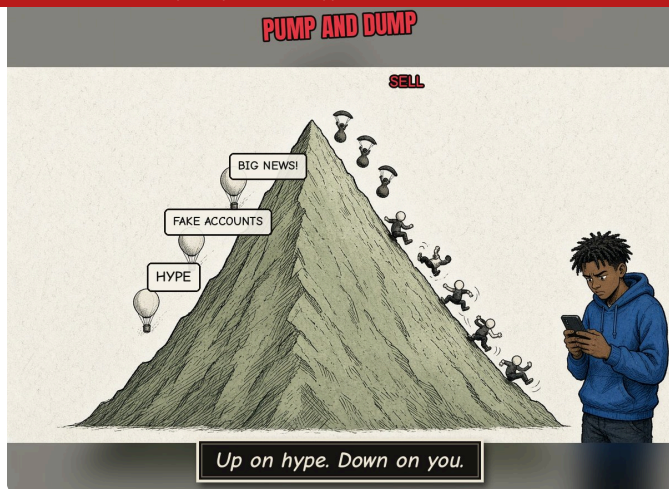
“Step three: the *dump*. When the price is high, the people who started it sell everything. All at once. The price crashes. And who’s left holding it?”

“Everybody who bought because of the fake accounts,” said Marcus quietly.

“Like Andre,” said Nia.

Marcus was already texting. *ANDRE DONT BUY. THE CHAT IS FAKE. CALL ME.*

No answer.



Tavo's Confession

Tavo was quiet for a minute. Then he put the phone down.

“I did that,” he said.

Everybody looked at him.

“Not with stocks. With candy.” He picked at his hoodie string. “Last spring, I told everybody at school the store down the street was out of sour straws. Forever.

Discontinued. I said it like ten times, to different people. And everybody got scared they'd never get them again."

"And you had a stash," said Nia.

"I had forty in my locker." Tavo winced.

"I sold them for fifty cents each. Usually they're a quarter. Then the store got more the next week, and everybody figured it out." He looked at the floor. "Kenny still won't talk to me."

Nobody said anything for a second.

"That's why you saw it so fast," said Ruth gently. "In the chat."

"Yeah." Tavo shrugged. "Takes one to know one."

"Kid," said Ray. "Knowing the trick is how you stop being the trick."

Tavo looked up at him.

“And you might owe Kenny twelve bucks and fifty cents,” said Ray.

Tavo did the math. Forty straws. A quarter extra each. “Ten dollars,” he said. “It’s ten.”

“Then it’s ten,” said Ray.

Ray's Cheat Sheet

- **A jumping needle isn't a broken pump.** Let it settle, then read it.
- **Price is what people pay today. Value is what the business is really worth.** Price is the mood.
- **The same thing can sell for very different prices.** The truck doesn't care.
- **Watch for the same message from lots of new accounts.** Real people

don't all post the same words at the same minute.

- **Pump and dump:** hype it, sell it, leave others holding it.
- **“Don't miss out” is a mood, not a reason.**

Next up, Chapter 3: Two Kids, Same Choice. Andre buys. Marcus doesn't. And on Friday morning, everybody finds out who was holding the bag.

That's the end of the preview.

You just read the first two chapters of Book 11: The Floor: Chapter 1 ("The Slice") and Chapter 2 ("The Mood").

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