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MONEY NOBODY TAUGHT YOU - BOOK 12

THE GOLD SWINDLE

TEEN EDITION



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The Gold Swindle

How to Spot the Mark Before It Is You

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2026

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The Gold Swindle

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The Gold Swindle

TEEN EDITION

Money Nobody Taught You: Book 12

How to Spot the Mark Before It Is You

by **Paul Blankenburg**

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Not financial, legal, or investment advice. This book is a story that teaches money ideas. Nothing here tells you what to buy, sell, or hold. Gold, crypto, and other assets go down as well as up. Talk to a qualified professional about your own situation.

Characters, companies, laws, bills, businesses, and places in the story are

fictional. The bill in this story is made up. Teaching numbers 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 (Not Anymore) Full-time at the shop, finishing senior year online. Can hear what's wrong with a pump from across the room. Thinks every problem is a gauge you can't trust yet.

Nia, 18: The One Who Asks Out of high school. Keeper of THE RULEBOOK. Owns a Roth IRA and a dog-treat business. Reads the boring parts on purpose.

Dev, 20: The “I’ve Got This” Guy Weekend delivery driver. Lazy investor. Still wears the mood ring. It’s mostly a joke now. Mostly.

Jaz, 19: The Careful Saver Certified nursing assistant in the ER, starting nursing school. Sent the last alert. Always reads the risks first.

Uncle Ray, 58: The Guy You Wish You Had Frac mechanic. Yellow hard hat. Giant coffee mug. Talks in short sentences. Fixes things in long ones.

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

Told Suite 400 no. They said they'd wait.

Ruth Wren: The Safety Lead Gauge checker. Free tax clinic. Told everything at Thanksgiving. Almost everything.

Mom: The One Behind the Alarm Ray's little sister. Calls him Raymond. Finally makes the peach pie right.

Tavo Reyes, 15: The Kid Who Used to Run Cons Eighth grader. Runs the school store. Moved up to advanced math. Knows every trick in the book, because he used to use them.

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. She knew paper money
shrinks. She knew gold holds on. So she
saved her tips for real gold. She had the
right idea. Nobody warned her about the
man who sold it to her.*

**This is page twelve. Rule 12: If you
can't hold it or explain where the
return comes from, you're the mark.**

*Previously, in Book 11: ZOOMR went up
four hundred percent, and Andre bought*

a mood. Then it crashed. Cornerstone Holdings offered \$150,000 for forty percent of the shop. The fine print wanted their customers and first shot at the building, before family. Roz and Ray said no. The man in the gray suit said, “When the storm comes, you’ll call.”

At Thanksgiving, Ruth told everything: she was Mama’s best friend, she paid for the funeral, and she promised to make sure somebody taught the kids the rules. Torn page eleven showed the slice Mama turned down. Then, at 5:41, Jaz sent the alert. *If you can’t hold it or explain where the return comes from, you’re the mark.*

Cold Open: Next Week



The tax clinic, a cold Saturday in January, 9:05 a.m.

Mrs. Garza came in out of the wind holding a big cream-colored envelope against her chest like a baby.

“Ruth,” she said. “Can you look at something for me? It’s not taxes.”

She pulled out a glossy certificate with a gold border and a gold seal.

CERTIFICATE OF OWNERSHIP. Ten Rare Collector Gold Coins. Stored Safely in Our Vault. STAR VAULT METALS.

“I paid in October,” said Mrs. Garza.

“My savings from selling the house.

Eighteen thousand dollars. They said gold always goes up. And it has! I looked it up.” She smiled, then stopped smiling.

“But I asked to see my coins. Just to hold one. They keep saying next week.”

Ruth held the certificate up to the window light. She was very quiet.

Across the room, Tavo leaned over Nia’s shoulder.

“I’ve seen that face before,” he
whispered. “That’s the face of a con.”

“Ruth’s face?”

“No,” said Tavo. “The certificate’s.”



Mrs. Garza called the number on the
certificate, on speaker.

A recording answered. *Thank you for
calling Star Vault Metals. Your coins are
safe in our secure vault. Delivery is
expected next week. Have a golden day.*

Click.

“That’s what it says every time,” said Mrs. Garza. “Since October.”

Ruth put the certificate down very gently.

“Mrs. Garza,” she said. “Can you come by the shop this afternoon? Bring everything. Every paper. Every envelope.”

“Is it bad?”

“I don’t know yet,” said Ruth. “But I know some people who are very good at finding out.”

Real gold. A fake vault. A bill nobody reads. And a receipt from 1983. Book 12: The Gold Swindle.

Chapter 1: Real Gold

Everything in a Shoebox

Mrs. Garza came to the shop at two o'clock with a shoebox.

Ray knew her. Everybody knew her. Last spring, the shop had replaced the motor in her well pump. She'd sent them six customers from her church and a pan of tamales every month since.

Now she sat at the folding table in her winter coat, holding the shoebox on her lap.

"Everything's in here," she said. "Every paper."

Roz opened it. Nia sat next to her with THE RULEBOOK. Marcus pulled up a

bucket. Tavo pulled up two buckets, one to sit on and one for his feet.

Inside the box were: the glossy certificate, a thick invoice, a shiny brochure with an eagle on it, and a little stack of letters. Every letter said the same thing. *Your coins are safe. Delivery is expected soon.*

“Let’s start with the invoice,” said Roz.

It said:

STAR VAULT METALS. 10 Rare Collector Edition Gold Coins, 1/10 ounce each. Price per coin: \$1,800. Total: \$18,000. Storage: our secure vault, free for the first year.

“Ten coins,” said Mrs. Garza. “That’s a lot of gold, isn’t it?”

Nobody answered right away.



The Math on a Grease Rag

Marcus grabbed a marker and wrote on the back of a clean shop rag.

“Okay. Each coin is one-tenth of an ounce,” he said. “Ten coins. So that’s...”

“One ounce,” said Tavo. “Total. Ten tenths is one.”

“One ounce of gold,” said Marcus. He looked at Ray. “How much is an ounce of gold right now?”

“Around four thousand,” said Ray. “Give or take. Changes every day.”

Marcus wrote it down.

GOLD INSIDE: 1 ounce = about \$4,100

PAID: \$18,000

Mrs. Garza leaned over and read it. Her face changed.

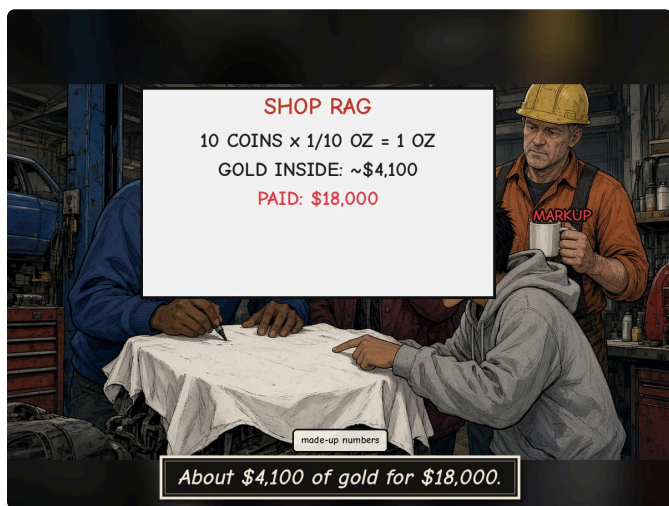
“So I paid eighteen thousand dollars,” she said slowly, “for about four thousand dollars of gold?”

“That’s what the paper says,” said Roz gently.

“But they said *rare*,” said Mrs. Garza.

“Collector edition. They said rare coins are worth more than the gold.”

“Some are,” said Ruth. “Real rare coins exist. But ‘rare’ is the easiest word in the world to print on a brochure. Nobody checks.” She tapped the invoice. “And here’s the bigger problem. You’ve never held one.”



Gold Is Real

Mrs. Garza put her hands over her face.

"I'm a foolish old woman," she said.

"Gold. What was I thinking."

"No," said Ray.

Everybody looked at him. Ray put down his mug.

"Gold's real," he said.

Nia opened THE RULEBOOK to page two. She'd written it there a long time ago, in green.

"Gold is money," she read. "The dollar is currency." She turned the notebook so Mrs. Garza could see. "In 1970, an ounce of gold cost about thirty-five dollars. Now it's around four thousand. Gold didn't really go up. The dollar went down. It buys less every year."

"So I wasn't wrong to want gold?" said Mrs. Garza.

“You weren’t wrong at all,” said Ruth.

“You had the right idea. You picked the wrong people.”

Ray looked at the brochure with the eagle on it for a long time. He didn’t say anything else.

The Gold Seal

Tavo had been staring at the certificate the whole time. Now he picked it up and held it close to his face.

“Can I touch the seal?” he said.

Mrs. Garza nodded.

Tavo ran his thumbnail along the edge of the shiny gold seal. It lifted up. It was a sticker.

“I sell these,” he said.

“What?”

“At the school store. Gold foil stars and seals. Fifty for two dollars. Teachers buy them for spelling tests.” He held it up to the light. “This is the exact same one. It even has the little ridges on the edge.”

Everybody stared at the sticker.

“A gold seal makes paper feel official,” said Tavo. “That’s why teachers use them. And that’s why they used one.” He stuck it back down carefully. “Sorry, Mrs. Garza. I used to run cons. Small ones. Candy. You learn what the props look like.”

“Don’t be sorry,” said Mrs. Garza. She was almost laughing, in a sad way.

“You’re the first person who’s told me the truth in three months.”

The Gas Gauge

Marcus had gone quiet. Then he got up and walked to Dev's old car, parked in bay three. He turned the key one click.

The gas gauge needle swung all the way up to F.

"Dev's tank is full," said Marcus.

"No, it's not," said Dev. "That thing's been stuck on full for a year. The float's stuck. There's a little float in the tank that rides on the gas, and it's hooked to the gauge. If it sticks, the gauge says full forever."

"So how do you know how much gas you have?" said Mrs. Garza.

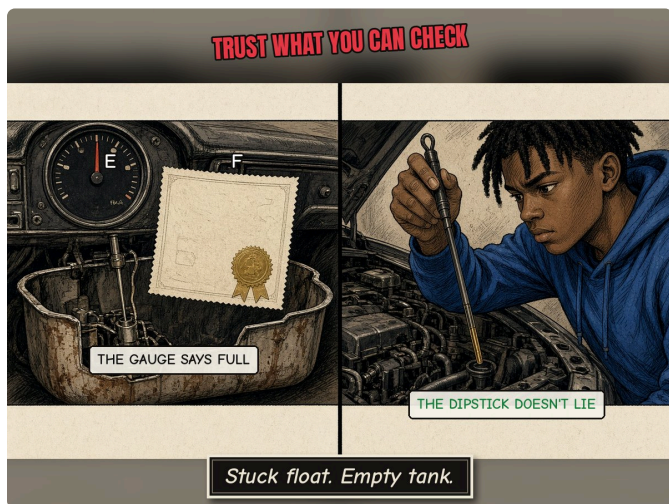
"I don't," said Dev. "I just fill it every Saturday. I ran out on the highway once."

Marcus pointed at the glossy certificate.

“That’s a gas gauge,” he said. “It says full. Ten coins, safe in a vault. But the gauge isn’t the gas.” He walked back to the table. “On an engine, you don’t trust a gauge you can’t check. You pull the dipstick. You look at the real oil with your own eyes.”

“Where’s my dipstick?” said Mrs. Garza.

“Holding a coin,” said Ray.



Ray's Cheat Sheet

- **Gold is real money. A crooked dealer is not.** Don't blame the gold.
- **Know what's inside.** How much real gold? What's it worth today? Compare that to what you paid.
- **“Rare” is the easiest word to print.** Anybody can put it on a brochure.
- **A certificate is a gauge, not the gas.** If you can't check it, you don't know.
- **Props make paper feel official.** Gold seals, eagles, and fancy fonts cost two dollars.

Next up, Chapter 2: Next Week. The crew calls Star Vault Metals, Tavo hears a

*script he knows by heart, and Marcus
explains the engine flush.*

Chapter 2: Next Week

The Sales Line

The recording only ever said *next week*.

But the brochure had a second number.

*NEW CUSTOMERS: SPEAK TO A
GOLD SPECIALIST.*

“Let’s be new customers,” said Roz.

She put her phone on the table, on speaker. Everybody leaned in. Ray stood behind her with his arms crossed.

It rang once.

“Star Vault Metals, this is Wade, your personal gold specialist! Who do I have the pleasure of speaking with?”

“This is Rosalind,” said Roz. “I’m thinking about buying some gold.”

“Rosalind! What a beautiful name. You are calling at the *perfect* time.”

Tavo grabbed a marker and went to the whiteboard. He wrote a big **1**, and next to it: *FLATTERY*.



Tavo Calls It

“Why is it the perfect time?” said Roz.

“Because gold prices are going up on Friday,” said Wade. “I can only lock in today’s price until five o’clock.”

Tavo wrote **2. HURRY**. He didn’t even look at the phone.

“Hmm,” said Roz. “I’m not sure.”

Tavo held up the marker and pointed it at the phone, like a conductor. He mouthed, *Here comes the scary part*.

“Rosalind, can I be honest with you? As a friend?” said Wade. His voice got low and serious. “The government is printing money like crazy. Your bank account is not safe. Some experts say the government could even take people’s gold someday. But *rare collector coins* are different. They’re protected.”

Tavo wrote **3. SCARE**. Then **4. THE FIX (ONLY WE HAVE IT)**.

Dev's mouth fell open. "How did you *know*?"

"Because it's the same script," whispered Tavo. "I used to do it with sour straws. Be nice. Rush them. Scare them. Then you're the only fix."

"And we'll store your coins for free," Wade went on, "in our secure vault, for the whole first year. Only three of this edition left."

Tavo wrote **5. ONLY 3 LEFT**. Then he capped the marker and bowed.

Jaz clapped without making a sound.



The Question

Roz looked at the board. Then she asked one question.

“Wade, how do you get paid?”

There was a little pause.

“I’m here to help *you*, Rosalind.”

“I know. But how do you get paid? On each coin I buy?”

“Our specialists receive a small...
service fee.”

“How small?”

The line went quiet for a second. Then:
“Rosalind, I have another client holding.
Can I call you back after lunch?”

“Sure,” said Roz. “Call back next week.”

She hung up. The whole shop laughed.
Even Mrs. Garza laughed, and then
wiped her eyes.

“He never answered,” said Nia.

“That *was* the answer,” said Ruth.

The Engine Flush

“I still don’t get how smart people fall
for it,” said Jaz. “No offense,
Mrs. Garza.”

“None taken, honey. I don’t get it either.”

Marcus wiped his hands on a rag. “You know what it’s like? The quick oil change place.”

“Huh?”

“You go in for an oil change. Twenty-nine bucks. While you wait, a guy comes out holding your air filter. It’s a little dusty.” Marcus held up a dusty filter from the shelf. “And he says, ‘Ma’am, your filter’s really dirty. And your engine’s full of sludge. You need an engine flush. Only a hundred and twenty dollars. Today only.’”

“Is that a scam?” said Mrs. Garza.

“Not always,” said Marcus. “Sometimes the filter really is bad. But it’s the same script. He’s nice. He’s in a hurry. He scares you with a dirty part. Then he has

the fix.” He put the filter down. “So here’s what you do. You open the glove box and get out the owner’s manual. It tells you what your car really needs and when. Most cars never need an engine flush. You check the book. Not the guy selling the flush.”

“The owner’s manual,” said Nia, writing. “That’s the dipstick for the salesman.”

“Yep,” said Marcus. “Somebody who doesn’t get paid when you say yes.”



The Deadline

Mrs. Garza reached into the shoebox and pulled out one more envelope. This one was red.

“This came Thursday,” she said. “I didn’t want to open it.”

Roz opened it.

FINAL NOTICE. Your free storage period is ending. A storage and insurance fee of \$900 is due by February 1. If payment is not received, Star Vault Metals may sell your coins to cover costs.

“February first,” said Nia. “That’s two weeks.”

“So now they want *more* money,” said Dev, “to keep coins nobody’s ever seen?”

“In a vault nobody’s ever seen,” said Tavo.

Mrs. Garza looked at the red letter.

“Should I pay it? What if they really do sell my coins?”

Ray took the letter out of Roz’s hand. He folded it once and put it face down on the table.

“Don’t pay,” he said.

Then he looked at everybody, one at a time.

“Two weeks,” he said. “Let’s go find some gold.”



Ray's Cheat Sheet

- **The script has five steps:** flattery, hurry, scare, the fix, only three left. Learn it once and you'll hear it everywhere.
- **Ask "How do you get paid?"** If they dodge, that's your answer.
- **Check the book, not the guy selling the flush.** Find somebody

who doesn't get paid when you say yes.

- **A new fee to protect something you've never seen** is a red flag on top of a red flag.

Next up, Chapter 3: The Dull Line. Nia reads the boring part of a giant bill, finds one sentence about gold, and nobody cares. Yet.

That's the end of the preview.

You just read the first two chapters of Book 12: The Gold Swindle: Chapter 1 ("Real Gold") and Chapter 2 ("Next Week").

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