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MONEY NOBODY TAUGHT YOU - BOOK 14

THE GETAWAY

TEEN EDITION



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The Getaway

How to Pay Your Future Self First

Paul Blankenburg

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2026

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The Getaway

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The Getaway

TEEN EDITION

Money Nobody Taught You: Book 14

How to Pay Your Future Self First

by **Paul Blankenburg**

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Not financial, tax, legal, or investment advice. This book is a story that teaches money ideas. Nothing here tells you what to buy, sell, or hold. Retirement and Social Security rules change. Talk to a qualified professional about your own situation.

Characters, companies, businesses, and places in the story are fictional. 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. Rebuilds frac pumps. Got handed torn page thirteen. Keeps the shop's service log like it's a holy book.

Nia, 18: The One Who Asks Keeper of THE RULEBOOK. Dog-treat business

owner. Has a secret envelope from Austin she's been waiting on for months.

Dev, 20: The "I've Got This" Guy

Weekend delivery driver. Lazy investor. Rode out the crash without touching a thing. His mood ring is blue again.

Jaz, 19: The Careful Saver

Certified nursing assistant in the ER, starting nursing school. Reads the risks first. Notices when somebody is limping and pretending they aren't.

Uncle Ray, 58: The Guy You Wish You

Had Frac mechanic. Yellow hard hat. Giant coffee mug. His knees hurt. He has a coffee can and half a shop. That's the plan.

Roz (Rosalind Webb): The Original

R.W. Ray's partner. Owns half the shop.

Sent the last alert. Has been telling Ray to save for later for twenty years.

Ruth Wren: The Safety Lead Gauge checker. Free tax clinic. Mama's best friend from the diner counter. Knows more than she says.

Mom: The One Behind the Alarm Ray's little sister. Calls him Raymond. Finally asked him the question nobody else would.

Tavo Reyes, 15: The Kid Who Used to Run Cons Starting high school in the fall. School store manager. Does math in his head faster than the calculator.

Kenny, 15: The Kid with the Ear Trumpet player. Heard a slipping belt from across a farm. Works at the shop for pretzels and wisdom.

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 worked for forty years.
Diner by day. Cleaning at night. Tips in
her apron. When she finally asked what
she'd get when she was old, the answer
was a number so small she wrote it down
to remember it.*

**This is page fourteen. Rule 14: Pay
your future self first.**

*Previously, in Book 13: Oil crashed. The
shop's biggest customer went broke. The
crew rode out the storm with a storm*

fund, short weeks, no bad debt, and no panic. Cornerstone offered to buy the building at a storm price. Ray said no. The dull line from page 311 woke up, and the government's gold got a new number overnight.

Torn page thirteen told of the 1986 oil bust, when Mama lost both jobs in one week. Ray left school at eighteen to work the oil patch. Roz sent the alert: *Pay your future self first*. Then Mom asked Ray what his plan was. He said, "Coffee can."

Cold Open: Got Away



The shop, a Monday in June, 7:00 a.m.

Ray wasn't there.

Ray was *always* there. For eleven years, Ray's truck had been in the lot at 6:45 every working day. Hail, flood, flu, Christmas Eve. Always.

Today the lot was empty.

“Maybe he overslept?” said Dev.

“Ray doesn’t sleep,” said Marcus. “He just waits for morning.”

Roz called his phone. It went straight to voicemail. She called again. Voicemail.

Then Nia found it. A sticky note on the coffee pot, in Ray’s big blocky letters.

Four words.

GOT AWAY. BACK LATER.

“Got *away*?” said Dev. “Like a *getaway*? Did Ray *run away*?”

Tavo picked up Ray’s giant mug from the workbench. It was still there. Clean.

Empty.

“He’d never leave the mug,” said Tavo.

“Something’s wrong.”

Theories

“Okay,” said Dev, pacing. “Theory one. He robbed a bank.”

“Ray doesn’t even like going *into* banks,” said Jaz.

“Theory two. He ran off to Mexico to fish.”

“He gets seasick in the bathtub,” said Roz.

“Theory three,” said Dev, “he finally snapped after the crash and joined a rodeo.”

“His knees,” said Marcus. “No.”

Kenny raised his hand. “Theory four. Somebody kidnapped him.”

Everybody looked at Kenny.

“I mean,” said Kenny, “who would they even call for ransom? He doesn’t text.”

Then Nia's phone buzzed. A text from Mom. A photo.

In the picture, Ray sat in a hard plastic chair in a big, plain waiting room under bright lights. He held a paper ticket in his big hand. His face looked like a man waiting for a root canal.

Behind him, a sign on the wall said
SOCIAL SECURITY
ADMINISTRATION.

The number on his ticket was 41.

Mom: He's with me. He wanted to ask a real person. First day off in eleven years. Don't tell him I sent this.



“Number forty-one,” said Nia softly.

“He took a day off,” said Marcus, “to find out what happens when he can’t work anymore.”

Roz sat down slowly on a bucket.

“Twenty years,” she said. “Twenty years I’ve been telling him.”

Tavo set the mug back on the workbench, right where it belonged.

“So it wasn’t a getaway,” he said.

“No,” said Roz. “It was the first step of one.”

A tiny number. An old name. A plan for getting away someday. Book 14: The Getaway.

Chapter 1: The Statement

Noon

Ray came back at noon.

He parked in his spot. He walked in. Everybody pretended to be very busy. Dev was polishing a wrench that was already clean.

Ray picked up his mug. He poured coffee. He sat down at the folding table.

Then he pulled a folded paper out of his back pocket and laid it flat on the table.

*YOUR SOCIAL SECURITY
STATEMENT. WELLS, RAYMOND.*

He didn't say anything. He just slid it toward the middle.

Everybody stopped pretending.

Roz picked it up first. She read it. Then Marcus. Then Nia. Then Tavo, who read it fastest and went very quiet.

At the bottom of the page was a box.

Estimated monthly benefit at age 67:
\$1,140.

“Eleven hundred forty dollars a month,” said Nia slowly. “For the rest of his life.”

“Is that a lot?” said Kenny.

Nobody answered. Mom, who had come in behind Ray, answered for them.

“It's less than his rent,” she said.



"It's less than his rent."

How It Works

"Wait," said Kenny. "How does Social Security even work? Like, who pays it?"

"You do," said Roz. "Every paycheck. Remember when we did taxes? *You get paid after they do?*"

Marcus remembered. He pulled out his last pay stub and pointed. "That line. Social Security. A little comes out of

every check. The shop pays a matching amount too.”

“Where does it go?” said Kenny.

“Into a giant pot,” said Roz. “The people who are retired now get paid out of it. And while you work, the government keeps a record of how much you earned, every single year. When you get old, they look at your record and decide how big your check is.”

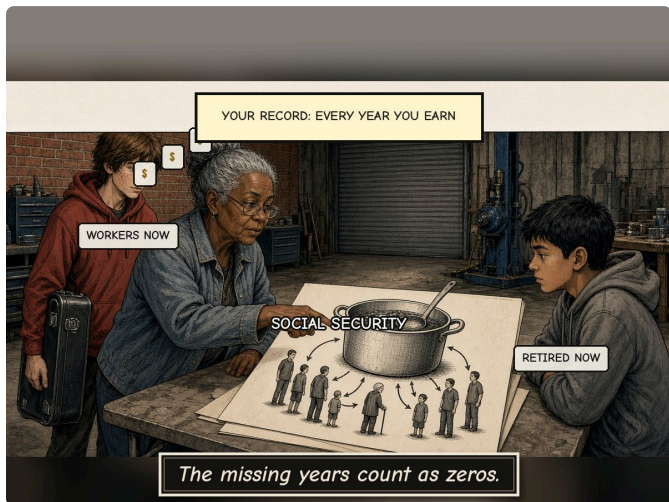
“So the more you earn on paper,” said Tavo, “the bigger your check.”

“Roughly,” said Roz. “They take your thirty-five best years of pay and average them.”

Tavo frowned. “What if you didn’t work thirty-five years?”

Roz pointed at Ray’s statement.

“Then,” she said, “the missing years count as zeros.”



The Zeros

Tavo turned the statement over. On the back was a long list. Every year of Ray's life since he was eighteen, and how much he'd earned that year.

Tavo ran his finger down the list.

1986: \$0. 1987: \$0. 1988: \$0. 1989: \$0.

The zeros kept going. Year after year.

Then a few small numbers. Then more zeros. Then, only in the last twelve years, real numbers.

“Ray,” said Tavo slowly. “You worked every one of these years. Right? Since you were eighteen?”

Ray nodded.

“Then why are they zeros?”

Ray looked into his mug.

“Big Lou paid cash,” he said.

Everybody remembered. *Paid cash on Fridays.*

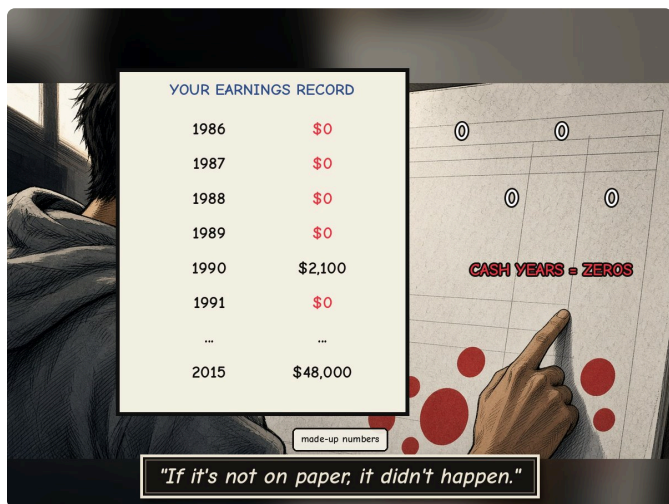
“And later?” said Nia gently.

“Cash jobs,” said Ray. “Mostly.”

Nia thought about the credit mess, two years back. How Ray hadn't even existed

on paper. No credit file, no bank account, nothing. They'd fixed that. But they'd never thought about the years *before*.

"If it's not on paper," said Tavo quietly, "it didn't happen."



Cash Felt Like Winning

Ray put down the mug.

"Cash felt like winning," he said.

That was all. But everybody understood.

When you're eighteen and your mom needs rent, cash on Friday feels like the best thing in the world. No taxes taken out. No forms. More money in your hand *right now*.

"It's like my candy business," said Tavo.

"No receipts. No records. I thought I was so smart. More money for me." He shook his head. "But when the vice principal asked how much I made, I couldn't prove a single dollar. So I couldn't even show I'd paid the kids back."

"The paper protects you," said Ruth, who'd been listening by the coffee pot.

"That's what nobody tells you when you're young. Taxes feel like they take from you. But that same paper is how you get paid back when you're old."

Ray looked at the statement for a long time.

Then he looked at the shop wall. At the torn pages. At the punch card. *Last day.*

“Same mistake as her,” he said quietly.

Nobody knew what he meant. Not yet.



Ray's Cheat Sheet

- **Social Security is a pot.** Workers pay in now. Retired people get paid

out.

- **Your check depends on your record.** About thirty-five best years of pay, on paper.
- **Missing years count as zeros.** Cash under the table can cost you later.
- **Cash feels like winning today.** The paper is what pays you when you're old.

Next up, Chapter 2: Pay the Pump.

Marcus opens the service log. Kenny builds the biggest calendar the shop has ever seen. And Ray says six words about oil changes.

Chapter 2: Pay the Pump

Who Gets Paid First?

On Tuesday morning, Roz drew a paycheck on the whiteboard. A big rectangle with a dollar sign.

“Okay,” she said. “When this paycheck comes in, who gets paid first?”

“The government,” said Dev. “Taxes come out before you even see it.”

“Right. Then?”

“The landlord,” said Marcus. “Rent.”

“Then?”

“The phone company. The car insurance. The lights. Groceries,” said Jaz.

“Then?”

“Gas. Pretzels,” said Kenny.

Roz drew arrows going out from the paycheck. One after another, until the whiteboard was covered. At the very end, in tiny letters, she wrote *YOU (OLD)*.

“That’s how most people do it,” said Roz. “Everybody gets paid. Then, *if there’s anything left*, maybe they save some for later. Usually there’s nothing left.”

“So flip it,” said Nia.

Roz smiled. She erased *YOU (OLD)* and wrote it again at the very front, right after taxes. In big letters.

“Pay your future self *first*,” said Roz.

“Before the landlord. Before the phone. Then live on the rest.”



The Service Log

Marcus waved Tavo and Kenny over to bay one. A frac pump sat on a stand, as big as a small car.

He pulled a thick green notebook off a hook on the wall. Its cover said *SERVICE LOG* in marker.

“Every pump that comes in here has one of these,” said Marcus. He pointed to a

little meter on the pump with numbers rolling on it, like a car's odometer.

“That's the hour meter. It counts how many hours the pump has run.”

2,980 HOURS.

Marcus opened the log. “And this tells you what to do, and when. Change the oil every five hundred hours. Check the valves at a thousand. And at three thousand hours, you tear the whole back end apart and rebuild it. Bearings, seals, everything.”

“Even if it's running fine?” said Kenny.

“*Especially* if it's running fine,” said Marcus. “That's the whole point. You pay a little now, on schedule, while it's easy. Or you skip it and pay a whole lot later, when it blows up in the middle of a job.”

“How much is a lot?” said Tavo.

“A rebuild costs maybe a tenth of a new pump,” said Marcus. “Skip it, and you might need the new pump.”



Twenty Hours to Go

Tavo looked at the hour meter. 2,980.

“Twenty more hours,” he said. “Then it needs the big rebuild.”

“Right.”

“And the guy who owns this pump. Is he gonna do it?”

Marcus grinned. “Mr. Salas. He’s already booked it. He’s the kind who pays the pump first.”

Ray walked by with his mug. He stopped and looked at the log.

“Pay the pump now,” said Ray, “or buy a new one.”

He kept walking.

Kenny watched him go. “Is he talking about the pump,” he whispered, “or about himself?”

“Yes,” said Marcus.

PAY THE PUMP NOW, OR BUY A NEW ONE.



"Yes," said Marcus.

The Big Calendar

That afternoon, Kenny had an idea.

He found a huge roll of butcher paper in the back. He unrolled it along the whole brick wall, under the Rulebook pages.

Then he drew boxes. Lots of boxes. One box for every year.

“What is it?” said Dev.

“It’s a calendar,” said Kenny. “Of a whole life. Like a service log, but for a person.” He pointed with his marker.

“This box is fifteen. That’s me. This one’s eighteen, that’s Nia. This one’s fifty-eight. That’s Ray.”

He walked along the wall. And walked. And kept walking.

“And this one is eighty-five.” He was almost at the end of the wall. “A lot of people live to here. Or longer.”

Everybody looked at the long stretch of boxes after sixty-seven.

“That’s a lot of years,” said Dev slowly, “to not have a paycheck.”

“Somebody has to pay for all those boxes,” said Kenny. “The only person who can do it is you. Back here.” He

tapped the early boxes. “When you’re young.”

Tavo whistled. “That’s a service schedule for your whole life.”

Kenny shrugged, trying not to look proud. “I like charts. Band has a lot of charts.”



Ray's Cheat Sheet

- **Most people pay everybody else first.** Then save “if there’s anything left.” There usually isn’t.
- **Flip it.** Pay your future self right after taxes, then live on the rest.
- **Pay the pump now, or buy a new one.** Small, on-time maintenance beats a huge bill later.
- **Count the boxes after work stops.** Somebody has to pay for them. That’s you, now.

Next up, Chapter 3: Two Kids, Same Choice. Kayla and Nia both get summer money. One of them hears the word “retirement” and laughs. She’s not totally wrong.

That's the end of the preview.

You just read the first two chapters of Book 14: The Getaway: Chapter 1 ("The Statement") and Chapter 2 ("Pay the Pump").

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