My Missing Manual Workbook

Money Nobody Taught You · Series 2 · Books 1-15 · Rules 16-30

Name: _____

How this works
One page per book. **Read the paper**: a real-looking line from the book. **Do the math**: work it out. **My Ray's Line**: write the rule in six words or fewer, the way Ray says it.
Rules: no wrong answers on My Ray's Line; never share passwords, account numbers or a grown-up's private papers; never click a link in a scary message; no real money needed, ever.

The envelope file: who is sending the Missing Manual pages?

After each book, write the clue that book gave you, then draw a line to an earlier clue it connects to.

Book	Clue	Connects to

PREVIEW - the full workbook opens with a teacher code at mntyedu.com/teach

What Do You Already Know?

A quick check before Book 1. Name or number: _____ Date: _____

This is not a test. It won't be graded. Fill in one circle per question. Best guess is fine.

1. **A "$0 down, free phone" costs $35 a month for 24 months. What does it really cost?**
   ○ A) $0 ○ B) $35 ○ C) $420 ○ D) $840
2. **A lease "renews automatically unless you give written notice 60 days before it ends." You forget. What can happen?**
   ○ A) You can owe rent for another full term ○ B) Nothing; it just ends ○ C) The landlord must cancel it ○ D) You get your deposit back
3. **A letter says you won a $10,000 scholarship. Send a $200 fee to claim it. Best move?**
   ○ A) Pay fast before it's gone ○ B) Pay half ○ C) Don't pay. Real scholarships don't charge a fee ○ D) Pay by card so it's safe
4. **What's the difference between a grant and a loan?**
   ○ A) A grant is paid back with interest ○ B) A grant is free money; a loan is paid back with interest ○ C) They're the same ○ D) A loan is free if you finish school
5. **The monthly payment on a truck looks small. What's the real price?**
   ○ A) The total you'll pay, add-ons and interest included ○ B) The monthly payment ○ C) The down payment ○ D) Whatever the ad says
6. **A salesperson says the price ends today. Best move?**
   ○ A) Sign now ○ B) Add more options ○ C) Sleep on it and ask who benefits if you decide today ○ D) Borrow more to be safe
7. **A friend offers "12 percent, guaranteed." What should you think first?**
   ○ A) Great, a safe deal ○ B) Guaranteed and high don't go together; check the seller ○ C) It must be FDIC insured ○ D) Testimonials prove it's real
8. **Where can you check whether a broker is registered?**
   ○ A) Their website ○ B) Their videos ○ C) FINRA BrokerCheck ○ D) A friend's post
9. **You earn gig money and nobody takes taxes out. What should you do?**
   ○ A) Nothing; gig money isn't taxed ○ B) Set aside your share every week ○ C) Wait for a bill ○ D) Only pay if you earn a lot
10. **Tax brackets are "marginal." What does that mean?**
    ○ A) All your income is taxed at your top rate ○ B) Each step of income has its own rate ○ C) Everyone pays the same rate ○ D) Only the rich pay tax

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Book 1

The Application · Clause Catcher

Rule 16: A contract is a promise you can't take back. Read every word, or the fine print reads you.

Read the paper

Read this line from Kenny's phone deal: "$35 a month for 24 months."

Do the math

1. What is the total you'd pay?

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2. Name one clause you'd look for before signing.

My Ray's Line (six words or fewer)

One paper at home I'd read now

Only with a grown-up's OK. Just look. Don't copy numbers.

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