# A note from Paul

I made this to make your job easier, not add to it. I used to teach too, so I built this the way I'd have wanted it. Everything's ready to go: no prep, no extra grading beyond a quick before-and-after check. With enough effort, every kid can learn this and have a better life for it.

**Paul**



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# Money Nobody Taught You

## Read-Aloud Guide, Series 2: Books 1-15

For teachers. Builds on Series 1: the crew has climbed the ladder; now Ruby's lost teaching notes, the Missing Manual, come home one page at a time, Rules 16-30.

**Ready in 5 minutes**

1. Give the pre-quiz (workbook first page).
2. Hand out Book 1 and the workbook.
3. Use the one-page-per-book guide.
4. Give the post-quiz after Book 5.
5. Type the 1s and 0s into the S2 Class Scorer.

### Quick start

- About 10 minutes a day. Most chapters fit one session.
- Stop on the "Next up" line. Every chapter ends on a hook.
- Skim the number tables and Ray's Cheat Sheet: "Nia did the math. Here's what it means."
- Read the 5:41 alert slowly. Save "Sent by:" for last.
- Keep a board list all series: **Who is sending the envelopes?**

### The feeling to leave them with

1. **Dang.** Each book shows one paper, deal or system that costs regular people money.
2. **Smarter.** The crew beats it by reading, checking, counting and asking.
3. **Hope.** End on what the crew built. Read the green Land it box after the last chapter.

Keep it hopeful. Blame the rules, never the kids or their families. No politics, no real politicians.

### What's in here

- Voice cheat sheet
- One page per book (Books 1-15)
- Answer key, quiz key, Class Results sheet, scorer how-to
- Every Learner and engagement tips; games, gold calculator; feedback sheet
- Out-the-Door app (apps/out-the-door, opens in any browser, works offline): find the real total for Books 3 and 7, solo or Class Race

Your data, your choice: we don't collect student or school data.



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# Voice Cheat Sheet

Change one thing per character: speed, volume or attitude. Ages follow the cast pages and the S2 master timeline, by block: Books 1-7 / 8-12 / 13-15.

| Who | Age | How they sound | Line to practice (from the books) |
|---|---|---|---|
| **Uncle Ray** | 59 / 60 / 61 | Frac mechanic. Teaches from a stool now. Slow, low, one-liners. Let the silence work. | "Don't be most people." |
| **Nia** | 19 / 20 / 21 | Keeper of the Rulebook. Runs the Saturday class and sends the 5:41 alerts. Quick and sure. | "Nobody calls anybody yet." |
| **Marcus** | 18 / 19 / 20 | Full-time at the shop, buying Ray's half one slice at a time. Calm now. Still says "yes, sir" when nervous. | "That's tomorrow's lesson." |
| **Dev** | 21 / 22 / 23 | Delivery driver. Full-time optimist. Signs fast, regrets slow. Learning to wait. | "Can I think about it overnight?" |
| **Jaz** | 20 / 21 / 22 | ER nursing assistant in nursing school. Reads every page twice. Flat and precise. | "Can I change the auto-renewal to 30 days notice?" |
| **Tavo** | 16 / 17 / 18 | Spots the hustle because he used to run it. Does the math first. Grade 10 / 11 / 12. | "What's the rate?" |
| **Kenny** | 16 / 17 / 18 | Trumpet player in the Low Gears. Asks the questions that sound dumb but aren't. | "How is it free?" |
| **Roz** | about 58 / 59 / 60 | Ray's partner. Keeps the books. Hates small print. Short and dry. | "Late fee?" |
| **Ruth** | 67 / 68 / 69 | Safety lead and free tax clinic. Ruby's best friend from the diner counter. Patient. | "Want to bet on that?" |
| **Mom** | about 44 / 45 / 46 | Ray's little sister. Keeper of the ledger. Calm, one step ahead. | "What does it cost?" |

## More faces in Series 2

| Who | Age | How they sound | Line to practice |
|---|---|---|---|
| **Maya Odom (Book 2)** | 17 | Ruby's great-niece. Senior, first in her family to apply to a four-year college. Nervous, determined. | "What's my actual cost, then?" |
| **Mr. Otis Whitlow (Book 4 on)** | 66 / 67 / 68 | Retired city bus driver. Brings donuts. Trusts people. Warm and slow. | "What do we say?" |
| **Kayla (Book 1 on)** | 19 / 20 / 21 | Nia's friend since third grade. Drives for apps, then a register job. Tired but quick. | "Can I ask you something first?" |
| **Mateo Salazar and Luis (Book 6 on)** | Mateo 13 (14 by Book 10); Luis about 38 | The quiet kid from the 5:41 list and his uncle. Mateo is soft-spoken. Luis is careful, a little embarrassed to ask. | "What ID do I need?" |
| **Andre (Book 3 on)** | 22 / 23 / 24 | Marcus's warehouse buddy. Big, all in, learns the hard way. | "So even when I win, I lose?" |
| **Darnell Price (Book 11 on)** | 18 / 19 | Works with Tavo at the hardware store. First apartment. Spends first. | "More than the house?" |

Check each book's "Which One Are You?" page for that book's exact cast.



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## Standards Alignment

Each S2 book has a Teacher Standards Guide listing every state personal-finance standard it teaches, by chapter. Summary below; use the full guide for your state.

| Book | Coverage | Examples (state, code: chapters) |
|---|---|---|
| 1. The Application | 74 entries / 31 states | Alabama 19b: Ch 2, Ch 3, Ch 4<br>Arizona HS.E1.3: Ch 5 |
| 2. The Tuition Trap | 130 entries / 39 states | Alabama 5: Ch 2, Ch 4<br>Alaska SS.9-12.12.3: Ch 9 |
| 3. The Good Deal | 61 entries / 23 states | Colorado SS.HS.5.3g: Ch 2<br>Florida SS.912.FL.1.2: Ch 4 |
| 4. The Guarantee | 33 entries / 17 states | Colorado SS.HS.5.1b: Ch 7<br>Florida SS.912.FL.1.4: Ch 8 |
| 5. The Benefit | 32 entries / 19 states | Arkansas PF.2.EI.1: Ch 2<br>Arkansas PF.2.EI.4: Ch 2 |
| 6. The Claim | 15 entries / 8 states | Florida SS.912.FL.7.11: Ch 4<br>Georgia SSEPF10a: Ch 1 |
| 7. The Shortage | 28 entries / 9 states | Missouri I.2.C: Ch 7<br>Missouri III.3.A: Ch 1 |
| 8. The Layoff | 27 entries / 10 states | Florida SS.912.FL.6.9: Ch 4<br>Florida SS.912.FL.7.9: Ch 11 |
| 9. The Paycheck | 31 entries / 13 states | Arkansas PF.1.EI.5: Ch 7<br>Florida SS.912.FL.2.12: Ch 10 |
| 10. The Account | 21 entries / 11 states | Connecticut FI:069: Ch 7<br>Connecticut FI:070: Ch 7 |
| 11. The Budget | 19 entries / 12 states | Alabama 15d: Ch 6<br>Florida SS.912.FL.3.9: Ch 3 |
| 12. The Shop | 11 entries / 5 states | Florida SS.912.FL.2.9: Ch 1<br>Missouri II.1.E: Ch 1 |
| 13. The Long Shot | 23 entries / 9 states | California EC 51284.5(a)(11): Ch 1<br>Florida SS.912.FL.5.10: Ch 9 |
| 14. The Long Haul | 19 entries / 10 states | Florida SS.912.FL.6.1: Ch 1, Ch 7<br>Florida SS.912.FL.6.13: Ch 7 |
| 15. The Keys Again | 14 entries / 10 states | Florida SS.912.FL.7.14: Ch 10<br>Florida SS.912.FL.7.7: Ch 5 |



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