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

Ready in 5 minutes

1. Give the pre-quiz (workbook first page).
2. Hand out Book 1 and the workbook.
3. Follow the day-by-day guide.
4. Give the post-quiz (workbook last page).
5. Type the 1s/0s into the Class Scorer and print the Principal Report.

The answer key, Class Results sheet and scorer how-to are at the back of this guide.

Your data, your choice: we don't collect student or school data. Sharing results, reviews or quotes is always your school's choice, and only with your permission. That includes the free trial.

PREVIEW - no answer key. The full guide opens with a teacher code at mntyedu.com/teach

Money Nobody Taught You

Read-Aloud Guide, Series 1: Books 1–15 · For teachers

What's in here

- **Pages 2–3:** Voice cheat sheets. How Ray, the crew and the new faces sound, plus the sound effect for every book.
- **Page 4:** Where to pause, and how to handle a restless room.
- **Page 5:** A first-day script for Book 1, word for word if you want it.
- **Page 6:** The whole series on one page: 15 rules, 15 steps up the family ladder.
- **Pages 7–21:** One page per book: stopping points, "guess the trick" moments, talk questions, and a **Land it** box for the last day.

Quick start

- **About 10 minutes a day.** Most chapters fit one session. From Book 4 on, chapters are shorter.
- **Stop on the cliffhanger.** Every chapter ends on one. Read the "Next up..." line, then shut the book. Groans mean it's working.
- **Skim the slow parts.** Number tables, "Ray's Cheat Sheet," and the back pages. Just say, "Ray did the math. Here's what it means."
- **Student workbook:** one or two pages per book with the "Spot it" and "Try it" games. Hand it out after the last chapter of each book.

The feeling to leave them with

Paul wrote these books to move kids through three steps. Every book does it once:

1. **"Dang. The money game has rules, and nobody told us."** Each book shows one trick that costs regular people money.
2. **"But I'm smarter now. I just learned how to beat it."** The crew beats it by reading, asking, waiting, and fixing.
3. **"I can actually do better now."** That's the hope. The family climbs one step up the ladder every book.

Keep it hopeful. Blame the rules, never the kids or their families. No politics, and no real politicians. The bad guys are made-up people using a rule, and the crew beats them by being smart. Always end on step 3: **read the green Land it box on each book page after the last chapter.**

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Voice Cheat Sheet: The Crew

You don't need to be an actor. Change just one thing per character: speed, volume, or attitude.

Who	How they sound	Line to practice
Uncle Ray	50s, frac mechanic. Slow, low, calm. Short lines. Let silence do the work. Never rush him. When he goes quiet, you go quiet.	*"Sitting still is a skill." / "Ask me how I know."*
Nia	16 in the Teen Edition. Fast, sassy, sure of herself. Asks what everybody's thinking. Hit her CAPITAL LETTERS hard.	*"Wow. You don't." / "I know. I'm very smart."*
Marcus	15 in the Teen Edition. Works part-time at a warehouse after school. Counts every dollar. Dry and a little worried. Gets calmer every book.	*"I have two thousand nine hundred and twenty dollars and a dream."*
Dev	18 in the Teen Edition, a high school senior who just turned 18. The loudest guy in the room. Talks big, then cracks when he's caught. Go big, then go small.	*"I am NOT crying." (small) "It's allergies."*
Jaz	17 in the Teen Edition. CNA student just off a night shift at the hospital. Flat, sleepy, dry. Smart and too tired to fake it.	*"I'm too tired to be horrified."*
Roz	Ray's partner, the planner. Calm, exact, a little smug. Texts in full sentences.	*"I've been practicing."*
Ruth	Gauge checker. Dry, careful, looks over her glasses. Calculator in hand.	*"Name one."*
Mom	Ray's little sister. Calm and one step ahead. Calls him "Raymond" when she means business.	*"Would you have listened to me explain inflation?"*
The bad guys	Too friendly. Dale: big voice, shiny boots. Trent: soft, knows too much. Colt Barlow: cheery salesman, every line ends in "!" Brent (Book 5): a bright smile that never moves.	*Colt: "We can pre-approve you in ONE HOUR!"*

Group chat "Rent Is Due (Emotionally)": read it flat and quick, name then line ("Jaz: pulling up. somebody make eggs"), or hand each text to a different kid.

Ages are for the Teen Edition, Books 1–5. Check the "Which One Are You?" page at the front of each later book.

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Voice Cheat Sheet: New Faces

These people show up later in the series. Same trick: change one thing.

Who	How they sound	Line to practice
Tavo (Book 10 on)	Kid who used to run cons out of his locker. Quick, street-smart, a little embarrassed when praised. Does math in his head.	*"Takes one to know one."*
Kenny (Book 12 on)	Trumpet player. Eager, honest, says the obvious thing out loud. Can hear a bad bearing across the shop.	*"And now the pickles are in the binder forever."*
Brent (Book 5 on)	Ex-banker who went straight. Calm, explains how the predators think.	*"Unless losing money isn't the plan."*
Andre	Marcus's buddy. Big, loud, good-hearted. Goes all in, learns, comes around.	*"STORE CARD: ZERO!"*
Mrs. Garza	Shop customer. Warm, proud, tough.	*"Tell Marcus my water is perfect."*
Bryce (buyer's rep)	Salesman. Smooth, cheerful, always in a hurry. Big smile in the voice.	*"Don't think too long! Talk soon!"*
Gray Suit (Book 15)	The man in the gray suit. Slow, polite, cold. Pauses before the last word.	*"Your family is very... organized."*
Ms. Bell (Book 15)	Lawyer with purple glasses. Plain-spoken, friendly, likes shop comparisons.	*"You don't use a hammer on a bearing."*

The 5:41 alert: the class makes the sound

When a phone "screams," raise your hand and let the room make the sound. Go dead quiet, then read the alert. Save **"Sent by:"** for last. The sound at the end of each book:

- **Book 1:** tornado alarm
- **Book 2:** a new, higher, sharper sound
- **Book 3:** low foghorn
- **Book 4:** school bell
- **Book 5:** old phone, "Brrring. Brrring."
- **Book 6:** frac-site air horn, "BRAAAAP!"
- **Book 7:** school bell again
- **Book 8:** diner phone ring, at 5:42
- **Book 9:** shop-door ding
- **Book 10:** cartoon boing
- **Book 11:** heart monitor, "Beep. Beep. Beep."
- **Book 12:** cash register, "CHA-CHING!"
- **Book 13:** train whistle, "WHOOOOO!"
- **Book 14:** diner order bell, "DING! DING!"
- **Book 15:** punch clock, "Ka-CHUNK."

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