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, Books 1–5 · For teachers

What's in here

- **Page 2:** Voice cheat sheet. How Ray and the crew sound, plus sound effects.
- **Page 3:** Where to pause, and how to handle a restless room.
- **Page 4:** A first-day script for Book 1, word for word if you want it.
- **Pages 5–9:** 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. Chapters in Books 4 and 5 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."

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

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. 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. 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, 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. 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.	*"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: 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.

Sound effects: the class does these

When a phone "screams," raise your hand and let the room make the sound. Then go dead quiet before you read the alert.

- **Book 1:** tornado alarm. **End of Book 2:** a new, higher, sharper sound.
- **End of Book 3:** a low foghorn. **End of Book 4:** a school bell. **End of Book 5:** old phone ring, "Brrring. Brrring."

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Read It Like a Story, Not a Lesson

The books are built for suspense. Your pauses do half the work.

Where to pause

- **Before every ⚠️ ALERT.** Sound effect, silence, then read it slowly. Save **"Sent by:"** for last, like a reveal.
- **One-line paragraphs.** "Ray didn't laugh." "Nobody said a word." Those are drum hits. Stop two seconds and look up at the room.
- **When Ray goes quiet.** "Ray was quiet one second too long." Make the room wait that one second too.
- **The last line before Ray's Cheat Sheet.** Then read "Next up..." and close the book.
- **Speed up** for arguments and the group chat. **Slow down** for Ray and for the sad parts: Ray's story (Book 1, Ch 12), Ruth's letter (Book 2, Ch 12), Mom and Gary (Book 3, Ch 12).

When the room gets restless

- **Give them lines.** Pick 3 or 4 kids a day to read short character lines: Nia's comebacks, Dev's "I am NOT crying," the alerts, the group chat. Write the line on a sticky note ahead of time. Nod when it's their turn. No long passages, no cold reading.
- **Guess the trick before the crew does.** When somebody makes an offer that's too good, stop: "What's the catch? Thumbs up if it's a trick." Each book page lists the best spots. Kids who know a hustle when they see one are great at this. Let them win.
- **Ask the gearheads first.** When Ray uses a shop comparison (a redline, gauges, a stuck safe, a rattle), let the kids who like engines explain it before Ray does.
- **Keep the R.W. guess list** on the board all five books. Who keeps sending the alerts?
- **Move.** Everybody stands when the alarm goes off. Sit when the alert is read.
- **Losing them?** Skip to the chapter's last page and stop on the hook. Short beats dragging.

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