

My Money Rules Workbook

Money Nobody Taught You • Series 1 • Books 1-15

Name: _____ Class: _____

How this works

Every book has one money rule. After each book, you get a page or two in here.

Spot it is a game, not homework. Look for the things on the list this week. Check the box when you see one. Write where.

Try it is something small you can do. Pick one. Some need a grown-up. That's on purpose.

The rules for this workbook

1. There are no wrong answers.
2. Never share passwords, account numbers, or a grown-up's private papers. Just look, with permission.
3. Never click a link in a scary message. Just notice it.
4. No real money needed. Ever.

My guess: who is R.W.?

Write a new guess any time you change your mind.

Book	My guess	Why

What Do You Already Know?

A quick check before we start Book 1. Just do your best.

Name or number: _____ Date: _____

This is not a test. It won't be graded. Fill in one circle for each question. If you don't know, take your best guess. That's fine!

1. Dev lends Marcus \$5 and asks for \$6 back. The extra \$1 is called...

- ☐ A) a tip
- ☐ B) interest: rent on borrowed money
- ☐ C) a tax
- ☐ D) a refund

2. Why keep a cushion of money set aside before buying the shiny thing?

- ☐ A) Stores give you a discount
- ☐ B) So a surprise doesn't turn into a crisis
- ☐ C) Banks make you
- ☐ D) It earns a prize

3. A drink shrinks from 24 oz to 20 oz, but the price stays the same. What is that?

- ☐ A) A sale
- ☐ B) A free upgrade
- ☐ C) A price hike in disguise (shrinkflation)
- ☐ D) A mistake

4. You get a 3% raise, but prices go up 5%. What can your paycheck buy now?

- ☐ A) More than before
- ☐ B) Less than before
- ☐ C) Exactly the same
- ☐ D) Twice as much

5. A text in ALL CAPS says you owe money and to click a link now. Best first move?

- ☐ A) Click and pay so it stops
- ☐ B) Reply with your birthday
- ☐ C) Don't click. Check it yourself another way
- ☐ D) Forward it to friends

6. A company says it will "fix your credit" if you pay first. What's true?

- ☐ A) You must pay them
- ☐ B) You can read your report free and fix mistakes in writing yourself
- ☐ C) Only they can see your report
- ☐ D) Paying first is normal

7. A loan has a low payment at first, then everything is due at once later. That is a...

- ☐ A) balloon payment
- ☐ B) savings account
- ☐ C) fixed rate
- ☐ D) refund

8. A FIXED interest rate on a loan means...

- ☐ A) the rate can change every month
- ☐ B) the rate stays the same for the life of the loan
- ☐ C) there is no interest
- ☐ D) the bank picks a new rate each year

9. What does a "Member FDIC" or "NCUA" sticker on the door tell you?

- ☐ A) The bank has no fees
- ☐ B) Your deposits are insured up to a limit
- ☐ C) The bank is closing
- ☐ D) You get free checking

10. How does a bank make money with the money you deposit?

- ☐ A) It keeps it all in a vault
- ☐ B) It lends it out and charges more interest than it pays you
- ☐ C) The government pays it
- ☐ D) It doesn't make money

Book 1: The Yen Heist

Rule 1: Money moves from far away.

Spot it this week (ideas from the story)

✓	Look for this	Where did you see it?
☐	A sign or ad about borrowing money ("loan," "financing," "pay later").	
☐	Somebody saving up for a big thing, like Marcus and his car.	
☐	News about money in another country.	

Try it: My cushion (an idea from the story)

Marcus saved \$3,000 with eight months of packed lunches. A cushion is money you save before you buy the shiny thing.

Something I want to save for:

How much it costs: \$ _____ I can save \$ _____ a week.

Weeks it will take: _____ (cost ÷ weekly amount)

One thing I could skip to save faster:

The rule in my own words:

Book 2: The Shrinking Paycheck

Rule 2: The yardstick moves. (Prices creep up.)

Spot it this week (ideas from the story)

✓	Look for this	Where did you see it?
☐	Same price, smaller package. (Nia calls it a price hike in disguise.)	
☐	A price that went up since last time you bought it.	
☐	A gas price sign. Notice if it moves this week.	

Try it: Price detective (an idea from the story)

Pick something your family buys a lot. Compare it now with before (ask a grown-up, or check an old receipt).

Item	Size before	Size now	Price before	Price now

Did it shrink, cost more, or both?

The rule in my own words:

Book 3: The Score

Rule 3: Everybody's grading you.

Spot it this week

✓	Look for this	Where did you see it?
☐	A store sign: "15% OFF when you open a card today." What are they really selling?	
☐	A "BAD CREDIT? NO CREDIT?" banner at a car lot. Count the balloons.	
☐	An ad for "credit repair" that wants money first.	
☐	The "statement closing date" on a card bill. Ask a grown-up to show you.	
☐	A scary text in CAPITAL LETTERS with a link. Don't click. Just notice it.	

Try it: Scary message test (an idea from the story)

Marcus got a FINAL NOTICE for a bill he never ran up. Think about a scary message you've seen (or make one up).

Question	My answer
What did it want me to do?	
Was it rushing me? How?	
Who would get my money or info?	
What should I do instead?	

The rule in my own words:

What Do You Know Now?

The same 10 questions, after Book 5. See how much you've picked up.

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