

Author of *THE MISCALCULATIONS OF LIGHTNING GIRL*  
**STACY McANULTY**



# MILLIONAIRES FOR THE MONTH



How do you spend \$5 million in 30 days?

**SNEAK PEEK**

This is a work of fiction. Names, characters, places, and incidents either are the product of the author's imagination or are used fictitiously. Any resemblance to actual persons, living or dead, events, or locales is entirely coincidental.

Text copyright © 2020 by Stacy McAnulty  
Jacket art copyright © 2020 by Andy Smith

All rights reserved. Published in the United States by Random House Children's Books,  
a division of Penguin Random House LLC, New York.

Random House and the colophon are registered trademarks of  
Penguin Random House LLC.

Visit us on the Web! [rhcbooks.com](http://rhcbooks.com)

Educators and librarians, for a variety of teaching tools, visit us at  
[RHTeachersLibrarians.com](http://RHTeachersLibrarians.com)

*Library of Congress Cataloging-in-Publication Data*

Names: McAnulty, Stacy, author.

Title: Millionaires for the month / Stacy McAnulty.

Description: First edition. | New York : Random House, 2020. | Audience: Ages 8–12. |

Summary: "After seventh graders Benji and Felix 'borrow' \$20 from a lost wallet, the billionaire owner challenges them to spend over \$5 million dollars in thirty days in order to learn life lessons about money." —Provided by publisher.

Identifiers: LCCN 2020001662 (print) | LCCN 2020001663 (ebook) |

ISBN 978-0-593-17525-5 (hardcover) | ISBN 978-0-593-17526-2 (library binding) |

ISBN 978-0-593-17527-9 (ebook)

Subjects: CYAC: Money—Fiction. | Wealth—Fiction.

Classification: LCC PZ7.M47825255 Mi 2020 (print) | LCC PZ7.M47825255 (ebook) |  
DDC [Fic]—dc23

The text of this book was set in 11.6 pt Archer Book.

Interior design by Cathy Bobak

Printed in the United States of America

10 9 8 7 6 5 4 3 2 1

First Edition

Random House Children's Books supports the First Amendment  
and celebrates the right to read.

Penguin Random House LLC supports copyright. Copyright fuels creativity, encourages diverse voices, promotes free speech, and creates a vibrant culture. Thank you for buying an authorized edition of this book and for complying with copyright laws by not reproducing, scanning, or distributing any part in any form without permission. You are supporting writers and allowing Penguin Random House to publish books for every reader.

**FREE SAMPLE COPY—NOT FOR RESALE**

STACY McANULTY

# MILLIONAIRES FOR THE MONTH

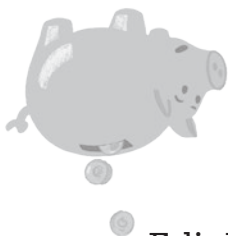


RANDOM HOUSE  NEW YORK

KEEP READING FOR A SNEAK PEEK....

## Chapter \$1

TUESDAY, OCTOBER 26



**Felix Rannells**

**T**he seventh-grade teachers of Stirling Middle School did not put any thought into the important task of assigning field trip partners. Their poor decision-making had tethered Felix Rannells to Benji Porter for the entire day. When Felix received his assignment at 6:00 a.m., he considered faking an illness—something tough to prove, like a toothache—but his mom had already driven off. And the field trip was to the American Museum of Natural History in New York City, a place he’d always wanted to go.

So instead, Felix climbed the bus steps and took the inside seat next to Benji. Felix tried to pass the two hours by reading, while Benji tried to entertain everyone by offering to do stupid tricks for money.

“For a dollar, I’ll eat gum from the bottom of the seat.”

“For a quarter, you can draw on my back with a Sharpie.”

“For ten dollars, I’ll moon that tractor-trailer.”

Benji wasn’t making much. He earned a buck off Aidan Rozman and a lot of ews from everyone else.

Ideally, Felix should have been paired with someone who respected rules, like a teacher. Or better yet, no partner at all. He liked to be alone, or maybe he was just used to it. Was there really any difference?

Benji and Felix knew each other, of course. They were in Ms. Chenoweth’s homeroom, and they both played basketball—Felix, a point guard, and Benji, a center. Benji’s nickname on the court was Barney (not that Felix would ever call him that) because he was the biggest guy out there, and he was always smiling. Benji had wavy brown hair, braces, and zits and would probably grow a mustache before they were out of middle school. And like the purple dinosaur, Benji was kind of awkward.

“Hey, buddy.” Benji turned to Felix. “I’ll give *you* a dollar if you call Ms. Chenoweth ‘Mommy’ for the rest of the day.”

Felix shook his head, regretting again not pretending to be sick when he’d had the chance. Now it was too late.

The bus pulled up in front of the museum, and the students were reminded to stay with their partners at all times. This resulted in Felix spending the morning as an unwilling participant in a three-hour game of hide-and-seek where he was always the seeker. Benji “accidentally” joined another school’s group. He went into the bathroom—without per-

mission. He even set off an alarm when he tried to duck behind a woolly mammoth. And approximately every thirty seconds, Ms. Chenoweth warned Benji (and by association, Felix) to behave.

By lunch, Felix needed air and a break. Ms. Chenoweth seemed to read his mind, allowing them all to eat across the street in Central Park. *The Central Park*—as seen in movies.

A chaperone handed out the bagged lunches everyone had prepacked. Felix's contained a peanut butter sandwich and saltine crackers. His mom wouldn't be going to the grocery store again until the end of the month, so they were out of chips and granola bars. He unwrapped the sandwich and ate the larger half in a matter of seconds.

But Benji didn't have a bagged lunch in the cooler. "I forgot it on the counter."

Felix offered him his crackers.

"Nah. I'm buying a pretzel." Benji pulled a wrinkled dollar from his jeans and headed toward a food cart.

*You're not supposed to*, Felix thought. The permission slip had clearly stated that students were forbidden to make any purchases.

Felix glanced back at Ms. Chenoweth, who was chatting with the math teacher and not watching Benji's lunch rebellion. Felix sighed and once again followed his partner.

"How much for a pretzel?" Benji asked.

"Two dollars." The pretzel man pointed to the sign.

“I’ll give you one. It’s all I got.”

“Well, then you ain’t got a pretzel.” The man turned his back like he had another customer, which he didn’t.

“I guess I’ll starve.”

Felix popped the last bite of sandwich into his mouth and was going to toss the plastic wrap when something caught his eye just a foot from the trash can—a red wallet with interlocking gold Cs. Two other kids walked right by it. For a second, he thought about leaving it and letting it be someone else’s responsibility. But he picked it up. The leather was soft and smooth and somehow felt important.

He glanced around the park. No one appeared to be searching for it.

“What’s that?” Benji came up behind him.

“Someone’s wallet.” Felix handed it to Benji. If he’d thought about it for even two seconds, he’d have realized this was a mistake.

Benji immediately unzipped it and pulled out a twenty-dollar bill.

“Score! Now we have lunch money.”

Felix flinched. *I’m witnessing a robbery.*

## Chapter \$2

TUESDAY, OCTOBER 26



**Benji Porter**

Until this point, Felix had not been Benji's ideal field trip partner. He barely talked. He followed every rule. And he seemed to be against having any fun. But finding the wallet made up for all that, plus now they weren't going to starve.

Benji's stomach growled as if on cue.

"Put it back." Felix pointed at the twenty.

"We're just borrowing a few bucks. I'll return it." Benji dug around in the wallet. "I'll mail the money to . . ." He froze, staring at the driver's license in his hand.

"Whoa. Look." Benji held the ID an inch from Felix's face. "Laura Marie Friendly. Do you know who that is?"

Felix squinted at the driver's license.

"She's a freaking billionaire!" Benji shouted. Laura Friendly was the founder of Friendly Connect, a social media company that parents and grandparents loved.



“This lady is so loaded, she’s building her own rocket ship to Mars. And once, she challenged a family to communicate using only Friendly Messenger for a week, and then paid them a million dollars.”

“That can’t be true,” Felix said.

“Whatever. It’s our lucky day. Pretzels on me. No, *hot dogs* on me.” Benji smiled and shoved the wallet into the pocket of his sweatshirt. “Actually, on Laura Friendly.”

He walked back to the cart. The pretzel man—who was also a hot dog man—glared at him until Benji held up the twenty.

“Two hot dogs, two sodas, and two bags of chips,” Benji ordered.

“Anything else?” the hot dog-pretzel man asked.

“Stop. We shouldn’t. It’s stealing.” Felix came up behind Benji. The kid made a great tail—like, FBI-level surveillance great.

The man folded his arms and raised his eyebrows.

“It’s borrowing. Not stealing,” Benji said through gritted teeth. “I’ll pay it back. And I’m starving. A boy’s gotta eat.”

“Well?” the guy asked, growing impatient.

Benji sighed. “Make it one hot dog, one bag of chips, and one soda.”

The man began filling the order while Felix stared at the ground like there were secret codes written on the sidewalk.

“I know you want a hot dog,” Benji whispered.

Felix gave him the slightest nod, and Benji clapped him on the back.

“We’re changing our order again. Two of each, and throw in some ice cream bars.”

The price came to eighteen dollars, and Benji handed over the bill and said (for the first time in his life), “Keep the change.”

They found a spot on the grass for their picnic. Close enough to the rest of the class not to be considered missing, but far enough away that Ms. Chenoweth couldn’t see their upgraded lunch. Felix didn’t talk as they ate. He scarfed down his food like he was hiding evidence.

“I bet Laura Friendly gives us a huge reward,” Benji said as he opened his ice cream bar. “Like a million bucks.”

“We need to pay her back and return the wallet.” Felix chewed on his thumbnail. He was a skinny kid with red hair, freckles, and a big forehead. He always looked kind of nervous, but he appeared even shakier than usual.

“She doesn’t need our money.” Benji leaned back on the grassy hill. “I’m going to take the wallet home. Have my parents call her, maybe invite her—”

“No! We need to hand it in now.” Felix’s face was turning the color of the wallet.

“We *will* give it back, but we have to do it the right way to make sure we get a reward.”

Felix jumped to his feet, and for the first time, Benji was forced to be the tail. They dumped their trash, even though

Benji still had a few bites of ice cream left. Felix practically ran to their teacher.

“Ms. Chenoweth, we found a wallet. It belongs to Laura Friendly.”

Benji groaned. No use denying it. Of the two of them, everyone would call Felix the smart and trustworthy one. If it was Benji’s word against Felix’s, Benji wouldn’t stand a chance.

“Excuse me?” Ms. Chenoweth said.

“Yep.” Benji took out the red wallet. “Her address is in here. Felix and I can take an Uber or a taxi to her place. We’ll be back in an hour. You won’t even miss us.”

“Hand it over,” Ms. Chenoweth said, not even considering Benji’s suggestion. As she looked through the wallet, her mouth dropped open.

“Let’s give it to him.” Felix motioned to a police officer waving kids off the sidewalk and into the park.

Ms. Chenoweth agreed it was the best option—though Benji still thought his taxi idea was better. She escorted the boys to the cop, who wasn’t interested in the wallet until the mention of Laura Friendly’s name.

“I’ll make sure this gets returned,” he said.

“You need to tell her we found it. Benji Porter and Felix Rannells. Partners.” Benji threw an arm around Felix’s shoulder, pulling him closer.

“Sure thing.”

“He’s not going to remember. He’s not going to tell her,” Benji complained to Ms. Chenoweth.

“Oh, here.” Ms. Chenoweth sighed. She jotted a message on a piece of paper and slipped it into the wallet.

Found by Felix Rannells and Benji Porter.  
Students in Julie Chenoweth's class at  
Stirling Middle School in Stirling, NY.

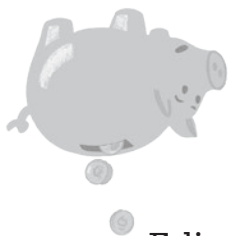
“You promise not to take that paper out?” Benji asked.

“Yeah, kid.”

Benji had no choice but to believe him. And to dream about the inevitable reward.

## Chapter \$3

TUESDAY, OCTOBER 26



**Felix**

**F**elix wasn't worried about the paper with their names coming out of the wallet; he was worried about getting the twenty dollars back in.

On the return bus ride to Stirling, Benji talked nonstop about how he'd spend his reward money. All Felix could think about was the bad luck that always accompanied bad decisions. In third grade, he'd lied about finishing his take-home reading, and the next day his mom had landed in the hospital with appendicitis. Logically, he knew the two events weren't related, but worrying didn't require logic.

"Maybe I'll buy the real Batmobile," Benji said.

"Can you just stop!" Felix finally snapped. "We shouldn't have taken the money. We stole."

"Geez. Calm down." Benji held up his hands.

"We broke the law."

"There's a difference between breaking a rule and bend-

ing a rule. We *borrowed* twenty bucks from a billionaire. We bent a law. Plus, we returned the wallet.”

Felix gave up and turned to stare out the window. Benji would never see what they’d done as wrong.

When they arrived at the school, they exited the bus and didn’t bother to say goodbye to each other.

“How was the field trip?” Felix’s sister, Georgie, asked as he got into her truck.

“Fine. Where’s Mom?”

“She took an extra shift at the nursing home.” Georgie’s red-brown hair was pulled up into a ponytail, and she wore sweatpants and a baggy Yankees sweatshirt that probably belonged to her fiancée, Michelle.

“Can we stop at McDonald’s?” he asked.

“Do you have money? Because I don’t.” Georgie had a job but didn’t make much as an assistant manager at Downtown Donuts.

“No,” Felix mumbled. He thought again about the wallet and the twenty and Laura Friendly. She had money for McDonald’s. That must be the life, being able to get fast food whenever you wanted, not just as a treat on your mom’s payday.

“Sorry. I wish I could take you out,” Georgie said. “Just make something when you get home. Okay?” She turned to him quickly and gave a sad smile. He hadn’t meant to make her feel guilty.

Ten minutes later, they pulled up in front of the apartment complex. The buildings were royal blue with white

trim, and each apartment had a small balcony. For almost a year, Felix and his mom had lived in a one-bedroom unit on the top floor. It was the nicest place they'd ever had.

"Do you need me to walk you in?" Georgie asked, faking a huge yawn.

"No. I'm fine," Felix lied. "Thanks for the ride." He got out and headed to building four.

Felix wasn't afraid to be home alone. He was twelve and capable of taking care of himself. But entering a dark and empty apartment made his heart race. He ran up the stairs two at a time even though his short legs weren't meant for the stretch, and then pulled out his key and opened the door.

A single light was on over the kitchen sink. The rest of the place was blanketed in darkness. Felix went from room to room—there weren't many—turning on lights and checking under the bed, in closets, and in the bathtub for a murderer. Rationally, he didn't expect to *actually* find a murderer or kidnapper behind the shower curtain. But he felt better knowing for sure.

No murderers. He was alone. Like always.

His mom had left him a note on the kitchen table.

*Felix,*

*I'll be home by midnight. Make yourself a  
can of soup and do your laundry.*

*Love,*

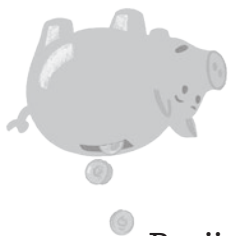
*Mom*

Doing laundry required money, and that gave Felix an idea. He grabbed the change jar from the counter and dumped it. He counted \$8.25. That was all they had. He couldn't even pay back Laura Friendly for his half if he wanted to. And he definitely wanted to.



## Chapter \$4

TUESDAY, OCTOBER 26



**Benji**

**B**enji was standing in his bedroom, wearing only his underwear, when his mom barged in. He had the entire second floor to himself (three bedrooms, two bathrooms, only child), but still, Benji sometimes felt like he was suffocating.

“Mom!” He snatched a blanket off his bed and wrapped it around his waist.

“Sorry.” She covered her eyes. “I didn’t see anything. May I come in?”

“*May* I have a lock on my door?”

“No,” she answered. It was an old argument. His dad had taken the lock off when Benji was five because he’d barricaded himself in and painted the walls with organic blueberry preserves. And in the seven years since, it seemed Benji hadn’t earned back their trust.

“I reviewed your social studies essay.” His mother held out a paper bleeding in red ink.

“Thanks.” He grabbed it. She insisted on checking over his homework and projects even though he also got extra help at school for reading and writing.

“I think you’re rushing through your work,” she said. “You need to take more time.”

“That’s not it. Even if I spent ten hours on it, it wouldn’t be any better. Words and me don’t mix.” In truth, he *had* rushed the essay. But it was also true that more time wouldn’t make a difference.

“That’s why I’m helping.” His mom nodded. “Fix it before bed. It’s due tomorrow, and you have a science test on Friday.” She knew better than he did about his due dates.

“Okay.”

When he didn’t say anything else, she left, and Benji decided his homework and shower could wait. There was something more important he had to do—his journal entry. He didn’t *actually* write in a diary. His entries were voice-recorded on his iPad.

Benji had been forced to start journaling in fifth grade after a recommendation at a parent-teacher conference. *Benji may benefit from daily self-reflection using his own words*, the teacher had noted. He didn’t enjoy it at first, but the journal became a useful tool. A couple of times a week, he recapped the triumphs and struggles of his life. But the

Benji Porter recorded on the iPad wasn't real—not 100 percent real, anyway. It was a highly edited version of Benji Porter. A version that he hoped would make his parents happy.

And while the journal was intended to be private, Benji knew his parents listened to it. His entries were uploaded to the cloud, which they could access—and did.

But they didn't know he knew.

The secret to his success was finding the right balance. He couldn't come across as perfect. They *did* know him, after all. He just had to appear to be a hardworking, motivated, and overall good son.

October 26

Today I went on a field trip to New York to the natural history museum. The teacher made me be partners with a boy named Felix. He's shy and doesn't have any friends. I was picked so he wouldn't be lonely in New York. We saw about a hundred dinosaurs and watched an IMAX movie about Earth. At lunchtime, we went to Central Park. Felix found a wallet. It belonged to Laura Friendly. I convinced him to hand it over to the police.

Benji had told his parents about the wallet already. But he hadn't mentioned the *missing* twenty bucks then, and he wasn't going to mention it now.

After dinner, Dad and I played basketball. I need to be ready for tryouts in a few weeks. I really want to make the seventh-grade team.

This was true. Benji *did* want to make the team. He needed to. Basketball was part of the Porter DNA. His dad had been a star player on his high school team, and Benji's mom had gone to Syracuse University on a basketball scholarship. Benji was the size of a basketball player (there was some DNA!), but he lacked any natural skills.

That's about everything. I have a science test this week that I've been studying for a lot. Still, it's going to be super hard.

Oh, and Mom walked in on me when I was practically naked. I wish she'd knock.

Over and out,  
Benji

## Chapter \$5

FRIDAY, OCTOBER 29



Felix

After school, Felix and about thirty other kids stood in a semicircle waiting for their names to be called for a team. Six captains had already been selected—a position based on popularity, not skills. This wasn't tryouts, which were still two weeks away. This was open gym, an opportunity just to play basketball.

Felix listened as the usual players were picked. Then it was Benji Porter's turn to select.

"I'll take my *buddy*, Felix."

Felix wasn't sure if he'd heard correctly. Benji, who was always a captain, had never chosen him. He usually selected other big kids.

"Interesting choice, Barney," Aidan Rozman, another captain, said. "We're going to destroy you."

Felix stepped forward, and Benji gave him a fist bump.

The game began, and Felix played point guard—a position that allowed him to control the tempo. Within two minutes, he realized that Aidan’s team made mistakes when they played fast. So Felix pushed the ball up the court full-speed on every possession. He dribbled between his legs, passed behind his back, and moved side to side so quickly that the defender would slip. They didn’t keep score during open gym, but Felix knew they were up by double digits when they took a water break.

As Felix drank from his bottle, Benji slapped him on the back.

“Good game, buddy. I should pick you more often.”

“Thanks.”

“You haven’t found any wallets lately, have you? Or gotten any rewards?” Benji asked. Besides basketball, it was the only thing they had in common.

Felix shook his head. *Does he think I got a reward and I kept it for myself?*

“It’s been three days,” Benji continued. “How long does it take for someone to come up with a million-dollar prize?”

Felix had been thinking a lot about the wallet (and a possible reward). Like last night when his mom said she didn’t have money for new sneakers as she dabbed superglue on his current pair where the rubber was pulling away at the bottom.

He also thought he might be cursed because of the

twenty. Bad things kept happening—more than usual. Like he'd accidentally left his library book on the bus. When he asked the driver this morning if anyone had handed it in, she said no. He checked every seat. It was gone. He didn't know how much it would cost to replace *Refugee*, but he knew he didn't have the money.

A whistle blew, and Felix took a last swig of water before running back to the court.

In the second half, Felix scored eight points, all on fast breaks, and had a couple of assists. He was having a great game until he got the ball just beyond the free-throw line, wide open.

“Shoot!” Benji yelled.

Felix hesitated, looking to drive to the basket.

“Shoot it!”

Felix knew it was a bad idea—his range was limited. But he bent his knees, pulled the ball to his shoulder, and shot. He used every muscle from his toes to his neck to heave the ball up.

He missed. Missed the rim. Missed the backboard. Missed everything.

“Air ball!” Aidan yelled, and soon his entire team was chanting.

“Lay off,” Benji said to Aidan.

For the rest of the game, Felix didn't attempt another shot. *You don't miss shots you don't take.*

When the game was over, Felix pulled on his coat and put up the hood. As he left the gym, someone stepped on the back of his sneaker, making him trip and fly into the hallway. Instinctively, he threw out his arms to break his fall, and the fingers on his left hand bent backward.

“Ow!” He didn’t mean to yell.

“You should be more careful.” Aidan laughed and pushed his sweaty blond hair off his forehead. “Tryouts are coming up.”

Felix rolled to his knees and kept his head down. He held his left hand to his chest.

“You okay?” Benji squatted next to him.

“Fine.” Felix slowly bent his fingers, testing if they were broken. He could move them, but doing so was painful, and heat radiated from the joints between his hand and fingers.

“You need ice.” Benji pulled Felix up by his right elbow.

“I said I’m fine.” He was sure the fall was more bad luck, and he was sure it was because of the *stolen* twenty.

“Okay.” Benji let go of Felix’s arm.

“Did you give the money back to Laura Friendly?” Felix asked, knowing the answer.

“Nah. She doesn’t need it.”

Felix looked at Benji’s new Jordans and thought Benji didn’t need the twenty either.



“I’m serious. We need to pay her back. I’ll pay my half. I just don’t have any money right now. If you—”

“This is stressing you out,” Benji interrupted, his head nodding as he spoke. “Come on. Follow me.” They walked to the front of the building and to the line of cars waiting to pick up students. Benji pulled open the passenger-side door of a white SUV.

“Hey, Mom. Can I have twenty dollars?” Benji asked. “I owe Felix from the field trip.” He motioned to Felix with his thumb.

“Hi, Felix. Nice to meet you.” She reached into her bag without asking any questions and gave Benji a twenty-dollar bill.

“Thanks, Mom.” Then Benji turned to Felix. “Here ya go.”

Felix hesitated. It all seemed too easy, Benji’s mom just pulling money from her wallet without a second thought. He tried to imagine a life where every dollar wasn’t set aside for groceries or rent or emergencies.

“Better?” Benji asked.

“I’m going to send this to Laura Friendly.”

“Good.” Benji shrugged. “See ya.” He climbed into the SUV, and it pulled away.

Felix didn’t know where to send the money and wished he’d paid more attention to the address on Laura Friendly’s license. Was it on the internet? Could you send cash in the mail? He’d figure it out. Things were going to get better.

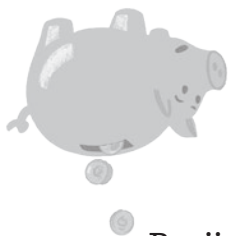
But then Georgie joined him on the sidewalk, still dressed in her uniform from Downtown Donuts.

“The truck died. Again,” she said. “Michelle is at work, and so is Mom. We’re stuck here for at least an hour.”

More bad luck. The twenty needed to be returned ASAP.

## Chapter \$6

MONDAY, NOVEMBER 1



**Benji**

**B**enji stepped into social studies, and Mr. Platt sent him right back out.

“You’re needed in the office.” This was not an unusual request. Benji had spent his share of time across the desk from the principal—mostly for interrupting. Sometimes a dull class just required an impromptu sing-along.

When Benji walked through Mr. Palomino’s office door, he spotted his smiling parents first. Then he saw Felix. Then Laura Friendly!

*Reward time!*

Laura Friendly looked different from the pictures on the internet—older and tired. She had white-blond hair, a pointy nose, and an unhappy expression. She sat rigid in the principal’s chair, and a younger woman hovered behind her.

“Looks like we’re all here,” Mr. Palomino said. “Ms. Friendly, would you like to begin?”

“No.” Everyone waited quietly for her to say more. Finally, she gestured toward the other woman. “Tracey.”

“Laura is very thankful that you returned her wallet. She is impressed by your kindness and civility.” Tracey focused on Felix and then Benji. “As a way of showing her gratitude, she is giving each of you a twenty-thousand-dollar college scholarship.”

The short woman in maroon scrubs standing next to Felix shrieked and bounced around like a game show contestant. Then she hugged Felix, who was doing a perfect imitation of a garden gnome.

“Friendly Connect is also donating ten thousand dollars’ worth of new technology to the school,” Tracey continued.

“That’s very generous.” Mr. Palomino shook Laura Friendly’s hand. The adults all started talking and saying thanks and how wonderful it all was.

A knock sounded on the door, and Ms. Hamilton, the front-desk lady, popped her head in.

“News Thirteen and the *Journal* are here. We’re ready for the assembly.”

“Thank you,” Mr. Palomino said. “I guess it’s showtime.”

“What assembly?” Felix asked.

“Laura will make a short speech,” Tracey answered.

“Then she will hand you each your scholarship check. We had large cardboard checks made. We thought they’d be fun keepsakes.”

Laura Friendly closed her eyes and groaned. None of this seemed to be her idea. For someone who’d spent twenty million funding time-travel research (Benji saw it in a YouTube video), this was probably a boring use of her money.

“I’d like to talk to the boys alone,” she said.

“Laura, we’re on a schedule.” Tracey’s smile finally disappeared.

“I’ll be quick.”

The other adults filed out of the room. As soon as the door closed, Laura Friendly stood up.

“You found my wallet in the park?”

“Yes, ma’am,” Benji said, and Felix nodded.

“And you turned it in to the authorities?” she asked.

“Yes, ma’am,” Benji said again.

“But before honorably handing over my property, you stole twenty dollars.”

Felix gasped like someone had hit him in the gut.

“No.” Benji’s voice cracked.

“I carry an emergency twenty dollars in my wallet,” she said. “My father gave me a twenty when I left for college and told me to never be without my own cash.”

“Was it the same twenty?” Felix asked, and Benji felt guilty for the first time.

“No, that was thirty years ago.” Her eyebrows squished into a V.

“We took the money,” Felix said rapidly. “We were hungry. We bought hot dogs. I’m sorry.”

“You stole from me,” she said.

“No, we borrowed from you,” Benji said. “And we paid it back.”

She crossed her arms. “Is that so?”

“Benji gave me the money to repay you.” Felix pulled a folded bill from his pocket. “I didn’t know where to send it.”

“See, we’re paying you back.” Benji grabbed the twenty from Felix and tried to hand it to Laura Friendly, who refused to look at the money. “You don’t even want it. Because you don’t need it. Twenty bucks is like a penny to you. I wouldn’t care if some kids took a penny from me to buy lunch.”

“A penny still has value,” she said.

Benji shrugged. “Technically.”

“If I gave you a penny and it magically doubled the next day, and those pennies doubled the next day, and so on, do you know how much you’d have in a month?” Laura Friendly asked.

“You mean, like in thirty days? Or a short month like February?”

She pulled off her glasses and glared at Benji. “Yes, thirty days.”

“I know it’s a lot, but I need a calculator.” He pulled his phone out of his pocket.

\$0.01  
\$0.02  
\$0.04  
\$0.08  
\$0.16  
\$0.32  
\$0.64  
\$1.28  
\$2.56  
\$5.12  
\$10.24  
\$20.48  
\$40.96  
\$81.92  
\$163.84  
\$327.68  
\$655.36  
\$1,310.72  
\$2,621.44  
\$5,242.88  
\$10,485.76  
\$20,971.52  
\$41,943.04  
\$83,886.08  
\$167,772.16  
\$335,544.32  
\$671,088.64  
\$1,342,177.28  
\$2,684,354.56  
\$5,368,709.12

He gave her the answer.

“A penny isn’t *nothing*. It can be the start of something big,” she said.

“We get it.” Benji had to concentrate on not rolling his eyes. “Aren’t you supposed to ask us if we would rather have a million dollars now or a penny doubled every day for a month? That’s the riddle math teachers like to give.”

Laura Friendly tapped a finger on her chin. “What an interesting idea.”

Benji had not expected her to say *that*.

“What if I offered you the scholarship money or a penny doubled every day for thirty days?”

“We’ll take the penny doubled!” Benji grabbed Felix’s arm and shook it. He couldn’t believe this was happening.

“But . . .” Laura Friendly held up her hand. “You have to spend the penny-doubled money—the five million plus—in that same amount of time.”

“Huh?” Benji didn’t understand.

Someone knocked on the door.

“One more minute, please!” Laura Friendly snapped, and the door remained closed.

Felix swayed on his feet. Benji gestured for him to sit down before he fell over. But Felix shook his head.

“When I was a child, I stole a Crunch bar from a gas station,” Laura Friendly began, taking a seat on the corner of the desk. “I must have been in fourth or fifth grade. I went



inside to use the bathroom while my mother was pumping gas, and on my way out, I swiped the chocolate. I didn't eat it right away. I waited until we drove off. Of course, my mother knew I stole it, and she turned that car around, tires squealing. I was terrified. I thought she might drive me straight to the police station."

"Did she?" Benji asked.

"Of course not. We went back to the gas station. My mother paid for the Crunch and didn't even make me apologize. Then she bought the rest of the bars in the box. There were seventeen. When we got back in the car, she told me to eat them. All of them."

Laura Friendly shuddered and laughed.

"At first, it didn't seem like punishment at all. I ate three with no problems. Then my stomach hurt, and I was thirsty—very, very thirsty. My mother told me to keep eating, and you did *not* argue with my mother."

"Did you throw up all over her car?" Benji was sure he could down ten, but seventeen seemed vomit-inducing.

"Not *all* over the car." She leaned forward and stared at Benji. "I didn't eat chocolate again for twenty years."

He wondered if she had a point.

"Here's what's going to happen now. You can take the scholarship money, and we're done. Goodbye. Or you can take the five million plus and consume it all in thirty days." She paused and tapped her finger on her chin again. "And

if you can do that, I'll give you a *real* prize: ten million *each* with no strings attached." She smiled for the first time—a creepy-clown grin that made Benji shiver.

"*Consume?*" Benji asked. "You mean we have to eat the money?"

"No. You need to spend it. All of it. But we'll need rules. Like no accumulation of assets."

"What does that mean?" Benji looked to Felix for an explanation, but the kid didn't seem capable of talking. *Can someone pass out and still remain standing?*

"It's like you've never taken an economics class." Laura Friendly rubbed the back of her neck. "Let me make it simple. No houses, no yachts, no planes. No stocks or bonds. No jewelry or art."

"Okay." Benji had never purchased jewelry or art in his life.

There was another knock. This time, the door opened, and Tracey stepped in.

"Laura, we have to do this now. Your plane is scheduled to leave at—"

"What's the point of having a private jet if I can't adjust the schedule?" Laura Friendly said. "Two more minutes. That's all we need. Right, gentlemen?"

"Fine." Tracey closed the door.

"So, what's it going to be?" Laura Friendly asked.

"We'll do it!" Benji said. "We'll take the bet."

Felix shook his head, and Benji was ready to strangle him. “I need to talk to my mom first.”

“No. You can’t tell anyone about the conditions of this challenge. You have to succeed on your own.”

“Not tell anyone? You sound kinda creepy,” Benji said.

“Maybe you’re right.” She crossed her arms. “Maybe this is a bad idea. Maybe we shouldn’t—”

“No!” Benji couldn’t tell if she was bluffing, but he wasn’t willing to take a chance. “It’s a good idea. A great idea. You’re not creepy. You’re brilliant.”

“So, you accept my challenge?” Laura Friendly stood up and put her glasses back on.

“We’ll do it!” Benji yelled. “This is going to be awesome.”

“I need to hear it from both of you.” Laura Friendly stared at Felix while Felix stared at his feet.

*Come on, buddy!*

Felix finally looked up. “Why are you doing this?”

She shrugged and then smiled again. “Because I can, and it’s going to be tremendously fun to watch.”



## THE CHALLENGE:

Spend \$5,368,709.12 in thirty days.

## THE RULES:

1. No buying houses or other investments.
2. No buying gifts for people.
3. No telling ANYONE about the challenge.

## THE PRIZE:

\$10 MILLION to spend  
HOWEVER you want!

Can you do it?

