

## Chapter One

The email arrived at 2:13 a.m., which was fitting, because disasters always seemed to prefer the middle of the night.

Nicole Bennett stared at the glowing screen of her laptop in the dark silence of her Jonathan Edwards dorm room at Yale, her pulse thudding harder with every line she read.

### **FINAL NOTICE REGARDING STUDENT ACCOUNT BALANCE**

Nothing good ever followed those words. She sat up in bed, the sheets tangling around her legs, and clicked. The balance due for next semester was listed in a number so large it might as well have been written in another language.

For several seconds, Nicole simply blinked.

Then she read it again.

And again.

As if the amount might shrink from sheer embarrassment.

It did not.

Across the room, Natalie Winston snored softly beneath a lavender comforter, blissfully unaware that Nicole's entire future had just tilted sideways. Nicole lowered the brightness on her laptop and rubbed her eyes. No, not tilted. Cracked.

She grabbed her phone and checked the text message thread from her mother.

Still there.

Still awful.

**Your father and I finalized everything today. We'll explain when you come home. We love you.**

That had been three days ago. No explanation since. Just silence. Which, in Nicole's experience, usually meant adults were hoping a problem might solve itself if ignored long enough. Unfortunately, tuition deadlines were not sentimental.

Nicole climbed out of bed and padded to the window.

Outside, the Old Yale Campus slept under a wash of moonlight. Stone buildings stood elegant and eternal, untouched by student madness. She pressed her forehead to the cool glass.

She had worked too hard to get here. Too many AP classes. Too many debate competitions. Too many weekends volunteering and polishing essays and pretending not to notice when people assumed she had gotten into Yale because of “diversity.”

She was a sophomore now. A psychology major with a 3.9 GPA, an internship lined up for fall, and plans. Real plans.

Graduate school.

Research.

A life built on understanding how people worked and why they broke.

And now?

Now she might have to leave. Because her parents, once the picture of upper-middle-class stability in Connecticut, had decided after twenty-two years of marriage that they could no longer stand each other. And apparently neither could their bank accounts.

Nicole laughed once, bitterly. A divorce. Right before tuition was due. Excellent timing. She returned to bed but didn't sleep. Instead she reached beneath her pillow and pulled out the novel she'd been reading, *Rebecca* by **Daphne du Maurier**, and tried to lose herself in someone else's unraveling. Books had always been her safest place. They asked nothing of her except attention.

By dawn, she had finished seven chapters and decided that while gothic suspense was excellent for insomnia, it did little for financial crises.

At exactly 7:02 a.m., Natalie sat up in bed like she'd been launched.

“Did I oversleep?”

“Yes.”

“Am I late?”

“Yes.”

Natalie groaned and flung herself out of bed. Nicole watched her roommate stumble toward the closet. Natalie Winston moved through life like it was a red-carpet event

staged in her honor. Bright, polished, and permanently convinced things would work out. She was also one of the nicest people Nicole had ever met.

And impossible before coffee.

“Why are you dressed?” Natalie asked, squinting.

“Because I never slept.” That got her attention.

Natalie stopped mid-search for a shoe.

“What happened?”

Nicole hesitated. Then handed her the laptop. Natalie read the tuition balance. Then the email. Then looked up.

“Oh.”

“Exactly.”

Natalie sat on the edge of Nicole’s bed.

“What did your parents say?”

“That they’re getting divorced and apparently bankruptcy is the new family hobby.”

“Nicole...”

Nicole exhaled sharply. “I might have to transfer.”

The words tasted wrong. Foreign. Natalie winced as if she’d been slapped.

“No.”

“I can’t pay this.”

“You’ll figure it out.”

Nicole gave her a flat look.

“With what? Hidden trust funds? Underground poker tournaments?”

Natalie thought.

“Actually, I know a girl who made six grand selling vintage Chanel on TikTok—”

“Natalie.”

“Fine. Wrong tone.”

Nicole leaned back against the wall. For a moment, neither spoke.

Then Nicole said quietly, “I’m scared.”

That was harder to admit than the tuition. Natalie reached over and squeezed her hand.

“Of what?”

Nicole swallowed.

“Of losing this place. Of losing everything I worked for.” A pause.

“Also…”

Natalie narrowed her eyes.

“There’s an also.”

Nicole looked away.

“I may never see Alex Bryant again.”

Natalie stared. Then burst out laughing.

“This is serious!” Nicole threw a pillow at her.

Natalie dodged out of the way. “You’re finally admitting what everybody already knows.” “Your secret crush survives.”

“It is not a crush.”

“You alphabetized his course schedule.”

“That was for practical reasons.”

“You changed your study route to pass Beinecke Library at noon.”

“Coincidence.”

“You once described his jawline as ‘biologically impossible.’”

Nicole buried her face in her hands.

“Please stop talking.”

Natalie grinned.

Alex Bryant. The impossible center of too many of Nicole's thoughts. Tall, effortlessly handsome, with the kind of confidence that seemed stitched into his DNA. He was charismatic without trying, popular without arrogance, and maddeningly intelligent.

A junior studying pre-law. Exactly the kind of polished Ivy League heir who belonged in glossy magazine profiles. And utterly unattainable. He was also in her Behavioral Psychology seminar. Which meant Nicole had spent an entire semester pretending not to notice him while definitely noticing everything.

His expensive watches.

His habit of tapping his pen when thinking.

The way he challenged professors without sounding disrespectful. The laugh. That laugh. She was not proud of how much mental storage was occupied by Alex Bryant.

"He probably doesn't even know I exist," Nicole muttered.

Natalie snorted.

"He definitely knows you exist."

Nicole looked up.

"What?"

"He talks to you."

"He talks to everyone."

"He partnered with you for the final project."

"Because Professor Lin assigned us."

"Still counts."

Nicole rolled her eyes. But the truth was, the project had changed things. For two weeks, she and Alex had met in libraries, coffee shops, and study lounges, analyzing psychological profiling techniques in criminal investigations. And somewhere between late-night editing sessions and arguments over data interpretation, she'd seen another side of him. Less polished. More restless. He'd admitted, once, that he wasn't sure law was what he wanted.

"My parents want me to be a lawyer and join the family firm," he'd said.

"So, what do you want?" Nicole had asked.

He'd hesitated. Then smiled like he was confessing something reckless.

"To tell stories that matter."

She'd frowned.

"You mean law?"

"I mean journalism."

That had surprised her. He'd leaned in.

"Investigative journalism."

And just like that, the senator's son became more interesting than any fictional character on her shelf. Now summer was coming. And whatever almost-friendship they'd formed would end. Along with everything else.

Natalie suddenly snapped her fingers.

"I have an idea."

Nicole eyed her warily.

"That expression usually leads to trouble."

"You need money."

"That is not new information."

"You need a summer job."

"Also, not new."

Natalie grinned.

"A summer job on Martha's Vineyard."

Nicole blinked.

"What?"

"My family goes every summer. You know that."

"Yes, because you've reminded me eighteen times."

"I know people. Important people. Wealthy people. Exhausted people with children."

Nicole sat up straighter. Natalie leaned in.

“A family I know is looking for a babysitter.”

Nicole stared.

“On Martha’s Vineyard?”

“Yes.”

“Like-- the Martha’s Vineyard?”

“You make the place sound like a salad dressing.”

Nicole laughed despite herself. Natalie continued.

“They’re prominent professionals. Nice house. Great pay. And you’d stay at our guest cottage.”

Nicole’s thoughts raced. A paid summer job. Housing included. Connections. Income. Distance from the emotional wreckage waiting at home. And She stopped herself.

No. Absolutely not. But also... Martha’s Vineyard. Alex had mentioned his family spent summers there. She tried to sound casual.

“Didn’t Alex say his family has a place there?”

Natalie’s smile turned dangerous.

“Oh, now we’re interested.”

“I am interested in employment opportunities.”

“Mhm.”

Nicole folded her arms.

“This is strictly about financial necessity.”

“Of course.”

Natalie stood.

“I’ll call my mother.”

“Wait, what if they say no?”

Natalie was already dialing.

“They won’t.”

Nicole watched in disbelief. Because Natalie Winston, for reasons beyond science, usually got what she wanted. And for the first time in days, Nicole felt something unfamiliar. Hope. She didn’t know then that one phone call would alter everything.

That by summer’s end, she would uncover secrets buried beneath the polished wealth of Martha’s Vineyard. That she would stand waist-deep in deadly marshland chasing the truth. That she would help solve a disappearance no one else understood. And that somewhere in the middle of it all, she would fall in love. But for now, Nicole simply sat in her dorm room while Natalie grinned into the phone and said:

“Hi, Mom? I found the perfect babysitter.”