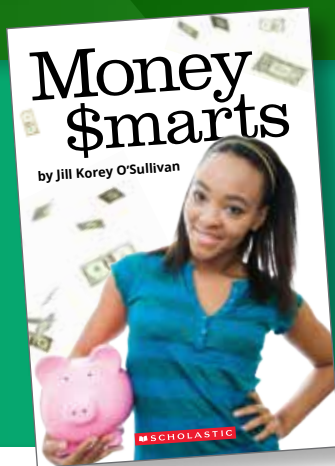


READ TO KNOW™

A D V A N C E

Teacher's Guide

Sample: For Review Only



Book 9

Money Smarts

By Jill Korey O'Sullivan

Content Focus: Social Studies/Financial Literacy

What's the first thing you do when you get a bit of money? Learn about smart ways to spend, save, and budget money—and make good choices for the future.

World Knowledge

Students will understand some practical ways to deal with money.

Word Knowledge

Content-Area Words

- **account** (*noun*) An arrangement to keep money in a bank.
- **budget** (*noun*) A plan for how much money you will earn and spend during a particular period of time.
- **interest** (*noun*)
 1. A fee paid for borrowing money, usually a percentage of the amount borrowed.
 2. Money paid to you by a bank for keeping your savings there.

Point out different forms of one or more of the words: *accounting, accountant; budgeting, budgetary.*

Decodable Text Targets

See the referenced pages for additional instruction.

- Diphthongs (Gliding Sounds), p. 70
- Vowel Team Syllables, p. 75
- Prefixes *de-*, *pre-*, *re-*, p. 83

High-Frequency Highlights

about, don't, from, have, live, some, wants, your

Whole- and Small-Group Instruction Options

The following steps offer instruction for guiding students through this text in whole or small groups, in conjunction with direct instruction in the targeted skills.

Get Ready to Read

Warm-Up/Check Readiness Have students read the words on page 4 of the student book using the Word Warm-Up Routine (p. 12). Listen in to identify strengths and weaknesses.

Teach/Review Based on observations and time available, group students for direct instruction in one or more of the decodable text targets listed on the left.

Practice: Words With Affixes From the Text

Write the following words for students: *prevents, deduct, repay, prepare, request, decline*. Guide them to use the following steps to read the words:

1. **Look** See if you can find a base word. (If you don't see one, look for a familiar syllable.)
 2. **Find** Read the added word part(s). (For these words, students should identify the prefixes.)
 3. **Read** Put it all together and read the word.
 4. **Fix** Adjust your pronunciation or try another vowel sound as needed to read the word correctly.
 5. **Connect to Meaning** Invite students to use the words in a sentence.
- See page 94 for Word-Reading Routines for practicing reading single-syllable and multisyllabic words.

Introduce/Review High-Frequency Highlights Use the High-Frequency Word Routine (p. 13) to teach or review the high-frequency words on page 5 of the student book.

Read the Text

Engage Read aloud the title and have students repeat it. Talk about its meaning. Read aloud "Spotlight On" (p. 6). Invite students to share ideas about what they know and what they want to learn about the topic.

Display Remind students to refer to the steps of the Word-Reading Routines (p. 94) as needed as they read.

First Reading Have students read the text independently or with partners. Listen in and provide feedback as needed. For students who need more support, model fluent reading while they follow along. As students read the text, have them flag or make note of words they struggle to read or don't understand. Model using Word-Reading Routines to decode words and the glossary to define words. Offer feedback as needed using the Corrective Feedback guidance on page 7.

Second Reading Have students whisper-read with partners. Give help as needed. For students who may need more support, have them echo-read the text with you or pair them with a more fluent reader.

Upon completion, have partners discuss the main ideas of the text. Then invite students to jot down questions about the text.

After Reading

Build Comprehension and Knowledge

Use the following questions to monitor comprehension and reinforce knowledge and vocabulary. Encourage students to refer to the text to help them explain their answers.

- **Big Ideas** *Why is it a good idea to put your money in a bank account?*
- **Vocabulary** *How can making a **budget** help you handle money better?*
- **Your Questions** *What are some questions you have about the text?*
- **Deep Thinking** *How would you explain your ideas about handling money to a friend?*
- **Reflect** *Has the information in this book changed the way you think about money? How?*

Write

Dictation: Apply Word Knowledge Have students write the sentence below. You may want to model the writing.

Understanding how money works can prepare you to make good choices.

Reading Response: Apply World Knowledge Invite students to respond to the prompt. Guide them to use writing skills and strategies they've been working on.

- Imagine that you made \$100 each month. Describe how you might budget that money. (**Informative/Explanatory**)

Language Support

Specialized words Explain that many words in this book are specific to jobs and finances. Point out key words as you read, such as *employer* (p. 8), *deduct* (p. 8), *taxes* (p. 8), *paycheck* (p. 8), *net* (p. 10), *deposit* (p. 12), *account* (p. 12), and *interest* (p. 15). Read aloud definitions for the words that are in the glossary or create your own. Revisit pages 10 and 11 for context. For example, show that taxes are a kind of deduction.

Symbols Turn to page 13 and model how to read \$365 aloud. Explain that the dollar sign is written before the numerals in print even though it's said after the numbers when being read. Invite students to read the dollar amounts in the chart on page 15.

Focus On Differentiated Instruction

Fluency: Accuracy/Automaticity

Introduce Point out that readers may need to adjust their reading rate, or speed, for different types of texts. They may need to slow down when they read texts that include unfamiliar terms. They may want to speed up when reading a text that shares exciting or dramatic events.

Show Read page 15 at a normal rate, then pause and say: *Wait. This is a lot of information to take in. I need to slow down.* Then reread it, slowing your pace and pausing after each sentence.

Try It! Choose a section of the text for students to practice reading aloud, such as page 12 or pages 18 and 19. Have them adjust their reading rate to take in and comprehend the information presented. Provide coaching and feedback as needed.

> **Option** Use a copy of the Oral Reading Rubric on page 93 to record observations.

Text Features: Pie Charts

Introduce Explain that a pie chart is a chart in the shape of a circle that is divided into sections. Guide students to use the pie chart on page 12 to deepen their understanding of a budget.

Show Identify parts of the pie chart: the title, the introduction, the pie chart, the sections within the chart, and the labels within each section. *The percentages in the sections of the chart add up to a total of 100%.*

Try It! Have students read aloud the labels. Ask questions about the information in the chart, such as: *What percentage of the money you earn should you save? Which is the biggest section in the chart?* As time permits, have students try to figure out the amount of money that each percentage represents if they earn \$100 or \$60. Provide support as needed.