



Money Matters: Saving Money

Guided Reading: K

Grades: K-3 **Anchor Standard:** CCSS.ELA-LITERACY.CCRA.R.4

Teaching Focus

Use context clues to determine the meaning of unknown words and phrases in the text, especially those related to money. Use content specific language when discussing the text to promote vocabulary acquisition.

BEFORE READING

Build background

- Use context clues to determine the meaning of unknown words and phrases in the text, especially those related to money. Use content specific language when discussing the text to promote vocabulary acquisition.

Elicit prior knowledge

- Prompt students to brainstorm ways people save money. Create a content chart with students' ideas.

Preview the book

- Introduce *Money Matters: Saving Money*.
- Turn to page 15 and ask students to share words that might be found in the text based on the photograph. If students have difficulty, give examples such as *bank*, *teller*, and *account*.
- Ask students to look through the book and predict vocabulary that may appear in the text.
- Teach students that predicting the content vocabulary of a text can support decoding while reading.

Set a purpose for reading

- Tell students they will read to learn about how people save money.
- Advise students to determine the meaning of words related to saving money using clues from surrounding phrases, sentences, or paragraphs in the text.

READ THE TEXT

Monitor independent reading of the text, reinforcing decoding strategies as needed.

Direct students to determine the meaning of unknown words by considering their use in context.

DISCUSS THE TEXT

Reference the text to discuss ways that people save money. Record new ideas on the content chart.

Instruct students to

- Identify the text features that give meaning to the the words *want* and *need* on page 5.
- Define the word *goal* as it appears on page 6 by considering its meaning within the context of the paragraph.
- Produce a synonym that could replace the phrase *emergency fund* on page 8 without changing the meaning of the sentence.

Praise students for determining the meaning of unknown words with clues from the surrounding text.

Remind students to use context clues to determine the meaning of unknown words within a text during future reading to promote comprehension.

EXTEND

Speaking and listening

Using the content chart or text as a reference, students share one thing they want or need that they could save money for. Partners brainstorm ways they could start saving for the things they want and need.

Writing

Students use information from the text, content chart, or sources listed in the *To Learn More* section [p. 23] to complete student response sheet 1.5, *Saving Money*.

Saving Money

Complete the following vocabulary activities.

Complete the following analogies:

1. Spend is to give just as save is to _____.
2. Need is to food just as want is to _____.
3. Bank is to saving account just as piggy bank is to _____.

Fill in the blanks with the appropriate word from your book's glossary.

4. People keep an _____ to pay for car repairs, doctors' visits, or other unplanned costs.
5. Money kept in a savings account earns _____.
6. Items are sold for less money than usual during a _____.

Circle the word that does **not** belong with the others and explain your choice.

7.

a. savings account	b. saving bond
c. piggy bank	d. goal

8. Use the word bank in a sentence: _____
