



# Money Matters: Spending Money

## Guided Reading: L

**Grades:** K-3 **Anchor Standard:** CCSS.ELA-LITERACY.CCRA.R.7

### Teaching Focus

Read to learn about spending money. Gather information from both words and photographs in the text while reading to promote comprehension.

## BEFORE READING

### Build background

- Explain that people need money to pay their bills and buy the things they need, therefore it is important to understand how to spend money.

### Elicit prior knowledge

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

### Preview the book

- Introduce *Money Matters: Spending Money*.
- Turn to page 15 and describe the photograph, explaining that the coupons pictured help people spend less money.
- Ask students to look through the book's pictures, noticing what information they convey about spending money.
- Teach students to use both words and photographs while reading to gather information about this topic.

### Set a purpose for reading

- Tell students they will read to learn about how people spend money.
- Advise students to notice the information conveyed through the photographs in the book.

## READ THE TEXT

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

**Direct students to use information from both words and photographs to deepen their understanding of how people spend money.**

## DISCUSS THE TEXT

**Reference the text to discuss ways people spend money. Record new ideas on the content chart.**

### Instruct students to

- Describe a photograph that shows someone spending money on something they *need*.
- Explain the photographs on page 11 using information from the text.
- Integrate information from the text's words and pictures to describe a budget.

**Praise students for gathering information from both photographs and words to learn about how people spend money.**

**Remind students to gather information from both words and photographs during future reading to promote comprehension.**

## EXTEND

### Speaking and listening

Using the content chart or text as a reference, students orally discuss ways for people to spend money wisely. Partners discuss why being responsible with money is important.

### 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 1.3, *Spending Money*.

Name \_\_\_\_\_

## Spending Money

You read a book about spending money. Fill in the arms below with facts and details you gathered from both words and pictures.

