

About the Book

Text Type: Fiction/Realistic Page Count: 16 Word Count: 814

Book Summary

In this piece of realistic fiction, Anita learns the value of saving her money and watching it grow with interest. Her parents lead by example, explaining to her how they save money each month for times when they need an emergency fund. Since Anita earns money walking dogs after school, she decides that it is time she open her own “rainy-day” savings account. When her father loses his job, it seems like the right thing to do to offer her savings to her parents. But they help her understand that she, too, may have an emergency for which she needs money.

About the Lesson

Targeted Reading Strategy

- Visualize

Objectives

- Use the reading strategy of visualizing to understand text
- Identify main ideas and details
- Understand the use of y as a vowel
- Identify and use contractions
- Identify and use suffixes

Materials

Green text indicates resources available on the website

- Book—*Rainy-Day Savings* (copy for each student)
- Chalkboard or dry erase board
- Visualize, main idea and details, contractions, suffixes worksheets
- Discussion cards



Indicates an opportunity for students to mark in the book. (All activities may be demonstrated by projecting book on interactive whiteboard or completed with paper and pencil if books are reused.)

Vocabulary

- Content words:
 Story critical: *account (n.), borrowers (n.), expense (n.), interest (n.), research (v.), statement (n.)*
 Enrichment: *bank (n.), earn (v.), galoshes (n.), minor (adj.), savings (n.), trudge (v.)*

Before Reading

Build Background

- Write the phrase *savings account* on the board. Have students share what they know about the subject. Encourage them to share what they know about saving money and the different places in which people may choose to save their money. Ask students if they think it is important to have a savings account and to explain their thinking.
- Ask students whether they know if they have a savings account of their own. If so, ask them to share any experiences they may recall.

Preview the Book

Introduce the Book

- Give students their copy of the book. Guide them to the front and back covers and read the title. Have students discuss what they see on the covers. Encourage them to offer ideas as to what type of book it is (genre, text type, fiction or nonfiction, and so on) and what it might be about.
- Show students the title page. Discuss the information on the page (title of book, author's name, illustrator's name).
- Preview the table of contents on page 3. Remind students that the table of contents provides an overview of the book. Ask students what they expect to read about in the book, based on what they see in the table of contents. (Accept all answers that students can justify.).

Introduce the Reading Strategy: **Visualize**

- Explain to students that good readers often visualize, or create pictures in their mind, while reading. Visualizing is based on what a person already knows about a topic. Explain that one way to visualize is to draw a picture. Read page 4 aloud to students.
- Model how to visualize using a drawing.
Think-aloud: Whenever I read a book, I always pause after a page or two to create a picture in my mind of the information I've read. This helps me organize the important information and understand the ideas in the book. For example, on page 4, the story begins with Anita being worried that her mom's car is going to break down. I imagined the two of them sitting in the car on the side of the road, with steam coming out of the engine and other cars passing them by. I imagined Anita's face looking very worried and her mom on her cell phone, calling a tow truck.
- Introduce and explain the **visualize worksheet**. Have students draw what they visualized from page 4 on the worksheet. Invite students to share their drawings.
- As students read, encourage them to use other reading strategies in addition to the targeted strategy presented in this section.

Introduce the Comprehension Skill: **Main idea and details**

- Write the following list of words on the board: *orange, strawberry, grapes, and banana*. Ask students to describe what these words refer to (fruits). Point out that the definitions of these words help to identify a main idea. (There are many different types of fruits.) The words *orange, strawberry, grapes, and banana* are details that support this main idea.
- Explain that sometimes the amount of information about a topic is so large that it is grouped into book chapters, and each chapter has its own main idea.
- Model using the table of contents to infer supporting details in the text.
Think-aloud: When I look at the table of contents on page 3, I see the words "A Job Is Lost." I already know that the title of the book is Rainy-Day Savings. I know that when people lose their jobs, they may experience money problems and that they may need to use their savings to pay their bills. I think that losing a job is a supporting detail of the main idea, which has to do with the rainy-day savings of the characters in the story. When I read, I know that I will find out even more details about their rainy-day savings. As I read, I will pause after a few pages to review in my mind the important details. This strategy will help me make sure I understand what I'm reading. I know that good readers do this when they read, so I am going to look for supporting details as I read this book.
- Have students turn to the table of contents and list some of the supporting details about rainy-day savings (money, bank, smart, and so on).
- *Think-aloud: To understand and remember new information in a book, I can think about the main idea and details of the book. I know that this is one skill that good readers use, so I'm going to look for the main idea and details as I read.*

Introduce the Vocabulary

- Write the following words from the content vocabulary on the board: *borrowers*, *expense*, and *account*.
- Give groups of students three pieces of blank paper. Have them write or draw what they know about each word. Create a definition for each word using students' prior knowledge.
- Review that the glossary contains a list of vocabulary words and their definitions. Model how students can use the glossary or a dictionary to find a word's meaning. Have them locate the glossary at the back of the book. Invite a volunteer to read the definition for *expense* in the glossary. Have students compare the definition with their prior knowledge of the word. Then have them follow along on page 5 as you read the sentence in which the word *expense* is found to confirm the meaning of the word. Repeat the exercise with the remaining vocabulary words.
- Invite students to review the illustration on the cover. Have them write a short paragraph utilizing all three vocabulary words about a person needing to use his or her rainy-day savings. Repeat the activity after reading the book to check for student understanding of the vocabulary.

Set the Purpose

- Have students read to find out more about the characters' rainy-day savings. Remind them to stop after every few pages to visualize the most important information and draw on their worksheet what they visualized about it.




During Reading

Student Reading



Guide the reading: Have students read from page 5 to the end of page 8. Ask them to put an asterisk or a star next to information where they visualized. Encourage students who finish before everyone else to go back and reread.

- Model visualizing.
Think-aloud: *When I read that Anita walked her neighbors' dogs after school, I pictured a schoolgirl walking down the sidewalk with six dogs on leashes. I thought about how much work it would be after a long day at school, and I visualized what it might look like on a very windy afternoon. I pictured the girl holding all the leashes in one hand and struggling as the wind whipped her hair and coat.* Have students share the pictures of what they visualized while reading. Have them explain their drawings aloud.
- Model identifying the main idea and details for a specific chapter.
Think-aloud: *As I read the chapter titled "Money in the Bank," most of the sentences mentioned something about saving money in the bank. I read that Anita's parents had money in the bank because they saved every month, putting it away for a rainy-day emergency. Anita's mom explained that they could take the money out of the bank whenever they needed it. I will underline this information. I also read that Anita decided that she should have her own bank account. Her mother told her to research to find out what she needed to do to start her own savings account. I will underline this information, too. Based on what I've read, I think the main idea of the chapter is: Every month, Anita's parents put money into a savings account at the bank, so Anita decided to open her own account.*
- Write the main idea on the board. Ask students to identify details that support this main idea (rainy-day emergency, research, and so on). Write these details on the board.
- **Check for understanding:** Have students read to the end of page 10. Have them visualize the information on those pages. Discuss what they visualized. Ask students to use their worksheet to add to their drawings as they visualize the information in the book. Point out that they can use their drawings to identify the important details on the pages.

-  Have students reread the chapter titled “Saving Is Smart . . . and Hard,” underlining the important information. Invite them to work with a partner to identify the main idea of the chapter. Have them write the main idea in the margin of their book or on a separate piece of paper. Check individual responses for understanding.
-  Have students read the remainder of the book. Remind them to visualize as they read, and have them continue to put an asterisk or a star next to information where they visualized.
-  Have students make a question mark in their book beside any word they do not understand or cannot pronounce. Encourage them to use the strategies they have learned to read each word and figure out its meaning.

After Reading

- Ask students what words, if any, they marked in their book. Use this opportunity to model how they can read these words using decoding strategies and context clues.

Reflect on the Reading Strategy

- Ask students to explain or show how the strategy of visualizing helped them understand and remember important events in the story.
- **Think-aloud:** *When I read about Anita’s experience walking the dogs out in the wind and rain, I pictured her walking into her house and sadly looking up at her mother. I pictured her hair and clothing soaked completely through and her umbrella torn and bent, hanging by her side. This mental picture helped me to understand how horrible Anita felt and to remember that part of the book.*
- **Independent practice:** Have students complete the visualize worksheet. If time allows, have them share their pictures when finished.

Reflect on the Comprehension Skill


- **Discussion:** Discuss how stopping to review the important details helped students remember the facts and better understand the information. Ask them to use the important details they identified to confirm or refine the main idea of the book.
- Have students reread pages 11 and 12, looking for supporting details about the main idea. Write the details about “A Job Is Lost” on the board (Dad’s company closed; he no longer had a job; a new skateboard didn’t seem important; Anita offered her parents her savings). Ask students how this information supports the main idea (Anita’s dad lost his job, and she wanted to help by offering her savings).
- **Independent practice:** Introduce, explain, and have students complete the [main-idea-and-details worksheet](#). When everyone has finished working independently, review answers aloud.
- **Enduring understanding:** In this book, you learned about a family who uses their savings account as a rainy-day emergency fund. Now that you know this information, how does this make you feel about the importance of saving your money for an emergency?

Build Skills

Phonics: **Y as a vowel**


- Review with students the letters that are vowels (a, e, i, o, u, and sometimes y) and the letters that are consonants (all of the letters in the alphabet that are not vowels). Point out that y is the only letter in the alphabet that can be either a consonant or a vowel, depending on its use within a word. Discuss the fact that all words need at least one vowel sound.
- Write the following words on the board: *my, sky, fly, by, and why*. Read them out loud and ask students to listen for the sound that they all share (the long /i/ sound). Ask students what vowel each word uses to make the long /i/ sound (y).

- Have students turn to page 8. Read the last sentence aloud as students follow along. Point out the word *why*. Explain that the *y* makes the long /i/ sound and that since there are no other vowels in the word, the *y* is making the vowel sound in this word.
- Explain that when *y* is used as a vowel, it can also make the long /e/ sound. Write the following words on the board: *rainy*, *money*, and *funny*. Read them aloud and ask students to listen for the long /e/ sound. Point out that all of these words use the letter *y* to make the long /e/ sound.
- Have students turn to page 5. Read the first sentence aloud as students follow along. Point out the word *worry*. Explain that the *y* in this word makes the long /e/ sound and therefore is a vowel in this word.
- **Check for understanding:** Have students work in pairs to locate all of the words on page 9 that use the letter *y* as a vowel. In the margins of their book, have them identify the sound (long /i/ or long /e/) that each *y* makes (*money*, *eventually*, *they* have the long /e/ sound; *my* has the long /i/ sound). Invite students to share their answers aloud.

 **Independent practice:** Have students continue through the book, working individually to circle all the words that use the letter *y* as a vowel. Have them write whether each letter *y* makes the long /i/ or long /e/ sound. Discuss their answers.

Grammar and Mechanics: Contractions

- Direct students to page 5 and point to the word *we'll*. Review or explain that this word stands for two words. Ask students to use context clues to identify which two words were joined together to make the new word (*we* and *will*). Write both the contraction and the two words on the board. Point out that the letter *o* in *not* is dropped to make the contraction.
- Ask a volunteer to read aloud the first sentence on page 5, substituting *we will* for *we'll* to check if these words make sense. (*Don't worry—we will get home in time for your job.*)
- Review or explain that a *contraction* is a word formed by joining two words and that an *apostrophe* shows where one or more letters have been left out.
- Ask students to turn to page 10 and identify the contraction (*It's*). Ask them to identify which two words were joined together to make the new word (*It* and *is*). Ask students to identify which letter was dropped to make the contraction *here's* (the *i* in *is*).
- Have students turn to page 5. Point to the word *family's*. Have a volunteer read the sentence aloud, substituting *is* for *'s*. (*This was her family is only car.*) Ask students to tell whether the sentence makes sense. Review or explain that an *'s* that shows possession is not a contraction. In this sentence, the *'s* shows possession: the *family's car*. Point out that using context clues helps readers determine whether a word is a possessive or a contraction.

 **Check for understanding:** Have students circle all the contractions in the book and write the two words that each contraction stands for next to the word. Remind them not to circle any words with an *'s* that shows possession. If time allows, discuss their responses.

- **Independent practice:** Introduce, explain, and have students complete the [contractions worksheet](#). If time allows, discuss their responses.

Word Work: Suffixes

- Write the word *rainy* on the board. Ask students what the root word is, and write *rain* next to *rainy*. Explain that *rain* is the noun in the sentence "I can hear the rain." When the *-y* suffix is added to the word *rain*, an adjective is created (*rainy*) as in the sentence "It is a rainy day." Explain that the word *rainy* describes what the day is like.
- Review or explain that a *suffix* is a syllable added to the end of a word to alter or change its meaning. Two examples of suffixes are *-ed* and *-ing*.

- Write the word *walked* on the board. Ask students what the root word is and write *walk* next to *walked*. Explain that the word *walk* is the verb in the sentence “She will walk my dog.” The action (*walk*) is taking place in the present tense. When the *-ed* suffix is added to the verb *walk*, the action becomes past tense (*walked*), such as in the sentence “She walked my dog yesterday.” Point out how the suffix changed the meaning of the word.
- Repeat the above exercise, changing verbs *borrow*, *ask*, and *help* to past-tense verbs by adding the *-ed* suffix (*borrowed*, *asked*, and *helped*).
- Write the words *open*, *worry*, and *laugh* on the board. Have students work in pairs, adding the *-ing* suffix to each word (*opening*, *worrying*, and *laughing*). Discuss how, when the *-ing* suffix changes the word, it either remains a verb or becomes an adjective, depending on how it is used in the sentence.
- **Check for understanding:** Have students turn to page 4 and circle the words with the *-ed* and *-ing* suffixes (*picked*, *asked*, *plopped*; *making*, *grinding*).



Independent practice: Introduce, explain, and have students complete the [suffixes worksheet](#). Discuss their answers aloud after students finish.

Build Fluency

Independent Reading

- Allow students to read their book independently. Additionally, partners can take turns reading parts of the book to each other.

Home Connection

- Give students their book to take home to read with parents, caregivers, siblings, or friends. Have them visualize with someone at home as they read the book.

Extend the Reading

Realistic Writing and Art Connection

Have students write an additional chapter to the book titled “Anita Opens a Savings Account.” Guide them to page 7 and review the necessary steps in opening a savings account. Have them incorporate this information into their description of Anita’s experience with her mother when they open her “rainy-day” account. Encourage students to write using dialogue, just as the book does, and to add illustrations to their work. Invite students to share their completed chapter aloud.

Visit [Writing A-Z](#) for a lesson and leveled materials on narrative writing.

Social Studies Connection

Make an appointment with a savings-and-loan officer at a local bank. Take a trip to the bank with students or invite someone from the bank to visit the classroom, and introduce students to the banker. Encourage them to ask questions about opening their own savings account as well as questions about how their money will grow over time with interest.

Skill Review

Discussion cards covering comprehension skills and strategies not explicitly taught with the book are provided as an extension activity. The following is a list of some ways these cards can be used with students:

- Use as discussion starters for literature circles.
- Have students choose one or more cards and write a response, either as an essay or as a journal entry.
- Distribute before reading the book and have students use one of the questions as a purpose for reading.
- Cut apart and use the cards as game cards with a board game.
- Conduct a class discussion as a review before the book quiz.

Assessment

Monitor students to determine if they can:

- consistently use the strategy of visualizing to comprehend the text during discussion and on a worksheet
- identify the main idea and supporting details to better understand the text in discussion and on a worksheet
- understand the use of *y* as a vowel
- recognize and use contractions during discussion and on a worksheet
- recognize and use suffixes during discussion and on a worksheet

Comprehension Checks

- **Book Quiz**
- **Retelling Rubric**