

Focus Question:

What lesson does Mike learn about saving money?

Book Summary

Text Type: Fiction/Realistic

Have you ever heard the expression, "Money burns a hole in your pocket"? That's true for Mike! In *The Kid Who Couldn't Save*, Mike desperately wants to buy a spy kit, but he's not very good at saving money. Will he be able to change his habits and buy the spy kit? Likeable characters and an engaging storyline will keep students interested in this story while they learn basic concepts about money and compound interest. The book can also be used to teach students how to determine cause-and-effect relationships as well as how to make, revise, and confirm predictions while reading.



Lesson Essentials

Instructional Focus

- ☐ Make, revise, and confirm predictions to understand text
- ☐ Analyze cause-and-effect relationships
- ☐ Determine the purpose of special print in text
- ☐ Recognize and use contractions
- ☐ Identify and use idioms

Materials

- ☐ Book: *The Kid Who Couldn't Save* (copy for each student)
- ☐ Cause and effect, contractions, idioms worksheets
- ☐ Discussion cards
- ☐ Book quiz
- ☐ Retelling rubric

Vocabulary

Boldface vocabulary words also appear in a pre-made lesson for this title on VocabularyA-Z.com.

• Words to Know

Story critical: *compound* (v.), *corral* (v.), *interest* (n.), *objected* (v.), *savings account* (n.), *upgraded* (v.)

Enrichment: *technically* (adv.), *torture* (n.), *variety* (n.)

- **Academic vocabulary:** *already* (adv.), *amount* (n.), *despite* (prep.), *discover* (v.), *enough* (adj.), *without* (prep.)

Guiding the Reading

Before Reading

Build Background

- Place on the board a photograph of a popular toy, and write the price of the toy underneath the picture. Ask students to work with a partner to create a list of ways they could earn enough money to buy that toy. Have volunteers share their answers with the class.
- Now write the amount of money that toy would cost, and show students what would happen if they put that money into a savings account that earned 1 percent interest. Show how that savings account would grow over six months. Ask students if they would rather buy the toy or put their money into a savings account. Invite volunteers to share their answers with the class.

Introduce the Book

- Give students their copy of *The Kid Who Couldn't Save*. 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, 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).

Introduce the Reading Strategy:

Make, revise, and confirm predictions

Explain to students that effective readers make guesses about what is going to happen as they read a story. These guesses are called *predictions*. Emphasize that knowing how to make a prediction is more important than whether the prediction is right, or confirmed. These predictions give readers a purpose while reading. Ask students to use the title and picture on the cover page to make a prediction before reading this book. Invite them to share their predictions with the class, and record these predictions on the board.

Guiding the Reading (cont.)

Introduce the Comprehension Skill:

Cause and effect

- Discuss cause-and-effect relationships. Explain that a *cause* is an action or event that makes something happen and the *effect* is what happens because of, or as a result of, the action or event.
- Explain to students that there can be more than one effect from a cause. Copy the top of the **cause-and-effect worksheet** onto the board, and write *Wants to save money to buy new toy* in the *Cause* box and *Doing chores* in the top *Effect* box. Ask students what else can happen when you want to save money to buy a new toy. Record responses in the *Effect* box. Explain to students that they will be looking for cause-and-effect relationships as they read the book.

Vocabulary

Have students turn to the “Words to Know” box on the copyright page. Discuss each word with students. Then, have students turn to the glossary on page 16. Explain that the glossary provides definitions for the vocabulary words in the book. Point out the use of each content word and academic vocabulary word in the book, and then use each word in a different model sentence. Have students work in groups to create posters for these words. Have them include on each poster the word and its part of speech, the definition, the word in an example sentence, and a picture illustrating the meaning of the word.

Set the Purpose

- Have students read to find out more about the kid who couldn't save. Write the Focus Question on the board. Invite students to look for evidence in the book to support their answer to the question.
- Have students make a small question mark in their book beside any word they do not understand or cannot pronounce. These can be addressed in a future discussion.

During Reading

Text-Dependent Questions

As students read the book, monitor their understanding with the following questions. Encourage students to support their answers by citing evidence from the book.

- *What does Mike's mom mean when she says, “Money burns a hole in your pocket”?* (level 3) page 3
- *How are Mike and his sister different?* (level 2) pages 3–6
- *What is compound interest?* (level 1) page 7
- *What is Mike's problem in the story?* (level 1) page 8
- *Do you think Mike regrets spending his birthday money? Why or why not?* (level 2) pages 11–13

- *Why does Aster share her candy bar with Mike?* (level 1) page 14
- *What could Mike have done differently in the story to be able to buy the spy kit?* (level 3) multiple pages
- *Why did the author write this book?* (level 3) multiple pages

Text Features: Special print

Explain that special print is often added to books to emphasize words. These words are usually printed in italics, boldface print, or are underlined. Point out that, typically, a word in boldface print is a word in the glossary and words that are in italics or underlined have a special meaning. Ask students to find the italicized phrase on page 6 (*twelve candy bars a year*) and ask: *Why is the italicized phrase on page 6 important? What is the author trying to tell you by printing that phrase in italics? How do you read that phrase differently in your mind when it is printed in italics instead of normal print?* Have students discuss the reason why the phrase is in italics and what it could mean for the story. Repeat with the remaining words in italics on page 6 and throughout the story. Remind students to pay attention to special print while they are reading.

Skill Review

- Draw students' attention back to the predictions on the board. Circle any predictions that have been confirmed and draw a line through any predictions that have been disproven. Invite students to work with a partner to create new predictions for the ending of the story. Remind students that making predictions is more important than whether or not their predictions are confirmed.
- Have students work in groups to periodically review the cause-and-effect relationships in the book. Have groups discuss these relationships and how they affect outcomes in the book.
- Model evaluating details to understand cause-and-effect relationships in the book.
Think-aloud: *The book is providing me with information about cause-and-effect relationships with money. One example of a cause-and-effect relationship is how Aster saves her money. Aster puts her money into a savings account, and that money grows because of the interest she earns on it. The cause is putting money into a savings account, and the effect is earning interest on that money. This is one of many cause-and-effect relationships I read about in the book.*
- Model how to complete the cause-and-effect worksheet. Have students identify details from the book and circle them. Then, have students discuss the details with a partner and determine the cause-and-effect relationships in the book.

Guiding the Reading (cont.)

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.

Skill Review

Graphic Organizer: Cause and effect

Review the cause-and-effect worksheet that students completed. Have students share their work in groups. Invite volunteers to share with the rest of the class the cause-and-effect relationships they chose. Invite volunteers to share what they've learned about saving money and compound interest.

Comprehension Extension

Discussion cards covering comprehension skills and strategies not explicitly taught with the book are provided for extension activities.

Response to Focus Question

Have students cite specific evidence from the book to answer the Focus Question. (Answers will vary. Sample: *Mike learns that saving money can be tough to do, but it allows you to earn more money because of compound interest.*)

Comprehension Checks

- **Book quiz**
- **Retelling rubric**

Book Extension Activities

Build Skills

Grammar and Mechanics: Contractions

- Explain to students that a *contraction* is a shortened version of two words. Point out that an apostrophe replaces one or more letters of the second word. Have students find three contractions on page 4 (*that's, it's, can't*). Write these contractions on the board.
- Underline the word *can't*. Have students work with a partner and discuss which words are used to make the word *can't*. Do the same thing with other two contractions on page 4.
- Have students turn to page 3 of the story. Point out the word *Mike's*. Explain that *Mike's* is not a contraction for *Mike is*, but that the apostrophe and *s* are used to show possession. Explain that in this case, *Mike's* means *Mike's mom* and *Mike's dad*, showing that the parents belong to Mike.
- **Check for understanding:** Have students look through the book to locate more contractions. Ask them to share with a partner five contractions they found and confirm that each one is a contraction and not a possessive noun.

- **Independent practice:** Introduce, explain, and have students complete the **contractions worksheet**. If time allows, discuss their answers.

Word Work: Idioms

- Have students turn to page 3. Read the following sentence aloud: "*Money burns a hole in your pocket,*" *Mike's mom liked to say.* Ask students to circle the phrase *money burns a hole in your pocket*.
- Explain to students that this is an example of a type of figurative language called an *idiom*. Idioms are phrases or expressions that mean something different from what the words actually say.
- Ask students to explain what they think the idiom *money burns a hole in your pocket* means. Discuss the meaning of the idiom with students (*you are unable to save money*).
- Discuss with students other familiar idioms, such as *it's raining cats and dogs* and *fish out of water*. Ask them to draw on their personal experiences and background knowledge to determine the meaning of these idioms.
- **Check for understanding:** Have students work in pairs to brainstorm a list of other idioms they have heard. Ask volunteers to share their answers with the class.
- **Independent practice:** Introduce, explain, and have students complete the **idioms worksheet**. If time allows, discuss their answers.

Connections

- See the back of the book for cross-curricular extension ideas.