

Focus Question:

How has money changed over time?

Book Summary

Text Type: Nonfiction/Informational

Have you ever wondered where money comes from or who decides its value? *Money, Money, Money* provides students with an informative look at the development of money. The book can also be used to teach students how to identify main idea and details and use proper nouns correctly.

The books and lesson are available for levels X and Z1.



Lesson Essentials

Instructional Focus

- ☐ Ask and answer questions to understand text
- ☐ Identify main idea and details
- ☐ Describe information provided by graphics
- ☐ Identify and use proper nouns
- ☐ Identify and understand hyphenated compound adjectives

Materials

- ☐ Book—*Money, Money, Money* (copy for each student)
- ☐ Ask and answer questions, main idea and details, proper nouns, hyphenated compound adjectives 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: *barter* (v.), *circulation* (n.), *counterfeit* (n.), *currency* (n.), *denomination* (n.), *mint* (n.)

Enrichment: *bullion* (n.), *coinage* (n.), *dichroic* (adj.), *encoded* (adj.), *fiat money* (n.), *hyperinflation* (n.), *incised* (v.), *intrinsically* (adv.), *malleable* (adj.), *mutilated* (adj.), *oxidizes* (v.), *viable* (adj.)

- **Academic vocabulary:** *amount* (n.), *enough* (adj.), *establish* (v.), *image* (n.), *represent* (v.), *valuable* (adj.)

Guiding the Reading

Before Reading

Build Background

- Ask students what they know about our money system. Have them to generate brainstorm a list of questions they would like to have answered about money. Record these on the board.
- Play a quick, informal version of the Price Is Right. Name some common items and ask students how much they think the items are worth. Ask students how they think items gain a specific monetary value.

Introduce the Book

- Give students their copy of *Money, Money, Money*. 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).
- 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, on the basis of what they see in the table of contents. (Accept all answers that students can justify.)

Introduce the Reading Strategy:

Ask and answer questions

Explain to students that having prior knowledge about a topic, as well as asking and answering questions while reading, can help readers better understand and remember information in a book. Direct students to the "Words to Know" box on the copyright page and model asking questions about the list of words. Introduce and explain the [ask-and-answer-questions worksheet](#). Have students turn to the table of contents on page 3. Review the section titles with students. Next to each section title, have students write on their worksheet at least one question they have about that section while reading.

Guiding the Reading (cont.)

Introduce the Comprehension Skill:

Main idea and details

- Explain to students that all books have a *main idea*, or a general topic that is their subject. The extra information and descriptions that help explain the main idea are the *details* of the book. Explain that sometimes the amount of information about a topic is so large that it is grouped into sections, and each section has its own main idea. Point out to students that the title of a book or section often provides clues about the main idea.
- Have students turn to pages 19 and 20 and discuss with a partner their predictions about the main idea of this section of the text. Invite students to share their predictions and the details that support their reasoning.

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 23. Explain that the glossary provides definitions for the vocabulary words in the book. Point to 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. 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 how money has changed over time. 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 facts would you select to support the idea that people still barter today?* (level 3) page 5
- *How did currency affect bargaining?* (level 3) pages 6 and 7
- *What conclusions can you draw about coins?* (level 3) pages 8 and 9, page 10
- *How would you contrast paper money to coins?* (level 2) multiple pages

- *Why is fiat money intrinsically worthless?* (level 3) page 15
- *How would you describe the sequence of printing U.S. bills since 1879?* (level 3) pages 16 and 17, page 18
- *What would happen if bank accounts didn’t exist?* (level 3) page 19
- *What do you notice about the dangers of credit?* (level 2) pages 20 and 21

Text Features: Graphics

Explain that *graphics*, including charts, graphs, and cutaways, are used to help readers understand what the author is trying to explain. Have students work with a partner to review the chart on pages 12 and 13. Ask students: *How does the chart support the main idea of this section? How is the information organized on the chart? Why did the author include the chart in this section?* Have students review other graphics in the book and discuss in groups which main idea each graphic supports. Invite volunteers to share their thoughts with the class.

Skill Review

- Model for students how you ask and record questions while reading on the ask-and-answer-questions worksheet. Invite volunteers to share their questions with the rest of the class. Discuss with students how their questions help them better understand the book. Remind students to look for the answers to these questions as they read.
- Have students work in groups to periodically review the details they have read and discuss their connection to each section’s main idea as well as the overall main idea of the book. Have groups discuss main idea and details of the text each time they convene.
- Model evaluating details to determine the main idea.

Think-aloud: *The book is providing me with many details about the development of money, including bartering, using currency, the invention of coins and paper money, and invisible money. All of these facts support the main idea that money has changed over thousands of years to adapt to world trade and technology. Still, I will read to the end of the book, examining each detail, to see whether there is a better main idea.*

- Model how to complete the **main-idea-and-details worksheet**. Have students identify details from each section of the book and circle them. Then, have students discuss how those details support the section’s main idea. Have students use each section’s main idea to generate a main idea for the whole 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: Main idea and details

Review the main-idea-and-details worksheet that students completed. Have students share their work in groups. Invite volunteers to share with the rest of the class the main idea and details they generated for each section as well as the main idea for the whole book. Discuss with students the justification for choosing these details and how each section's main idea connects to the main idea of book.

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. Reasons should include details that describe how money has changed over time. Samples: *Money began as the concept of trade to get something that you need or desire. Thousands of years ago, people bartered materials, such as cows and wood. Over time, currency represented specific values for trade. As technology progressed, currency, such as shells, was replaced with coins and eventually paper money. Today, money can be invisible with the use of checks and credit.*)

Comprehension Checks

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

Book Extension Activities

Build Skills

Grammar and Mechanics: Proper nouns

- Review or explain that a *noun* is a word that identifies a *person, place, or thing*. Ask students to turn to page 18 of the book and give examples of nouns from the text.
- Review or explain that a *proper noun* is the name of a specific person, place, or thing (or sometimes a concept). A proper noun always begins with a capital letter. Write examples of proper nouns from page 17 of the book on the board.

- Remind students not to confuse proper nouns with words capitalized at the beginning of a sentence or in the title of a section. Point out instances in the book where capital letters are used but a proper noun is not present.
- **Check for understanding:** Write the following nouns in a column on the board: *culture, continent, person*. Ask volunteers to give examples of proper nouns for each category, and write them on the board.
- **Independent practice:** Introduce, explain, and have students complete the **proper nouns worksheet**. If time allows, discuss their answers.

Word Work: Hyphenated compound adjectives

- Review or explain that *adjectives* are words that describe nouns and pronouns. Adjectives usually tell *which one, how many, or what kind*.
- Write the following sentence on the board: *We saw a full-grown elephant at the zoo*. Have a volunteer come to the board and circle the word that describes the elephant (*full-grown*). Explain that this word is an example of a *hyphenated compound adjective*.
- Point out that the short line between the words is a *hyphen*. Explain that each part of a hyphenated compound adjective alone does not accurately describe the noun. For example, it would not have made sense to describe the elephant as a "full elephant." The words *full* and *grown* together create a hyphenated compound adjective that correctly and more accurately describes the noun.
- **Check for understanding:** Write the following sentence on the board: *Using a credit card can be a time-saving activity for people*. Underline the word *activity*. Have students identify the adjective that describes *activity* and whisper it to a partner (*time-saving*). Ask students to discuss with a partner the reasons each word within the hyphenated compound adjective could not be used alone to describe the noun.
- **Independent practice:** Introduce, explain, and have students complete the **hyphenated-compound-adjectives worksheet**. If time allows, discuss their answers.

Connections

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