

About the Book

Text Type: Fiction/Realistic Page Count: 20 Word Count: 1,776

Book Summary

Tanya and Thad are twins, but they aren't the same about everything. Thad likes to save his money, and Tanya likes to spend hers! Thad is learning to invest in stocks so he can earn more money. Tanya likes the latest clothes and music; she spends her money as fast as she makes it! When Tanya can't wait to buy the latest smartphone, she goes to her brother for a loan. Readers will find out the hard lessons that Tanya learns regarding money management.

About the Lesson

Targeted Reading Strategy

- Connect to prior knowledge

Objectives

- Use the reading strategy of connecting to prior knowledge to understand text
- Analyze cause and effect
- Identify and explain the use of articles
- Understand the use of idioms

Materials

Green text indicates resources available on the website

- Book—*Tanya's Money Problem* (copy for each student)
- Chalkboard or dry erase board
- Cause and effect, connect to prior knowledge, idioms 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

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

- Content words:

Story critical: **budget** (n.), **debt** (n.), **incomes** (n.), **interest** (n.), **loan** (v.), **terms** (n.)

Enrichment: **deposits** (v.), **dividends** (n.), **investments** (n.), **savings account** (n.), **stock** (n.), **value** (n.)

Before Reading

Build Background

- Ask students whether they have chores at home or whether they have an allowance. Ask if any students earn money in other ways. Discuss and review what students do with their money—for example, spend it right away or put it in a savings account.
- For those students who have a savings account, ask them to share their experience with the group. Have them explain the process of going to the bank, opening the account, how to make a deposit or a withdrawal, and so on.

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).

Introduce the Reading Strategy: **Connect to prior knowledge**

- Explain to students that good readers often connect what they are reading to something they already know, have read, or have seen somewhere before. These connections are often called "Text-to-Self," "Text-to-Text," and "Text-to-World" connections. Explain that connecting prior knowledge about a topic to what they are reading will help them to remember and understand the book.
- Model using the illustrations and title as a way to make connections with prior knowledge and experience.
Think-aloud: The title of the story helped me to know right away that a character in the story (Tanya) is going to have money troubles. I hear a lot about people having money troubles now—in the news, on the radio, and so on. I made a "text-to-world" connection to that idea. The illustrations on the first two pages of the book show two kids shopping, so I'm thinking that they like to shop and spend money. That reminds me of when I was a teenager and would go to the mall with my friends. It was always so exciting! This is an example of how I made a "text-to-self" connection to the book. I'll have to read to see if there are any more connections I can make to the characters or events in the book.
- Have students preview the rest of the book, looking at the illustrations, cover, and table of contents. Ask them to share any connections they make.
- As students read, encourage them to use other reading strategies in addition to the targeted strategy presented in this section.

Introduce the Comprehension Skill: **Cause and effect**

- Review or explain that a *cause* is an event that makes something happen, and the *effect* is what happens because of, or as a result of, the event. Create a two-column chart on the board with the headings *Cause* and *Effect*. Write the following sentence on the board under the *Cause* heading: *I do my homework.*
- Model identifying a series of cause-and-effect relationships.
Think-aloud: If I do my homework, then I will be prepared for class and know what I am doing. If I am prepared for class, then I will probably get good grades.
- Retell the series of cause-and-effect relationships about doing homework. Ask students to identify the causes and effects. Record these on the chart on the board.
- When you have finished, point out how each cause-and-effect relationship led to another cause-and-effect relationship.

Introduce the Vocabulary

- Point out the glossary at the back of the book. Review or explain that a glossary and a dictionary contain lists of words and their definitions. Discuss how many of these words have to do with banking, making, saving, and spending money—a topic called *economics*. Explain to students that they will be learning more about economics through the story of Tanya and her brother, Thad.
- Remind students of the strategies they can use to work out words they don't know. For example, they can use what they know about letter and sound correspondence to figure out the word. They can look for base words, prefixes, and suffixes. They can use the context to work out meanings of unfamiliar words.


- Model how to apply word-attack strategies. Point out a word in bold, such as the word *stock* on page 6. Model how they can use prior knowledge or the context of the sentence to figure out the meaning of the word. Point out that authors will often give the definition of an unfamiliar word in the sentence or sentences following the word, as on page 6. Have students follow along as you read the sentence and the sentence right after it.
- Have students check the glossary to confirm the meaning of the word.

Set the Purpose

- Have students read to find out more about Tanya's money problems. Remind them to stop after every few pages to make a connection to the story.

During Reading

Student Reading

- **Guide the reading:** Have students read from page 3 to the end of page 5. Encourage those who finish early to go back and reread.
 - Model making connections to prior knowledge.
Think-aloud: On page 6, I made a "text-to-self" connection to Tanya and her brother. Even though my sister and I are very close in age, we are very different, as Tanya and Thad are. This part of the book seemed very real to me because of that.
 - Invite students to share their connections so far. Ask them to identify which of the three types of connection they made ("text-to-self," "text-to-text," or "text-to-world").
 - Draw a three-column chart on the board, and label the columns *Text-to-Self*, *Text-to-Text*, and *Text-to-World*. Record some of their responses in the columns on the board. If no examples are given for one of the columns, model and record an example.
 - **Check for understanding:** Have students read to the end of page 10. Continue to record their connections in the appropriate columns on the chart on the board.
 - Ask students to identify what causes Tanya to ask her brother for a loan (she wants a smartphone now; she doesn't want to wait).
 - Introduce and explain the [cause-and-effect worksheet](#). Point out that it looks exactly like the chart you created on the board. Have students record "Tanya wants phone now" on the *Cause* side of their worksheet and "asks Thad for a loan" on the *Effect* side of their worksheet.
 - **Check for understanding:** Have students read to page 14. Ask them to explain the effect of Tanya's not paying Thad the full payment (she will have to pay Thad more next week plus pay a late fee). Have them explain the reason Thad charges her more (she agreed to his terms; she is a high risk). Have students use this information to record a cause-and-effect relationship on their worksheet. Invite them to share their responses.
 - Have students read the remainder of the book. Encourage them to continue to make connections and look for cause-and-effect relationships as they read the rest of the story. Remind them to continue thinking about the important events of the story as they read.
-  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

- Reinforce with students how thinking about what they already know about the topic of a book helps them understand and remember what they read and keeps them actively engaged with the text.



- **Think-aloud:** On pages 17 and 18, I read about Tanya asking her dad for help and getting frustrated with him for not taking her side. That reminded me of a time when I was a child and someone wouldn't take my side. In the end, I realized this person was trying to help me make my own decision and learn from the issue.
- **Independent practice:** Introduce, explain, and have students complete the **connect to prior knowledge worksheet**. Encourage them to record at least one response in each column.

Reflect on the Comprehension Skill

- **Discussion:** Review with students the cause-and-effect relationships listed on their worksheet. Ask them to explain or show how the strategy of identifying cause-and-effect relationships helped them understand the story.
- **Independent practice:** Have students complete the cause-and-effect worksheet. Have them fill the last set of boxes with their own ending to the story. If time allows, discuss their responses, including which of the three choices they think Tanya should take (*Cause*), and what will happen as a result of that choice (*Effect*).
- Help students infer how the effect of one event leads to the cause of the next.
- **Enduring understanding:** In this story, a girl gets herself into trouble with her spending habits and relies on a loan from her brother. Now that you have learned what happened to Tanya, what things need to be considered the next time you want something that you can't afford?

Build Skills

Grammar and Mechanics: Articles

- Write the following sentences on the board: *Thad is a good student and works hard. Tanya, on the other hand, is an average student.* Circle the word *a* in the first sentence and the word *an* in the second sentence. Explain to students that these two short words are called *articles* and that they are used to tell about nouns in general, such as *a dog* or *an apple*. Tell students that the word *the* is another article and that it is used to tell about one specific noun, such as *the dog* or *the apple*.
- Return to the sentence on the board and underline the phrase *an average student*. Explain that when a noun starts with a vowel sound (*average*), the article *an* is used.
-  **Check for understanding:** Have students turn to page 4 and circle all articles on the page. Ask volunteers to explain the use of each article.
-  **Independent practice:** Assign student pairs to various pages of the book. Have them circle the articles and discuss the use of each one (for example, *the* is used in front of *table* because it is labeling a specific table in the kids' house).

Word Work: Idioms

- Have students turn to page 3. Read the following sentence aloud: *Tanya, on the other hand, is an average student who does just enough to get by.*
- Ask students to circle the phrases *on the other hand* and *just enough to get by*. Explain to students that these are examples of a type of figurative language called *idioms*. Idioms are phrases or expressions that mean something different from what the words actually say. An idiom is usually understandable to a particular group of people or language speakers (for example, *on the other hand* means "in contrast" or "opposite"). Authors use idioms to make their writing more vivid, humorous, and enjoyable.
- Brainstorm other idioms that students have heard of before. To start the discussion, ask students what they know about the phrases *it's raining cats and dogs* and *saved by the bell*. Ask them to draw upon their personal experiences and background knowledge to discuss these idioms and any others they can think of. Ask: *Have you heard anyone in your family use idioms when speaking? Which idioms do you use? Have you heard idioms used in television programs or*

movies? Discuss how some idioms are passed down through generations, but others are more recent or modern (for example, *messing with Tanya's head* on page 10).

- Have students turn to page 8. Have them locate the idiom (*money burns a hole in her pocket*). Ask students to explain the meaning of this expression.
- **Check for understanding:** Ask students to work with a partner to find and circle all the idioms in the story. Have them pick their favorite one and draw a literal representation of it. On the inside back cover, have them write what the idiom really means. Have students share their drawings, and have others guess which idiom the illustration represents.
- **Independent practice:** Introduce, explain, and have students complete the [idioms worksheet](#). Discuss their answers aloud after they are finished.

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 discuss connections they made to the story with someone at home.

Extend the Reading

Realistic Fiction Writing Connection

Have students reread page 19 and write an ending to Tanya's story. Ask: *How will she solve her money problem? How will she pay her brother back? Will she take one of her father's three choices or come up with a solution of her own?*

Visit WritingA-Z.com for a lesson and leveled materials on realistic fiction writing.

Math/Economics Connection

Ask students to return to page 12 and study Thad's original chart for Tanya's payment plan. Remind students that this original plan would have cost Tanya \$220 to pay off the loan. Next, have students turn to page 15, and ask them to study the new chart, with Tanya's late payment penalties. Assist students in calculating how much Tanya will now have to pay altogether, assuming she can make all the new payments.

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 making connections to prior knowledge to comprehend the text during discussion and on a worksheet
- identify cause-and-effect relationships in the text during discussion and on a worksheet
- recognize articles and their use in the text in discussion and on a worksheet
- accurately identify idioms and understand their use during discussion and on a worksheet

Comprehension Checks

- [Book Quiz](#)
- [Retelling Rubric](#)