

Name \_\_\_\_\_ Date \_\_\_\_\_

**Instructions:** Read each question carefully and choose the best answer.

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| <p><b>1. What is Mike's problem in this story?</b></p> <ul style="list-style-type: none"> <li>Ⓐ He has to complete difficult chores to earn money.</li> <li>Ⓑ He has to borrow money from his little sister, Aster.</li> <li>Ⓒ He has too much money and can't spend it all.</li> <li>Ⓓ He doesn't have enough money to buy a spy kit.</li> </ul> <p><b>2. What happens after Mike decides to save his money?</b></p> <ul style="list-style-type: none"> <li>Ⓐ He spends it all in three weeks.</li> <li>Ⓑ He opens up a savings account to earn interest.</li> <li>Ⓒ He buys a new toy from his friend, Derek.</li> <li>Ⓓ He asks Aster to give him advice on how to save.</li> </ul> | <p><b>3. How are Mike and Aster different?</b></p> <ul style="list-style-type: none"> <li>Ⓐ Aster is mean to her brother while Mike is nice to his sister.</li> <li>Ⓑ Aster wants to buy a spy kit while Mike wants to buy popcorn.</li> <li>Ⓒ Aster saves her money while Mike spends his money.</li> <li>Ⓓ Aster saves her money in a piggy bank while Mike saves his money at the bank.</li> </ul> |
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4. Which of the following sentences is an example of the author educating the reader about interest?
  - Ⓐ *Aster smiled sweetly—sweeter still because her two front teeth were missing.*
  - Ⓑ *It meant his kid sister was earning interest on both her money and the interest the bank paid her.*
  - Ⓒ *It was Saturday, and Derek's dad took them to the video arcade.*
  - Ⓓ *After that, Mike felt pretty down in the dumps. He moped around the house for days.*
5. What does it mean when you **upgrade**?
  - Ⓐ express disapproval or disagreement
  - Ⓑ choose something better or of higher quality
  - Ⓒ gather together for a purpose
  - Ⓓ earn or pay interest on a sum of money
6. What conclusion does Mike draw about his ability to save money?
  - Ⓐ He decides that Aster should teach him how to save his money.
  - Ⓑ He thinks that using a piggy bank is better than a savings account.
  - Ⓒ He learns that he is a pro at saving money.
  - Ⓓ He doesn't think saving money is his "thing."
7. What causes Mike to want to save seventy-five dollars?
  - Ⓐ He wants to buy his favorite video game.
  - Ⓑ He wants to buy movie tickets and popcorn.
  - Ⓒ He wants to buy an iPad.
  - Ⓓ He wants to buy a spy kit.
8. Which word best describes Mike?
  - Ⓐ spender
  - Ⓑ saver
  - Ⓒ bully
  - Ⓓ friendly

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9. What causes Mike to feel sad and mope around the house?
- Ⓐ He gets into a fight with his best friend, Derek.
  - Ⓑ His parents make him do hard chores to earn money.
  - Ⓒ He spends all his money and can't afford the spy kit.
  - Ⓓ His sister won't share her chocolate bar with him.

10. Which of the following means *an arrangement with a bank in which a person deposits money that often earns interest before being withdrawn*?
- Ⓐ compound interest
  - Ⓑ piggy bank
  - Ⓒ savings account
  - Ⓓ credit cards

11. **Extended Response:** How would this story be different if Aster were the main character and wanted to buy the spy kit?

12. **Extended Response:** If this story continued, what would happen next? How would Mike find his "thing"?

## Quick Check Answer Sheet

## The Kid Who Couldn't Save

Main Comprehension Skill: Cause and Effect

1. Ⓓ *Problem and Solution*
2. Ⓐ *Sequence Events*
3. Ⓒ *Compare and Contrast*
4. Ⓑ *Author's Purpose*
5. Ⓑ *Vocabulary*
6. Ⓓ *Make Inferences / Draw Conclusions*
7. Ⓓ *Cause and Effect*
8. Ⓐ *Analyze Character*
9. Ⓒ *Cause and Effect*
10. Ⓒ *Vocabulary*
11. Answers will vary but should include that Aster would have been easily able to save her money and buy the spy kit because she likes to save money and earns compound interest in her savings account.
12. Answers will vary but should include ideas about how Mike could earn money since he has trouble with saving. Examples include starting his own small business (lemonade stand, paper route, and so on), doing chores for friends and neighbors, or selling his old toys to make money to buy a new one.