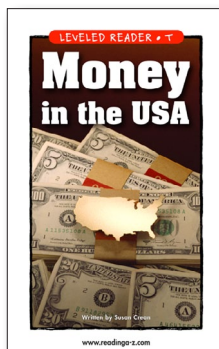


## Lesson Plan

## Money in the USA



### About the Book

Text Type: Nonfiction/Informational Page Count: 20 Word Count: 1,319

#### Book Summary

*Money in the USA* answers many questions about how money is made in the United States and how it is distributed across the country. The history and symbolism of our coins and bills, counterfeiting and how the U.S. Treasury combats it, design changes over the years, and recycling money are all discussed. Rich photographs, charts, and illustrations support the text.

### About the Lesson

#### Targeted Reading Strategy

- Summarize

#### Objectives

- Identify the main idea and supporting details
- Use the reading strategy of summarizing to understand the text
- Understand the use of adverbs
- Understand the use of the prefix *re-*

#### Materials

- Book—*Money in the USA* (copy for each student)
- Chalkboard or dry erase board
- Main idea and details, adverbs, prefix *re-* 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: *counterfeiters* (n.), *currency* (n.), *denomination* (n.), *Federal Reserve* (n.), *legal tender* (n.), *precious metals* (n.)

Enrichment: *face value* (n.), *mutilated* (adj.), *numismatic* (adj.)

### Before Reading

#### Build Background

- Distribute a one-dollar bill to each student in the group. Ask them to examine it carefully, looking for details and characteristics of the bill.
- Ask students to share what they know about how money is made and designed. Make a list of questions on the board that students have about money.

#### 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 and what it might be about.
- Show students the title page. Discuss the information on the page (title of book, author's name).

## Lesson Plan *(continued)*

## Money in the USA

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

- Ask students to skim through the text and notice where the subtitles, or sections, begin. Explain to students that when a book or text is large, the author groups the information into smaller sections. Each section has its own main idea.
- Read the first section, “Making Money,” aloud to students. Model identifying the main idea and details from the chapter.  
*Think-aloud: Many sentences in the section mention something about how each country, including the United States, makes its own currency, or money. I will underline this information. The sentences also mention how U.S. money has certain designs that make it look different from the money in other countries. I will underline this information. Based on what I’ve read, I think the main idea of the section is: The United States makes its own money with a specific design.*
- Write the main idea on the board. Ask students to identify details from the book that support this main idea (we use a dollars-and-cents system, money is made by the U.S. Mint and the Bureau of Engraving and Printing, all our money features portraits of important people in U.S. history, and so on). Write these details on the board.

### Introduce the Reading Strategy: **Summarize**

- Explain to students that when a book is divided into sections, it is helpful to stop and reflect on the most important information in that section of text and summarize it. Explain that a summary includes the main idea and one or two supporting details. It often answers the questions *who*, *what*, *when*, *where*, and *why*. Bolded vocabulary words are also clues to the main idea or important details.
- Model summarizing the text from the first section using the main idea and details from the section.  
*Think-aloud: To summarize this first section, I’m going to think about which information seems most important to remember. I think about the title of the section, the bolded words currency and Federal Reserve, and other words or phrases that seem important to me from each paragraph: dollars and cents, U.S. Mint, Bureau of Engraving and Printing, symbolic, and history. I also identify the main idea from these important details. Now I can organize these words and phrases into a few sentences to summarize this section. When I look at the main idea and details on the board, a summary of this section might be: The United States makes its own money with a specific design. The designs of our dollars and cents are symbolic of our history and our values. The money is issued by a part of our government called the Federal Reserve and made at the U.S. Mint and Bureau of Engraving and Printing.*
- Write this summary on the board. Have students identify the main idea and details within the summary. Point out to students that you used important words from the text but created the summary in your own words.
- As students read, encourage them to use other reading strategies in addition to the targeted strategy presented in this section.

### Introduce the Vocabulary


- Write each of the content vocabulary words found in the glossary on a separate piece of paper. Place the papers around the room. Divide students into small groups. Have the groups rotate to each word to discuss and write what they know about the word’s meaning. After the groups have rotated to each word, discuss as a class what each group wrote. Create a class definition for each word based on the discussion.
- Ask students to turn to the glossary on page 20, and review with them that the glossary contains a list of important (and perhaps unfamiliar) words from the text, a short definition of each word, and the page number on which it can be found. Remind students that these are the words they will find bolded in the text.

## Lesson Plan *(continued)*

## Money in the USA

- Ask students to point to the word *currency* in the glossary. Ask a volunteer to read the definition and page number. Ask students to turn to page 5 and read the sentence in which the word occurs. Ask them if the definition in the glossary helped them to either understand the word or confirm what they thought it meant. Compare the glossary definition to students' definition for the word.
- Return to the glossary and continue reading the words and definitions. Compare each glossary definition to students' definition.

### Set the Purpose

 Review the list of questions generated during the "Build Background" discussion. Have students read the book to find out more about U.S. money and to find answers to the list of questions. Remind them to underline important information in each section as they read.

### During Reading


#### Student Reading

- **Guide the reading:** Have students read from page 7 to the end of page 9. Encourage those who finish before others to reread the text, mark important words or phrases, and check bolded words in the glossary. Remind students to also study the photos and read any captions. When all students are ready, discuss the important words they identified.
- Model identifying the main idea and details for the section titled "Banking and Mint Marks." *Think-aloud: When I read this section, I noticed that there are five paragraphs in it, and I highlighted words from each paragraph that seemed important to me. In the beginning of the section, I underlined Federal Reserve, private banks, and checking accounts. These first two paragraphs discuss where money is sent after it is made. I also underlined U.S. Mint, mint mark, and regional seal in the middle and end of the section. These sentences discuss where the money is made. Based on what I've read, I think the main idea of the section is: Money is made at, and goes to, specific places.*
- Write the main idea on the board. Ask students to identify details that support this main idea (money is sent to twelve Federal Reserve banks across the country, private banks have accounts with Federal Reserve banks, the U.S. Mint produces coins and the Bureau of Engraving and Printing produces notes, and so on).
- Review how to create a summary from the main idea and details. Refer back to the summary created during the "Introduce the Reading Strategy" section. Discuss and create the summary as a class and write it on the board. (Money is made at, and goes to, specific places. Money in the United States has special marks to show where it came from. Coins get a "mint mark" showing which mint made the coin, and bills have a special code to show which Federal Reserve bank it came from. The money is sent to a Federal Reserve bank. When private banks need money, they take money out of their account with the Federal Reserve bank.)
- **Check for understanding:** Have students read from page 10 to the end of page 13. Invite them to share which words they underlined in the section. Point out to students that this section is longer, with eight paragraphs. Ask the following question: *Do you think there is important information in every paragraph?* (Yes, the author probably would not have included it otherwise). Ask students to share the important details they underlined in the section. Have them work with a partner to identify the main idea from these details. (The design and make of money has changed over time.) Discuss their responses as a class and write a main idea on the board.
- Review the details that support the main idea. Ask students whether they should include all the details in the summary. (No, because summaries should be short, and we can decide either to combine or shorten sentences to include only the most important information.)
- Have students work with a partner to use the main idea statement and their underlined words to write a summary of the section on a separate piece of paper. Have pairs share what they wrote.

## Lesson Plan *(continued)*

## Money in the USA

- Ask students to read the remainder of the book. Remind them to underline important words from each section.

 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 Comprehension Skill


- **Discussion:** Discuss how stopping to reflect on the important words, phrases, and details in each section helped students to remember and understand the information.
- Invite students to share the words they underlined from the “Recycling Money, Collecting Money” and “Standardizing Money” sections. Make two separate lists of these words on the chalkboard. Ask students to check and make sure they have underlined at least one word from each paragraph of these two sections.
- **Independent practice:** Divide the group in half and assign a section to each group. Have students work individually to develop a main idea sentence using the words from the list and the section. Have them write their main idea sentence and supporting details on the top half of their [main-idea-and-details worksheet](#).

### Reflect on the Reading Strategy

- Review with students how you combined the main idea and details from the section “Banking and Mint Marks” to develop a summary for that section.
- **Independent practice:** Have students write a summary for their assigned section, using the information on their main-idea-and-details worksheet. If time allows, share and discuss their summaries.
- **Enduring understanding:** In this book, you learned about the history and process of making and issuing money in the United States. Now that you know this information, what kinds of changes might continue to occur with U.S. currency, and why?

### Build Skills

#### Grammar and Mechanics: **Adverbs**

- Ask students to turn to page 12 and read the second sentence in the second paragraph: *Congress occasionally directs the U.S. Mint to create newly designed editions of coins.* Point to the word *directs* and ask students what part of speech this word is (*verb*).
  - Ask students to refer to the sentence to tell you how often Congress directs the U.S. Mint (*occasionally*).
  - Remind or explain to students that this word is called an *adverb*. Adverbs are describing words, but unlike adjectives that describe nouns, adverbs *can describe verbs, adjectives, or other adverbs*. Tell students that many adverbs have the *-ly* or *-ily* suffix added to a root word. Show students that in this sentence, *occasional* is the root word, and the suffix *-ly* has been added to it.
-  **Check for understanding:** Have students locate another adverb with the *-ly* or *-ily* suffix on page 12 (*newly*). Ask them to highlight the adverb, draw a line between the root word and the suffix, and underline word that it describes.
- **Independent practice:** Introduce, explain, and have students complete the [adverbs worksheet](#). If time allows, discuss their answers.

## Lesson Plan *(continued)*

## Money in the USA

### Word Work: Prefix **re-**

- Write the word *write* on the board. Ask students to explain the meaning of the word. Write the word *rewrite* on the board. Ask students to explain how the meaning of the word changed.
- Explain that the prefix *re-* means *again*. Invite students to share words they know that begin with this prefix. Write these words on the board.
- Have students turn to page 12 in their book. Have them locate the word *redesign* in the first sentence. Ask students to identify the root word and its meaning (*design*, to create). Have them explain the meaning of the word *redesign* (to create again). Have students use this meaning in the context of the sentence.



**Check for understanding:** Have students turn to page 14 in their book. Have them circle the words with the prefix *re-* and underline the root word. Have them use the meaning of the root word to write the meaning of each circled word on a separate piece of paper.

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

### Build Fluency

#### Independent Reading

- Invite students to read their book independently. Additionally, invite partners to 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 students demonstrate to someone at home how they summarized each section of the book.

### Extend the Reading

#### Writing and Art Connection

Discuss the types of designs on U.S. currency. Have students review the photo on page 11, making sure to read all of the feature labels. Then ask them to design a new dollar bill. Have them write a paragraph explaining their redesign, such as who or what is portrayed on the bill and why.

#### Social Studies Connection

Ask students to study the photo and caption of the quarter on page 12. Discuss with students the meaning of the symbols on the California quarter, and why they were incorporated into the design. If you live in a different state, discuss the state's quarter and the symbols included. If your state has not been honored yet, discuss with students which symbols they think best represent their home state. If you live in a country other than the United States, discuss the symbols included on your nation's currency.

#### 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.
- Conduct a class discussion as a review before the book quiz.

Lesson Plan *(continued)*

## Money in the USA

**Assessment**

**Monitor students to determine if they can:**

- identify the main idea and details to better understand the text through discussion and on a worksheet
- accurately combine main idea and detail statements into a summary in their own words during discussion
- correctly identify, form, and use adverbs during discussion and on a worksheet
- correctly identify and use words with the prefix *re-* during discussion and on a worksheet

**Comprehension Checks**

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