

About the Book

Text Type: Fiction/Realistic Page Count: 16 Word Count: 526

Book Summary

Brad never has enough money, even though he earns an allowance every week. When he complains, his parents tell him that he can earn more money if he does more work, but Brad doesn't want to do more work! Brad and his parents arrive at a solution: Brad needs to make a weekly budget. This realistic fiction story, with clear cross-curricular implications in math, presents opportunities to teach early readers to identify problem and solution in a story and simple sentences.

About the Lesson

Targeted Reading Strategy

- Connect to prior knowledge

Objectives

- Connect to prior knowledge to understand text
- Determine problem and solution
- Identify consonant *dg* digraph
- Identify and analyze simple sentences
- Arrange words in alphabetical order

Materials

Green text indicates resources are available on the website.

- Book—*Brad Needs a Budget* (copy for each student)
- Chalkboard or dry-erase board
- Problem and solution, simple sentences, alphabetical order worksheets
- Discussion cards



Indicates an opportunity for students to mark in the book. (All activities may be demonstrated by projecting the book on an interactive whiteboard or completed with paper and pencil if the 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: *allowance* (n.), *budget* (n.), *charity* (n.), *expenses* (n.), *expensive* (adj.), *raise* (n.), *savings* (n.)

Enrichment: *console* (v.), *earned* (v.)

Before Reading

Build Background

- Write the word *allowance* on the board. Ask students to raise their hand if they receive an allowance. Invite a volunteer to explain the concept of an allowance to the rest of the class.
- Have students share how they would spend an allowance, whether they actually receive one or not. Record on the board a list of items an allowance can buy.
- Ask students to think about whether they have enough money to buy everything they need and wish to have. Have students share with a partner what they would do if they didn't have enough money for their spending needs. Discuss with students if they think their parents always have enough money for everything they need or want. Explain to students that in this story, a character learns a strategy for fixing his money problems.

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, 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**

- Remind students that engaged readers make connections between what they already know and new information they read. Explain to students that they are more likely to understand and remember what they are reading if they already know something about the topic.
- Preview the cover and the table of contents. Explain to students that both of these pages deliver clues about the information in the story and can help the reader start thinking about the knowledge they already have related to that information.
- Model how to connect to prior knowledge.
Think-aloud: The picture on the cover shows a boy shaking his piggy bank, with a worried look on his face. The title tells me that Brad needs something, and in connection with the picture, I believe Brad needs something that has to do with money. This information makes me think of my own experience with money, my prior knowledge. When I was a kid, my parents gave me a small allowance. I always had so many ideas on how to use it. I wanted to buy candy, and video games, and toys, and books. Usually, I did not have enough money to buy everything I wanted. I wonder if Brad doesn't have enough money and that's why his piggy bank is empty and his face is upset. Maybe a budget, whatever that is, will help Brad with his problem. My prior knowledge helps me to understand how the character feels and gives me an idea what this story will be about.
- Review the discussion the class had earlier about allowances. Point out that this is some prior knowledge the students have about the topic of the story. Ask students to share with a partner what else they already know about money. Draw a word web on the board with the word *money* in the central circle. Call on partners and have them share some of their prior knowledge about money. Record this information on the board using phrases or simple sentences.
- Have students discuss with a partner how they can connect prior knowledge, as represented on the board, with information from the title, cover page, and table of contents.
- As students read, encourage them to use other reading strategies in addition to the targeted strategy presented in this section.

Introduce the Comprehension Skill: **Problem and solution**

- Write the words *Problem* and *Solution* on the board. Review or explain that in most stories, a character is faced with a problem that needs to be solved. A *problem* is a difficulty facing the character that needs to be understood and solved, and a *solution* is an act or process of working through a problem and resolving it.
- Draw a T-chart on the board, and label the left side *Problem* and the right side *Solution*. Write the following sentence under the *Problem* heading: *My friend is sad but I don't know why.*
- Model determining possible solutions for a problem.
Think-aloud: A problem is a difficulty a person faces. In a story, a problem is a difficulty a character faces. In the problem on the board, my friend is sad, and I don't know why. When my friends are sad, I am sad, so that is a difficulty I face. How could I solve it? I could try to cheer up my friend by acting silly. I could ask my friend why she is sad. I could also wait until my friend feels better and wants to talk about why she is sad. These are all possible solutions to the problem. Usually there is more than one solution to a problem, and we choose the solution we think is best.
- Fill in the right side of the T-chart with solutions from the Think-aloud. Have students draw their own problem-and-solution T-chart on a separate sheet of paper.

Lesson Plan *(continued)*

Brad Needs a Budget

- Write the following sentence on the board under the *Problem* heading: *I don't have enough money to go to the movies with my friends.* Have students write this problem on the T-chart on their sheet of paper. Ask students to discuss with a partner a few possible solutions to this problem and record them on their T-chart. Invite volunteers to share and record their solutions on the T-chart on the board under the *Solution* heading.

Introduce the Vocabulary

- Introduce the story-critical vocabulary words listed in the vocabulary section of this lesson.
- Turn to the glossary on page 16. Read the words and discuss their meanings aloud.
- Review the correct pronunciation for the multisyllabic words *allowance*, *charity*, and *expenses*.
- Have students take a separate sheet of paper and draw lines so that the paper is composed of four rectangles. Have students write the word *allowance* in the first rectangle.
- In the second rectangle, have students write a definition for the word *allowance*, on the basis of the glossary but written in their own words. In the third rectangle, have students write a sentence that properly incorporates the word *allowance*. In the final rectangle, have students draw a picture that represents the word.
- Repeat this activity with the other story-critical vocabulary words.
- Remind students of the strategies they can use to sound 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 words within words, and prefixes and suffixes. They can use the context to work out the meanings of unfamiliar words.


Set the Purpose

- Have students read to find out what a budget is and why Brad needs one. Remind students to connect their prior knowledge with new information they learn as they read.


During Reading

Student Reading

- **Guide the reading:** Have students read from page 3 to the end of page 7. Encourage those who finish early to go back and reread.
- **Model making connections using prior knowledge.**
Think-aloud: *Brad's problem with money reminded me of how my sisters and I were always saving and getting money however we could. When I read on page 5 about the chores Brad did to earn money, I remembered how I earned a nickel for chores around my house, like taking out the trash, making my bed, and setting the table. When I read on page 7 that Brad felt as though he never had enough money, I remembered how disappointed I felt when I couldn't buy the book I wanted, or do something my friends were doing, because I didn't have any money. By connecting Brad's activities in the story with my own prior knowledge, I better understood Brad's thoughts and feelings. I also understood his problem and why he wanted a solution.*
- Have students work in groups to record on a separate sheet of paper everything they have learned about Brad. Encourage them to use a word web with *Brad* at the center. Ask groups to discuss any connections they can make between Brad and their own experiences.
- Review the problem-and-solution T-chart on the board. Erase the previous problems and solutions from the T-chart, and explain to students that they are now going to determine the problem in this story.
- Have students work in groups to talk about the difficulty that Brad faces. Call on each group to share. Guide students to a consensus that the problem in the book is *Brad never has enough money for what he wants to buy.*

 **Check for understanding:** Have students read pages 8 through 11. Have students put an asterisk or a star beside information they read in the story that they can connect to prior knowledge. Invite volunteers to share with the class connections they made between prior knowledge and the story.

- Have students discuss with a partner how Brad is solving his problem. Invite volunteers to share, and record the solution on the board.
- Have students share with their partner the solutions they would have used to solve the problem.
- Have students read the remainder of the book. Remind them to think about how the story connects to their life as they read. Encourage students to continue marking information that connects to prior knowledge with an asterisk.

 Have students make a small 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

- Have students look through their books for the asterisks and review how they connected prior knowledge with those sections of the story. Ask students to share examples of how connecting what they read with prior knowledge helped them understand, enjoy, or remember the story. Reinforce the idea that connecting to prior knowledge helps students better understand and remember what they are reading.
- **Think-aloud:** *On page 14, I read that Brad gave his charity money to the animal shelter, and it made him feel good to help creatures in need. That part of the story made me think of my own life, because I also give money to help others. When I read that he felt happy helping others, it made me think how happy I am to give my money to children who are in need and hungry. Connecting to my prior knowledge allowed me to understand why Brad wanted to use some of his money for charity and to realize why it is important to budget our money—so we can have enough to take care of ourselves and others.*
- Ask students to write on a separate sheet of paper three examples of how they connected to prior knowledge while they read.

Reflect on the Comprehension Skill

- **Discussion:** Review with students the problem and solution in the story. Invite volunteers to share if they would have solved the problem differently. Record some of these alternate solutions on the board. Lead a discussion on how these solutions compare and contrast with the one in the book.
- **Independent practice:** Introduce, explain, and have students complete the [problem-and-solution worksheet](#). If time allows, discuss their answers.
- **Enduring understanding:** In this book, you discovered one way to deal with money troubles—by making a budget. Now that you know how a budget works, do you think you could use a budget? Why or why not?

Build Skills

Phonics: Consonant *dg* digraph

- Write the word *budget* on the board. Have students find the word on page 8 and read a sentence in which it is found. Say the word *budget* aloud, emphasizing the medial /j/ sound.

- Ask students what sound they hear in the middle of the word (/j/ sound). Circle the letters *dg*. Explain that when these two consonants are joined together, they create a certain sound. They are a consonant digraph. Point out that when a word contains the /j/ sound in the middle, it often uses the consonant digraph *dg* rather than the letter *j*.
- Write the words *ridge* and *ride* on the board, and read them aloud with students. Ask students to discuss with a partner the difference between the sounds of the words. Emphasize that when you add the letter *g* to the letter *d*, it creates a new sound.
- **Check for understanding:** Write the following words on the board: *badge*, *judge*, *edge*, *ridge*, *wedge*, *dodge*, and *grudge*. Remind students that the letters *dg* create the /j/ sound. Point to each word, and have students read it aloud.
- **Independent practice:** Have students choose four words from the list on the board and write them down on a separate sheet of paper, while saying the /j/ sound. Then have students write these words in sentences and read them to a partner.

Grammar and Mechanics: Simple sentences

- Write the following phrase on the board: *makes a budget*. Read the phrase aloud, and ask students if it is a sentence. Explain that the phrase is not a sentence because it is not a complete thought. Point out that though the reader knows it has something to do with making a budget, the reader does not know who is doing the making.
- Complete the phrase so that it is a complete sentence: *Brad makes a budget*. Have students read the phrase aloud with you, and give a thumbs-up signal if it is now a sentence.
- Explain to students that a sentence always has to express a complete thought. Point out that this is now a sentence, but before it was not.
- Ask students to identify who the sentence is about (Brad). Ask them to describe what Brad is doing (making a budget).
- Remind or explain to students that the *subject* of the sentence tells *who* or *what* the sentence is about. Since this sentence is about Brad, Brad is the subject of the sentence. Circle the word *Brad*.
- Explain to students that the *predicate* of the sentence describes what the *subject is doing*. Underline the phrase *makes a budget* in the sentence. Since that portion of the sentence describes what Brad is doing, it is the predicate of the sentence.
- Explain to students that a *simple sentence* is a sentence that contains one subject and one predicate.



Have students read page 4 with a partner. Ask them to identify all the simple sentences. If necessary, guide students to the understanding that all of these sentences are simple, as they each have only one subject and one predicate. Have students circle the subject in each sentence and underline the predicate.

- **Check for understanding:** Write the following sentences and phrases on the board:

Brad
He felt as if money burned a hole in his pocket.
Brad saved money for a game.
needed money
Brad's parents
His parents suggested he make a budget.
wanted to see a movie

Ask students to point to the simple sentences. Invite volunteers to come to the board and circle the simple sentences. Remind them that simple sentences are always complete thoughts. Have students work in groups to change the incomplete sentences into simple sentences by adding a subject or a predicate to each. Invite groups to share their finished sentences.

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

Word Work: Alphabetical order

- Review the process of putting words in alphabetical order. Remind students to compare the first letters of each word to determine which letter comes first in the alphabet.
- Write the words *savings* and *burn* on the board. Have students point to the word that comes first in alphabetical order, and encourage students to explain why. Write the word *burn* on the left side of the board, toward the top. Remind students that the word *burn* comes first because the first letter *b* comes before the letter *s* in the alphabet. Write the word *savings* in a column beneath *burn*, leaving some distance between the words.
- Encourage students to sing the alphabet song silently in their head, if they can't remember the order of the letters in the alphabet. Remind them that as soon as they reach a letter in the song that matches the first letter of one of the words they are comparing, they will know that word should come first alphabetically.
- Write the word *shelter* on the board. Ask students to discuss with a partner where in the list this word belongs. Invite a volunteer to share his or her conclusion. Point out that they know the word comes after the word *burn* because the letter *s* comes after the letter *b*.
- Discuss with students why the word *shelter* comes after the word *savings*. Explain to students that when the first letters in two words are the same, they need to compare the next letter in the word. In this case, they should compare the letters *h* and *a*. Explain to them that since the letter *h* comes after the letter *a*, the word *shelter* comes after the word *savings*.
- Write the following words on the board: *first*, *parents*, *animal*, *week*, and *movies*. Have students discuss with a partner where the words belong in the list on the board. Invite volunteers to come to the board and add words in their proper alphabetical place.
- **Check for understanding:** Write the following words on the board: *dad*, *spend*, *entertainment*, *clothing*, *snacks*, *family*, *trash*, and *umbrella*. Have students arrange the words in alphabetical order and record them in a list on a separate sheet of paper.
- **Independent practice:** Introduce, explain, and have students complete the [alphabetical order worksheet](#). If time allows, discuss their alphabetized lists and correct any misplaced words.

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 students explain the problem in the story to someone at home and discuss the solution.

Extend the Reading
Realistic Fiction Writing and Art Connection

Brainstorm with students to produce a list of problems that children their age could face. For example, students might forget their lunch money, get in trouble for someone else, fight with a friend, and so on. Write these ideas on the board. Ask students to choose one of the problems from the board and to create characters who have to solve that problem. Have students write a story that describes the characters, presents the problem, and shows how the characters solve it. Have students draw a picture that illustrates their characters interacting.

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

Math Connection

Write an amount of money on the board that a child might earn for allowance, such as fifteen dollars. Have students work in groups to make a budget for that allowance, creating categories of their choosing. Remind students that the dollar amounts in each category must add up to fifteen dollars. Invite groups to share their budgets. Then have students add the amounts on a separate sheet of paper to prove the budget is correct. Have students calculate the yearly budget by multiplying everything—the money in each category and the total allowance—by twelve.

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 connecting to prior knowledge to comprehend the text during discussion
- accurately determine problem and solution during discussion and on a worksheet
- consistently identify the consonant *dg* digraph that creates the /j/ sound during discussion
- accurately analyze simple sentences during discussion and on a worksheet
- correctly arrange words in alphabetical order during discussion and on a worksheet

Comprehension Checks

- **Book Quiz**
- **Retelling Rubric**