

**Expert Pack: Money: Saving and Spending**

Submitted by: Providence Reading Coaches

Grade: 3

Date: May 2015

**Topic/Subject**

What do we need to know about saving and spending?

**Texts/Resources**

Book(s)

1. Wants and Needs by Kristin Cashore and Anne Bowman – background information about saving and spending/budgeting
2. The Study of Money: Money Through the Ages by Tim Clifford
3. Alexander Who Used to be Rich Last Sunday by Judith Viorst

Article(s)

4. "Money Matters" (Read Works)
5. Biographies for Kids: [ducksters.com/biography/entrepreneurs/milton\\_hershey.php](http://ducksters.com/biography/entrepreneurs/milton_hershey.php) (Milton Hershey article)
6. Saving for a Cause!: Pennies for Your Health! (Read Works)

Video(s)

7. Cashville Kidz Episode 23:SMART Budgeting  
[www.youtubeforchildren.com/watch.aspx/watch?v=58EuubFG9-c](http://www.youtubeforchildren.com/watch.aspx/watch?v=58EuubFG9-c)
8. The Truth about Savings and Consumption  
<https://www.youtube.com/watch?v=vj7XExwChwI>

Other Media

9. <http://pbskids.org/itsmylife/money/managing/index.html>
10. Infographic: <http://secretservice.gov/KnowYourMoneyMay13.pdf>
11. Interactive Site: <http://www.themint.org/kids/>
12. Would You Survive? (bartering card game that can be used after students' read The Study of Money: Money Through the Ages):  
<http://cf.ltkcdn.net/kids/files/882-Bartering-Game.pdf>

Each expert pack contains a variety of selections grouped to create as coherent and gradual a learning process for students as possible, generally beginning with lower levels as measured by quantitative and qualitative measures, and moving to more complex levels in the latter selections. This graduated approach helps support students' ability to read the next selection and to become 'experts' on the topic they are reading about.

*Refer to annotated bibliography on the following pages for the suggested sequence of readings.*

### Rationale and suggested sequence for reading:

The first text, *Alexander Who Used to be Rich Last Sunday*, is a literary text and picture book that introduces the Money theme with ideas about saving and spending; students are exposed to the idea that spending all your money can have a negative impact. The next resource, *The Study of Money: Money Through the Ages* by Tim Clifford, is a reference book with background information about money in terms of the history; how money was exchanged in the past, what it looked like, the premise of money being used for bartering. This text will provide facts about money, and can be navigated easily by going to certain chapters in isolation. Next, students can use the infographic <http://secretsservice.gov/KnowYourMoneyMay13.pdf> to build their understanding of what information is included on a dollar bill. The article, "Money Matters" from ReadWorks.org is the third resource that teaches students about the path of the U.S. dollar – where money has been and where it might go – giving students the opportunity to understand how money is circulated, and building foundational knowledge about money. Students will then read the text, *Wants and Needs* by Kristin Cashore and Anne Bowman. This informational short text will provide additional foundational information about saving and spending, as well as budgeting. The fifth resource in the series is a video from **Cashville Kidz, Episode #23**, that teaches children how to create a budget, building on the foundational knowledge they acquired through the previous texts. Next, students will interact with the website, <http://www.themint.org/kids/>. This site is interactive and yet informative. It covers Earning: has information and a Be Your Own Boss challenge, Saving: has information on how a bank works and a quiz calculator, Spending: has information on how to shop smart and has a spending quiz, Giving: information on charities. The informational article that follows, "Saving for a Cause: Pennies for your Health!", also from ReadWorks.org segues students into a real-life scenario about saving that teaches students how saving can also help make someone else's life better. The next resource, <http://pbskids.org/itsmylife/money/index.html>, brings all the concepts students have been studying together with a media resource; students can utilize activities about budgeting, spending choices, managing their money and identifying wants and needs. The Truth about Savings and Consumption <https://www.youtube.com/watch?v=vj7XExwChwI> builds knowledge of why it's important to save more than you spend to help the economy. Finally, students will close their study with a biographical text from Biographies for Kids about Milton Hershey. This article highlights how an individual can experience hardship with money based on poor decisions, as well as how success with money can happen with the principles of saving and spending wisely. Hershey's story is a final segue to students talking about their own path of saving and spending and how their personal journey with money can begin.

### The Common Core Shifts for ELA/Literacy:

1. Regular practice with complex text and its academic language
2. Reading, writing and speaking grounded in evidence from text, both literary and informational
3. *Building knowledge through content-rich nonfiction*

Though use of these expert packs will enhance student proficiency with most or all of the Common Core Standards, they focus primarily on Shift 3, and the highlighted portions of the standards below.

### College and Career Readiness Anchor Standards for Reading Literary and/or Informational Texts (*the darkened sections of the standards are the focus of the Expert Pack learning for students*):

1. **Read closely to determine what the text says explicitly and to make logical inferences from it;** cite specific textual evidence when writing or speaking to support conclusions drawn from the text.
2. **Determine central ideas or themes of a text and analyze their development;** summarize the key supporting details and ideas.
10. **Read and comprehend complex literary and informational texts independently and proficiently**

**Annotated Bibliography**  
**and suggested sequence for reading**

**570L Alexander Who Used to be Rich Last Sunday**

Author: Judith Viorst

Genre: Literary

Length: 32 pages

Synopsis: Alexander receives a dollar and wants to spend it on so many things; at the end he will have bus tokens.

Citation: Viorst, Judith (1978). *Alexander Who Used to be Rich Last Sunday*. New York: Atheneum.

Cost: \$7.99 paperback

Recommended Student Activities: Picture of Knowledge

**700L The Study of Money: Money Through the Ages**

Author: Tim Clifford

Genre: Informational

Length: 32 pages

Synopsis: Students will learn about what money is, early forms of money and other topics that support building background about money.

Citation: Clifford, T. (2009). *The Study of Money: Money Through the Ages*. Vero Beach, FL: Rourke Publishing, LLC.

Cost: \$28.50

Recommended Student Activities: Quiz Maker

**N/A “Know Your Money”**

Author: United States Secret Service

Genre: Information (Infographic). Many aspects of US currency.

Length: N/A

Synopsis: This infographic provides tables and charts with facts and data about United States currency and its design.

Citation: Know your Money. (N.D.). Retrieved January 23, 2015 from

[www.secretservice.gov/knowyourmoneyjune14.pdf](http://www.secretservice.gov/knowyourmoneyjune14.pdf)

Cost/Access: \$0.00 [www.secretservice.gov/knowyourmoneyjune14.pdf](http://www.secretservice.gov/knowyourmoneyjune14.pdf)

Recommended Student Activity: Quiz Maker

**660L “Money Matters”**

Author: Unknown

Genre: Informational

Length: 280 words

Synopsis: Students will learn where money has been and where it might go.

Citation: Money Matters. (n.d.). Retrieved January 23, 2015, from

<http://www.readworks.org/passages/moneymatters>

Cost: \$0.00 <http://www.readworks.org/passages/moneymatters>

Recommended Student Activities: Question Set from Article

**[N/A] Wants and Needs**

Author: Kristen Cashore and Anne Bowman

Genre: Informational; Nonfiction

Length: 16 pages

Synopsis: This text provides basic information about making everyday choices as it relates to money.

Citation: Cashore, Kristen & Bowman, Anne (2006). *Wants and Needs*. Sundance Publishers, MA.

Cost: \$31.86

Recommended Student Activities: Wonderings

**[N/A] CashVille Kidz Episode 23: Smart Budgeting**

Author: CashVille Kidz: A Money Tree Production

Genre: Informational Text, Nonfiction

Length: 7:21 min.

Synopsis: Students will learn how to create a budget.

Citation: CashVille Kidz Episode 23: SMART Budgeting [video file]. (2013) Retrieved from [www.youtubeforchildren.com/watch.aspx/watch?v=58EuubFG9-c](http://www.youtubeforchildren.com/watch.aspx/watch?v=58EuubFG9-c)

Cost/Access: Free

Recommended Student Activities: A Picture of Knowledge

**[N/A] The Mint: It Makes Perfect Cents**

Author: Unknown

Genre: Informational Text, Nonfiction

Length: varies: 5 subsections for KIDS

Synopsis: Students will learn how to earn and save money

Citation: <http://www.themint.org/kids/>: Copywrite 2015, Northeastern Mutual

Cost/Access: Free

Recommended Student Activities: Embedded within the site

**950L Saving for a Cause! : Pennies for your Health**

Author: Unknown

Genre: Informational

Length: 4 pages

Synopsis: Students learn to save money for a good cause.

Citation: Saving for a Cause! : Pennies for your Health (n.d.) Retrieved January 23, 2015, from [Readworks.org/passages/saving-cause](http://Readworks.org/passages/saving-cause)

Cost/Access: \$0.00 Read Works [www.Readworks.org/passages/saving-cause](http://www.Readworks.org/passages/saving-cause)

Recommended Student Activities: Questions included with text to check for understanding; Quiz Maker

**[N/A] Managing Money: Spending and Saving**

Author: PBS Kids and Janet Bodnar

Genre: Informational

Length: 10 bulleted subsections

Synopsis: Students learn to manage their money from identifying their wants and needs to creating a budget to help with saving and spending.

Citation: Managing Money: Spending and Saving. (2005) Retrieved January 23, 2015, from pbskids.org/itsmylife/money/managing/index.html

Cost/Access: \$0.00 pbskids.org/itsmylife/money/managing/index.html

Recommended Student Activities: Questions included with text to check for understanding; Quiz Maker

#### **640L The Truth about Savings and Consumption**

Other Author: FEE.ORG Inspire, Innovate, Connect

Genre: Informational

Length: 3:26 minutes

Synopsis: Students learn about the savings and production that grow the economy

Citation: <https://www.youtube.com/watch?v=vj7XExwChwI>; published April 23, 2013

Cost/Access: \$0.00

Recommended Student Activities: A Picture of Knowledge

#### **[N/A] Biographies for Kids: Milton Hershey**

Author: Unknown

Genre: Informational Biography

Length: 10 Bulleted Headings with information

Synopsis: Milton Hershey goes from rags to riches and preservers through loss to ultimately achieve financial success.

Citation: Biography : Milton Hershey. (2015). Retrieved January 23, 2015, from [www.ducksters.com/biography/entrepreneurs/milton\\_hershey.php](http://www.ducksters.com/biography/entrepreneurs/milton_hershey.php)

Cost/Access: \$0.00 [www.ducksters.com/biography/entrepreneurs/milton\\_hershey.php](http://www.ducksters.com/biography/entrepreneurs/milton_hershey.php)

Recommended Student Activities: Wonderings

## Supports for Struggling Students

By design, the **gradation of complexity** within each Expert Pack is a technique that provides struggling readers the opportunity to read more complex texts. Listed below are other measures of support that can be used when necessary.

- Provide a brief **student-friendly glossary** of some of the academic vocabulary (tier 2) and domain vocabulary (tier 3) essential to understanding the text
- Download the Wordsmyth widget to classroom computers/tablets for students to access student-friendly definitions for unknown words. <http://www.wordsmyth.net/?mode=widget>
- Provide brief **student friendly explanations** of necessary background knowledge
- Include **pictures or videos** related to the topic within and in addition to the set of resources in the pack
- Select a small number of texts to **read aloud** with some discussion about vocabulary work and background knowledge
- Provide **audio recordings** of the texts being read by a strong reader (teacher, parent, etc.)
- **Chunk the text** and provide brief questions for each chunk of text to be answered *before* students go on to the next chunk of text
- Pre-reading activities that focus on the **structure and graphic elements** of the text
- Provide **volunteer helpers** from the school community during independent reading time.

**Text Complexity Guide**

*Saving for a Cause: Pennies for Your Health!* from ReadWorks.org (Weekly Reader, 2006)

**1. Quantitative Measure**

Go to <http://www.lexile.com/> and enter the title of the text in the Quick Book Search in the upper right of home page. Most texts will have a Lexile measure in this database. You can also copy and paste a selection of text using the Lexile analyzer.



2-3 band	420 -820L
4-5 band	740 -1010L
6-8 band	925 - 1185L
9 -10 band	1050 – 1335L
11 – CCR	1185 - 1385

**2. Qualitative Features**

Consider the four dimensions of text complexity below. For each dimension\*, note specific examples from the text that make it more or less complex.

<p>The purpose of this article is to highlight that money can be raised and donated for a worthy cause. It also teaches that goal setting and perseverance are necessary to meet a mission.</p> <p style="text-align: right;"><b>Meaning/Purpose</b></p>	<p>The structure is supportive in that it offers five chunks of information in the main body of the selection, followed by two subsections at the end. There are three bolded vocabulary words, one of which is defined at the end of the text. There is a visual, in the form of a bar graph, which enhances the text.</p> <p><b>Structure</b></p>
<p>The selection is fairly short, and there are two questions at the onset. There is conversation within the text. The vocabulary is somewhat complex (organize, donate, mission, and cancer) with several tier two and tier three words.</p> <p style="text-align: right;"><b>Language</b></p>	<p>The subject matter of saving and spending money should be familiar to students reading the expert pack. Saving for a worthy cause may be a new concept, especially saving money for a far-off goal.</p> <p><b>Knowledge Demands</b></p>

**3. Reader and Task Considerations**

*What will challenge students most in this text? What supports can be provided?*

- Rereading and discussing the two questions in the first paragraph will support students in making logical predictions about the text.
- Discussing long-term goals can improve students’ understanding of the purpose for this project.
- Unpacking the bar graph will enhance comprehension of the concept and a greater sense of monetary value.

Encouraging students to make connections between the purposes for saving money.

## Expert Pack: Money: Saving and Spending

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Date: May 2015

### **Learning Worth Remembering**

**Cumulative Activities** – The following activities should be completed and updated after reading each resource in the set. The purpose of these activities is to capture knowledge building from one resource to the next, and to provide a holistic snapshot of central ideas of the content covered in the expert pack. *It is recommended that students are **required** to complete one of the Cumulative Activities (Rolling Knowledge Journal or Rolling Vocabulary) for this Expert Pack.*

#### **1. Rolling Knowledge Journal**

1. Read each selection in the set, one at a time.
2. After you read *each* resource, stop and think what the big learning was. What did you learn that was new *and important* about the topic from *this* resource? Write, draw, or list what you learned from the text about (topic).
3. Then write, draw, or list how this new resource added to what you learned from the last resource(s).

#### **Sample Student Response**

Title	Write, Draw, or List	
	New and important learning about the topic	How does this resource add to what I learned already?
1. <b>Alexander Who Used to be Rich Last Sunday</b>	Alexander has to learn about making wise choices with his money so that he can spread it out to buy all that he would like.	
2. <b>The Study of Money: Money Through the Ages</b>	How money was first used and developed into the currency that we are familiar with today.	Regardless of the form of currency you are using, saving and spending still applies.
3. <b>“Know Your Money”</b>	Facts and data about the United States’ currency and its design.	Tells about how money has evolved over the ages and why the United States’ currency looks the way it does.
4. <b>“Money Matters”</b>	Where money is made, where it is stored and where it goes in your neighborhood.	How money makes its journey during its life cycle.
5. <b>Wants and Needs</b>	Deciding what we really need and what we can live without	To save and spend we must figure out what our wants and our needs are and work with the money we have to do so.
6. <b>CashVille Kidz Episode 23: Smart Budgeting</b>	How to create a budget	Creating a budget allows children to think about their wants and needs and saving and spending.
7. <b>The Mint: It makes perfect cents</b>	How saving relates to giving, and how we can save to help others besides	How to budget to give others an opportunity to meet their needs with my money.

	ourselves.	
<b>8. Saving for a Cause! : Pennies for your Health</b>	Big things can come from a penny.	Groups can work together to save and accomplish bigger needs.
<b>9. Managing Money: Spending and Saving</b>	Identifying our wants and needs to create a budget to help with spending and saving.	Managing our money to help us create a budget to meet our wants and needs.
<b>10. The Truth about Savings and Consumption</b>	Saving and spending is all around us and is more than just money.	How saving helps things grow.
<b>11. Biographies for Kids: Milton Hershey</b>	How people struggle during their lives with saving and spending.	Focuses back on the importance developing good habits around saving and knowing how to save to sustain your empire.

## 2. Rolling Vocabulary: “Sensational Six”

- Read each resource then determine the 6 words from each text that most exemplify the central idea of the text.
- Next use your 6 words to write about the most important idea of the text. You should have as many sentences as you do words.
- Continue this activity with EACH selection in the Expert Pack.
- After reading all the selections in the Expert Pack, go back and review your words.
- Now select the “Sensational Six” words from ALL the word lists.
- Use the “Sensational Six” words to summarize the most important learning from this Expert Pack.

Title	Six Vocabulary Words & Sentences
<u>Alexander Who Used to Be Rich Last Sunday</u>	<p><b>Words: tokens, lox, New Jersey, college, saving, rich</b></p> <p><b>Sentences:</b></p> <ol style="list-style-type: none"> <li>1. Alexander had many <b>tokens</b> that looked like money, but only bought him a ride on the bus.</li> <li>2. It is popular to combine bagels and <b>lox</b> for breakfast.</li> <li>3. <b>New Jersey</b> is a state in the northeast of the United States.</li> <li>4. Many people decide to save money for <b>college</b> as they grow.</li> <li>5. Alexander learns the importance of <b>saving</b> money after spending his money too quickly.</li> <li>6. Many use the word <b>rich</b> to describe someone with a lot of money.</li> </ol>
<u>The Study of Money: Money Through the Ages</u>	<p><b>Words: debt, bartering, convenient, alloy, currency, transfer</b></p> <p><b>Sentences:</b></p> <ol style="list-style-type: none"> <li>1. The amount of money one owes to anyone is considered <b>debt</b>.</li> <li>2. In early civilizations and today, <b>bartering</b> is used to trade goods and services</li> <li>3. Early forms of money were not <b>convenient</b> to carry for trade.</li> <li>4. An <b>alloy</b> of metals is now used to make coins instead of real gold or silver.</li> <li>5. The United States uses a different form of <b>currency</b> than Europe.</li> <li>6. It is easy to <b>transfer</b> money now from one account to another or one place to another.</li> </ol>

<p>“ Money Matters” (readworks.org)</p>	<p><b>Words: Bureau of Engraving and Printing, Federal Reserve Bank, vault, withdraw, deposit, shredded,</b></p> <p><b>Sentences:</b></p> <ol style="list-style-type: none"> <li>1. United States dollar bills are printed each day the <b>Bureau of Engraving and Printing.</b></li> <li>2. The <b>Federal Reserve Bank</b> receives all the new dollar bills after they are printed.</li> <li>3. A <b>vault</b> is a room or storage area to keep money safe and dry.</li> <li>4. The bank or ATM allow for people to <b>withdraw</b> their money as needed.</li> <li>5. People can make a <b>deposit</b> by giving money to the bank to hold until a later time.</li> <li>6. When bills have been used for about two years, they get worn out and need to be <b>shredded.</b></li> </ol>
<p><u>Wants and Needs</u></p>	<p><b>Words: needs, wants, budget, income, reduce, temptation</b></p> <p><b>Sentences:</b></p> <ol style="list-style-type: none"> <li>1. We all have a basic <b>need</b> to eat each and every day.</li> <li>2. One <b>want</b> I have is a fifth pair of sneakers to add to my collection.</li> <li>3. After creating a <b>budget</b>, I was able to save money each week.</li> <li>4. Doing extra chores helped me earn more money to use as <b>income.</b></li> <li>5. I was able to <b>reduce</b> my spending when I decided what I really needed.</li> <li>6. Going to the mall to shop is a <b>temptation</b> that is hard to break.</li> </ol>
<p>Cashville Kidz Episode 23: Smart Budgeting</p>	<p><b>Words: savings account, manage, spending, allowance, attainable, realistic</b></p> <p><b>Sentences:</b></p> <ol style="list-style-type: none"> <li>1. Having a <b>savings account</b> helps you to put your money in a safe place.</li> <li>2. Learning how to <b>manage</b> your money is an important life tool.</li> <li>3. <b>Spending</b> wisely is a part of learning how to budget.</li> <li>4. Earning an <b>allowance</b> is a quick way to save money each week.</li> <li>5. Setting goals that are <b>attainable</b> is the first step to smart budgeting</li> <li>6. Is it <b>realistic</b> to save your allowance to buy a skateboard or an airplane?</li> </ol>
<p>“Saving for a Cause: Pennies for Your Health!”</p>	<p><b>Words: cause, million, donate, mission, community, cancer</b></p> <p><b>Sentences:</b></p> <ol style="list-style-type: none"> <li>1. Raising money for the American Cancer Society is a worthy <b>cause.</b></li> <li>2. A <b>million</b> is represented with six digits.</li> <li>3. Mrs. Evan’s class chose to <b>donate</b> pennies to fight cancer.</li> <li>4. The class had a <b>mission</b> to collect 1 million pennies by the end of the school year.</li> <li>5. The <b>community</b> and school worked together to meet Mrs. Evans’ class mission.</li> <li>6. <b>Cancer</b> is a serious illness that affects many people each year.</li> </ol>
<p>Managing Money: Spending and Saving (pbskids.org)</p>	<p><b>Words:</b></p> <p><b>NOTE:</b> This is a research site with numerous spending and saving topics for students to research and is not conducive to this activity.</p>
<p>The Truth About Savings and Consumption</p>	<p><b>Words: economy, consumption, credit card, production, sustain, efficiently</b></p>

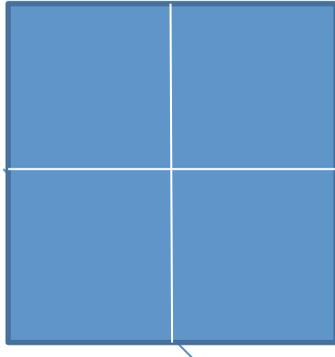
(www.youtube.com)	<p><b>Sentences:</b></p> <ol style="list-style-type: none"> <li>1. <b>Economy</b> is the production, distribution or trade, and consumption of limited goods and services in a given location.</li> <li>2. <b>Consumption</b> and spending help grow the economy by exchanging funds between people and business.</li> <li>3. A <b>credit card</b> is a payment card issued to users as a system of payment.</li> <li>4. <b>Production</b> is a process of combining various materials, plans and know-how in order to make something for consumption.</li> <li>5. Jobs help to <b>sustain</b> the economy.</li> <li>6. When you use your money <b>efficiently</b> you don't waste it on materials you don't need.</li> </ol>
"Know Your Money" (secretservice.gov)	<p><b>Words: watermark, serial number, note, security thread, portrait, quadrant</b></p> <p><b>Sentences:</b></p> <ol style="list-style-type: none"> <li>1. A <b>watermark</b> is in the middle of a dollar, showing that it is real.</li> <li>2. The <b>serial number</b> on a bill helps to identify the year it was made.</li> <li>3. When you borrow money, you can sign a promise or <b>note</b> to pay it back.</li> <li>4. Our money has a <b>security thread</b> through it to prove it is official.</li> <li>5. Each United States bill has a unique <b>portrait</b> on the front.</li> <li>6. Each <b>quadrant</b> has unique characteristics.</li> </ol>
Biographies for Kids: ducksters.com/biography/entrepreneurs/Milton_hershey.php (Milton Hershey article)	<p><b>Words: scheme, trade, apprentice, profit, mass produce, invest</b></p> <p><b>Sentences:</b></p> <ol style="list-style-type: none"> <li>1. Milton Hershey's father used a "get rich quick" <b>scheme</b> to make money.</li> <li>2. Learning a <b>trade</b>, such as plumbing, is a way to make money.</li> <li>3. First, one needs to be an <b>apprentice</b> in order to learn a specific job.</li> <li>4. In business, once you make a <b>profit</b> you begin to earn money.</li> <li>5. Milton Hershey made a business out of the <b>mass produce</b> of chocolate.</li> <li>6. You can accomplish your dream when you <b>invest</b> time, effort and hard work.</li> </ol>
<b>Sensational Six</b>	<b>saving, spending, wants, needs, manage, economy</b>
<p>Summary: Money circulates through our <b>economy</b> based on peoples' <b>wants</b> and <b>needs</b>. The way in which we <b>manage</b> our <b>saving</b> and <b>spending</b> determines the amount of money we have. As we study how to budget our money, we can have a better understanding of how to make smart choices about our wants and needs.</p>	

### Learning Worth Remembering

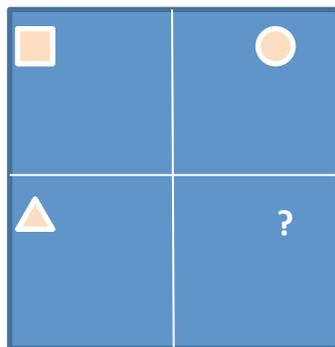
**Singular Activities** – the following activities can be assigned for each resource in the set. The purpose of these activities is to check for understanding, capture knowledge gained, and provide variety of ways for students to interact with each individual resource. Students may complete some or none of the suggested singular activities for each text. Singular activities should be assigned at the discretion of the teacher.

**1. A Picture of Knowledge** Recommended for *Alexander Who Used to be Rich Last Sunday*; *Cashville Kidz Episode 23: Smart Budgeting*; *The Truth about Savings and Consumption*

- Take a piece of paper and fold it two times: once across and once top to bottom so that it is divided into 4 quadrants.



- Draw these shapes in the corner of each quadrant.



1. Square
2. Triangle
3. Circle
4. Question Mark

**3. Write!**

Square:	What one thing did you read that was interesting to you?
Triangle:	What one thing did you read that taught you something new?
Circle:	What did you read that made you want to learn more?
Question Mark:	What is still confusing to you? What do you still wonder about?

- Find at least one classmate who has read [selection] and talk to each other about what you put in each quadrant.

**2. Quiz Maker** Recommended for *The Study of Money: Money Through the Ages; Know Your Money*

- Make a list of # questions that would make sure another student understood the information.
- Your classmates should be able to find the answer to the question from the resource.
- Include answers for each question.
- Include the where you can find the answer in the resource.

Question	Answer
1.	
2.	
3.	

**3. Wonderings** Recommended for *Wants and Needs; Biographies for Kids: Milton Hershey*

On the left, track things you don't understand from the article as you read.

On the right side, list some things you still wonder (or wonder now) about this *topic*

I'm a little confused about:	This made me wonder:

**Expert Pack: Money: Saving and Spending**

Submitted by: Providence Reading Coaches

Grade: 3      Date: May 2015

Expert Pack Glossary

***Alexander who used to be Rich Last Sunday***

<i>Word</i>	<i>Student-Friendly Definition</i>
Tokens	An object that looks like a coin and used in place of a coin.
Rich	Having a lot of money and possessions; wealthy.
Savings	Collecting money for a purpose over a period of time.

***The Study of Money; Money through the Ages***

<i>Word</i>	<i>Student-Friendly Definition</i>
Debt	An amount of money that you owe.
Bartering	To trade by exchanging food or other goods or services.
Convenient	Fitting in well with a person's needs, activities and plans.
Alloy	A mixture of two or more metals.
Currency	The form of money used in a country.
Transfer	To move money from one account to another.
Anvil	A heavy steel or iron block with a flat top, concave sides, and typically a pointed end, on which metal can be hammered and shaped.

***"Money Matters"***

<i>Word</i>	<i>Student-Friendly Definition</i>
Bureau of Engraving and Printing	U. S. government agency responsible for printing the paper currency.
Federal Reserve Bank	The <b>central bank</b> of the United States and the most powerful financial institution in the world.
Withdraw	Remove or take away (something) from a particular place or position
Deposit	A sum of money placed or kept in a bank account.
Shredded	Torn or cut into shreds.

***Wants and Needs***

<i>Word</i>	<i>Student-Friendly Definition</i>
Temptation	the act of causing a strong want to have or do something
Budget	the total sum of money set aside or needed for a purpose
Income	money that is earned from doing work
Expenses	cost or charge
Charitable Organization	A charitable organization is a type of non-profit organization
Interest	Interest is a fee paid by a borrower

***Saving for a Cause: Pennies for Your Health!***

<i>Word</i>	<i>Student-Friendly Definition</i>
Donate	to give something away as a gift to help others
Presented	to give something to someone in an official way
Collect	to gather many of the same thing
Community	a group of people who live or work in the same area

**Milton Hershey Biography**

<i>Word</i>	<i>Student-Friendly Definition</i>
Scarlet Fever	Serious disease that causes a sore throat, fever and a red "scarlet" rash.
Mennonite	A Christian Religious group whose members live a simple life and wear plain clothing.
Scheme	A clever and often dishonest plan to do or get something.
Apprentice	A person who learns a job or skill by working for a fixed period of time for a master tradesman.
Caramel	Sugar that is cooked until it is burnt to give color and flavor to food and candy. A light brown candy made from butter, sugar and milk or cream
Confectionary	Sugary food items
Fudge	A soft rich candy made of sugar, butter, milk and flavoring.
Profit	Money that is made in a business after all the cost and bills are paid.
Mass Produced	Produced in large quantity.
Orphaned	Without parents.
Cannon	A large gun that shoots heavy metal or stone balls that was a common military weapon.
Ration	A fixed amount something.