

Tennessee Reading Unit for Grade 2:**Using a Budget to Help Save Money**

Learning Objective: The goal of this unit is to teach second grade students to read closely and critically in order to comprehend complex informational text. In this unit, the teacher uses a variety of strategies to actively engage students in analyzing vocabulary, answering text-dependent questions, and summarizing the text. Students learn to take notes using a graphic organizer and to use those notes to develop a deeper understanding of the text and for later use in writing. Discussions and writing exercises help students to construct meaning of the texts in a way that “sticks.”

Reading Tasks: The first text, “Saving Money” will be read aloud in its entirety for the first read. The text is then read multiple times with guiding questions for teachers. The Lexile level is 760. The qualitative measure for this text is moderately complex.

The second text, “Making a Budget” will be read aloud in its entirety for the first read. The text is then read multiple times with guiding questions for teachers. The Lexile level is 930. The qualitative measure for this text is moderately complex, based on the language features and knowledge demands. While this Lexile level exceeds the second grade text complexity band, with support from the teacher, this text can be accessible for second graders.

The third text, “Shopping for the Holidays” is an optional text that can be used to enhance the learning for this unit. The Lexile level is 730. The qualitative measure for this text is moderately complex.

All full texts are included in this unit. These texts are also located in the Tennessee Electronic Library (www.tntel.tnsos.org) and the citation for each text is included. The qualitative measures were found using the Informational Text Qualitative Measures Rubric as found at http://tncore.org/english_language_arts/instructional_resources/text_complexity.aspx

Please note that some words have been glossed and are provided in a brief glossary at the end of each text. The glossed words have an asterisk (*). Generally, these are words that can’t be defined by context.

Discussion/Language Tasks: The text is presented and explored orally. Collaborative conversations about the content from the texts form the foundation of the lessons.

Writing Tasks: All the writing tasks created for this unit are highly guided and scaffolded. In many lessons, teachers use modeled writing to show students how to write. Students learn to take notes using a graphic organizer and to use those notes to develop a deeper understanding of the text. Students create a written summary. Then students write a paper explaining the purpose for a budget.

Note: These units are peer-reviewed and have been vetted for content by experts. However, it is the responsibility of local school districts to review these units for social, ethnic, racial, and gender bias before use in local schools.

Standards:

Strand	Second Grade
<p>Reading: Informational Text</p>	<p>RI.2.1 Ask and answer such questions as <i>who, what, where, when, why,</i> and <i>how</i> to demonstrate understanding of key details in a text.</p> <p>RI.2.2 Identify the main topic of a multi-paragraph text as well as the focus of specific paragraphs within the text.</p> <p>RI.2.4 Determine the meaning of words and phrases in a text relevant to a <i>grade 2 topic or subject area</i>.</p> <p>RI.2.5 Know and use various text features (e.g., captions, bold print, subheadings, glossaries, indexes, electronic menus, icons) to locate key facts or information in a text efficiently.</p> <p>RI.2.10 By the end of year, read and comprehend informational texts, including history/social studies, science, and technical texts, in the grades 2–3 text complexity band proficiently, with scaffolding as needed at the high end of the range.</p>
<p>Writing</p>	<p>W.2.1 Write opinion pieces in which they introduce the topic or book they are writing about, state an opinion, supply reasons that support the opinion, use linking words (e.g. because, and also) to</p>

	<p>connect opinion and reasons, and provide a concluding statement or section.</p> <p>W.2.2 Write informative/explanatory texts in which they introduce a topic, use facts and definitions to develop points, and provide a concluding statement or section.</p> <p>W.2.8 Recall information from experiences or gather information from provided sources to answer a question.</p>
Speaking and Listening	<p>SL.2.1 Participate in collaborative conversations with diverse partners about <i>grade 2 topics and texts</i> with peers and adults in small and larger groups.</p> <p>SL.2.2 Recount or describe key ideas or details from a text read aloud or information presented orally or through other media.</p>
Language	<p>L.2.1 Demonstrate command of the conventions of standard English grammar and usage when writing.</p> <p>L.2.2 Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.</p> <p>L.2.4a Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grade 2 reading and content, choosing flexibly from an array of strategies.</p>
Social Studies (TN Social Studies Standards 2014-2015)	<p>2.12 Describe the purpose of a budget and create a simple budget using money to buy goods and services.</p>

A Note on the Standards: This unit is not designed to emphasize Foundational Skills Standards. Teachers are encouraged to address any Foundational Skills standards that they determine are needed or will enhance this unit.

First Full Text:

Saving Money

Saving money is the practice of setting money aside for future use. One way people save money is by using a budget. A budget is a plan for how much money will be received and spent during a specific period of time.

Every budget has income and expenses. For most people income is the money they earn from working in their job. Expenses are items that people need to spend money on, such as food.

Budgets may also have expenses for items that a person would like to have, like a music CD. A budget helps people plan how to spend their money. In order to save money, people need to spend less money than they receive.

Another way to save money is to spend less money. This can be done by choosing not to buy something. It can also be done by waiting for a product* to go on sale. Using coupons* is another way to save money.

In the past, people saved their money by hiding it in their house. This was not very safe. The money could be stolen. It could also be lost in a disaster, such as a fire or a flood.

Today people keep their money in accounts in financial institutions, like a bank or a credit union. These institutions get robbed sometimes, but customers' money is safe.

The U.S. government insures America's financial institutions. This means if one gets robbed or goes out of business, the government makes sure the customers still have their money.

A savings account is the most common type of account that people use for saving money. Money put into a savings account is called a deposit. People can also take money out of their savings account. This is called a withdrawal.

Most savings accounts pay interest. This is a small percentage* of the amount of money in the account. It is added to the account over time.

Source Citation (MLA 7th Edition)

"Saving Money." *Business and Economics*. Detroit: Gale, 2012. Kids InfoBits Presents. *Kids InfoBits*. Web. 8 Aug. 2014.

Document URL

http://go.galegroup.com/ps/i.do?id=GALE%7CZOEKGC505487448&v=2.1&u=tel_s_tsla&it=r&p=ITKE&sw=w&asid=eeb0cc8b9a002b6502c0bb13d257df82

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Glossary:

Product-Something that is made so it can be sold for profit

Coupons-Pieces of paper that offer discounts on items

Percentage-a part or share of a whole

Second Full Text

Making a Budget

Saving money can be as fun as spending it. Honest!

Chances are, your parents don't make you pay rent.* You probably don't have monthly car payments, either. But you still need to manage your money wisely. That is, if you want to have money for the things you need. A budget is a good way to keep track of how much you earn, spend, and save. If you're careful, you can save for something awesome you saw at the mall--instead of waiting to see if you get it for your birthday.

Start small, by thinking about the month ahead. We've created a sample budget to help get you started. Notice that the amount saved goes in the expenses column.

Sample Monthly Budget			
MONTHLY INCOME	AMOUNT	MONTHLY EXPENSES	AMOUNT
Allowance	\$20	After-school snacks	\$20.75
Money saved from baby-sitting	\$6.50	Movies	\$16
Money saved from paper route	\$30	Donation	\$10
Money from gifts	\$25	Savings	\$25
TOTAL	\$81.50	TOTAL	\$71.75

Make Your Own Budget

In the two columns on the left, enter the amount of money you have and the amount you expect to take in. This can include your weekly allowance, money earned doing odd jobs or mowing a neighbor's lawn, whatever. In the two columns on the right, list your planned expenses. Be sure to put money aside for spur-of-the-moment purchases.

The total amount on the left should be equal to or greater than the total amount on the right. Now, what if you'd like to buy something big--a \$50 video game, say, or a \$75 deluxe scooter? You may need to deposit \$5 or \$10 in your savings account each week, until you can afford the big purchase. Avoid spending money that you've put in a savings or investment account* for college--or another big future expense!

Source Citation: "Making a Budget." Junior Scholastic, Oct 1, 2001 v104 i3 p26. Reproduced in Kids Info

Bits: http://galenet.galegroup.com/servlet/KidsInfoBits?as1=making+a+budget&locID=tel_s_tsla&ai2=TD&srchtp=advanced&c=1&ab1=AND&ab2=AND&ai1=TD&docNum=A79664423&bConts=2&vrsn=127&ste=49&tbst=asrch&tab=2&ai3=TD&n=10&rLevel=CLE

Document Number: A79664423

Glossary:

Rent-money paid so a person can live in a house, apartment, or room

Investment account-money that is put away so it can make more money

Third Full Text (OPTIONAL)

Shopping for the Holidays: How Can You Get Great Gifts for Everyone and Still Stay Within Your Budget?

Sometimes the most special season of the year can also be the most stressful. How do you give the right gift to each person, while spending your limited funds wisely? The only way to survive it all is to be organized and creative.

Looking for Inspiration

To get started, make a list. For whom do you need to buy gifts? What specific things would make your friends and family members happy? To find out how much items might cost, make exploratory* trips to the mall, or check out prices online.

Next, figure out how much money you can spend. Should you divide the money equally? Not necessarily. Say your grandpa really wants a power drill. You can't spend that kind of money on everybody. So make this Grandpa's special year.

Finding the right gift usually does not happen by accident. It requires thought--even research. And perhaps, in the middle of your preparations, an idea will come to you! Maybe you could put together a photo album for a friend, or make chocolate cookies for an elderly relative. Gifts with a homemade touch can be the best of all.

Communication Is Crucial

Before you go shopping, talk to family members. Could your siblings* help you buy that drill for Grandpa? Pooling your resources can be a good solution. Not only will you be able to get a better drill, including others often adds to the special feeling of a gift.

Also, ask a family member, or some other adult, to accompany you when you shop. An adult will have good ideas and can help you keep track of your money.

And remember: Gifts are not the most important part of the season. Thinking about the meaning of the holidays you celebrate and sharing memories with family and friends are what count most.

Source Citation (MLA 7th Edition)

Brown, Bryan. "Shopping for the holidays: how can you get great gifts for everyone--and still stay within your budget?" *Junior Scholastic* 8 Dec. 2003: 20. *Kids InfoBits*. Web. 8 Aug. 2014.

Document URL

http://go.galegroup.com/ps/i.do?id=GALE%7CA111573267&v=2.1&u=tel_s_tsla&it=r&p=ITKE&sw=w&asid=490648a587623c238630a35f34345257

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Glossary:

Exploratory-trying something out before actually doing it

Sibling-a brother or sister

Unit Overview

This is a suggested timeline in which to teach this unit. Times can be flexible to meet the needs of the students and schedules. Teachers are encouraged to support the learning of students by using pictures of banks, budgets, or other key vocabulary words to enhance comprehension.

Day 1: Read the first text (“Saving Money”) aloud in its entirety. Discuss the main idea. Write a summary.

Day 2: Re-read the first text in sections focusing on vocabulary and text dependent questions. Use a graphic organizer to gather information.

Day 3: Read the second text (“Making a Budget”) aloud in its entirety. Discuss the main idea. Write a summary.

Day 4: Re-read the second text in sections focusing on vocabulary and text dependent questions. Use a graphic organizer to gather information.

Day 5: Students use the evidence gathered from both texts to write to inform/explain.

At the end of the unit are extension ideas for Social Studies. There are also suggestions for how to support struggling readers and writers. Finally, there are suggestions for formative assessments to use with this unit.

Directions for Teachers

Day 1: Read the first text “Saving Money” aloud in its entirety. Discuss the main idea. Write a summary. The first read establishes a first familiarity with the text for students. Teachers should read the text prior to the lesson to become familiar with the text and the main idea. This lesson should take approximately 45 minutes.

1. Read the text “Saving Money” aloud in its entirety. Read the text straight through, with expression, using the tone and volume of your voice to help the students understand each line and to provide some context for inferring the meaning of unknown words.
2. When you have finished reading, discuss what the text is mostly about (main topic). While reading, students should pause and ask themselves, “What is this text mostly about?” Asking this question helps students to take a minute to check and see if they understand what they have read or what was read aloud.
3. The main topic needs to be supported with details. Have the students visualize a table. The table top is the main topic. The legs are the supporting details. Either draw the main topic graphic organizer (provided on the following page) on chart paper or project it. If the teacher chooses, students may record the information on individual graphic organizers.
4. Have a discussion about the main topic. The teacher records what the text is mostly about (main topic) using the main topic graphic organizer.
5. Have a discussion about the supporting details. The teacher records the supporting details using the main topic graphic organizer. The graphic organizer is designed for four details. The text may have more or less.
6. Have a discussion about a conclusion. The teacher records the conclusion using the main topic graphic organizer.
7. Before students write the summary, they should “Talk the Writing.” Students will talk through what the text is mostly about (main topic), the supporting details and the conclusion with a partner using the notes from the main topic graphic organizer. This gives students confidence and helps students to organize their thinking before writing.
8. The teacher will create a chart that details the key points in writing a summary. This chart can become an anchor chart for future summary writing. A sample of the chart is below. Teachers may elaborate on this chart as needed.
9. Using the notes from the main topic graphic organizer, students will work collaboratively to write a brief summary. For students who need more support, the teacher may want to talk through the writing steps below and then write the summary on chart paper. Students can then copy the summary. For more advanced students, the teacher may allow them to write

the summary independently. Teachers may decide to do this part of the unit in a whole group setting or in small groups to better individualize the learning and support.

Text Under Discussion	Sample Teacher Dialogue & Guiding Questions
<p>Read the first text, "Saving Money" in its entirety.</p>	<p>After reading the text aloud, ask students, "What is this text mostly about?" "What is the main topic?"</p> <p>Guide students to what this text is mostly about.</p> <p>Have students give evidence from the text to support their ideas. Accept all responses but encourage students to return to the text for details.</p> <p><i>Examples of teacher questions that draw students back into the text:</i></p> <p>"Why?" "Where did you see that?" "What lines in the text support your ideas?" "Let me see if we can find that part and read it again." "How do you know?" "What words in the text make you think that?"</p>

Summary Writing Chart

1. State the main idea
2. Support with details
3. Sum it up with a conclusion

Main Topic Graphic Organizer (table with legs)

Main idea:			
Detail:	Detail:	Detail:	Detail:
Conclusion:			

Day 1 Extension Ideas:

1. Teachers may wish to create an essential question for each day of the unit or for the unit as a whole. An example essential question might be, “Why is it important to save money?”
2. For more advanced students, Day 1 can be modified so that students:
 - Read the text again silently or with a partner.
 - Complete the graphic organizer with a partner or independently.
 - Write a summary independently or with a partner.

Day 2: Re-read the first text in sections focusing on vocabulary and text dependent questions. Use a graphic organizer to gather information.

In the second read, the teacher guides students slowly and carefully through the text, prodding their thinking with text-dependent questions. Sample text-dependent questions can be found in the table below. Teachers are encouraged to ask additional questions, as well as higher-order questions, that may enhance comprehension. This lesson will take approximately 45 minutes.

1. Begin by re-reading the main idea, supporting details and conclusion from the graphic organizer. Take a few minutes to discuss.
2. Read sections of the text and use the sample questions provided in the table below.
3. Allow students to discuss ways in which people save money.
4. Discuss ways in which some strategies for saving money are safer than others.
5. Use the graphic organizer (provided below) to take group notes while reading or after reading. The teacher may want to create the graphic organizer on a chart or project it. The teacher may want to write each detail on the graphic organizer and then have students copy it to provide more support and modeling for students who need it. For students who are more advanced, the teacher may want to allow students to find the details and record them on individual papers independently.
6. Note: The graphic organizer will be used again and additional notes may be added. Students may want to leave space to add to the graphic organizer or use multiple copies.
7. Use the notes on the graphic organizer to discuss with a partner.

Text Under Discussion	Sample Teacher Dialogue & Guiding Questions
<p style="text-align: center;">Saving Money</p> <p>Saving money is the practice of setting money aside for future use. One way people save money is by using a budget. A budget is a plan for how much money will be received and spent during a specific period of time.</p> <p>Every budget has income and expenses. For most people income is the money they earn from working in their job. Expenses are items that people need to spend money on, such as food.</p> <p>Budgets may also have expenses for items that a person would like to have, like a music CD. A budget helps people plan how to spend their money. In order to save money, people need to spend less money than they receive.</p> <p>Another way to save money is to spend less money. This can be done by choosing not to buy something. It can also be done by waiting for a product to go on sale. Using coupons is another way to save money.</p> <p>In the past, people saved their money by hiding it in their house. This was not very safe. The money could be stolen. It could also be lost in a disaster, such as a fire or a flood.</p> <p>Today people keep their money in accounts in financial institutions, like a bank or a credit union. These institutions get robbed sometimes, but</p>	<p>What is a budget? How can a budget help you save money?</p> <p>How are income and expenses different from each other?</p> <p>How can you save money?</p> <p>What are two ways in which people can spend less money?</p> <p>Why is hiding money in the house not a safe way to save money?</p> <p>What are two examples of financial institutions? How do financial institutions keep money safe?</p>

customers' money is safe.

The U.S. government insures America's financial institutions. This means if one gets robbed or goes out of business, the government makes sure the customers still have their money.

A savings account is the most common type of account that people use for saving money. Money put into a savings account is called a deposit. People can also take money out of their savings account. This is called a withdrawal.

Most savings accounts pay interest. This is a small percentage of the amount of money in the account. It is added to the account over time.

What does "deposit" mean? What does "withdrawal" mean?

What is "interest?"

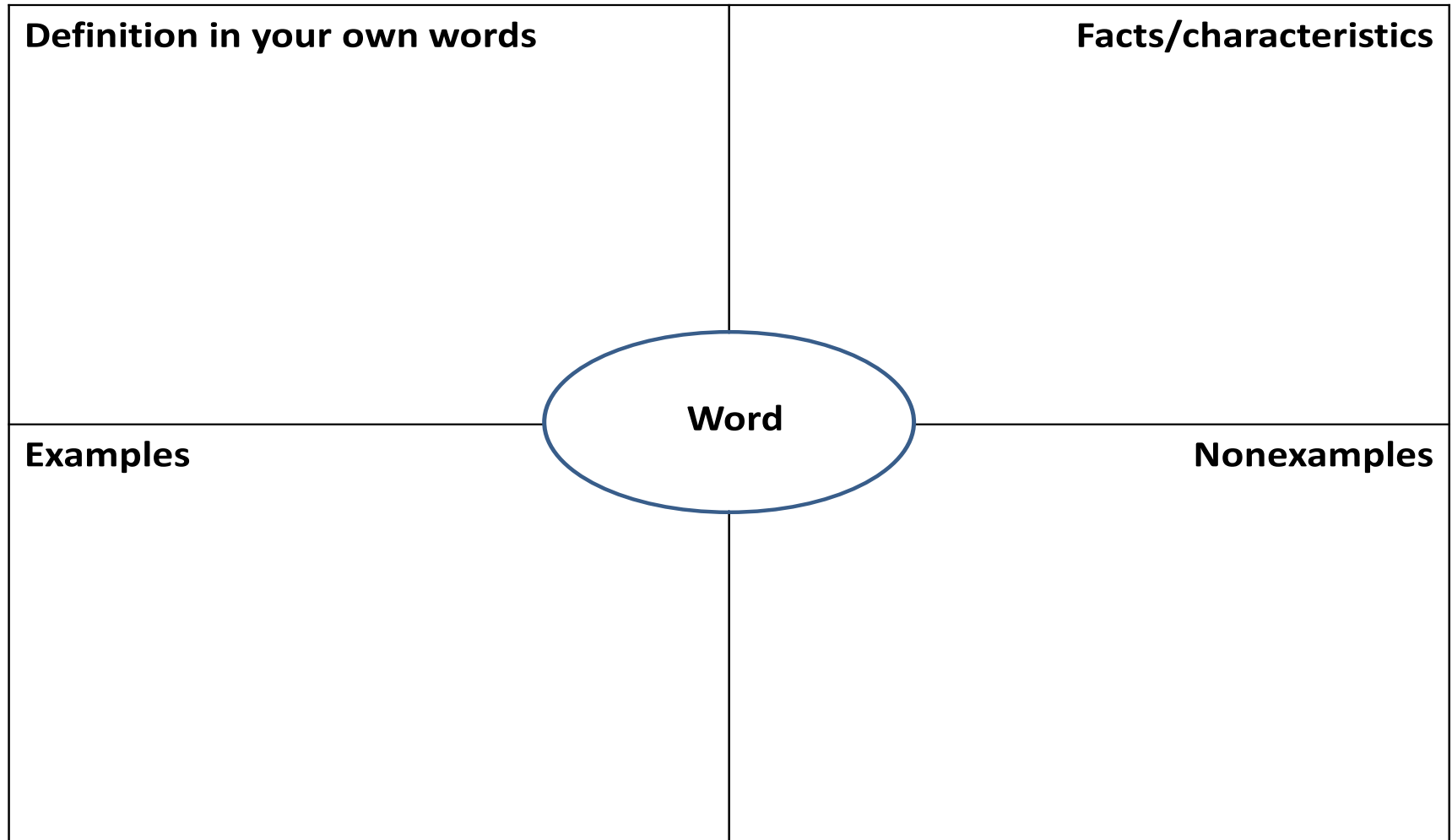
Graphic Organizer: Ways to Save Money

Ways to Save	Explanation

Day 2 Extension Idea:

Teachers may wish to create a class chart with essential vocabulary. This chart could include words that capture the essence of the meaning of each text. Or this chart could contain vocabulary words that are new to students. Students can be encouraged to use the words from the chart in their speaking and writing. Additionally, students could create a collection of vocabulary words using a graphic organizer. A sample vocabulary graphic organizer using the Frayer Model is included below.

Frayer Model



Day 3: Read the second text “Making a Budget” aloud in its entirety. Discuss the main idea. Write a summary.

The first read establishes a first familiarity with the text for students. Teachers should read the text prior to the lesson to become familiar with the text and the main idea. This lesson should take approximately 45 minutes.

1. Read the text “Making a Budget” aloud in its entirety. Read the text straight through, with expression, using the tone and volume of your voice to help the students understand each line and to provide some context for inferring the meaning of unknown words.
2. When you have finished reading, discuss what the text is mostly about (main topic). While reading, students should pause and ask themselves, “What is this text mostly about?” Asking this question helps students to take a minute to check and see if they understand what they have read or what was read aloud.
3. The main topic needs to be supported with details. Have the students visualize a table. The table top is the main topic. The legs are the supporting details. Either draw the main topic graphic organizer on chart paper or project it. If the teacher chooses, students may record the information on individual graphic organizers.
4. Have a discussion about the main topic. The teacher records what the text is mostly about (main topic) using the main topic graphic organizer.
5. Have a discussion about the supporting details. The teacher records the supporting details using the main topic graphic organizer. The graphic organizer is designed for four details. The text may have more or less.
6. Have a discussion about a conclusion. The teacher records the conclusion using the main topic graphic organizer.
7. Before students write the summary, they should “Talk the Writing.” Students will talk through what the text is mostly about (main topic), the supporting details and the conclusion with a partner using the notes from the main topic graphic organizer. This gives students confidence and helps students to organize their thinking before writing.
8. The teacher will create a chart that details the key points in writing a summary. This chart can become an anchor chart for future summary writing. A sample of the chart was provided on Day 1. Teachers may elaborate on this chart as needed.
9. Using the notes from the main topic graphic organizer, students will work collaboratively to write a brief summary. For students who need more support, the teacher may want to talk through the writing steps below and then write the summary on chart paper. Students can then copy the summary. For more advanced students, the teacher may allow them to write the summary independently. Teachers may decide to do this part of the unit in a whole group setting or in small groups to better individualize the learning and support.

Text Under Discussion	2 nd Grade Sample Teacher Dialogue & Guiding Questions
<p>Read the second text, “Making a Budget” in its entirety.</p>	<p>After reading the text aloud, ask students, “What is this text mostly about?” “What is the main topic?”</p> <p>Guide students to what this text is mostly about.</p> <p>Have students give evidence from the text to support their ideas. Accept all responses but encourage students to return to the text for details.</p> <p><i>Examples of teacher questions that draw students back into the text:</i></p> <p>“Why?” “Where did you see that?” “What lines in the text support your ideas?” “Let me see if we can find that part and read it again.” “How do you know?” “What words in the text make you think that?”</p>

Day 4: Re-read the second text in sections focusing on vocabulary and text dependent questions. Use the graphic organizer.

In the second read, the teacher guides students slowly and carefully through the text, prodding their thinking with text-dependent questions. Sample text-dependent questions can be found in the table below. Teachers are encouraged to ask additional questions, as well as higher-order questions, that may enhance comprehension. This lesson will take approximately 45 minutes.

1. Take a few minutes to discuss the main idea and supporting details.

2. Read sections of the text and use the sample questions provided in the table below.
3. Discuss new information learned about saving money and how a budget can help students save money. Add to the graphic organizer as needed.

Text Under Discussion	Sample Teacher Dialogue & Guiding Questions
<p style="text-align: center;">Making a Budget</p> <p>Saving money can be as fun as spending it. Honest!</p> <p>Chances are, your parents don't make you pay rent. You probably don't have monthly car payments, either. But you still need to manage your money wisely. That is, if you want to have money for the things you need. A budget is a good way to keep track of how much you earn, spend, and save. If you're careful, you can save for something awesome you saw at the mall--instead of waiting to see if you get it for your birthday.</p> <p>Start small, by thinking about the month ahead. We've created a sample budget to help get you started. Notice that the amount saved goes in the expenses column.</p> <p>Make Your Own Budget</p> <p>In the two columns on the left, enter the amount of money you have and the amount you expect to take in. This can include your weekly allowance, money earned doing odd jobs or mowing a neighbor's lawn, whatever. In the two columns on the right, list your planned expenses. Be sure to put</p>	<p>What does "manage" mean? Why is it important to manage your money?</p> <p>What can a budget help you do?</p> <p>Where does the amount saved go on the budget chart?</p> <p>Why do the words in "Make Your Own Budget" begin with capital letters?</p> <p>What are some examples of monthly income? What are some examples of expenses? How are planned expenses different from "spur-of-the-</p>

money aside for spur-of-the-moment purchases.

The total amount on the left should be equal to or greater than the total amount on the right. Now, what if you'd like to buy something big--a \$50 video game, say, or a \$75 deluxe scooter? You may need to deposit \$5 or \$10 in your savings account each week, until you can afford the big purchase. Avoid spending money that you've put in a savings or investment account for college--or another big future expense!

moment" expenses?

Why should the total amount on the left be equal to or greater than the total amount on the right? What does the word "deposit" mean? How can a budget help you save for a big expense?

Day 4 Extension:

1. Use the blank table below to help students create their own budgets. Students may have an easier time approaching this on a weekly basis rather than a monthly one. Additional information can be found at a variety of public websites, such as this one sponsored by Ohio’s credit unions: <http://www.moneyandstuff.info/pdfs/SampleBudgetforKids.pdf> , or this one from PBSKids: http://pbskids.org/itsmylife/money/managing/print_sample_budget_sheet.html

My Budget			
INCOME	AMOUNT	EXPENSES	AMOUNT
TOTAL		TOTAL	

Day 5: Students use the information from the texts and graphic organizers to write an informative/explanatory paper. Allow for approximately 45 minutes for students to write.

1. The teacher will present the writing prompt. It can be displayed on chart paper, projected or printed for students.

You have read two texts about making a budget. Write a paper in which you explain the purpose of a budget. Use facts and details from both texts to support your explanation. Remember to follow conventions of Standard English when writing.

2. First the students should think about the prompt and consider what the prompt is asking them to write about.
3. Next, students should read over the evidence gathered on the graphic organizers from each text. When writing, students may need to also refer to the texts themselves to find more details.
4. Before students write, they should “Talk the Writing.” Students will talk through their ideas with a partner. This gives students confidence and helps students to organize their thinking before writing.
5. The teacher will lead students in creating a chart. This chart will detail the key points in writing an informative/explanatory text. This chart can be used as an anchor chart to remind students of the key pieces needed in this type of writing. A sample of the chart is below.

Writing to Explain

1. Introduce the topic
2. Support with facts and details.
3. Sum it up with a conclusion

6. Using the details on the graphic organizers, students will write to the prompt.
7. Monitor and give specific feedback to advance student's writing. As students complete their writing, encourage them to re-read to check their writing for meaning and conventions.

Possible Writing Extensions:

1. Read writing with a partner and exchange feedback on meaning and conventions.
2. Students can edit and revise their papers on their own, in collaboration with their peers or based on teacher corrections.
3. Papers can be published digitally and enhanced with graphics and/or photographs.
4. Using the same texts, students can write to an opinion prompt. A sample is provided below.

You have read two texts about saving money. To save money, you must either earn more or spend less. Based on your readings, which of these do you think is the easiest to do? Write a paper in which you state your opinion about whether it is easier to earn more or to spend less. Use reasons and examples from the texts to support your opinion. Remember to follow conventions of Standard English when writing.

Possible Social Studies Extensions:

1. Locate a print or media version of an advertisement selling something that would appeal to students. Have students write a paper or present an oral review of the advertisement. This activity addresses Tennessee Social Studies (2014-2015) standard 2.11.
2. Compile a short list of popular products that second graders would like to buy. Have students research how supply and demand affects the cost or availability of these products. This activity addresses Tennessee Social Studies (2014-2015) standard 2.9.

Ways to Support Struggling Readers and Writers:

This unit is designed to be taught in a whole group setting with many scaffolds and supports throughout. The reading and thinking are modeled through the asking of text dependent questions and repeated readings. The writing can be modeled by the teacher so that students can co-create or copy the writing. Teachers should have a plan for releasing more and more of the writing to students. Oral language is essential for language comprehension growth. Teachers should continuously engage students in higher levels of oral language throughout the unit. Teachers should use content specific vocabulary in conversations with students. Students should use the content specific vocabulary in collaborative conversations with the teacher and peers as they build off of comments.

Ways to Support Advanced Readers and Writers:

Throughout this unit, there are examples of places where more advanced students can read or write independently. Advanced students may work through the unit at a more rapid pace by combining some of the activities and eliminating the repeated readings. Advanced students could write to all three texts. A sample prompt could be: Write an essay explaining how making a budget could help you save money while you are doing your holiday shopping. Cite reasons and examples from all four texts to support your opinion.

Formative Assessment Ideas:

Formative assessment is ongoing assessment that is used to inform and improve instruction throughout the teaching and learning process. Generally following formative assessment, teachers will talk to students and provide feedback and direction. Typically, formative assessment is not used for a performance or academic grade. Formative assessment usually is contrasted with summative assessment.

1. **Quick Write:** Before students read the text on Day 1 of the unit, ask them to do a quick write. A quick write is when students write everything they know about a topic in a short amount of time. During a quick write, students should not worry about handwriting, grammar, or punctuation. A quick write topic for this unit might be: Write everything you know about saving money. Teachers should read the quick writes before beginning instruction on Day 1. This quick write will help teachers assess the level of knowledge on the topic as well as formatively assess basic writing skills. The quick write can be repeated before instruction on Day 3 and students can write about budgets.

2. **Exit Tickets/Slips:** Exit Tickets/Slips are typically written responses to questions the teacher poses at the end of a lesson or a class to assess student understanding of key concepts. They are designed to take only a few minutes to complete and are taken up as students leave the classroom. The teacher can quickly determine which students have the key concept, which ones need a little help, and which ones are going to require much more instruction on the concept. In this unit, at the end of each first text reading, students are asked to talk with a partner about something learned from the text. Teachers could follow up this partner discussion with an Exit Ticket/Slip.

3. **Windshield Check:** This formative assessment can be used to have students check their own understanding of a concept just taught in a lesson. This assessment can quickly let the teacher know if there are major or minor misunderstandings, and help him/her design instruction to clarify any misconceptions before moving on. Using the analogy of a windshield, students will decide which of the following best describes what they know about the concept:
 - CLEAR = I get it! I thoroughly understand the concept.
 - BUGGY = I understand it for the most part, but a few things are still unclear.
 - MUDDY = I don't get it at all.

4. **K-W-L Chart:** Before beginning this unit, have students complete a K-W-L chart to determine what they already know about saving money. To do this, draw a three-column chart with the headings "K-W-L." Brainstorm with students to determine what they know (or think they know) about saving money. List this information in the column labeled "K" (for "know"). Then have students formulate questions about what they want to know. List their questions under the "W" column (for "want"). Keep the chart posted throughout the unit. As students learn the answers to their questions, those can be written under the

“L” (for “learned”). If students initial “knows” were incorrect, cross those out and replace them with new learning under the “L” column.

5. **Summary Writing:** Two summaries are written during this unit. If the summaries are done independently, or with little assistance, they can be used for formative assessment. Teachers can provide students with feedback on the writing itself and help to clarify any misunderstanding about the content.

Summative Assessment Ideas:

The final writing task can be used for summative assessment in two ways. First, if the writing was modeled and/or done collaboratively using the Inform/Explain prompt, students can write independently with the Opinion prompt. Teachers can give students a set amount of time to complete the writing and provide no guidance or support while students are writing. Student papers can be scored using the rubrics found here: http://tncore.org/english_language_arts/assessment/scoring_resources/2013-14scoringresources.aspx. Even though there isn't a rubric for Grade 2, teachers can use or adapt the Grade 3 rubric to score.