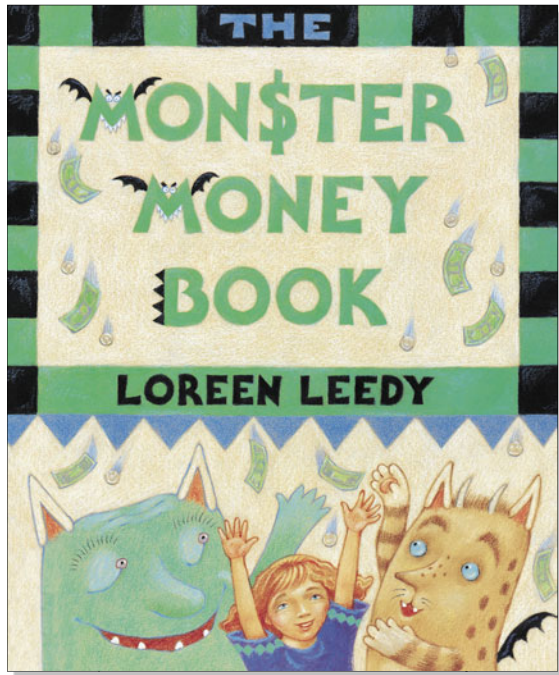


# The Monster Money Book



**Leveling Systems**  
**Avenues:** ●● More Fluent Readers  
**DRA:** 30  
**Fountas and Pinnell:** M  
**Lexile:** AD440

**T**his fantasy features monsters as characters who present realistic information on spending and saving money. The story is told with dialogue in speech balloons, interspersed with narrative text. Graphics and the glossary help explain terms associated with money.

*32 pages, 1035 words*

## In This Guided Reading Lesson:

## Skill Lessons:

Background and Vocabulary	Read the Book	Respond to the Book	Comprehension/ Critical Thinking
<p><b>Club Words:</b>                      dues                      join                      member                      president                      treasurer                      vote</p> <p><b>Money Words:</b>                      budget                      debt                      earn                      interest                      invest                      profit</p>	<p style="text-align: center;"><b>Spotlight STRATEGY</b></p> <p style="text-align: center;"><b>Reference Aids</b></p>	<p><b>Create a Cartoon:</b>                      Story Extension</p> <p><b>What If?                      Questions:</b>                      Bank Role-Play</p>	<p>Relate Goal and Outcome (<a href="#">PDF</a>)</p> <p>Relate Problem and Solution (<a href="#">PDF</a>)</p>

## Build Background

**All About Money** Have a discussion about money. Talk about why students need money and how they earn and save money. List students' responses in a chart.

I need money to	I make money by	I save money by
buy lunch put in the bank buy books	getting allowance selling cookies washing cars	putting it in the bank not buying things I don't need

## Build Vocabulary

**Club Meeting** Model this club meeting speech. Then have students role-play the scene.

*President:* Welcome to our clubhouse. I'm the president. I lead the club.

*Treasurer:* I'm the treasurer. I take care of the money.

*President:* These two people want to be part of our club. They'd like to join today. Did you tell them how much our dues are?

*Treasurer:* Yes, I told them they have to pay \$1 a week to be in the club.

*President:* Let's vote. Raise your hand if you want them to join. Great! They are our new members.

### Key Vocabulary

dues  
join  
member  
president  
treasurer  
vote

**Pocket Dictionaries** Have partners discuss the money words in the glossary, asking questions to clarify meanings. Then have them make a pocket dictionary of money terms by writing each word, its glossary definition, and then a definition in their own words or first language. They can add a cover and staple the pages together.

### Key Vocabulary

budget  
debt  
earn  
interest  
invest  
profit

# 1 Preview the Book

**Cover** This book is a fantasy. The characters are monsters, so the story couldn't really happen.

**Pages 5–6** The words at the top are the narrator's. The arrows on the speech bubbles point to the speakers. Grub and Sara want to **join**, or be part of, the club. If they join, they will be **members**. Grub's brother is the **president**, or leader, of the club.

**Pages 7–11** In the top scene, Spots tells about **dues**, or money members pay to the club. In the bottom, he tells Grub he could get a job to **earn**, or make, money. On pages 10–11, everyone is in the clubhouse. They'll **vote** to decide if Sara and Grub can be members.

**Pages 12–13** I see the word *treasurer*. From the pictures, it looks like a **treasurer** has something to do with money, but I'm not sure. When good readers find a word they're not sure of, they look it up. I'll look in the glossary. I see that a treasurer is someone who takes care of money.

**Pages 14–19** The club wants to buy things. Grub thinks they should borrow money—get some and pay it back later. Spots doesn't want to be in **debt** and have to pay money back. On page 19, Sara shows how to **invest** money, or use money to make more money. The extra money you make is called the **profit**. Should the club borrow or invest?

**Pages 20–25** The club members think of lots of ways to spend money. On page 24, Sara says the club needs a **budget**. It looks like a budget is a list of how to spend your money. How can I check? (use the glossary)

**Pages 26–31** Money in a bank earns **interest**. Interest is extra money the bank pays when it uses your money. The bank lends, or lets people borrow money. Do you think the monsters will vote for Sara and Grub to join the club?

**Page 32** The glossary tells meanings of important words.



## 2 Read the Book

**Independent Reading** Have students read the book silently or to a partner. Observe as each student reads aloud.

- Use the **Good Reader Guide** on pages 7 and 8 to coach students as they read.
- **Spotlight Strategy: Reference Aids** When students are not sure of a word in the story, remind them to confirm word meanings by using the glossary. For example, if students are not sure what *allowance* means on page 7, encourage them to look it up.

## 3 Respond to the Book

**Create a Cartoon** Prepare a cartoon with speech bubbles that extend the story. For example, you might show Grub and Sara writing a check to buy paint for the clubhouse with Grub saying, “The paint costs \$25.” Sara says, “I will write a check for that amount to Monster Paints.” Share the cartoon with students. Then brainstorm and list different situations that might extend the story. Have students choose a situation, then write, draw, and share their cartoons.

**What If? Questions** Display a Cause-and-Effect Chart. Help students find causes and effects for some of the topics in the book, such as *borrow*, *lend*, *invest*, *budget*, *spend*, and *save*. Then have students use the chart to write *What if?* questions to ask their “banker.” For example:

*Customer:* What happens if I borrow money?

*Banker:* Then you have to pay it back.

*Customer:* What happens if I lend Hassan money?

*Banker:* Then he has to pay you back.

Invite students to role-play. The “customer” asks *What if?* questions and the “banker” answers.

### Materials

- paper
- art supplies

### Materials

- Cause-and-Effect Chart from *Picture It! Big Book*, page 1

Answers will vary. Sample response:

# Cause-and-Effect Chart

The Monster Money Book

## Causes:

You borrow money.

You lend money.

You earn money.

You budget money.

You spend money.

You save money.



## Effects:

You have to pay the money back.

Someone has to pay you back.

You have more money to save or spend.

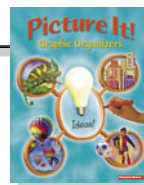
You know what you are spending your money on.

You buy something, and then you have less money.

You have money if you need it later.

Use only a black dry-erase marker.

1



Picture It! Big Book, page 1

# from The Monster Money Book

Take a Running Record		Number of Errors	Number of Self-Corrections
page			
10	The next day, Sarah and Grub met the other members at the clubhouse. "Hi everybody! You all know my brother Grub, and this is Sarah. They want to be members of The Monster Club. At the end of our meeting, we can vote on whether or not to let them join." "I brought dues money, just in case. I sold every one of my pickle-jelly sandwiches." "I hope it's okay that I'm not a monster."		
11	"We'll fix that!" "I could paint your face a wonderful shade of purple." "And I could lend you my fur-growing potion." "Thanks, but no thanks!"		
12	The meeting began. "Let's start with the treasurer's report." "We have \$54.00. Here are my numbers."		
		<b>Total</b>	<b>Total</b>

**Assess Fluency**

**Student reads with appropriate:**

- expression
- intonation
- attention to punctuation
- rate
- phrasing

**Assess Strategy Use**

**Self-Monitors:**

- asks questions
- clarifies
- paraphrases
- uses visuals
- confirms word meaning
- uses punctuation clues
- uses signal words

**Self-Corrects:**

- asks questions
- rereads
- reads on
- searches for new clues
- adjusts reading rate
- translates
- reduces amount read

**Calculate Accuracy Rate**

( 116 words - \_\_\_\_\_ ) ÷ 116 words = \_\_\_\_\_ %  
total errors

**Determine Instructional Needs**

<p><b>If Accuracy Rate Is</b> → <b>Then Have Student</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> below 90% read a lower-level text</li> <li><input type="checkbox"/> between 90–94% continue at this level</li> <li><input type="checkbox"/> 95–100% read a higher-level text</li> </ul>	<p><b>Student needs more coaching in</b></p> <p>_____</p> <p>_____</p>
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# Good Reader Guide

Use these strategies to coach students as they read independently.

Text	Student Miscue	Coaching Strategies
The rocket is going very fast.	The rocket is gro... going very fast.	<ul style="list-style-type: none"><li>Observe or ask questions to discover the strategies the student is using, identify the strategy by name, and praise student's use of it. Then have student read on.</li></ul>
	<b>Hesitates or self-corrects after a miscue</b>	
The shuttle orbits the Earth.	The shuttle...?	<ul style="list-style-type: none"><li>Prompt student to find clues in pictures and/or surrounding context.</li><li>Encourage use of cognates and/or word families to guess a meaning. Have student try the guess in the sentence.</li><li>If the word is phonetically regular, cover it and then reveal each syllable or letter pattern as student sounds out the word. Have student pronounce the word and try it in a rereading.</li><li>Have student skip the word and read on.</li></ul>
	<b>"Freezes" when faced with an unfamiliar or long word</b>	
No one has been to Mars.	Nobody has been to Mars.	<ul style="list-style-type: none"><li>Ignore if the miscue does not affect comprehension.</li><li>Validate student's strategic use of picture or context. Point out print cues, such as first letters. As student sees that spoken and printed words do not match, ask him or her to self-correct.</li></ul>
	<b>Substitutes an incorrect word that makes sense</b>	
There is no liquid water on the Moon.	There is no little water on the Moon.	<ul style="list-style-type: none"><li>Direct attention to pictures or other cues in the text. Ask questions to help student revise the first reading independently.</li><li>Talk about pictures and context to make sure the word is in student's vocabulary. Then have student reread.</li></ul>
	<b>Substitutes an incorrect word that does not make sense</b>	

# Good Reader Guide

Use these strategies to coach students as they read independently.

Text	Student Miscue	Coaching Strategies
Craters look like dark circles when you look up at the Moon.	Craters look like dark when you look up at the Moon. <b>Skips important words</b>	<ul style="list-style-type: none"><li>• Repeat and ask: <b>Does it make sense?</b></li><li>• Read together; then have student start over.</li><li>• Have student track the print and sweep a finger to the next line.</li></ul>
There are mountains on the Moon.	There...are mountains...on...the... Moon <b>Reads slowly, word-by-word, without comprehension</b>	<ul style="list-style-type: none"><li>• Assign a book at an easier reading level, allowing student to build fluency and comprehension.</li><li>• Recall the book's topic and/or title. Ask questions to tie the ideas in the text to the ideas in the preview.</li><li>• Have student paraphrase small but meaningful chunks of text, relating it to own experience.</li></ul>
That's one small step for man, one giant leap for mankind.	That's one small / step for / man, one / giant leap for / mankind <b>Reads aloud with poor phrasing</b>	<ul style="list-style-type: none"><li>• Highlight punctuation cues. Write out a section of the text. Demonstrate appropriate phrasing and help student mark the text to show how to group words. Then have student reread.</li><li>• Relate text to student's personal experience to help student read with appropriate expression.</li></ul>
The Moon is full tonight.	TheMoonisfulltonight <b>Reads quickly, without comprehension</b>	<ul style="list-style-type: none"><li>• Model slowing down and pausing to ask yourself questions periodically. Encourage student to apply these strategies.</li></ul>
The Moon is Earth's only natural satellite.	? <b>Gets stuck; is unable to use any strategies</b>	<ul style="list-style-type: none"><li>• Ask questions to discover why student is stuck.</li><li>• Suggest strategies and supply words.</li></ul>