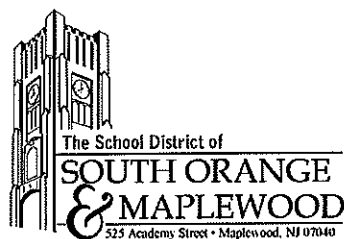


School District of South Orange-Maplewood

English Language Arts Reading Curriculum – Grade 5



**South Orange Maplewood
School District
Department of Curriculum &
Instruction**

2017-2018

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Donna Grohman

Unit Description: Interpretation Book Clubs- Analyzing Themes – Book 1

This unit is designed to launch reading workshop for the year and support students to challenge themselves to choose novels that are worthy of thoughtful reading. Throughout the month, you will assess students reading using running records and introducing students to the routines of a rigorous reading workshop.

In **Bend I**, students will utilize their reading notebooks the way they do their writing notebooks with, “conviction, a sense of purpose, and voice”. Students will find new ways to lift their level of writing about reading while providing textual evidence to back up their ideas. In **Bend II**, students will work together to identify common themes throughout their books. They will begin to recognize book clubs as little debate clubs, where they will “engage in rich book club conversations that hold them accountable for defending their ideas with reasons and evidence”. In **Bend III**, students will compare and contrast the ways themes are developed across texts. They will see how themes can be developed differently among texts and how authors use different techniques to achieve their goals.

Reading	
Big Ideas: <i>Course Objectives / Content Statement(s) (Skill Progressions)</i> ☐ Determining Themes/Cohesion ☐ Making certain students will be able to support their thinking with textual evidence ☐ Students will be able to analyze author's craft ☐ Students will be able to analyze characters perspectives ☐ Students will compare and contrast story elements and theme	
Performance Standards: Benchmark Instructional Levels: S/T	Time Line: September- October Duration of Unit: 6 Weeks
Essential Questions	Enduring Understandings

<i>What provocative questions will foster inquiry, understanding, and transfer of learning?</i>	<i>What will students understand about the big ideas?</i>
☐ How can writing about reading and book club discussions raise the level of my thinking?	Students will understand that... ☐ Setting reading goals will increase reading volume, comprehension, and writing about their reading ☐ Readers use various strategies to tackle complex texts ☐ A character's ethics and values shape their actions ☐ Authors use various craft moves or techniques to accomplish specific goals

Areas of Focus: Proficiencies (New Jersey Student Learning Standards)		Examples, Outcomes, Assessments
Students will:		
NJSLS	Description	
Reading Standards for Literature		
Key Ideas and Details:		
RL.5.1	☐ Quote accurately from a text and make relevant connections when explaining what the text says explicitly and when drawing inferences from the text.	
RL.5.2	☐ Determine the key details in a story, drama, or poem to identify the theme and to summarize the text.	
RL.5.3	☐ Compare and contrast two or more characters, settings, or events in a story or drama, drawing on specific details in the text (e.g., how characters interact).	
Craft and Structure:		
RL.5.4	☐ Determine the meaning of words and phrases as they are used in a text, including figurative language such as metaphors and similes.	
RL.5.5	☐ Explain how a series of chapters, scenes, or stanzas fits together to provide the	

Instructional Focus: In Bend 1, students will utilize their reading notebooks the same way they use their writing notebooks with “conviction, a sense of purpose, and voice”. Students will find new ways to lift their level of writing about reading while providing textual evidence to back up their ideas.	
Bend I: Writing about Reading with Voice and Investment	
• Readers will understand that they can have growth spurts as readers if they take on the goal of getting better at reading and if they work with deliberateness toward the specific goal they set. • Readers will be guided through an inquiry to explore and establish what it means to write well about reading. • Readers will demonstrate what they know through a reading assessment • Readers will understand that people read differently when they write about their reading. • Once readers find an idea worth developing, they revisit the text with that idea as a lens, rereading particular passages that inform the idea. • Readers will consider the perspective a story is being told	

RL.5.6	overall structure of a particular story, drama, or poem. ☐ Describe how a narrator's or speaker's point of view influences how events are described.	from and the effect the narrator's voice has on the way the story is being told. • Readers will learn that to think analytically, a person often thinks about how a subject or text is structured and divides sections into parts, then selects, ranks and compares. This thinking often yields new insight. • Readers will be reminded that when people aim to improve their writing about reading, they revise their work, relying on examples of what constitutes powerful writing about reading.
Integration of Knowledge and Ideas		
RL.5.7	☐ Analyze how visual and multimedia elements contribute to the meaning, tone, or beauty of a text (e.g., graphic novel, multimedia presentation of fiction, folktale, myth, poem).	
Range of Reading and Level of Text Complexity		
RL.5.9	☐ Compare, contrast and reflect on (e.g., practical knowledge, historical/cultural context, and background knowledge) the treatment of similar themes and topics (e.g., opposition of good and evil) and patterns of events (e.g., the quest) in stories, myths, and traditional literature from different cultures.	
RL.5.10	☐ By the end of the year, read and comprehend literature, including stories, dramas, and poems at grade level text-complexity or above, with scaffolding as needed.	
Reading Standards for Informational Text		
Craft and Structure		
RI.5.4	☐ Determine the meaning of general academic and domain-specific words and phrases in a text relevant to a <i>grade 5 topic or subject area</i> .	
RI.5.5	☐ Compare and contrast the overall (e.g., chronology, comparison, cause/effect, problem/solution) of events, ideas, concepts, or information in two or more	

RI.5.6	texts. ☐ Analyze multiple accounts of the same event or topic, noting important similarities and differences in the point of view they represent.	
Integration of Knowledge and Ideas:		
RI.5.7	☐ Draw on information from multiple print or digital sources, demonstrating the ability to locate an answer to a question quickly or to solve a problem efficiently.	
RI.5.8	☐ Explain how an author uses reasons and evidence to support particular points in a text, identifying which reasons and evidence supports which point(s).	
Range of Reading and Level of Text Complexity		
RI.5.10	☐ By the end of the year, read and comprehend literary nonfiction at grade level text-complexity or above, with scaffolding as needed.	
Speaking and Listening		
Comprehension and Collaboration		
SL 5.1	☐ Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on <i>grade 5 topics and texts</i> , building on others' ideas and expressing their own clearly. a. Explicitly draw on previously read text or material and other information known about the topic to explore ideas under discussion. b. Follow agreed-upon rules for discussions and carry out assigned roles. c. Pose and respond to specific	

SL 5.2 SL 5.3	questions by making comments that contribute to the discussion and elaborate on the remarks of others. d. Review the key ideas expressed and draw conclusions in light of information and knowledge gained from the discussions. ☐ Paraphrase portions of a text read aloud or information presented in diverse media and formats (e.g., visually, quantitatively, and orally). ☐ Summarize the points a speaker makes and explain how each claim is supported by reasons and evidence.
SL.5.4 SL .5.5 SL.5.6	Presentation of Knowledge and Ideas ☐ Report on a topic or text or present an opinion, sequencing ideas logically and using appropriate facts and relevant, descriptive details to support main ideas or themes; speak clearly at an understandable pace. ☐ Include multimedia components (e.g., graphics, sound) and visual displays in presentations when appropriate to enhance the development of main ideas or themes. ☐ Adapt speech to a variety of contexts and tasks, using formal English when appropriate to task and situation.
W.5.1	Writing Standards for Literature Text Types and Purposes ☐ Write opinion pieces on topics or texts, supporting a point of view with reasons

W.5.2	and information. - Introduce a topic or text clearly, state an opinion, and create an organizational structure in which ideas are logically grouped to support the writer's purpose. - Provide logically ordered reasons that are supported by facts and details from text(s) quoted directly from text when appropriate. - Link opinion and reasons using words, phrases, and clauses (e.g., <i>consequently</i>, <i>specifically</i>). - Provide a conclusion related to the opinion presented. ☐ Write informative/explanatory texts to examine a topic and convey ideas and information clearly. - Introduce a topic clearly to provide a focus, and group related information logically; include text features such as headings, illustrations, and multimedia when useful to aiding comprehension. - Develop the topic with facts, definitions, concrete details, quotations, or other information and examples related to the topic. - Link ideas within paragraphs and sections of information using words, phrases, and clauses (e.g., <i>in contrast</i>, <i>especially</i>). - Use precise language and domain-specific vocabulary to inform about or explain the topic. - Provide a conclusion related to the information or explanation presented. ☐ Write narratives to develop real or	

W.5.3	imagined experiences or events using effective technique, descriptive details, and clear event sequences. - Orient the reader by establishing a situation and introducing a narrator and/or characters; organize an event sequence that unfolds naturally. - Use narrative techniques, such as dialogue, description, and pacing, to develop experiences and events or show the responses of characters to situations. - Use a variety of transitional words, phrases, and clauses to manage the sequence of events. - Use concrete words and phrases and sensory details to convey experiences and events precisely. - Provide a conclusion that follows from the narrated experiences or events.	
Production and Distribution of Writing		
W.5.4	☐ Produce clear and coherent writing in which the development and organization are appropriate to task, purpose, and audience. (Grade-specific expectations for writing types are defined in #1–3 above.)	
W.5.5	☐ With guidance and support from peers and adults, develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach.	
Research to Build Knowledge		
W.5.7	☐ Conduct short research projects that use several sources to build knowledge	

W.5.8	through investigation of different perspectives of a topic. ☐ Recall relevant information from experiences or gather relevant information from print and digital sources; summarize or paraphrase information in notes and finished work, and provide a list of sources.	
W.5.9	☐ Draw evidence from literary or informational texts to support analysis, reflection, and research. a. Apply <i>grade 5 Reading standards</i> to literature (e.g., "Compare and contrast two or more characters, settings, or events in a story or a drama, drawing on specific details in the text [e.g., how characters interact]"). b. Apply <i>grade 5 Reading standards</i> to informational texts (e.g., "Explain how an author uses reasons and evidence to support particular points in a text, identifying which reasons and evidence supports which point[s]").	
Range of Writing	W.5.10 ☐ Write routinely over extended time frames (time for research, reflection, metacognition/self-correction and revision) and shorter time frames (a single sitting or a day or two) for a range of discipline-specific tasks, purposes, and audiences.	

Language Standards		
Conventions		
L.5.1	☐ Demonstrate command of the conventions of standard English grammar and usage when writing or speaking. a. Explain the function of conjunctions, prepositions, and interjections in general and their function in particular sentences. b. Form and use the perfect (e.g., <i>I had walked; I have walked; I will have walked</i>) verb tenses. c. Use verb tense to convey various times, sequences, states, and conditions. d. Recognize and correct inappropriate shifts in verb tense. e. Use correlative conjunctions (e.g., <i>either/or, neither/nor</i>).	
L.5.2	☐ Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing. a. Use punctuation to separate items in a series. b. Use a comma to separate an introductory element from the rest of the sentence. c. Use a comma to set off the words <i>yes</i> and <i>no</i> (e.g., <i>Yes, thank you</i>), to set off a tag question from the rest of the sentence (e.g., <i>It's true, isn't it?</i>), and to indicate direct address (e.g., <i>Is that you, Steve?</i>). d. Use underlining, quotation marks, or italics to indicate titles of works. e. Spell grade-appropriate words correctly, consulting references as needed.	
Effective Language Use		

L.5.3	☐ Use knowledge of language and its conventions when writing, speaking, reading, or listening. a. Expand, combine, and reduce sentences for meaning, reader/listener interest, and style. b. Compare and contrast the varieties of English (e.g., dialects, registers) used in stories, dramas, or poems.	
Vocabulary Acquisition and Usage		
L.5.4	☐ Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on <i>grade 5 reading and content</i> , choosing flexibly from a range of strategies. a. Use context (e.g., cause/effect relationships and comparisons in text) as a clue to the meaning of a word or phrase. b. Use common, grade-appropriate Greek and Latin affixes and roots as clues to the meaning of a word (e.g., <i>photograph</i> , <i>photosynthesis</i>). c. Consult reference materials (e.g., dictionaries, glossaries, thesauruses), both print and digital, to find the pronunciation and determine or clarify the precise meaning of key words and phrases. ☐ Demonstrate understanding of figurative language, word relationships, and nuances in word meanings.	
L.5.5	a. Interpret figurative language, including similes and metaphors, in context. b. Recognize and explain the meaning of	

L.5.6	common idioms, adages, and proverbs. c. Use the relationship between particular words (e.g., synonyms, antonyms, homographs) to better understand each of the words. ☐ Acquire and use accurately grade-appropriate general academic and domain-specific vocabulary, including words and phrases that signal contrast, addition, and other logical relationships (e.g., <i>however</i>, <i>although</i>, <i>nevertheless</i>, <i>similarly</i>, <i>moreover</i>, <i>in addition</i>).	
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NJSLs	Description
Same As Bend I	Instructional Focus: In Bend II, students will work together to identify common themes throughout their books. They will begin to recognize book clubs as little debate clubs where they will engage in rich book club conversations that hold them accountable for defending their ideas with reasons and evidence. Students will learn that reading interpretively involves linking ideas and building larger theories. Bend II: Raising the Level of Writing and Talking about Literature • Readers will begin to sharpen their reading and thinking skills and develop the eyes to not only see more in a text, but to make more significance. They will pay more attention as they read because they trust that they notice things for a reason. • Readers will begin to think thematically, readers sometimes name the problem that a character faces, and then think about the lessons the character may learn or what the author may want readers to know. • Readers will understand the best part of reading with others is that it changes you. You end up viewing the text through the eyes of others, and therefore seeing more than you would otherwise have seen. • Readers will understand that they link ideas together to build larger theories or interpretations. As they think about how ideas might connect, they ask, "Could there be a larger truth or lesson here?" • Readers will understand that once a reader has developed an interpretation about a book, it is important he or she stay with that idea, gathering evidence and deepening that idea. • Readers will understand when different readers read the same book; they often develop different viewpoints on

	proactive questions related to the book. The differences of opinions can spark a debate. In a debate, each reader supports his or her side with evidence to persuade the other person. • Readers will be guided through an inquiry to explore how an effective book club elevates the level of its reading, thinking and conversations about books.
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NJSLs	Description
<u>Same as Bend I</u>	<u>Instructional Focus:</u> In Bend III, students will continue to work in their book clubs and will compare and contrast the ways in which themes are developed across texts. Students will study the way in which themes can be developed differently in texts. By analyzing author's craft, students will understand that authors make deliberate decisions about what happens in a story and how the story is told. Bend III: Thematic Text Sets: Turning Texts Inside Out • Readers will understand that sophisticated readers consider universal themes as they read, comparing and contrasting those themes across different texts. • Readers will begin to think that texts seem to support the same theme; they often look again and may find the texts actually convey different messages. • Readers will begin to see that one way readers think about a theme in more complex ways is to consider how different characters connect to and represent that theme, and also how some characters may work against a theme. • Readers will begin to think about the choices authors make (and the ones they don't), as a way to come to new insights about texts. • Readers will understand that one way to analyze a literary text is to study the author's goals and how he or she achieves them in specific parts of the text. • Readers will be a part of a literary salon as a fun way to show off their new, sophisticated thoughts about literature.

	Formative and Summative (*) Assessments: • Pre-assessment/Post-assessment * (online resources) • Conferencing notes/records of conferences, small groups and observations • Post-it notes/Readers Notebook • Running Records Instructional Strategies Interdisciplinary Connections <i>Correlates to routine units in math, rules and community units in social studies</i> ☐ Apply skills needed to effectively debate both sides of an issue ☐ Think analytically as they try to problem solve while reading
	Technology Integration ☐ Students will be able to use their Chrome Book to prepare for book club debate using GoogleDocs ☐ Use of document camera for shared reading of texts Media Literacy Integration ☐ Use print materials to practice reading and comprehension skills. ☐ Ask students to look for specific things when they view videos or read print material, and then ask questions about those items.
	Global Perspectives Possible Read-Alouds: ☐ Home Of The Brave by Katherine Applegate ☐ Fly Away Home by Eve Bunting ☐ "Dreams" by Langston Hughes ☐ Bud, Not Buddy, by Christophe Paul Curtis ☐ Because of Winn Dixie by Kate DiCamillo ☐ My Name is <u>Maria Isabel</u> by Alma Flor Ada and K. Dyble Thompson ☐ Out of the Dust by Karen Hesse

	☐ <u>Bridge to Terabithia</u> by Katherine Paterson and Donna Diamond ☐ <u>Esperanza Rising</u> by Pam Munoz Ryan ☐ <u>Wringer</u> by Jerry Spinelli
The following skills and themes listed to the right should be reflected in the design of units and lessons for this course or content area.	21st Century Skills: Creativity and Innovation Critical Thinking and Problem Solving Communication and Collaboration Information Literacy Media Literacy Life and Career Skills 21st Century Themes (as applies to content area): Financial, Economic, Business, and Entrepreneurial Literacy Civic Literacy Health Literacy
Professional Resources: ☐ Teacher's College Reading Unit of Study, Book 1, Interpretation Book Clubs: Analyzing Themes, 5th grade, 2015 ☐ http://www.heinemann.com for online resources for each session ☐ <i>The Literary Essay</i> by Lucy Calkins, Kathleen Tolan, and Alexandra Marron, from <i>Units of Study in Opinion, Information and Narrative Writing</i> ☐ <i>The Research Based Argument Essay</i> by Lucy Calkins, Kathleen Tolan, and Annie Taranto from <i>Units of Study in Opinion, Information and Narrative Writing</i> ☐ <i>Visible Learning</i> by John Hattie ☐ <i>Understanding by Design</i> by Grant Wiggins	
Mentor Texts: ☐ <u>Home Of The Brave</u> by Katherine Applegate ☐ <u>Fly Away Home</u> by Eve Bunting and Ronald Himler	

Unit Description: Tackling Complexity: Moving Up Levels of Nonfiction – Book 2

In this unit students will move from predictable non-fiction to complex non-fiction. They will learn new strategies to assist in their comprehension of complex non-fiction and students will also understand that they can go beyond the simple non-fiction topics of their youth, to more complex topics like current events. This unit will assist students in understanding that non-fiction reading is important in their everyday lives as citizens of this world.

In **Bend I** the students will be diving in to complex, unpredictable nonfiction and learning strategies that will assist them in successfully tackling the text. Students will contrast predictable nonfiction texts with more complex texts and learn how to chunk text and then focus and question those chunks of information in order to make sense of what they read. Students will also learn strategies to assist them in understanding complex, domain specific vocabulary within the text. They will use strategies such as morphology and context clues. Students will also deepen their thinking in order to read more analytically. They will deepen their thinking so that they can see the relationship between a part of the text and the whole of the text. In **Bend II**, students will choose their own topic to research. In the first part of this bend, they will go out and do primary research on their topic in order to discover patterns and main ideas within their topic. Students will then go back into the text armed with new knowledge about their topic and read the text with the "eyes of an expert." Students will become familiar with Webb's Depth of Knowledge Levels in order to strengthen their questions while reading and in turn strengthening their understanding of the topic. Students will also add life to their nonfiction writing by working on writing to clarify and explain information instead of just writing facts.

Reading	
Big Ideas: <i>Course Objectives / Content Statement(s) (Skill Progressions)</i> ☐ Determine importance and synthesize information in expository nonfiction ☐ Read from various nonfiction text structures ☐ Develop strategies in the comprehension of complex non-fiction	
Performance Standards: Benchmark Instructional Levels: S/T	Time Line: November - December Duration of Unit: 6-7 weeks
Essential Questions <i>What provocative questions will foster inquiry, understanding, and</i>	Enduring Understandings <i>What will students understand about the big ideas?</i>

<i>transfer of learning?</i>	
☐ How can I use all that I have learned about research to develop a richer understanding about a topic?	Students will understand that... ☐ Readers read across texts about one topic to gather information to understand a topic ☐ Readers critique texts with an analytical lens ☐ Readers gain an understanding about an author's perspective by studying information with others.

Areas of Focus: Proficiencies (New Jersey Student Learning Standards)		Examples, Outcomes, Assessments
Students will:		
NJSLS	Description	Instructional Focus: Bend I: Working with Text Complexity In Bend I the students will be diving into complex, unpredictable nonfiction and learning strategies that will assist them in successfully tackling the text. Students will contrast predictable nonfiction texts with more complex texts in order to learn how to chunk text and question what they read to make sense of the information. Students will also learn strategies to assist them in understanding complex, domain specific vocabulary within the text. They will use strategies such as morphology and context clues. Students will also deepen their thinking in order to read more analytically. They will deepen their thinking so that they can see the relationship between a part of the text and the whole of the text.
Foundational Skills		
Phonics and Word Recognition:		
RF.5.3	☐ Know and apply grade-level phonics and word analysis skills in decoding and encoding words. a. Use combined knowledge of all letter-sound correspondences, syllabication patterns, and morphology (e.g., roots and affixes) to read accurately unfamiliar multisyllabic words in context and out of context.	
Fluency:		
RF.5.4	☐ Read with sufficient accuracy and fluency to support comprehension. a. Read grade-level text with purpose and understanding. b. Read grade-level prose and poetry orally with accuracy, appropriate rate, and expression.	☐ Readers approach nonfiction texts with their knowledge of the genre in mind, knowing things that are to be important.☐ Readers use their background knowledge and text

	c. Use context to confirm or self-correct word recognition and understanding, rereading as necessary.	features to orient themselves to the complex nonfiction texts, but hold that information loosely, leaving room for revision as they read further. ☐ Readers will investigate how complex nonfiction becomes challenging when it comes to determining the main idea. Readers will focus on the question: "In what ways does the main idea become more complex?" ☐ Readers will develop a tool kit of strategies to support them in determining an implicit main idea of a complex nonfiction text. ☐ Readers will learn to use context clues to determine the meaning of vocabulary words in complex nonfiction texts. ☐ Readers will learn to use morphology (looking inside of a word) to find the meaning of tricky vocabulary. ☐ Readers will study the structure of the texts and notice how the overall structure and chunks of texts are built. ☐ Readers will be reminded of the need to revise their thinking to rise to the challenge of complex nonfiction. They will be reminded of the need to monitor their own comprehension and notice when they are feeling stuck or lost. They then need to turn to their already existing toolbox of strategies to assist them in comprehending the text. ☐ Readers will summarize complex nonfiction texts by creating a short version of the text. This summary will contain the main ideas, how the main ideas relate to each other, and the key supporting details.
Reading Standards for Informational Text		
Key Ideas and Details		
RI.5.1	☐ Quote accurately from a text and make relevant connections when explaining what the text says explicitly and when drawing inferences from the text.	
RI.5.2	☐ Determine two or more main ideas of a text and explain how they are supported by key details; summarize the text.	
RI.5.3	☐ Explain the relationships or interactions between two or more individuals, events, ideas, or concepts in a historical, scientific, or technical text based on specific information in the text.	
Craft and Structure:		
RI.5.4	☐ Determine the meaning of general academic and domain-specific words and phrases in a text relevant to a <i>grade 5 topic or subject area</i> .	
RI.5.5	☐ Compare and contrast the overall structure (e.g., chronology, comparison, cause/effect, problem/solution) of events, ideas, concepts, or information in two or more texts.	
Integration of Knowledge and Ideas:		
RI.5.7	☐ Draw on information from multiple print or digital sources, demonstrating the ability to locate an answer to a question quickly or to solve a problem efficiently.	
Range of Reading and Level of Text Complexity		
RI.5.10	☐ By the end of the year, read and	

	comprehend literary nonfiction at grade level text-complexity or above with scaffolding as needed.	
<u>Writing Standards</u>		
Text Types and Purposes:		
W.5.2	☐ Write informative/explanatory texts to examine a topic and convey ideas and information clearly.	
Production and Distribution of Writing:		
W.5.4	☐ Produce clear and coherent writing in which the development and organization are appropriate to task, purpose, and audience.	
Research to Build Knowledge:		
W.5.7	☐ Conduct short research projects that use several sources to build knowledge through investigation of different perspectives of a topic.	
W.5.8	☐ Recall relevant information from experiences or gather relevant information from print and digital sources; summarize or paraphrase information in notes and finished work, and provide a list of sources.	
W.5.9	☐ Draw evidence from literary or informational texts to support analysis, reflection, and research	
<u>Speaking and Listening Standards:</u>		
Comprehension and Collaboration		
SL.5.1	☐ Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse	

SL.5.2	partners on <i>grade 5 topics and texts</i> , building on others' ideas and expressing their own clearly. ☐ Paraphrase portions of a text read aloud or information presented in diverse media and formats (e.g., visually, quantitatively, and orally).	
SL.5.3	☐ Summarize the points a speaker makes and explain how each claim is supported by reasons and evidence.	
Presentation of Knowledge and Ideas		
SL.5.5	☐ Include multimedia components (e.g., graphics, sound) and visual displays in presentations when appropriate to enhance the development of main ideas or themes.	
SL.5.6	☐ Adapt speech to a variety of contexts and tasks, using formal English when appropriate to task and situation.	
Language Standards:		
Conventions		
L.5.1	☐ Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.	
L.5.2	☐ Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.	
Effective Language Use		
L.5.3	☐ Use language to enhance meaning, convey style, and achieve particular effects when writing or speaking.	



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Vocabulary Acquisition and Usage	
L.5.4	☐ Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on <i>grade 5 reading and content</i> , choosing flexibly from a range of strategies
L.5.5	☐ Demonstrate understanding of figurative language, word relationships, and nuances in word meanings.
L.5.6	☐ Acquire and use accurately grade-appropriate general academic and domain-specific vocabulary, including words and phrases that signal contrast, addition, and other logical relationships (e.g., <i>however, although, nevertheless, similarly, moreover, in addition</i>).

NJSLS	Description	Bend II: Applying Knowledge about Nonfiction Reading to Inquiry Projects In Bend II, students will choose their own topic to research. In the first part of this bend, they will go out and do primary research on their topic in order to discover patterns and main ideas within their topic. Students will then go back into the text armed with new knowledge about their topic and read the text with the "eyes of an expert." Students will become familiar with Webb's Depth of Knowledge Levels in order to strengthen their questioning while reading and in turn strengthening their understanding of the topic. Students will also add life to their nonfiction writing by working on writing to clarify and explain information instead of just writing facts.
Reading Standards for Informational Text Key Ideas and Details		
RI.5.1	☐ Quote accurately from a text and make relevant connections when explaining what the text says explicitly and when drawing inferences from the text.	
RI.5.2	☐ Determine two or more main ideas of a text and explain how they are supported by key details; summarize the text.	
RI.5.3	☐ Explain the relationships or interactions between two or more individuals, events, ideas, or concepts in a historical, scientific, or technical text based on specific information in the text.	
Craft and Structure:		☐ Readers will be able to identify the similarities between the work they do as researchers and the work they do in books.
RI.5.4	☐ Determine the meaning of general academic and domain-specific words and phrases in a text relevant to a <i>grade 5 topic or subject area</i> .	☐ Readers will reference their primary research on their topic in order look for patterns and determine main ideas that are significant to their topic.
RI.5.5	☐ Compare and contrast the overall structure (e.g., chronology, comparison, cause/effect, problem/solution) of events, ideas, concepts, or information in two or more texts.	☐ Readers will learn to come to texts as experts. They will understand that once they gain some expertise on a topic, they read differently and see more because they know more about the topic.
RI.5.6	☐ Analyze multiple accounts of the same event or topic, noting important similarities and differences in the point of view they represent.	☐ Readers will learn to write in order to help them understand their topic more as they read. They will learn to angle their writing in order to better explain the information that they are gathering.
		☐ Readers will learn to use Webb's Depth of Knowledge (DOK) to lift the level of questions they

Integration of Knowledge and Ideas:		ask themselves while reading complex nonfiction. ☐ Readers will synthesize information across subtopics, within a single text and across texts. They will be able to explain how all the parts work together and determine why one part of the text is important to the rest of the text or topic. ☐ Readers will understand that their best writing about reading happens when they move from specific details to big ideas and back again. They will understand that they need both ideas and details in order to develop strong thinking and identify exactly what they want to say about the topic. ☐ Readers will compare and contrast how authors choose to present topics. They will compare and contrast central ideas that authors use, and they will examine how authors teach those central ideas through their writing. ☐ Readers will pay attention to an author's perspective and how they author may be swaying the reader's thinking, even when the author's perspective is implicit. Readers will also consider the validity of the source and form their own perspective on the topic. ☐ Readers will look at the impact of their research and their new understanding of their topic and how it impacts their daily lives.
RI.5.7	☐ Draw on information from multiple print or digital sources, demonstrating the ability to locate an answer to a question quickly or to solve a problem efficiently.	
RI.5.8	☐ Explain how an author uses reasons and evidence to support particular points in a text, identifying which reasons and evidence supports which point(s).	
RI.5.9	☐ Integrate and reflect on information (e.g., practical knowledge, historical/cultural context, and background knowledge) information from several texts on the same topic in order to write or speak about the subject knowledgeably.	
Range of Reading and Level of Text Complexity		
RI.5.10	☐ By the end of the year, read and comprehend literary nonfiction at grade level text-complexity or above with scaffolding as needed.	
Writing Standards: Text Types and Purposes		
W.5.2	☐ Write informative/explanatory texts to examine a topic and convey ideas and information clearly	

Production and Distribution of Writing	
W.5.4	☐ Produce clear and coherent writing in which the development and organization are appropriate to task, purpose, and audience.
W.5.5	☐ With guidance and support from peers and adults, develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach.
Research to Build Knowledge	
W.5.7	☐ Conduct short research projects that use several sources to build knowledge through investigation of different perspectives of a topic.
W.5.8	☐ Recall relevant information from experiences or gather relevant information from print and digital sources; summarize or paraphrase information in notes and finished work, and provide a list of sources.
W.5.9	☐ Draw evidence from literary or informational texts to support analysis, reflection, and research.
Range of Writing	
W.5.10	☐ Write routinely over extended time frames (time for research, reflection, metacognition/self-correction and revision) and shorter time frames (a single sitting or a day or two) for a range

	of discipline-specific tasks, purposes, and audiences.
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NJSLS	Description
Speaking and Listening Standards: Comprehension and Collaboration	
SL.5.1	☐ Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on <i>grade 5 topics and texts</i> , building on others' ideas and expressing their own clearly.
SL.5.2	☐ Paraphrase portions of a text read aloud or information presented in diverse media and formats (e.g., visually, quantitatively, and orally).
SL.5.3	☐ Summarize the points a speaker makes and explain how each claim is supported by reasons and evidence.
Presentation of Knowledge and Ideas	
SL.5.4	☐ Report on a topic or text or present an opinion, sequencing ideas logically and using appropriate facts and relevant, descriptive details to support main ideas or themes; speak clearly at an understandable pace.
SL.5.5	☐ Include multimedia components (e.g., graphics, sound) and visual displays in presentations when appropriate to enhance the development of main ideas or themes.

SL.5.6	☐ Adapt speech to a variety of contexts and tasks, using formal English when appropriate to task and situation.	
Language Standards:		
Conventions		
L.5.1	☐ Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.	
L.5.2	☐ Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.	
Effective Language Use :		
L.5.3	☐ Use language to enhance meaning, convey style, and achieve particular effects when writing or speaking.	
Vocabulary Acquisition and Usage:		
L.5.4	☐ Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on <i>grade 5 reading and content</i> , choosing flexibly from a range of strategies.	
L.5.5	☐ Demonstrate understanding of figurative language, word relationships, and nuances in word meanings.	
L.5.6	☐ Acquire and use accurately grade-appropriate general academic and domain-specific vocabulary, including words and phrases that signal contrast, addition, and other logical relationships (e.g., <i>however, although, nevertheless, similarly, moreover, in addition</i>).	

Formative and Summative (*) Assessments:

- ☐ Pre-assessment/Post-assessment * (online resources)
- ☐ Conferencing notes/records of conferences, small groups and observations
- ☐ Post-it notes/Readers Notebook
- ☐ Running Records

Instructional Strategies

Interdisciplinary Connections

Correlates to routine units in math, rules and community units in social studies

- ☐ Ecosystem Studies in Science
- ☐ Earth Systems Studies in Science
- ☐ Earth and Human Interaction Studies in Science
- ☐ Map reading in Social Studies
- ☐ Landform Studies in Social Studies
- ☐ Data Analysis in Math

Technology Integration

- ☐ Google Classroom
- ☐ Google Slides

Media Literacy Integration

- ☐ Newsela
- ☐ Malala Yousafzai's Speech: <https://www.theguardian.com/commentisfree/2013/jul/12/malala-yousafzai-united-nations-education-speech-text>
- ☐ Lou Gehrig's Farewell Speech: <http://www.si.com/mlb/2009/07/04/gehrig-text>
- ☐ President Obama's Speech: <http://politicalticker.blogs.cnn.com/2009/09/07/obama-speech-to-school-children-you-make-your-own-future/>
- ☐ Ready New York: NYC in an Emergency: <https://www.youtube.com/watch?v=ZJd-DMPmFzQ>
- ☐ Student Safe Search Engine: www.kidrex.org
- ☐ Student Safe Search Engine: <http://www.gogooligans.com>

Global Perspectives

Possible Read-Alouds:

- ☐ Sharks by Simon Seymour
- ☐ Habitat Destruction by Helen Orme
- ☐ Shocking Seafood by Dinah Williams
- ☐ What Makes An Ocean Wave?: Questions And Answers About Oceans And Ocean Life by Melvin and Gilda Berger
- ☐ Garbage and Recycling by Helen Orme
- ☐ Deadly Reptiles by Andrew Solway
- ☐ Extreme Laboratories by Ann Squire
- ☐ Scientists in the Field Series (Houghton Mifflin Harcourt)

The following skills and themes listed to the right should be reflected in the design of units and lessons for this course or content area.	21st Century Skills: - Creativity and Innovation - Critical Thinking and Problem Solving - Communication and Collaboration - Information Literacy - Media Literacy - Life and Career Skills 21st Century Themes (as applies to content area): - Financial, Economic, Business, and Entrepreneurial Literacy - Civic Literacy - Health Literacy
Professional Resources: ☐ www.heinemann.com ☐ readingandwritingproject.org ☐ TC Unit 2 Tackling Complexity: Moving Up Levels of Nonfiction ☐ <u>Strategies that Work</u> by Stephanie Harvey and Anne Goudvis (chapters 6 and 10) Mentor Texts: ☐ <i>Bats!</i> By Editors of TIME for Kids ☐ "The Amazing Octopus" by Anna Gratz Cockerille ☐ "Earthquake Alert" from Super Science Magazine (September 2014) ☐ <u>How People Learn: Brain, Mind, Experience and School</u> by Committee on Developments in the Science of Learning ☐ <u>When Lunch Fights Back: Wickedly Clever Animal Defenses</u> by Rebecca L. Johnson ☐ <u>Alien Deep: Revealing the Mysterious Living World at the Bottom of the Ocean</u> by Bradley Hague	



Unit Description: Reading Differently to Get Ready to Write about Your Reading – Curricular Calendar

This unit aims to support thoughtful readers by reminding them to draw upon all they have learned, responding to the text as they do so, and by highlighting literary conversations—in partnerships, clubs and in response to the whole-class read aloud. This unit moves through three focal points. Before the unit starts, you'll guide students to form clubs around a self-selected reading project. The clubs could focus on a particular author, genre, or series. Then, on the first day of **Bend I**, you'll launch the reading projects by teaching students to let the genre of the book guide their thinking. You'll remind readers to be mindful as they read, writing about reading as a way to help them notice more, see more in books. The work of this bend will support the literary essay work students will be doing in writing, as you teach them to write interpretively and to support thinking with evidence from a text. In **Bend II**, you'll shift from interpretive reading to analytical reading. As the bend launches, we suggest you show students how they can read short texts first to get the gist of a story, and then reread a text with an analytic lens. In the writing unit, *Literary Essay: Opening Texts & Seeing More*, you'll see that the work of Bend II in reading is designed to complement and support the work students will be doing in their literary essays, as a portion of Bend II in writing is devoted to using analysis of the text (e.g. author's craft) to give evidence for a support. This bend will also extend students' conversation skills, teaching them a few key ways they can prepare for their conversations that make the resulting conversations much stronger. In **Bend III**, you'll shift your focus toward teaching students to transfer the work they did in the first two bends as they move up levels of text complexity. You'll teach them strategies for reading tougher texts in the company of partners. A major portion of the bend will focus on teaching students tips for moving from one band of texts to another (e.g. R/S/T to U/V/W). The Literary Essay Unit complements the last bend of that unit, which calls for students to transfer the work they did in previous literary essays into more complex argument essays. You'll end with a celebration, and we suggest you might get students set up to take on independent reading projects that they'll pursue for homework during the upcoming unit, *Argument and Advocacy: Researching Debatable*

Issues

Reading	
Big Ideas:	
☐ This unit aims to support thoughtful readers by reminding them to draw upon all they have learned, responding to the text as they do so, and by highlighting literary conversations.	
☐ This unit is designed to accompany and align with the Grade 5 <i>Literary Essay: Opening Texts and Seeing More</i> unit.	
☐ Students will write about reading in ways that will help them notice more, see more in books.	
☐ Students will be guided to read interpretively and analytically.	
Performance Standards:	Time Line: January - February

Benchmark Instructional Level: U		Duration of Unit – 5 weeks
Essential Questions		Enduring Understandings
<i>What provocative questions will foster inquiry, understanding, and transfer of learning?</i>		<i>What will students understand about the big ideas?</i>
☐ How can I use all I know about reading to help me interpret and be more thoughtful when reading more difficult texts? ☐ How can I use what I interpret in reading to inform my literary essays? ☐ How do readers switch from interpretative reading to analytic reading? ☐ How can conversations about books help me interpret and analyze the text?		Students will understand that... ☐ Writing about reading will help them see more, notice more, in books. ☐ Readers need to ground their interpretations in the words of a text and carry their interpretations forward as they read. ☐ Readers often stop and reread parts of a text and analyze it through different “lenses.” ☐ Readers can transfer skills from one level of reading to books that are more complex. ☐ Strong readers compare and contrast story elements and themes.

Areas of Focus: Proficiencies (New Jersey Student Learning Standards)		Examples, Outcomes, Assessments
Students will:		Instructional Focus: Launching: - Before Day 1, spend a day getting students into their reading project clubs – focusing on a particular author, genre, or series. Bend I: Session 1: Teach readers to orient themselves to the genre and to think about what they already know about that genre. Students will ask, “What kinds of thinking will I probably do in a book like this?”
NJSLS	Description	
<u>Progress Indicators for Reading Literature Text</u>		
Key Ideas and Details:		
R.5.1	Quote accurately from a text, and make relevant connections when explaining what the text says explicitly and when drawing inferences L from the text.	
RL.5.2.	Determine the key details in a story, drama or poem to identify the theme and to summarize the text.	
RL.5.3	Compare and contrast two or more characters, settings, or events in a story or drama, drawing on	

	specific details in the text (e.g., how characters interact).	• Session 2: Repeat teaching from Unit 1 <i>Interpretation Book Clubs</i> Session 3 or Session 8. Both channel students to read more, noticing more in their texts. • Session 3: Teach students that thinking, talking, and writing about reading should not look the same across all parts of the book. When you read, you want to think about where you are in the book (beginning, middle, end) to help you think and talk and write in ways that are as powerful as possible. • Session 4: Reteach Session 4 from <i>Interpretation Book Clubs</i> to remind students that Post-its, markers, flags can be used to annotate the text and carry ideas forward as we read. Channel clubs to find the precise language an author uses to ground their ideas in the text. • Session 5: Draw upon Session 7 from <i>Interpretation Book Clubs</i> helping students to track multiple theories and rethinking original ideas. Readers will weigh multiple claims about a text and rethink supports that fit with a claim.
Craft and Structure:		
RL.5.5.	Explain how a series of chapters, scenes, or stanzas fits together to provide the overall structure of a particular story, drama, or poem.	
RL.5.6.	Describe how a narrator's or speaker's point of view influences how events are described.	
Integration of Knowledge and Ideas		
RL.5.9.	Compare, contrast and reflect on (e.g. practical knowledge, historical/cultural context, and background knowledge) the treatment of similar themes and topics (e.g., opposition of good and evil) and patterns of events (e.g., the quest) in stories, myths, and traditional literature from different cultures.	
Range of Reading and Level of Text Complexity		
RL.5.10.	By the end of the year, read and comprehend literature, including stories, dramas, and poems at grade level text-complexity or above, with scaffolding as needed.	
Phonics and Word Recognition		
RF.5.4.	Read with sufficient accuracy and fluency to support comprehension.	
Fluency		
RF.5.4.	Read with sufficient accuracy and fluency to support comprehension	

	Bend II: Session 6: Today students will take a day off from their reading project groups to listen to some read-alouds. <u>Today should match up with the break students will take in the <i>Literary Essay writing unit, in which they will be exploring shorts texts.</i></u> Teach students that readers often reread a text to see more, notice more, and maybe read with a different analytic lens. Draw from Session 6 from <i>Interpretation Book Clubs</i>. Session 7: Teach readers to transfer they work they did in short texts to their chapter books. Teach students <i>when</i> to stop and reread, pausing at important parts (i.e. a passage that shoes the problem, character change, or a character learning something, or realizing something. Session 8: Remind students that stories are often separated into parts, and when you divide a book into parts, you can then grow ideas about how that part of the text fits with the whole text (which is usually the gist of the story or a theme). Session 9: Teach readers that holding an idea in mind can illuminate parts of the story they haven't noticed before. They ask, "Could this connect in some way with the idea? What details in this part most stand out when I look with the lens of this idea?" Session 10: Focus on author's craft using the Narrative Goals and Techniques cards. Draw from Sessions 18 and 19 from
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	<i>Interpretation Book Clubs.</i> Channel students to compare and contrast craft moves across their reading project. You can also teach readers to come up with an interpretation in their books, to support that interpretation with text evidence, and to name the author's craft move that the evidence reveals. Session 11: Deepen readers' analysis of character perspective by drawing from Session 17 from <i>Interpretation Book Clubs</i>. Incorporate first considering a character's identity and how it relates to their perspective on an interpretation. Think about the <i>role</i> a character plays and the <i>experiences</i> they've had in their life and compare that perspective to the theme of the story. Session 12: Revisit Session 16 from <i>Interpretation Book Clubs</i>. Students should rethink themes across their reading project books or across the short texts they studied on the first day of this bend. Session 13: Teach students that when they prepare to talk, the resulting conversation is usually much stronger. Readers can prepare for a conversation in a few ways – either by writing more about their ideas or by marking parts in their book they want to highlight. The goal is to come ready to talk about ideas and have evidence for those ideas. Session 14: Students should pause, reflect, and take stock of what they have learned, and what they might pursue next in their reading projects. Channel students to self-assess their reading
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South Orange Maplewood School District
English Language Arts Department
Reading Curriculum
Grade 5

	work and set goals for Bend III. Use charts "Drawing on All You Know to Read Well and Interpret Texts" and "To Deepen Interpretations, Readers Can..." charts from <i>Interpretation Book Clubs</i>
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	Bend III • Session 15: Channel students to use the skills at determining themes and reading analytically while reading slightly more difficult texts. Clubs should consider how they want to do this work. They could look for slightly more challenging texts that fit with their reading project, or they could move onto a new reading project that's at a slightly higher reading level. Students should keep in mind goals they set at the end of Bend II. • Session 16: Teach students ways they can rely on their reading project group for support. Students might partner read a text, pausing to talk along the way. Students might flag tricky parts and bring them to their partner to reread multiple times, working together to figure out what those parts mean. • Session 17: Address the specific demands your readers will face as they move up levels of text complexity. Provide mini charts to each group of students that capture the major new challenges they'll see in their books. Students should prioritize one or two of the challenges to focus on for today. You can reference Chapter 4, "Understanding Bands of Text Complexity..." in the <i>Reading Pathways</i>, or the chart found on p. 13 in the Curriculum Calendar. A picture of that chart can also be found at the end of this document. • Session 18:
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	Continue to work from yesterday, focusing on meeting with small groups to discuss text complexity. • Session 19: Celebration To encourage fiction reading at home, you could do quick rounds of “Reading Project Speed Dating.” Students can teach a partner about their reading project and learn about a new reading project. As they listen they can get ideas for reading projects to take on at home.
Formative and Summative (*) Assessments: • Pre-assessment/Post-assessment ○ Revisit data collected from the post-assessment for Unit 1 <i>Interpretative Book Clubs</i> • Conferencing notes/records of conferences, small groups and observations • Post-it notes/Readers Notebook • Running Records Instructional Strategies Interdisciplinary Connections <i>Correlates to routine units in math, rules and community units in social studies</i> ☐ Students will work collaboratively with other students in their class to build discussion and encourage deeper thinking Work in conjunction with the Writing Units of Study – Literary Essay	



The following skills and themes listed to the right should be reflected in the design of units and lessons for this course or content area.	21st Century Skills: - Creativity and Innovation - Critical Thinking and Problem Solving - Communication and Collaboration - Information Literacy - Media Literacy - Multicultural and Cultural Competency Perspectives - Life and Career Skills 21st Century Themes (as applies to content area): - Financial, Economic, Business, and Entrepreneurial Literacy - Civic Literacy - Health Literacy
Professional Resources: ☐ <i>Reading Differently to Get Ready to Write About Your Reading Curriculum Calendar</i> ☐ 5th Grade Unit 1 <i>Interpretation Book Clubs: Analyzing Themes, 5th Grade Unit 1</i> ☐ 5th Grade <i>Literary Essay: Opening Texts and Seeing More</i> ☐ 5th Grade <i>Reading Pathways Units of Study in Opinion, Informational and Narrative Writing</i>	
Mentor Texts: It will be helpful to use the same text you are writing about in the <i>Literary Essay</i> unit. Some ideas: ☐ "Shells" from <i>Every Living Thing</i> by Cynthia Rylant ☐ Most novels by Cynthia Rylant ☐ <i>Gooseberry Park</i> or <i>A Fine White Dust</i> by Cynthia Rylant if you have mostly at- or below benchmark readers ☐ <i>Missing May</i> or <i>A Blue-Eyed Daisy</i> if you have mostly at- or above benchmark readers ☐ Novels by Sarah Weeks, Jacqueline Woodson, Walter Dean Myers, Jack Gantos	

Student Materials

Bend I:

- ☐ Fiction books for clubs centered around the same author, same genre, or books in a series.

Bend II:

- ☐ A selection of short texts to pair with novels students are reading in book clubs. If you are teaching the *Literary Essay Unit*, they could use the same short texts.
- ☐ Mystery genre: *Two-Minute Mysteries* or *Encyclopedia Brown* by Donald J. Sobol
- ☐ Fantasy genre: *12 Impossible Things Before Breakfast* by Jane Yolen

Bend III:

- ☐ Slightly harder texts that correlate to their initial reading project (author, genre, series)

Resource:

For use in Bend III, characteristics of each band of Text Complexity. This is a short list of the most critical information about each band. For a more complete explanation, see Chapter 4 in *Reading Pathways*.



K/L/M:

- ☐ Characters face one clear central problem that's solved or resolved.
- ☐ Readers have to hold onto problems over longer periods of time because their books are getting longer.
- ☐ Dialogue is not always tagged.
- ☐ A character's feelings change over the course of the story, but their traits stay consistent.

N/O/P/Q:

- ☐ Characters face multiple problems.
- ☐ A character's traits change from the beginning to the end of a story.
- ☐ Figurative language is used (and it's sometimes important in the story).
- ☐ There are multiple reasons why characters do something, not just one.

R/S/T:

- ☐ Characters' traits are not usually stated.
- ☐ Characters have multiple traits and may act different ways in different settings, situations, with different people.
- ☐ There are tricky chapters in texts, not just tricky passages.
- ☐ Setting plays an increasingly important role and can often be considered a character.

U/V/W:

- ☐ Characters become increasingly nuanced and complex.
- ☐ Books have multiple plotlines that often intersect.
- ☐ Time and voice often shifts, sometimes without much warning.
- ☐ Symbolism becomes increasingly important.
- ☐ Changes in the setting often have major significance for the book.

Unit Description: Argument and Advocacy: Researching Debatable Issues – Book 3

This unit is designed to support students in reading more complex challenging nonfiction. It will help students tackle more difficult and dense informational texts with greater agency and intellectual independence. In Unit 2, students were taught how to critically read a non-fiction piece, judge the source, and then apply it to issues and topics of their own interests. In this unit, students will utilize those skills, not for inquiry like in the previous unit, but to gather information that will help them develop an argument based on a relevant world issue. At the end of this unit, students will be able effectively argue both sides of a current, worldly issue.

In **Bend 1**, students will begin to investigate the ways nonfiction texts are becoming increasingly complex and the way their reading will shift based on those complexities. Students will then be able to use contrasting texts to help them understand the new information. Students will need to tackle increasingly more challenging vocabulary. By the end of Bend 1, students will be able to read more analytically, thinking about the relationship between the parts and the whole and summarize what they have learned. In **Bend II**, students will continue to study the same issues. They will begin to view an issue with more depth and an analytic lens. Students will learn how to annotate texts which will help them recall the texts main ideas and big points learned while reading. Over the course of the bend, students will read texts of different levels and will begin to learn about both sides of an issue. At the end of Bend II, students will be knowledgeable about both sides of an issue and they engage in another debate using evidence more strongly, quoting and citing sources. In **Bend III** students will study another set of issues within their research groups. Students will not only use their research skills in order to learn and make arguments about their new topics, but they will also use what they have learned in conversation with their group to steer their arguments. They will also learn to compare and contrast author's craft moves across the text and analyze how these moves impact the author's argument.

This bend should coincide with the Argument and Advocacy Essay unit in writing. The students should be using the topics they learned about in these bends to take their argument to the next level in an essay form for a specific audience.

Reading	
Big Ideas: ☐ Strategies for solving unknown or challenging texts ☐ Making certain students will be able to comprehend the information in the text ☐ Students will be able to integrate multiple forms of information to articulate a cohesive arguments	
Performance Standards: Benchmark Instructional Levels: UNV	Time Line: February - March Duration of Unit: 5-6 weeks
Essential Questions <i>What provocative questions will foster inquiry, understanding, and transfer of learning?</i>	Enduring Understandings <i>What will students understand about the big ideas?</i>
☐ How do I read to develop an argument?	Students will understand that... ☐ Readers use convincing arguments and explanations and have strong claims that are supported by relevant and specific evidence and logical reasoning. ☐ Readers approach nonfiction differently to learn more about a topic ☐ Readers critique texts with an analytical lens. ☐ Readers will read across texts about a topic. ☐ Readers work with partner to help each other critique and analyze different texts.

Areas of Focus: Proficiencies (New Jersey Student Learning Standards)		Examples, Outcomes, Assessments
Students will:		Instructional Focus: Bend I: Investigating Issues In Bend 1, students will begin to investigate the ways nonfiction texts are becoming increasingly complex and the way their reading will shift based on those complexities. Students will then be able to use contrasting texts to help them understand the new information. Students will need to tackle increasingly more challenging vocabulary. By the end of Bend 1, students will be able to read more analytically, thinking about the relationship between the parts and the whole and summarize what they have learned. ☐ Readers will recognize that a good argument is supported by reasons backed up by evidence, so when readers analyze an argument, they ask themselves questions about the claim being made, the reasons supporting that claim and the evidence backing up those reasons. ☐ Readers will learn to grasp both sides of an argument by focusing initially on texts that lay out the argument clearly, and then reading for both sides. ☐ Readers will self-assess their performance. ☐ Readers will let their research spur quick flash-debates, which can help them clarify their thinking and know what further research they need to do. ☐ Readers will read deeply about an issue, developing background information that allows them to become
NJSLS	Description	
Reading Standards for Literature :Key Ideas and Details		
RL.5.1	☐ Quote accurately from a text and make relevant connections when explaining what the text says explicitly and when drawing inferences from the text. ☐ Determine the key details in a story, drama or poem to identify the theme and to summarize the text.	
RL.5.2	☐ Compare and contrast two or more characters, settings, or events in a story or drama, drawing on specific details in the text (e.g., how characters interact).	
RL.5.3		
Craft and Structure:		
RL.5.4	☐ Determine the meaning of words and phrases as they are used in a text, including figurative language such as metaphors and similes.	
RL.5.5	☐ Explain how a series of chapters, scenes, or stanzas fits together to provide the overall structure of a particular story, drama, or poem.	
RL.5.6	☐ Describe how a narrator's or speaker's point of view influences how events are described.	

Integration of Knowledge and Ideas		authorities on that issue.
RL.5.9	☐ Compare, contrast and reflect on (e.g. practical knowledge, historical/cultural context, and background knowledge) the treatment of similar themes and topics (e.g., opposition of good and evil) and patterns of events (e.g., the quest) in stories, myths, and traditional literature from different cultures.	☐ Readers will be able to do research around the question, "What moves can people make that help a conversation to deepen and grow?" ☐ Readers will shift from taking in information to growing new ideas. ☐ Readers will be able to summarize arguments by using their own words to express the most essential parts of the writer's arguments, while being careful to not distort of change what the writer meant. ☐ Readers will learn not just to argue, but will also learn arguing to learn.
Range of Reading and Level of Text Complexity		
RL.5.10	☐ By the end of the year, read and comprehend literature, including stories, dramas, and poems, at grade level text-complexity or above, with scaffolding as needed.	
Reading Standards for Informational Text : Craft and Structure		
RI.5.4	☐ Determine the meaning of general academic and domain-specific words and phrases in a text relevant to a <i>grade 5 topic or subject area</i> .	
RI.5.5	☐ Compare and contrast the overall structure (e.g., chronology, comparison, cause/effect, problem/solution) of events, ideas, concepts, or information in two or more texts.	
RI.5.6	☐ Analyze multiple accounts of the same event or topic, noting important similarities and differences in the point of view they present.	

Integration of Knowledge and Ideas:	
RI.5.7	☐ Draw on information from multiple print or digital sources, demonstration the ability to locate an answer to a question quickly or to solve a problem efficiently.
RI.5.9	☐ Integrate and reflect on (e.g. practical knowledge, historical/cultural context, and background knowledge) information from several texts on the same topic in order to write or speak about the subject knowledgeably.
Range of Reading and Level of Text Complexity	
RI.5.10	☐ By the end of the year, read and comprehend literary nonfiction at grade level text-complexity or above, with scaffolding as needed.
<u>Speaking and Listening</u>	
SL.5.1	☐ Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on <i>grade 5 topics and texts</i> , building on others' ideas and expressing their own clearly.
SL.5.6	☐ Adapt speech to a variety of contexts and tasks, using formal English when appropriate to task and situation.

NJSLS	Description	
Reading Standards for Literature Key Ideas and Details:		
RL.5.1	☐ Quote accurately from a text, and make relevant connections when explaining what the text says explicitly and when drawing inferences from the text.	☐ Readers will push themselves to ask new questions and develop new ideas about their issue, then narrow down their focus before conducting further research.
RL.5.2	☐ Determine the key details in a story, drama or poem to identify the theme and to summarize the text.	
RL.5.3	☐ Compare and contrast two or more characters, settings, or events in a story or drama, drawing on specific details in the text (e.g., how characters interact).	
Craft and Structure:		
RL.5.4	☐ Determine the meaning of words and phrases as they are used in a text, including figurative language such as metaphors and similes.	☐ Readers will annotate text in a purposeful and deliberate way as they read- to help them remember the author's big ideas, as well as their own thoughts and ideas- and that readers can use their annotations to facilitate evidence-based conversations about the text.
RL.5.5	☐ Explain how a series of chapters, scenes, or stanzas fits together to provide the overall structure of a particular story, drama, or poem.	
RL.5.6	☐ Describe how a narrator's or speaker's point of view influences how events are described.	

Bend II: Raising the Level of Research In Bend II, students will continue to study the same issues. They will begin to view an issue with more depth and an analytic lens. Students will learn how to annotate texts which will help them recall the texts main ideas and big points learned while reading. Over the course of the bend, students will read texts of different levels and will begin to learn about both sides of an issue. At the end of Bend II, students will be knowledgeable about both sides of an issue and they engage in another debate using evidence more strongly, quoting and citing sources.	☐ Readers will push themselves to ask new questions and develop new ideas about their issue, then narrow down their focus before conducting further research.
	☐ Readers will annotate text in a purposeful and deliberate way as they read- to help them remember the author's big ideas, as well as their own thoughts and ideas- and that readers can use their annotations to facilitate evidence-based conversations about the text.
	☐ Readers recognize difficult texts and draw on their portfolio of strategies to help them manage the difficulty, approaching this work with a strong sense of agency.
	☐ Readers figure out an author's perspective to understand how his or her ideas fit into the issue.
	☐ Readers think about texts in more than one way, considering not only the content, but also the choices authors make that shape that content.
	☐ Readers approach an author's arguments skeptically,

Integration of Knowledge and Ideas		carefully evaluating evidence to determine whether it supports or weakens a claim. ☐ Readers can hold debates as a means of celebrating the work they have done, as well as an inspiration for further learning.
RL.5.9	☐ Compare, contrast and reflect on (e.g. practical knowledge, historical/cultural context, and background knowledge) the treatment of similar themes and topics (e.g., opposition of good and evil) and patterns of events (e.g., the quest) in stories, myths, and traditional literature from different cultures.	
Range of Reading and Level of Text Complexity		
RL.5.10	☐ By the end of the year, read and comprehend literature, including stories, dramas, and poems at grade level text-complexity or above, with scaffolding as needed.	
Reading Standards for Informational Text Craft and Structure		
RI.5.4	☐ Determine the meaning of general academic and domain-specific words and phrases in a text relevant to a <i>grade 5 topic or subject area</i> .	
RI.5.5	☐ Compare and contrast the overall structure (e.g., chronology, comparison, cause/effect, problem solution) of events, ideas, concepts, or information in two or more texts.	
RI.5.6	☐ Analyze multiple accounts of the same event or topic, noting important similarities and differences in the point of view they represent.	

Integration of Knowledge and Ideas:	
RI.5.7	☐ Draw on information and multiple print or digital sources, demonstrating the ability to locate an answer to a question quickly or to solve a problem efficiently.
RI.5.9	☐ Integrate and reflect on (e.g. practical knowledge, historical/cultural context, and background knowledge) information from several texts on the same topic in order to write or speak about the subject knowledgeably.
Range of Reading and Level of Text Complexity	
RI.5.10	☐ By the end of the year, read and comprehend literary nonfiction at grade level text-complexity or above, with scaffolding as needed.

NJSLS	Description	
Writing Standards		
W.5.1	☐ Write opinion pieces on topics or texts, supporting a point of view with reasons and information.	Bend III : Researching a new issue with more agency In Bend III students will study another set of issues within their research groups. Students will not only use their research skills in order to learn and make arguments about their new topics, but they will also use what they have learned in conversation with their group to steer their arguments. They will also learn to compare and contrast author's craft moves across the text and analyze how these moves impact the author's argument. This bend should coincide with the Argument and Advocacy Essay unit in writing. The students should be using the topics they learned about in these bends to take their argument to the next level in an essay form for a specific audience. ☐ Readers will make a plan for how they will study their new issue. Readers will think about all the skills they have learned and use strategies that will allow them to research with greater agency. ☐ Readers will talk with each other about their topic in order to gather more ideas and questions that they can carry with them as they continue reading and researching. Readers will understand that their reading is not just formed by past reading and thinking, it is also formed by conversations that have been had on the topic. ☐ Readers will analyze texts by different authors about the same topic or event in order to compare and contrast the author's styles of presenting information. ☐ Readers will use the critical lenses needed for reading non-fiction and will analyze how the text positions the
W.5.4	☐ Produce clear and coherent writing in which the development and organization are appropriate to task, purpose, and audience.	
W.5.6	☐ With some guidance and support from adults and peers, use technology, including the Internet, to produce and publish writing as well as to interact and collaborate with others; demonstrate sufficient command of keyboarding skills to type a minimum of two pages in a single sitting.	
W.5.7	☐ Conduct short research projects that use several sources to build knowledge through investigation of different perspectives of a topic.	
W.5.8	☐ Recall relevant information from experiences or gather relevant information from print and digital sources; summarize or paraphrase information in notes and finished work, and provide a list of sources.	
W.5.9	☐ Draw evidence from literary or informational texts to support analysis, reflection, and research.	

Reading Standards for Informational Text Craft and Structure		reader. ☐ Readers will apply their learning and bridge the gap between the classroom and the real world. The readers will self-assess their skills learned during this unit. ☐ Readers will take their position and debate
RI.5.1	☐ Quote accurately from a text and make relevant connections when explaining what the text says explicitly and when drawing inferences from the text.	
RI.5.2	☐ Determine two or more main ideas of a text and explain how they are supported by key details; summarize the text.	
RI.5.3	☐ Explain the relationships or interactions between two or more individuals, events, ideas, or concepts in a historical, scientific, or technical text based on specific information in the text.	
Integration of Knowledge and Ideas:		
RI.5.4	☐ Determine the meaning of general academic and domain-specific words and phrases in a text relevant to a <i>grade 5 topic or subject area</i>.	
RI.5.5	☐ Compare and contrast the overall structure (e.g., chronology, comparison, cause/effect, problem/solution) of events, ideas, concepts, or information in two or more texts.	
RI.5.6	☐ Analyze multiple accounts of the same event or topic, noting important similarities and differences in the point of view they represent.	

Range of Reading and Level of Text Complexity	
RI.5.10	☐ By the end of the year, read and comprehend literary nonfiction at grade level text-complexity or above, with scaffolding as needed.
<u>Speaking and Listening Standards</u> Comprehension and Collaboration	
SL.5.1	☐ Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on <i>grade 5 topics and texts</i> , building on others' ideas and expressing their own clearly.
SL.5.3	☐ Summarize the points a speaker makes and explain how each claim is supported by reasons and evidence.
<u>Presentation of Knowledge and Ideas</u>	
SL.5.4	☐ Report on a topic or text or present an opinion, sequencing ideas logically and using appropriate facts and relevant, descriptive details to support main ideas or themes; speak clearly at an understandable pace.
SL.5.6	☐ Adapt speech to a variety of contexts and tasks, using formal English when appropriate to task and situation.

<u>Language Standards Conventions:</u>		
L.5.1	☐ Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.	
L.5.2	☐ Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.	
<u>Effective Language Use</u>		
L.5.3	☐ Use knowledge of language and its conventions when writing, speaking, reading, or listening.	
<u>Vocabulary Acquisition and Usage</u>		
L.5.4	☐ Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on <i>grade 5 reading and content</i> , choosing flexibly from a range of strategies.	
L.5.5	☐ Demonstrate understanding of figurative language, word relationships, and nuances in word meanings.	
L.5.6	☐ Acquire and use accurately grade-appropriate general academic and domain-specific words and phrases, including those that signal contrast, addition, and other logical relationships (e.g., <i>however, although, nevertheless, similarly, moreover, in addition</i>).	

Formative and Summative (*) Assessments: ☐ Pre-assessment/Post-assessment * (online resources) ☐ Conferencing notes/records of conferences, small groups and observations ☐ Post-it notes/Readers Notebook ☐ Running Records Instructional Strategies Interdisciplinary Connections <i>Correlates to routine units in math, rules and community units in social studies</i> ☐ Explore how to improve our environment. ☐ Analyze data and categorize it. ☐ Look for patterns in research and data
Technology Integration ☐ Students will be able to use their chrome book to research their topic. ☐ Students will be able to watch videos about their topic.
Media Literacy Integration ☐ Ask students to look for specific things when they view videos or read print material, and then ask questions about those items. ☐ Use print materials to practice reading and comprehension skills.
Global Perspectives Possible Read-Alouds: ☐ Chocolate milk articles ☐ Vitamins and Minerals" from KidsHealth.org



The following skills and themes listed to the right should be reflected in the design of units and lessons for this course or content area.	21st Century Skills: Creativity and Innovation Critical Thinking and Problem Solving Communication and Collaboration Information Literacy Media Literacy Life and Career Skills 21st Century Themes (as applies to content area): Financial, Economic, Business, and Entrepreneurial Literacy Civic Literacy Health Literacy
Professional Resources: ☐ Teacher's College Reading Unit of Study, Book 3, Argument and Advocacy, 5th grade, 2015 ☐ Teacher's College Writing Units of Study: Argument and Advocacy 5th grade ☐ http://www.heinemann.com/	

Mentor Texts:

- ☐ Chocolate Milk Articles via: <http://www.heinemann.com/>
- http://www.readingandwritingproject.com/public/resources/staff_developers_a/2011-2012/Resources%20for%20Argument%20Essay/chocolate_milk_texts.pdf
- http://www.nesacenter.org/uploaded/conferences/FLC/2013/handouts/Ehrenworth-Evidence-based_Argument_Handout_2013.pdf
- ☐ Should plastic bags be banned? <http://www.heinemann.com>
- ☐ Should people support or boycott zoos? <http://heinemann.com>
- ☐ Should plastic water bottles be banned? <http://heinemann.com>
- ☐ Should killer whale shows be banned? <http://heinemann.com>
- ☐ "It's a Plastic World" video (www.itsaplasticworld.com)
- ☐ "The Top of the World: Climbing Mount Everest" by Steve Jenkins

Unit Description: Reading in the Content Area – Curricular Calendar

Students will be asked to reach into their toolkit to refer to early skills and strategies: note-taking, main idea work, synthesis, analysis, and critique, and merge them together during this unit.

This reading unit has three bends, which are closely aligned to the writing unit, The Lens of History: Research Reports. It is recommended you launch Bend I of both units at the same time. In **Bend I** of reading, students will work in research groups to read a variety of texts that overview the Civil Rights era, so they come to understand the major events and significant players of that time period. The lessons will support transference from previous information and argument reading units, as students determine main ideas, summarize texts, and determine the meaning of unfamiliar vocabulary. Students will focus on synthesizing across a variety of resources: texts, timelines, maps, and more. This parallels the information writing work students will be doing in writing, as they write research reports all about the Civil Rights era, writing a rough version first and then filling in the gaps with a special attention to time and place. To support this revision work, students will carry their notes between reading and writing. In **Bend II**, students will shift from researching all about the Civil Rights era to researching about a subtopic within the era in research groups. You'll also place an emphasis on helping students think of the subtopics within their subtopic, mine texts for relevant information, and teach others in their group what they are learning. They'll pay particular attention to how texts are structured. During this same time in writing, students will be finishing their all-about reports and will begin to organize for and draft research reports about more focused within the Civil Rights era. Students will write about the more focused topics they've been studying in Bend II of reading, as they'll now have a bit of background knowledge on that topic that will propel their writing. For **Bend III**, students will look across texts and topics in order to see the similarities and overlaps between these groups. You'll support students in deepening the level of their compare and contrast work, while also learning lessons from a comparative study of history. At the same time in writing, students will be revising and drafting their second book about a focused subtopic on the Civil Rights era. The work your students do thinking deeply about lessons learned in reading will help them breathe new life into their introductions and conclusions.

Reading		
Big Ideas: ☐ Synthesizing information across a variety of texts ☐ Create subtopics within a larger topic ☐ Students will be able to integrate multiple forms of information to make connections between historical events		
Performance Standards: Benchmark Instructional Levels: U-V		Time Line: April – May Duration of Unit – 5 -6 Weeks
Essential Questions <i>What provocative questions will foster inquiry, understanding, and transfer of learning?</i>	☐ How can I organize a learning life that allows me to read across multiple texts, studying an aspect of my topic from multiple perspectives? ☐ How can I build subtopics from studying multiple perspectives on a topic? ☐ How can I connect events from different time periods under the same umbrella?	Enduring Understandings <i>What will students understand about the big ideas?</i> Students will understand that... ☐ Nonfiction texts can aid in understanding topics in other academic areas. ☐ Nonfiction strategies and tools are needed to read content based texts. ☐ Reading across multiple texts will give multiple perspectives on the same topic throughout history.
Areas of Focus: Proficiencies (New Jersey Student Learning Standards)		Examples, Outcomes, Assessments
Students will:		Instructional Focus: Bend 1: Students will be working in research groups to read a variety of texts that overview the Civil Rights Movement. Students will work to determine main ideas, summarize texts, and determine the meaning of unfamiliar, content-specific vocabulary. Students will also be synthesizing across a variety of resources such as: texts, timelines, maps, etc. ☐ Readers will learn that when starting a research project, readers gather sources, generate subtopics, and decide what
Progress Indicators for Reading Literature Text Key Ideas and Details:		
RL.5.1	☐ Quote accurately from a text, and make relevant connections when explaining what the text says explicitly and when drawing inferences from the text.	

RL.5.2	☐ Determine the key details in a story, drama or poem to identify the theme and to summarize the text. ☐ Compare and contrast two or more characters, settings, or events in a story or drama, drawing on specific details in the text (e.g., how characters interact).	each group member will do, assigning texts to read and jobs to do. (Reference Session 2 in <i>Argument and Advocacy</i> and Session 10 in <i>Tackling Complexity</i>) ☐ Readers will learn how to determine main ideas (session 4 in <i>Tackling Complexity</i>) or Readers will learn how to summarize as text gets harder (session 9 in <i>Tackling Complexity</i>). This unit is teacher choice based on pre-assessment data.
RL.5.3		☐ Readers will synthesize information across subtopics, within a single text and across texts. They will be able to explain how all the parts work together and determine why one part of the text is important to the rest of the text or topic. (session 15 in <i>Tackling Complexity</i>)
RL.5.4	☐ Determine the meaning of words and phrases as they are used in a text, including figurative language such as metaphors and similes. ☐ Explain how a series of chapters, scenes, or stanzas fits together to provide the overall structure of a particular story, drama, or poem. ☐ Describe how a narrator's or speaker's point of view influences how events are described.	☐ Readers will learn to look for and understand concept vocabulary, developing the critical language to talk like an expert on this topic. ☐ Readers will learn from others by teaching other students in their groups what they have learned. Students will also take notes from what other readers in their group share.
RL.5.5		
RL.5.6		
Integration of Knowledge and Ideas		
RL.5.9	☐ Compare, contrast and reflect on (e.g. practical knowledge, historical/cultural context, and background knowledge) the treatment of similar themes and topics (e.g., opposition of good and evil) and patterns of events (e.g., the quest) in stories, myths, and traditional literature from different cultures.	☐ Readers will work together in groups to synthesize information across texts and topics in clubs.
Range of Reading and Level of Text Complexity		
RL.5.10	☐ By the end of the year, read and comprehend literature, including stories, dramas, and	

poems at grade level text-complexity or above, with scaffolding as needed.		Bend II: Reading to Understand One Part of a Larger Movement in Depth
Progress Indicators for Reading Informational Text Craft and Structure		In Bend II, students narrow their focus of research to subtopics that deal with their larger topic of study. Students will delve into a rich round of research, digging more deeply into just one aspect of their topic. ☐ Readers will learn to come to texts as experts. They will understand that once they gain some expertise on a topic, they read differently and see more because they know more about the topic. (session 12, <i>Tackling Complexity</i>) ☐ Readers will use all they know to tackle the research work with more independence and make their own work plans. ☐ Readers create categories or subtopics for their research and fit information and ideas into those categories ☐ Readers will learn to write in order to help them understand their topic more as they read. They will learn to angle their writing in order to better explain the information that they are gathering. (session 13, <i>Tackling Complexity</i>) ☐ Readers will understand that their best writing about reading happens when they move from specific details to big ideas and back again. They will understand that they need both ideas and details in order to develop strong thinking and identify exactly what they want to say about the topic. (session 16, <i>Tackling Complexity</i>) ☐ Readers will test the knowledge of themselves and group
RI.5.1	☐ Quote accurately from a text and make relevant connections when explaining what the text says explicitly and when drawing inferences from the text.	
RI.5.4:	☐ Determine the meaning of words and phrases as they are used in a text, including figurative language such as metaphors and similes.	
RI.5.5	☐ Compare and contrast the organizational structure of events, ideas, concepts, or information (e.g., chronology, comparison, cause/effect, problem/solution) in two or more texts.	
RI.5.6	☐ Analyze multiple accounts of the same event or topic, noting important similarities and differences in the point of view they represent.	
Integration of Knowledge and Ideas:		
RI.5.7	☐ Analyze how visual and multimedia elements in conjunction with words contribute to the meaning, tone, or beauty of a text (e.g., graphic novel, multimedia presentation of fiction).	
RI.5.9:	☐ Integrate and reflect on (e.g. practical knowledge, historical/cultural context, and background knowledge) information from	

	several texts on the same topic in order to write or speak about the subject knowledgeably.	members. Readers will do this in order to find gaps in their knowledge and make a plan for future research.
Range of Reading and Level of Text Complexity		
RI.5.10	☐ By the end of the year, read and comprehend literary nonfiction at grade level text-complexity or above, with scaffolding as needed.	☐ Readers will let their research spur quick flash-debates, which can help them clarify their thinking and know what further research they need to do. (session 4, <i>Argument and Advocacy</i>)
Speaking and Listening		<u>Bend III : Comparing and Contrasting Movements for Equality</u>
SL.5.1	☐ Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher led) with diverse partners on grade 5 topics and texts, building on others' ideas and expressing their own clearly. A. Explicitly draw on previously read text or material and other information known about the topic to explore ideas under discussion. B. Follow agreed-upon rules for discussions and carry out assigned roles. C. Pose and respond to specific questions by making comments that contribute to the discussion and elaborate on the remarks of others. D. Review the key ideas expressed and draw conclusions in light of information and knowledge gained from the discussions.	In Bend III students will look across cultures and time periods for patterns to emerge. Students will study other movements for equal rights to understand that ethical researchers look for patterns and connections across topics and across time periods. Students need to be reminded that just like they had to suspend judgment on both sides, they have to dig deeper and go beyond studying one group or one era if they are going to truly learn about the world at large.
SL.5.6	☐ Adapt speech to a variety of contexts and tasks, using formal English when appropriate to task and situation.	☐ Readers will look for patterns and connections across topics and across time periods. Readers will suspend judgment and gather information on both sides of the debatable issues, dig deeper, and go beyond studying one group or one era in order to learn about the world at large. Readers will work with their group in order to make a plan for their research – choosing another movement to compare to their topic. ☐ Readers will look for terms that have been used in both movements and keep track of them. They will compare and contrast how these terms were used. ☐ Readers will learn that researchers do not just name similarities and differences. Once researchers identify



<u>Presentation of Knowledge and Ideas</u>		patterns, larger concepts that o across, they dig deeper and create their own ideas about those concepts. Readers will continue to work in clubs to share ideas and push thinking. ☐ Celebration: Readers will take their concerns about justice and make vows for their own lives/advocacy.
SL.5.4	☐ Report on a topic or text or present an opinion, sequencing ideas logically and using appropriate facts and relevant, descriptive details to support main ideas or themes; speak clearly at an understandable pace. ☐ Adapt speech to a variety of contexts and tasks, using formal English when appropriate to task and situation.	
SL.5.6		
<u>Writing Standards</u>		
W.5.1	☐ Write opinion pieces on topics or texts, supporting a point of view with reasons and information. A. Introduce a topic or text clearly, state an opinion, and create an organizational structure in which ideas are logically grouped to support the writer’s purpose. B. Provide logically ordered reasons that are supported by facts and details from text(s), quote directly from text when appropriate. C. Link opinion and reasons using words, phrases, and clauses (e.g., consequently, specifically). D. Provide a conclusion related to the opinion presented.	
W.5.4	☐ Produce clear and coherent writing in which the development and organization are appropriate to task, purpose, and audience.	
W.5.6	☐ With some guidance and support from adults and peers, use technology, including the	

W.5.7	Internet, to produce and publish writing as well as to interact and collaborate with others. ☐ Conduct short research projects that use several sources to build knowledge through investigation of different perspectives of a topic.	
W.5.8	☐ Recall relevant information from experiences or gather relevant information from print and digital sources; summarize or paraphrase information in notes and finished work, and provide a list of sources.	
W.5.9b	☐ Draw evidence from literary or informational texts to support analysis, reflection, and research	
Language Standards: Conventions		
L.5.1	☐ Observe conventions of grammar and usage when writing or speaking.	
L.5.2	☐ Observe conventions of capitalization, punctuation, and spelling when writing.	
Effective Language Use		
L.5.3	☐ Use language to enhance meaning, convey style, and achieve particular effects when writing or speaking.	
Vocabulary Acquisition and Usage		
L.5.4	☐ Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on <i>grade 5 reading and content</i> , choosing flexibly from a range of	



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L.5.5	strategies.	
L.5.6	☐ Demonstrate understanding of figurative language, word relationships, and nuances in word meanings. ☐ Acquire and use accurately grade-appropriate general academic and domain-specific vocabulary, including words and phrases that signal contrast, addition, and other logical relationships (e.g., <i>however, although, nevertheless, similarly, moreover, in addition</i>).	

Lesson 12

Lesson Opening:

- Begin this lesson by telling students that they will be writing for the final performance task: You have learned about responsible financial choices by reading informational texts and fictional books about kids who were faced with decisions about money. Using the notes you took, think about the specific things you learned about earning, saving, spending, borrowing, banking, growing, and sharing money.
- Then write a report to the character as if you are their financial advisor, explaining your opinion of the character's choices, and making suggestions for improving their finances in the future.
- Remind students that they read the book, *Alexander Who Used to Be Rich Last Sunday*? at the beginning of the unit? Say: Today, I am going to reread the book and show you how to use the notes we gather about the character's financial decisions to make suggestions for better financial responsibility. Today, watch me as I think aloud about Alexander's choices around money.
- At the end of the story, you will show them how to use their notes to write the report to the character (see CEPA).

During the Lesson:

- See the Script of Model Lesson about Alexander for teacher (Appendix A). Make sure your T-chart about Alexander's financial decisions can be seen by all students. Some notes about his thoughts and behavior from the Script include:
 - Dreams of buying things he likes like cupcakes, milk shakes, toys, chocolate bars, etc.
 - Doesn't save money, he spends it.
 - Alexander and his brothers like money.
 - They each now have a dollar.
 - Alexander's father suggested that he save the dollar. Alexander thought he was joking.
 - Finds it hard to save money
 - Doesn't think before he spends money
 - Is careless with his money
 - If something is cool, Alexander wants it. Doesn't think about what he spends his money on.
 - Is an easy target because he does things without thinking.
 - Should be aware of his brother's tricks.
 - Doesn't know the difference between a want and a need.
 - Doesn't understand how to save money.
 - Doesn't understand how to earn money.
- Discuss the chart and the evidence you collected from your reading, with the class. This will serve as the pre-writing activity.

- Together as a class, brainstorm ways to help Alexander make better financial decisions in the future and record on the right hand side of the T-chart.

Closing the Lesson:

- Tell students: You will write a report that will analyze the financial decisions of a character from the book you read in your group and give that character advice for the future. You will provide examples of good or bad decisions and evidence from the information from the T-chart, and the texts to advise your client (character) about future financial decisions.
- Hand out the CEPA Student Instructions describing the assignment.
- Emphasize to students that they will connect the evidence they collected about their characters' financial decisions with evidence from the informational texts. They using what they know to advise their character in a report to the client.
 - Review the charts generated throughout the unit and the information in their notebooks to create the class generated financial plan for Alexander. Check in to ensure all students understand the task.
 - If there is time, students can begin planning and writing.
 - Preview outcomes for the next lesson: Students will work on the CEPA independently in Lesson 13.

Lesson 13

Opening the Lesson:

- Tell students to complete their reports advising their clients today. If they cannot complete it today, give them time to finish later in the day or on the next day.
- Provide support and answer questions as needed.

During the Lesson:

- When everyone has handed in their reports to you, the groups that read each book together can reconvene to share their financial advice to their characters.

After this is activity is complete have some students from different groups share a few of their ideas about their characters' financial decisions.

Closing the Lesson and the Unit:

- Ask students the Essential Questions: What can you do with money? and What does it mean to be financially responsible?
- Review the unit, discussing how students have learned about earning, saving, spending, borrowing, and sharing money and encourage them to use what they have learned in their own lives.

Curriculum Embedded Performance Assessments (CEPA)

Teacher Instructions

Students have learned about responsible financial choices through several informational texts and read texts about kids who were faced with choices about how to use money. You may want to model writing a report/financial plan, with the class generating the plan, or ask students to write a plan in a cooperative group before starting their individual plans. Provide the students with graphic organizers, access to informational texts, online resources, literature, and the CEPA Rubric.

Tell students: Choose a character from the book you read. Describe the choices that the character made about using money, giving direct evidence from the text, and whether the character was financially responsible. Using the notes you took, think about what you learned about earning, saving, spending, borrowing, banking, growing, and sharing money. You will take the role of a financial advisor to your character. Write a report to that character. Explain your opinion about whether a character's choice (or choices) was financially responsible. Use evidence from the informational texts we reviewed to explain and support your opinion about why a choice was or wasn't financially responsible. In the final section of the report, if you think the character hasn't made the wisest decisions, offer an alternative direction for the future.

The success of the CEPA depends on following the lesson sequence and topics. Students take daily notes and collect information as they go along, integrating literature and informational text. Evaluation of the character's choices and advice provided to their fictional character must rely on textual evidence gleaned from informational text.

The task is designed to assess the students' ability to integrate information from multiple sources, determine main idea, and cite textual evidence to form and support an opinion. Is their argument plausible and indicative of what they have learned in the unit? Does it help answer one or both Essential Questions? Students are making a judgment or opinion about the character's choices and their report should show evidence of systematically considering alternatives to the character's actions.

Standards Assessed:

NJSLS.ELA-Literacy.RI.5.1 Quote accurately from a text and make relevant connections when explaining what the text says explicitly and when drawing inferences from the text.

NJSLS.ELA-Literacy.RI.5.2 Determine two or more main ideas of a text and explain how they are supported by key details; summarize the text.
NJSLS.ELA-Literacy.RI.5.3 Explain the relationships or interactions between two or more individuals, events, ideas, or concepts in a historical, scientific, or technical text based on specific information in the text.

NJSLS.ELA-Literacy.RI.5.7 Draw on information from multiple print or digital sources, demonstrating the ability to locate an answer to a question quickly or to solve a problem efficiently.

NJSLS.ELA-Literacy.RI.5.9 Integrate and reflect on (e.g. practical knowledge, historical/cultural context, and background knowledge) information from several texts on the same topic in order to write or speak about the subject knowledgeably.

NJSLS.ELA-Literacy.W.5.1 Write opinion pieces on topics or texts, supporting a point of view with reasons and information.

- A. Introduce a topic or text clearly, state an opinion, and create an organizational structure in which ideas are logically grouped to support the writer's purpose.
- B. Provide logically ordered reasons that are supported by facts and details from text(s), quote directly from text when appropriate.
- C. Link opinion and reasons using words, phrases, and clauses (e.g., *consequently*, *specifically*).
- D. Provide a conclusion related to the opinion presented.

National Standards in K-12 Personal Finance:

Standard 1. Take responsibility for personal financial decisions; and

Standard 4. Make financial decisions by systematically considering alternatives and consequences.

Criteria for Success:

See CEPA Rubric

CEPA Student Instructions

You have learned about what can be done with money and making responsible financial choices through several informational texts and a novel as well as short texts about kids who were faced with decisions about money.

Choose a character from the book you read with your group. Describe one or more choices he or she made regarding money by giving direct evidence from the novel you read. Using your notes and the informational texts we read, think about what you learned about earning, saving, spending, borrowing, banking, growing, and sharing money. Include what the consequences of the choices were. Were the choices financially responsible? Advice must rely on evidence from the informational texts, which should include the title of the text, author, and page number.

Write a report to the character as if you were his or her financial advisor, explaining whether their choices were or were not financially responsible. Use evidence from the novel, picture books, and informational texts to explain why the choice was or wasn't a wise one; then offer your opinion (or advice) about a better choice for using money in the future. Distinguish the differences between needs and wants in the examples you select.

Goal: Your task is to evaluate (give an opinion about) your character's financial responsibility and offer advice for the future.

Role: Financial advisor

Audience: The client is the character in the novel you read.

Situation: Your client has made financial decisions and it is your job to analyze and report on the choices made based on what you've learned about personal finances. The character needs your advice about how to be more financially responsible in the future.

Product: Your report to your client that includes evidence of their choices and an explanation of why each choice was or wasn't financially responsible. Then offer an alternative plan for the future. All advice must rely on evidence from the informational text, which should be cited with the title of the text, author, and page number.

Criteria for Success:

Your financial plan must include:

- Specific references to earning, spending, growing, and sharing money
- Information or evidence from various sources (fiction and informational) that include correct citations
- Distinguish between your character's needs and wants
- Evidence of your character's actions and their consequences in making financial choices
- Your advice for more responsible choices in using money, also citing evidence

CEPA Rubric: Financial Literacy

	4 Exceeds Expectations	3 Meets Expectations	2 Needs Improvement	1 Emerging
The argument about the characters' use of money	Solid argument that demonstrates a deep understanding of the character's motives and decisions, alternatives and consequences	Argument about the character's use of money acknowledges motives and provides alternatives and consequences	Argument contains some reasons with some evidence and demonstrates some understanding	Does not make an argument using evidences or consider alternatives or consequences
The conclusion about the character's use of money includes evidence concerning earning, saving, spending, saving and/or sharing money.	A nuanced understanding of character's financial responsibility, synthesizing evidence from several sources. Conclusions are logical, and distinguish between needs and wants.	Includes whether the character's use of money was responsible using evidence from more than one text. Conclusions are logical; and distinguish between a need and a want.	Some understanding of the character's responsibility in using money, with some evidence; may distinguish between needs and wants, but not clearly.	Does not reach an understanding or a conclusion about character's use of money or reaches a conclusion with inadequate evidence.
Format of textual evidence and citations	Cites evidence in correct format from the informational texts and the novel read in class.	Cites evidence from the informational texts read in class in the correct format.	Cites some evidence correctly, which may or may not be in the correct format.	Evidence and/or citations are incomplete or absent.
Vocabulary relevant to financial literacy.	Uses academic and relevant domain-specific words and phrases correctly and creatively.	Uses academic and domain-specific words and phrases relevant to financial literacy correctly.	Uses a few relevant academic and domain-specific words and phrases correctly.	Uses few or no academic and domain-specific words and phrases.
Standard English conventions (sentence structure, grammar and usage, and mechanics)	Demonstrates control of standard English conventions.	Errors do not interfere with communication.	Errors somewhat interfere with communication of ideas.	Little control of sentence structure, grammar, mechanics.

Unit Resources

Lessons 1 and 2

Informational texts (one or more copies of each, unless otherwise noted):

- *Barron's Money Sense for Kids!* by Hollis Page Harman
- *The Everything Kids' Money Book* by Brette McWhorter Sember, J.D.
- *DK Eyewitness Books: Money* by Joe Cribb (class or half-class set)
- *The Kid's Guide to Money* by Steve Ofinoski
- *Money, Money, Money* by Eve Drobot
- *The Secret Life of Money, A Kid's Guide to Cash* by Kira Vermont
- *Show Me the Money* by Alvin Hall (one for these lessons, half a class set for a later lesson)

Literary Texts (with Lexile levels) (enough copies for each of three reading group):

- *The Lemonade War* (630L) by Davies, Jacqueline
- *Millions* (650L) by Boyce, Frank Cottrell
- *Lunch Money* (840L) by Clements, Andrew

Websites (for additional resources throughout the unit)

- Graphic: www.moneymangement.org
- Graphic: www.moneyasyougrow
- Credit Counseling Centers of America: www.cccamerica.com
- Credit Infocenter: www.creditinfocenter.com
- Credit Union National Association: www.cuna.org
- Debt Counselors of America: www.dca.org
- The Motley Fool: www.fool.com/teens
- Good Money: www.goodmoney.com
- Kids and Money: www.kidmoney.about.com/
- Kids and Money: www.kidsandmoney.com
- Kids' Money: www.kidsmoney.org



- Family Education on Money: www.life.familyeducation.com/money-and-kids/personal-finance/
- Money Magazine: www.money.cnn.com
- Money as You Grow: www.moneyasyougrow.org/
- Money Instructor: Kids and Money: www.moneyinstructor.com/kids.asp
- National Foundation for Credit Counseling: www.nfcc.org

Texts

- *My Rows and Piles of Coins* by Tololwa M. Mollel (one copy)
- *The Secret Life of Money: A Kid's Guide to Cash* by Kira Vermond (one copy)
- *Show Me the Money* by Alvin Hall (half of a class set)

Teacher Resource

- National Standards for Financial Literacy: <http://www.councilforeconed.org/resource/introducing-the-new-national-standards-for-financial-literacy/>

Texts (one copy of each):

- *A Chair for My Mother* by Vera B. Williams
- *The Kid's Guide to Money* by Steve Otfinoski
- *Money, Money, Money* by Eve Drobot
- *Money Sense for Kids* by Hollis Page Harman. P.F.P.

Texts

- *One Hen* by Katie Smith Millway (one copy)
- *Alexander Who Wished to be Rich Last Sunday* by Judith Viorst (one copy)

Websites

- Optional mathematics connection: Alexander's Coin Conundrum, which is a lesson plan using the Judith Viorst book (above): <http://www.usmint.gov/kids/teachers/lessonPlans/viewLP.cfm?lessonPlanId=93>
- Family Share: www.familyshare.com/the-secrets-to-teaching-kids-about-borrowing-money
- NBC News: www.today.com/id/42905995/ns/today-money/t/lessons-teach-kids-how-interest-works-

Lesson 7

Text: *Rent Party Jazz* by William Miller (one copy)

Website

- Alex's Lemonade Stand Foundation: www.alexslimonade.org

Lessons 8, 9, 10, 11, 12 and 13

- Texts used in previous lessons

Suggested books for class library (to be used as sources and extra reading throughout the unit)

Picture Books

- Adams, Barbara Johnston, *Go Around Dollar*
- Axelrod, Amy, *Pigs Will Be Pigs: Fun with Math and Money*
- Berenstain, Stan & Berenstain, Jan, *The Berenstain Bears: Dollars and Sense*
- Berenstain, Stan & Berenstain, Jan, *The Berenstain Bears: Trouble with Money*
- Brisson, Pat, *Pennies*
- Brown, Marc, *Arthur's Pet Business*
- Cosby, Bill, *Money Troubles*
- deRubertis, Barbara, *Deena's Lucky Penny*
- Hoban, Lillian, *Arthur's Funny Money*
- Leedy, Loreen, *Follow the Money*
- Maestro, Betsy, *Dollars and Cents for Harriet*
- Murphy, Stuart J., *Lemonade for Sale*
- Murphy, Stuart J., *The Penny Pot*
- Sadler, Marilyn, *Money, Money, Honey Bunny*
- Schwartz, David, *If You Made a Million*
- Wells, Rosemary, *Bunny Money*

Informational texts

- Burkett, Larry & Bowker, Christie, *Money Matters for Kids*
- Sember, Brette McWhorter, *The Everything Kids Money Book*
- Adler, David, *Money Madness*

- Berger, Melvin & Berger, Gilda, *Round and Round the Money Goes*
- Chisambo, Annie, *How to Budget with Your Pocket Money* Godfrey, Neale, *The Ultimate Kid's Money Book*
- Karlitz, Gail & Honig, Debbie, *Growing Money: A Complete Investing Guide for Kids*
- Leedy, Loreen, *Mon\$ter Money Book*
- Maestro, Betsy, *The Story of Money*
- O'Neill, Lucy, *Money Smarts*
- Travillian, Andrea, *Little Kids, Big Money: Tools for Teaching Kid Friendly Finance*
- Williams, Rozanne Lanczak, *The Coin Counting Book*
- *Earning Excitement, Debt Dangers, Terrific Tools, and Giving Greatness* by Paul Nourigat
- *My Rows and Piles of Coins* by Tololwa M. Mollel

Literary texts

- Danzinger, Paula, *Not for a Billion Gazillion Dollars* (820L)
- Flake, Sharon G., *Money Hungry* (650L)
- Merrill, Jean, *The Toothpaste Millionaire* (870L)
- Paulsen, Gary, *Flat Broke* (810L)
- Paulsen, Gary, *Lawn Boy* (780L)

Appendices

Appendix A: Script of Model Lesson about Alexander

Appendix B: Vocabulary Development for Financial Literacy and Graphic Organizers

Appendix C: Notebook Rubric

Appendix A: Script of Model Lesson about Alexander

Teacher reads from the book:	Modeled Think Aloud/Note Taking
a. It isn't fair that my brother Anthony has two dollars and three quarters and one dime and seven nickels and eighteen pennies. It isn't fair that my brother Nicholas has one dollar and two quarters and five dimes and five nickels and thirteen pennies. It isn't fair because what I've got is.....bus tokens. b. And most of the time what I've mostly got is....bus tokens. And even when I'm very rich, I know that pretty soon what I'll have is ... bus tokens. I know because I used to be rich. Last Sunday. c. Last Sunday Grandma Betty and Grandpa Louie came to visit from New Jersey. They brought lox because my father likes to eat lox. They brought plants because my mother likes to grow plants. They brought a dollar for me and a dollar for Nick and a dollar for Anthony because - Mom says it isn't nice to say this -	a. I can tell that Alexander is angry. His face tells me that he might be a little jealous too. b. I wonder why Alexander doesn't have any money but his brothers do. c. In this picture, Alexander is thinking about all of the things he likes. I am guessing it is the kinds of things he would buy if he were rich. I am going to be taking some notes about Alexander and how he interacts with money. On a T-chart write (on the left side): Alexander dreams of buying the things he likes; toys,



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we like money. A lot. Especially me. My father told me to put the dollar away to pay for college. He was kidding.

cupcakes, milk shakes, chocolate bars, etc. when he has money. (Judgment: Alexander doesn't save money, he spends it.) [Add to T-chart: Alexander and his brothers like money. He now has a dollar from his grandparents.] I don't think his father was really kidding. He was suggesting that Alexander "SAVE" his money. [Add to chart: Alexander's father suggested he save the dollar. Alexander thought he was kidding.]

d. Anthony told me to use the dollar to go downtown to a store and buy a new face. Anthony stinks. Nicky said to take the dollar and bury it in the garden and in a week a dollar tree would grow. Ha ha ha. Mom said if I really want to buy a walkie-talkie, save my money. Saving money is hard. e. Because last Sunday, when I used to be rich, I went to Pearson's Drug Store and got bubble gum. And after that gum stopped tasting good, I got more gum. And after that gum stopped tasting good, I got more gum. And even though I told my friend Danny I'd sell him all the gum in my mouth for a nickel, he still wouldn't buy it. Good-bye fifteen cents. Last Sunday, when I used to be rich, I bet that I could hold my breath till 300. Anthony won. I bet that I could jump from the top of the stoop and land on my feet. Nicky won. I bet that I could hide this purple marble in my hand, and my mom would never guess which hand I was hiding it in, I didn't know that moms made children pay. Good-bye another 15 cents. f. I absolutely was saving the rest of my money. I positively was saving the rest of my money. Except that Eddie called me up and said that he would rent me his snake for an hour. I always wanted to rent his snake for an hour. Good-bye twelve cents.	d. I agree saving money is hard. I think that Alexander likes to have lots of things and gives in to his impulses. [Add to T-chart: Alex finds it hard to save money.] e. Alexander spent 15 cents right away on gum. I think he doesn't think before he spends money. [Add to T-chart: Alexander doesn't think before he spends money.] I can tell from the pictures that Alexander is the youngest so I think he likes to challenge his older brothers and loses. He was surprised that his mother took the money when he lost the bet to her. Alexander is careless with his money because he wasted 15 cents on bets. Add to T-chart: Alexander is careless with his money. f. I think when Alexander thinks something is cool, like a snake, he doesn't think about what he is doing. 12 cents for an hour with his friends snake is not a good use of his money. I think if Eddie was his friend, Alexander should be able to see the snake for free any time he is at his house. [Add to T-chart: If something is cool, Alexander wants it. Doesn't think about what he is spending his money on.
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g. Anthony said when I'm ninety-nine I still won't have enough for a walkie-talkie. Nick said I'm too dumb to be let loose. My father said that there are certain words a boy can never say, no matter how ratty and mean his brothers are being. My father fined me five cents each for saying them. Good-bye dime. h. Last Sunday, when I used to be rich, by accident I flushed three cents down the toilet. A nickel fell through the crack when I walked on my hands. I tried to get my nickel out with a butter knife and also my mother's scissors. Good-bye eight cents. And the butter knife. And the scissors. i. Last Sunday, when I used to be rich. I found this chocolate candy bar just sitting there. I rescued it from being melted or smushed. Except the way I rescued it from being melted or smushed was that I ate it. How was I supposed to know it was Anthony's? Good-bye eleven cents. I absolutely was saving the rest of my money. I positively was saving the rest of my money. But then Nick did a magic trick that made my pennies vanish in thin air. The trick to bring them back he hasn't learned yet. Good-bye four cents. Anthony said that even when I'm 199, I still won't have enough for a walkie-talkie. Nick said they should lock me in a cage. My father said that there are certain things a boy can never kick, no matter how ratty and mean his brothers are being. My father made me pay five cents for kicking it. Good-bye nickel.	g. I feel bad for Alexander. He is kind of an easy mark for his brothers. They have already cost him 25 cents between the bets and his fine for bad language. [Add to T-chart: Alexander is easy to target because he does things without thinking.] h. Once again, Alexander is so careless with his money. i. There he goes again, not thinking. If he left the candy bar alone, he would still have 11 cents. [Add to T-chart: Alexander doesn't think.] I think Alexander needs to be careful around his brothers. They seem to get money from him pretty easily. [Add to T-chart: Be aware of his brothers.] See, his brothers are at it again. Poor Alexander falls for it every time.
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	j. Alexander doesn't know the difference between a want and a need. He doesn't really need the candle, bear, or deck of cards. He spent money foolishly. [Add to T-chart: Alexander doesn't know the difference between a want and a need.] k. Alexander keeps trying to talk himself into saving his money. I think that no one ever told him about saving money or what you have to do to save it. [Add to T-chart: Alexander doesn't understand how to save money.] l. I think that Alexander doesn't understand how to earn money either. [Add to T-chart: Alexander doesn't know how to earn money.] I believe that Alexander wants them to come back so they will give him more money. m. Alexander doesn't appreciate the things he bought with his money. He seems sorry that he spent his money the way he did. This is a case of Buyer's Remorse.
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j. Last Sunday, when I used to be rich, Cathy around the corner had a garage sale. I positively only went to look. I looked at a half-melted candle. I needed that candle. I looked at a bear with one eye. I needed that bear. I looked at a deck of cards that was perfect except for no seven of clubs and no two of diamonds. I didn't need that seven or that two. Good-bye twenty cents.

k. I absolutely was saving the rest of my money. I positively was saving the rest of my money. I absolutely, positively was saving the rest of my money. Except I needed to get some money to save.

l. I tried to make a tooth fall out - I could put it under my pillow and get a quarter. No loose teeth. I looked in Pearson's telephone booths for nickels and dimes that people sometimes forget. No one forgot. I brought some non-returnable bottles down to Friendly's Market. Friendly's Market wasn't very friendly.

I told my grandma and grandpa to come back soon.

m. Last Sunday, when I used to be rich, I used to have a dollar. I do not have a dollar any more. I've got this dopey deck of cards. I've got this one-eyed bear. I've got this melted candle. And... some bus tokens.

Appendix B: Vocabulary Development for Financial Literacy

Students with limited vocabularies cannot comprehend text as well as those who have developed both vocabulary knowledge and strategies to figure out Tier 1 and 2 words (Marzano 2004) that they encounter for the first time in a text. For this reason, teachers explicitly teach to expand students' vocabulary.

In this unit, we do not recommend that vocabulary instruction be accomplished by requiring students to look up words in the dictionary and insert these into a notebook, which does not produce a lasting increase in the vocabulary that students understand and use in speech and language. (This does not mean that the dictionary should not be used or that students' proficiency in using a dictionary, but this is not the goal. Explicit instruction in dictionary use should be an important part of the curriculum.)

Explicit instruction is required to teach words that students cannot yet figure out independently and for students who have acquired little "incidental vocabulary" (that is, learned over time through wide reading). Direct instruction of the vocabulary that has been listed in the lessons can be accomplished in a six-step process, with the first three steps used to introduce new terms and the following three used later (Marzano 2006):

1. Provide a description, explanation, or example of the new term.
2. Ask students to restate the description, explanation, or example in their own words.
3. Ask students to construct a picture, pictograph, or symbolic representation of the term.
4. Engage students periodically in activities that help them add to their knowledge of the terms in their vocabulary notebooks.
5. Periodically ask students to discuss the terms with one another.
6. Involve students periodically in games that enable them to play with terms.

Examples follow for vocabulary games that can be used throughout the unit. Tips for using games can be found here:

http://www.marzanoresearch.com/archive/VGFTC_tips_archive.aspx

- Pictionary® – Play a game like the commercial Pictionary game but with teams. A student from each team in turn draws a picture of the word as the other team tries to guess what the word is.
- Basketball – Divide the class into two teams and give each a balloon, yarn ball, or other soft spherically shaped object to use as a basketball. Ask each team in turn to define a word on the list in his/her own words. If correct, allow the team to throw their basketball into the basket (could be a clean wastebasket). Give three points for the correct definition and two points for the basket. Record the score.
- Jeopardy – As in the classic television game, provide definitions in a grid. Students respond with "What is..." and insert the word.

- Action Verbs –Ask students to act out the verbs while other students guess.
- Bingo – Create bingo boards with vocabulary words. Provide chips for students to cover cells. Read a definition and students cover the cell with their chip. First student to cover a line (horizontal, vertical, or diagonal) wins that round.
- Other games can be found at:
 - <http://iteslj.org/Techniques/Koprowski-RecyclingVocabulary.html>
 - Games collection found on this page: http://marzanoresearch.com/Free_Resources/tools.aspx

Other strategies can be found at: <http://www.adlit.org/article/c138/>

- Marzano, R. J. (2004). *Building background knowledge for academic achievement: Research on what works in schools*. Alexandria, VA: ASCD
- Marzano, R. (2012) *A Comprehensive Approach to Vocabulary Instruction*. Voices from the Middle, Volume 20 Number 1, September 2012. National Council of Teachers of English. Found at:
http://www.missionliteracy.com/uploads/3/1/5/8/3158234/marzano_vm0201comp_vocab.pdf



Word Diagram (1)

Name: _____ Chapter/Story: _____

Word	My Own Words	Image/Representation

Word Diagram (2)

Name: _____ Chapter/Story: _____

Word	What is it	What is it like	Examples	Non-Examples

Four-Square Vocabulary

(Adapted from *Word Power* by Steven Stahl & Barbara Kapinus, 2001)

Dictate the word to be taught and have students record in square.

1. Describe the word.
2. Have students suggest examples of the word and record a number of examples.
3. Have students provide non-examples of the concept and record of number of non-examples.
4. Finally, have students write a definition of the concept.

Word	Examples
Definition	Non-Examples

Appendix C: Notebook Rubric

Written assignments	4 Exceeds expectations	3 Meets expectations	2 Developing	1 Emerging
Paragraph/topic/idea development <i>Introduces and organizes the topic and ideas around personal financial literacy, provides key details, and may include visuals</i>	• Full/rich topic development • Logical organization • Strong supporting details	• Adequate topic development • Good organization • Includes key details	• Rudimentary topic development • Basic organization • Basic supporting details	• Little or weak topic development • Little organization • Few details
Evidence from text <i>Refers back to nonfiction and fiction text (quotations, paraphrases) to support ideas. Includes evidence for assertions and/or facts, and supportive details</i>	• Logical and/or persuasive use of evidence	• Adequate use of relevant evidence	• Basic or simple use of evidence	• Little or weak use of evidence
Clarity: <i>Organizes ideas, details, and evidence logically and clearly; uses language effectively</i>	• Logically organized <i>and</i> • Effective use of language	• Clear organization and language use	• Basic organization and language use	• Poor organization and language use
Standard English <i>conventions: Includes correct use of sentence structure, grammar and usage, and mechanics</i>	• Demonstrates control of standard English conventions	• Errors do not interfere with communication	• Errors interfere somewhat with communication	• Little control of sentence structure, grammar, mechanics



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Vocabulary: Uses domain specific language specific to financial literacy acquired during lessons	• Rich use of vocabulary	• Adequate use of vocabulary	• Basic use of vocabulary	• Poor use of vocabulary
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Unit Description: Fantasy Book Clubs: The Magic of Themes and Symbols – Book 4

This unit is designed to teach students to be better readers. Many fantasy novels are written as a series and keep children reading and moving up levels. Fantasy novels also teach readers to deal with complexities through the lens of multi-faceted characters, multiple plotlines, shifting timelines, tricky narrative structures and complicated symbolism. In **Bend 1**, you will teach your students to read with deep comprehension and to synthesize while they read. Fantasy novels tend to get complicated quickly with complex characters and settings. Readers will need to become more analytical while they read. In **Bend 2**, your readers should be in their 2nd or 3rd novel. The focus should be comparing and contrasting the different novels. Reinforce looking at character traits, quests, and themes that run through multiple novels and compare them to themes in history. In **Bend 3**, you will teach your students that it is important to turn to nonfiction when reading fantasy. Fantasy novels are filled with nonfiction references, from religious and mythological figures to medieval times. In **Bend 4**, students will be asked to connect fantasy genre to other genres. By the end of this unit, students will be able to navigate the other worlds of their novels, think more metaphorically, and deepen their understanding by learning how to deal with new challenges and understanding more literary and figurative language.

Reading	
Big Ideas: Course Objectives / Content Statement(s) (Skill Progressions) ☐ Students will be able to envision the characters in a story and “get lost in a book/series”. ☐ Students will be able to read with accuracy, fluency, and understanding by integrating sources of information. ☐ Students will be able to connect fantasy novels to other genres and learn when it is necessary to research information in their novel.	
Performance Standards: Benchmark Instructional Levels: U/V	Time Line: Duration of Unit: May/June
Essential Questions <i>What provocative questions will foster inquiry, understanding, and</i>	Enduring Understandings <i>What will students understand about the big ideas?</i>

Areas of Focus: Proficiencies (New Jersey Student Learning Standards)		Examples, Outcomes, Assessments
Students will:		Bend I: Constructing and navigating other worlds As your readers begin to read fantasy novels, you will see that they will use the cover art and blurbs to help them understand what they are about to read. You will want your students to read with an alertness to detail and encourage them to reread when necessary. You will need to encourage your students to suspend judgement as they embark on their reading. This will allow them to be open to conflicting evidence and help them evaluate what they are reading. This bend will end with the book clubs determining where they want their club to go and what goals to set in place. • Readers will investigate clues about the time period and important magical elements, using the covers, blurbs, and details from the beginning of the story for research. • Readers will learn that fantasy readers are expected to learn alongside the main character, and are alert to clues that the characters are in the midst of important learning
NJSLS	Description	
<u>Reading Standards for Literature</u> Key Ideas and Details:		
RL 5.1	☐ Quote accurately from a text, and make relevant connections when explaining what the text says explicitly and when drawing inferences from the text.	
RL 5.2	☐ Determine the key details in a story, drama or poem to identify the theme and to summarize the text.	
RL 5.3	☐ Compare and contrast two or more characters, settings, or events in a story or drama, drawing on specific details in the text (e.g. how characters interact)	
Craft and Structure:		
RL 5.5	☐ Explain how a series of chapters, scenes, or stanzas fits together to provide the	



	overall structures of a particular story, drama or poem.	experiences.
Integration of Knowledge and Ideas		
RL 5.7	☐ Analyze how visual and multimedia elements contribute to the meaning, tone, or beauty of a text (e.g., graphic novel, multimedia presentation of fiction, folktale, myth, poem).	Readers will learn that as fantasy readers tackle more complicated books, they use charts, timelines and other graphic organizers to help track and analyze multiple problems and plotlines.
Range of Reading and Level of Text Complexity		
RL 5.10	☐ By the end of the year, read and comprehend literature, including stories, dramas, and poems at grade level text-complexity or above, with scaffolding as needed.	Readers will use inquiry skills to explore what they can learn about characters if they study them over time, delving deeply into their formation, motivations, and actions.
Speaking and Listening Standards Comprehension and Collaboration		
SL 5.1	☐ Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 5 topics and texts, building on others' ideas and expressing their own clearly.	
Presentation of Knowledge and Ideas:		
SL 5.4	☐ Report on a topic or text or present an opinion, sequencing ideas logically and using appropriate facts and relevant, descriptive details to support main ideas or themes; speak clearly at an understandable pace	
SL 5.5	☐ Include multimedia components (e.g. graphics, sound) and visual displays in presentations when appropriate to enhance the development of main ideas	



	or themes.	
Writing Standards		
Print Concepts		
W 5.9	☐ Draw evidence from literary or informational texts to support analysis, reflection, and research. a. Apply grade 5 Reading standards to literature (e.g. compare and contrast two or more characters, setting or events in a story or drama, drawing on specific details in the text [e.g., how characters interact]).	



Reading Standards for Literature		Bend II: More than Dwarves: Metaphors, Life Lessons, Questions, and Thematic Patterns The mini-lessons that you will teach in this unit will need to apply across many novels. Most of your students thinking, talking and writing should be about comparing and contrasting what they have read. Your goal should be to teach your students that characters in fantasy novels are often on a quest of some kind, internally or externally. By the end of this unit, students should be able to connect themes in their novels that have played out in history, and heroes who help others. • Readers will learn that in fantasy stories, characters face different kinds of dragons- some are literal, while others are metaphorical dragons symbolizing conflicts faced by those characters. • Readers will learn how to mine fantasy stories to discover themes and lessons that might apply to their own lives. • Readers will understand how to achieve a deeper understanding of the story by investigating both the external and the internal quests of major characters. • Readers will learn that they can assume some themes are so universal that they appear in more than one book and across history. • Readers will be able to evaluate their work themselves rather than waiting for someone else's feedback. Asking the question, "Is there anything I could be doing better?"
Key Ideas and Details:		
RL 5.1	☐ Quote accurately from a text, and make relevant connections when explaining what the text says explicitly and when drawing inferences from the text.	
RL 5.2	☐ Determine the key details in a story, drama or poem to identify the theme and to summarize the text.	
RL 5.3	☐ Compare and contrast two or more characters, settings, or events in a story or drama, drawing on specific details in the text (e.g. how characters interact)	
Craft and Structure:		
RL 5.5	☐ Explain how a series of chapters, scenes, or stanzas fits together to provide the overall structures of a particular story, drama or poem.	
RL 5.6	☐ Describe how a narrator's or speaker's point of view influences how events are described.	
Integration of Knowledge and Ideas		
RL 5.9	☐ Compare, contrast and reflect on (e.g. practical knowledge, historical/cultural context, and background knowledge) the treatment of similar themes and topics (e.g. opposition of good and evil) and patterns of events (e.g., the quest) in stories, myths, and traditional literature from different cultures.	



Speaking and Listening Standards Presentation of Knowledge and Ideas		
SL 5.4	☐ Report on a topic or text or present an opinion, sequencing ideas logically and using appropriate facts and relevant, descriptive details to support main ideas or themes; speak clearly at an understandable pace.	
Writing Standards		
W 5.9	☐ Draw evidence from literary or informational texts to support analysis, reflection, and research. a. Apply grade 5 Reading standards to literature (e.g. "Compare and contrast two or more characters, setting or events in a story or drama, drawing on specific details in the text [e.g., how characters interact]").	

NJSLs		Description	Bend III When Fact and Fantasy Collide Students should be encouraged to research historical references and see how they compare with what they are reading. They should not skip over the historical references, but read more to deepen their knowledge. This will transform your students into the type of reader that will excel in the future. By doing research, your students will be able to go back into their novels and see the symbols the author has included and what they mean to theme of the story. • Readers will be able to refer to nonfiction texts and references to more fully understanding the world they are reading about. • Readers will be able to understand how specific vocabulary plays an important role in everything they read, especially fantasy novels. Students will use a whole toolkit of vocabulary strategies to figure out the meanings of unfamiliar words. • Readers will be able to understand that as the books become more complex, the characters also become more complicated. • Readers will be able to try to figure out if repeated or highlighted images, objects, characters, or settings are a symbol of something else, and how this symbol might connect to a possible theme for the story. • Readers will be able to gain new insights into the real world by understanding and interpreting the metaphors and allegories that exist in fantasy.
Reading Standards for Literature Key Ideas and Details:			
RL 5.1	☐ Quote accurately from a text, and make relevant connections when explaining what the text says explicitly and when drawing inferences from the text.		
RL 5.2	☐ Determine the key details in a story, drama or poem to identify the theme and to summarize the text.		
RL 5.3	☐ Compare and contrast two or more characters, settings, or events in a story or drama, drawing on specific details in the text (e.g. how characters interact)		
Craft and Structure:			
RL 5.4	☐ Determine the meaning of words and phrases as they are used in a text, including figurative language such as metaphors and similes.		
RL 5.6	☐ Describe how a narrator's or speaker's point of view influences how events are described.		
Integration of Knowledge and Ideas			
RL 5.7	☐ Analyze how visual and multimedia elements contribute to the meaning, tone, or beauty of a text (e.g. graphic novel, multimedia presentation of fiction, folktale, myth, poem).		
Speaking and Listening Standards Presentation of knowledge and ideas.			
SL 5.6	☐ Adapt speech to a variety of contexts and tasks, using formal English when appropriate to task and situation.		



Writing and Language Standards Research to Build Knowledge in Writing	
W 5.9	☐ Draw evidence from literary or informational texts to support analysis, reflection, and research. a. Apply grade 5 Reading standards to literature (e.g. "Compare and contrast two or more characters, setting or events in a story or drama, drawing on specific details in the text [e.g., how characters interact]").
Vocabulary Acquisition and Usage	
L 5.4	☐ Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grade 5 reading and content, choosing flexibly from a range of strategies.
L 5.5	☐ Demonstrate understanding of figurative language, word relationships, and nuances in word meaning.
L 5.6	☐ Acquire and use accurately grade-appropriate general academic and domain-specific words and phrases, including those that signal contrast, addition, and other logical relationships, (e.g., <i>however</i> , <i>although</i> , <i>similarly</i> , <i>moreover</i> , <i>in addition</i>)



NJSLs	Description	Bend IV Literary Traditions: Connecting Fantasy to Other Genres
Reading Standards for Literature Key Ideas and Details:		
RL 5.1	☐ Quote accurately from a text, and make relevant connections when explaining what the text says explicitly and when drawing inferences from the text.	This is where your students will start to see the novels they are reading as part of a larger, conceptual text set. Readers will move into more critical analysis, beginning with considering how the stories they read portray cultures and characters and possible stereotypes. This will allow your students to better understand the similarities and differences in their novels spanning across many cultures around the world. The unit will end with your class thinking about the work they have accomplished in this unit and how it applies to other genres.
RL 5.2	☐ Determine the key details in a story, drama or poem to identify the theme and to summarize the text.	
RL 5.3	☐ Compare and contrast two or more characters, settings, or events in a story or drama, drawing on specific details in the text (e.g. how characters interact)	
Craft and Structure:		
RL 5.5	☐ Explain how a series of chapters, scenes, or stanzas fits together to provide the overall structure of a particular story, drama, or poem.	• Readers will pay close attention to how cultures are portrayed in stories- the culture in which the story takes place, as well as other cultures. Students will consider how characters, settings, and plotlines may vary across fantasy stories from different cultures.
RL 5.6	☐ Describe how a narrator's or speaker's point of view influences how events are described	• Readers will use what they know about archetypes to help make predictions, inferences and interpretations about stories.
Integration of Knowledge and Ideas		
W 5.9	☐ Draw evidence from literary or informational texts to support analysis, reflection, and research. a. Apply grade 5 Reading standards to literature (e.g. "Compare and contrast two or more characters, setting or events in a story or drama, drawing on specific details in the text [e.g., how characters interact]").	• Readers will be able to analyze a story by using critical lenses, such as being alert to stereotypes and gender norms (or rules) • Readers will be able to apply their fantasy reading skills, such as interpretation and cross-text study, to help improve their skills in reading other genres.
Speaking and Listening Standards		



Presentation of knowledge and ideas	
SL 5.4	☐ Report on a topic or text or present an opinion, sequencing ideas logically and using appropriate facts and relevant, descriptive details to support main ideas or themes; speak clearly at an understandable pace. ☐ Include multimedia components (e.g. graphics, sound) and visual displays in presentations when appropriate to enhance the development of main ideas or themes.
SL 5.5	☐ Include multimedia components (e.g. graphics, sound) and visual displays in presentations when appropriate to enhance the development of main ideas or themes.
Writing and Language Standards	
Research to build knowledge	
W 5.9	☐ Draw evidence from literary or informational texts to support analysis, reflection, and research. a. Apply grade 5 Reading standards to literature (e.g. "Compare and contrast two or more characters, setting or events in a story or drama, drawing on specific details in the text [e.g., how characters interact]").
Vocabulary Acquisition and Usage	
L 5.6	☐ Acquire and use accurately grade-appropriate general academic and domain-specific words and phrases, including those that signal contrast, addition, and other logical relationships, (e.g., <i>however, although, similarly, moreover, in addition</i>)



Formative and Summative (*) Assessments: • Pre-assessment/Post-assessment * (online resources) • Confering notes/records of conferences, small groups and observations • Post-it notes/Readers Notebook • Running Records Instructional Strategies Interdisciplinary Connections <i>Correlates to routine units in math, rules and community units in social studies</i> ☐ Think analytically as they try to problem solve while reading. ☐ Use Social Studies text to research ☐ Use the scientific method to analyze facts given	
Technology Integration ☐ Students will be able to use their chrome books to research. ☐ Students will be able to use their chrome books to create presentations to share about their novels.	
Media Literacy Integration ☐ www.heinemann.com ☐ <i>The Hunger Games</i>, video clip ☐ <i>Lord of the Rings</i>, video clip ☐ <i>Harry Potter and the Deathly Hallows</i>, video clip ☐ <i>The Lion, the Witch and the Wardrobe</i>, video clip ☐ Image of the Carta Marina ☐ <i>The Hobbit</i> video clip	
Global Perspectives Possible Read-Alouds: ☐ <i>The Thief of Always</i> by Clive Barker and Chris Ryall ☐ <i>The Paper Bag Princess</i> by Robert Munsch and Michael Martchenko ☐ <i>Mufaro's Beautiful Daughters</i> by John Steptoe ☐ <i>St. George slays the Dragon</i>, by Altichiero da Zevio (painting) ☐ <i>The Maiden and the Unicorn</i> by Domenichino (painting)	



The following skills and themes listed to the right should be reflected in the design of units and lessons for this course or content area.	21st Century Skills: Creativity and Innovation Critical Thinking and Problem Solving Communication and Collaboration Information Literacy Media Literacy Life and Career Skills 21st Century Themes (as applies to content area): Financial, Economic, Business, and Civic Literacy Health Literacy
Professional Resources: ☐ www.heinemann.com ☐ Reading Units of Study, Teachers College: Fantasy Book Clubs by M. Colleen Cruz and Mary Ehrenworth	
Mentor Texts: ☐ <i>The Paper Bag Princess</i> by Robert Munsch and Michael Martchenko ☐ <i>The Thief of Always</i> by Clive Barker and Chris Ryll ☐ <i>The Story of Ruby Bridges</i> by Robert Coles and George Ford ☐ <i>I am Rosa Parks</i> by Rosa Parks, Jim Haskins and Wil Clay ☐ Great Zimbabwe (11th – 15th century) from www. metmuseum.org ☐ “Jabberwocky” by Lewis Carroll (poem)	

Unit Description: Fantasy Writing – Curricular Calendar

This unit, Fantasy Writing, is the transformative unit, one where students are able to synthesize many of the writing skills they have been honing all year, as well as push themselves past their comfort zones into new areas of growth. Students go through the complete writing process and at the end of this unit will have completed two fantasy stories. During the second round through the process, your writers will make choices with greater independence, confidence, and productivity.

In **Bend I**, students will spend a week or so writing entries in notebooks, producing at least a page and a half to two pages of writing at school and another page and a half at home. You'll teach your writers to raise the level of their writing as they collect entries and eventually to select one of them as a seed idea. Students will spend just one or two days rehearsing this idea, trying out various methods of planning, and finally making a commitment to one plan. In **Bend II**, you will channel your writers to spend an intense day (or possibly two) fast-drafting their fantasy stories. Revision is the main focus of this bend. Students will use revision to raise the quality of drafts for those who are still composing or to make significant changes for those who are ready to do so. The revision work students will do in this bend is drawn from some of the most crucial narrative work: showing not telling, stretching out the heart of the story, and bringing out deeper meaning through dialogue, actions, and internal thinking. At the end of this bend, you will teach a few editing strategies, as well as provide students the opportunity to do some self-reflection and goal-setting using the Narrative Writing Checklists. In **Bend III**, you will set your students up to cycle through the writing process once again, this time transferring all they have learned to a second piece of writing. You will teach your writers to mentor themselves using published fantasies. In **Bend IV**, students will choose just one piece to edit and publish. They will spend a day or two revising their stories, perhaps with an eye toward bringing out a theme or a message. Then, you will teach some targeted editing moves based on your assessment of students' writing.

Formative and Summative (*) Assessments: ☐ Pre-assessment/Post-assessment * (use either <i>Tackling Complexity</i> or <i>Argument and Advocacy</i>) ☐ Conferencing notes/records of conferences, small groups and observations ☐ Post-it notes/Readers Notebook ☐ Running Records Instructional Strategies Interdisciplinary Connections <i>Correlates to routine units in math, rules and community units in social studies</i> ☐ Study Equal Rights movements across history ☐ Analyze data and categorize it. - Look for patterns
Technology Integration ☐ Students will be able to use their chrome book to research their topic. ☐ Students will be able to watch videos about
Media Literacy Integration ☐ Ask students to look for specific things when they view videos or read print material, and then ask questions about those items. ☐ Use print materials to practice reading and comprehension skills.
Global Perspectives Possible Read-Alouds: ☐ Bend I: <i>On the Front Line: Struggling for Civil Rights</i> by Stephanie Fitzgerald ☐ Bend II: <i>Cracking the Wall: The Struggles of the Little Rock Nine</i> by Eileen Lucas; <i>Freedom Riders: A Primary Source Exploration of the Struggle for Racial Justice</i> by Heather E. Schwartz ☐ Bend III: <i>Women's Suffrage: Fighting for Women's Rights</i> by Eileen Carol DuBois (be sure to do modeling work of comparing and contrasting this text to the previous texts)

The following skills and themes listed to the right should be reflected in the design of units and lessons for this course or content area.	21st Century Skills: - Creativity and Innovation - Critical Thinking and Problem Solving - Communication and Collaboration - Information Literacy - Media Literacy - Multicultural and Cultural Competency Perspectives - Life and Career Skills 21st Century Themes (as applies to content area): - Financial, Economic, Business, and Entrepreneurial Literacy - Civic Literacy - Health Literacy
Professional Resources: ☐ Teacher's College Reading Unit of Study, Book 3, Argument and Advocacy, 5th grade, 2015 ☐ Teacher's College Reading Units of Study: Tackling Complexity 5th grade, 2015 ☐ Teacher's College Reading Units of Study: <i>If Then..... Reading in the Content Areas</i>, 2015 ☐ Teacher's College Reading User Guide Unit 6: <i>Reading in the Content Areas</i>, 2017 ☐ http://www.heinemann.com/	
Mentor Texts: Bend I: ☐ <i>Heart and Soul: The Story of America and African Americans</i> by Kadir Nelson ☐ <i>Civil Rights Movement</i> by Wendy Conklin ☐ <i>The Civil Rights Movement in America</i> by Elaine Landau ☐ <i>Delivering Justice: WW Law and the Fight for Civil Rights</i> by Jim Haskins ☐ <i>On the Front Line: Struggling for Civil Rights</i> by Stephanie Fitzgerald	

Bend II:

Protests during the Civil Rights Era: More Complex Text Set:

- ☐ *Struggling For Civil Rights*, Stephanie Fitzgerald*
- ☐ *Civil Rights Movement*, Wendy Conklin
- ☐ *The Civil Rights Movement in America*, Elaine Landau
- ☐ *Protest! How Americans Changed History*, by Emily Rothschild
- ☐ *Civil Rights (Uncovering the Past)*, by Hilarie Staton

Protests during the Civil Rights Era: Less Complex Text Set:

- ☐ *Marching for the Vote*, Carol Talley(easier text)
- ☐ *Freedom Riders*, Heather E. Schwartz
- ☐ *Martin Luther King, Jr. and the March on Washington*, Frances E. Ruffin (easier text)
- ☐ *Free At Last!: The Story of the Martin Luther King, Jr., Angela Bull* (level S)
- ☐ *Rosa's Bus: The Ride to Civil Rights*, Jo S. Kittinger (easier text)
- ☐ *Protest! How Americans Changed History*, by Emily Rothschild
- ☐ *Civil Rights (Uncovering the Past)*, by Hilarie Staton

Segregation and Integration

- ☐ *Struggling For Civil Rights*, by Stephanie Fitzgerald*
- ☐ *Civil Rights Movement*, by Wendy Conklin
- ☐ *The Civil Rights Movement in America*, by Elaine Landau
- ☐ *Free At Last!: The Story of the Martin Luther King, Jr.*, by Angela Bull (easier text)
- ☐ *Remember: The Journey to School Integration*, by Toni Morrison (easier text)
- ☐ *Delivering Justice: WW Law and the Fight for Civil Rights*, by Jim Haskins
- ☐ *Civil Rights (Uncovering the Past)*, by Hilarie Staton

Leaders of the Civil Rights Era

- ☐ *Struggling For Civil Rights*, Stephanie Fitzgerald
- ☐ *Civil Rights Movement*, Wendy Conklin
- ☐ *The Civil Rights Movement in America*, Elaine Landau
- ☐ *Martin Luther King, Jr. and the March on Washington*, Frances E. Ruffin (easier text)
- ☐ *Free At Last!: The Story of the Martin Luther King, Jr., Angela Bull*
- ☐ *They Dared to Dream*, by Robert Hirschfeld (easier text)

Marches During the Civil Rights Era: More Complex Text Set:

- ☐ *Struggling For Civil Rights*, Stephanie Fitzgerald
 - ☐ *Civil Rights Movement*, Wendy Conklin
 - ☐ *The Civil Rights Movement in America*, Elaine Landau
 - ☐ *Civil Rights (Uncovering the Past)*, by Hilarie Staton
- Less Complex Text Set:**
- ☐ *Marching for the Vote*, Carol Talley (easier text)
 - ☐ *Martin Luther King, Jr. and the March on Washington*, Frances E. Ruffin (easier text)
 - ☐ *Martin Luther King Jr.*, Mary Winget
 - ☐ *Free At Last!: The Story of the Martin Luther King, Jr.*, Angela Bull

Young Adults (Teenagers and College Students) in the Civil Rights Era

- ☐ *Cracking the Wall: The Struggles of the Little Rock Nine*, by Eileen Lucas
- ☐ *Freedom Riders*, by Heather E. Schwartz
- ☐ *The Civil Rights Movement in America*, by Elaine Landau

Children In the Civil Rights Era

- ☐ *Struggling For Civil Rights*, Stephanie Fitzgerald
- ☐ *Civil Right Movement*, Wendy Conklin
- ☐ *Through My Eyes*, Ruby Bridges
- ☐ *The Story of Ruby Bridges*, Robert Coles (easier text)

Remember: The Journey to School Integration, by Toni Morrison (easier text)

What is Financial Literacy?

English Language Arts, Grade 5

What is Financial Literacy develops reading and writing skills as well as an understanding of the personal finance concepts of earning, saving, spending, banking, borrowing, growing, and sharing. The unit teaches students to apply knowledge and vocabulary learned through informational anchor texts to literature with financial themes. Students will analyze fictional characters' financial choices in order to offer them, in the form of a report, alternatives that are based on the concepts of personal finance. Students are asked to respond in reading journals, providing evidence from their informational texts to support their opinions, integrate information from multiple texts, use vocabulary acquired in the unit in both speaking and in writing, and accurately cite the texts that they draw upon to support their conclusions.

This unit includes lesson plans, embedded Performance Assessments, and resources. In using this unit, it is important to consider the variability of learners in your class and make adaptations as necessary.

Desired Results		
	Transfer	
ESTABLISHED GOALS NJSLS.ELA-Literacy.RI.5.1 Quote accurately from a text and make relevant connections when explaining what the text says explicitly and when drawing inferences from the text. NJSLS.ELA-Literacy.RI.5.2 Determine two or more main ideas of a text and explain how they are supported by key details; summarize the text. NJSLS.ELA-Literacy.RI.5.3 Explain the relationships or interactions between two or more individuals, events, ideas, or concepts in a historical, scientific, or technical text based on specific information in the text. NJSLS.ELA-Literacy.RI.5.4 Determine the meaning of general academic and domain-specific words and phrases in a text relevant	Students will be able to independently use their learning to... Apply concepts and systems of economics to participate productively in a global economy.	T
	Meaning UNDERSTANDINGS Students will understand that... U1. There are a number of ways to use money U2. The way we choose to use money can result in good or bad consequences. U3. We are responsible for our financial decisions	ESSENTIAL QUESTIONS Q1. What can you do with money? Q2. What does it mean to be financially responsible?
	Students will know... K1. Relevant domain-specific vocabulary K2. Everyone can earn, save, spend, grow and share their money K3. The difference between a need and a want K4. Opinions can be supported with evidence from the text.	Students will be skilled at... S1. Summarizing key ideas from an informational text S2. Determining main ideas and how the details support them S3. Synthesizing information from several sources in order to write or speak knowledgeably S4. Citing textual evidence S5. Crafting an argument for or against a financial decision by considering alternatives and consequences

NJSLS.ELA-Literacy.RI.5.7 Draw on information from multiple print or digital sources, demonstrating the ability to locate an answer to a question quickly or to solve a problem efficiently. NJSLS.ELA-Literacy.RI.5.9 Integrate and reflect on (e.g. practical knowledge, historical/cultural context, and background knowledge) information from several texts on the same topic in order to write or speak about the subject knowledgeably. NJSLS.ELA-Literacy.SL.5.1 Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher led) with diverse partners on <i>grade 5 topics and texts</i>, building on others' ideas and expressing their own clearly. A. Explicitly draw on previously read text or material and other information known about the topic to explore ideas under discussion. B. Follow agreed-upon rules for discussions and carry out assigned roles. C. Pose and respond to specific questions by making comments that contribute to the discussion and elaborate on the remarks of others. D. Review the key ideas expressed and draw conclusions in light of information and knowledge gained from the		
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discussions. NJSLS.ELA-Literacy.W.5.1 Write opinion pieces on topics or texts, supporting a point of view with reasons and information. A. Introduce a topic or text clearly, state an opinion, and create an organizational structure in which ideas are logically grouped to support the writer's purpose. B. Provide logically ordered reasons that are supported by facts and details from text(s), quote directly from text when appropriate. C. Link opinion and reasons using words, phrases, and clauses (e.g., <i>consequently</i>, <i>specifically</i>). D. Provide a conclusion related to the opinion presented. National Standards in K-12 Personal Finance: Standard 1 Take responsibility for personal financial decisions. Standard 4 Make financial decisions by systematically considering alternatives and consequences.		
Evaluative Criteria	Assessment Evidence	
- Support of conclusions with evidence from several texts - Consideration of alternatives and consequences in making an argument	CURRICULUM EMBEDDED PERFORMANCE ASSESSMENT (PERFORMANCE TASKS) OTHER EVIDENCE This unit will take twelve teaching periods and two periods for CEPA completion. The lessons	
		PT

• Use of knowledge about earning, growing, spending, saving and sharing money • Citations for textual evidence	include close reading of informational and fictional texts, small group and whole class discussions, and writing. Goal: The goal is to justify a fictional character's choices about money Role: Financial advisor to the character Audience: The client is the character from the literature text Situation: The students are financial advisors. Each student has been hired by one of the characters in a book they read in class. The clients have asked the students to analyze their financial choices. Based on what the students know about personal finance, they will justify the choices the clients made or provide better financial options for the clients. Product: A plan that includes specific references to how the clients earned, saved, spent, grew, or OTHER EVIDENCE OE • Vocabulary quizzes • Notebook checks: Notebooks will be used with informational texts to record main ideas, key details, and summarizing; they will also be used with the independent reading of literary text to track the financial decisions of fictional characters based on the ideas learned in the informational texts. Notebooks also allow ongoing formative assessment of the goals of the unit.
	Learning Plan <i>Summary of key Learning Events and Instruction</i>
Lessons 1 and 2: The beginning lessons introduce to financial concepts. Lesson 3 and 4: These lessons discuss various aspects of money through reading of informational text.	

Lessons 5, 6 and 7: Students will learn the many considerations when spending and borrowing money and an overview of banking. Students begin writing a short piece requiring them to apply facts learned from informational texts, and to use simple citations. Students will connect the concept of borrowing in the book *One Hen* with the concepts of growing and sharing money.

Lessons 8, 9, 10, and 11: Students are asked to apply what they learned in previous lessons as they consider fictional characters' financial choices. In Lesson 9, 10, and 11, students will connect their recently acquired understanding about the many aspects of money to a work of fiction.

Lessons 12 and 13: In the CEPA, students will apply what they have learned to create a financial plan for one of the characters, including earning, spending, banking, borrowing, growing, and sharing money.

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General Notes and Resources

This unit focuses on key topics in personal financial literacy: earning, spending, saving, borrowing, banking, growing, and sharing money. Much of the reading uses informational texts, particularly in the first part of the unit. Literature is used throughout the unit as a way for students to connect to the subject and better understand the vocabulary and concepts they represent. All activities should be framed by the main topics. Other titles/texts can be chosen (other than the ones recommended here) as long as you stick to these topics.

National Standards for Financial Literacy: These standards were published in 2013, the work being conducted by a variety of economic and financial organizations. These standards are intended to increase students' knowledge of financial choices through the K-12 education system. This unit includes two of these standards. For more information, see: <http://www.councilforeconed.org/resource/national-standards-for-financial-literacy/>

Mathematics: There is an obvious mathematics connection in this unit. Teachers may add to and integrate more specifics on mathematics (and mathematics standards) if they wish to.

Texts: If it is not possible to have all the informational texts for this unit, have as many as possible. See the Resources for Lessons in the overview pages of the lessons or the Unit Resources for lists of recommended texts. There are three fictional texts selected for use with differentiated reading groups (and literacy circles).

Literature Circles: In lessons 8 through 11 students will be expected to participate in literature circles using these fictional texts. This would be student-run discussion groups. If your students are not familiar with this format, practice, scaffold or support them the first few times.

Vocabulary: Vocabulary words are included in every lesson. Not every word needs to be taught explicitly. Some words may only need to be explained, some defined completely, and others pointed out in the text. While students should record each vocabulary word in their notebooks, it is not necessary or recommended that they copy the definition for each word. See *Appendix B for direct instruction of words and vocabulary templates*.

Notebooks: Each student will need a notebook. They will hold all of a student's notes, vocabulary work, answers to text-dependent questions, short answers to questions, and any graphic organizers the class creates. A rubric is included in Appendix C to grade the student notebooks. Students should receive a copy ahead of time so they can reflect on their work as they complete it. You may choose to grade each section or the notebook as a whole.

General resources for information on money (for additional sites, see Unit Resources):

- Spending Money: <http://senseanddollars.thinkport.org/spending/home.html>
- U.S. Mint: Spending: www.themint.org/kids/spending.html
- U.S. Mint: Lessons plans about money: www.usmint.gov/kids/teachers/lessonplans/viewLP.cfm?lessonplanid93
- How kids spend their money: www.moneymanagement.org/Budgeting-Tools/InfoGraphics/Kids-and-Money.aspx
- Infographics: www.moneymanagement.org
- NBC News: Interest on money: www.today.com/id/42905995/ns/today-money/t/lessons-teach-kids-how-interest-works

Differentiation Options to Support Reading

- Teachers need to support a wide variation in reading comprehension of complex text and teach comprehension strategies. To address the variability of learners in the classroom while meeting the Common Core State Standards for English Language Arts expectation of all students reading complex and challenging text, some supports need to be provided to students for whom the text is significantly beyond their independent reading level. All students need to learn how to take reading notes, react to the text as they read it, and base discussions upon evidence from the text. Each student needs to spend part of every lesson reading and decoding independently. However there will need to be differentiation in the amount of text students need to read. After processing an appropriate amount of the text independently, students needing support can continue to read through one of several scaffolding options for reading. The goal is that the reading options enable the students to make progress through the text so they can be held accountable for comprehension of the material. Teachers will have to use their expertise to select the right level of support as well as the amount of text that the student can read without assistance. Some suggested differentiation options:
 - Reading independently: students who can read the text at an independent reading level.
 - Reading in pairs: “Buddy reading” is best done in heterogeneous pairs. Studies have shown that heterogeneous pairing is beneficial for both the struggling reader and the “at level” reader. In this pairing the struggling reader has a fluency model in the at-level reader, and the at-level reader can help the struggling reader with word identification and decoding. The at-level reader in turn practices their own fluency. Carefully match the pair with the text level. Do not pair two struggling readers with a book that neither can decode nor read with accuracy. Inform students of the behavior expected of a reading partner, such as reading a page and asking each other questions, taking turns reading aloud a segment of text, or reading independently and asking each other questions as needed.
 - Small groups for differentiated instruction: Compose these groups carefully and change them frequently. In at least some instances, students should choose their own groups. Some groups can read independently. For students who are reading at a level below the text: In addition to small group work, add a teacher read aloud or an audio version of the text. Decide whether students will be able to follow along with the text and see fluent reading modeled. If the text is considerably above their current reading level, it could be better for them to just listen and focus on the sequence of events and comprehension.
 - Listening to the audio version of the text. Decide whether students will be able to follow along with the text and see fluent reading modeled. If the text is above their current reading level, they could follow along while listening in some parts of the story and focus on the sequence of events and comprehension.

Choosing or Assigning Partners

- *Reading ability.* Partners could be selected according to reading level, e.g., struggling readers with middle level reader; middle level with high level readers.
- *ELL students.* Pair ELL students with a partner who will support their comprehension. A partner who speaks the same language could be beneficial, but could also limit the student’s use of English. Consider setting parameters for partners such that they support one another’s comprehension.

Differentiated Instruction

Accommodate Based on Students Individual Needs: Strategies

<u>Time/General</u>	<u>Processing</u>	<u>Comprehension</u>	<u>Recall</u>
• Extra time for assigned tasks • Adjust length of assignment • Timeline with due dates for reports and projects • Communications system between home and school • Provide lecture notes/outline	• Extra Response time • Have students verbalize steps • Repeat, clarify or reword directions • Mini-breaks between tasks • Provide a warning for transitions • Reading partners	• Precise step-by-step directions • Short manageable tasks • Brief and concrete directions • Provide immediate feedback • Small group instruction • Emphasize multi-sensory learning	• Teacher-made checklist • Use visual graphic organizers • Reference resources to promote independence • Visual and verbal reminders • Graphic organizers

<u>Assistive Technology</u>	<u>Tests/Quizzes/Grading</u>	<u>Behavior/Attention</u>	<u>Organization</u>
• Computer/whiteboard • Tape recorder/CD player • Spell-checker • Audio-taped books	• Extended time • Study guides • Shortened tests • Read directions aloud	• Consistent daily structured routine • Simple and clear classroom rules • Frequent feedback	• Individual daily planner • Display a written agenda • Note-taking assistance • Color code materials

Enrichment			
Accommodate Based on Students Individual Needs: Strategies • Adaption of Material and Requirements • Evaluate Vocabulary • Elevated Text Complexity • Additional Projects • Independent Student Options • Projects completed individual or with Partners • Self-Selection of Research • Tiered/Multilevel Activities • Learning Centers • Individual Response Board • Independent Book Studies • Open-ended activities • Community/Subject expert mentorships			

What is Financial Literacy?

English Language Arts, Grade 5

Lessons 1 and 2

Brief Overview: Lesson 1 is an introductory lesson to orient students to the Essential Questions and goals, start thinking about the topic. In Lesson 2, students are introduced to all of the informational texts to be used during this unit. Focus will be on text features that enhance understanding as well as on the history and use of money. As you plan, consider the variability of learners in your class and make adaptations as necessary.

Prior Knowledge Required:

- How to function as a member of a small independent reading group.

Resources for Lessons:

Lesson 1 and 2

Informational texts (one or more copies of each, unless otherwise noted):

- *Barron's Money Sense for Kids!* by Hollis Page Harman
- *The Everything Kids' Money Book* by Brette McWhorter Sember, J.D.
- *Eyewitness Money* by Joe Cribb
- *The Kid's Guide to Money* by Steve Ofinoski
- *Money, Money, Money* by Eve Drobot
- *The Secret Life of Money: A Kid's Guide to Cash* by Kira Vermond
- *Show Me the Money* by Alvin Hall (one copy now, but a half-class set will be needed in a later lesson)
- *DK Eyewitness Books: Money* by Joe Cribb (enough for each student or pair of students)

Literary texts (enough copies for each student in a reading group) for differentiated reading groups

- *The Lemonade War* by Jacqueline Davies (630L)
- *Millions* by Frank Cottrell Boyce (650L) (There is also a movie of *Millions*)
- *Lunch Money* by Andrew Clements (840L)

Websites (see complete list of informational sites in the Unit Resources)

- How kids spend their money: www.moneymanagement.org/Budgeting-Tools/InfoGraphics/Kids-and-Money.aspx
- Infographics: www.moneymanagement.org

Teacher Resource:

National Standards for K-12 Personal Finance: <http://www.councilforeconed.org/resource/introducing-the-new-national-standards-for-financial-literacy/>.

Materials:

- Chart paper, markers, student notebooks

Lessons 1 and 2: Introduction to Reading about Finances

Standard(s):

NJSS.ELA-Literacy.RI.5.2 Determine two or more main ideas of a text and explain how they are supported by key details; summarize the text.

NJSLS.ELA-Literacy.RI.5.4 Determine the meaning of general academic and domain-specific words and phrases in a text relevant to grade 5 topic or subject area.

NJSLS.ELA-Literacy.RI.5.9 Integrate and reflect on (e.g. practical knowledge, historical/cultural context, and background knowledge) information from several texts on the same topic in order to write or speak about the subject knowledgeably.

National Standards in K-12 Personal Finance: Standard 1. Take responsibility for personal financial decisions.

Instructional Tips/Strategies/Notes for Teacher

Objective(s):

- Understand text features used in informational texts.
- Know some basic terminology about money and finances.

Essential Question(s) addressed in this lesson:

Q1. What can you do with money?

Q2. What does it mean to be financially responsible?

Instructional Strategies/Notes for Teacher:

- Assign students to differentiated independent reading group based on their reading proficiency. The texts were selected based on three different levels to meet the needs of all students in the class: *The Lemonade War* (readily accessible), *Millions*, and *Lunch Money* (advanced).

- Specific vocabulary is noted in the lessons. Students should note these words in their notebooks, but not necessarily define them all. Students may use templates in Appendix B for their vocabulary words.
- Before Lesson 1, copy pages 1-3 of *The Secret Life of Money* or plan to project the pages.
- Map out assignments for reading (silently or as homework) the differentiated reading books: How this is planned depends on whether there is a book for every student versus one per pair.
- The three books used for the differentiated reading groups will be handed out in Lesson 1. Students will also need a list of assignments over the next eight days (they will continue reading the book
- Student notebooks will hold all of their notes, vocabulary work, answers to text-dependent questions, short answers to questions, and any graphic organizers the class creates.

Anticipated Student Preconceptions/Misconceptions:

- Some students may believe that money is only meant to be spent and may be unaware of the options of investing or saving.

Lesson 1

Lesson Opening:

- Ask students to write in their notebooks their response to the question: "If you were given \$1,000, what would you do with it?" Allow students time to write down their responses. (The purpose of this activity is not to assess writing, but to start them thinking about how people make different choices about the use of their money.)
- Ask them to be specific.
- Ask students what they wrote and write their responses on a piece of chart paper.
- After accepting about ten responses, have students reflect on what was written on the chart paper. (They may notice that their classmates have different ideas, that some spend all the money on one big item or others on many items, that some save, etc.)
- Collect the student responses and tell them that they will compare their choices with the educated choices they will make at the end of the unit (save the chart).

During the Lesson:

- Explain to students that in this unit, they will learn about choices in using money (personal finance) as well as comprehension skills (e.g., determining the main idea, summarizing).
- **Introduce the Essential Questions** (post in the room and refer to them periodically throughout the unit).
- Show students the texts to be used in the lesson. To start their thinking about the unit content (10 minutes). Ask students to think about the different ways people use money. They write their answers on the left half of an anchor chart. (The chart should be visible and added to throughout the unit).

- Ask students how they make choices about how they spend their money. Record their responses on the right side of the anchor chart.
- Set up three differentiated reading groups The texts are:
 - *The Lemonade War* by Jacqueline Davies (630L)
 - *Millions* by Frank Cottrell Boyce (650L)
 - *Lunch Money* by Andrew Clements (840L)
- For 5 minutes, focus on the purpose of their differentiated reading groups for today: sharing ideas and taking notes.
- Assign students to their reading groups and pass out copies of their books and reading assignments (silent reading or homework) for the next eight days. (30 minutes)
 - Have students move into their groups and browse/skim their group's book.
 - Ask students to write their predictions about the story in their notebooks, then share what they wrote with their group members.
 - Circulate, noting students having difficulty with the assignment.

Lesson Closing:

- Introduce the website with charts on kids' use of money (see Resources for Lessons above). Discuss.
- Preview outcomes for the next lesson: Lesson 2 begins a study of the financial literacy content using a number of non-fiction texts. Students start taking notes in their notebooks.

Lesson 2

Lesson Opening:

- Remind students that they talked about how they would spend \$1,000 (or \$100). Say: You wrote a list that explained what you would do with \$1,000 if it was given to you. Ask a few students to share their ideas about using the \$1,000 that they were "given."
- Tell students: We are going to spend a lot of time learning about ways people use money and how the decisions we make about money can have positive and negative consequences. Today, we will preview some of the informational texts that we will be using all week to learn about the uses of money.
- Remind students of the Essential Questions.
- Review general vocabulary, such as: personal finance, financial, value.

During the Lesson:

- Explain to students that they will learn about personal finance, that is, how they choose to use their money. Explain that they will use informational texts to learn about money, starting with how to get the most out of the new information, in part by using text features.
- Show students the texts to be used in the lesson (see the Resources for Lessons above).

- Create a chart labeled: What is Money? And another chart labeled: Text Features.
- Direct instruction/guided practice
 - Begin with the *DK Eyewitness Books: Money*, with copies available for all students, in pairs, or shown on a document projector. Refer to pages 6-7 and the headings, pictures, labels, and captions.
 - Then read these two pages, which outline the history of money. Note that money is used in around the world as an accepted and recognized form of exchange. Add this information to the What is Money? chart.
 - Next, refer to pages 8-9 in *Show Me the Money*. Add to the What is Money? chart with student input/discussion:
- Medium of exchange: Money is used to buy things (exchange of money for something being purchased). Read the paragraph in pink on page 9.
- A store of value: Money can be saved and used at another date. Read the paragraph in green on page 9.
- Unit of account: money is a way of showing what something is worth. Read the paragraph in blue on page 9.
 - Add to Text Features chart by asking students for a brief definition, and the use of, each of the following words (add to or correct their contributions as necessary): headings, subheadings, captions, pictures, bold print.
 - Ask: what are some text features that help us understand the information? Elicit answers from students (e.g., color-coded sections, pictures/photos).
 - Add the list generated above to the Text Features chart while providing, by the teacher or students, a brief definition and example of each.
 - Next, referring to pages 4-7 in *Money, Money, Money*, explain: We are going to be talking a lot about making, saving, and spending money.
 - Also ask: What additional text features do you see in this book that would help you understand more about money? Add “sidebar” to the Text Features chart as you discuss these pages.
 - Next, hand out copies (or project) of pages 1-3 in *The Secret Life of Money* (the introductory section).
 - Tell students: Before you read, look at the text features. What features are used to make this kid-friendly?
 - Add to the Text Features chart: speech bubble, labels, bullet points, text box.
 - Students read pages 1-3 in *The Secret Life of Money*. Afterwards, explain: We will spend the next five days talking about the various ways to use money. We will look at some of these books more closely to gather information.
 - Refer to Text Features chart: We will use all of these tools, plus more that we encounter, to understand what the authors are trying to teach us.
 - Introduce the book: *The Kid's Guide to Money: Earning It, Saving It, Spending It, Growing It, Sharing It*. Explain that you will introduce one of the topics of the chapters each day.
 - Students will be expected to keep notes in their notebooks as they read about the use of money and have a better idea of how to make decisions about money based on what they learned.

- o Introduce the student notebooks. Tell students that their notebooks will hold all of their notes, vocabulary work, answers to text-dependent questions, short answers to questions, and any graphic organizers the class creates.
- o Say: On page 1 of your notebooks, copy the “What is Money?” chart. You will add to this each day. On the next page, copy the Text Features chart. You can refer to these pages as we read. You may also add to this section each day.

Lesson Closing:

- Explain to students that they will read informational texts to acquire information about how people spend money. Remind them that they will be applying their financial knowledge to what they read in their reading groups. It is important that they use the text features in each text to help them understand the information and to take notes.
- Preview outcomes for the next lesson: Lesson 3 begins a study of financial literacy on the topic of earning money. Students will take notes in their journals (which will also be used for fictional texts.). They also continue their differentiated reading group assignments.

Formative assessment:

- What individual and class learning needs were evident from the discussions?

What is Financial Literacy?

English Language Arts, Grade 5

Lesson 3 and 4

Brief Overview of Lesson: Lesson 3 focuses on ways of earning money. In Lesson 4, students will consider ways to and reasons for saving money. As you plan, consider the variability of learners in your class and make adaptations as necessary.

Resources for Lesson:

Lesson 3

Texts

- *My Rows and Piles of Coins* by Tololwa M. Mollel (one copy)
- *The Secret Life of Money: A Kid's Guide to Cash* by Kira Vermond (one copy)
- *Show Me the Money* by Alvin Hall (half of a class set)

Teacher Resource:

National Standards for Financial Literacy: <http://www.councilforeconed.org/resource/introducing-the-new-national-standards-for-financial-literacy/>

Materials:

- Chart paper, markers, and students' notebooks

Lesson 4

Texts (one copy of each):

- *A Chair for My Mother* by Vera B. Williams
- *The Kid's Guide to Money* by Steve Otfinoski
- *Money, Money, Money* by Eve Drobot
- *Money Sense for Kids* by Hollis Page Harman. P.F.P.

Materials:

- Bank deposit and withdrawal forms (either originals or copies)
- Coin rolls (empty)

Lessons 3 and 4: Earning and Saving Money

Standard(s):

NJSLS.ELA-Literacy.RI.5.2 Determine two or more main ideas of a text and explain how they are supported by key details; summarize the text.

NJSLS.ELA-Literacy.RI.5.4 Determine the meaning of general academic and domain-specific words and phrases in a text relevant to grade 5 topic or subject area.

NJSLS.ELA-Literacy.RI.5.9 Integrate and reflect on (e.g. practical knowledge, historical/cultural context, and background knowledge) information from several texts on the same topic in order to write or speak about the subject knowledgeably.

NJSLS.ELA-Literacy.SL.5.1 Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher led) with diverse partners on *grade 5 topics and texts*, building on others' ideas and expressing their own clearly.

- A. Explicitly draw on previously read text or material and other information known about the topic to explore ideas under discussion.
- B. Follow agreed-upon rules for discussions and carry out assigned roles.
- C. Pose and respond to specific questions by making comments that contribute to the discussion and elaborate on the remarks of others.
- D. Review the key ideas expressed and draw conclusions in light of information and knowledge gained from the discussions.

NJSLS.ELA-Literacy.W.5.1 Write opinion pieces on topics or texts, supporting a point of view with reasons and information.

- A. Introduce a topic or text clearly, state an opinion, and create an organizational structure in which ideas are logically grouped to support the writer's purpose.
- B. Provide logically ordered reasons that are supported by facts and details from text(s), quote directly from text when appropriate.
- C. Link opinion and reasons using words, phrases, and clauses (e.g., *consequently, specifically*).
- D. Provide a conclusion related to the opinion presented.

National Standards in K-12 Personal Finance: Standard 4. Make financial decisions by systematically considering alternatives and consequences.

Objective(s):

- Identify how people earn money
- Understand that wages and salaries vary depending on many factors.
- Use information gathered from multiple informational texts

Essential Question(s) addressed in this lesson:

Q2. What does it mean to be financially responsible?

- For these and some of the following lessons, reviewing the National Standards for Financial Literacy could be helpful. See: <http://www.councilforeconed.org/resource/introducing-the-new-national-standards-for-financial-literacy/>
- When discussing earning money from jobs, be sensitive in areas with high unemployment as well as acknowledging that their parent(s) work in keeping the household going, but do not earn money for doing this.
- Compile the informational text sections into one packet of handouts for students.
- Make copies of: *Money, Money, Money* pages 41, 44-47; *Money Sense for Kids* pages 88-91; and *The Kid's Guide to Money* pages 60 – 62.
- Collect deposit and withdrawal slips from banks. Voided copies of checks, if possible, and informational brochures from a bank.

Anticipated Student Preconceptions/Misconceptions

- Students may have limited or no understanding of the concept of interest in a financial sense.

Lesson 3

Lesson Opening:

- Read aloud *My Rows and Piles of Coins* by Tololwa M. Mollel. Ask students to consider how Saruni acquired his coins. Also read the Author's Notes at the back of the book that explains the setting and some vocabulary in the book.

During the Lesson:

- Discuss options for earning money. Ask students to consider ways to earn money. Ask students to “turn and talk” before discussing it as a class.
- **Review vocabulary:** earn, wage, salary
 - Earning: Explain that most adults have a job that earns them money. There are other ways such as gifts, investments, inheritance, and owning a business.

- Wage/salary: Ask students to brainstorm a list of jobs or give students a list of jobs and ask them to rank them in order of which ones they think *should* pay the most.
- Share examples (p. 27 in *The Secret Life of Money*) of what jobs provide different wages or salaries.
- Ask students to defend or argue, for example, the salaries of firefighters versus professional athletes. (The average U.S. yearly salary for firefighters is \$42,548. The average salary of a Major League Baseball player is \$3.31 million, or about 78 times that of the firefighter.) Give them time to think and jot down and few notes before starting the discussion.

Lesson Closing:

- End with a discussion of the advantages and disadvantages of earning wages versus salaries.
- **Homework:** Write a paragraph in your notebook describing how you would like to earn money (real or imagined) and how much money you would realistically earn from that job. Include evidence from the texts to support your ideas.

NJSLS.ELA-Literacy.W.5.1 Write opinion pieces on topics or texts, supporting a point of view with reasons and information.

- A. Introduce a topic or text clearly, state an opinion, and create an organizational structure in which ideas are logically grouped to support the writer's purpose.
- B. Provide logically ordered reasons that are supported by facts and details from text(s), quote directly from text when appropriate.
- C. Link opinion and reasons using words, phrases, and clauses (e.g., *consequently*, *specifically*).
- D. Provide a conclusion related to the opinion presented.

Lesson 4

Lesson Opening:

- Remind students that they have been learning about *earning* money and the ways that people do that. Today we will be talking about *saving* money. Explain that there are many ways to save money and many reasons why someone saves his/her money.
- Ask students to turn and talk to their partner, asking: How do you save money and what do you save it for? (Look for answers such as "I save my birthday money and my babysitting money in a box in my dresser drawer." "I am saving for a new iPod, book, bicycle," etc.)
- Read aloud from the book, *A Chair for My Mother* by Vera B. Williams.
 - After the first page ask: How does the little girl earn her money? What does she do with her money?
 - After the second page ask: What does Mama do with her tips when she gets home?
 - After the third page ask: How does Grandma help?

- Then ask: Why do you think the girl and her mother and grandmother are putting the coins in the jar?
- After completing this discussion, review some vocabulary students will need to know: ATM, PIN number
- Activator: Ask: Why is it important to save money?
 - List students' answers on the board or chart.
 - Tell the class that they will learn about ways and reasons to save money today.

During the Lesson:

- Read aloud the sections in Chapter 3, pages 60-61, entitled, *Why Save?* and *Two Kinds of Saving in The Kid's Guide to Money*.
- Have students record the following vocabulary words in their notebooks: grow, short-term savings, long-term savings, bank.
- Read further in the book, by reading sections (page 61) entitled, *Banks-- A Safe Place to Keep your Money* and "Four Reasons to Put Your Money in a Bank."
- Go back to reading *A Chair for My Mother*. Ask: Do you think the girl and her family were wise to put their money in a jar instead of the bank? Why or why not?
- After page 4, ask: What are the little girl and her family going to do with the money once the jar is full?
 - After the 10th page of text, ask: Once the jar was full, what did the girl and her mother do with the coins?
 - Discuss how the girl and her family saved their money.
- Tell the class they will now learn more about how people save money.
- Refer to *Money Sense for Kids* by Hollis Page Harman, Chapter 10. Read the opening paragraph, focusing on the word "grow." Tell the class that when you put money in a bank, there are ways to make it grow.
- Read in Chapter 10, the first two paragraphs on page 88 (Interest Magic). Show the bank form on page 89. Discuss what information is needed to open an account. Where can you find that information?
- Have students note the meaning of vocabulary to their notebooks: savings account, interest, government guarantee, social security number, personal information, deposit slip, endorse, vault, and balance.
- Read the section headed, *Deposit Money* (pages 90 and 91). Discuss how to make a deposit. Show forms on the pages (provide real forms from a local bank if possible). Discuss how to fill them out, why each part is necessary, and what happens to your money when you deposit into the bank.
- Switch to the book, *Money, Money, Money*, Chapter 4, page 41. Read the section called, *Governments Guarantee It*. Discuss how it does or would feel to let a bank hold onto your money.
- Read each section on pages 44-46 (*Money Business and Taking it to the Bank*).
- List the reasons banks are a smart place to keep your money safe (your money is guaranteed safe by the government if it is in a bank; your money can earn interest; your money can be lent to others; banks are secured with cameras and security people).

- Ask: Now that you have opened a savings account and learned how to make deposits, how do you know how much you have saved? How can you withdraw the money you saved?
- Read page 47, On Account of Saving. Discuss ATMs, PIN numbers. Students add to the vocabulary lists in their notebooks.

Lesson Closing:

- Have students reflect on the following question: In the story, *A Chair for My Mother*, what are the pros and cons of the girl's choice of how to save money for a new chair? Using what you have learned about saving money, tell why or why not? Cite what you have learned in the readings so far.
- Have students write their reflections in their notebooks.
- Preview outcomes for the next lesson: Lesson 5 begins a study of spending money.

Formative Assessment:

- Check for students' use of vocabulary words in appropriate context.

Financial Literacy

English Language Arts, Grade 5

Lessons 5, 6 and 7

Brief Overview of Lessons: In Lesson 5, students learn that there are many considerations when spending money. Lesson 6 focuses on borrowing money and offers a brief overview of banking. Students begin writing a short piece that requires them to apply information learned from the informational texts and use simple citations. In Lesson 7, students connect the concept of borrowing in the book *One Hen* with the concepts of growing and sharing money. As you plan, consider the variability of learners in your class and make adaptations as necessary.

Resources for Lessons:

Lesson 5

Texts used in previous lessons, and:

- *Alexander Who Used to be Rich Last Sunday* by Judith Viorst (one copy)

Websites:

- Optional mathematics connection: Alexander's Coin Conundrum, which is a lessons plan using Judith Viorst's book (above): <http://www.usmint.gov/kids/teachers/lessonPlans/viewLP.cfm?lessonPlanId=93>
- Use the books used in previous lessons, including *The Everything Kids' Money Book*, *The Kid's Guide to Money* by Steve Ofinoski, *Money, Money, Money*, and *Money Sense for Kids*, and *One Hen* by Katie Smith Millway
- Website for teacher reference
- NBC News: www.today.com/id/42905995/ns/today-money/t/lessons-teach-kids-how-interest-works

Lesson 7

- Texts used in previous lessons, plus:
- *Rent Party Jazz* by William Miller (one copy)

Websites:

- Alex's Lemonade Stand Foundation: www.alexlemonade.org
- Also see the websites listed in the General Notes and Resources or Unit Resources.

Lesson 5, 6 and 7: Spending, Borrowing, and Sharing Money

Standard(s)

NJSLS.ELA-Literacy.RI.5.2 Determine two or more main ideas of a text and explain how they are supported by key details; summarize the text.

NJSLS.ELA-Literacy.RI.5.4 Determine the meaning of general academic and domain-specific words and phrases in a text relevant to grade 5 topic or subject area.

NJSLS.ELA-Literacy.RI.5.9 Integrate and reflect on (e.g. practical knowledge, historical/cultural context, and background knowledge) information from several texts on the same topic in order to write or speak about the subject knowledgeably.

NJSLS.ELA-Literacy.W.5.1 Write opinion pieces on topics or texts, supporting a point of view with reasons and information.

- A. Introduce a topic or text clearly, state an opinion, and create an organizational structure in which ideas are logically grouped to support the writer's purpose.
- B. Provide logically ordered reasons that are supported by facts and details from text(s), quote directly from text when appropriate.
- C. Link opinion and reasons using words, phrases, and clauses (e.g., *consequently*, *specifically*).
- D. Provide a conclusion related to the opinion presented.

National Financial Literacy Standard 1. Take responsibility for personal financial decisions.

Objective(s):

- Use information gathered from multiple informational texts to determine if the financial decisions made by a fictional character are sound.
- Identify a bank's role in the lending money
- Identify the consequences of borrowing money

Essential Question(s) addressed in this lesson:

- Q1. What can you do with money?
- Q2. What does it mean to be financially responsible?

Instructional / Strategies/Notes for Teacher:

- Compile these informational text sections into one handout for the students. They will need: *The Kid's Guide to Money*, pages 35-38, and 42-44; *The Secret Life of Money*, pages 53-57 and 63-64. If possible, it is recommended that a copy of *Show Me the Money* is available for every two students to study pages 36-41 (or make copies of these pages).
- Vocabulary used in these lessons: consumerism, consumption, price, premiums, interest, lend, borrow, responsibility, debt, repayment, and credit card. For Lesson 7: donate, charity, volunteer, clothing drive, toy drive, fundraiser, non-profit organization.
- In Lesson 7, you will need copies of *The Kid's Guide to Money*, pages 81-88; and Chapter 10 of *The Secret Life of Money*. The website, www.alexslimonade.org, is a resource for how and why people donate money.

Anticipated Student Preconceptions/Misconceptions:

- Students may have limited or no understanding of the concept of interest.

Lesson 5

Lesson Opening:

- **Introduction:** Over the last two days, we have learned how to earn and save your money. Today we are going to talk about *spending* money. This is everyone's favorite part about dealing with money... buying "stuff"!
- **Explain:** I am going to a book called *Alexander, Who Used to be Rich Last Sunday*. As you listen, think about the choices Alexander makes with his money.
 - After reading the first page, ask - How much money does Anthony have (\$3.38)? After the second page, ask - How much money does Nicholas have (\$2.38)?
 - What do you think of the choices he made?
 - What were the consequences to his spending the money he had?
- After reading, show the bubble over Alexander's head on the fifth page of text. Why is Alexander thinking about those items? Those are the things he bought, which is why he "used to be rich last Sunday."
- Continue reading. Alexander's grandparents gave each of the boys \$1.00. What are some of the things Alexander could do with the money?
- Alexander says, "Saving money is hard." What do you think will happen next?
- In your notebooks, keep track of what Alexander does with his money. You might consider giving students a copy to keep in their notebooks. Sunday, he:
 - Bought three pieces of gum - \$.15;
 - Bet Anthony that he could hold his breath;
 - Bet Nicky that he could jump from the stoop and land on his feet;
 - Bet his mother he could hide the purple marble - \$.15;

- Rented Eddie's snake for an hour - \$.12;
- Said two bad words to his brothers - \$.10;
- Flushed down the toilet - \$.03;
- Fell through the cracks in the floor - \$.05;
- Ate Anthony's candy bar - \$.11;
- Nick's magic trick made the coins disappear - \$.04;
- Kicked something when he was mad - \$.05;
- Yard Sale purchases- \$.20

During the Lesson:

- Ask: Why do people spend money? Chart responses.
- Read *A Kid's Guide to Money*, Chapter 2, pages 35-38 (stop before the section, Money Jars).
- In the *Secret Life of Money*, read in Chapter 5, pages 53 to the top of page 57.
 - Discuss the concepts of consumption and consumerism. Ask students to turn and talk to their partner about the difference between the two (needs and wants).
 - At this point, you may choose to provide copies of an excerpt from *The Kid's Guide to Money* on Being a Smart Consumer (page 42-44).
- Have students record new vocabulary in their notebooks: consumerism, consumption, price, premiums.
- Have students report on their discussion of consumption vs. consumerism. Did they see them as needs and wants?
- Go back to the book, *The Kid's Guide to Money*. Look at the Needs and Wants chart on page 37. Turn to your partner and discuss the difference between a need and a want. Come up with at least four examples of needs or wants in your own life. In your notebook explain why something in your life is a need and why something in your life is a want. (You could assign pages 63-64 in *The Secret Life of Money* as independent reading or a homework assignment.)
- Ask students to answer the question: What is your role as a consumer?
- Next, refer to pages 36--37 in *Show Me the Money*. Give the students time to explore these two pages.
 - What text features are present? Add any new ones to the Text Features chart.
 - Read each section on these pages, stopping for discussion – a turn and talk – about the following advice:
- Make sure you actually want what you're buying.
- Only buy the large bottle if you will finish the drink before it goes flat, or you'll end up throwing it away.
- Don't buy stuff just because it is cheaper than normal. Look at what you're spending, not what you're saving.
- It's not always cheaper to chase after bargains. It may be better to buy from the store you're already in than make a special trip.
 - Finally, look at pages 38-39 (Wants) and pages 40-41 (Needs) in *Show Me the Money*. Give students time to explore these pages. Ask: What information does the author give you?

- Students could also discuss the messages from these pages, either with their partner or with the class.

Lesson Closing:

- Have students answer a question in their notebooks: Using what you have learned about spending money – was Alexander a smart consumer? Why or why not?
- Remind them that they will apply their financial knowledge to what they read in their reading groups.
- Preview outcomes for the next lesson: Lesson 6 begins a study of the *borrowing* money using a number of informational texts.

Lesson 6

Lesson Opening:

- Read aloud *One Hen* by Kate Smith Milway.
- Ask students to consider how one small loan can make a big difference.

During the Lesson:

- Discuss options for borrowing money. Ask students to consider ways to borrow money in a brief turn and talk.
- Have a brief discussion of credit cards as a means to borrow money.
- Explain a bank's role in borrowing and the connection between saving and borrowing from a bank. People put their money in a bank to save money they don't need at the present time. The bank lends that money to other people for a certain period of time. After that time the people pay that amount back, plus an extra charge known as *interest*. Some of the interest goes to the people who are keeping their money in the bank and some goes to the bank for the loan.
- Discuss the concept of debt.
- Have a think-pair-share with these questions: What are the advantages and disadvantages of borrowing money? What are some alternatives to borrowing money for something you need or want?

Lesson Closing:

- Based on one of the books they have reviewed, have students write a paragraph describing a situation where a loan (borrowing) is necessary and suggest alternatives that might solve the situation. They should include the advantages and, if needed, the disadvantages of their solution. Students should include citations with the title, author, and page number. They should hand in their paragraphs so you can look for appropriate use of the vocabulary they have encountered far and their understanding of concepts that they have learned so far. This can be used as a formative assessment.
- Preview outcomes for the next lesson: Connect the concept of borrowing in the book *One Hen* with the concept of growing and sharing money.

Lesson 7

Lesson Opening

- Remind students that they have been discussing how to earn, save, and spend as well as borrowing money. They have met some interesting characters and discussed how the characters interact with money.
- Today, we are going to talk about ways to make money *grow* and about *sharing* money.
- Note new vocabulary in this lesson: donate, charity, volunteer, clothing or toy drive, fundraiser, non-profit organization.

During the Lesson

- Read aloud *Rent Party Jazz* by William Miller.
 - After the third page of text, ask: What problem does Sonny and his mom face?
 - After the sixth page of text, ask: What is Smilin' Jack's idea to help Sonny's family?
 - After the eleventh page of text, ask: How did the neighbors help Sonny's family?
- Then announce: Today we are going to talk about sharing our money. Does anyone have an example of a time when they shared or donated their money?
- Read aloud *The Kid's Guide to Money*, pages 81-88 (Chapter 4).
 - Ask: What are some of the ways you can share your money (e.g., donate to a charity, give to a needy person).
 - After page 85, ask: What are other things to give besides money (e.g., clothing, toys, time)?
- Then refer back to the *Secret Life of Money* by Kira Vermond. Read Chapter 10, Raise a Little Fun (Funds). Ask: What organization or issue would you raise or spend our charitable money on? How would you go about raising money to donate? What is the difference between a charity and a non-profit organization?
- With your partner, think of opportunities you have to share your money, e.g., bake sales, car washes, school fundraisers (candy, magazines), Red Cross or Salvation Army boxes outside stores, etc. What are the opportunities you have to share other things besides money, e.g., volunteering at school or in the community; donating items such as clothing, shoes, and toys; magazine and book drives.
- For students who are interested in knowing more about sharing or donating money,

Lesson Closing:

- Discuss how money was shared to help Sonny and his mother in the book, *Rent Party Jazz*. Who else might have shared their money to help Sonny and his mother?

Preview the outcomes for the next lesson: Lesson 8 begins the application of knowledge of financial literacy. Students will discuss the texts assigned to them in Lesson 1. As they discuss the group reading books, they will consider the financial decisions made by a character and analyze those decisions based on what they know now about the benefits and drawbacks of earning, saving, spending, borrowing, and sharing money.

- Check progress on answering the Essential Question: What can you do with money?

Formative Assessment:

- Participation of students in discussions and the quality of their contributions.
- Review student notebooks

What is Financial Literacy?

English Language Arts, Grade 5

Lesson 8, 9, 10, 11 and 12

Brief Overview of Lesson: These lessons focus on reading in differentiated reading groups. Starting in Lesson 8, students will connect their recently acquired understanding about the many aspects of money to a work of fiction through literacy circles. In Lesson 9, 10, 11 and 12, students will connect their understanding of managing money to a work of fiction. As you plan, consider the variability of learners in your class and make adaptations as necessary.

Prior Knowledge Required:

- Understanding of concepts of earning, saving, spending, growing, and sharing money developed in preceding lessons.

Resources for Lesson:

Texts (enough copies for each student in a reading group)

- *The Lemonade War* by Jacqueline Davies (630L)
- *Millions* by Frank Cottrell Boyce (650L) (There is also a movie of *Millions*)
- *Lunch Money* by Andrew Clements (840L)

Lesson 8, 9, 10, 11, 12: Money in Literature 1

Objective(s)

- Connect their recently acquired learning from informational text to literature
- Identify character decisions regarding money as earning, spending, saving, sharing, or growing.

Essential Question(s) addressed in this lesson:

- Q1.** What can you do with money?
Q2. What does it mean to be financially responsible?

Standard(s):

NJSLS.ELA-Literacy.RI.5.2 Determine two or more main ideas of a text and explain how they are supported by key details; summarize the text.

NJSLS.ELA-Literacy.RI.5.9 Integrate and reflect on (e.g. practical knowledge, historical/cultural context, and background knowledge) information from several texts on the same topic in order to write or speak about the subject knowledgeably.

NJSLS.ELA-Literacy.W.5.1 Write opinion pieces on topics or texts, supporting a point of view with reasons and information.

- A. Introduce a topic or text clearly, state an opinion, and create an organizational structure in which ideas are logically grouped to support the writer's purpose.
- B. Provide logically ordered reasons that are supported by facts and details from text(s), quote directly from text when appropriate.
- C. Link opinion and reasons using words, phrases, and clauses (e.g., *consequently, specifically*).
- D. Provide a conclusion related to the opinion presented.

National Standards in K-12 Personal Finance: Standard 4: Make financial decisions by systematically considering alternatives and consequences.

Instructional/Strategies/Notes for Teacher:

- Vocabulary: Some words may only need to be verbally explained, some defined completely, and others only interacted with.
- While it is recommended that students record each vocabulary word in their notebooks, it is not necessary to copy the definition for each word.
- In lessons 8 – 11 literature circles will be taking place. At this point students will have read their books and come to small groups prepared for discussion.

Lesson 8

Lesson Opening:

- This lesson (and the following lessons) should be organized as literature circles for three texts at different levels to meet the needs of all students in the class: *Lemonade War*, *Millions*, and *Lunch Money*. Each book includes financial decisions that students can analyze in light of what they have learned from their reading up to this point.
- Remind students that they are reading for the same purpose: to see how the dimensions of money that they have learned from informational texts are visible in fiction as well.
- Reading groups: These should include discussion of vocabulary and student-created open-ended questions.
- Student notebook: Add pertinent information from the reading group, including the main ideas and key details, to the T-chart.

During the Lesson:

- The books each group is reading are discussed in separate sections below.

The Lemonade War, Chapters 1-4:

- Main characters: Evan, Jessie, Mrs. Treski, Scott Spencer, Megan Moriarty
- Students record in their notebooks the vocabulary word that begins each chapter (slump, break-up, joint venture, partnership).
- Discussion questions within the group:
 - What do we know about Evan and Jessie and how they manage money?
 - What kind of relationship did Evan and Jessie have before “the letter” came?
 - Why do you think Evan is so angry about the letter?
- On page 33, Scott and Evan discuss their sales and how much money they will make. In your notebook, explain what challenge Evan faced when figuring out how much money they made. Think about what they could have done differently or what they did well.
 - Why did Evan and Scott’s business slow down?
 - Why did Jessie start her own Lemonade stand that day? Why did Evan think she started it?
 - Explain how she convinced Megan that that was true (p.55-56).
- Student notebooks: Record how Evan and Jessie interacted with money in Chapters 1-4. Make note of the successes or challenges they faced.

Millions, Chapters 1-6

- Characters: Anthony and Damian (brothers) and their dad. Damian is the narrator.
- Vocabulary that might be needed: treble, patron saints, collateral damage, European Monetary Union, hermitage, mortification. Also discuss terms related to British money: pound, quid (slang for pound sterling) (\$1.60 = 1 pound).
- Discussion questions:
 - On page 8, Anthony says, “Works every time. Tell them your mum is dead and they give you stuff.” Explain: Why does Anthony tell Barry that Damian’s mum is dead?
 - Damian thinks Mr. Quinn called his home because he was excellent. Is this true? Why did his father let him believe that?
 - The last two paragraphs on page 15 describe Anthony’s and Damian’s attitudes about money. Based on those paragraphs, describe each boy’s attitude about money.
 - Why is Damian injuring himself?
 - “It turned out that when people were talking about the better place, they were just being metaphorical.” What does Damian mean when he says that (p. 40)?
 - Why does Damian’s father take him to Huskisson House? Use evidence from the text to support your answer in your notebooks.

- In student notebooks: Record how Anthony and Damian interacted with money during the Chapters 1-6. Make note of the successes or challenges they faced.

Lunch Money, Chapters 1-4

- Main characters: Greg, Mom, Dad, Mrs. Davenport
- Vocabulary: Have students record in their notebook any vocabulary words they come across in their reading having to do with personal finance (e.g., profit, earn interest, investment). Explicitly teach the terms: inventory and initiative.
- Discussion questions:
 - Explain how Greg became so good at making money over time.
 - On page 15 Greg realizes that he has forgotten his lunch and does not have enough money to buy one at school. After borrowing two quarters from his friend Brian he walks into the cafeteria and has a realization. What does Greg realize and how does this affect him?
 - Andrew Clements starts Chapter 3 with the line, "The very next day Greg had started selling candy and gum in the shadow of the sliding board..." What feeling does the author create by using the phrase "in the shadow of"?
 - Why is Greg's mom worried about him?
 - What happens after Greg orders his first batch of toys from the Nic-Nac Novelty Company? Make sure to use one or more of your new money vocabulary words when you answer the question orally.
 - At the end of Chapter 3 the principal finds out about Greg's school business. Why is Greg not discouraged?
 - What new business does Greg start at the beginning of sixth grade?
 - What kind of profit does Greg make from each unit he sells?
- Notebook assignment: Record how Greg interacts with money in Chapters 1-4. Note the successes or challenges he faced.
- Notebook check by the teacher: Are students making accurate correlations in their T charts between the characters in their books and the financial decisions of the characters?

Lesson 9

The Lemonade War, Chapters 5-8

- Discuss vocabulary for students' notebooks: value-added, good will, profit margin, franchise.
- Discussion questions:
 - Now that they are in the Lemonade War, what will Evan and Jessie do with the money if they win?
 - If the boys had free lemonade that could make 96 glasses at \$.50 a cup, how much money could they make? Do you think Jessie was worried about that?
 - What was the "added-value" (value-added) that Jessie and Megan brought to their stand? Did it work? Why not?

- Was selling lemonade for \$.10 a cup a good idea? Why or why not?
- Explain how Evan used good will to make so much money?
- After Evan rode into town, he went into the Big Dipper ice cream shop. He asked how much a cup of lemonade was (\$3.00) and decided to sell his lemonade for \$2.00 per cup.
- What happened when Officer Ken showed up? Was Evan's lemonade stand in the center of town a success? How do you know?
- What added-value did the girls have at their lemonade stand that day?
- Was the hair-braiding, nail-polishing, face-painting worth it?
- Jessie thought, "No kid could earn a hundred dollars in just five days by selling lemonade. The profit margin was too small." Explain what this means.
- What was Jessie's new idea to sell lemonade?
- Jessie explains her franchise plan to Megan and says it is a "big up-front investment". What did she mean by that? What was the actual up-front investment?
- Did franchising work?
- Student notebooks: Record how Evan and Jessie interacted with money during Chapters 5-8. Make note of the successes or challenges they faced

Millions, Chapters 7-10

- Vocabulary: inflation
- Discussion questions:
 - Where does Damian think the bag of money came from?
 - Why does Anthony say they shouldn't tell their father about the money? Do you think that is the real reason? Explain your opinion.
 - What does Damian mean when he says (p.62), "If you asked Anthony now he'd say this was where everything started to go wrong? According to him, the problem with the money supply created an inflationary environment in the playground."
 - Why does everyone have money? (Everyone has money because everyone has sold or done something for the boys.) What are some of the effects of that? (Effects: "There was money everywhere. Money was a craze like yakky yo-yos or Beyblades. Football was out. The playground was one big garage sale.") Answers should indicate that the boys have a great deal of responsibility for what has happened. They have caused the inflation.)
 - In Chapter 10, Damian and Anthony have very different ideas about how to spend the money. Choose one of the characters and explain his perspective.
- Notebook assignment: Write about how Anthony and Damian interacted with money in Chapters 7-10, including main ideas and key details. Summarize the successes or challenges they faced.

Lunch Money, Chapters 5-9

- New characters: Maura Shaw, Mr. Zenotopoulos (Mr. Z)
- Ask students these questions:
 - Who is Maura Shaw and what kind of relationship does Greg have with her?
 - Why is Greg so upset with Maura that he yells, "I hate her guts?"
 - Explain about an earlier time when Greg and Maura were in competition with each other.
 - What evidence does Greg give to show that he changed his mind about Maura being brainless?
 - Explain how much Mr. Z. loves math.
 - What are Maura's feelings about Greg?
 - What happens in Mr. Z's room between Maura and Greg?
 - Why does Greg dismiss Maura as a serious competitor?
 - What argument does Maura use to explain to Greg why his product is not as good as it could be?
 - What argument does Mr. Z use to show Greg that he can't be mad at Maura for "using his idea"?
 - What connection does Greg make between himself and Mr. Z. on page 90?
 - What is the Zenotopoulos Toilet Theory and why does Mr. Z. bring it up in his discussion with Greg?
- Notebook assignment: Record how Greg and Maura interacted with money during chapters 5-9. Summarize the successes or challenges they faced.
 - Formative assessment:
- Notebook check. Are students making correlations between the characters in their books and the financial decisions of the characters?

Lesson 10

The Lemonade War: Read Chapters 9 - 12

- Vocabulary words that may need to be recorded in notebooks: negotiation, malicious mischief, waiting period, sabotage.
- Discussion questions:
 - In Chapter 9, Jessie was smiling. Why did Evan think she was smiling?
 - What was Evan's plan for the last day of summer? Do you think it was it a good plan?
 - On page 148, make a prediction: Evan figures out that Jessie is at fault for the bugs in his lemonade. Evan spent \$40 on the large cooler of lemonade that was now a total loss. He has \$63.11 left, but he can't lose to Jessie. What do you think Evan is going to do next?
 - At the end of Chapter 11, Evan now knows how much money Jessie has. What does Evan do with it?
 - In notebooks, record how Evan and Jessie interacted with money in Chapters 9-12. Make note of the successes or challenges they faced.

Millions, Read Chapters 11-12

- Vocabulary: Latter Day Saints, Mormons, Euros (1 Euro = \$1.35), privatization
- Discussion questions:
 - Why does the author make a point of letting the reader know that Damian is the only boy not wearing Rockports?
 - Summarize the events of the robbery. What actually happened? What does it have to do with Anthony and Damian?
 - Why does Anthony say they stole the money from the Mormons? Why do the Mormons accept the money that they know was not stolen from them?
 - On page 139, Damian says, "We thought the money was going to take care of everything but we ended up taking care of the money." What did he mean by this?
- Notebook assignment: Write about how Anthony and Damian interacted with money in Chapters 11-12. Summarize the main ideas and key details.

Lunch Money, Chapters 10-15

- Discussion questions:
 - On page 99 it says, "He [Greg] always did the accounting before he started his homework." What does the author mean by the term "the accounting"?
 - Greg always thinks everything has to do with money. Prove this statement using information from the text.
 - At the end of Chapter 12, Greg thinks that he cannot get away from the "wounded look on Maura's face as he had shoved those pictures into her hands." Explain what happened to give Maura the wounded look on her face.
 - How much money does Greg make in the first paragraph of Chapter 13? Explain how you reached your answer.
 - How many comic books had Greg sold altogether by the end of Chapter 13? Explain how you reached your answer and how much money he made.
 - What deal do Maura and Greg make?
 - What realization does Greg come to on page 136?
 - How has Greg and Maura's relationship changed?
 - Notebook assignment: Record how Greg and Maura interacted with money in Chapters 11-15. Make note of the successes or challenges they faced.

Lesson Closing:

- Preview outcomes for the next lesson: Reading group roles assigned for Lesson 11.
 - Formative assessment:

- Review students' notebooks. Look for understanding of the connection between "real world" concepts and practices with money and the fictional characters in the books they are reading.

Lesson 11

- Each literacy circle continues to answer their discussion questions.

During the Lesson:

- Remind students to record the vocabulary words in each chapter in their notebooks (e.g., crisis management, reconciliation in these chapters).
- Discussion:
 - At the end of chapter 13, Scott left the pool in a hurry. Why do you think he left so quickly? Did it have anything to do with money?
 - At the end of the book, Jessie shouts to Evan, "I've got an idea. About getting Megan's money back." What was her idea?
 - Refer to page 174-175. Say: This is the poster that Jessie and Evan created for the Labor Day Poster Contest. In your notebooks, list the Ten Tips for Turning Lemons into Loot. After each tip, explain how Jessie and Evan used the tip. Did it succeed or fail? Begin to think about what you might have done differently.
 - Tip #1 – Location: It all starts with where you put the lemonade stand.
 - Tip #2 – Advertising: Make your lemons stand out in a crowd.
 - Tip #3 – Underselling: Cheap! Cheaper! Cheapest lemons in town!
 - Tip #4 – Good will: Make people love your lemons.
 - Tip #5 – Value added: Give your lemons that something extra.
 - Tip #6 – Business regulations: Be sure you know your local lemon laws.
 - Tip #7 – Profit margin: Calculate the limits of your lemons.
 - Tip #8 – Franchise: How thirteen lemons can earn more than one.
 - Tip #9 – Go mobile: Take your lemons on the road.
 - Tip #10 – Employee Appreciation: Don't be a sour boss. Always say thank you to your workers
- Notebook assignments: Write about how Evan and Jessie interacted with money during Chapters 13-14

Millions, Chapters 13-15

- Start with noting vocabulary students need to know, such as, burden.
- Discussion questions:
 - How does Anthony treat Dorothy? Support your answer with examples. Why does he treat her this way?

- “I wouldn’t want to be a millionaire. I’d be happy with half. I’d pay off the mortgage, stop having to work extra hours to make ends meet, spend a bit more time with my boys, maybe take them on a nice holiday. Give the rest away.” What does this reveal about their dad’s attitude toward money?
- Notebook assignment: Summarize these chapters as they pertain to financial interactions.

Lunch Money, Chapters 16-20

- Discussion topics and questions:
 - Explain the differences between Greg and Maura’s feelings about the new comic they produce in Chapter 16.
 - Maura notices that on Mrs. Davenport’s flyer it says, “Our School Committee has a strict policy about what may or may not be sold at school.” What conclusion does Maura realize from this? What does Maura notice about school after reading Mrs. Davenport’s flyer?
 - Mr. Z. keeps saying, “It’s complicated.” What is he talking about and why is it complicated?
 - What financial decision does Maura make towards the end of Chapter 18?
 - At the end of Chapter 18 Mr. Z. thinks, “Sure, it was calm and orderly now. But he had an uneasy feeling - the kind that comes just before a storm.” What does he mean?
 - In Chapter 19 Mr. Z. slaps his hand down on the desk and yells, “Enough! I thought you two had gotten past this.” What does “this” refer to in this sentence?
 - Maura, Greg and Mr. Z. each walk away with separate ideas about what is going to happen. Explain the three different conclusions.
 - What surprises Mr. Z. about Mrs. Davenport’s response to finding out about the proposal to the school committee?
- Notebook assignment: Record the financial decisions made by Maura and Greg in Chapters 16-20. Make note of the successes or challenges they faced.

Lesson Closing:

- Review the second Essential Question: What does it mean to be financially responsible?
- Preview outcomes for the next lesson: Tomorrow, we will start preparation for the final performance task (CEPA), which will entail your advising a client about using money.

What is Financial Literacy?

English Language Arts, Grade 5

Lessons 12 and 13

Brief Overview: In Lesson 13, the teacher will model the CEPA for students, using a familiar picture book. The emphasis will be on taking notes about the character's financial decisions, writing the report (financial plan) and making suggestions. Students will begin their planning for a report advising a character from the book they read in previous lessons. In Lesson 14 this task is completed. As you plan, consider the variability of learners in your class and make adaptations as necessary.

Prior Knowledge Required: The students should have grasped the unit knowledge and understandings.

Resources for Lessons:

- *Alexander, Who Used to Be Rich Last Sunday* by Judith Viorst
- *The Lemonade War* by Jacqueline Davies
- *Lunch Money* by Andrew Clements
- *Millions* by Frank Cottrell Boyce

Materials:

- New T-Chart for Alexander book

Lessons: 13 and 14: Completing the CEPA

By the end of this lesson students will know and be able to:

- Create a financial plan for a fictional character in a book that advises the character about the successes and challenges of their financial decisions.

Essential Question(s) addressed in this lesson:

Q1. How do the choices and priorities people make around money affect their lives?

Q2. What does it mean to be financially responsible?

Standard(s):

NJSLS.ELA-Literacy.RI.5.2 Determine two or more main ideas of a text and explain how they are supported by key details; summarize the text.

NJSLS.ELA-Literacy.RI.5.7 Draw on information from multiple print or digital sources, demonstrating the ability to locate an answer to a question quickly or to solve a problem efficiently.

NJSLS.ELA-Literacy.RI.5.9 Integrate and reflect on (e.g. practical knowledge, historical/cultural context, and background knowledge) information from several texts on the same topic in order to write or speak about the subject knowledgeably.

NJSLS.ELA-Literacy.W.5.1 Write opinion pieces on topics or texts, supporting a point of view with reasons and information.

A. Introduce a topic or text clearly, state an opinion, and create an organizational structure in which ideas are logically grouped to support the writer's purpose.

B. Provide logically ordered reasons that are supported by facts and details from text(s), quote directly from text when appropriate.

C. Link opinion and reasons using words, phrases, and clauses (e.g., *consequently*, *specifically*).

D. Provide a conclusion related to the opinion presented.

National Standards in K-12 Personal Finance: Standard 1. Take responsibility for personal financial decisions

National Standards in K-12 Personal Finance: Standard 4. Make financial decisions by systematically considering alternatives and consequences.

Instructional /Strategies/Notes to Teacher:

- CEPA: Depending on the abilities of the class, you may want to model the writing of the plan, generate the plan as a class, or ask students to write one as a cooperative group.
- The CEPA depends on students' abilities to complete a financial plan on their own. These lessons provide opportunities to ask questions and get feedback.
- The emphasis should be on using the evidence the students collected about their character's financial decisions, connect it with what they learned from the non-fiction texts, and using what they know to advise their character.
- This lesson was written using *Alexander, Who Used to Be Rich Last Sunday* by Judith Viorst. Teachers may choose any of the short picture books included in this unit for modeling in these lessons. An example of a modeled version is available in Appendix A.