Newmark LEARNING

SOCIAL STUDIES

Spend It or Save It?



by John Serrano

Level: **I**
Word Count: **362**
Social Studies

Skills You Can Teach

Sight Word Vocabulary

different	**something**
keep	**these**
lights	**when**

Concept Word Vocabulary

bank	**money**
buying	**renting**
costs	**safe**
earn	**save**
jobs	**spend**

Phonics

- Words with silent letters (high, lights, neighbors, wrote)

Comprehension

- Evaluate author's purpose
- Make connections

How to Read This Book with Children



1. Read the title of the book aloud.
   Ask: *What do you think this book will be about?*
2. Talk about the pictures on each page.
3. Ask children to point to one or two words they know.
4. Read the first page to children.
   Encourage them to read along.
5. Ask children to read the rest of the book aloud.
6. Support children if they have trouble reading a word by using some of these prompts:
   - *What can you do to help yourself?*
   - *Say the word slowly. What sounds can you hear?*
   - *Look at the picture. What is happening?*
   - *Does that word sound right? Try reading the word again.*
7. Reread the book aloud together and talk about it.
8. Build language and comprehension by using the ideas at the back of the book.

For Review Only

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How Do People Earn Money? 2

Where Do People Put Money? 6

Why Do People Spend Money? 10

Why Do People Save Money? 14

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How Do People Earn Money?

Many people earn money by doing their jobs. The author who wrote this book earned money.







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Look at the photos in this book. The people who took these photos also earned money.







▲ People do many different jobs.

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Some kids have jobs. This boy and girl rake leaves to help their neighbors. The neighbors give the kids money for helping.



These kids help their ▶ neighbors take care of their lawns.

For Review Only

This boy shovels snow to help his neighbors. The boy earns money for the work he does.



▲ This boy shovels snow so his neighbors don't slip and fall.

For Review Only

Where Do People Put Money?

People put money where they can keep the money safe. If you put your money in a safe place, you won't lose it.



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A wallet is a safe place to keep your money when you will spend it soon. Your pocket is another safe place to put your money.



▲ This girl keeps money in her wallet.

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