

OCDE Project GLAD® National Training Center Model  
Dual Language Education of New Mexico  
***Saving, Sharing and Spending (3<sup>rd</sup> grade)***  
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**IDEA PAGES**

**I. Unit Theme-Everyone is part of an economy.**

- Recognize that a market system (economy) exists whenever buyers and sellers exchange goods and services.
- Understand individuals, families, entrepreneurs; business owners, community members and governments have incomes, expenditures, can borrow, can share, and can save money.
- Learn that money moves.
- Understand the purposes of spending and saving money.

**II. Focus and Motivation**

- Prediction/Reaction Guide
- Cognitive Content Dictionary (CCD) with signal word
- Important Book
- Observation Charts
- Inquiry Chart
- Social Experiences

**III. Assessment and Feedback**

- Team Task Presentations
- Team/Individual Explorations
- Graffiti Wall
- Where's My Answer?
- Jeopardy/Family Feud
- Students add to walls
- Process all charts and learning
- On-going assessments
- Teacher and Student-made assessments
- Individual Tasks (writing tasks include: expository, narrative, and poetry)
- Whole Class Action Plan

#### **IV. Concepts**

- Income is the money earned by doing work or through business.
- Expenditures are the ways members of an economy spend their money.
- Saving is holding onto money for later use.
- Borrowing is receiving something (money) with the promise of paying it back.
- Sharing is when members of an economy help others who need help.

#### **V. Social Studies Standards (New Mexico State Standards)**

***K-4 Benchmark IV-A: Understand that individuals, households, businesses, governments, and societies make decisions that affect the distribution of resources and that these decisions are influenced by incentives (both economic and intrinsic).***

- 1. Explain that people want more goods and services than is possible to produce.***
- 2. Define and categorize resources (e.g., human, financial, natural).***
- 3. Identify a variety of products that use similar resources.***

***K-4 Benchmark IV-B: Understand that economic systems impact the way individuals, households, businesses, governments, and societies make decisions about goods and services.***

- 1. Recognize that a market system exists whenever buyers and sellers exchange goods and services.***
- 2. Understand how businesses operate in the United States' free enterprise system.***
- 3. Identify examples of economic systems.***

***K-4 Benchmark IV-C: Understand the patterns and results of trade and exchange among individuals, households, businesses, governments, and societies, and their interdependent qualities.***

- 1. Understand the purposes of spending and saving money.***
- 2. Identify currency, credit, debit, and checks as the basic mediums of exchange in Western society.***

## **VI. 3<sup>rd</sup> Grade Common Core State Standards- English Language Arts and Literacy**

### **CCSS.ELA-LITERACY.RI.3.1**

Ask and answer questions to demonstrate understanding of a text, referring explicitly to the text as the basis for the answers.

### **CCSS.ELA-LITERACY.RI.3.2**

Determine the main idea of a text; recount the key details and explain how they support the main idea.

### **CCSS.ELA-LITERACY.RI.3.3**

Describe the relationship between a series of historical events, scientific ideas or concepts, or steps in technical procedures in a text, using language that pertains to time, sequence, and cause/effect.

### **CCSS.ELA-LITERACY.RI.3.4**

Determine the meaning of general academic and domain-specific words and phrases in a text relevant to a *grade 3 topic or subject area*.

### **CCSS.ELA-LITERACY.RI.3.5**

Use text features and search tools (e.g., key words, sidebars, hyperlinks) to locate information relevant to a given topic efficiently.

### **CCSS.ELA-LITERACY.RI.3.7**

Use information gained from illustrations (e.g., maps, photographs) and the words in a text to demonstrate understanding of the text (e.g., where, when, why, and how key events occur).

### **CCSS.ELA-LITERACY.RF.3.4**

Read with sufficient accuracy and fluency to support comprehension.

#### **CCSS.ELA-LITERACY.RF.3.4.A**

Read grade-level text with purpose and understanding.

#### **CCSS.ELA-LITERACY.RF.3.4.B**

Read grade-level prose and poetry orally with accuracy, appropriate rate, and expression on successive readings.

#### **CCSS.ELA-LITERACY.RF.3.4.C**

Use context to confirm or self-correct word recognition and understanding, rereading as necessary.

### **CCSS.ELA-LITERACY.W.3.2**

Write informative/explanatory texts to examine a topic and convey ideas and information clearly.

CCSS.ELA-LITERACY.W.3.2.A

Introduce a topic and group related information together; include illustrations when useful to aiding comprehension.

CCSS.ELA-LITERACY.W.3.2.B

Develop the topic with facts, definitions, and details.

CCSS.ELA-LITERACY.W.3.2.C

Use linking words and phrases (e.g., *also*, *another*, *and*, *more*, *but*) to connect ideas within categories of information.

CCSS.ELA-LITERACY.W.3.2.D

Provide a concluding statement or section.

CCSS.ELA-LITERACY.W.3.4

With guidance and support from adults, produce writing in which the development and organization are appropriate to task and purpose. (Grade-specific expectations for writing types are defined in standards 1-3 above.)

CCSS.ELA-LITERACY.W.3.5

With guidance and support from peers and adults, develop and strengthen writing as needed by planning, revising, and editing. (Editing for conventions should demonstrate command of Language standards 1-3 up to and including grade 3 [here](#).)

CCSS.ELA-LITERACY.W.3.6

With guidance and support from adults, use technology to produce and publish writing (using keyboarding skills) as well as to interact and collaborate with others.

CCSS.ELA-LITERACY.W.3.7

Conduct short research projects that build knowledge about a topic.

CCSS.ELA-LITERACY.W.3.8

Recall information from experiences or gather information from print and digital sources; take brief notes on sources and sort evidence into provided categories.

CCSS.ELA-LITERACY.W.3.10

Write routinely over extended time frames (time for research, reflection, and revision) and shorter time frames (a single sitting or a day or two) for a range of discipline-specific tasks, purposes, and audiences.

CCSS.ELA-LITERACY.SL.3.1



Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on *grade 3 topics and texts*, building on others' ideas and expressing their own clearly.

CCSS.ELA-LITERACY.SL.3.1.A

Come to discussions prepared, having read or studied required material; explicitly draw on that preparation and other information known about the topic to explore ideas under discussion.

CCSS.ELA-LITERACY.SL.3.1.B

Follow agreed-upon rules for discussions (e.g., gaining the floor in respectful ways, listening to others with care, speaking one at a time about the topics and texts under discussion).

CCSS.ELA-LITERACY.SL.3.1.C

Ask questions to check understanding of information presented, stay on topic, and link their comments to the remarks of others.

CCSS.ELA-LITERACY.SL.3.1.D

Explain their own ideas and understanding in light of the discussion.

CCSS.ELA-LITERACY.SL.3.2

Determine the main ideas and supporting details of a text read aloud or information presented in diverse media and formats, including visually, quantitatively, and orally.

CCSS.ELA-LITERACY.SL.3.3

Ask and answer questions about information from a speaker, offering appropriate elaboration and detail.

CCSS.ELA-LITERACY.SL.3.4

Report on a topic or text, tell a story, or recount an experience with appropriate facts and relevant, descriptive details, speaking clearly at an understandable pace.

CCSS.ELA-LITERACY.SL.3.6

Speak in complete sentences when appropriate to task and situation in order to provide requested detail or clarification. (See grade 3 Language standards 1 and 3 [here](#) for specific expectations.)

**VII. MATH/ SCIENCE**

CCSS.MATH.CONTENT.3.NBT.A.2

Fluently add and subtract within 1000 using strategies and algorithms based on place value, properties of operations, and/or the relationship between addition and subtraction.

CCSS.MATH.CONTENT.3.MD.B.3

Draw a scaled picture graph and a scaled bar graph to represent a data set with several categories. Solve one- and two-step "how many more" and "how many less" problems using information presented in scaled bar graphs. *For example, draw a bar graph in which each square in the bar graph might represent 5 pets.*

#### NM Science Standards

K-4 Benchmark I: Use scientific methods to observe, collect, record, analyze, predict, interpret, and determine reasonableness of data.

2. Recognize the difference between data and opinion.
3. Use numerical data in describing and comparing objects, events, and measurements.
4. Collect data in an investigation and analyze those data.

K-4 Benchmark II: Use scientific thinking and knowledge and communicate findings.

1. Use a variety of methods to display data and present findings.





## VII. WIDA Can Do Descriptors: Grade level cluster 3-5 [https://www.wida.us/standards/CAN\\_DOs/](https://www.wida.us/standards/CAN_DOs/)

What can you expect from different levels of language learners?

These list what students can do with support at the different language levels.



### CAN DO Descriptors: Grade Level Cluster 3-5

For the given level of English language proficiency and with visual, graphic, or interactive support through Level 4, English language learners can process or produce the **language** needed to:

	Level 1 Entering	Level 2 Beginning	Level 3 Developing	Level 4 Expanding	Level 5 Bridging	
LISTENING	<ul style="list-style-type: none"> <li>Point to stated pictures, words, or phrases</li> <li>Follow one-step oral directions (e.g., physically or through drawings)</li> <li>Identify objects, figures, people from oral statements or questions (e.g., "Which one is a rock?")</li> <li>Match classroom oral language to daily routines</li> </ul>	<ul style="list-style-type: none"> <li>Categorize content-based pictures or objects from oral descriptions</li> <li>Arrange pictures or objects per oral information</li> <li>Follow two-step oral directions</li> <li>Draw in response to oral descriptions</li> <li>Evaluate oral information (e.g., about lunch options)</li> </ul>	<ul style="list-style-type: none"> <li>Follow multi-step oral directions</li> <li>Identify illustrated main ideas from paragraph-level oral discourse</li> <li>Match literal meanings of oral descriptions or oral reading to illustrations</li> <li>Sequence pictures from oral stories, processes, or procedures</li> </ul>	<ul style="list-style-type: none"> <li>Interpret oral information and apply to new situations</li> <li>Identify illustrated main ideas and supporting details from oral discourse</li> <li>Infer from and act on oral information</li> <li>Role play the work of authors, mathematicians, scientists, historians from oral readings, videos, or multi-media</li> </ul>	<ul style="list-style-type: none"> <li>Carry out oral instructions containing grade-level, content-based language</li> <li>Construct models or use manipulatives to problem-solve based on oral discourse</li> <li>Distinguish between literal and figurative language in oral discourse</li> <li>Form opinions of people, places, or ideas from oral scenarios</li> </ul>	Level 6 - Reaching
SPEAKING	<ul style="list-style-type: none"> <li>Express basic needs or conditions</li> <li>Name pre-taught objects, people, diagrams, or pictures</li> <li>Recite words or phrases from pictures of everyday objects and oral modeling</li> <li>Answer yes/no and choice questions</li> </ul>	<ul style="list-style-type: none"> <li>Ask simple, everyday questions (e.g., "Who is absent?")</li> <li>Restate content-based facts</li> <li>Describe pictures, events, objects, or people using phrases or short sentences</li> <li>Share basic social information with peers</li> </ul>	<ul style="list-style-type: none"> <li>Answer simple content-based questions</li> <li>Re/tell short stories or events</li> <li>Make predictions or hypotheses from discourse</li> <li>Offer solutions to social conflict</li> <li>Present content-based information</li> <li>Engage in problem-solving</li> </ul>	<ul style="list-style-type: none"> <li>Answer opinion questions with supporting details</li> <li>Discuss stories, issues, and concepts</li> <li>Give content-based oral reports</li> <li>Offer creative solutions to issues/problems</li> <li>Compare/contrast content-based functions and relationships</li> </ul>	<ul style="list-style-type: none"> <li>Justify/defend opinions or explanations with evidence</li> <li>Give content-based presentations using technical vocabulary</li> <li>Sequence steps in grade-level problem-solving</li> <li>Explain in detail results of inquiry (e.g., scientific experiments)</li> </ul>	



## WIDA Can Do Descriptors: Grade level cluster 3-5



### CAN DO Descriptors: Grade Level Cluster 3-5

For the given level of English language proficiency and with visual, graphic, or interactive support through Level 4, English language learners can process or produce the **language** needed to:

	Level 1 Entering	Level 2 Beginning	Level 3 Developing	Level 4 Expanding	Level 5 Bridging	
READING	<ul style="list-style-type: none"> <li>Match icons or diagrams with words/concepts</li> <li>Identify cognates from first language, as applicable</li> <li>Make sound/symbol/word relations</li> <li>Match illustrated words/phrases in differing contexts (e.g., on the board, in a book)</li> </ul>	<ul style="list-style-type: none"> <li>Identify facts and explicit messages from illustrated text</li> <li>Find changes to root words in context</li> <li>Identify elements of story grammar (e.g., characters, setting)</li> <li>Follow visually supported written directions (e.g., "Draw a star in the sky.")</li> </ul>	<ul style="list-style-type: none"> <li>Interpret information or data from charts and graphs</li> <li>Identify main ideas and some details</li> <li>Sequence events in stories or content-based processes</li> <li>Use context clues and illustrations to determine meaning of words/phrases</li> </ul>	<ul style="list-style-type: none"> <li>Classify features of various genres of text (e.g., "and they lived happily ever after"—fairy tales)</li> <li>Match graphic organizers to different texts (e.g., compare/contrast with Venn diagram)</li> <li>Find details that support main ideas</li> <li>Differentiate between fact and opinion in narrative and expository text</li> </ul>	<ul style="list-style-type: none"> <li>Summarize information from multiple related sources</li> <li>Answer analytical questions about grade-level text</li> <li>Identify, explain, and give examples of figures of speech</li> <li>Draw conclusions from explicit and implicit text at or near grade level</li> </ul>	Level 6 - Reaching
WRITING	<ul style="list-style-type: none"> <li>Label objects, pictures, or diagrams from word/phrase banks</li> <li>Communicate ideas by drawing</li> <li>Copy words, phrases, and short sentences</li> <li>Answer oral questions with single words</li> </ul>	<ul style="list-style-type: none"> <li>Make lists from labels or with peers</li> <li>Complete/produce sentences from word/phrase banks or walls</li> <li>Fill in graphic organizers, charts, and tables</li> <li>Make comparisons using real-life or visually-supported materials</li> </ul>	<ul style="list-style-type: none"> <li>Produce simple expository or narrative text</li> <li>String related sentences together</li> <li>Compare/contrast content-based information</li> <li>Describe events, people, processes, procedures</li> </ul>	<ul style="list-style-type: none"> <li>Take notes using graphic organizers</li> <li>Summarize content-based information</li> <li>Author multiple forms of writing (e.g., expository, narrative, persuasive) from models</li> <li>Explain strategies or use of information in solving problems</li> </ul>	<ul style="list-style-type: none"> <li>Produce extended responses of original text approaching grade level</li> <li>Apply content-based information to new contexts</li> <li>Connect or integrate personal experiences with literature/content</li> <li>Create grade-level stories or reports</li> </ul>	

The CAN DO Descriptors work in conjunction with the WIDA Performance Definitions of the English language proficiency standards. The Performance Definitions use three criteria (1. linguistic complexity; 2. vocabulary usage; and 3. language control) to describe the increasing quality and quantity of students' language processing and use across the levels of language proficiency.



## VIII: New Mexico English Language Development Standards

<http://www.ped.state.nm.us/standards/>

### English Language Development Standards

The five English language development standards are identical in both the formative and summative frameworks. They reflect the social and academic dimensions of acquiring a second language that are expected of English language learners in grade levels PreK-12 attending schools in the United States. Each English language development standard addresses a specific context for language acquisition (social and instructional settings as well as language arts, mathematics, science, and social studies) and is divided into five grade level clusters: PreK-K, 1-2, 3-5, 6-8, and 9-12.

Overall, the language development standards center on the *language* needed and used by English language learners to succeed in school as demonstrated in the following chart:

Standard		Abbreviation
English Language Proficiency Standard 1	English language learners <b>communicate</b> for <b>Social</b> and <b>Instructional</b> purposes within the school setting	Social and Instructional <b>language</b>
English Language Proficiency Standard 2	English language learners <b>communicate</b> information, ideas and concepts necessary for academic success in the content area of <b>Language Arts</b>	The <b>language</b> of Language Arts
English Language Proficiency Standard 3	English language learners <b>communicate</b> information, ideas and concepts necessary for academic success in the content area of <b>Mathematics</b>	The <b>language</b> of Mathematics
English Language Proficiency Standard 4	English language learners <b>communicate</b> information, ideas and concepts necessary for academic success in the content area of <b>Science</b>	The <b>language</b> of Science
English Language Proficiency Standard 5	English language learners <b>communicate</b> information, ideas and concepts necessary for academic success in the content area of <b>Social Studies</b>	The <b>language</b> of Social Studies



## ELD Standard 1: Social and Instructional Language, Formative Framework

ELD Standard 1: Social and Instructional Language, Formative Framework							Level 6- Reading
	Example Topics	Level 1 Entering	Level 2 Emerging	Level 3 Developing	Level 4 Expanding	Level 5 Bridging	
LISTENING	Classroom supplies/ Resources	Identify materials needed to complete tasks from realia and oral commands and check with a partner (e.g., "Take out a number 2 pencil.")	Select materials or resources needed to complete tasks based on realia and compound sentences and check with a partner (e.g., "You need your activity sheet and math book.")	Match materials or resources needed to complete tasks with their uses based on realia and oral directions and check with a partner	Sequence use of materials or resources needed to complete tasks based on realia and oral directions and check with a partner	Evaluate use of materials or resources needed to complete tasks based on oral discourse (e.g., "I may need to change my answer. Which kind of writing tool would be best?")	
SPEAKING	Information gathering	Seek assistance from peers or teachers to gather information (e.g., for assignments) in L1 or L2	Respond to questions from peers or teachers about information gathering (e.g., finding meaning of words) in L1 or L2	Ask questions to obtain information to share with peers in L1 or L2	Clarify information by restating or rephrasing ideas to peers in L1 or L2	Offer specific information that supports ideas with peers	
READING	Personal experiences	Identify words or phrases related to self or personal experiences from illustrated text or word/phrase walls	Make predictions from illustrated text using prior knowledge or personal experiences	Confirm predictions based on prior knowledge or personal experiences from illustrated text	Compare/contrast personal experiences with those in illustrated text	Evaluate validity of information in grade-level text based on personal experiences	
WRITING	Health & safety	Draw, label or list substances or objects around school, home or community related to health or safety from visuals in L1 or L2	Describe health or safety practices around school, home or community from visuals (e.g., pedestrian safety) in L1 or L2	Sequence health or safety procedures or practices at school, home or community from visuals (e.g., fire or disaster drills, accidents on the playground) in L1 or L2	Provide examples and strategies for maintaining health or safety at school, home or community from visuals in L1 or L2	Create pieces (e.g., brochures or newsletters) about safety or health issues with classroom, school, home or community examples	



## ELD Standard 1: Social and Instructional Language, Summative Framework

	Example Topics	Level 1 Entering	Level 2 Emerging	Level 3 Developing	Level 4 Expanding	Level 5 Bridging	Level 6 - Reaching
LISTENING	Following directions	Follow one-step oral commands supported visually or modeled	Follow two-step oral commands supported visually that involve language of request (e.g., "Please open your book <i>and</i> point to a picture.")	Follow multi-step oral commands supported visually that incorporate language of request (e.g., "I'm asking you to close your book, put it in your desk and get in line.")	Follow a series of oral directions supported visually that involve language of request (e.g., "First, I would like you to... Then, please... Finally,...")	Follow multiple linguistically complex oral directions that involve language of request (e.g., "Before you wash your hands, please be so kind as to clean up the mess under your desk.")	
SPEAKING	Personal information/Opinions	Produce words in response to WH-questions about self from picture prompts and models	Produce phrases or short sentences in response to personal, open-ended questions from picture prompts	Use sentences to provide information about self or opinions in response to picture prompts	Express connected ideas to relate personal information or opinions using picture prompts	Provide extended discourse with justification in regard to personal information or opinions	
READING	Leisure activities	Select general themes related to leisure activities from pictures and words or phrases (e.g., "Play ball.")	Locate information in visually or graphically supported text on leisure activities (e.g., soccer schedule)	Identify overall message from visually or graphically supported examples of leisure activities	Compare information from visually or graphically supported text on leisure activities (e.g., soccer schedule for September and October)	Infer information on leisure activities from text (e.g., soccer team's travel schedule)	
WRITING	Rules or procedures	Produce words/phrases associated with school rules or procedures from illustrated scenes and models	List dos and don'ts regarding school rules or procedures from illustrated scenes (e.g., "Don't run in the halls.")	Give examples of school rules or procedures from illustrated scenes for specific situations (e.g., fire drills, lunchroom)	Explain the usefulness or importance of school rules or procedures from illustrated scenes of specific situations	Discuss or propose modifications to or consequences of breaking school rules or procedures	

### ELD Standard 1: Social and Instructional Language, Summative Framework





## ELD Standard 2: The Language of Language Arts, Formative Framework

### ELD Standard 2: The Language of Language Arts, Formative Framework



		Level 1 Entering	Level 2 Emerging	Level 3 Developing	Level 4 Expanding	Level 5 Bridging	Level 6- Reaching
LISTENING	Example Genre	Match pictures to individual clues based on oral statements with a partner	Identify pictures associated with solutions to short mysteries read aloud with a partner	Make predictions based on pictures of clues/ pieces of evidence from mysteries and oral descriptions in cooperative groups	Sequence pictures of clues/pieces of evidence from mysteries read aloud in cooperative groups	Apply analogies of events or characters in mysteries read aloud to students' lives	
	Mysteries						
	Example Topic	Point to letter combinations, words, parts of books or illustrations in response to teachers' reading of illustrated books to show comprehension	Gesture during shared reading of illustrated stories or trade books (e.g., giving thumbs-up/ thumbs-down signals) to show comprehension	Follow directions (e.g., create word families or word walls) in response to group reading of illustrated stories or trade books to show comprehension	Respond non-verbally to teachers or peers (e.g., during guided reading) to demonstrate comprehension strategies	Connect information from oral reading of grade-level material to demonstrate comprehension strategies (e.g., "Show me two sentences that go together.")	
	Comprehension strategies						
SPEAKING	Example Genre	Answer WH- or choice questions about pictures of imaginary people, objects or situations from peers in L1 or L2	Describe pictures of imaginary people, objects or situations to peers in L1 or L2	Provide details of pictures of imaginary people, objects or situations to peers	Develop and enact scenarios from pictures of imaginary people, objects or situations with peers	Make up fantasies about imaginary people, objects or situations and share with peers	
	Fantasies						
	Example Topic	Describe self with words and gestures (e.g., features, likes and dislikes)	Compare self with familiar persons (e.g., friends, family members, movie stars) using photographs, pictures or graphic organizers	Compare self with characters in literary works using graphic organizers or technology	Compare self with motives or points of view of characters in literary works using graphic organizers or technology	Explain differences between self-motives or points of view and those of characters in literary works using graphic organizers or technology	
	Points of view						

		Level 1 Entering	Level 2 Emerging	Level 3 Developing	Level 4 Expanding	Level 5 Bridging	Level 6 - Reaching
READING	Example Genre	Find identifying information on biographies from words or phrases in illustrated books or word/phrase walls using physical activity	Sequence events in biographical sketches in illustrated books using graphic organizers or physical activity	Sort relevant from irrelevant biographical information in illustrated books using graphic organizers or physical activity	Compare/contrast biographical information of two persons in illustrated books using graphic organizers or physical activity	Synthesize biographical information of two persons from grade-level material to form opinions on people	
	Biographies & autobiographies						
	Example Topic	Match labels or identify facts from illustrations and phrases (e.g., "I see...", "There is...")	Identify language associated with fact in fiction or non-fiction illustrated paragraphs (e.g., "I know that...", "It is true that...")	Sort language associated with fact or opinion in fiction or non-fiction illustrated text (e.g., "I think that...", "We believe that...", "It could be...")	Differentiate between statements of fact and opinion found in various illustrated reading selections	Identify authors' purpose associated with fact or opinion in fiction or non-fiction from grade-level text	
	Fact or opinion						
	Fluency strategies	Use cues for sounding out unfamiliar words with accompanying visuals	Match visually supported context cues with statements to find meaning and facilitate fluency	Show how to use punctuation cues to facilitate expression and fluency with visually supported text	Identify self-monitoring and self-correcting strategies to increase fluency with visually supported text	Apply strategies to adjust pace and expression while reading orally	
WRITING	Example Genre	Respond to illustrated events using words or phrases based on models in round tables with peers	List illustrated events using phrases or short sentences based on models in round tables with peers	Describe a series of illustrated events using related sentences in narrative form based on models in round tables with peers	Narrate a series of illustrated events using paragraph transitions in narrative form based on models and peer edits	Produce grade-level narrative stories or reports using process writing	
	Narratives						
	Example Topic	Produce personal word/phrase lists from labeled pictures and check with a partner for edits and revision	Create phrases/short sentences from models and check with a partner for edits and revision	Edit and revise guided writing (e.g., for conventions and structures) based on teacher feedback	Edit and revise writing (e.g., using word processing or rubrics) based on class or peer reviews	Self-assess to edit and revise writing to produce final drafts	
	Editing & revising						

## ELD Standard 2: The Language of Language Arts, Formative Framework

## ELD Standard 2: The Language of Language Arts, Summative Frame

### ELD Standard 2: The Language of Language Arts, Summative Framework



		Level 1 Entering	Level 2 Emerging	Level 3 Developing	Level 4 Expanding	Level 5 Bridging	Level 6 - Reaching
<b>LISTENING</b>	<b>Example Genre</b>	Match pictures to individual clues based on oral statements	Identify pictures associated with solutions to short mysteries read aloud	Make predictions based on pictures of clues/pieces of evidence from mysteries and oral descriptions	Sequence pictures of clues/pieces of evidence from mysteries read aloud	Apply analogies of events or characters in mysteries read aloud to students' lives	
	<b>Mysteries</b>						
	<b>Example Topic</b>	Match oral statements from narrative or expository material to their illustrated representations	Determine literal meanings of oral passages from narrative or expository material and match to illustrations	Project next in a sequence from oral discourse on narrative or expository material supported by illustrations	Identify cause/effect in oral discourse from narrative or expository material supported by illustrations	Make connections and draw conclusions from oral discourse using grade-level materials	
	<b>Explicit &amp; inferential information</b>						
<b>SPEAKING</b>	<b>Example Genre</b>	Answer WH- questions to distinguish between pictures of real and imaginary people, objects or situations	Describe pictures of imaginary people, objects or situations	Provide details of pictures of imaginary people, objects or situations	Complete scenarios from pictures of imaginary people, objects or situations	Make up fantasies about imaginary people, objects or situations	
	<b>Fantasies</b>						
	<b>Example Topic</b>	Name story elements of various genres (e.g., non-fiction works, fairy tales, myths, fables or legends) depicted visually	Describe story elements of various genres supported by illustrations	Summarize story lines, issues or conflicts in various genres supported by illustrations	Discuss relationships among ideas or offer opinions on issues in various genres supported by illustrations	Propose options or solutions to issues in various genres and support responses with details	
	<b>Story elements &amp; types of genres</b>						

		Level 1 Entering	Level 2 Emerging	Level 3 Developing	Level 4 Expanding	Level 5 Bridging	Level 6 - Reaching
READING	Example Genre	Find identifying information on biographies from illustrations, words or phrases	Sequence events in biographical sketches using illustrations and graphic organizers (e.g., time lines)	Sort relevant from irrelevant biographical information using illustrations and graphic organizers	Compare/contrast biographical information of two persons using illustrations and graphic organizers	Synthesize biographical information of two persons from grade-level material to form opinions on people	
	Biographies & autobiographies						
	Example Topic	Find identifying information illustrative of main ideas from illustrations, words or phrases	Sort main ideas and details from sentences using visual support and graphic organizers	Match main ideas with their details from paragraphs using visual support and graphic organizers	Interpret text to identify main ideas and details from multiple paragraphs using visual or graphic support	Form or infer main ideas from details using grade-level materials	
	Main ideas & details						
WRITING	Example Genre	Respond to illustrated events using words or phrases based on models	List illustrated events using phrases or short sentences based on models	Depict a series of illustrated events using related sentences in narrative form based on models	Sequence a series of illustrated events using paragraph transitions in narrative form based on models	Produce grade-level narrative stories or reports	
	Narratives						
	Example Topic	Identify basic conventions or mechanics in text (e.g., use of capital letters)	Differentiate uses of conventions or mechanics in illustrated sentences (e.g., those that end in periods or question marks)	Relate when to use conventions or mechanics in illustrated passages (e.g., commas to indicate a series)	Revise illustrated paragraphs according to use of specified conventions or mechanics (e.g., combine sentences to make appositives)	Provide examples and reasons for use of specified conventions or mechanics (e.g., "Why do we need commas?")	
	Conventions & mechanics						

## ELD Standard 2: The Language of Language Arts, Summative Framework



## ELD Standard 5: The Language of Social Studies, Formative Framework

ELD Standard 5: The Language of Social Studies, Formative Framework						
	Example Topics	Level 1 Entering	Level 2 Emerging	Level 3 Developing	Level 4 Expanding	Level 5 Bridging
<b>LISTENING</b>	<b>Tools &amp; artifacts</b>  <b>Time long ago</b>	Identify tools or artifacts of the past (e.g., from indigenous cultures) from pictures and oral statements in small groups	Identify uses of tools or artifacts of the past from pictures and detailed oral descriptions in small groups	Match pictures of tools or artifacts of the past within their environments with illustrated oral scenarios in small groups	Re-enact the past involving the creation or use of tools or artifacts based on illustrated oral readings, videos or movies in small groups	Interpret work of paleontologists and anthropologists through role play based on oral readings, videos or movies
<b>SPEAKING</b>	<b>Maps &amp; globes/ Locations</b>	Locate and show places on maps or globes (e.g., "Here is Delaware.") in L1 or L2 with a partner	Define locations of places on maps or globes (e.g., using relational language—"Wisconsin is <i>between</i> Minnesota and Michigan.") in L1 or L2 with a partner	Detail locations of places on maps or globes (e.g., using descriptive language) with a partner	Give directions from one place/location to another on maps or globes (e.g., using sequential language) to a partner	Give explanations for places/locations on maps or globes (e.g., "I know this city is the capital because there is a star.")
<b>READING</b>	<b>Immigration/ Migration</b>	Trace immigration/ migration routes on globes or maps with a partner	Match immigration/ migration routes on globes or maps to text and share with a partner	Organize information on immigration/ migration based on investigation using graphic or visual support with a partner	Compare information on immigration/ migration based on investigation (e.g. in Web sites, newspapers or libraries) using graphic or visual support with a partner	Identify reasons or explanations for immigration/migration based on investigation using grade-level multicultural texts
<b>WRITING</b>	<b>Historical events</b>	Reproduce historical highlights from labeled timelines or visually supported headlines	Create phrases or short sentences from timelines or visually supported headlines	Make entries of related sentences (e.g., in journals or logs) based on timelines or visually supported text	Produce reports by summarizing information (e.g., using first person)	Compose historical documentaries from multiple sources (e.g., using third person)





## ELD Standard 5: The Language of Social Studies, Summative Framework

	Example Topics	Level 1 Entering	Level 2 Emerging	Level 3 Developing	Level 4 Expanding	Level 5 Bridging	Level 6 - Reaching
LISTENING	Trade routes	Identify information on trade routes from oral statements supported graphically or visually (e.g., points on timelines or icons on maps)	Arrange information on trade routes from oral directions supported visually or graphically (e.g., timelines, graphs, charts, maps)	Order or sequence information on trade routes from oral directions supported visually or graphically	Interpret information on trade routes from oral descriptions supported visually or graphically	Draw conclusions from information on trade routes from oral discourse supported visually or graphically	
SPEAKING	Explorers	Provide information about explorers depicted in illustrated scenes	Give examples of what explorers do or did from illustrated scenes	State reasons for exploration from maps, charts or timelines	Compare/contrast accomplishments of explorers from maps, charts or timelines	Explain, with details, contributions of explorers to history	
READING	Historical events, figures, & leaders	Match examples of historical events with illustrations and labels	Identify features, people or historical events depicted in illustrations and phrases	Compare/contrast different time periods or people using graphic organizers and sentences	Interpret effects of historical events on people's lives during different time periods using graphic organizers and text	Detect trends based on historical events or people's actions using grade-level text	
WRITING	Communities & regions	Label features of communities or regions depicted in pictures or maps	Describe communities or regions depicted in pictures or maps	Compare/contrast different aspects of communities or regions depicted in pictures or maps (e.g., location, people, places, resources)	Discuss relationships between communities or regions depicted in pictures or maps	Analyze resources of communities or regions and discuss accomplishments or needs	

ELD Standard 5: The Language of Social Studies, Summative Framework



**IX. Vocabulary List**  
**1st CCD word: movement**

<b>Tier II</b> -High frequency words used by mature language users across several content areas.	<b>Tier III</b> -Words that are not frequently used except in specific content areas or domains.
account advertisement bank borrow budget capital checking account choice citizenship comparison cost coupon debt discount earning economy fee goods government labor lend limited loan loss market mayor mint pay price product resources save	barter consumer credit creditor currency debtor deposit depression economic entrepreneur Federal Reserve finance income inflation incentive interest interdependence investment legislation manufacture merchants profit scarcity

savings services sharing spend (consumer) taxes trade value wants wealth work	
--	--

## **X. Resources and Materials (Non-Fiction)**

### **Books About Money and Banking**

*The Go Around Dollar* by Barbara Johnston Adams

The story describes the journey of a one-dollar bill as it changes hands. Special information about our paper money is included on each page.

*How Much Is a Million?* by David M. Schwartz

Marvelosissimo the Mathematical Magician demonstrates the meaning of a million by showing his friends that it would take 23 days to even count to a million and that a goldfish bowl large enough to hold a million goldfish could hold a whale.

*A New Coat for Anna* by Harriet Ziefert

At the end of World War II, Anna needs a new winter coat, but her mother has no money. They use valuable possessions to barter for the goods and services needed to produce the coat.

*Round and Round the Money Goes* by Melvin and Gilda Berger

This is a brief history of the development of money and our economy.

### **Books About Consumer Decision Making**

*The Big Buck Adventure* by Deborah Tobola

A little girl figures out what she can get with her dollar in a candy shop, a toy store, a deli, and a pet department.

### **Books About Saving Money**

*Alexander Who Used to Be Rich Last Sunday* by Judith Viorst

Alexander tries to save a dollar that he has received from his grandparents to buy a walkie-talkie, but his poor spending decisions result in his not saving anything.

*A Chair for My Mother* by Vera Williams

After losing all of their belongings in a house fire, a young girl and her mother save coins in a jar until they can afford a comfortable chair to share.

*Chicken Sunday* by Patricia Polacco

A young white girl and her two black "brothers" devise a plan to raise money to buy the boys' grandmother an Easter bonnet.

*Uncle Jed's Barbershop* by Margaree King Mitchell

Uncle Jed saves his money and lives for the day when he can open his own barbershop. After overcoming many obstacles, he finally opens his own store.



### **Books That Demonstrate Supply and Demand**

#### ***Homer Price* by Robert McClosky**

Six episodes in the life of Homer Price including one about a doughnut machine on the rampage.

#### ***Prices Go Up, Prices Go Down: The Laws of Supply and Demand* by David Adler**

Explains in simple terms the concept of supply and demand with examples of how prices are derived.

### **Books with Examples of Scarcity**

#### ***Bringing Rain to the Kapiti Plain* by Verna Aardema**

This book tells the story of how a young boy, Ki-pat, brings much needed rain to the dry Kapiti Plain.

#### ***Esperanza Rising* by Pam Munoz Ryan**

Esperanza believed her life would be wonderful forever. She would always have fancy dresses and a beautiful home filled with servants. Suddenly tragedy shatters her world and forces Esperanza to settle in a camp for Mexican farm workers and Esperanza isn't ready for the hard labor, financial struggles brought on by the Great Depression.

#### ***Pinto's Journey* by Wilfrid S. Bronson**

A little Indian boy lived with his mother, his grandfather and his burro, Ambrosio. His grandfather made beautiful jewelry from silver and turquoise. He traded wit with other Indians for corn and bread and vegetables. Sometimes he sold it to tourists in Santa Fe, New Mexico, and bought sugar and salt and coffee. Then the Great War came and all the turquoise mines were closed. The Indian boy decides to adventure off and find a secret mine himself.

#### ***The Doorbell Rang* by Pat Hutchins**

Victoria and Sam are forced to share — or distribute — a limited number of cookies. Each time the doorbell rings, more friends arrive and the children face a cookie scarcity problem.

#### ***Sam and the Lucky Money* by Karen Chinn**

Sam is given the traditional gift of "lucky money" to spend in any way he chooses! He's unhappy when he realizes he doesn't have enough money to purchase the things he wants.

### **Books with Examples of Opportunity Cost**

#### ***Erandi's Braids* by Antonia Hernandez Madrigal**

Erandi and her mother are poor and need money to purchase a new fishing net. Erandi also hopes that her mother will buy her a new dress for the upcoming fiesta. One option is to sell their hair to the hair buyer, who will use it for wigs, eyelashes, and fine embroidery. The hair represents the opportunity cost.

### Other Materials

#### **U.S. Coins and Bills Accent Punch-Outs**

Realistic United States currency- Set includes \$1, \$5, \$10, and \$20 bills, plus dollar coin, quarter, dime, nickel, and penny.

### **INTERNET RESOURCES FOR STUDENTS**

#### **Supply and demand (BrainPOP- will need a membership)**

<https://www.brainpop.com/math/dataanalysis/supplyanddemand/>

#### **Recession**

<https://www.brainpop.com/socialstudies/ushistory/recession/>

#### **Great Depression Causes**

<https://www.brainpop.com/socialstudies/ushistory/greatdepressioncauses/>

#### **Father of Modern Economics- Adam Smith**

<https://www.brainpop.com/math/dataanalysis/adamsmith/>

### **Discovery Education**

#### **Elementary Video Adventures: Money: Kids and Cash**

Travel around the world to explore trade, the history of money, and the notions of value and price. Learn why people have long valued gold. See how the U.S. Mint makes change and the Federal Reserve keeps money safe. Explore the history of banks and their role in building communities. And learn the basics of money management at the Young Americans Bank in Denver, where all the customers are younger than 22.

<https://app.discoveryeducation.com/learn/videos/6330A815-D56C-4B3F-978B-67E326F8B28C?hasLocalHost=false>

#### **Economics: The Production, Distribution, and Consumption of Goods and Services: Money**

The evolution of money is traced through history, starting with bartering and ending with today's electronic forms of monetary exchange. Illustrated by humorous skits, the five defining properties of money are shown. The concepts of savings and checking accounts, and credit cards, are presented.

<https://app.discoveryeducation.com/learn/videos/9A692228-67CD-4278-ABF8-000C97FB668D?hasLocalHost=false>

#### **Learning about Money**

With the help of two friends, students learn that money has value and comes in many denominations (from a penny to a \$100 bill). Students will go inside one of our country's mints to discover how coins are made. Lastly, they will learn that every country has its own unique money and see some of the currencies used in different countries today.

<https://app.discoveryeducation.com/learn/videos/e7465148-40f2-42a8-929b-6ab356b58390?hasLocalHost=false>





**Note: *Italicized strategies are used daily in the classroom. Day 1 is the equivalent of 1 to 1 ½ weeks of instruction.***

OCDE Project GLAD® National Training Center Model  
Dual Language Education of New Mexico  
***Saving, Sharing and Spending (3<sup>rd</sup> grade) PLANNING PAGES***

**I. FOCUS/MOTIVATION**

- *Cognitive Content Dictionary with Signal Word*
- *Three Standards and the Super Economist Awards*
- Observation Charts
- *Inquiry Charts*
- Important Book – The Important Book about the Economy
- Portfolios

**II. INPUT**

- Graphic Organizer – Economic Community
- Pictorial: Individual Economy
- Narrative Input: *Lemonade for Sale*
- Read Aloud

**III. GUIDED ORAL PRACTICE**

- *ELD Review of Input Charts*
- *Poems and Chants*
- Personal Interactions (10/2)
- Cooperative groups/ team tasks
- *T-Graph for social skills*
- Picture File Activities-observe and predict accomplishments of leaders
- Sentence Patterning Chart –Economists
- Process Grid
- Guess My Category
- Home/School Connections

**IV. READING/WRITING**

**A. Whole Class**

- Writing Frames
  - Found Poetry
  - Expository paragraphs about Economic Groups

- Poetry Frames
- Cooperative strip with responding and revising
- Story Map
- Strip Books
- Flip Chant

○

**B. Reading Groups/Writing Choices**

- Team tasks
- Team poetry
- Story mapping
- Cooperative strip paragraph
- Cooperative found poetry
- Ear-to-ear reading
- Expert Groups

**C. Individual Activities – Portfolio**

- Mind-mapping
- Interactive journals
- Learning logs
- Personal exploration/ research
- Poetry
- Expository paragraph(s)
- Any pieces assigned as team tasks can be assigned at individual tasks
- **Writing**
  - Expository, based on process grid.
  - Poetry – modeled on poetry frame or chants
  - Narrative – can be modeled after narrative input chart shared with class

**V. EXTENDED ACTIVITIES FOR INTEGRATION**

- Field trips / guest speakers (bankers, government officials, Junior Achievement)
- Action Plan – “Lemonade for Sale”
- Poetry

**V. ASSESSMENT AND FEEDBACK**

- Team presentations
- Students Add to Walls
- Process all charts and information
- On-going assessments
- Teacher/Student-Made Assessments
- Student made Big Book

- Team Cooperative Strip Paragraph- Economy
- Parent Letter
- Graffiti Wall
- Where's My Answer
- Jeopardy/Family Feud
- Individual Tasks/Projects
- Team Action Plan
- Student Portfolio with Rubrics

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**Note: *Italicized strategies are used daily in the classroom. Day 1 is the equivalent of 1 to 1 ½ weeks of instruction.***

OCDE Project GLAD® National Training Center Model

Dual Language Education of New Mexico

***Saving, Spending and Sharing (3<sup>rd</sup> grade)***

**SAMPLE DAILY LESSON PLAN**

**Day 1 (week 1)**

**Focus/Motivation**

- *Cognitive Content Dictionary (CCD) with signal word – economy*
- *Three Standards and Super Economist Awards*
- Observation Chart
- *Inquiry Chart - Economist*
- Important Book - The Important Book about the Economy

**Input**

- Graphic Organizer (Big Picture): Economics in a community

**Guided Oral practice**

- *T-Graph for Social Skills*
- Picture File Cards
- Exploration Report
- Home/School Connection

**Input**

- Pictorial Input Chart: Individual/Family Economics

**Guided Oral Practice**

- *Chants*
- ELD/ SLD review - Pictorial Input Chart and Graphic Organizer

**Reading/Writing**

- Learning Logs
- Interactive Journal

**Assessment and Feedback**

- *Process Charts*

OCDE Project GLAD® National Training Center Model **Note: *Italicized strategies are used daily in the classroom. Day 1 is the equivalent of 1 to 1 ½ weeks of instruction.***

OCDE Project GLAD® National Training Center Model  
 Dual Language Education of New Mexico  
***Saving, Spending and Sharing (3<sup>rd</sup> grade)***  
**SAMPLE DAILY LESSON PLAN**

**Day 2 (week 2)**

**Focus/Motivation**

- *T-Graph/Team Points Review*
- *Cognitive Content Dictionary w/Signal Word - Borrowing*
- Process Home School Connection & team points
- *Three Standards and Super Economist Awards*
- Review Graphic Organizer (Community Economics) with Word Cards & Picture File Cards
- Review Pictorial Input Chart (Individual/Family) with Word Cards & Picture File Cards

**Input**

- Narrative Input Chart – Lemonade for Sale

**Guided Oral practice**

- *Chants*
- *Review T-Graph - Cooperation*
- 10/2 lecture, primary language groups - Narrative Input Chart
- ELD Review-Narrative Input Chart
- Home/School Connection

**Reading/Writing**

- Learning Logs
- *Team Tasks*
- *Read Aloud*
- *Flexible Group Reading*
  - Expert Groups
- Interactive Journal

**Assessment and Feedback**

- *Process Charts*

OCDE Project GLAD® National Training Center Model **Note: *Italicized strategies are used daily in the classroom. Day 1 is the equivalent of 1 to 1 ½ weeks of instruction.***

OCDE Project GLAD® National Training Center Model

Dual Language Education of New Mexico

***Saving, Spending and Sharing (3<sup>rd</sup> grade)***

**SAMPLE DAILY LESSON PLAN**

### **Day 3 (week 3)**

#### **Focus/Motivation**

- *T-Graph/Team Points Review*
- *Cognitive Content Dictionary w/Signal Word*
- Process Home School Connection
- *Three Standards and Super Economist Awards*
- Review Narrative Input Chart with Word Cards and Speech Bubbles

#### **Guided Oral Practice**

- Process chants
- Sentence Patterning Chart - economists
  - Reading Game
  - Trading Game
- Home/School Connection

#### **Reading/Writing**

- Learning Logs
- *Team Tasks-Add CCD*
- *Flexible Group Reading*
- Whole Class Mind Map
- Process Grid
- Cooperative Strip Paragraph: Write, revise and edit
- Interactive Journals

#### **Assessment and Feedback**

- *Review Charts*
- Revisit the Important Book





OCDE Project GLAD® National Training Center Model **Note: *Italicized strategies are used daily in the classroom. Day 1 is the equivalent of 1 to 1 ½ weeks of instruction.***

OCDE Project GLAD® National Training Center Model

Dual Language Education of New Mexico

***Saving, Spending and Sharing (3<sup>rd</sup> grade)***

**SAMPLE DAILY LESSON PLAN**

#### **Day 4 (week 4)**

##### **Focus/Motivation**

- *T-Graph/Team Points Review*
- *Cognitive Content Dictionary w/Signal Word or Stumper Word*
- *Three Standards and Super Economist Awards*
- Review Big Book - The Important Book about the Economy
- Process Home School Connection

##### **Guided Oral Practice**

- Review narrative with story map
- Oral Team Evaluation/ T-graph
- *Chants*
- Home/School Connection

##### **Input**

- Action Plan
- *Read Alouds*

##### **Reading/Writing**

- Story Map on Narrative Input Chart
- *Team Tasks*
- Listen and Sketch
- *Flexible Reading Groups*
  - Clunkers and Links with SQ3R or DRTA (at or above grade level)
  - ELD/ SLD Group Frame (targeting language learners)
- Ear to Ear Reading
- Interactive Journal

##### **Assessment and Feedback**

- *Process Charts*



OCDE Project GLAD® National Training Center Model **Note: *Italicized strategies are used daily in the classroom. Day 1 is the equivalent of 1 to 1 ½ weeks of instruction.***

OCDE Project GLAD® National Training Center Model

Dual Language Education of New Mexico

***Saving, Spending and Sharing (3<sup>rd</sup> grade)***

**SAMPLE DAILY LESSON PLAN (5 DAY)**

**Day 5 (week 5)**

**Focus/Motivation**

- *T-Graph/Team Points Review*
- *Cognitive Content Dictionary w/Stumper Word*
- Process Home School Connection
- *Three Standards and Super Economist Awards*

**Input**

- *Read Alouds*
- Internet Resources

**Guided Oral Practice**

- *Chants*
- Team Group Presentations

**Reading/Writing**

- *Flexible Reading Groups*
  - Coop Strip Paragraph Rebuild (targeting below grade level readers in 3<sup>rd</sup>)
- Found Poetry
- Read the Walls

**Assessment and Feedback**

- Team Action Plan
- Team Tasks, Team Self-evaluations
- Graffiti Wall
- Family Feud/Jeopardy
- Teacher/Student-made tests
- Portfolios
- *Process Charts*
- Letter home to parents
- Evaluate week – “What helped you learn?”



***Saving, Spending and Sharing (3<sup>rd</sup> grade)***

**Prediction/Reaction Guide**

Directions: Please respond by sketching and writing below.

1. Who are the participants of an economy?

Prediction	Reaction
------------	----------

2. What is the difference between a want and a need?

Prediction	Reaction
------------	----------

3. What is an entrepreneur? How do they participate in an economy?

Prediction	Reaction
------------	----------

4. Tell one way a government spends money.

Prediction	Reaction
------------	----------

5. How do business owners earn money?

Prediction	Reaction
------------	----------

6. What are some examples of goods and services?

Prediction	Reaction
------------	----------

7. How do individuals or families earn and spend money?

Prediction	Reaction
------------	----------



<p>[Insert Image Here]</p>	<h3 style="text-align: center;">Super Economist Award</h3> <p>Believe it or not, you (yes, you!) can help with the U.S. economy. There are many simple steps you can take to make sure your family is spending less. And you might actually have some fun while doing it! Americans spend a lot of money on electricity. Your family receives a bill each month for the amount of electricity used. Look around your home. There are so many things plugged into the sockets: Lights, TVs, DVD players, video game consoles, computers, and much more. It can be your job to make sure everything is turned off when it's not being used. By reducing power use, your electric bill will be lower.</p>
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<p>[Insert Image Here]</p>	<h3 style="text-align: center;">Super Economist Award</h3> <p>Believe it or not, you (yes, you!) can help with the U.S. economy. There are many simple steps you can take to make sure your family is spending less. And you might actually have some fun while doing it! Food prices have been rising. That's no fun for your parents when they go to the supermarket. You can help by becoming a bargain hunter. Before going food shopping, help look through the advertisements from different supermarkets. See which store offers a lower price on items from the family's shopping list. There might be coupons to clip also. That's a great way to save money.</p>
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<p style="text-align: right;">Date _____ 20 ____</p> <p>Pay to the order of _____ Amount _____</p> <p style="text-align: right;">_____ Dollars</p> <p>Memo _____</p>	<h3 style="text-align: center;">Super Economist Award</h3> <p>A bank account is where money is kept so the owner can write checks. A check is a piece of paper that tells a bank to pay the holder a certain amount of money. If your aunt gives you a check for \$10 for your birthday, you would bring the check to bank to cash it in. The bank would take \$10 from your aunt's account and give it to you. Practice writing a check.</p>
--	---

<p>[Insert Image Here]</p>	<h3 style="text-align: center;">Super Economist Award</h3> <p><b>What is a depression?</b></p> <p>A long period during which the economy is poor and many people are without jobs. During an economic depression, spending by consumers, businesses, and the government goes down significantly. The most serious depression in U.S. history was the Great Depression. Find pictures that show the great depression.</p>
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Name _____	Name _____
------------	------------

\*Add blank paper and staple in the corner to make a booklet.

## The Important Book about the Economy

By Patricia García

### Table of Contents

Income.....	Page 2
Expenditures.....	Page 3
Savings.....	Page 4
Borrowing.....	Page 5
Sharing.....	Page 6
Glossary.....	Page 8

#### Page 2

We are all part of an economy because we work, spend, save, borrow, and share money.

- We are part of an economy because we **earn** money by doing work.
- We can also receive, or be given, money from other members of our **economy**.
- Money earned or received is called **income**.

We are all part of an economy because we work, spend, save, borrow, and share money.

#### Page 3

We are all part of an economy because we work, spend, save, borrow, and share money.

- We are part of the economy because we **buy** or **spend** our money.
- The things we buy or spend our money on are called **expenditures**.
- **Needs** are things we need to buy in order to live a healthy and successful life such as food, clothes and shelter.
- **Wants** are the things we don't need but would like to have such as candy, toys and fast food.

We are all part of an economy because we work, spend, save, borrow, and share money.

#### Page 4

We are all part of an economy because we work, spend, save, borrow, and share money.

- We are part of the economy because we **save**.
- When we save, we hold onto our money for the future.
- We can save it in a jar in our home or put it in a **bank** until we need to use it.

We are all part of an economy because we work, spend, save, borrow, and share money.

Page 5

We are all part of an economy because we work, spend, save, borrow, and share money.

- We are part of an economy because we **borrow** money.
- When we do not have enough money to pay for something, we borrow money from our friends or from banks.
- Our friends and banks **lend** us the money to buy the things we need and want.
- But we must **repay**, or pay back, the money that we borrowed.

We are all part of an economy because we work, spend, save, borrow, and share money.

Page 6

We are all part of an economy because we work, spend, save, borrow, and share money.

- We are part of an economy because we **share** our money.
- We share when give or **donate** money to others in our economy.
- When we share our money, we do not want that money to be repaid.

We are all part of an economy because we work, spend, save, borrow, and share money.

## **Glossary**

**bank:** a business where people keep their money, borrow money, etc.

**borrow:** to take and use something that belongs to someone else for a period of time before returning it (borrowed, borrowing)

**buy:** to get something by paying money for it (bought, buying)

**donate:** to give money, food, clothes, etc. in order to help someone else (donated, donating)

**earn:** to get money for work that you have done (earned, earning)

**economy:** a system by which goods and services are produced, sold, and bought in a community (economist)

**expenditures:** an amount of money that is spent on something

**income:** money that is earned from work, business, etc.

**lend:** to give something to someone to be used for a period of time and then returned (lent, lending)

**needs:** something that is needed in order to live a healthy life

**repay:** to pay back (repaid, repaying)

**save:** to keep money instead of spending it; to put money away especially in a bank so that you will have it in the future (saved, saving)

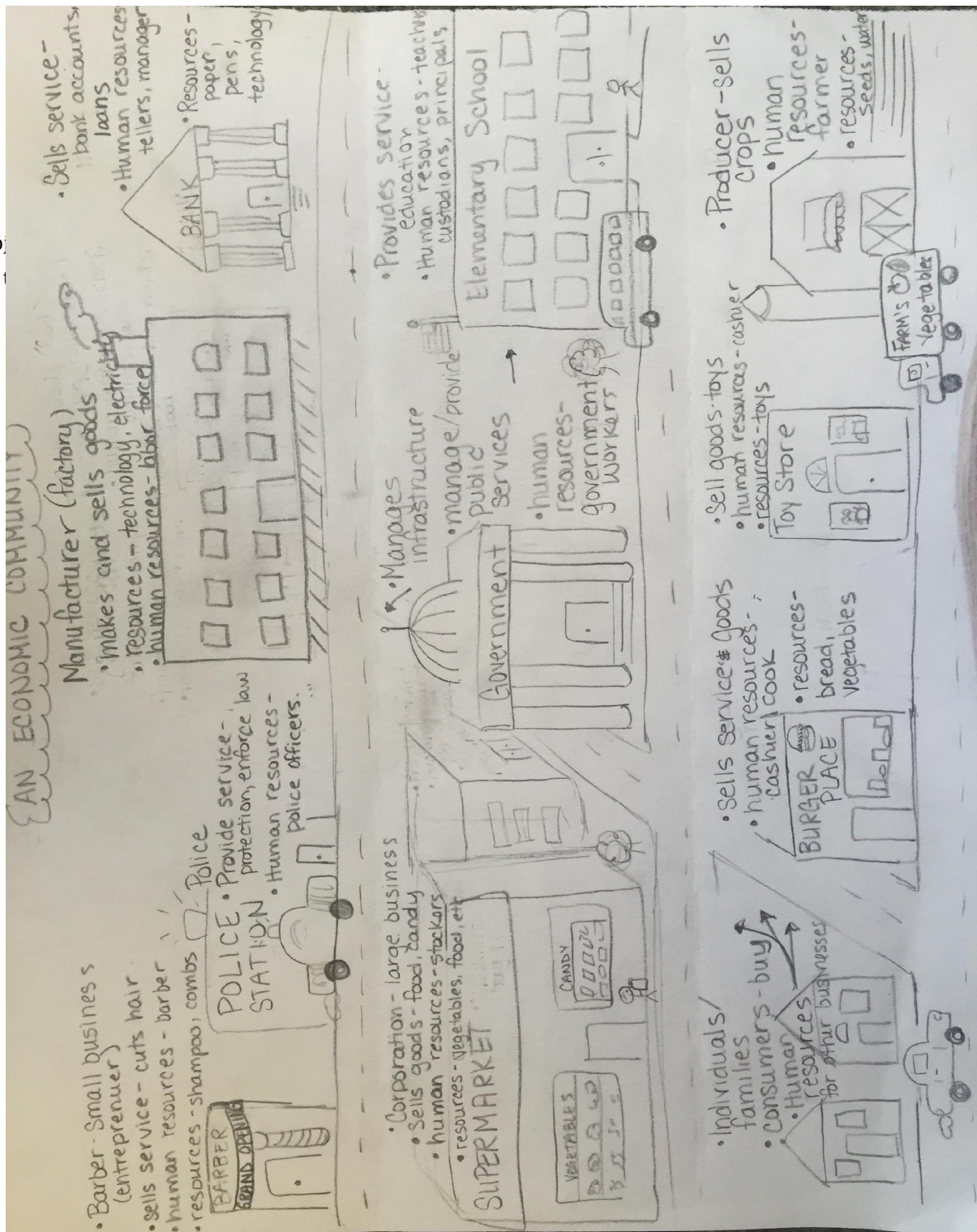
**share:** to let someone else have and keep something that belongs to you (shared, sharing)

**spend:** to use money to pay for something (spent, spending)

**wants:** something that is desired but not needed to live a healthy life

## An Economic Community Graphic Organizer

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At





Define members:

- An **economy** is a community in which members **manage money** and **resources** (such as workers and land) to **produce, buy, and sell goods and services**.
- You and your family are part of an economy. Your parents are the people who work in your community. They are **human resources**, or workers, in the communities. Other business cannot produce or sell goods and services without human resources. Your parents can work in any of these places in this community ...
- But not only do they work in the community, they also buy goods and services from other community members. For example, they may go to the supermarket weekly to buy **goods**, such as fruits, vegetables, meat and even candy!
- A supermarket maybe a large business that needs a lot of **human resources**. They need someone to stock or refill empty shelves and cashiers to help collect the money. They need many more just to keep the business running. So when you buy goods at a supermarket, you are contributing to the economy.
- But where do all the goods come from that are in the supermarket? Fruits and vegetables don't grow in the supermarket! Farmers in another part of your community grow the fruits and vegetables. They are called **producers**. A producer provides goods such as crops for other businesses. Farmers not only need **natural resources**, such as seeds and water to grow the fruit. They also need workers to help tend the crops. They need human resources.
- A farmer may also sell vegetables to the local burger place, too! A burger place not only sells **goods** (the burger you are receiving is a good) but also a service. You are paying them to also cook for you and that is called a service. They are doing something for you so that you don't have to go home and cook. So to make a burger for you, they will need **resources**, the bread, vegetables, etc. They also need **human resources**, the cashier and cook to keep the burger place running.
- Not all goods come from a farm. Some items, like pans, candy bars, and even toys, that you buy in a supermarket may come from a factory. The factory is also a **producer**. They **manufacture**, or make, packaged items and then sell to the supermarket. And because they make a lot of goods, they need a lot of human resources. They need factory workers and managers to keep the business running.
- A factory doesn't sell to only the supermarket. They may sell to other businesses too! Take that little toy you may have purchased at the supermarket. You could have easily purchased it at a toy store. In this case, this toy store is a **small business** unlike the supermarket. That means the owners have limited resources. So their place maybe small and they may not need that many **human resources**. The owners may do most of the work, but they may have an **employee** or two that do more than one job.
- Back to the supermarket or maybe even the toy store. When you buy a toy, you pay **sales tax**. So when you buy a toy for a \$1.00, you know that it is not going to be exactly a dollar. It will be a \$1 plus tax! But

what is tax? Tax is money that we pay to the **government**. The government is a group of people that manage our **infrastructure**, like building roads and maintaining buildings.

- The government provides services such as protection. The **government** will build a police substation, buy police cars and hire police officers (**human resources**) in order to **enforce** the law. That means the police makes sure everyone is following the laws. But they also provide protection to the community.
- Government also pays for education. Education is a service. Most parents are too busy to teach their kids to read, write and do math at home because they are working! So the government provides families with public education for everyone! They build the schools, buy all the furniture and pay the teachers. So when pay sales tax, you are essentially paying your teachers!
- There are other important members of the community. Another one is also a **small business owner**. In this particular case, someone noticed that the people of the community **needed and wanted** haircuts. And this particular person was really good at cutting hair. They said to themselves, “Hey I can really help myself and my community if I opened up a barbershop.” This person is called an **entrepreneur**. An entrepreneur is a person who has a good idea or product that they want to sell to other members of the community. In this case, the barber sells the service of cutting hair. If his business is successful, he may hire other barbers to help him cut hair. He may also go to the supermarket to buy resources such as combs and shampoo.
- Perhaps the barber didn’t have enough money in his savings to open a business. So he decided to go to a **bank**, the same bank where you have your savings account and the other business’s bank. And he **borrows** money from the bank. The bank **loans** him money to open up his barbershop. The bank needs tellers and managers to not only help the barber get a loan but to open up accounts for you and me. The bank has to be super organized because they have to keep track of money. So they may need pens, paper and computers that they bought from a factory.
- All the members **of a community** including you and your family, are important to an economy!



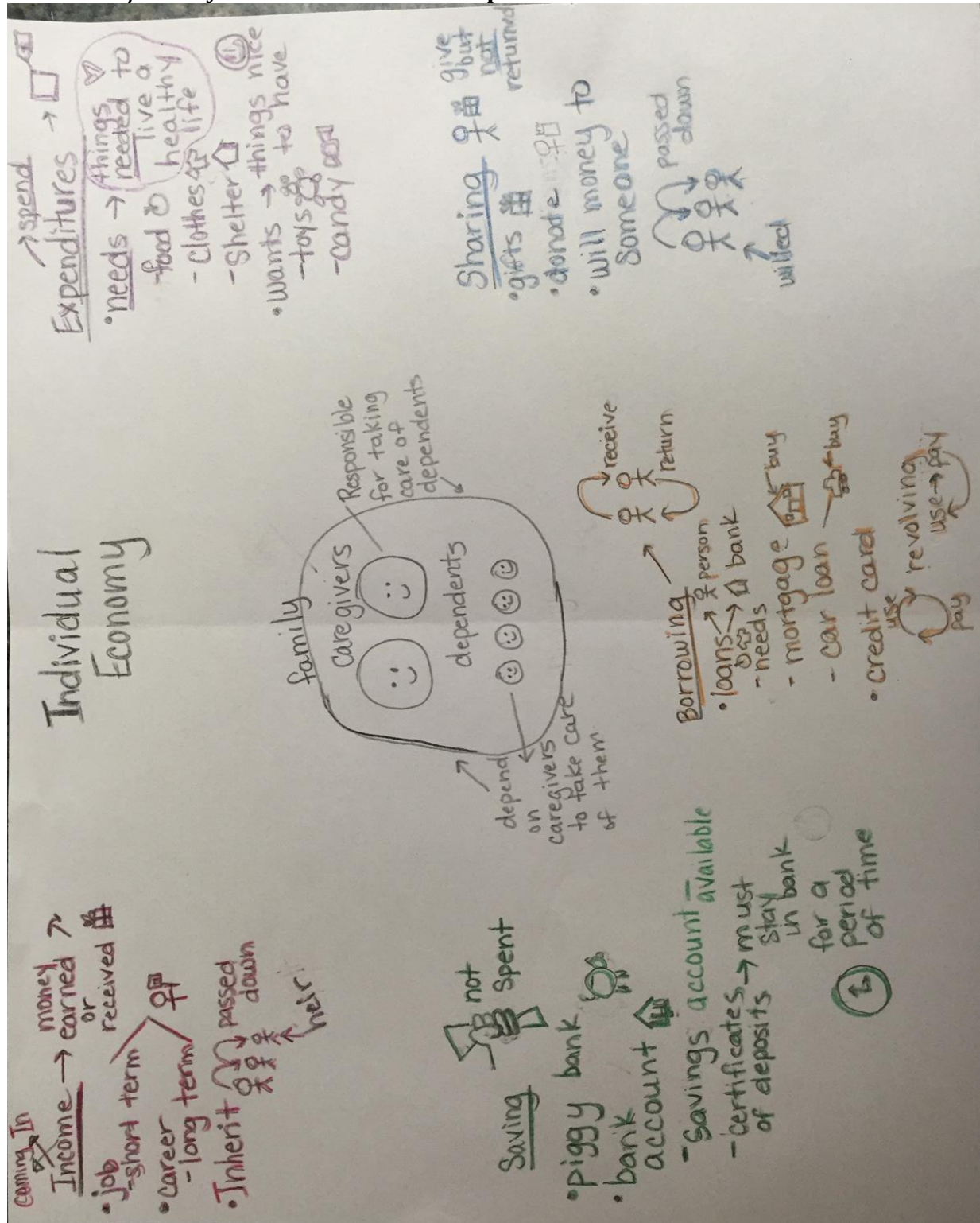
## An Economic Community Graphic Organizer English Language Learners RETELL

Grade level: 3<sup>rd</sup> Grade

Stages of Language Acquisition	Preproduction	Early Production	Speech Emergence	Intermediate Fluency	Continued Language Development
<b>New Mexico WIDA (ELD) Proficiency Level Descriptors</b>	<b>Entering</b>	<b>Emerging</b>	<b>Developing</b>	<b>Expanding</b>	<b>Bridging</b>
Level of Questioning	Point To, Locate, Trace	Yes/No	Either/Or	Open ended	
Create <i>Arrange, assemble, collect, compose, construct, create, design, develop, formulate, manage, organize, plan, prepare, propose, set up</i>	In your opinion, point to a place that is important to have in a community.	If you had money, would you go to a factory to buy a new toy? Point to where you'd go.	Did the barber go to a school or a bank to get a loan?	What would be the impact in a community if a large factory closed?	How would not taking care of individuals impact a community's economy?
Evaluate <i>Appraise, argue, assess, attach, choose, compare, defend, estimate, judge, predict, rate, select, support, value, evaluate</i>	Point to a place that uses taxes to operate.	Do governments have a very few employees?	If you didn't have much money to spend, would you go to the supermarket or burger shop for dinner?	What is the importance of the police station and its officers?	Are governments an important part of a community?
Analyze <i>Analyze, appraise, calculate, categorize, compare, contrast, criticize, differentiate, discriminate, distinguish, examine, experiment</i>	Point to a place where you might find a lot of kids.	Do large businesses have more resources than small businesses?	Would the taxes collected from purchases go to support the school or barbershop?	Compare and contrast a business that sells goods and one that sells services.	What would happen if the farmer lost all his crops in this community?
Apply <i>Apply, calculate,</i>	Point to places	Is the barber	If someone	Name a place	Explain why

<i>categorize, classify, change, choose, compare, construct, demonstrate, describe, determine, distinguish, dramatize, employ, estimate, explain, extend, illustrate, interpret, judge the effects, operate, practice, schedule, select, show, sketch, solve, use</i>	where people in the neighborhood may work.	(or entrepreneur) brave for opening up a new business?	wants to save money, would they go to the police or to the bank?	that is dependent on a bank. Describe the relationship.	small businesses such as a barbershop are important to a community.
<b>Understand</b> <i>Categorize, cite, clarify, classify, describe, discuss, explain, express, identify, indicate, interpret, locate, match, paraphrase, predict, recognize, restate, review, select, summarize, translate</i>	Predict and point to where the truck from the farm will take the vegetables.	Do supermarkets depend on a farm to provide them with vegetables?	Does a toy store sell similar products as a bank or a supermarket?	Which two places are similar (or different)? Explain why they are similar (or different).	How does the government impact the community.
<b>Remember</b> <i>Arrange, choose, define, describe, draw, , find, give example, identify, label, locate, list, match, name, recall, recite, recognize, record, repeat, reproduce, select, state, tell</i>	Point to a place that provides a service.	Do you buy goods at a police station?	Is a factory or school a producer for a supermarket.	Why are factories and farmers important?	Which member of the community is the most important and why?

# Individual/Family Economics Pictorial Input -



Individual Economy- Bolded text are suggested (but not limited to) phrases that can be repeated by students)

As **individuals**, we each are part of an **economy** because we **earn, spend, save, borrow, and share money**. Many times adults are **caregivers**. They are responsible for **taking care of dependents**. There are many combinations of caregivers. Sometimes it is **one person** taking care of dependents, sometimes it is **two**, and sometimes it is **more**. Caregivers are usually the ones who earn the money by **working**. While the dependents **depend on their caregivers to take care of them**. Dependents can be the caregivers' children and they can also be aging parents or even adults who are not able to take care of themselves. Together, caregivers and dependents make up a **family**.

**Income** is the money individuals in a family earn. It is money that we are paid for **work** that we have done. We can also **receive money** or money can be given to us by other people. One way to remember what income means is by using the word income as a clue. It is money **coming in**. Again, we work for our money by going to a **job**. A job is work we do for a **short period** of time. We may have a **job** while we are preparing ourselves for a career. A **career** is work we are planning to do for a long time, or **long-term**. It is the work we prepare ourselves to do after we **finish college**. But it can also be work that **fulfills a lifelong ambition**. That means, it is work that we want to do because we love it. We can also **inherit** money. We inherit money when **someone gives us money** when they die. For example, we may inherit money from our grandmother when she passes away. Income is money that we earn or receive.

**Expenditures** are the things we spend our money on. One clue I use to help me remember what expenditures are is that both words both have –pend in it. In fact, I kind of hear spend in the word *expenditures* (teacher info-pronounce eck-*spend*-itures- emphasizing the italicized letters.) We **spend our money** on many things. These are our expenditures. We spend our money on the things we **need**, or the things **we need to live a healthy life**. Needs include **food**. We need food to survive. We also spend our money on **clothes**. Clothes keep us warm and protect us from the weather. We also need **shelter** from the weather and danger. Shelter is a house or some other type of **building that protects us**. Food, clothes, and shelter are some needs. We also spend our money on things we **want**. Wants are the things we'd like to have, or are **nice to have**, but we don't need to live a healthy life. Some wants include **toys and candy**. Toys and candy are nice to have, but we **don't need them**.



Individuals save when they **do not spend** their money. We may be **saving** our money to buy something very expensive or to **use in the future**. One way we can save money is by putting in into a **piggy bank**. A piggy bank is any shaped container that holds money; it isn't always shaped like a piggy. This is a good way for kids to **save money**. I personally use a jar to save my change because I don't have a piggy bank. We can also save our money **in a bank**. A bank is a business that provides **money services**, like saving money. We can save our money at a bank in a **savings account**. Although we can save money in a savings account, the money in our account is **available when we need it**. We can **withdraw**, or take our money out of the account, whenever we need it. That may be in a week or a few years. A bank also offers to save our money in a **Certificate of Deposit**, or CD for short. A Certificate of Deposit is similar to a savings account because they both are accounts that **save money for us**. However, Certificates of Deposits are different than a savings account because money put into a CD **cannot be taken out** until a certain date. When we open up a CD, we promise, or agree, to keep our money in the bank **until an agreed upon date**. That could be a year from now, two years, or up to 5 years. If you withdraw your money, you will have to pay fees to a bank for taking your money out early, in a sense you are paying a fee because you broke your promise.

As individuals, we can **borrow** money from others because we don't have enough money to purchase the things we need or want. When we borrow money from others, we **receive** money from them but we must **return**, or give back, the money. We take out a personal **loan** from our friends or from a bank. We use the money that is loaned to us to **buy things we need or want**. We borrow money from a bank to **buy a house** because many of us do not have enough money to purchase a house outright. This kind of loan is called a **mortgage**. For the same reason, we take out a **car loan**. We need to borrow enough money to purchase a car, as they cost more than we have. We also borrow money by opening up a **credit card** account. A credit card is called a **revolving account**. That means we can use the credit card to pay for the things we need and want, but we have to pay a minimum amount each month. **We use it, pay some of it back monthly, use it, and pay some of it back.**

We **share our money**. Sharing means we **give our money to others** but we don't want them to return it to us. When we **gift** money to someone we know, we are sharing it. We also **donate** money to others. We donate money in order to **help others** whom we may or may not know. We can **donate money** to an organization that helps **others in need**. The organization then uses it to help others **live a healthy life**. We can also **will our money** to someone when we no longer need it. When we pass money down to our dependents, we are willing it to them. (Make connection to income.) When we **receive money** that is passed down to us, we **inherit** that money. When we **give it to our dependents** when we die, we **will our money** to them.



## Individual/Family Economics - English Language Learners RETELL

Grade level: 3<sup>rd</sup> Grade

Stages of Language Acquisition	Preproduction	Early Production	Speech Emergence	Intermediate Fluency	Continued Language Development
New Mexico WIDA (ELD) Proficiency Level Descriptors	Entering	Emerging	Developing	Expanding	Bridging
Level of Questioning	Point To, Locate, Trace	Yes/No	Either/Or	Open ended	
<b>Create</b> <i>Arrange, assemble, collect, compose, construct, create, design, develop, formulate, manage, organize, plan, prepare, propose, set up</i>	Point to an expenditure.	Do you need a candy bar to live a healthy life?	Are certificate of deposits readily available or must you leave them for an agreed amount of time.	Develop a list of needs and wants.	How does your family participate in an economy?
<b>Evaluate</b> <i>Appraise, argue, assess, attach, choose, compare, defend, estimate, judge, predict, rate, select, support, value, evaluate</i>	If you had extra money or gently used items, point what you could do with them.	Can you use cash or credit to purchase things you need at a store?	Are video games a need or a want?	What is your opinion, should a family save?	Predict what will happen if you don't pay back your loans.
<b>Analyze</b> <i>Analyze, appraise, calculate, categorize, compare, contrast, criticize, differentiate, discriminate, distinguish, examine, experiment</i>	Point to a place someone might go if you wanted to save money.	Do you spend money on taxes every time you buy something?	Do individuals have to repay loans or do they get to forget about them?	What is the difference between lending and donating?	Do you think people should borrow money often? Why or why not?
<b>Apply</b> <i>Apply, calculate, categorize, classify, change, choose, compare, construct, demonstrate, describe,</i>	Point to a need.	Do individuals get paid money for working?	Do charities need gently used items or trash?	Explain the difference between a job and a career.	Name some jobs/careers you'd like to explore more. Explain why.

<i>determine, distinguish, dramatize, employ, estimate, explain, extend, illustrate, interpret, judge the effects, operate, practice, schedule, select, show, sketch, solve, use</i>					
<b>Understand</b> <i>Categorize, cite, clarify, classify, describe, discuss, explain, express, identify, indicate, interpret, locate, match, paraphrase, predict, recognize, restate, review, select, summarize, translate</i>	If someone needs to buy a new car or house, where would they go to borrow money?	Must the money a family borrows be repaid?	Is an apple you buy at a store a need or a want?	How are willing money and inheriting money related?	Summarize a family economy.
<b>Remember</b> <i>Arrange, choose, define, describe, draw, find, give example, identify, label, locate, list, match, name, recall, recite, recognize, record, repeat, reproduce, select, state, tell</i>	Point to a dependent, or the person that depends on someone else for support.	True or False: Income is the money you spend.	If you needed to buy a new car, would you borrow money from a charity or a bank?	Explain how a family gets money to purchase very expensive items such as a house or car.	Why is it a good idea to save money?

## Narrative Input Chart

Text adapted from *Lemonade for Sale* by Chasity Montes

Author: Stuart J. Murphy and Tricia Tusa

### Page 1

The members of the Elm Street Kids' Club were feeling glum. "Our clubhouse is falling down, and our piggybank is empty," Meg said. "I know how we can make some money," said Matthew. "Let's sell lemonade."

Danny said, "I bet if we can sell about 30 or 40 cups each day for a week, we'll make enough money to fix our clubhouse. Let's keep track of our sales." Sheri said, "I can make a bar graph. I'll list the number of cups up the side like this. I'll show the days of the week along the bottom like this."

### Page 2

On **Monday** they set up their corner stand. When people walked by, Petey, Meg's pet parrot, squawked, "Lemonade for sale! Lemonade for sale!"

Mathew squeezed the lemons and Meg mixed in some sugar.

Danny shook it up with ice and poured it into cups and Sheri kept track of how many cups they sold.

Sheri announced, "We sold 30 cups today. I'll fill in the bar above Monday up to the 30 on the side." "Not bad," said Danny. "Not bad. Not bad," chattered Petey.

### Page 3

On **Tuesday** Petey squawked again, "Lemonade for sale! Lemonade for sale!" and more people came by.

Mathew squeezed more lemons and Meg mixed in more sugar.

Danny shook it up with ice and poured it into more cups. Sheri kept track of how many cups they sold.

Sheri shouted, "We sold 40 cups today. I'll fill in the bar above Tuesday up to the number 40. The bars show that our sales are going up." "Things are looking good," said Meg. "Looking good. Looking good," chattered Petey.

#### Page 4

On **Wednesday** Petey squawked, “Lemonade for sale!” so many times that most of the neighborhood stopped by.

Matthew squeezed even more lemons and Meg mixed even more sugar.

Danny shook it up with ice and poured it into even more cups. Sheri kept track of how many cups they sold.

Sheri yelled, “We sold 56 cups today. I’ll fill in Wednesday’s bar up to a little more than halfway between 50 and 60.” “That’s great,” shouted Matthew, “That’s great!” That’s great!” bragged Petey.

#### Page 5

They opened again on **Thursday**, but something was wrong. No matter how many times Petey squawked, “Lemonade for sale!” hardly anyone stopped by.

Matthew squeezed just a few lemons and Meg mixed in only a couple of spoonfuls of sugar.

Danny’s ice melted while he waited and Sheri kept track of the few cups that they sold.

Sheri said, “We sold only 24 cups today. Thursday’s bar is way down low.” “There goes our clubhouse,” said Danny sadly. Petey didn’t make a sound.

#### Page 6

“I think I know what’s going on,” said Matthew. “Look!” He pointed down the street. “There’s someone juggling on that corner, and everyone’s going over there to watch.” “Let’s check it out,” said Meg.

Danny asked the juggler, “Who are you?” “I’m Jed,” said the juggler. “I just moved here.” Sheri had an idea. She whispered something to Jed.

#### Page 7

On **Friday**, Sheri arrived with Jed. “Jed’s going to juggle right next to our stand,” Sheri said.

That day Petey squawked, Jed juggled, and more people came by than ever before.

Matthew squeezed loads of lemons and Meg mixed in tons of sugar.

Danny shook it up with lots of ice and almost ran out of cups. Sheri could hardly keep track of how many cups they sold.

We sold so many cups today that our sales are over the top. We have enough money to rebuild our clubhouse. “Hooray!” they all shouted. “Jed! Jed! Will you join our club?”

“You bet!” said Jed. “You bet! You bet!” squawked Petey.

# **“Lemonade for Sale” Narrative Input Chart English Language Learners RETELL**

**Grade level: 3<sup>rd</sup> Grade**

<b>Stages of Language Acquisition</b>	<b>Preproduction</b>	<b>Early Production</b>	<b>Speech Emergence</b>	<b>Intermediate Fluency</b>	<b>Continued Language Development</b>
<b>New Mexico WIDA (ELD) Proficiency Level Descriptors</b>	<b>Entering</b>	<b>Emerging</b>	<b>Developing</b>	<b>Expanding</b>	<b>Bridging</b>
<b>Level of Questioning</b>	<b>Point To, Locate, Trace</b>	<b>Yes/No</b>	<b>Either/Or</b>	<b>Open ended</b>	
<b>Create</b> <i>Arrange, assemble, collect, compose, construct, create, design, develop, formulate, manage, organize, plan, prepare, propose, set up</i>	Point to something or someone that helped with lemonade sales.	Does this picture show their best sales for the week?	Infer, what motivated the Elm Street Kids to ask Jed the juggler to join their club? Did they ask because people came to watch him juggle or they needed an extra member in their club?	Arranging this narrative in a different order. What order would you put and why?	If you could design an advertisement poster or flyer to sale lemonade. What type of information would you include on it?
<b>Evaluate</b> <i>Appraise, argue, assess, attach, choose, compare, defend, estimate, judge, predict, rate, select, support, value, evaluate</i>	Locate some places in the story where Matthew squeezes lemons.	Do you think Sheri did good keeping track of lemonade sold? Cite evidence.	Assessing Thursday activities do you think the day was too hot and caused Danny’s ice to melt?	Based on your opinion do you think the Kids’ Club should keep selling lemonade or start to rebuild their clubhouse?	If the sales of lemonade were over the charts, estimate what that number of cups would be?
<b>Analyze</b> <i>Analyze, appraise, calculate, categorize, compare, contrast, criticize, differentiate,</i>	Show me a character in the story that is different than all the other	Analyzing Petey in the pictures, do you think he helped get people to come	Would the morning or the afternoon make a difference in selling more	Calculate the total sales of lemonade sold all week.	Who do you think is more deserving of the sales being over the top of the chart on Friday?

<i>discriminate, distinguish, examine, experiment</i>	characters.	by for lemonade?	lemonade?		
<b>Apply</b> <i>Apply, calculate, categorize, classify, change, choose, compare, construct, demonstrate, describe, determine, distinguish, dramatize, employ, estimate, explain, extend, illustrate, interpret, judge the effects, operate, practice, schedule, select, show, sketch, solve, use</i>	Identify a place in the story where something was wrong?	When the juggler showed up down the street, is this the reason why they sold very little lemonade?	Did the juggler help sales for the Elm Street Kids' Club on Thursday or was it Friday?	How did they solve their problem with low sales of lemonade on Friday?	How would you have responded when spotting the juggler down the street?
<b>Understand</b> <i>Categorize, cite, clarify, classify, describe, discuss, explain, express, identify, indicate, interpret, locate, match, paraphrase, predict, recognize, restate, review, select, summarize, translate</i>	Show me where the Elm Street Kids' Club sold 30 cups.	Is Sheri the one that is keeping track of lemonade sold? Cite evidence.	Did the Kids' Club sell 40 cups on Monday or was it on Tuesday?	Describe the character Petey in this narrative. What was his role in this story?	Summarize the events in this narrative. How did they get people to buy their lemonade?
<b>Remember</b> <i>Arrange, choose, define, describe, draw, , find, give example, identify, label, locate, list, match, name, recall, recite, recognize, record, repeat, reproduce, select, state, tell</i>	Point to a member from the Elm Street Kids' Club.	To make money did the Elm Street Kids' Club decide to sell lemonade?	At the beginning was the Elm Street Kids' feeling happy or glum?	List the tasks needed to make lemonade.	Recall the total sales of lemonade on Wednesday and Thursday.





Poetry Booklet:

# Economy

Insert Picture Here

Name \_\_\_\_\_

## Smart

by Shel Silverstein

My dad gave me one-dollar bill  
'Cause I'm his smartest son,  
And I swapped it for two shiny quarters  
'Cause two is more than one!

And then I took the quarters  
And traded them to Lou  
For three dimes--I guess he don't know  
That three is more than two!

Just then, along came old blind Bates  
And just 'cause he can't see  
He gave me four nickels for my three dimes,  
And four is more than three!

And I took the nickels to Hiram Coombs  
Down at the seed-feed store,  
And the fool gave me five pennies for them,  
And five is more than four!

And then I went and showed my dad,  
And he got red in the cheeks  
And closed his eyes and shook his head--  
Too proud of me to speak!



# **Economists Here! Economists There!**

## **By Chasity Montes and Patricia García**

Economists here, economists there,  
Economists, economists everywhere,

Intelligent economists planning carefully,  
Frugal economists saving intelligently,  
Skillful economists working energetically,  
And adventurous economists managing enthusiastically.

Economists in my community,  
Economists at the bank,  
Economists near small businesses,  
And economists between 9 and 5.

Economists here, economists there,  
Economists, economists everywhere,  
**ECONOMISTS! ECONOMISTS! ECONOMISTS!**

# I'M AN....

## By Chasity Montes

I'm an economist, tried and true,  
Staying close to New Mexico is what I do.  
I am loyal to my state,  
Studying New Mexico's economy  
Is what makes it GREAT.  
I'm an e-c-o-n-o-m-i-s-t  
I'm an e-c-o-n-o-m-i-s-t  
Some of us know the three productive resources  
Natural, Human and Capital our state endorses.  
Supply and Demand is what keeps New Mexicans happy.  
Ranchers, farmers and business owners produce snappy.  
I'm a c-o-n-s-u-m-e-r  
I'm a c-o-n-s-u-m-e-r  
Who will keep New Mexico's economy thriving?  
Why no life without difficulty?  
It's who we are- It's reality.  
We are New Mexico strong.  
I'm an e-n-t-r-e-p-r-e-n-e-u-r  
I'm an e-n-t-r-e-p-r-e-n-e-u-r

# Yes, Ma'am Needs and Wants

By Patricia García

Are you part of an economy?	Yes, ma'am!
Are you part of an economy?	Yes, ma'am
How do you know?	Buying what I need!
How do you know?	Buying what I want!
Is this what you need?	Yes, ma'am!
Is this what you need?	Yes, ma'am
How do you know?	Things needed to live a healthy life.
Can you give me examples?	Food, clothes, and shelter.
Is this what you want?	Yes, ma'am!
Is this what you want?	Yes, ma'am!
How do you know?	Don't need, but nice to have!
Can you give me examples?	Candy, toys and electronics.
Do you need money?	Yes, ma'am!
Do you need money?	Yes, ma'am
Tell me why!	Needs and wants cost money.
How do you get it?	I have to work!

## **Consumer Bugaloo**

by Patricia García and Colleen Elder

I'm a consumer and I'm here to say,  
I make economic choices every day.  
I have needs that I can't live without;  
I have many wants so hear me shout!

Buying goods and services too,  
Doing the consumer, BUGALOO!

With all these needs and wants, there is a demand,  
That means I want these things in my hand.  
People come together and try to supply,  
All the goods and services that I might buy!

Buying goods and services too,  
Doing the consumer, BUGALOO!





Name\_\_\_\_\_Date\_\_\_\_\_

### Expert Group #1- Entrepreneurs

#### Income

An **entrepreneur** is a person who organizes a business by either selling goods or services. They invent new products to sell to the public. Entrepreneurs may sell their services to others.

#### Expenditures

It takes money to start a business. One way entrepreneurs spend their money is by buying the material they need to build or produce their product. For example, a barber may have to buy scissors, towels and shampoo. Entrepreneurs also have to pay to advertise their business to the public.

### Borrowing

Entrepreneurs need money to start their businesses. Sometimes, they borrow money from other people called investors that then loan them money to start a business. Another way entrepreneurs get money is a loan from a bank.

### Saving/Investing

If entrepreneurs are successful, they will earn a profit or more money than they spent. Entrepreneurs can save profits in a bank account. They can also reinvest the money into their own business to make it bigger.

### Sharing

Entrepreneurs share in many ways. They may volunteer or donate their time to help others in their community. Entrepreneurs also donate money to those who need it like a local little league team needing uniforms.

Name\_\_\_\_\_Date\_\_\_\_\_

### Expert Group #2-Business

#### Income

A **business** is a place where goods or services are exchanged for money. A business can be a small business to a large cooperation. Businesses are part of an economy because they sell goods and services to make a profit. A profit is the money that is made after all the expenses are paid.

#### Expenditures

Business must spend money to start up. They must buy the materials they need to make their product or provide their service. Businesses also need to hire employees, or people.

### Saving/Investing

If a business is successful, the owners will earn more money than they spent. This is called a profit. A business may save their money in a bank or they may reinvest the money into their own business.

### Borrowing

Businesses may borrow money from other people called investors. Another way business owners get money is through loans. They go to a bank and borrow money with the promise to pay it back.

### Sharing

Business owners share in many ways. They may volunteer or donate their time to help others in their community. They may also donate money and goods to those who need it.

Name\_\_\_\_\_Date\_\_\_\_\_

### Expert Group #3- Communities

#### Income

Communities are part of an economy because they need money to provide services for the people who live there. One way a community gets money is when people give, or donate, money in order to help out others. Communities also earn money by selling goods and services to the public. For example, people can pay to swim in a community's pool.

#### Expenditures

Communities spend money in two ways. One way communities spend money is by hiring and paying workers. They also pay for materials and supplies needed to support the community.

### Savings

A community is not set up to save money. But they do save in other ways. They do this by not using so many resources. For example, if a community turns off the lights at a park, the community spends less for that service.

### Borrowing

Communities borrow money to meet the needs and wants of the people who live there. Sometimes, they have to borrow money from a bank. The community will have to pay the bank back.

### Sharing


Communities share their resources by paying for community events, such as a movie at the park. Communities also share their resources by helping citizens who are in need.

Name \_\_\_\_\_ Date \_\_\_\_\_

Expert Group #4 - Government

Income

A **government** is a group of people that govern, direct or manage, city, state or a nation. Each citizen pays taxes. Taxes are an amount of money that a government requires people to pay. A government also raises money by charging people for services.



Expenditures

One way a government spends money is by maintaining the community's buildings, roads, and power supplies. A government is also responsible to pay government employees. Additionally, governments must repay loans they have borrowed from others.





### Saving/Investing

A government is not set up save money as an individual may do. It does look for ways to reduce wasteful spending. A government may reduce the services offered to the public such as close or reduce the hours of operation of a public pool during the winter as compared to the summer. A government also reserves, or saves, money for emergencies such as rebuilding a community after a fire or a flood.

### Borrowing

A government sells treasury bonds and promises to repay the holder of the bond the value of the bond plus more. A government can borrow money from itself by moving money from one place to another.

### Sharing

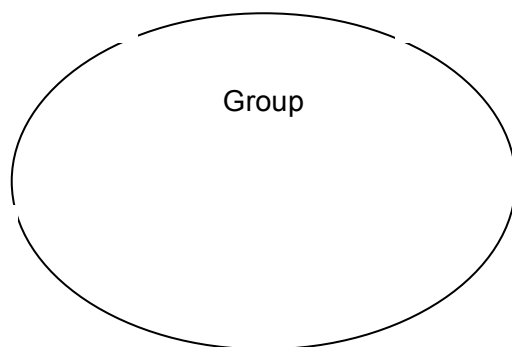
A government builds structures and roads for all community members to use. A government grants money to an individual or business owner so that the price of their product or service is affordable. They also run programs that help the needy, such as the elderly or the disabled.

## Mind Map

**Saving,  
Process Grid**

**Spending an**

**Sharing –**



5

	Income	Expenditures	Saving	Borrowing	Sharing
Individual/ Family					
Entrepreneur					

Business					
Communities					
Government					

## Process Grid

	Income	Expenditures	Saving/ Investing	Borrowing	Sharing
Individual/ Family	-job/ Career -inherit	-needs - food - shelter -wants - entertainment - video games -personal taxes	- piggy bank -bank accounts - savings - bonds -treasury -investments	-personal loan -basic necessities - mortgage (home) - car -credit cards	-lending -donations to charity -inherit
Entrepreneur	-inventions -agriculture (crops) -manufacture (products) -service (hair stylist) -franchise	-taxes -marketing - supplies/materials -facilities -employment	-profits -investments	-business loans -investors (w/ return promise)	-volunteer -donations -profit sharing -education -charity
Business	-sell goods -provide services	-taxes -marketing - supplies/materials -facilities -employment -benefits -franchise rights	-profits -investments	-business loans -investors (w/ return promise)	-partnerships -volunteer -donations -profit sharing -education -charity
Communities	-donations (salvation army) -grants -fundraising	-supplies -community services - police & staff - fire stations & staff - schools -social services	-cutting down on spending -energy efficiency -water savings -laws water	-bartering/trade for services & resources -loans	-social services -community events -donations to community members
Government	-taxes -bonds -public services	-infrastructure -maintaining roads/highway -employment	-Federal reserve -Pensions -Retirement -Social Security	-Treasury Bills, notes, Bonds -Investment Funds -Social Security	-Infrastructure -Subsidies -Government run programs

## Home-School Connection #1

Talk with a family member about how members in your community are connected. Then write or sketch about what you talked about.

Family Member Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Student Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## Conexión entre hogar y escuela #1

Habla con alguien sobre cómo están conectados con todos los miembros de tu comunidad . Escribe y/o dibuja de lo que hablaron abajo.

Firma del familiar: \_\_\_\_\_

Fecha: \_\_\_\_\_

Firma del estudiante: \_\_\_\_\_

Fecha: \_\_\_\_\_

## Home-School Connection #2

Talk with an adult about their career or job. How many hours do they work? What are their responsibilities?

Family Member Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Student Signature: \_\_\_\_\_

Date: \_\_\_\_\_



## Conexión entre hogar y escuela #2

Habla con un adulto sobre su carrera o trabajo. ¿Cuántas horas trabaja?  
¿Cuáles son algunas de sus responsabilidades?

Firma del familiar: \_\_\_\_\_

Fecha: \_\_\_\_\_

Firma del estudiante: \_\_\_\_\_

Fecha: \_\_\_\_\_

## Home-School Connection #3

Retell the story, *Lemonade for Sale*, to your family. Sketch and write about how the story connects to your life.

Family Member Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Student Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## Conexión entre hogar y escuela #3

Vuelve a contar el cuento, *Lemonade for Sale*, a alguien en tu familia.  
Dibuja y escribe sobre cómo el cuento se relaciona a tu vida.

Firma del familiar: \_\_\_\_\_

Fecha: \_\_\_\_\_

Firma del estudiante: \_\_\_\_\_

Fecha: \_\_\_\_\_



## Home-School Connection #4

Go on a scavenger hunt with someone in your home or some other place. Look for some items that you **need** and other items that **want** but do not need. Discuss why you think these items would be needs or wants. Write and sketch below what you've found.

Family Member Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Student Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## Conexión entre hogar y escuela #4

Ve en una búsqueda del tesoro con alguien en tu casa o en algún otro lugar . Busca algunos objetos que son necesidades y otros artículos que son deseos pero que no se necesitan. Conversen acerca de por qué creen que los artículos son necesidades o deseos . Escribe y dibuja abajo de lo que has encontrado.

Firma del familiar: \_\_\_\_\_

Fecha: \_\_\_\_\_

Firma del estudiante: \_\_\_\_\_

Fecha: \_\_\_\_\_

## Home-School Connection #5

With someone, discuss ways that you and/or your family can save money.  
Sketch and write about your plan.

Family Member Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Student Signature: \_\_\_\_\_

Date: \_\_\_\_\_



## Conexión entre hogar y escuela #5

Habla con algún familiar acerca de las maneras que tú y / o tu familia puede ahorrar dinero. Dibuja y escribe sobre su plan.

Firma del familiar: \_\_\_\_\_

Fecha: \_\_\_\_\_

Firma del estudiante: \_\_\_\_\_

Fecha: \_\_\_\_\_

## Home-School Connection #6

Talk with someone about where you would like to work when you grow up.  
Write and sketch your ideas below.

Family Member Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Student Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## Conexión entre hogar y escuela #6

Habla con alguien sobre donde deseas trabajar cuando seas grande.  
Escribe y dibuja tus ideas a continuación.

Firma del familiar: \_\_\_\_\_

Fecha: \_\_\_\_\_

Firma del estudiante: \_\_\_\_\_

Fecha: \_\_\_\_\_

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Score: \_\_\_\_\_

**Saving, Spending and Sharing**

**Final Teacher-Made Test**

**Decide if the statements below are true or false. Circle the correct answer.**

1) An entrepreneur is a person who organizes a business by either selling products or services.

- a) True
- b) False

2) A cupcake is a need.

- a) True
- b) False

**Answer the following questions by filling in the blank with the correct word. Each word from the word bank will only be used once.**

**Word Bank**

bartered	economy	consumer	budget
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3) The system of how money is made and used with a particular place is known as \_\_\_\_\_.

4) A \_\_\_\_\_ is a spending plan.

5) Three thousand years ago, people \_\_\_\_\_ or traded one good for another.

6) A \_\_\_\_\_ is an individual who buys goods for personal use and not for resale.

**Answer the following questions by circling the best choice for each question.**

7) Which one shows the best way you can save money?

- a) Give it to your little brother
- b) Safe keeping in a Piggy bank
- c) Take your money shopping
- d) Leave it at school

8) Needs are things you need to live a healthy life. Which one shows an example of a want?

- a) Water
- b) Shelter
- c) Video games
- d) Food

**Match the following economic vocabulary with the correct final meaning.**

- |             |  |
|-------------|--|
| 9) Want     | a) an object people want that they can touch or hold |
| 10) Good    | b) an action that a person does for someone else     |
| 11) Service | c) Something nice to have.                           |

**Answer the following questions in complete sentences.**

12) Explain two ways that we are all part of an economy.

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## **Writing Prompt**

### **DIRECTIONS:**

**Write an informational, expository two paragraph essay about one of the important ways to be part of the economy (individual/family, entrepreneur, business, communities or government). Be sure to include factual information using one of the categories of the process grid (earning, spending, saving, sharing and borrowing).**

## Informational Writing Rubric (Lucy Calkins)

### Rubric for Information Writing—Third Grade

	Grade 1 (1 POINT)	1.5 PT S	Grade 2 (2 POINTS)	2.5 PT S	Grade 3 (3 POINTS)	3.5 PT S	Grade 4 (4 POINTS)	SCORE
<b>STRUCTURE</b>								
<b>Overall</b>	The writer taught her readers about a topic.	Mid-level	The writer taught readers some important points about a subject.	Mid-level	The writer taught readers information about a subject. She put in ideas, observations, and questions.	Mid-level	The writer taught readers different things about a subject. He put facts, details, quotes, and ideas into each part of his writing.	
<b>Lead</b>	The writer named his topic in the beginning and got the readers' attention.	Mid-level	The writer wrote a beginning in which she named a subject and tried to interest readers.	Mid-level	The writer wrote a beginning in which he got readers ready to learn a lot of information about the subject.	Mid-level	The writer hooked her readers by explaining why the subject mattered, telling a surprising fact, or giving a big picture. She let readers know that she would teach them different things about a subject.	
<b>Transitions</b>	The writer told different parts about her topic on different pages.	Mid-level	The writer used words such as and and also to show he had more to say.	Mid-level	The writer used words to show sequence such as before, after, then, and later. She also used words to show what did not fit such as however and but.	Mid-level	The writer used words in each section that helped the reader understand how one piece of information connected with others. If he wrote the section in sequence, he used words and phrases such as before, later, next, then, and after. If he organized the section in kinds or parts, he used words such as another, also, and for example.	
<b>Ending</b>	The writer wrote an ending.	Mid-level	The writer wrote some sentences or a section at the end to	Mid-level	The writer wrote an ending that drew conclusions,	Mid-level	The writer wrote an ending that reminded readers of her subject and may either have suggested a follow-up action or left readers with a final insight. She added	

		I	wrap up her piece.	I	asked questions, or suggested ways readers might respond.	I	her thoughts, feelings, and questions about the subject at the end.	
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	<b>Grade 1</b> (1 POINT)	1.5 PTS	<b>Grade 2</b> (2 POINTS)	2.5 PTS	<b>Grade 3</b> (3 POINTS)	3.5 PTS	<b>Grade 4</b> (4 POINTS)	SCORE
<b>STRUCTURE (cont.)</b>								
<b>Organization</b>	The writer told about her topic part by part.	Mid-level	The writer's writing had different parts. Each part told different information about the topic.	Mid-level	The writer grouped her information into parts. Each part was mostly about one thing that connected to her big topic.	Mid-level	The writer grouped information into sections and used paragraphs and sometimes chapters to separate sections. Each section had information that was mostly about the same thing. He may have used headings and subheadings.	
								TOTAL
<b>DEVELOPMENT</b>								
<b>Elaboration*</b>	The writer put facts in his writing to teach about his topic.	Mid-level	The writer used different kinds of information in her writing such as facts, definitions, details, steps, and tips.	Mid-level	The writer wrote facts, definitions, details, and observations about his topic and explained some of them.	Mid-level	<p>The writer taught her readers different things about the subject. She chose those subtopics because they were important and interesting.</p> <p>The writer included different kinds of facts and details such as numbers, names, and examples.</p> <p>The writer got her information from talking to people, reading books, and from her own knowledge and observations.</p> <p>The writer made choices about organization. She might have used compare/contrast, cause/effect, or pro/con. She may have used diagrams, charts, headings, bold words, and definition</p>	(X2)

							boxes to help teach her readers.	
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\* Elaboration and Craft are double-weighted categories: Whatever score a student would get in these categories is worth double the amount of points. For example, if a student exceeds expectations in Elaboration, then that student would receive 8 points instead of 4 points. If a student meets standards in Elaboration, then that student would receive 6 points instead of 3 points.

	<b>Grade 1</b> (1 POINT)	1.5 PTS	<b>Grade 2</b> (2 POINTS)	2.5 PTS	<b>Grade 3</b> (3 POINTS)	3.5 PTS	<b>Grade 4</b> (4 POINTS)	SCORE
<b>DEVELOPMENT (cont.)</b>								
<b>Craft *</b>	The writer used labels and words to give facts.	Mid-level	The writer tried to include the words that showed he was an expert on the subject.	Mid-level	The writer chose expert words to teach readers a lot about the subject. She taught information in a way to interest readers. She may have used drawings, captions, or diagrams.	Mid-level	<p>The writer made deliberate word choices to teach his readers. He may have done this by using and repeating key words about his topic.</p> <p>When it felt right to do so, the writer chose interesting comparisons and used figurative language to clarify his points.</p> <p>The writer made choices about which information was best to include or not include.</p> <p>The writer used a teaching tone. To do so, he may have used phrases such as that means . . . , what that really means is . . . , and let me explain. . .</p>	(X2)
								TOTAL
<b>LANGUAGE CONVENTIONS</b>								
<b>Spelling</b>	The writer used all he knew about words and chunks (at, op, it, etc.) to help him	Mid-level	The writer used what she knew about spelling patterns (tion, er, ly, etc.) to spell a word.	Mid-level	The writer used what he knew about spelling patterns to help him spell and edit before he wrote his final	Mid-level	The writer used what she knew about word families and spelling rules to help her spell and edit. She used the word wall and dictionaries to help her	

spell.		The writer spelled all of the word wall words correctly and used the word wall to help her figure out how to spell other words.		draft.		when needed.	
The writer spelled the word wall words right and used the word wall to help him spell other words.				The writer got help from others to check his spelling and punctuation before he wrote his final draft.			

	<b>Grade 1</b> (1 POINT)	1.5 PTS	<b>Grade 2</b> (2 POINTS)	2.5 PTS	<b>Grade 3</b> (3 POINTS)	3.5 PTS	<b>Grade 4</b> (4 POINTS)	SCORE
<b>LANGUAGE CONVENTIONS (cont.)</b>								
<b>Punctuation</b>	<p>The writer ended sentences with punctuation.</p> <p>The writer used a capital letter for names.</p> <p>The writer used commas in dates and lists.</p>	Mid-level	<p>The writer used quotation marks to show what characters said.</p> <p>When the writer used words such as can't and don't, he put in the apostrophe.</p>	Mid-level	<p>The writer punctuated dialogue correctly, with commas and quotation marks.</p> <p>The writer put punctuation at the end of every sentence while writing.</p> <p>The writer wrote in ways that helped readers read with expression, reading some parts quickly, some slowly, some parts in one sort of voice and others in another.</p>	Mid-level	When writing long, complex sentences, the writer used commas to make them clear and correct.	
								<b>TOTAL</b>

Teachers, we created these rubrics so you will have your own place to pull together scores of student work. You can use these assessments immediately after giving the on-demands and also for self-assessment and setting goals.

#### Scoring Guide

In each row, circle the descriptor in the column that matches the student work. Scores in the categories of Elaboration and Craft are worth double the point value (2, 3, 4, 5, 6, 7, or 8 instead of 1, 1.5, 2, 2.5, 3, 3.5, or 4).

Total the number of points and then track students' progress by seeing when the total points increase. Total score: \_\_\_\_\_

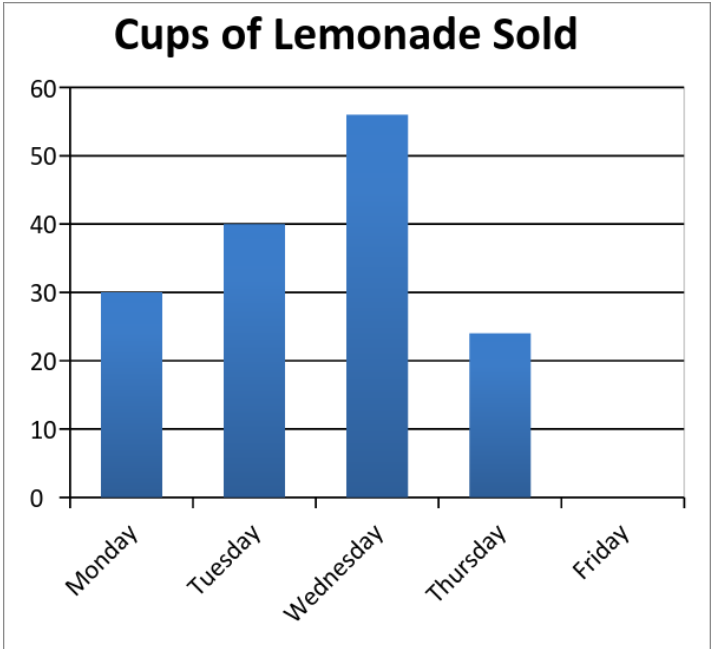
If you want to translate this score into a grade, you can use the provided table to score each student on a scale of 0–4.

Number of Points	Scaled Score
1–11	1
11.5–16.5	1.5
17–22	2

22.5–27.5	2.5
28–33	3
33.5–38.5	3.5
39–44	4

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## Action Plan-Review Action Plan from Narrative Input

<p>Observation:</p> <ul style="list-style-type: none"><li>• Clubhouse was falling apart</li></ul> <p>Goal</p> <ul style="list-style-type: none"><li>• Fix the clubhouse</li></ul> <p>Cost</p> <ul style="list-style-type: none"><li>• Enough money to fix clubhouse</li></ul> <p>Plan – Sell Lemonade</p> <ul style="list-style-type: none"><li>• Michael- squeeze lemons</li><li>• Meg- mix sugar</li><li>• Danny- add ice and shake it up</li><li>• Sheri- count cups sold</li></ul> <p>Timeframe</p> <ul style="list-style-type: none"><li>• By Friday</li></ul> <p>Data</p> <ul style="list-style-type: none"><li>• Bar graph- show number of cups sold daily</li></ul> <p>Adjustments</p> <ul style="list-style-type: none"><li>• Problem - Thursday- didn't sale as many cups because of juggler</li><li>• Solution – ask juggler to juggle near stand</li></ul> <p>Outcome</p> <ul style="list-style-type: none"><li>• The kids raised enough money to fix their clubhouse</li></ul>	<p>Data</p>  <table border="1"><caption>Cups of Lemonade Sold</caption><thead><tr><th>Day</th><th>Cups Sold</th></tr></thead><tbody><tr><td>Monday</td><td>30</td></tr><tr><td>Tuesday</td><td>40</td></tr><tr><td>Wednesday</td><td>55</td></tr><tr><td>Thursday</td><td>25</td></tr><tr><td>Friday</td><td>0</td></tr></tbody></table>	Day	Cups Sold	Monday	30	Tuesday	40	Wednesday	55	Thursday	25	Friday	0
Day	Cups Sold												
Monday	30												
Tuesday	40												
Wednesday	55												
Thursday	25												
Friday	0												



## Economic Action Plan (Classroom Action)

Observation:

Goal:

Cost:

Plan:

Data:

Review:

Results: