

Teacher Guide for the Lesson on **saving**

Standard:
7.13(B)

Content Objective:

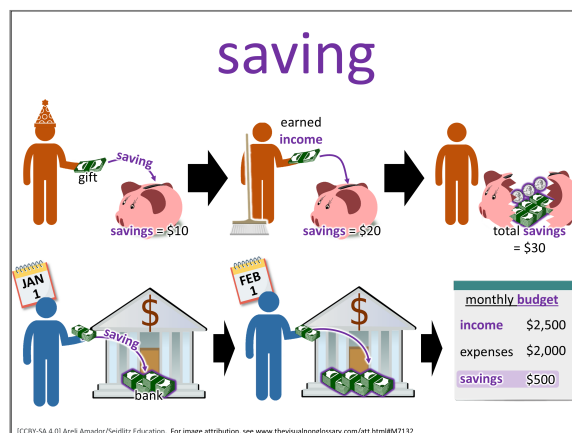
We can analyze how **saving** as part of a personal **budget** is impacted by **income** and expenses.

Language Objective: Answer the following question in complete sentences using the sentence stem and the key vocabulary of the lesson:

Why do you think it is harder for some people to build **savings** than others?

*I think it is harder for some people to build **savings** than others because...*

Other key vocabularies: [discount](#), [savings](#)



By studying this visual, students might:

Notice	Wonder
• Money is added to savings over time from different sources	• What affects how much money people can put into savings?
• Income can come from different places, like gifts or work	• What happens if someone has more expenses than income?
• A budget shows money coming in and going out	• How do people decide how much to put into saving?
• Not all money is spent and some is set aside as saving	• Why might someone not be able to save money every month?
• The total amount of savings increases over time	• How do different types of income affect saving?

EXTENDING THE DISCUSSION

- After randomly calling on students, if there is anything from this list that was not mentioned, then ask the class, "Did anyone notice...?"
- After students have shared what they notice, ask the class, "Did anyone wonder...?" using the suggestions above or anything else you might think is interesting or relevant to the lesson.

Structured Conversation Prompts

OBSERVATIONAL	RELATIONAL	INFERENTIAL
What is saving? Saving is...	How is saving related to a discount? Saving is related to discount because...	Why do you think it is harder for some people to build savings than others? I think it is harder for some people to build savings than others because...

Example Student Responses to the Observational Question

Low-Level	High-Level
Saving is putting money away.	Saving is when money from income is set aside instead of being spent, often as part of a budget to use later.

RESPONDING TO RESPONSES

Emphasize and celebrate each student's use of the key vocabulary to support a culture of "no wrong answers."

STRUCTURING STUDENT CONVERSATIONS

Have students list observations from the visual as a warm-up, then use the Q-SSS-A process to guide small-group conversations. In the slide decks, brackets can be moved to prepare the structured conversation. In the example to the right, students will be instructed: [Q-SSS-A](#).

- To put a thumb up, then lower their hand when they are ready to answer the question
- To share with their elbow/shoulder partner, and that the student with the darkest shoe will share first
- That they will be randomly called on after the conversation



[Here is an example](#) of structuring a conversation with Q-SSS-A.

Note: the inferential question is the same as the language objective. It is recommended that students answer the inferential question in a small-group discussion before answering it individually as the closure or exit ticket of the lesson.

Structured Reading

READING PURPOSE	PAT LIST	POST-READING DISCUSSION
The purpose for reading is to understand how savings works within a budget and what factors can affect how much money is saved .	• Moments when money is added to savings • How income is used in a budget • Decisions about spending versus saving • What affects how much money goes into savings • Examples of unexpected circumstances that affect money	What affects how much money Jordan's family can put into savings? <i>The amount of money Jordan's family can put into savings is affected by...</i>

STRUCTURING THE READING

Communicate the purpose of reading to the students and instruct them to make a note every time they see something on the PAT ("Pay Attention To") list. How you have students note items on the PAT list is up to you. This could include:

- Putting an asterisk in the margin
- Underlining text that supports the PAT list
- Putting a comment in the margin

Follow the reading with the post-reading discussion. Structure this discussion using the Q-SSS-A process just like the structured conversations in this lesson.

Note: you might find the relational question is better discussed before or after the reading. This depends on whether the relational question is directly related to the reading or might make connections across units.

DIFFERENTIATING THE READING

You will notice that three different reading passages are provided with this lesson. Look at the shapes in the top-left of each passage to determine the grade level.

BELOW GRADE LEVEL	ON GRADE LEVEL	ABOVE GRADE LEVEL
 <i>Triangle is bottom-left</i>	 <i>Square is bottom-left</i>	 <i>Circle is bottom-left</i>

In a class with students at diverse reading level proficiencies, you can give the appropriate reading passage to different students, while having all students follow the same PAT list and post-reading discussion.