

Name _____

invented

money

prices

purchase

record

system

value

worth

A. Choose the word that makes sense for each clue. Write the word on the line.

1. how much something is worth _____ **value** _____
2. facts that are written down about something _____ **record** _____
3. made something that was not around before _____ **invented** _____
4. how much you have to pay to buy things _____ **prices** _____
5. a plan or set of rules for doing something _____ **system** _____
6. the value of something _____ **worth** _____
7. the dollars and cents you can use to buy things _____ **money** _____
8. to get something by paying money _____ **purchase** _____

B. Choose one vocabulary word from the box above. Write the word in a sentence of your own. Possible response provided.

9. **I would like to purchase a new computer game.**

Name _____

Vowel teams such as *ai, ay, oa, ow, oi, oy, oo*, and *ew* can help you read longer words with more than one syllable.

A. Read each word. Write the word from the box that has the same vowel team. Circle the letters in the vowel team.

raisin

vowel

soapy

cocoon

1. toaster _____ soapy _____

2. powder _____ vowel _____

3. sooner _____ cocoon _____

4. contain _____ raisin _____

The ending **-er** is added to an adjective to compare two nouns. The ending **-est** is added to an adjective to compare more than two nouns. Make these spelling changes before adding an ending:

- words ending in *y*: change *y* to *i*
- words with final *e*: drop the final *e*
- words ending with a vowel and a consonant: double the final consonant

B. Add *-er* and *-est* to each word. Write the new words.

1. big _____ bigger _____ biggest _____

2. slim _____ slimmer _____ slimmest _____

3. windy _____ windier _____ windiest _____

Name _____

Read the passage. Use the summarize strategy to tell the important ideas in your own words.

Make a Budget

You get some money, but you spend it all and have
11 nothing left. What can you do to take control? You can
22 make a budget to manage your money.

29 **What Is a Budget?**

33 A budget is a plan to keep track of money coming in
45 and money going out. The government has a budget.
54 Many families have a budget. You can have a budget,
64 too.

65 **Income**

66 First, think about money you get. Where does the
75 money come from? You might get an allowance, you
84 might earn money from a job, or you might get money
95 as a gift. All the money you get is called income.

106 **Expenses**

107 Now think about money you need to spend. Where
116 does the money go? You might have to buy lunch or pay
128 for music class. The money you spend is called expenses.

Name _____

**138 Spending Money**

140 Subtract the expenses from the income. The amount
148 that is left is money you can spend on things you want.
160 You may not have enough money to buy an item you
171 want, though.

173 Here's what you can do. Set a savings goal for the
184 item. Each time you get money, set aside a portion, or
195 part, of it. You might have to save for a few weeks or a
209 few months, depending on the cost of your item. Keep
219 saving until you reach your goal. Then you can buy
229 your item.

231 Many people make a budget to manage their money.
240 You can make a budget to make your money work for
251 you. A budget will help you pay your expenses and
261 save money to buy things you want.

Name _____

A. Reread the passage and answer the questions.

1. What problem was described in the first paragraph of the passage?

You spent all your money and have nothing left.

2. What was one step to solving the problem?

You could spend some money and save some money.

3. What was the solution to the problem?

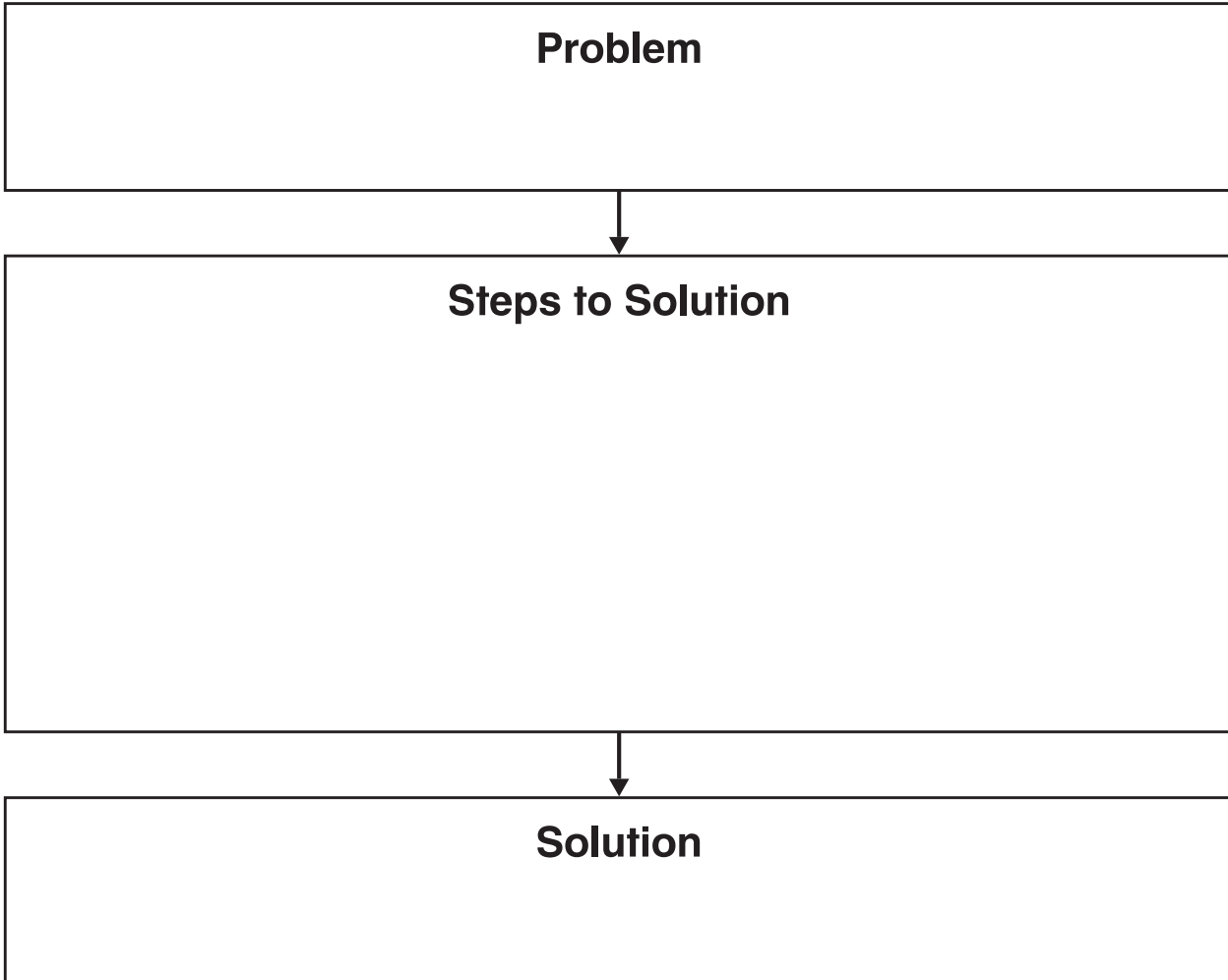
You could make a budget to keep track of your money.

B. Work with a partner. Read the passage aloud. Pay attention to how you use intonation. Stop after one minute. Fill out the chart.

	Words Read	–	Number of Errors	=	Words Correct Score
First Read		–		=	
Second Read		–		=	

Name _____

Read the selection. Complete the Problem and Solution chart.



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Name _____

A. Read the draft model. Use the questions that follow the draft to help you think about a strong conclusion you can add.

Draft Model

People can save money at a bank. They can get money from the bank’s ATM. People also use banks for paying their bills.

1. What is the topic of the writing?
2. What is the main idea?
3. What information could you include in a conclusion sentence?

B. Now revise the draft by writing a strong conclusion that sums up the main idea.

Answers will vary but should include a strong conclusion that states the main idea.

Name _____

How We Pay

Money Now

To pay for things now, people use bills and coins.
That may change.

Future Money

There may be no bills or coins. People may pay using only a computer or a cell phone.



Answer the questions about the text.

1. How do you know this is expository text?

It gives facts about money. It has subheadings.

2. What is the first section of text about?

It is about how people use bills and coins to pay for things.

3. What does the subheading tell you about the second section of text?

It is about how people will use money in the future.

Name _____

Look at this example of **context clues** in a paragraph. The underlined words help explain what *subtract* means.

Subtract the expenses from the income. The amount that is left is money you can spend on things you want.

Read each paragraph. Write the meaning of the word in bold print. Underline the context clues that helped you.

1. You get some money, but you spend it all and have nothing left. What can you do to take control? You can make a budget to **manage** your money.

to take charge of something

2. A **budget** is a plan to keep track of money coming in and money going out. The government has a budget. Many families have a budget. You can have a budget, too.

a plan to keep track of how money is earned and spent

3. First, think about money you get. Where does the money come from? You might get an allowance, you might earn money from a job, or you might get money as a gift. **All the money you get is called income.**

money that you get

4. Now think about money you need to spend. Where does the money go? You might have to buy lunch or pay for music class. The money you spend is called **expenses**.

money that you spend

Name _____

Reread “Make a Budget.” Think about how the author used details and text features to write an expository text.

Possible responses provided.

1. This story is an expository text because the author wrote about

how you can make a budget for your money

2. The author used the bold heading “Income” to explain to readers

where your money can come from

3. The author used the bold heading “Expenses” to explain to readers

what you might spend your money on
