

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 \_\_\_\_\_
2. facts that are written down about something \_\_\_\_\_
3. made something that was not around before \_\_\_\_\_
4. how much you have to pay to buy things \_\_\_\_\_
5. a plan or set of rules for doing something \_\_\_\_\_
6. the value of something \_\_\_\_\_
7. the dollars and cents you can use to buy things \_\_\_\_\_
8. to get something by paying money \_\_\_\_\_

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

9. \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

Vowel Team Syllables/Comparative Endings **-er, -est**

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 \_\_\_\_\_

2. powder \_\_\_\_\_

3. sooner \_\_\_\_\_

4. contain \_\_\_\_\_

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 \_\_\_\_\_

2. slim \_\_\_\_\_

3. windy \_\_\_\_\_

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.

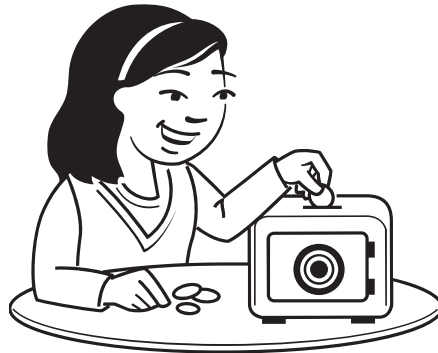
### 65 **Income**

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?

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2. What was one step to solving the problem?

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3. What was the solution to the problem?

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**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.**

<b>Problem</b>
↓
<b>Steps to Solution</b>
↓
<b>Solution</b>

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.**

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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?

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2. What is the first section of text about?

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

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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.

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.

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**.

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**.

Write About Reading: **Write an Analysis**

Name \_\_\_\_\_

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

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

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

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

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