## Goals (30 minute lesson)

The student will learn to:

- identify and comprehend the main problem in a story, and its solution
- interpret and infer characters' thoughts, feelings and actions
- make and discuss connections between the text and other sources (e.g., personal experiences, other texts, background knowledge)
- make predictions about the story
- apply a variety of strategies to solve unknown vocabulary (e.g., rereading, self-monitoring, searching pictures and text, making multiple attempts, self-correction)
- use and cross-check sources of information to unlock the text (e.g., context cues, picture cues, language structures, letter/sound/cluster analysis)
- read in a phrased and fluent manner


## Before Reading - Book Introduction/Picture Walk (5-10 minutes)

Note: Review the M/S/V chart found on the inside cover of the book and identify any features specifically needed by this particular group of students, to support their learning. The teacher holds the book and turns the pages, giving the students the opportunity to look at the pictures. Students do not yet have a copy.
a. Engage students by connecting their experiences/knowledge to the new text. See the 'Think and Talk' section on the back cover of the book:
What can you borrow from the library?
Do you know what it means to get a library fine?
Have you paid any fine?
How did you feel?
To avoid confusion, clarify meanings of the word fine.
b. Show the cover and read the title, Pay the Fine.
c. Share the main idea of this text.

For example: This story is about a boy who lost his library books and found out he had to pay a huge fine for not returning his books on time.
d. Lead the students through a picture walk. As a guide, use the Meaning column of the M/S/V chart found on the inside cover of the text.
p. 2 This is a picture of the boy telling the story. He likes to ride his bike and read.
p. 4 He uses his library card to borrow books and DVD's. One time, he got into trouble.
p. 6 He had borrowed eight books from the library and took them home.
p. 8 He put them on the floor by his bed when he finished reading, and forgot all about them.
p. 10 Four weeks later, his mom got a recorded message about the books he had borrowed and not returned to the library. He owed a huge fine
p. 12 A week later, the library called again. When the boy answered, he found out he was in trouble for not returning the books!
p. 14 He had no idea where the books were. He felt nervous about how much money he owed the library, because he had never had a fine before. Where do you think the books are?
(Stop the picture walk at this point)
e. Using the M/S/V chart found on the inside cover of the text again, the teacher will highlight any Structural or Visual information necessary to help their students access this text.
f. Invite the students to:

Read to find out, if the boy finds the books and how he pays the fine.

## During Reading (5-10 minutes)

Note: In order to avoid the students chorale reading, you may choose to use a staggered start (i.e., one student begins at the front cover, another begins on the title page, another on page 1 of the story.
NEVER allow a student to begin beyond this point, as they need an opportunity to read the whole text.) For useful prompts, see The Fountas \& Pinnell Prompting Guide 1: A Tool for Literacy Teachers, by Irene C. Fountas and Gay Su Pinnell,(2008).

- Give each student one copy of text to read independently.
- Students whisper read the entire text at their own pace.
- Teacher observes and supports individual students as they negotiate their way through the text (e.g., prompt for strategies, explain concepts and vocabulary, interpret illustrations, model/encourage phrasing and fluency, etc.).
- Students who finish before others, should be encouraged to reread the text.


## After Reading (5-15 minutes)

## 1. Discussion of Meaning

- Have students respond to the "read to find out" idea.


## Did he find the books?

 How did he pay the fine?- Deepen their understanding of the story and financial literacy by discussing a topic of interest. (e.g., Why does the library have fines for not returning the books? Explain the consequence that his mother gave him after loaning him the money for the fine. Do you think it was fair? Did he learn a lesson? What could be a different consequence? Do you think this boy is a responsible person?)

2. Word Work

- Focus on one aspect of word analysis found under Reinforcing Decoding Skills listed on the inside cover of the text. Additional word work activities could be done later as a follow-up.


## For example:

- Find and list all the words in the story with a long vowel + silent e.

Change the first letter and make a new word.

- Compound words.

3. Listening Centre

- Students listen to the story and read along with the text.

4. Writing and Research

- Students interview others or research online to create a list of offenses that lead to fines, such as parking tickets, speeding tickets, seatbelt violations, texting when driving, noise by-laws, etc.

