

Guided Reading Lesson: Opening a Bank Account

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)
- summarize ideas in the text and tell how they are related
- 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:

Why do people open a bank account?

Can anyone have a bank account?

How do you save your money?

- b. Show the cover and read the title, *Opening a Bank Account.*
- c. Share the main idea of this text.
For example: *This story is told by a girl named Marian, who finds out all about bank accounts, to help her save money for college.*
- 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 story begins with Marian thinking about her plans for the future. Can you tell from the call-out, what Marian wants to be?*
 - p. 4 *After she started saving money at home for her college tuition, she found out that the best way to save money is to open a bank account.*
 - p. 6 *Marian filled out an application form (explain) to open an account at the bank.*
 - p. 8 *At the bank, she showed her passport and social insurance number for identification.*
 - p. 9/10 *Marian had to choose what kind of bank account was best for her. Do you know the difference between a savings account and a chequing account?*
 - p. 11 *Marian learned all about interest. Do you know what "interest" means? Discuss.*
 - p. 12 *Marian also learned about a special student account. Notice the ATM machine. Have you ever used one? How do they work?*

(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, *what kind of bank account Marian opened.*

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.

What kind of bank account did Marian open?

Why do you think she said this is the best account for her?

Do you think she chose the right one? Explain.

What did the bank give her so that she was ready to use her bank account?

- Deepen their **understanding of the story** and **financial literacy** by discussing a topic of interest. (e.g., *In this story, Marian opened a bank account. Why didn't she just leave her money at home? What could happen? Do you have a bank account? Which bank account is good for you? Why?*)

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:

- Tion

Have the students make with a partner to locate and record words from the story with the suffix “tion”. They may ask their friends for additions. Using a highlighter, mark the “tion” suffix in each .

- Multisyllabic words

Have students work in pairs and record multisyllabic words from the story. They say and clap the syllables for each word.

3. Listening Centre

- Have students listen to the story at the listening centre.

4. Writing

- Have students create an application form for a bank account. What information would it have?