

# Pay the Fine



Written by: Mandi Gerland and  
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## Literacy Focus

### Suggested Level: Early Reader

(Note: These books have not been levelled using standardized book levelling systems. See back cover for our suggested level.)

### Word Count and Vocabulary

Word Count: 360 words

High Frequency Words: *really, use, one, trouble, eight, them, phone, who, were, where, thought, couldn't, there, saw, afraid*

### Reinforcing Decoding Skills

Words ending with -ow: *show, borrow*

Long vowel plus silent e: *like, fine, time, crime, late*

th- digraph (voiced, unvoiced): *then, them, there, the, that, this, thought*

Irregular verb: *read (present), read (past)*

/ou/ - *trouble, couldn't, you, thought, about, nervous*

### Book Introduction Considerations (based on student need)

Meaning	Structure	Visual
<p>p.3—library, borrow</p> <p>p.9—return, fine, recorded message</p> <p>p.13—owed, nervous</p> <p>p.15— deal with it</p> <p>p.19—calculated</p> <p>p.21—loaned</p> <p>p.23—agreement, crime, recycling, pay someone back</p>	<ul style="list-style-type: none"> <li>• “or”, “but” – conjunction</li> <li>• “where they were” – irregular past</li> <li>• Ellipse</li> <li>• Conditional: “...if you do the crime”</li> <li>• Contractions: <i>couldn't, Here's, I'd</i></li> <li>• Inflectional endings: -s, -ed, -ing</li> <li>• Glossary</li> </ul>	<ul style="list-style-type: none"> <li>• Punctuation: ? “ “!</li> <li>• Money \$0.20</li> <li>• Compound words: <i>airplanes, forgot, babysit, asleep</i></li> </ul>

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I love to do many things.

I love to ride my bike, and I love to read.

In fact, my teachers say I am a good reader.



I really love my library card.  
I use it to **borrow** books  
and DVDs.

One time, I got in trouble  
when I used it.  
Here's how it happened.



I like to read about airplanes and cars, so one day, I borrowed eight books about them. I took the books home and read all of them.



I put the books on the floor  
when I was finished.

Then I fell asleep,  
and I forgot about them.



Four weeks passed.  
The phone rang.  
My mom answered the phone.  
It was a recorded message  
about the books I had borrowed.  
Mom told me I needed to return  
the books to the library,  
or pay a huge **fine**.



The phone rang again the next week.  
This time I answered.  
It was another message from  
the library. I was in trouble.



I had no idea where the books were.  
I felt nervous about how much  
money I **owed** the library.



That night, I had to babysit  
my brother.  
He thought there was a monster  
under the bed.  
I said, "Deal with it, Abdullah."



Abdullah couldn't settle down.  
I decided to show him there was  
nothing under the bed.  
I lifted the blanket and saw ...  
the library books!



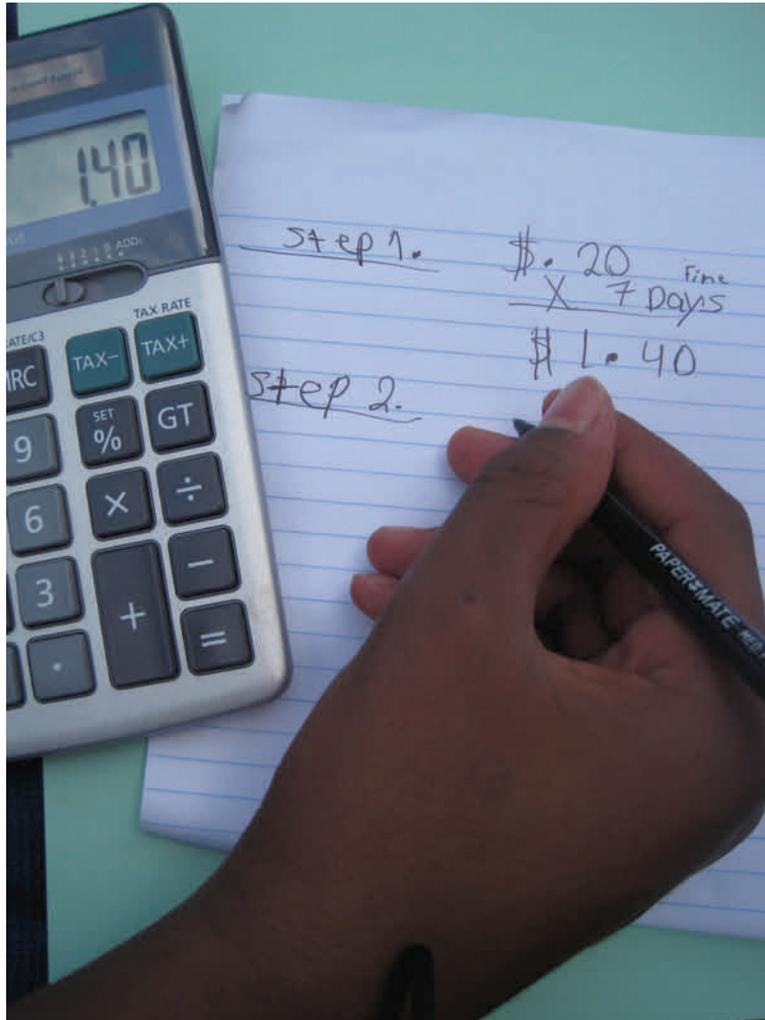
There was no monster for him,  
but there was for me!

Let me explain.

I **calculated** the library fine.

It was \$0.20 for each day  
the books were late.

They were 7 days late,  
and I had 8 books!



I was afraid to tell my mom about the library fine, but I had to. I asked her if I could borrow the money, to pay the fine. She loaned me the money, but she said we needed to talk later. I went to the library and paid the fine.



In the end, we made an **agreement** about how I could work to pay her back. My mom said that I had to do the recycling for eight days. She reminded me, “You must pay the fine, if you do the crime!”

## Glossary



**agreement**

when two people decide on how to do something

**borrow**

take something to use for a short time, and you will return it

**calculated**

use math to work out the total of something

**fine**

money you pay when something is late, or when you have done something wrong

**loan(ed)**

give something to someone for a short time, and he or she will return it

**owe(d)**

must pay; have to pay

**pay back**

to repay money you have borrowed

# Financial Literacy

## Financial Skills

- Learn the difference between two key financial words: borrow and loan
- Understand responsibilities which are accepted as part of an agreement, as well as the possible consequences of not complying with an agreement
- Learn to calculate fines that accumulate over time

## Building Financial Knowledge

Students benefit from beginning to establish an understanding of key concepts and vocabulary, such as borrow, loan, and fines, that are related to their present lives as well as their future financial endeavours. Using a library card, for example, provides an early opportunity for students to develop an understanding of the benefits, responsibilities, and penalties involved in entering into an agreement.

**Pay the Fine**

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# Think and Talk:

What can you borrow from the library?



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	Emergent											Early																									
Ontario Ministry of Education Guided Reading PM Intervention	A	B	C	D	E	F	G	H	I	J	K	L	M	N	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23