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Building Fluency through Reader's Theater: Grades 1–2

This sample includes the following:

Teacher's Guide Cover (1 page)

Table of Contents (1 page)

What's Included in Each Lesson (7 pages)

Lesson Plan (6 pages)

Script (12 pages)

To Create a World ⁱⁿ which
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Grades 1–2

Building Fluency
through
**Reader's
Theater**

Grades 1–2
Teacher's Guide



Teacher Created Materials

Table of Contents

Introduction

Foreword by Dr. Timothy Rasinski	3
The Connection Between Fluency and Reader’s Theater	5
Tips by Aaron Shepard	8
Standards Correlations Chart	11
About Standards Correlations	12
What’s Included in Each Lesson	13

Language Arts Scripts

<i>Many Helping Hands</i>	20–31
Family & Friends Lesson Plan	20
Family & Friends Character Masks	26
<i>Poetry? Yuck!</i>	32–43
Kindness Lesson Plan	32
Kindness Character Masks	38

Social Studies Scripts

<i>Lucky the Firehouse Dog</i>	44–55
Community Heroes Lesson Plan	44
Community Heroes Character Masks	50
<i>Moving Forward</i>	56–67
Immigration Lesson Plan	56
Immigration Character Masks	62

Mathematics Scripts

<i>Money Counts</i>	68–79
Counting Money Lesson Plan	68
Counting Money Character Masks	74
<i>Webs of Beauty</i>	80–91
Patterns Lesson Plan	80
Patterns Character Masks	86

Science Scripts

<i>A Garden in the City</i>	92–103
Environment Lesson Plan	92
Environment Character Masks	98
<i>Amazing Animals</i>	104–115
Animals Lesson Plan	104
Animals Character Masks	110

Appendix

Home-School Connections	116
Aaron Shepard’s Tips	118
Contents of the Performance CD	119
Contents of the Teacher Resource CD	122
Bibliography	125

What's Included in Each Lesson

Objectives

The objectives state the purpose of each lesson and communicate the desired outcome of the lesson related to fluency and the content area. The objectives are taken from the Mid-continent Research for Education and Learning (McREL) compilation of content standards for K–12 curriculum. As stated on the McREL website (<http://www.mcrel.org>), the purpose of the standards compilation is “to address the major issues surrounding content standards, provide a model for their identification, and apply this model in order to identify standards and benchmarks in the subject areas.”

Summary

Within each lesson there is a summary section that describes the script and provides information to share with students to prepare them for the reader's theater performance. To decide which scripts to complete with students, read the summaries to determine how each fits in with your teaching plans. As a convenience, the summaries for the scripts are also provided below.

Many Helping Hands—This script shows the true meaning of friendship and helping others. When a family is confronted with difficult times, the neighbors and extended family are there to help in any way they can. The language arts connection is making predictions. This script complements *A Chair for My Mother* by Vera B. Williams.

Poetry? Yuck!—Many students cringe at the thought of writing a poem. But once they perform this script, they will realize that poetry can be both fun to read and write. The language arts connection is writing poetry. This script complements the book *The Tale of Custard the Dragon* by Ogden Nash.

Lucky the Firehouse Dog—Firefighters play an important role in our community. But, their job is not easy. There are many things a firefighter must do to prepare for his/her job. Lucky the Firehouse Dog takes a cat, Pumpkin, on a tour of a firehouse. Pumpkin learns all about firefighters and how they prepare for an emergency. The social studies connection relates to firefighters and their role in our community. This script can be used to introduce any book about community heroes, such as *Daisy the Firecow* by Vicki Woodworth, *Firefighters A to Z* by Chris L. Demarest, and *Firefighters* by Angela Royston.

Moving Forward—Making changes is often difficult for anyone, no matter how young or old. *Moving Forward* explores the topic of immigration and the feelings immigrants might have had, through a story told by a grandmother to her granddaughter, who is nervous about moving to a new school. The social studies connection for this script relates to understanding reasons why immigrants often came to America. This script complements *How Many Days to America* by Eve Bunting.

What's Included in Each Lesson *(cont.)*

Summary *(cont.)*

Money Counts—What would you do with a million dollars? In this script, Ben and Melissa work for their neighbors, Mr. and Mrs. Cash to earn some extra money. By the time they finish helping their neighbors, Ben and Melissa discover how to someday become millionaires. They have a great time imagining what they would do with a million dollars, but they also learn about money and the banking process. The mathematical connection is understanding the various denominations of money and what each will buy. This script relates to *If You Made a Million* by David M. Schwartz.

Webs of Beauty—Patterns are found in many places in our world, from the back of a zebra to a rainbow in the sky. This script shows students the intricate patterns of a spiderweb and how patterns are often found everywhere in nature. The mathematical connection is understanding that patterns are a repetition of colors or objects, and that they can be created by putting shapes or colors together. This script is based on *The Spider Weaver: A Legend of Kente Cloth* by Julia Carnes.

A Garden in the City—Flowers and other forms of nature exist almost everywhere, but are especially abundant in the country. Anne soon realizes this when she visits her friend, Maria, in the country. But Anne longs to see the birds and flowers in the city, too. So, Anne takes action. With her neighbor, Mrs. Hill, she turns an empty lot into a beautiful garden. The science connection is understanding the importance of protecting the environment. This script complements *City Green* by DyAnne DiSalvo Ryan.

Amazing Animals—Just as the title of the reader's theater implies, animals are amazing and children, in particular, find them fascinating. This script gives students the opportunity to learn interesting facts about animals—while a young child, who loves all animals, must choose only one for a pet. The science connection involves learning about the various characteristics of different animals. This script can be used to introduce any animal, and complements *Wolves* by Nancy Gibson, *Wolves* by Laura Evert, *Wolves* by Seymour Simon, *Dolphin* by Robert Ada Morris, and *Endangered! Dolphins* by Casey Horton.

Materials

All of the materials needed to complete a lesson are listed in this section to assist you in preparing for each lesson.

Introduce the Literature

Each script in this kit is based on a piece of children's literature. You are encouraged to read the book to your students or have your students read the book during language arts time. If the book is not available to you, this section provides a summary of the literature so you can share it with your students.

What's Included in Each Lesson *(cont.)*

ELL Support

Reader's theater can be used effectively in English-as-a-second-language classrooms to enhance students' proficiency in the areas of reading, writing, listening, and speaking. Furthermore, the program can be adapted to scaffold and model language usage to meet students' needs at multiple ELL levels. Through this program's ELL support activities and other various components of the lesson plans, students will become actively engaged in authentic language development activities. As a result, students' motivation to utilize the English language will increase.

The drama component of reader's theater helps students feel less inhibited in both speaking and reading the English language, and thus fluency in both areas will increase. In *Stage by Stage: A Handbook for Using Drama in the Second Language Classroom* by Ann F. Burke and Julie C. O'Sullivan, the authors state that "Drama is simply a good way to get students' whole selves involved with language and it is fun" (p. xiii). The authors also emphasize that once students feel less inhibited, their fluency will increase, because within the context of reader's theater there is an inherent opportunity to do repeated readings and practice skills such as pronunciation in an authentic context.

McMaster (1998), in her review of research studies involving literacy and drama in the classroom, states the benefits of drama for emergent readers. Drama provides prior knowledge and rich literary experiences needed for future readers as well as a scaffold for literacy instruction. It helps students develop symbolic representation, new vocabulary, knowledge of word order, phrasing, and metacognition and introduces them to various forms of discourse, all of which contribute to the construction of meaning from text.

Each script in this kit is accompanied by a musical piece as well as a corresponding poem. Both of these components have also been shown to facilitate students' language acquisition. Educator Tim Murphey (1992) analyzed the lyrics of pop songs and found several common language characteristics that would benefit language learners: the language is conversational; the lyrics are often sung at a slower rate than words, and there is a repetition of vocabulary and structures. Moriya (1988) found that music provided Asian learners a forum to practice pronunciation and learn the phonemic differences between Asian languages and English. Speakers of various languages can benefit from the language experience that the music selections will provide.

The poetry component to the program can be used in many creative ways to enhance students' language acquisition in reading, writing, listening, and speaking. Gasparro and Falletta (1994) assert that using poetry in an ELL classroom provides students with the opportunity to explore both the linguistic and conceptual facets of text without focusing on the mechanics of language. Choral reading of the poem builds fluency and provides practice in pronunciation. Some of the vocabulary words used in the script are reinforced through the poem, providing the opportunity to see the words used in multiple contexts.

What's Included in Each Lesson *(cont.)*

ELL Support *(cont.)*

The accompanying poems can also serve as a model for students to write their own poems. Depending on students' ELL levels, a framework or template can be developed for each poem to structure the writing process and provide students another opportunity to use the vocabulary and word order they have learned from the script and the poem. Additionally, the poem can also serve as a medium for discussion of the themes and concepts presented in each script. Moreover, students and teachers can create action sequences to facilitate visualization and comprehension of the text. Gasparro and Falletta (1994) emphasize that dramatizing poetry enables the learner to become intellectually, emotionally, and physically engaged in the target language; therefore, language is internalized and remembered.

Students' listening comprehension will also develop as a result of using reader's theater. According to Brown (2001), some characteristics of speech make listening difficult, such as clustering, redundancy, reduced forms, performance variables, colloquial language, rate of delivery, stress, rhythm, intonation, and interaction. Brown proposes methods for helping second-language learners overcome these challenges. Reader's theater utilizes authentic language and contexts, it is intrinsically motivating, and it supports both bottom-up and top-down listening techniques. Illustrations in the scripts, along with the possible inclusion of realia and gestures, will assist students in understanding unfamiliar vocabulary and idiomatic phrases.

In addition, the professional recording of the scripts on the Performance CD will provide another opportunity for students to enhance listening comprehension and reading ability. The voices on the CD are articulate and expressive, and they serve as models for accurate pronunciation and fluent reading. By listening to the CD, students will be able to practice visualizing text and speech. One Best Practice suggested by second-language teacher-training programs is for the students to hear an oral reading of the piece of literature prior to reading it aloud themselves. The CD can be used for this practice as well.

Reader's theater provides a medium for ELL students to interact with other students in the classroom and will facilitate the development of a strong community of language learners. The experience will increase students' motivation and diminish their inhibitions to learn the new language. The components of the program will provide the necessary support and scaffolding that teachers need to provide effective instruction to ELL students in the areas of reading, writing, listening, and speaking. The program will engage students and serve as a model for fluency, pronunciation, and overall language usage.

What's Included in Each Lesson *(cont.)*

Involving All Students

Even though each script has only six roles, all students can be involved in each reader's theater performance. Students can be involved in a variety of ways. In this section of each lesson are suggestions for ways to include all students.

Reading the Script

This section of each lesson explains how to introduce the reader's theater script to your students and offers suggestions for introducing unfamiliar vocabulary and understanding the characters. As you read each script with the students, you may try to use the following performance tips.

Performance Tips

Reader's theater performance can be a frightening experience for some students. Assist them by reviewing the following suggestions.

- Relax! Breathe deeply and speak slowly to avoid a quivering or breathless voice.
- Stand with one foot in front of the other and with your weight balanced to avoid that feeling of shaking and trembling.
- Don't rush through your lines or speak too rapidly. Take your time and say each word distinctly.
- Some movement for emphasis or to give you a relaxed look is good, but don't move back and forth or develop nervous mannerisms. Avoid wringing hands, tugging at clothing, or twisting hair.
- A mistake is a normal part of any learning experience. If you make one, correct it and go on.

Getting to know your character will make your performance more believable. Use these questions to get in character as you rehearse.

- How old do you think the character is?
- What kind of voice do you think the character should have? Is the voice soft, loud, high pitched, or low pitched?
- How does the character stand or use his or her hands when speaking?
- Does the character seem happy, proud, or excitable?
- Do you think this character is serious or silly?
- Is the character kind?
- Do you think people would like this character?
- What can you do to communicate this character's personality to others?

What's Included in Each Lesson *(cont.)*

Assigning Roles

Each script contains six character roles. Each of the roles is written for a different reading level. The chart below lists the reading levels for all the characters in the eight scripts.

Script Title	High 1 st Grade 1.5–2.0	Low 2 nd Grade 2.0–2.5	High 2 nd Grade 2.5–3.0
<i>Many Helping Hands</i>	Mario Mom	Ellen Mr. Foster	Narrator 1 Narrator 2
<i>Poetry? Yuck!</i>	Cassie Mike	Jason Nicolle	Narrator Chris
<i>Lucky the Firehouse Dog</i>	Matt Pumpkin	Karen Lucky	Narrator 1 Narrator 2
<i>Moving Forward</i>	Rachel Sophia	Gram Dad	Narrator 1 Narrator 2
<i>Money Counts</i>	Ben Melissa	Narrator 1 Mr. Cash	Narrator 2 Mrs. Cash
<i>Webs of Beauty</i>	Slinky Spotsy	Mrs. Patterno Diego	Sam Maya
<i>A Garden in the City</i>	Mrs. Hill Maria	Anne Dad	Narrator 1 Narrator 2
<i>Amazing Animals</i>	Dolphin Wolf	Hummingbird Brian	Mom Narrator

What's Included in Each Lesson *(cont.)*

Assigning Roles *(cont.)*

Reading Levels Correlation Chart

Grade Level Range	Guided Reading	Early Intervention	DRA
1.5–2.0	E–J	8–17	8–17
2.0–2.5	I–K	17–20	17–24
2.5–3.0	K–M	20–21	24–30

Meeting the Fluency Objective

Each lesson focuses on a specific fluency objective, such as reading with accuracy or reading with expression. This section provides procedures for teaching the fluency objective related to the featured script.

Content-Area Connection

Each reader's theater script focuses on a specific content area: language arts, social studies, mathematics, or science. This section of each lesson explains the content and provides suggestions for introducing this content to your students. The content in the scripts can be quite sophisticated and warrants specific instruction to help your students understand it.

Fine Arts Connection

Each script has a song and a poem to accompany it. Your students will perform these songs and poems at designated places within the reader's theater performances. Your kit includes a Performance CD containing all of the songs and poems related to the eight scripts. This section of each lesson offers suggestions for using this CD to learn the songs and poems.

Money Counts

Counting Money Lesson Plan

Objectives

- **Fluency:** Students will read passages fluently after practice with repeated readings.
- **Content Area:** Students will understand the various denominations of money and what items they can buy.

Summary

What would you do with a million dollars? In *Money Counts*, Ben and Melissa work for their neighbors, Mr. and Mrs. Cash, to earn some extra money. By the time they finish helping their neighbors, they have discovered how to someday become millionaires. They have a great time imagining what they would do with a million dollars, but they also learn about money and the banking process.



Materials

- *Money Counts* script booklets
- *Counting Money Character Masks* (pages 74–79 or Teacher Resource CD) copied on cardstock
- copies of the Take-Home Script (Teacher Resource CD)
- *PowerPoint*® slide show (Teacher Resource CD)
- *Paper Money* (Teacher Resource CD)
- overhead transparencies of the poem and song text
- Performance CD and CD player or computer with a CD drive and speakers

Introduce the Literature

Tell students that you will read a book called *If You Made a Million* by David M. Schwartz. The book teaches about making money and ways to spend it. Ask students to pay attention to different ways that money, or its denominations, can be represented. Read aloud the story, and tell students to list jobs children might do to make money. Encourage them to be creative. Have students choose their favorite way to make money from the lists, and then have them create a “Help Wanted” sign. The sign should include the type of work to be done, how much the pay is, in what denominations the worker will be paid (e.g., \$1.00, 4 quarters, or 10 dimes), and a picture of the work to be done. Allow students to share their signs with the class.



ELL Support

Give ELL students a chart with pictures of the different denominations of money, along with pictures of the equivalences. They can use the chart to create their posters.

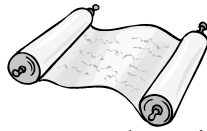
Involving All Students

Although there are only six roles, it is important to involve all students in the reader’s theater experience. Students who do not have roles can highlight in the scripts the various signs that are around Mr. and Mrs. Cash’s house. Ask them to create the signs, such as “Make \$1.00 for sweeping the stairs on the porch.” Before the reader’s theater, hang the signs in the background as a simple setting for the play. Allow students who do not have roles to practice the scripts with the students who are playing the characters to meet the fluency objective of repeated readings.

Money Counts

Counting Money Lesson Plan

Reading the Script



1. Create the following poster to hang in front of the room: “Help Us Fix Up Our Home! We Will Pay You!” Draw students’ attention to the poster. What would they do if they saw this sign in their neighborhood? What work might they have to do to get paid? What skills would they need? How much money could they make? Discuss their answers as a class.
2. Tell students that they will perform a reader’s theater called *Money Counts*. In the script, two children see a sign that asks for help at their neighbor’s house. The children think they can earn some extra money by helping. And by the time they finish helping their neighbors with the house, they discover how they might someday become millionaires. All that is left for the children to do is to decide how to spend the money!
3. Provide each student with a copy of the script, give script booklets to small groups, or print copies of the take-home script.
4. Show students the list of characters on page 2 of the script. Read the characters aloud. Read the setting. Explain that Ben and Melissa are neighbors of Mr. and Mrs. Cash. Help students connect to the characters by asking if they know of anyone who has helped a neighbor the way that Ben and Melissa are planning to help Mr. and Mrs. Cash. What are the benefits of helping your neighbors? Should you always expect to get paid for helping others? Why or why not?
5. Point out the new vocabulary words by reading them aloud as they occur in the story. Place students in groups of two or three, and assign each group a vocabulary word for which they must find the definition.
6. After each group has defined its assigned word, share the definitions as a class. Ask students to write the definitions on paper as you write them on the board.
7. After students are comfortable with the new vocabulary words, they may begin practicing their scripts.

ELL Support



For the vocabulary activity, the ELL students should draw a picture and write a sentence using the vocabulary words. This will provide practice using the words in context, which will directly translate into the next activity.



Money Counts

Counting Money Lesson Plan



Assigning Roles

Assign roles to students based on reading proficiency. When students practice fluency, it is important that they read materials at or below their reading levels so they can focus on accuracy, expression, and reading rate.

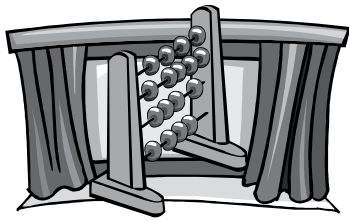
If a student reads text that is too difficult, attention is focused on sounding out words and comprehension rather than fluency.

Approximate reading levels for the roles in this script are:

- ❖ Narrator 2: high 1st grade
- ❖ Narrator 1: low 2nd grade
- ❖ Ben: high 2nd grade
- ❖ Mrs. Cash: high 1st grade
- ❖ Mr. Cash: low 2nd grade
- ❖ Melissa: high 2nd grade

Meeting the Fluency Objective

1. The fluency objective for this script focuses on repeated readings to increase reading rate and accuracy. Explain to students that it is important to read smoothly, using proper vocal expression, and to read with few mistakes. Repeated readings give practice, make the reading more enjoyable, and entertain the audience.
2. Use the following lines from *Money Counts* to demonstrate repeated readings to students:
Mr. Cash: “That’s right! You could save your money at home in a piggy bank. Or, you could take your money to a real bank.”
3. First, read the lines very quickly and then very slowly. Ask students if they can easily understand the sentences by the way you read them. Tell students that since you are struggling with the correct rate to use when reading the lines, you want to reread it a few times until you have decided on the correct pace. Read the lines several times until you discover the correct pace at which to read.
4. Read the same lines, but stumble over the words this time, and pause to sound out the words. Ask students if they enjoyed listening to you read the entire script this way. Tell them that it is necessary to reread the lines several times to become comfortable with what the words say.
5. Finally, read the lines in a monotone voice, without using the proper expression. Ask students if they liked the way you read the lines. What was missing? Read the lines several times gradually, using more expression with each reading.
6. Break students into groups of six. Only six students will have actual roles, but allow the entire class to practice the reader’s theater in their groups. If students struggle with a sentence, cannot read it smoothly, do not use proper expression, or stumble over the words, they should do a repeated reading of that line until they feel confident with how to read it. It might also be a good idea to create a poster with the fluency tips on it, hanging where students can see it. The poster might include: “Read smoothly. Use the proper voice and expression. Know all of the words.” Students can refer to the poster as they practice the repeated readings.



Content-Area Connection—Math

Money is everywhere—and for Ben and Melissa, it is in their pockets! But they soon realize that they have many decisions to make: how they

will spend the money, in what denominations they should be paid, and if they should take the money to a bank. By performing the simulation below, students will learn about money and banking.

1. Have paper coins and bills available for students to use. Create the money yourself or borrow it from a board game.
2. Tell students that you have been too busy lately to complete some of the classroom jobs that need to be done. Divide the class into groups of four students. Tell students that, as a group, you will pay them to help you do these jobs. First, hold up a sign that says, “Create a Bookmark—Earn \$1.00.” Explain that you need a bookmark for every member of the class for the reader’s theater scripts. If each group makes a bookmark for each member of the group, the group will earn \$1.00.
3. When the groups have completed the bookmarks, pay each group its dollar. But first, allow each group to choose if it wants to be paid with a one-dollar bill, 4 quarters, 10 dimes, 20 nickels, or 100 pennies.
4. After paying the groups, complete the next two jobs and pay students:
 - Job 2:** Each group writes a song about its favorite way to spend money. Earn: \$3.00.
 - Job 3:** Make one poster per group of the different bills and coins, noting how much each is worth. The poster must be neat, as it will be displayed in the room. Earn: \$5.00.
5. After they have earned their money, allow students the choice of spending it immediately on things like extra recess or other incentives. Assign a value to each incentive, so that students must pay the exact amount of money and determine if they have enough money to pay for the incentives.
6. Finally, ask students the following questions: Is it easier to keep track of bills or coins? Was the job worth the money earned?



ELL Support

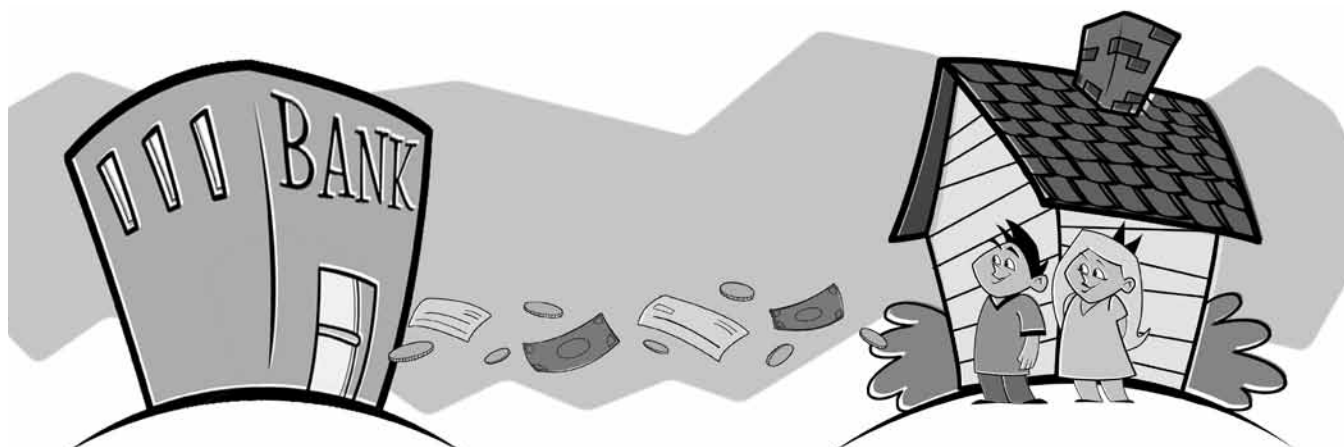
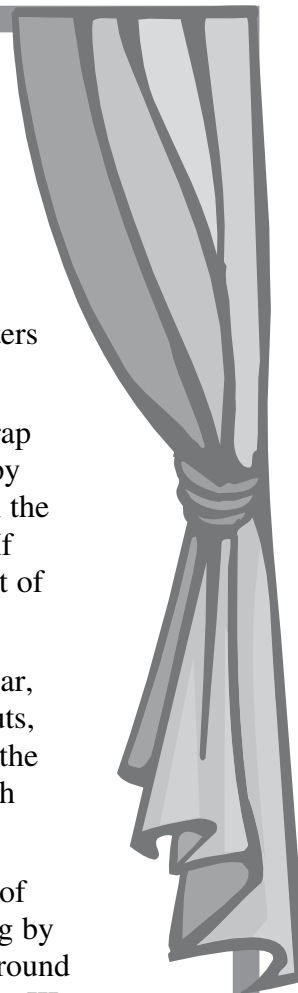
Put ELL students with higher-level classmates who can help them choose correct denominations and complete the jobs. It might also be a good idea to assign the ELL students a specific job in their groups, such as drawing the pictures of the money on the poster or creating a tune for the song, so that they do not struggle with writing as many words.

Money Counts

Counting Money Lesson Plan

Fine Arts Connection

1. The *Money Counts* script contains a song and a poem: “Money Counts Rap” and “Watching Money Grow.” This song and poem are directly related to *Money Counts* but are not limited to use with this script.
2. During the reader’s theater performance, instruct all students to recite the poem and sing the song at the designated times. The whole class can participate in these choral readings. Or assign students who are not characters in the reader’s theater to prepare and perform these selections.
3. Play the “Money Counts Rap,” allowing students to listen and sing to the rap several times. Write the following heading on the board for students to copy on their own papers: “With a dollar, I could buy . . .” Have students list all the items they could buy with just one dollar. Share these lists with the class. If students list items costing more or less than a dollar, discuss the actual cost of those items to further their understanding of the value of money.
4. For the song activity, students can create a mural of items to buy for a dollar, rather than make a list. Working together and using paints, magazine cutouts, or computer graphics, students complete their murals and share them with the class. Review the names of the objects pictured in the mural by stating each word and having students repeat it.
5. Students do not need to formally memorize the song. Play the CD version of the song often to familiarize students with it, allowing them to follow along by reading the words from the overhead transparency. Play the song as background music while students work on other projects. The Performance CD, Volume III, contains instrumental versions of all the songs.
6. Practice singing the song with the necessary voice and expression. Remind students to sing in a way that communicates the overall message of the story. Add hand and body movements to make the performance more active.



Money Counts

Counting Money Lesson Plan

Performance CD

Description	Track
Script reading, pages 2–8	Volume II, Track 06
Poem: “Watching Money Grow”	Volume II, Track 07
Script reading (<i>cont.</i>), pages 8–17	Volume II, Track 08
Song: “Money Counts Rap”	Volume II, Track 09



Teacher Resource CD

Description	File Name
Counting Money Character Masks	masks_Money Counts.pdf
Take-Home Script: Money Counts	THS_Money Counts.pdf
PowerPoint®: Money Counts	PP_Money Counts.ppt
Paper Money	Paper Money.pdf
Song Transparency: “Money Counts Rap”	song_Money Counts.pdf
Poem Transparency: “Watching Money Grow”	poem_Money Counts.pdf

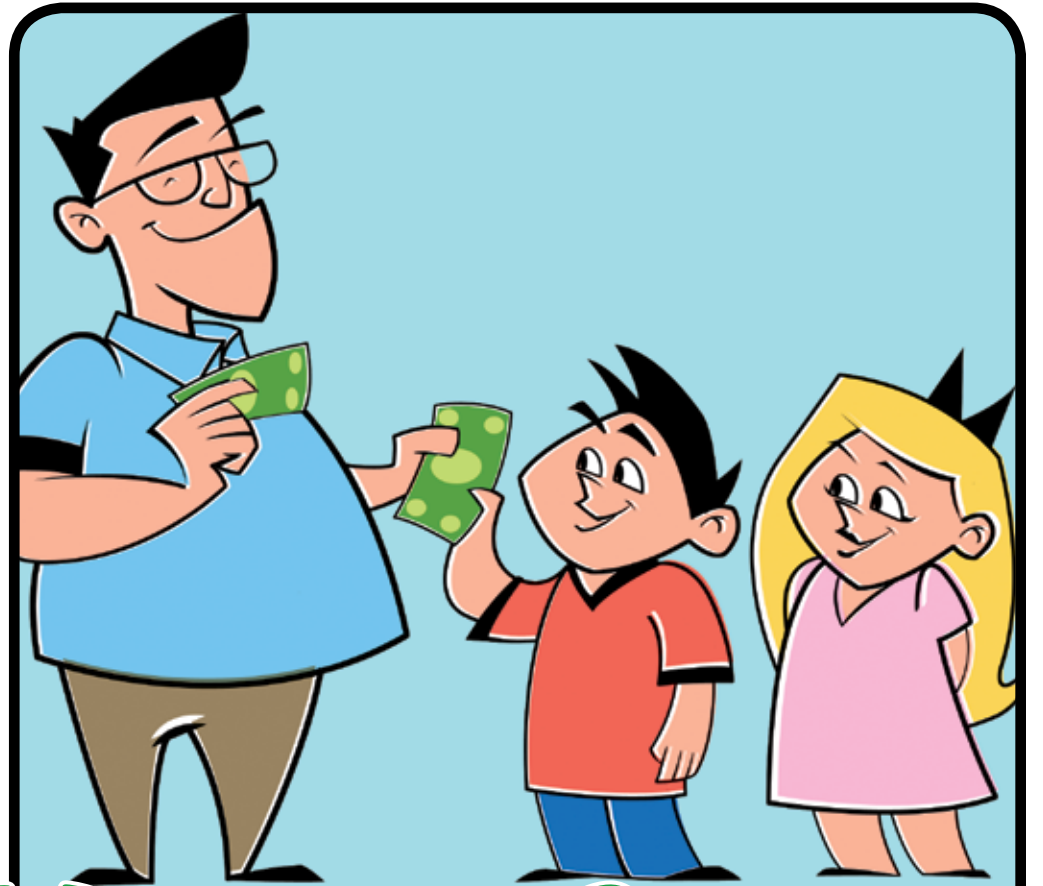
Building Fluency through Reader's Theater



Money Counts

Lisa Zamosky

Mathematics



Money Counts!

Lisa Zamosky

MONEY COUNTS



Characters

Narrator 1

Ben

Narrator 2

Melissa

Mr. Cash

Mrs. Cash

Setting

This reader's theater takes place in and around the home of Mr. and Mrs. Cash.



Mr. Cash



Mrs. Cash



Ben



Melissa

Act 1

Narrator 1: A man and woman just moved into the house next door to Ben and Melissa.

Ben: "Melissa, look at the sign in our neighbor's yard."



Narrator 2: The sign says, "Help Wanted."

Melissa: "Ben, this could be our chance to make some money!"

Ben: "Let's see what we have to do."

Narrator 1: Ben and Melissa walk to their neighbor's house. They see a bunch of other signs in the yard.

Melissa: "Look at this sign, Ben. It says we could make one dollar if we sweep the front porch."

Narrator 2: Just then, Melissa and Ben hear voices.

Mr. Cash: "Hello! I'm Mr. Cash and this is my wife, Mrs. Cash. We're your new neighbors."

Melissa: "Hi! I'm Melissa and this is my brother, Ben."

Ben: "We saw the sign in your front yard, Mr. Cash. It says you need help around the house."

Mr. Cash: "That's right, Ben. This old house needs a lot of work. We would gladly pay anyone who's willing to help."

Melissa: "I'll sweep your front porch. The sign says you'll pay one dollar for that job."

Narrator 1: Melissa sweeps the porch quickly. She's very pleased with her work.

Mrs. Cash: "Melissa, you have earned one dollar. How would you like to be paid?"

Melissa: "What do you mean?"

Mr. Cash: "We could pay you with a dollar bill. Or, maybe you'd like four quarters instead?"

Melissa: "Does it matter?"

Mrs. Cash: "Nope. It's all the same amount of money."

Melissa: "Then, I'll take the four quarters."



Ben: “I’ll rake the leaves in your front yard. The sign says that job pays five dollars.”

Mrs. Cash: “That’s right, Ben. For your hard work, you’ll be five dollars richer! We could pay you with a five-dollar bill or five one-dollar bills. Either way, it’s still five dollars.”

Narrator 2: Ben and Melissa begin to daydream about how they’ll spend their money.



Mrs. Cash: “Melissa, one piece of bubblegum costs twenty-five cents. You could buy four pieces with one dollar.”

Mr. Cash: “A marble costs one cent. You could buy one hundred marbles with one dollar.”

Ben: “What about me? What could I buy with five dollars?”

Melissa: “You could buy ten cookies, if they cost fifty cents each.”

Ben: “Or, I could buy five packets of baseball cards. They’re only one dollar each.”

Mrs. Cash: “When you have money, you need to decide if you want to spend it or save it.”

Mr. Cash: “Saving money is important. You shouldn’t always spend the money you get.”

Mrs. Cash: “Right! If you save your money, it will grow and grow.”

Ben: “Yeah! My dad says money grows on trees.”

Melissa: “No, Ben. You’ve got it all wrong. Dad is always telling you that money does NOT grow on trees.”

Ben: “Oh. Well, I wish it did. That would be so cool!”

Mrs. Cash: “Of course money doesn’t grow on trees. But if you save it rather than spend it right away, it will grow over time.”

Mr. Cash: “That’s right! You could save your money at home in a piggy bank. Or, you could take your money to a real bank.”

Mrs. Cash: “If you want to save your money at the bank, you have to open a savings account. The account has your name on it so the bank knows it’s your money.”

Poem: Watching Money Grow

Act 2

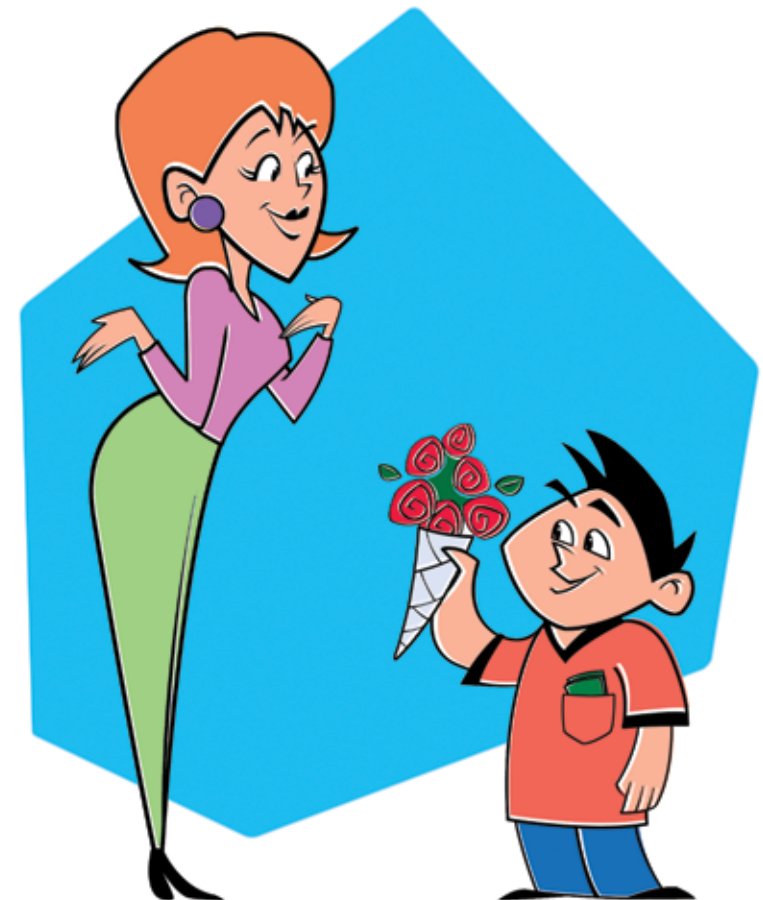
Narrator 1: Ben looks at another sign in the front yard. It says Mr. and Mrs. Cash will pay ten dollars to anyone who will cut the grass.

Narrator 2: Ben cuts the grass in a flash.

Mr. Cash: “Terrific work, Ben! You’ve earned ten dollars. Would you like a ten-dollar bill or two five-dollar bills?”

Narrator 2: Ben doesn’t answer. He’s too busy thinking about how to spend his money.

Ben: “I could buy my mom some flowers for her birthday. I saw some roses at the flower shop for only fifty cents each. At that price, I could buy twenty roses with ten dollars.”



Mrs. Cash: “We could also give you ten dollars in coins. Would you like a stack of two hundred nickels?”

Narrator 1: Ben stops to think for a moment. He isn’t sure how he wants to be paid for his work.

Melissa: “Remember, you could save your money instead.”

Mr. Cash: “Right. Once you open a savings account, you can add money to it whenever you want.”

Mrs. Cash: “The money you add to your account is called a deposit.”

Mr. Cash: “Even though you leave your money at the bank, it’s still your money.”

Mrs. Cash: “After you’ve saved for awhile, you might want to buy something special.”

Melissa: “A bike!”

Ben: “A video game!”

Mr. Cash: “A new car!”

Mrs. Cash: “Diamond earrings!”

Mr. Cash: “Okay, let’s not get carried away.”

Mrs. Cash: “So, when you want to take your money out of the bank, you make a withdrawal.”

Mr. Cash: “That’s right. A withdrawal is how you get your money back from the bank.”

Act 3

Narrator 1: Melissa looks at the other signs in the yard. There is still a lot of work to be done. She decides to plant flowers and pull weeds.

Ben: “Mrs. Cash, I think you should pay my sister one hundred dollars for her hard work,”

Narrator 2: Ben says with a big smile.

Mrs. Cash: “Okay, but we’ll have to pay her with pennies.”

Mr. Cash: “That would be ten thousand pennies. Imagine that!”

Melissa: “I’d need really big pockets to hold that many pennies.”

Ben: “What if I want to buy a house? I saw one up the street for sale. I think it costs one hundred thousand dollars!”

Melissa: “We don’t have that much money!”

Mrs. Cash: “Not many people do.”

Mr. Cash: “Most people borrow money from the bank to buy a house.”

Melissa: “Would we have to pay back the money we borrowed?”

Mrs. Cash: “Yes, you would have to pay the bank a little each month for many, many years.”



Act 4

Melissa: “What could we do to make one million dollars?”

Narrator 2: Mr. and Mrs. Cash look at each other and smile. They know just the job for Ben and Melissa.

Mr. Cash: “We have a job that will pay you one million dollars. You must be willing to work hard.”

Ben and Melissa: “What is it?”

Mr. Cash: “You need to be good kids.”

Mrs. Cash: “And you need to try hard in school.”

Narrator 2: Ben and Melissa look at each other and say,

Ben and Melissa: “We can do that!”

Mr. and Mrs. Cash: “Great! Then, you may earn one million dollars during your lifetime,”

Narrator 1: Mr. and Mrs. Cash say with a wink.



Mr. Cash: “Do you know that a million dollars in quarters would weigh as much as a whale?”

Ben: “What if I had that much money in one-dollar bills?”

Mrs. Cash: “One million dollars in one-dollar bills would stand about three hundred sixty feet high!”

Melissa: “Whoa! That’s one hundred and eleven meters. That IS a lot of money!”

Narrator 2: Mr. Cash, Mrs. Cash, Ben, and Melissa talk about all the things they would buy if they *really* had a million dollars.

Mr. Cash: “But, don’t forget! You should also save some of your money.”

**Ben and
Melissa:**

“Wow! There are a lot of choices to make when you have money.”



Song: Money Counts Rap





WATCHING MONEY GROW

Saving money is what interests me,
Like money growing on a tree.
Deposit some and then you'll see
Your money grows and grows.

Saving money is saving me
From losing money rapidly.
Instead, I'm saving steadily
And my money grows and grows.

A wealth of wealth is right for me.
I'll save my money faithfully
And be as patient as can be
While my money grows and grows.



MONEY COUNTS RAP

Chorus One, two, three, four, five
Money counts and that's no jive!
One, two, three, four, five
Money counts, no jive!

Verse A dollar buys a red balloon
Or candy if you like.
But if you keep on saving,
You could buy a brand new bike!
Four quarters make a dollar bill,
One hundred pennies, too.
But, if you saved a million . . .
Just think what you could do!

Repeat Chorus

Now it's your time
To rap along with Mr. Dime.

Repeat Verse

Repeat Chorus

GLOSSARY

borrow (BAR-oh)—to take or receive something with the promise of returning it

dimes—coins worth 10¢ each

earned (ERND)—to be paid for work done

nickels (NIK-ulz)—coins worth 5¢ each

pennies (PEN-eez)—coins worth 1¢ each

quarters (KUORT-urh)—coins worth 25¢ each

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