

by Jonathan Chen





### **STRATEGIES & SKILLS**

### Comprehension

**Strategy:** Summarize **Skill:** Problem and Solution

### Phonics

Vowel Team Syllables

### **Vocabulary Strategy**

Paragraph Clues

### Vocabulary

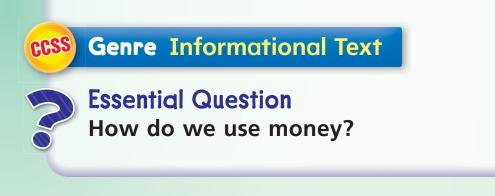
invented, money, prices, purchase, record, system, value, worth

Content Standards Social Studies Economics

Word count: 599\*\*

Photography Credit: Cover (inset) Stockbroker/Purestock/SuperStock, (bkgd) Bertrand Demee/ Photographer's Choice/Getty Images

\*\*The total word count is based on words in the running text and headings only. Numerals and words in captions, labels, diagrams, charts, and sidebars are not included.





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# CHAPTER | Getting Started

Money is important. We need it to buy things we need or want. People do not want to **waste** money. That is why it is important to be a smart shopper. Here are some tips.



A smart shopper always has a plan.

Money I have		263
Allowance:	\$5.00	and the second s
Saved birthday money:	<b>\$15.00</b>	
Total:	\$20.00	THE R.
Expenses		1
After-school snacks:	\$2.00	Telle To
Movies:	<b>\$</b> 6. <b>00</b>	100-2
Charity:	\$2.00	0
Chang.		_

You add up money in a budget.

You need a **budget**. That is a plan for spending or saving money. It tells what things cost. It also tells how much money you have.

Look at Sonja's budget. She has money for snacks and the movies.



Newspaper ads show prices.

### **Comparison Shopping**

Maybe your family wants to buy something. You can **comparison** shop. That means finding out how much the thing you want costs at different places. You can go to stores and check the prices. You can also use the Internet. The thing you want to buy might cost less if you purchase it on the Internet. A smart shopper gets his or her money's worth.



Shopping on the computer also saves gas money.

STOP AND CHECK

Why is it important to be a smart shopper?

# CHAPTER 2 At the Supermarket

Make a list before shopping. This system will make shopping easier. Planning ahead will give you more value for your money. This way you will not buy things you do not need.

Shopping List
milk
eggs
apples
carrots
lettuce

A shopping list makes your trip to the supermarket faster.



Be sure you have space for things you buy.

### **Sales and Coupons**

Many supermarkets have sales. Look at the ad from the supermarket. Is there something on sale that you use all the time? It is a good idea to buy a lot of those things.



You can find coupons in the newspaper.

Another way to be a smart shopper is to use coupons. Coupons show an amount of money you can subtract from an item's price. Find coupons for what you need to buy. Give them to the person who takes your money. The person who invented coupons was a smart shopper!

### Receipts

Before going home, a smart shopper checks his or her **receipt**. A receipt is a record of what you bought. It also shows how much you paid.



Always check that the prices are right.

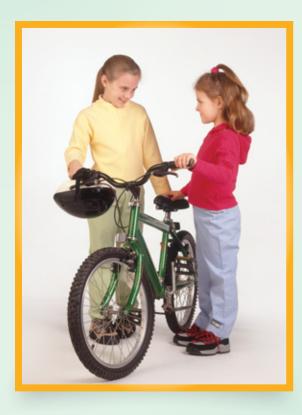
### **STOP AND CHECK**

Why should you make a shopping list?

# CHAPTER 3 Solving and Planning

### Solving by Sharing

Did you ever want something that costs too much? Maybe you and your sister both want bikes. But there is money for only one bike. You can share.



Sharing things is a good way to save money.



You can invite your neighbors and play together.

You can also share with neighbors. Why not buy one gaming system? Then you can take turns. Make a plan for which days you will play.

## Planning Ahead

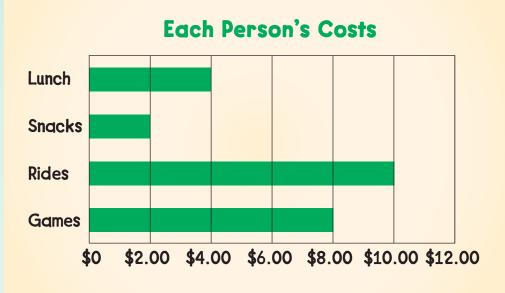
Sonja and her family want to visit an amusement park. They have a problem. They do not know how much the trip will cost.

When something costs a lot of money, it is a good idea to plan for it. Sonja's family decided to do some **research**. First, they found out how much things will cost. Then they made a graph.



Make a plan before taking a trip.

The graph shows the costs for each person going to the park. Together, lunch and snacks will cost \$6.00. The games will cost \$8.00. Rides will be \$10.00. Sonja's family looked at their budget. They had enough money for the trip!



Planning will help you stick to your budget.



Being a smart shopper can be fun.

Being a smart shopper takes some work. But it is worth it. Following these tips will help you save money. Good luck!

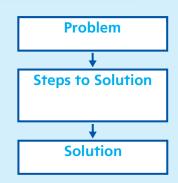
### STOP AND CHECK

Why did Sonja's family make a graph?



# Summarize

Use the chart to help you summarize *How to Be a Smart Shopper.* 



# **Text Evidence**

- I. Is *How to Be a Smart Shopper* fact or fiction? How do you know? Genre
- What can you do if you do not have enough money for an item?
   Problem and Solution
- Look at page 14. What words help you figure out the meaning of *tips*?
   Paragraph Clues
- Write your own ideas for how to save money. Write About Reading

# **GESS** Genre Myth

3

### **Compare Texts**

Read a myth about chasing after something valuable.



Jason should have been king. But a bad man ruled his land. Jason knew he needed to find the Golden Fleece to get his land back. The Golden Fleece was a special wool. It was hard to find. Jason and some brave men sailed off to find it.





It was a scary trip for Jason and his men. They had to fight monsters. There were also bad storms. It took a long time to find the Golden Fleece, but they found it. Jason and the men brought it home. Jason gave the king the Golden Fleece. He asked for the throne. The greedy king said no. He chased Jason and his men, but he could not catch them. Jason hid from the king for the rest of his life. He never became a king, but he did have many adventures!





### Make Connections

Why do we need money?

### **Essential Question**

What are things worth to different people? Text to Text

# Glossary

- budget (BUHD-jit) a plan for spending
  money (page 3)
- comparison (kuhm-PAR-uh-suhn) seeing
  how things are alike or different
  (page 4)

receipt (ree-SEET) a piece of paper that shows what you bought (page 9)
research (ree-SUHRCH) finding out information or facts (page 12)
waste (WAYST) to spend money without thinking (page 2)

# Index

budget, 3 comparison shop, 4–5 coupons, 8 graph, 12–13 sales, 7 sharing, 10–11 shopping list, 6 supermarket, 6–9

# Focus on Social Studies

**Purpose** To make and read a budget bar graph

# What to Do Step! With a partner, make a bar graph for a trip. Decide which thing costs the most. Decide which thing costs the least. Decide which thing costs the least.

# Nonfiction Thinkmark

# The Topic

What is *How to Be a Smart Shopper* mostly about?

### **Text Structure**

How does the author organize the book?

## **Author's Purpose**

What is the author's purpose for writing this book?

# Conclusions

What did you learn from *How to Be a Smart Shopper*?