



Before Reading

Motivation / Purpose

The purpose of this text is to provide information about different ways of buying goods and services without using cash. This text links with the *Social Studies* theme *Economie5*.

Text Type

Draw students' attention to the: **Date.../.../.....**

- title
- photographs
- glossar.

Ask, 'What type of book is this?' (Factual). How do you know? 'What type of factual book is this?' (Report).

Visual Literacy **Date.../.../.....**

Look at the front and back covers. What do you think is meant by a 'cashless society'?

Browse the first few pages. How does the page design tie in with the subject matter?

Background Knowledge **Date.../.../.....**

Talk about bartering systems and how they operated. Explain that they relied on 'double coincidences' - that is, one person needed to have what another wanted, and want what the other had to trade. Discuss how money systems overcame this problem.

Phonological Awareness **Date.../.../.....**

Make sure students know the following phonological patterns:

- /sh/: precious (p.4), shells (p.2), transaction (p.5), issued (p.6), endure (p.23)
- long e: these (p.4), tea (p.4), societies (p.5), money (p.5), -carr, - (p.5), receive (p.7), Pr.:c: (p.13)

Make some Bingo mats with known letter combinations. The teacher says a word containing one of the sounds and the students identify the combination of letters used in that word and place a counter on the square on the Bingo mat. The first student to complete a line of three or four counters is the winner.

Discuss the 'i' before c, except after c, when the sound is long 'e'.

Vocabulary

accessing, authorises, cheques, debits, deposits, disadvantage, electronic, electronically, emergency, financial, forgery, functions, funds, innovative, institution, magnetised, microchip, physically, security, signature, technology, telecommunication, transactions, transferred

High Frequency Words

account, cards, cheque, funds, goods, money, month, person, stored, transfer

Make cards using these and other known high frequency words. Cut each card into two pieces. Place cards face down on a table and take turns to turn one card over. If the student can orally make a proper word by adding an appropriate beginning or ending to the card, the card is kept and the player has another turn. If not, the card is placed face down again. The player with the most cards when all are turned over is the winner.

During Reading

Vocabulary in Context

- Draw students' attention to the words 'check' and 'cheque'. Discuss how each word is used. Refer to the term 'homophone' as meaning two or more words which have the same sound but are spelt differently.

Discuss the word 'technology'. Explain the Greek derivation of the suffix *-logy* meaning 'the science or

Brainstorm a list of other words ending in 'ology'.

Checking for Meaning

- **Literal: **Date.../.../.....****
Over the years, what objects have been used for swapping goods and services? (Items such as shells, feather and tea bricks)

Name four different types of cards that can be used instead of money. (Credit cards, debit cards, prepayment cards and smart cards)

What is the main disadvantage of credit cards? (People spend more money than they can afford to pay back.)

Inferential: **Date.../.../.....**

Why would people choose to use a cheque instead of a credit card?

How do credit cards cause people to spend more money than they have?

Make sure students understand the difference between literal and inferential information.

Response: **Date.../.../.....**

Would you prefer to use a debit card or a credit card? Why?

Although Internet banking is very convenient, what are its disadvantages?

Grammatical Patterns **Date.../.../.....**

Make sure students understand the following components of a report:

- Opening general statement defining the topic: *For thousands of years, people have traded by swapping precious objects for goods and services.* (p.4)
- Passages of information relating to the development of methods of paying without using cash: (pp.5-23)
- Use of general nouns: *transactions* (p.4), *customers* (p.7), *information* (p.11), *account* (p.14)
- Use of relating verbs to describe features: *A cheque is a piece of paper* (p.6)
- Use of action verbs to describe behaviour: *created* (p.5), *authorises* (p.6), *holds* (p.11), *transferred* (p.12)
- Use of timeless present tense: *The main advantage of using a cheque* (p.8), *A credit card is a plastic card* (p.11)
- Use of technical terms: *microchip* (p.16), *telecommunications* (p.17), *deposits* (p.20), *debits* (p.20), *security* (p.23)
- Use of paragraphs with topic sentences to organise information: *The main disadvantage of using a cheque* (p.9), *Electronic banking involves the transfer of funds* (p.20)
Use of the repeated naming of the topic as the beginning focus of the clause: *A cheque is a piece of paper* (p.6), *different types of cards* (p.10), *A credit card* (p.11), *A debit card* (p.14), *Smart cards look similar* (p.18)

Fluency / Punctuation Patterns **Date.../.../.....**

Model the reading of sentences with multiple clauses, pausing at punctuation marks. Allow students to read with the teacher before reading independently.

These punctuation patterns occur in the text:

Cornmas are used to separate phrases and dependent clauses from the main clause: *When customers want to*

use a cheque to make a transaction, they have to write four things onto the cheque: (p.7)

- Bullet points are used to separate items in a list: (p.10)
- Quotation marks are used to indicate words being explained in the text: *"cashless society"* (p.5)
- An apostrophe is used to show possession: *a person's bank account* (p.20), *the company's bank account* (p.21), *people's lives* (p.22)

Critical Literacy **Date.../.../.....**

Why do you think the author wrote this...? What is the text telling us about the society in which we live? Do you think a 'cashless society' is a positive feature of modern society?

Linking Visual and Written **Date.../.../.....**

Examine the labelled photo on page 7. Do the labels help you to understand the information on the cheque?

Look at the photo on page 15. How would the lady on the 1e be feeling?

After Reading

Use the Internet or library to more thoroughly investigate the history of money. Draw up a timeline from the early days of swapping, to the modern banking technology we have today. Include features such as swapping, notes and coins, bank accounts, cheques, credit cards and electronic banking.

Activities

Students will:

- match sentences with similar meanings and locate page references
- use a spelling generalisation to complete new words
- write vocabulary words using a bank of letters
- identify structural and grammatical elements in a report.

Comprehension (meaning) Vocabulary (structure) Phonics (visual) Writing (structure)

