

NAME: \_\_\_\_\_ DATE: \_\_\_\_\_

**DIRECTIONS**

Read the text and then answer the questions.

The bank clerk counted money each day. He helped customers who waited in line. He had to use all different forms of cash and coins. Some people had checks they needed to deposit. Each customer was different. The clerk never knew what to expect. Working in a bank was like a juggling act.

1. What is this text about?

- (A) It is about someone who robs a bank.
- (B) It is about a clerk at an office.
- (C) It is about a bank clerk's job.
- (D) It is about banks around the world.

2. What did the bank clerk do at his job?

- (A) counted money
- (B) helped customers in line
- (C) used different forms of cash and coins
- (D) all of the above

3. Which two words from the text have the same vowel sound?

- (A) *line* and *need*
- (B) *what* and *was*
- (C) *bank* and *act*
- (D) *each* and *coin*

4. What word has the same root word as *needed*?

- (A) needle
- (B) needs
- (C) knee
- (D) Ned

5. What is the simile in this text?

- (A) counted money each day
- (B) never knew what to expect
- (C) each customer was different
- (D) working in a bank was like a juggling act

**SCORE**

1. (Y) (N)

2. (Y) (N)

3. (Y) (N)

4. (Y) (N)

5. (Y) (N)

\_\_\_ / 5

**Total**

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**DIRECTIONS**

Read the text and then answer the questions.

**SCORE**

1. (Y) (N)

2. (Y) (N)

3. (Y) (N)

4. (Y) (N)

5. (Y) (N)

\_\_\_ / 5

Total

Sam's mom pulled out her credit card to pay for the groceries. "Mom, why do you use a card to pay for things?" Sam asked. His mom explained how a credit card works. She still pays money for their food, but she just puts charges on her credit card. Then, she pays the credit card bill at the end of the month. This helps her stay on a budget. It also means she does not have to carry money around. Now Sam understands that everything is bought with money, even if you use a credit card at a store.

1. Which title would tell a reader more about this text?

- (A) Sam's Discussion
- (B) A Lesson About Credit Cards
- (C) Budgeting Cash
- (D) A Trip to the Store

2. What is the setting of the text?

- (A) a bank
- (B) an airport
- (C) a dinner table
- (D) a grocery store

3. Which word in the text has the same first sound as the word *change*?

- (A) carry
- (B) charges
- (C) card
- (D) credit

4. What is a synonym for *budget*?

- (A) charge
- (B) money plan
- (C) quarter
- (D) coin

5. *Then* and *Now* are words that tell the reader

- (A) the importance of information presented in the text.
- (B) the order of events.
- (C) to reread the sentence.
- (D) the solution to the problem.

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**DIRECTIONS**

Read the text and then answer the questions.

Sammy and Justin had been inside all day. It was pouring rain outside. Soccer games were cancelled. The two brothers were bored. "Make something interesting," their mom told them. The boys thought about it. They decided to build a fort. It was so much fun to play inside! Then, the fort started to collapse. There were pillows and blankets everywhere. "Let's clean up. We can work together," their mom said. "Teamwork helps everyone carry a lighter load."

**SCORE**

1. (Y) (N)

2. (Y) (N)

3. (Y) (N)

4. (Y) (N)

5. (Y) (N)

\_\_\_ / 5

Total

1. Which picture would tell a reader more about this text?

- (A) a picture of a blanket fort
- (B) a picture of a soccer ball
- (C) a picture of a pillow
- (D) a picture of two brothers

2. Which title best fits the main idea of this text?

- (A) Pillows and Blankets
- (B) Rainy Day Fun
- (C) Brothers
- (D) Clean-Up

3. Which word is the root word in *decided*?

- (A) cide
- (B) decide
- (C) ded
- (D) cided

4. Which of these words mean the same thing?

- (A) *bored* and *interesting*
- (B) *load* and *fort*
- (C) *inside* and *outside*
- (D) *work together* and *teamwork*

5. A *lighter load* is an example of

- (A) tone.
- (B) a metaphor.
- (C) a theme.
- (D) a simile.

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## Money in the Bank



I have been doing chores around my house since I was very little. I like to help my parents. I also like to get an allowance. My dad gives me some money each month after my chores are done.

Part of me wants to run out and spend my money right away. I always have my eye on some kind of toy or gadget. But I don't just spend my money. My dad helps me to divide my money equally. My money goes into three categories: I put some money in my savings, I set some money aside for donating, and I keep some money for spending. This way I can spend, save, and donate all at the same time. I have watched my savings grow over the years. I have new ideas all the time about how to spend my savings. For now, it stays in the bank.

The donated money goes to different places. This is where I can help people who need it. One place I really like to help is the Nature Preserve. I love animals of all kinds. The Nature Preserve takes care of injured wild animals. They need donations to help buy food and supplies for the animals. They even send me a thank-you card after I make a donation.

I think my parents are teaching me good lessons about money. I have learned how to say no to myself! I often see things I want to buy. Sometimes my friends will get new toys, and I want something, too. But I always think about how much something costs. I wonder if it is worth it. Should I dip into my savings? Do I have enough to spend? These are good ways to practice being responsible with money.

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**DIRECTIONS**

Read "Money in the Bank" and then answer the questions.

**SCORE****1.** What is the text about?

- (A) This is about having no money in the bank.
- (B) This is about spending and saving money wisely.
- (C) This is about touring a bank.
- (D) This is about stealing.

**2.** What is the author's opinion?

- (A) An allowance is not important for most kids.
- (B) It is important to save and donate money, too.
- (C) The Nature Preserve needs donations.
- (D) A parent is in charge of a child's money.

**3.** Who would best relate to the narrator's experience?

- (A) someone who donates old clothes to people in need
- (B) a child who is learning about coins and bills
- (C) someone trying to save money for a new house
- (D) a visitor to the Nature Preserve

**4.** Which statement is true about the narrator?

- (A) She spends too much money on silly things.
- (B) She wants to spend all the money right away but does not.
- (C) She likes to donate money to her school.
- (D) She does not understand how to save money.

**5.** What is a theme of this text?

- (A) Learning about money is important at any age.
- (B) Saving a little bit of money is not worth it.
- (C) Dividing your money is very difficult.
- (D) Donations should only go to places that help animals.

**6.** What other type of text is similar to this text?

- (A) a letter asking for a donation
- (B) a nonfiction text about being smart with money
- (C) a story about a child who loses money on a school field trip
- (D) a nonfiction text about printing new dollar bills

1. (Y) (N)

2. (Y) (N)

3. (Y) (N)

4. (Y) (N)

5. (Y) (N)

6. (Y) (N)

\_\_\_ / 6

**Total**

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Reread “Money in the Bank.” Then, read the prompt and respond on the lines below.

**SCORE**

\_\_\_\_/4

Think about how the narrator divides up her allowance. Does this system make sense to you? Why or why not?

[illegible]