

Name: \_\_\_\_\_

## Why Do People Save Money?

People use money to buy things they need or want. Sometimes, they do not spend all their money at once. Instead, they save it. Saving means putting money away to use later. Some people keep coins or bills in a safe place, like a jar or a bank.

Saving money takes time. You must wait before you can buy something big. People save for different reasons. They might want a new chair or help their family. Saving also helps if something breaks at home and needs to be fixed.

When people save, they learn to make good choices. They think about what they need most. Saving teaches us to be patient and to plan for the things we want in life.



Student Name: \_\_\_\_\_

Date: \_\_\_\_\_

### Why Do People Save Money?

People use money to buy things they need or want. (10)

Sometimes, they do not spend all their money at (19)

once. Instead, they save it. Saving means putting (27)

money away to use later. Some people keep coins or (37)

bills in a safe place, like a jar or a bank. (48)

Saving money takes time. You must wait before you (57)

can buy something big. People save for different (65)

reasons. They might want a new chair or help their (75)

family. Saving also helps if something breaks at (83)

home and needs to be fixed. (89)

When people save, they learn to make good choices. (98)

They think about what they need most. Saving (106)

teaches us to be patient and to plan for the (116)

things we want in life. (121)

### Comprehension Questions:

#### Literal Question:

What does saving money mean?

#### Answer:

Putting money away to use later.

#### Student Answer:

\_\_\_\_\_ Correct \_\_\_\_\_ Incorrect

#### Inferential Question:

Why might someone feel proud after saving for something?

#### Answer:

They worked hard and reached their goal.

#### Student Answer:

\_\_\_\_\_ Correct \_\_\_\_\_ Incorrect

#### Vocabulary Question:

What does the word 'patient' mean in this text?

#### Answer:

To wait calmly for something you want.

#### Student Answer:

\_\_\_\_\_ Correct \_\_\_\_\_ Incorrect

### Notes:

### Scoring Guide

Text Level: F&P GRL M Grade Level: 2 Word Count: 121

Total Words Read: \_\_\_\_\_

Errors: \_\_\_\_\_

WCPM: (total words read — errors = WCPM) \_\_\_\_\_

WCPM: Below grade level At grade level Above grade level

Prosody: 1 2 3 4

Comprehension: \_\_\_\_\_ / 3 correct

# How to Administer the Fluency Passage Assessment

## Assess Oral Reading Fluency

- Give the student a copy of the passage. **Set a timer or stopwatch for 1 minute.**
- Ask the student to begin reading. As the student reads aloud, assess prosody and mark errors and self-corrections on the evaluation copy using the following guides.
- **Stop the student when one minute has passed.** Take note of the last word the student read.
- Score the passage on the evaluation copy according to the **Scoring Guide**. Use the following chart to compare grade level norms for words correctly read per minute.

Marking Conventions	
Attempted Word = Substitution Error	✓ = Accurate Word Reading
^ = Insertion Error	Attempted Word S/C = Self Correction
— = Omission Error	R = Repetition
— = Omission Error	R = Repetition
T = Intervention Error (telling student the word)	

Prosody Rubric	1	2	3	4
<b>Expression and Volume</b>	monotone or quiet	some expression	appropriate expression	varied, natural expression
<b>Phrasing</b>	word-by-word reading	some phrase groupings	generally smooth phrasing	natural, meaningful phrasing
<b>Smoothness</b>	frequent pauses, starts and stops	occasional breaks	mostly smooth reading	fluent and confident
<b>Pace</b>	too slow or too fast	uneven pace	generally appropriate pace	consistent, conversational pace

Grade Level Norms (WCPM) *							
Grade	Fall	Winter	Spring	Grade	Fall	Winter	Spring
<b>First</b>	0 - 10	10 - 50	30 - 90	<b>Fourth</b>	70 - 120	80 - 130	90 - 140
<b>Second</b>	30 - 80	50 - 100	70 - 130	<b>Fifth</b>	80 - 130	90 - 140	100 - 150
<b>Third</b>	50 - 110	70 - 120	80 - 140	<b>Sixth</b>	90 - 140	100 - 150	110 - 160

\* Rasinski Words Correct Per Minute Target Rates

## Fluency Builder: Why Do People Save Money?

### Passage Details

Grade Level: 2

Reading Level: F&P GRL M

Word Count: 121

### High-Frequency Words

help, home, must, new, want

### Suggestions for Use

Increase Exposure to High-Frequency Words

- Before reading, introduce the list of high-frequency words in the passage.
- Find the words in the passage. Highlight or underline the words.

Illustrate and Label Extension Activity

- Have students draw and label items mentioned in the passage.

Link to Writing or Discussion

- Encourage knowledge transfer and personal connection by asking:  
"What is something you would like to save money for?"  
"How can saving money help your family or friends?"

Use for Repeated Readings

Day 1: Teacher reads aloud, then echo read

Day 2: Partner reading

Day 3: One-minute fluency timing and WCPM tracking

Day 4: Performance reading (with expression!)