

Name: _____

Helping the Family in Hard Times

Sometimes, families face hard times when they do not have enough money. One reason might be that they owe taxes. Taxes are payments people must make to the government. If families can't pay these, they might lose their home or farm. This is called foreclosure. It can be scary and stressful for everyone in the family.

During hard times, every family member is important. Sometimes, the children in the family can help. They might add chores to their list, care for younger children, or even help earn money. Working together can make the family strong. Even when life is difficult, families try to stay close and support each other.

Taking on extra jobs is not always easy, but it is the best way to earn extra money.



Student Name: _____

Date: _____

Helping the Family in Hard Times

Sometimes, families face hard times when they do (8)
not have enough money. One reason might be that (17)
they owe taxes. Taxes are payments people must (25)
make to the government. If families can't pay (33)
these, they might lose their home or farm. This is (43)
called foreclosure. It can be scary and stressful (51)
for everyone in the family. (56)

During hard times, every family member is (63)
important. Sometimes, the children in the family (70)
can help. They might add chores to their list, (79)
care for younger children, or even help earn (87)
money. Working together can make the family (94)
strong. Even when life is difficult, families try (102)
to stay close and support each other. (109)

Taking on extra jobs is not always easy, but it is (120)
the best way to earn extra money. (127)

Comprehension Questions:

Literal Question:

What are taxes?

Answer:

Payments people make to the government.

Student Answer:

_____ Correct _____ Incorrect

Inferential Question:

Why might children need to help more during hard times?

Answer:

Because the family needs extra help and support.

Student Answer:

_____ Correct _____ Incorrect

Vocabulary Question:

What does 'foreclosure' mean in the passage?

Answer:

Losing a home or farm for not paying taxes.

Student Answer:

_____ Correct _____ Incorrect

Notes:

Scoring Guide

Text Level: F&P GRL P Grade Level: 3 Word Count: 127

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
Expression and Volume	monotone or quiet	some expression	appropriate expression	varied, natural expression
Phrasing	word-by-word reading	some phrase groupings	generally smooth phrasing	natural, meaningful phrasing
Smoothness	frequent pauses, starts and stops	occasional breaks	mostly smooth reading	fluent and confident
Pace	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
First	0 - 10	10 - 50	30 - 90	Fourth	70 - 120	80 - 130	90 - 140
Second	30 - 80	50 - 100	70 - 130	Fifth	80 - 130	90 - 140	100 - 150
Third	50 - 110	70 - 120	80 - 140	Sixth	90 - 140	100 - 150	110 - 160

* Rasinski Words Correct Per Minute Target Rates

Fluency Builder: Helping the Family in Hard Times

Passage Details

Grade Level: 3

Reading Level: F&P GRL P

Word Count: 127

High-Frequency Words

add, children, close, enough, family

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:
"Describe a way you could help your family during a tough time."
"Why is it important for families to support each other?"

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!)