

3–7 Grade ELA Lesson Plan

Money Talks by Kwame Alexander with Cassidy Dyce

Grade Levels

3–7

Time

45–60 minutes

Common Core State Standards (CCSS ELA)

- **RL.3–7.1:** Ask and answer questions using evidence from the text.
 - **RL.3–7.2:** Determine the theme or central message.
 - **RL.3–7.3:** Describe how characters respond to challenges and how events contribute to the plot.
 - **RL.3–7.4:** Determine the meaning of words and phrases, including figurative language and poetic devices.
 - **RL.3–7.5:** Explain how the structure of poems and graphic storytelling contributes to meaning.
 - **RL.3–7.7:** Analyze how illustrations contribute to the tone, mood, and message.
 - **W.3–7.1:** Write opinion pieces supported with reasons and evidence.
 - **W.3–7.3:** Write narratives using descriptive details and dialogue.
 - **SL.3–7.1:** Participate effectively in collaborative discussions.
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Learning Objectives

Students will:

- Analyze how poetry, dialogue, and illustrations work together to communicate ideas about money.
 - Explore themes of financial responsibility, generosity, gratitude, family, and making thoughtful choices.
 - Identify how figurative language and visual elements strengthen the story's message.
 - Use evidence from the text and illustrations to support their thinking.
 - Write an original poem or narrative about making responsible financial decisions.
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Essential Questions

- What does money mean beyond dollars and cents?

- How do our financial choices affect ourselves and others?
 - Why are saving, sharing, and spending all important?
 - How do poetry and illustrations help communicate important ideas?
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Materials

- *Money Talks* by Kwame Alexander with Cassidy Dyce
 - Poetry & Theme Graphic Organizer
 - Sticky Notes
 - Chart Paper
 - Writing Journals or Notebook Paper
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Vocabulary

- Budget
 - Saving
 - Spending
 - Generosity
 - Responsibility
 - Investment
 - Value
 - Theme
 - Figurative Language
 - Free Verse
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Before Reading (10 minutes)

Activate Prior Knowledge

Ask students:

- What are some ways people earn money?
- Why is it important to save money?
- Can money buy happiness? Why or why not?
- What does it mean to spend money wisely?

Students complete a **Think-Pair-Share**, followed by a whole-class discussion.

During Reading (25 minutes)

Poetry & Theme Tracker

Students identify important ideas throughout the book.

Poem or Section	Main Idea	Evidence (Words & Pictures)	Life Lesson
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Encourage students to notice:

- Repeated words or phrases
- Rhythm and word choice
- Illustrations that reinforce meaning
- Humor and emotion
- Financial vocabulary
- Connections to their own experiences

Class Discussion

Discuss:

1. What lessons about money stand out in the book?
2. How do the poems make financial topics interesting?
3. What role do the illustrations play in helping readers understand complex ideas?
4. Which message about money is most important for young people?
5. How can making thoughtful choices today help in the future?

Mini-Lesson

Poetry with a Purpose

Explain that poetry can teach as well as entertain.

Discuss how poets use:

- Repetition
- Imagery
- Rhythm
- Personification
- Word choice

Create a class anchor chart showing examples from the book and how they help communicate ideas about money.

Collaborative Activity (10–15 minutes)

Smart Spending Challenge

Divide students into small groups.

Present the following scenario:

You receive \$100 to spend, save, or share.

Groups create a plan showing:

- How much they would save
- How much they would spend
- How much they would donate or share
- Why they made those choices

Groups present their plans and explain how their decisions reflect responsible money habits.

Writing Activity (20–25 minutes)

Writing Prompt

Imagine that money could talk directly to you. What advice would it give about earning, saving, spending, or sharing? Write either a poem or a narrative in which Money becomes a character who teaches an important life lesson. Use descriptive language, dialogue or poetic techniques, and explain how your character's advice helps someone make wise choices.

Extension Activities

Grades 3–4

Design Your Own Dollar

Create a classroom currency.

Include:

- A name
 - A picture
 - A symbol representing an important value
 - A short explanation of what your money encourages people to do (save, share, help others, etc.)
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Grades 5–7

Opinion Essay

Respond to the question:

Which is more important: saving money, spending wisely, or sharing with others?

Support your opinion with evidence from the book and real-life examples.

Poetry Collection

Write three original poems:

- A poem about saving
- A poem about generosity
- A poem about a financial goal

Illustrate each poem.

Assessment

Formative

- Class discussions
 - Poetry & Theme Organizer
 - Group collaboration
 - Reading observations
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Summative Writing Rubric

Criteria	4	3	2	1
Ideas	Creative and thoughtful	Clear	Developing	Limited

Criteria	4	3	2	1
Organization	Well organized	Mostly organized	Some organization	Difficult to follow
Evidence	Strong support from the text	Some support	Minimal support	No evidence
Conventions	Few errors	Some errors	Frequent errors	Many errors

Exit Ticket

Students answer one question:

- What is one lesson about money you learned from the book?
- Why is saving important?
- How do the poems make financial ideas easier to understand?
- If money could give you one piece of advice, what would it be?

Differentiation

Support

- Graphic organizers
- Sentence starters
- Partner reading
- Teacher-guided discussion
- Visual vocabulary cards
- Read-aloud support, if available

Extension

- Research how money has changed over time, from bartering to coins, paper currency, and digital payments, and create a timeline.
- Compare *Money Talks* with another book or poem that teaches an important life lesson through creative language.
- Create an illustrated financial advice booklet for younger students using poems, comics, or short stories.

Cross-Curricular Connections

Mathematics: Practice real-world financial literacy by creating simple budgets, calculating savings goals, comparing prices, and solving money word problems appropriate for each grade level.

Social Studies: Explore the history of money, why communities use currency, and how goods and services are exchanged around the world.

Art: Design a visual poem or illustrated page that combines words, symbols, and images to communicate a financial lesson.

SEL: Discuss how financial decisions can reflect values such as generosity, responsibility, gratitude, and planning for the future.

Social-Emotional Learning (SEL) Connection

Students reflect on:

- Responsibility
 - Self-management
 - Goal setting
 - Gratitude
 - Generosity
 - Thoughtful decision-making
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Big Idea

Money Talks shows that money is more than something we earn or spend—it reflects our choices, priorities, and values. Through engaging poetry and vibrant illustrations, students learn that financial literacy begins with thoughtful decision-making, generosity, and planning. The book encourages readers to recognize that while money is an important tool, kindness, wisdom, and strong character are what truly create lasting value.