



Overview

This report is about New Zealand money, explaining where our money comes from and how and why the notes and coins have changed over time. It also describes the security features on the banknotes. "Making Money" is closely linked to the article "Take Note", which is about the images used on New Zealand banknotes.

There are three other pieces in this *Junior Journal* that link to ideas about money: an article, "Weaving Tukutuku", which describes how tukutuku panels are made and explains the significance of some of the tukutuku patterns featured on our banknotes; a poem about tukutuku; and a humorous play, "Stop, Thief", about the birds that feature on the banknotes.

The text requires students to "confidently use a range of processing and comprehension strategies to make meaning from and think critically about" text (from *The Literacy Learning Progressions*, page 14).

A PDF of the text and an audio version as an MP3 file are available at www.juniorjournal.tki.org.nz

Note: There are legal restrictions around copying banknotes and using images of banknotes. For more information, go to <http://www.rbnz.govt.nz/notes-and-coins/issuing-or-reproducing>

Related texts

Texts involving money: "Kele's Car" (a play, *JJ 49*); "Emily's Hens" (*SJ 1.2.06*); "Backyard Chooks" (*SJ*, Level 2, Aug 2013)

Texts that feature technology: *Bikes, Pens and Pencils*, (Ready to Read, Purple); *Red Rattlers, The Impossible Bridge* (Ready to Read, Gold); "Making a Road" (*JJ 50*); "Fingerprints", "Life Jackets" (*JJ 54*)

Texts about New Zealand birds, some of which are featured on banknotes: *New Zealand Birds* (Ready to Read, shared); *Did You Shake Your Tail Feathers?* (Ready to Read, Purple); "Hoiho" (poem, *JJ 43*); "Tākāpu" (*JJ 45*); "Tūi Returning to the City" (poem, *JJ 46*); "Tūi" (poem, *JJ 49*); "Haast's Eagle" (*JJ 51*)

Ready to Read and Junior Journal texts that connect to ideas about being "Kiwi", for example: *Dawn Parade, Matariki Breakfast*, (shared); *Kapa Haka* (Ready to Read, Turquoise); *Maui and the Sun, Whitebait Season* (Ready to Read, Purple); *Matariki* (Ready to Read, Gold), "Pōhutukawa" (*JJ 45*); "Kahu Ora" (*JJ 47*); "Rongoā Māori" (*JJ 48*); "Pepeha", "Tōku Pepeha" (*JJ 53*)

Text characteristics

Key text characteristics relating to the reading standard for after three years at school, as they relate to this text, are shown in the boxes with solid outlines. Other boxes indicate additional characteristics.

A mix of explicit and implicit content within the text and illustrations that requires students to make connections between information in the text and their prior knowledge in order to track information and identify main ideas

Ideas and information organised in paragraphs

Some unfamiliar words and phrases, including subject-specific vocabulary, the acronym RBNZ (Reserve Bank of New Zealand), and commonly used words with multiple meanings, the meaning of which is supported by the context, the sentence structure, the visual language features, and/or definitions or explanations

A variety of sentence structures, including sentences with information in parentheses, so that students are required to notice and use linking words (for example, "these", "but", "because", "which", "This", "that", "as well as", "if", "For example", "also", "the same as", "When", "or", "So", "Maybe") and punctuation to clarify links between ideas.

What are some security features on our banknotes?

- 1 Every banknote has its own serial number. This number is printed twice on the front of each note. 
- 2 Parts of the new notes are printed with special raised ink. You can feel this if you run the tip of your finger over the note. 
- 3 There is some tiny printing that you can only see with a strong magnifying glass. For example, inside the large 5, the letters RBNZ (Reserve Bank of New Zealand) are printed many times. 
- 4 There are some "hidden" images. If you hold the note up to the light, you can see a fern shining through the middle of the bird on the left-hand side of the note. You will also be able to see shapes on the front and back of the note that fit together to make a hidden number. It's the same as the value of the note. 

- 5 Inside the clear "window" on the right-hand side of the note, there are holograms. (Holograms are shiny images that reflect light and change as you move them.) In the \$5 note, the holograms are of a fern, a map of New Zealand, and the hoiho (the same bird you can see on the left-hand side of the note). 

What happens to old banknotes?

Banknotes should last for six or seven years. When they are damaged or too old to be used again, they are shredded (cut up into tiny pieces by a machine). The shredded notes are recycled and made into useful plastic items. So who knows? Maybe that \$2 plant pot started life as a pile of \$50 banknotes! 

Visual language features such as headings, numbered subheadings, numbered text boxes linked to numbers within images, and photographs, that are clearly linked to the body of the text

The structure of this text as a report, with an introduction, a series of main points grouped under subheadings, and a conclusion.

English (Reading)

Level 2 – Ideas: Show some understanding of ideas within, across, and beyond texts.

Financial capability

Level 1 – Recognise coins and notes.

Technology

Level 1 – Characteristics of technology: Understand that technology is purposeful intervention through design.

Level 2 – Technological products: Understand there is a relationship between a material used and its performance properties in a technological product.

Select from and adapt the suggestions below according to your students' strengths, needs, and experiences – their culture, language, and identity (*Reading and Writing Standards for Years 1–8, Knowledge of the Learner, page 6*).

Possible reading purposes

(*What can the students expect to find out or think about as a result of reading this text?*)

- To find out about the money we use in New Zealand
- To find out what is special about New Zealand money
- To find out why our money changes over time.

Possible learning goals

(*What opportunities does this text provide for students to learn more about how to “read, respond to, and think critically about” texts?*)

- The students **make connections** between the information in the text and their prior knowledge.
- They **make connections** between the text and the visual language features in order to track information.
- They **ask questions** and look for or think about possible answers.
- They **identify main ideas** and supporting information.
- They **monitor** their own reading, and when something is unclear, they take action to solve the problem, for example, by rereading a sentence or looking for clues close by.



(Use these suggestions before, during, or after reading in response to students' needs.)

Vocabulary

- Possibly unfamiliar words and phrases: “Reserve Bank”, “producing”, “Government”, “polymer”, “design”, “images”, “overseas”, “well-known”, “similar”, “international”, “secure”, “security features”, “serial number”, “special raised ink”, “magnifying glass”, “left-hand”, “value”, “right-hand”, “holograms”, “hoiho”, “shredded”
- Words with more than one meaning: “Reserve”, “notes”, “Kiwi”, “window”

Prompt the students to remember the strategies they can use, often in combination, for example:

- when **decoding**:
 - recognising word chunks or syllables within words (for example, “gov-ern-ment”, “pol-y-mer”, “se-cur-it-y”, “hol-o-grams”)
 - using their knowledge that letters or letter combinations can have more than one sound (“producing”, “decided”; “images”, “damaged”) and that some letters may be silent (“design”)
 - using context and sentence structure to confirm decoding attempts
- when **working out word meanings**:
 - using the context of the sentence and the paragraph
 - making connections to their prior knowledge
 - reading on to look for further information, including definitions and/or explanations.

Have a dictionary available for students to confirm or clarify word meanings, but remind them that they can make a best attempt at a word and come back to it later.

Readers are able to use strategies for working out unfamiliar words only when they know most of the vocabulary in the text. For English language learners who need support with vocabulary, introduce selected items before reading and provide opportunities to practise. For example, after reading, you could use a concept circle. Write new topic words on cards, and then draw a circle and divide it into two or three. Place a word card in each sector and have the students work in pairs to create an oral sentence that includes all of the words. Repeat the task using different words.

Text features

- The use of parentheses to indicate additional information
- Select a sentence from the text that includes the use of parentheses and discuss the connections between the ideas inside and outside the parentheses. You could write up or read aloud the sentence with and without the words in parentheses to clarify how the additional information supports the reader.

**HOW YOU CAN SUPPORT YOUR STUDENTS TO BE METACOGNITIVE**

Here are some ways you can build students' awareness of the processes and strategies they are using as they make meaning and think critically.

- *What helped you work out the meaning of “producing money”?*
- *What are some of the key words in this paragraph that helped you understand and track the information about banknotes lasting longer?*

Introducing the text

- Use your knowledge of your students to ensure that your introduction to the text is effective in activating their prior knowledge and providing appropriate support for a successful first reading. Choose from the following suggestions.
- Tell the students you have an article about New Zealand money for them to read. You could have the students read and discuss the introductory paragraph on page 2 and share any questions they have. Alternatively, you could discuss the first two questions on page 3: “Where does New Zealand money come from?” and “What does New Zealand money look like?” Have some coins and banknotes for the students to look at and a magnifying glass so that they can see some of the finer details on the notes. They could compare a new note with an old note. Students from other countries could suggest differences between New Zealand banknotes and those from their country.
- Have the students preview the article, noting the visual language features (in particular, the headings and the subheadings) to predict what they will find out. Expect them to notice that the headings are written as questions. They may also want to generate their own questions.
- Draw their attention to the connection between the heading and numbered subheadings on pages 3–5. Clarify that all four of the numbered subheadings are answering the question in the main heading: Why do banknotes and coins get changed?
- Together, decide on the reading purpose. Share the learning goal(s).
- Provide sticky notes for the students to mark information that answers any of their questions or to mark aspects they are not sure about or that are of particular interest.

Reading and discussing the text

Suggestions for ways that you can support the students to achieve the learning goals are in the right-hand column of the table below. These suggestions may apply to the first or a subsequent reading. **Select from and adapt** them according to your students’ needs. You can revisit this text several times to build comprehension and confidence with word-solving.

Student behaviours

Examples of what to look for and support as the students work towards achieving their learning goal(s). Much of the processing that students do at this level is “inside their heads” and may not be obvious until after they have read the text and you are discussing it as a group.

Deliberate acts of teaching


Examples of how you can support students as they work towards achieving their learning goal(s). Often this will involve individual students rather than the whole group.

The first reading

- The students make connections to their prior knowledge as they read the information on pages 2 and 3, confirming or clarifying their ideas from the introductory discussion. As they read, they mark aspects that may be unclear or of particular interest.
- They look for key words and phrases to clarify meaning (for example, using “in charge of” and the information in parentheses to build their understanding of the Reserve Bank on page 3).
- The students use the headings and subheadings to clarify what each section is about and to help track the sequence of ideas. For example:
 - they make connections between the heading “Why do banknotes and coins get changed?” and the first subheading “1. Prices change” to infer there is more than one answer and that this is the first of them.
 - they use the numbered subheadings to help track the information on pages 3–5 about changes to the money.
- On page 3, the students make connections between their prior knowledge, the body text, and the photographs on pages 2 and 3 to clarify their understanding that money changes over time.
- They demonstrate self-monitoring and problem solving. For example:
 - on pages 4 and 5, they reread the previous sentence or read on to clarify the meaning of words and phrases such as “design”, “images”, and “Kiwi”
 - on pages 6 and 7, the students make connections between the image of the \$5 banknote and the precise descriptive language (for example, “inside the large 5”, “the middle of the bird on the left-hand side of the note”, “Inside the clear ‘window’ on the right-hand side of the note”) to locate and identify the security features.
- They may infer from the inverted commas around “hidden” and “window” that the words are being used with a less common meaning.
- As the students finish reading, they scan back through the text to check places they have marked.
- Remind the students they can note things they want to come back to or investigate further.
- Prompt the students to reread and look for key words to help them build their understanding of new information. Remind them that there is often helpful information in parentheses.
- Remind the students to use the headings to guide their reading: *From the question in this heading, what information will you be looking for in this section?*
- Draw their attention to the use of numbered subheadings to show there is more than one answer to the question in the heading. (On page 4, you may need to remind the students that the numbered subheading is a continuation from the previous page.)
- Encourage the students to explore the photographs and compare the set of old coins shown on page 3 with the current coins shown on page 2.
- Remind the students to think about the strategies they can use when meaning is unclear, including looking for connections between the written text and visual language features.
- You may need to clarify the meaning of “left-hand” and “right-hand”.
- If necessary, explain the use of inverted commas (for “Kiwi”, “hidden”, “windows”) to indicate words that have more than one meaning.
- As they finish, remind them to think about what they would most like to discuss as a result of their reading.

Discussing the text after the first or subsequent readings

You can revisit this article (and the linked article “Take Note”) several times, focusing on different aspects and providing opportunities for the students to build comprehension and confidence with word-solving. Many of the discussion points listed here also lead naturally into “After reading” activities.

 You may find it helpful to project the PDF of the article so that you can zoom in on relevant sections.



- The students share any aspect of the article that surprised them or that they found particularly interesting.
- The students use the headings as a guide to orally summarise the main points.
- They make connections between the information in the article and their examination of the banknotes to build understanding of the security features and how they work.
- The students refer to places they have marked in the article and share their questions, including questions about any vocabulary they are not sure of.
- The students make connections between the images on the banknote on page 7 and the information in the text boxes to clarify what the author means by “hidden” and “window”. They draw on this thinking about multiple meanings to consider what “Kiwi” could mean.
- The students identify examples of “Kiwi” features on the notes and coins.
- They share their opinions of the banknotes and think critically about what might make them attractive to people in other countries.
- This article includes many ideas that are likely to be of interest to the students, so use their responses to guide the initial discussion.
- Remind the students of the reading purpose. Have them summarise the main points about why banknotes and coins get changed and about the security features)
- Have some \$5 notes and magnifying glasses available for the students to explore the security features. (This could also be an “After reading” or a homework activity.)
- Focus on the students’ own questions. Support them to go back into the text to find any answers that are there. Discuss ways of finding answers to the questions that are not answered in the text.
- Prompt them to think about why the writer has used inverted commas for the words “hidden”, and “window”. *Are the images really hidden? What do windows usually look like?* Make connections between the idea of the inverted commas being used to show alternative meanings and the use of inverted commas for the word “Kiwi”. Encourage the students to share some ideas of what it means to be “Kiwi”. Have them identify some of the “Kiwi” features (in text and/or photographs) on our coins and banknotes.
- Prompt the students to think critically: *Why do you think other countries like our \$5 banknote so much?*

Supporting metacognition

With support, the students reflect on their learning.

- The students give an example of how making notes or marking a place in the text helped them reflect on their earlier questions and decide what they still wanted to discuss.
- The students explain how they used the numbers to track the connections between the images on the notes and the explanations in the text boxes on pages 6 and 7 to clarify their understanding of the security features.
- Remind the students of the reading purpose and learning goal(s).
- *How did checking back through the article at the end of reading help you?*
- *What helped you to understand how money is kept safe from people trying to copy it?*

After reading: Practice and reinforcement

- Provide further opportunities for the students to reread “Making Money” as well as other related texts. Also see the “After reading” suggestions for “Take Note”.
- The students can reread the article as they listen to the audio version. Audio versions also provide English language learners with good models of pronunciation, intonation, and expression.
- The students could choose three coins (or notes and coins) from pages 2–4 and create a table that describes and compares them.
-  The students could use Google Docs and insert images of the notes or coins using the Insert > image > search function.
- Have the students work in pairs to identify features of the coins and notes that they see as being “Kiwi”, and then compare their list with that of another pair of students. The discussion (and negotiation) involved in this activity builds oral language and comprehension and also serves as a useful lead into reading “Take Note”, where the idea of aspects that are special to New Zealand is explored further. Over time, you could expand this into a whole-class activity, collecting examples and building up ideas of what it means to be “Kiwi”.
- Encourage the students to ask their parents or other family members about their experiences of using older New Zealand currency (perhaps even pre-decimal currency) or currency from other countries. The students could also share any personal experiences they have of the currency of other countries.
- The students could use the information on pages 6 and 7 as a support for explaining the security features on the \$5 note to another student or to their families (for homework). Alternatively, they could use these pages as a guide for exploring the security features on other New Zealand banknotes.
- Support the students to research aspects they want to find out more about, for example, the Reserve Bank, the process of designing or producing coins and banknotes, other significant changes in New Zealand money, the use of polymer, or holograms. They could work with a partner or in small interest groups.  The students could use a digital tool such as [Google Slides](#) or [Prezi](#) to present their findings.
- Draw attention to the acronym RBNZ for Reserve Bank of New Zealand. Support the students to list other common examples (such as NZ, BNZ, SPCA, titles of local organisations, and familiar brand names). The students could write the full name in parentheses, as in the article.
 - Have the students identify the definitions in the article (polymer, security features, holograms, shredded) then work in pairs to create their own glossary for other topic-specific words (for example, “producing”, “government”, “design”, “Kiwi”, “international”, “serial number”, “‘hidden’ images”, “window”). They could write each word and definition on a separate card and use these for a word-definition matching activity.