



**Classroom Guide for  
 TWENTY-TWO CENTS:  
 MUHAMMAD YUNUS AND THE  
 VILLAGE BANK**

Written by **Paula Yoo**  
 Illustrated by **Jamel Akib**

**Reading Level**

\*Reading Level: Grades 3–4

Interest Level: Grades 3–6

Guided Reading Level: U

Lexile™ Level: 1010L

\*Reading level based on the Spache Readability Formula

**Themes**

Social Awareness and Activism, Achieving Goals, Economics/Micro-lending, Economics/Financial History, Helping Others and Responsibility, Poverty, Persistence/Grit, Asian/South Asian Interest, Biography

**Synopsis**

Growing up in Bangladesh, Muhammad Yunus witnessed extreme poverty all around him, and from a young age, he was determined to eradicate it. As a Boy Scout, Muhammad raised money for the poor. As a young man, he studied economics so he could teach people to manage their money. As a university professor in Bangladesh, he moved his classes outside to learn how poor villagers managed to survive. It was there in 1976 that Muhammad met a young craftswoman who needed just five *taka* (about twenty-two cents) to buy materials and food to feed her family. No bank would lend such a small amount to an uneducated woman, so she was forced to borrow from corrupt moneylenders. The moneylenders charged an unfair interest rate, and left the woman without enough profit to buy food. Ignored by local banks and in debt, she existed in a cycle of poverty.

Muhammad realized that what stood in the way of financial security for such women was just a few cents. With a dream of a world in which no one goes hungry, Yunus launched Grameen Bank in 1977. At Grameen, people could borrow small amounts of money to

start a job, and then pay back the bank without exorbitant interest charges. The bank was based on the idea of microcredit, which allows people to borrow very small amounts of money at low interest rates and eventually lift themselves out of poverty.

Muhammad Yunus and Grameen Banks around the globe continue to change the lives of millions of people for the better. The banks have already lent the equivalent of more than ten billion US dollars in microcredit. The banks have also served to advocate for and empower the poor, especially women, who often have limited options.

Dr. Muhammad Yunus and Grameen Bank were jointly awarded the Nobel Peace Prize in 2006 for revolutionizing global poverty efforts by developing the pioneering economic concept of micro-lending.

*Twenty-two Cents: Muhammad Yunus and the Village Bank* is an inspiring story of economic innovation and a celebration of how one visionary person—like one small loan—can make a positive difference in the lives of many.

## BACKGROUND

*From the Afterword:* The success of Muhammad Yunus's Grameen Bank in Bangladesh has inspired many other countries, including Russia, Israel, Saudi Arabia, Mexico, Egypt, Ghana, China, and the Philippines, to start their own micro-finance organizations. Ninety-seven percent of Grameen Bank customers around the world have successfully paid back their loans. Grameen Bank has also awarded more than 180,000 international scholarships to poor students so they can continue their education.

In 2011 the government of Bangladesh forced Muhammad Yunus to resign from Grameen Bank, stating that at more than seventy years of age, he was beyond the legal age limit to hold the position of managing director. Professor Yunus and Grameen Bank filed an appeal for him to continue as head of the bank, but Bangladesh's Supreme Court rejected the appeal. So on May 12, 2011, Muhammad Yunus officially stepped down as managing director of Grameen Bank. He now chairs the Yunus Centre and is a cofounder of Grameen Creative Lab. Both organizations have expanded beyond loaning money to the poor. They also embrace the concept of social business, promoting institutions whose primary purpose is to serve society and achieve a social goal in areas such as education, health care, nutrition, and green energy.

*Nobel Peace Prize:* According to [The Norwegian Nobel Institute](http://nobelprize.org), the Nobel Peace Prize has been an annual international award recognizing significant contributions in the field of peace since 1901.<sup>1</sup> It is one of five awards that the Norwegian Nobel Committee in Stockholm gives out through the Nobel Foundation. The other awards are for physics, chemistry, physiology or medicine, and literature. The institute states that the prize includes "a medal, a personal diploma, and a large sum of prize money." The peace prize and others are named after Alfred Nobel, a chemist and businessman, famous for inventing [dynamite](http://en.wikipedia.org/wiki/Dynamite), which the institute notes "improve[d] nitroglycerine as an explosive" so it "could be used in blasting rock and in mining . . . under controlled conditions."<sup>2</sup> Alfred Nobel laid out the framework for the Nobel Prizes in his will. Nobelprize.org has additional educational materials and information, including many [games and simulations](http://nobelprize.org)

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<sup>1</sup> [http://nobelpeaceprize.org/en\\_GB/about\\_peaceprize/](http://nobelpeaceprize.org/en_GB/about_peaceprize/)

<sup>2</sup> [http://www.nobelprize.org/alfred\\_nobel/biographical/articles/life-work/nitrodyn.html](http://www.nobelprize.org/alfred_nobel/biographical/articles/life-work/nitrodyn.html)

to help students understand the work of Nobel Prize-winning laureates.<sup>3</sup> Watch the [ceremony and speech](#) for the Nobel Peace Prize of 2006 when Muhammad Yunus and Grameen Bank won.<sup>4</sup>

*Grameen Bank:* Muhammad Yunus founded Grameen Bank, which operates in Bangladesh only. He was also a founding member of Grameen Foundation's board of directors, which is based in Washington, DC. Grameen Foundation is separate from Grameen America and does not make loans to individuals. According to Grameen Foundation's [website](#), it "works to strengthen the micro-finance sector throughout the developing world . . . and our efforts to fight poverty are focused outside the U.S."<sup>5</sup> The foundation believes women are ideal candidates for micro-finance loans because they use their profits to better the lives of their children, thereby breaking the generational cycle of poverty. The [Grameen Bank model](#) generally involves five steps: 1) women who want microcredit partner with four other women who they know; 2) the women participate in a round of financial training and open savings accounts; 3) each woman in the group receives a microloan to build a small business in her community; 4) the women in the group meet weekly with Grameen Bank staff and one another for support, education, and feedback; and 5) the women pay back their loan once they have built their businesses.<sup>6</sup>

## BEFORE READING

### Prereading Focus Questions

(Reading Standards, Craft & Structure, Strand 5 and Integration of Knowledge & Ideas, Strand 7)

Before introducing this book to students, you may wish to develop background knowledge and promote anticipation by posing questions such as the following:

1. Take a look at the front and back covers. Take a picture walk. Ask students to make a prediction. Do you think this book will be fiction or nonfiction? What makes you think so? What clues do the author and illustrator give to help you know whether this book will be fiction or nonfiction?
2. What do you know about texts that are biographies? What are the typical text features of biographies? What are some things that will not happen in biographies? Why do authors write biographical stories? How do you think their reasons differ from authors who write fiction?
3. What do you know about the Nobel Peace Prize? What is the purpose of this prize? Who are some famous recipients, and what were their contributions?
4. What do you know about banks and banking? What is the purpose of banks in a community? In what ways do banks help people? What do you know about loans?
5. What do you know about Bangladesh? Where is it located? Which countries surround Bangladesh? What is the geography like?
6. What is *persistence*? Share a time you demonstrated persistence. What was your goal? What challenges did you face? How did you stay motivated?
7. Why do you think I chose this book for us to read today?

### Exploring the Book

(Reading Standards, Craft & Structure, Strand 5, Key Ideas & Details, Strand 1, and Integration of Knowledge & Ideas, Strand 7)

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<sup>3</sup> <http://www.nobelprize.org/educational/>

<sup>4</sup> [http://www.nobelprize.org/nobel\\_prizes/peace/laureates/2006/](http://www.nobelprize.org/nobel_prizes/peace/laureates/2006/)

<sup>5</sup> <http://www.grameenfoundation.org/about/faqs>

<sup>6</sup> <http://grameenamerica.org/model>

Talk about the title of the book. Ask students what they think the title means. Then ask them what they think this book will most likely be about and who the book might be about. What do they think might happen? What information do they think they might learn? What makes them think that?

Take students on a book walk and draw attention to the following parts of the book: front and back covers, title page, acknowledgments and copyright information, dedications, illustrations, afterword with photographs, and author's sources.

### Setting a Purpose for Reading

(Reading Standards, Key Ideas & Details, Strands 1–3)

Have students read to find out:

- what and who inspires Muhammad Yunus to develop the idea of micro-financing
- what microcredit is and how it can help life people out of poverty
- how Muhammad Yunus helps people gain financial security and break the cycle of poverty
- what makes Grameen Bank unique
- the causes of global poverty
- to what the title, *Twenty-two Cents: Muhammad Yunus and the Village Bank*, refers

Encourage students to consider why the author, Paula Yoo, would want to share this story with young people.

### VOCABULARY

(Language Standards, Vocabulary Acquisition & Use, Strands 4–6)

The story contains several content-specific and academic words and phrases that may be unfamiliar to students. Based on students' prior knowledge, review some or all of the vocabulary below. Encourage a variety of strategies to support students' vocabulary acquisition: look up and record word definitions from a dictionary, write the meaning of the word or phrase in their own words, draw a picture of the meaning of the word, create a specific action for each word, list synonyms and antonyms, and write a meaningful sentence that demonstrates the definition of the word.

#### CONTENT SPECIFIC

<i>pithas</i>	Bengali	India	Chittagong
rickshaws	<i>chanachur</i>	Boy Scouts	lecturer
peace rallies	Fulbright scholarship	research assistant	Vietnam War
Capitol Hill	British rule	protest marches	East Bengal
East Pakistan	West Pakistan	Bangladesh	<i>mahajon</i>
<i>taka</i>	cycle of poverty	untouchables	microcredit
Grameen Bank	<i>pardah</i>	Noble Peace Prize	home country

#### ACADEMIC

eagerly	weary	grateful	outgrown
bustling	passionate	epic	slums
shanties	charity	poverty	less fortunate
economics	opposition	turmoil	political
cultural	independence	seceded	declared
brutal	demonstrated	drought	famine
awareness	devastated	fertile	desperate

poverty	artistry	moneylender	loaning/loans
high/low interest rate	profits	debts	borrowers
support system	hindered	finances	habits
eventually	hard-earned money	precious	strife
prestigious	dignity	historic moment	honour

## AFTER READING

### Discussion Questions

After students have read the book, use these or similar questions to generate discussion, enhance comprehension, and develop appreciation for the content. Encourage students to refer to passages and/or illustrations in the book to support their responses. **To build skills in close reading of a text, students should cite evidence with their answers.**

### Literal Comprehension

(Reading Standards, Key Ideas & Details, Strands 1 and 3)

1. What activities does Muhammad participate in during his childhood?
2. What lessons do Muhammad's parents want to instill in him and his siblings? Why are his parents so committed to education?
3. What experiences in the United States influence Muhammad?
4. What effects does the war of 1971 have on Bangladesh and its people?
5. What are some causes of poverty and starvation in Bangladesh? Use the book to look at political and geographical factors.
6. What problems do moneylenders solve for people who live in poverty? What problems do the moneylenders cause?
7. What does "cycle of poverty" mean?
8. What is the difference between charity and the work Muhammad Yunus and Grameen Bank are doing with people in poverty?
9. What are the large banks' arguments for not giving the women, who Muhammad wants to help, loans?
10. What reasons does Muhammad have for not giving the twenty-two cents in his pocket to Sufiya?
11. What is microcredit?
12. How does microcredit improve the lives of Sufiya and other women like her?
13. What hinders Muhammad from recruiting women to borrow from his new bank? Who helps him get around this obstacle?
14. How does microcredit help improve the lives of Sufiya and other women?
15. What is the reasoning behind putting borrowers in groups of five when taking out a loan from Grameen Bank?

### Extension/Higher Level Thinking

(Reading Standards, Key Ideas & Details, Strand 2 and 3 and Craft & Structure, Strand 4–6)

1. How is Muhammad's childhood unique compared to other children in his community?
2. How does the author, Paula Yoo, show that Muhammad's parents are passionate about education?
3. Why might Muhammad's parents be motivated in pushing their children to get good educations? How do their backgrounds and experiences influence their beliefs about the power of education?
4. Why might adults put children in youth organizations, such as the Boy Scouts? What lessons might children learn from participating?
5. Why is Muhammad dissatisfied with charity for helping the poor?
6. Why do you think Muhammad calls his bank Grameen Bank (the village bank)?

7. How is Grameen Bank different from other banks? How is it different from charity organizations?
8. How was Sufiya's relationship with Muhammad important to his creation of Grameen Bank and the idea of microcredit?
9. Why does the author give the book the title *Twenty-two Cents*?
10. Why does Muhammad choose to focus on giving microloans to women, instead of to men?
11. How does microcredit encourage independence?
12. Why might the author choose to include Bengali words in this story? How do these words affect the tone and setting of the story?
13. Reread the dedication the author, Paula Yoo, has in the book: "To Professor Muhammad Yunus and his commitment to eradicating poverty from our world so no child will go to sleep hungry." Using context clues and knowledge about Muhammad Yunus's life, what do you think the word *eradicate* means?
14. Before creating Grameen Bank, Muhammad cannot convince large banks to loan small amounts of money to people in need, and the large banks consider the women he wants to help "banking untouchables." What does that term mean?
15. Why does the bank manager laugh at Muhammad's request for small loans for poor women? Why don't banks want to give just any person in need a loan of any amount?
16. Why is Muhammad Yunus called the Banker to the Poor? How could this title be seen as an honor? How could it be seen as a negative?
17. Why does Muhammad not want Sufiya or any of the other women to always be dependent on strangers for charity?
18. In the last illustration in the book, the illustrator, Jamel Akib, portrays young women from all over the world. How does the illustrator show that these women are not just from Bangladesh? Why do you think he illustrated women from other countries even though the book focuses on Muhammad Yunus's work in Bangladesh? Why do you think the illustrator decided to depict only women in this illustration? Why do you think he chose to end the story with nearly the same illustration on the cover?

### Literature Circles

(Speaking & Listening Standards, Comprehension & Collaboration, Strands 1–3 and Presentation of Knowledge & Ideas, Strands 4–6)

If you use literature circles during reading time, students might find the following suggestions helpful in focusing on the different roles of the group members.

- The **Questioner** might use questions similar to the ones in the Discussion Question section of this guide.
- The **Passage Locator** might look for lines or sentences in the story that suggest how microcredit works and how Muhammad Yunus came up with the system.
- The **Illustrator** might illustrate an event that took place after Muhammad Yunus and Grameen Bank won the Nobel Peace Prize. The illustrator may use information in the Afterword for inspiration.
- The **Connector** might find another biography on a global figure who worked for human rights and social justice, such as Lee & Low's [Game, Set, Match Champion Arthur Ashe](#).<sup>7</sup> The connector should compare how the central idea and author's message in each book are similar and/or different.

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<sup>7</sup> <https://www.leeandlow.com/books/2721>

- The **Summarizer** might provide a brief summary of the group's reading and discussion points for each meeting
- The **Investigator** might look for information about poverty demographics in his or her state, including statistic about how many live below the poverty line.

\*There are many resource books available with more information about organizing and implementing literature circles. Three such books you may wish to refer to are: GETTING STARTED WITH LITERATURE CIRCLES by Katherine L. Schlick Noe and Nancy J. Johnson (Christopher-Gordon, 1999), LITERATURE CIRCLES: VOICE AND CHOICE IN BOOK CLUBS AND READING GROUPS by Harvey Daniels (Stenhouse, 2002), and LITERATURE CIRCLES RESOURCE GUIDE by Bonnie Campbell Hill, Katherine L. Schlick Noe, and Nancy J. Johnson (Christopher-Gordon, 2000).

### Reader's Response

(Writing Standards, Text Types & Purposes, Strands 2 and 3 and Production & Distribution of Writing, Strands 4–6)

Use the following questions and writing activities to help students practice active reading and personalize their responses to the book. Suggest that students respond in reader's response journals, essays, or oral discussion. You may also want to set aside time for students to share and discuss their written work.

1. In the story, Muhammad's parents are a significant influence on Muhammad's success as a student and a teacher. Write about someone in your life who helps, encourages, or practices with you. How does that person make you feel? How has that person helped you overcome your fears, doubts, or a tough situation? Do you think we all need someone who believes in us? Why or why not?
2. Muhammad Yunus has a big aspiration to one day eradicate poverty from the world. What goal do you have, whether big or small? What will you need to do to achieve that goal? Why is it important to study people who achieved their goals? What character traits might people need, like Muhammad Yunus, to achieve their goals?
3. Imagine you are one of Professor Yunus's students and he asks you to help sign up people for his bank's microcredit program. Describe what you would say to persuade someone to join Grameen Bank. Points you make might focus on: how Grameen Bank is different from other banks; how using a bank is different from dealing with *mahajons*, or moneylenders; the benefits of joining Grameen Bank's loan program; and what the person would have to do once she or he joins.
4. Muhammad Yunus shows concern and kindness toward many people in the book. Has there been a time in your life when you showed concern or compassion toward someone else? What motivated you to want to help that person? How were you able to help the person? Do you think it is important for people to look after others? Why or why not?
5. Would you recommend this book to a friend? Why or why not? Describe what makes this an interesting book or what you might do to improve it.

### ELL Teaching Activities

(Speaking & Listening Standards, Comprehension & Collaboration, Strands 1–3 and Presentation of Knowledge & Ideas, Strands 4–6)

(Language Standards, Vocabulary Acquisition & Use, Strands 4–6)

These strategies might be helpful to use with students who are English Language Learners.

1. Assign ELL students to partner-read the story with strong English readers/speakers. Students can alternate reading between pages, repeat passages after one another, or listen to the more fluent reader. If there are any students who speak Bengali in the class, they can help with the pronunciations of the Bengali words in the book.

2. Have each student write three questions about the story. Then let students pair up and discuss the answers to the questions.
3. Depending on students' level of English proficiency, after the first reading:
  - Review the illustrations in order and have students summarize what is happening on each page, first orally, then in writing.
  - Have students work in pairs to retell either the plot of the story or key details. Then ask students to write a short summary, synopsis, or opinion about what they have read.
4. Have students give a short talk about what they admire about a character in the book.
5. The book contains several content-specific and academic words that may be unfamiliar to students. Based on students' prior knowledge, review some or all of the vocabulary. Expose English Language Learners to multiple vocabulary strategies. Have students make predictions about word meanings, look up and record word definitions from a dictionary, write the meaning of the word or phrase in their own words, draw a picture of the meaning of the word, list synonyms and antonyms, create an action for each word, and write a meaningful sentence that demonstrates the definition of the word.

### INTERDISCIPLINARY ACTIVITIES

(Introduction to the Standards, page 7: Student who are college and career ready must be able to build strong content knowledge, value evidence, and use technology and digital media strategically and capably)

Use some of the following activities to help students integrate their reading experiences with other curriculum areas. These can also be used for extension activities, for advanced readers, and for building a home-school connection.

#### Social Studies

(Reading Standards, Integration of Knowledge & Ideas, Strands 7 and 9)

(Writing Standards, Research to Build & Present Knowledge, Strands 7–9)

1. Ask students to research Bangladesh. What is the official language and major religion? What is the climate? Identify the major physical features of the country. Have students examine the geography and recent political history of the country. What geographical and historical factors might contribute to Bangladesh's high percentage of the population living in poverty?
2. Have students compare and contrast Muhammad Yunus with other individuals who have helped change the lives of impoverished people for the better, including Dr. Gordon Sato, as represented in *The Mangrove Tree: Planting Trees to Feed Families*<sup>8</sup> and Wangari Maathai, as represented in *Seeds of Change: Planting a Path to Peace*.<sup>9</sup> How are these individuals' experiences similar? What character traits do they share that allowed them to overcome obstacles? What legacies will they leave behind? What role does community have in their success?
3. Encourage students to research Grameen America or another micro-finance organization in their community, state, or region. Where is the organization and/or its branches located? Why is the area a strategic location for the organization? Who is eligible for microcredit from the organization? What are examples of how recipients are using their loans?
4. Ask students to examine modern or local examples of moneylenders that are not banks. What kinds of companies are moneylenders in their community? What service(s) do they provide? Are moneylenders, other than banks, necessary? What problems do moneylenders solve? What problems do they cause? What advice

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<sup>8</sup> <https://www.leeandlow.com/books/2747>

<sup>9</sup> <https://www.leeandlow.com/books/2716>

would students give to someone considering using a moneylender service, person, or company?

5. Have students investigate what the Nobel Peace Prize is, the requirements for nomination, and famous Nobel laureates. What are the origins of the prize? Who is Alfred Nobel and what connection does he have to the Nobel Peace Prize? How have the requirements for the prize changed since 1901, when the prize was first given? Who are some Nobel laureates from the United States and for what contributions were they recognized? Who won Nobel prizes in other fields in 2006, the year Muhammad Yunus and Grameen Bank won?

### Writing

(Writing Standards, Text Types & Purposes, Strands 1–3, Production & Distribution of Writing, Strand 4, and Research to Build & Present Knowledge, Strands 7–9)

1. Although Muhammad knows Sufiya Begum needs only twenty-two cents, which he has in his pocket, he decides not to give her the money. Write a passage arguing whether you think he was right or wrong not to give her the twenty-two cents. Do you think he made the right decision? Why?
2. In an essay, describe the benefits and limits of charity organizations. Is there ever an appropriate or suitable time to give money directly to someone in need? In what cases can someone benefit from immediately receiving needed funds? Why might someone choose to give money to someone directly or donate to a charity?
3. How would this story be different if told from Sufiya's point of view? Write a diary entry for two or more events in the book from Sufiya's perspective.
4. Research a modern-day leader in the field of medicine, chemistry, physics, literature, or peace. Investigate whether this person would qualify for a Nobel Prize. Then write a letter to the Nobel Committee detailing why you are nominating this person and why the person deserves a Nobel Prize.
5. Have students develop their own award and create a campaign to convince others that their award should exist. On a poster, have students include sections explaining: what the honor will recognize, the requirements to win the prize are, what the prize will include, the cause or field for which the prize will raise awareness, and who would make a fitting candidate or recipient for the prize in its first year.

### Economics and Mathematics

(Mathematics Standards, Grade 5, Number & Operations in Base Ten, Strands 5 and 7 and Operations & Algebraic Thinking, Strands 1 and 2)

(Reading Standards, Integration of Knowledge & Ideas, Strand 7)

(Speaking & Listening Standards, Comprehension & Collaboration, Strands 2 and 3)

(Writing Standards, Research to Build & Present Knowledge, Strand 9)

1. Invite an economics professor from a local high school, community college, or university to visit the class to engage students in a discussion about themes and concepts in *Twenty-two Cents*. Questions for the guest to discuss with students might include: Why might a person turn to a payday loan or payday advance? What is the difference between a payday loan and a bank loan, specifically a microloan? What are the risks of payday loans? Why do some people not qualify for loans or meet bank requirements? How can a person avoid getting into debt? What steps can a person take to reduce the amount they owe if she or he is in debt? What advice does the guest have for students to improve their financial literacy and prepare for their futures?

2. Show students the United State Census Bureau infographics called [How Census Measures Poverty](#).<sup>10</sup> What is the central idea of the infographics? How do the words, phrases, and visuals interact to affirm the central idea? What might the authors' purpose be in choosing this medium to convey the central idea (to shame, inspire, shock, and so on)? Why does the Census Bureau assemble this information about poverty in America? Who is the intended audience? What might the authors of the infographics want people to do with the information presented? For more ideas on how to use an infographic in the classroom to teach economics, visual literacy, and more, check out the [Lee & Low blog post on infographics](#).<sup>11</sup>

**Recommended resources for teaching financial literacy to students:**

- Edutopia has compiled a [resource roundup on financial literacy](#).<sup>12</sup>
- Wells Fargo has created a free financial curriculum and online game called [Hands On Banking](#), which can be adapted to all age levels.<sup>13</sup>
- Jump\$tart has created [national standards in K-12 personal finance education](#).<sup>14</sup>
- The Institute for Financial Literacy created the [Excellence in Financial Literacy Education Awards](#), which include ideas for children's books and online programs.<sup>15</sup>

### Home-School Connection

(Speaking & Listening Standards, Comprehension & Collaboration, Strands 1–3)

(Writing Standards, Text Types & Purposes, Strand 2 and Production and Distribution of Writing, Strand 4)

1. Describe an educational goal or wish your parents or guardians have for you. Why do they think education is important for you? What do they think education will allow you to do or achieve? What do they think you can improve on to achieve this goal?
2. Encourage students to interview the manager of a local bank or a local Grameen Bank representative, if available in your community. What role do banks serve in a community and in the economy? What services do banks provide? What makes a person eligible for loans? What do loans allow people to do? What are the risks of taking out a loan? What advice does the person have for students to improve their financial literacy and prepare for their futures?
3. Have students interview their parents, grandparents, or guardians about an organization (school, health center, community center, nonprofit, government agency) that helped them in some way. How did they find out about the organization? Why did they need help from the organization? What did this support allow them to do? What did they learn from the experience? Would they recommend the organization to a friend? Why or why not?

### ABOUT THE AUTHOR

**Paula Yoo** is an author and a screenwriter whose children's books include [Sixteen Years in Sixteen Seconds](#) and [Shining Star](#). Her works have been recognized by the International Reading Association, the Texas Bluebonnet Award Masterlist, and Lee & Low's New Voices Award. She is a graduate of Yale University and Columbia University Graduate School of Journalism. Yoo earned her MFA in creative writing from Warren Wilson College. She and her husband live in Los Angeles, California.

<sup>10</sup> [http://www.census.gov/how/infographics/poverty\\_measure-how.html](http://www.census.gov/how/infographics/poverty_measure-how.html)

<sup>11</sup> <http://blog.leeandlow.com/2014/02/26/using-infographics-in-the-classroom-to-teach-visual-literacy/>

<sup>12</sup> <http://www.edutopia.org/financial-literacy-resources-guide>

<sup>13</sup> <http://www.handsonbanking.com/en/educators.html>

<sup>14</sup> <http://www.jumpstart.org/national-standards.html>

<sup>15</sup> <http://eifileawards.org/hall-of-fame/>

**ABOUT THE ILLUSTRATOR**

**Jamel Akib's** award-winning artwork has appeared in several picture books as well as numerous museum and gallery shows in England, including several Best of British Illustration exhibitions. He is the illustrator of Uma Krishnaswami's [Bringing Asha Home](#) and *Monsoon*, for which he won the Marion Vannett Ridgway Award for Illustration, as well as [Tan to Tamarind](#). A full-time illustrator of English and Malaysian ancestry, Akib lives with his family in Essex, England.

**Book Information**

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Guided Reading Level: U

Lexile™ Level: 1010L

Themes: Social Awareness and Activism, Achieving Goals, Economics/Micro-lending, Economics/Financial History, Helping Others and Responsibility, Poverty, Persistence/Grit, Asian/South Asian Interest, Biography

**RESOURCES ON THE WEB:**

Learn more about *Twenty-two Cents* at: <https://www.leeandlow.com/books/2851>

**ORDER INFORMATION**

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