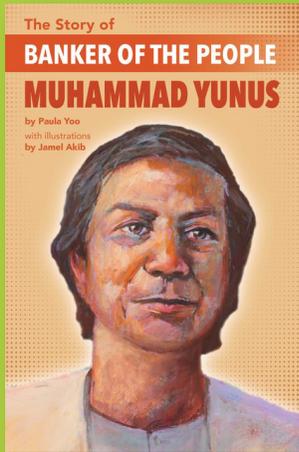


TEACHER'S GUIDE



LEE & LOW BOOKS

The Story of Banker of the People Muhammad Yunus

written by Paula Yoo, illustrated by Jamel Akib

About the Book

Genre: Nonfiction Biography

*Reading Level: Grade 6

Interest Level: Grades 4–8

Guided Reading Level: X

Accelerated Reader® Level/

Points: N/A

Lexile™ Measure: N/A

*Reading level based on the ATOS
Readability Formula

Themes: Collaboration, Counting Money/Everyday Math, Diversity, Economics/Finance, Education, History, Multiethnic interest, Nonfiction, Overcoming Obstacles, Asian/Asian American Interest, Muslim Interest

SYNOPSIS

Growing up in Bangladesh, Muhammad Yunus witnessed extreme poverty all around him and was determined to eradicate it. In 1976, as an economics professor, Muhammad met a young craftswoman who needed to borrow five taka (twenty-two cents) to buy materials. No bank would lend such a small amount to an uneducated woman, so she was forced to borrow from corrupt lenders who charged an unfair interest rate, and left her without enough profit to buy food. Muhammad realized that what stood in the way of her financial security was just a few cents.

Inspired, Muhammad founded Grameen Bank, where people could borrow small amounts of money to invest in themselves or their own businesses, and then pay back the bank without exorbitant interest charges. Over the next few years, Muhammad's compassion and determination changed the lives of millions of people by loaning the equivalent of more than ten billion US dollars in micro-credit. He received the 2006 Nobel Peace Prize for establishing Grameen Bank and championing microfinance.

The Story of Banker of the People Muhammad Yunus is an inspiring account of economic innovation and a celebration of how one person—like one small loan—can make a positive difference in the lives of many.



BACKGROUND

The Story Of Series

The Story of Banker of the People Muhammad Yunus is part of LEE & LOW’s Story Of series. Every title in our Story Of chapter book line introduces independent readers to a diverse historical figure with a powerful life story. All books in this series include informative sidebars, highlighted vocabulary words, a timeline, a glossary, photographs and images with captions and labels, a bibliography with complete sources, and recommended reading.

Nonfiction Text Features

The Story of Banker of the People Muhammad Yunus has different nonfiction text features that readers need to be aware of. The chart below lists the nonfiction features that readers will find. Consider printing or enlarging this chart for students to refer to in your classroom or library.

See the section titled, “Nonfiction Text Features: The Story of Banker of the People Muhammad Yunus” for details on how to teach these features with specific information in the book.

Types of Print	Words that are darker are called bold and words that are slanted are called <i>italics</i> , which point out specific information.
Sidebar	Additional information about a person, time period, or subject that is helpful to understand the story.
Table of Contents	A list of the book’s sections that says what information is in the book.
Timeline	A lists of the dates and years when events happened.
Glossary	An alphabetical list of vocabulary words mentioned in the book and their definitions, located in the back of the book.
Captions	A line underneath a photograph or image that describes what’s in the picture.
Text Sources	A list of the books, images, photographs, and other forms of information that the author used to write the story.
Title	The name of the chapter (that’s usually larger in size and in a different font) that describes the text and information that follows.
Label	A word that tells the name of the part of the photograph or image.

Additional LEE & LOW titles in The Story Of series:

The Story of World War II Hero Irena Sendler written by Marcia Vaughan, illustrated by Ron Mazellan
<https://www.leeandlow.com/books/the-story-of-world-war-ii-hero-irena-sendler>

The Story of Car Engineer Soichiro Honda written by Mark Weston, illustrated by Katie Yamasaki
<https://www.leeandlow.com/books/the-story-of-car-engineer-soichiro-honda>

The Story of Movie Star Anna May Wong written by Paula Yoo, illustrated by Ling Wang
<https://www.leeandlow.com/books/the-story-of-movie-star-anna-may-wong>

The Story of Tennis Champion Arthur Ashe written by Crystal Hubbard, illustrated by Kevin Belford
<https://www.leeandlow.com/books/the-story-of-tennis-champion-arthur-ashe>

The Story of Civil Rights Hero John Lewis written by Jim Haskins & Kathleen Benson, illustrated by Aaron Boyd
<https://www.leeandlow.com/books/the-story-of-civil-rights-hero-john-lewis>

The Story of Trailblazing Actor Ira Aldridge written by Glenda Armand, illustrated by Floyd Cooper
<https://www.leeandlow.com/books/the-story-of-trailbazing-actor-ira-aldrige>

The Story of All-Star Athlete Jim Thorpe written by Joseph Bruchac, illustrated by S. D. Nelson
<https://www.leeandlow.com/books/the-story-of-all-star-athlete-jim-thorpe>



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.

Content Specific

pitha, Bengali, Chittagong, rickshaws, beggars, chanachur, tea stall, slums, shanties, Dhaka University, economics, Fulbright scholarship, Vietnam War, sit-ins, Scouts Movement, Robert S.S. Baden-Powell, cavalry, siege, Second Boer War, Aids to Scouting, woodcraft, "Scout Law," Boy Scouts Movement, Wolf Cubs, Agnes Baden-Powell, Girl Guides, Girl Scouts, Jamboree, Middle Tennessee State University, East Bengal, East Pakistan, Bangladesh, Mohandas Gandhi, boycott, Hindus, Muslims, subcontinent, Partition, Punjab, Afghan Province, Kashmir, Sind, Baluchistan, Urdu, demonstrations, Sheikh Mujibur Rahman, prime minister, Jobra, Sufiya Begum, bamboo, taka, mahajon, moneylender, interest, interest rate, capital reserve, Great Depression, central bank, Federal Reserve Bank, Grameen Bank, microcredit, purdah, Sixteen Decisions, centre, seedlings, latrine, tubewells, alum, arsenic, dowry, Nobel Peace Prize, microfinance, poverty threshold, US Census Bureau, dynamite, smokeless gunpowder, parliament, fraternity, abolition, peace congresses, Supreme Court, green energy, World Food Prize, Sydney Peace Prize, United States Presidential Medal of Freedom, Congressional Gold Medal

Academic

eagerly, weary, bustling, densely, reciting, epic, scouting, sewage, charity, poverty, enroll, prestigious, hygiene, courageous, turmoil, seceded, mount, colonize, discriminated, negotiations, refugees, drought, trudged, fertile, desperate, frustrated, equivalent, entrepreneurs, borrower, loan, hindered, discipline, prosperity, dilapidated, surplus, minimize, expenditures, burden, element, purify, inequality, inflict, collectively, bargaining, breach, restore, prestigious, strife, preceding, physiology, appeal, civilian, eradicate

BEFORE READING

Prereading Focus Questions

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

(Speaking & Listening Standards, Comprehension & Collaboration, Strands 1 and 2)

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

1. What do you know about books that are biographies? What are the typical text features of biographies? Why do you think authors write biographies?
2. What do you know about the Nobel Peace Prize? What is the purpose of this prize? Why do you think it's important?
3. What do you know about banks and banking? What is the purpose of banks in a community? How do banks help people? What do you know about loans?
4. What does it mean to be persistent? Share a time that you demonstrated persistence. What was your goal? What were some challenges along the way? How did you stay motivated?
5. Why is it essential to help others? What are some ways that you help your family and friends? How does it make you feel?

Exploring the Book

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

(Speaking & Listening Standards, Comprehension & Collaboration, Strands 1 and 2)

1. **Book Title Exploration:** Talk about the title of the book, *The Story of Banker of the People Muhammad Yunus*. Then ask students what they think this book will most likely be about and whom the book might be about. What do they think might happen? What information do they think they might learn? What makes them think that?
2. **Read Paula Yoo's biography:** Read about author Paula Yoo on the back page of the book.
3. **Read Jamil Akib's biography:** Read about illustrator Jamil Akib on the back page of the book.
4. Encourage students to stop and jot in their reading notebooks during the read-aloud when they: learn new information, see a



powerful image, have an emotional reaction or an idea, have a question, or hear new words.

5. Have students quickly write a feeling in their notebooks during reading. After reading, ask students why they wrote that feeling down and have them write a journal entry about it.

Setting a Purpose for Reading

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

Have students read to find out:

- who Muhammad Yunus is and how he came up with and developed micro-financing
- how Muhammad Yunus was inspired by others throughout his life
- what microcredit is and how it can help people out of poverty
- why Muhammad Yunus wanted people to gain financial security
- what makes Grameen Bank unique
- why Muhammad Yunus is an important historical figure to learn about

Encourage students to consider why the author, Paula Yoo, would want to share with young people this story about Muhammad Yunus and how he changed the lives of others.

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

Chapter One: A Happy Childhood

1. What was Muhammad's mother known for?
2. Where was Muhammad born? What was it like?
3. How many siblings did Muhammad have? What did they like to do together?
4. What was important to Muhammad's parents? What did they hope for their children?

Chapter Two: Learning from the World

5. Why did Muhammad like being a Boy Scout? What were the kinds of things that they did as Boy Scouts?
6. What did Muhammad see in the slums?
7. How did Muhammad become active in his troop's charity activities?
8. Where did Muhammad enroll in 1957? What did he study there?
9. What happened after Muhammad graduated from Dhaka University?

The History of the Boy Scouts

10. Who founded the Scouts Movement?
11. Why did Baden-Powell create the Scouts Movement? How did he organize the troops?



12. What were the kinds of things that the Scouts did? How were they rewarded?
13. What book did Baden-Powell write? What tips did it include?
14. What is the Scout Law?
15. How did the Boy Scouts Movement spread?
16. Who was Agnes Baden-Powell? What was she the founder of?

Chapter Three: Upheaval

17. Where did Muhammad accept a teaching job in 1970?
18. Why was Muhammad worried about turmoil in his country? What was happening?
19. How was Muhammad inspired to support his people? What did he do?
20. What happened during the war between Bangladesh and Pakistan? What did Muhammad realize he had to do?

The Partition of India and the Creation of Bangladesh

21. What country controlled India in the 1800s and early 1900s? Why were Indians unhappy with British control?
22. Who was Mohandas Gandhi and what did encourage Indian people to do?
23. What happened in 1947?
24. What groups experienced religious tensions during and after the struggle for independence?
25. What happened during the Partition process?
26. How was the name Pakistan created?
27. What were some of the consequences after Partition? Why was violence erupting throughout the region?

Chapter Four: Twenty-two Cents

28. What did Muhammad see in his country after the war? How did this make him frustrated?
29. Who was Sufiya Begum? What was Sufiya's profession?
30. What did Sufiya need to create her crafts?
31. Why were the banks in Jobra not interested in loaning small amounts of money?
32. What did Sufiya have to do to get money? What were some problems associated with borrowing from moneylenders?
33. What did Muhammad do with his students after seeing how Sufiya had to live and work?

How Banks Make Money

34. What are the two main purposes of banks?
35. How do banks use interest?
36. What is a capital reserve? Why are banks required to keep a capital reserve?

Chapter Five: The Village Bank

37. What bank did Muhammad create?
38. How did Grameen Bank work? How could borrowers take out money and then pay it back?
39. What is purdah and how did it interfere with Muhammad's work?
40. What are the Sixteen Decisions?
41. What did women have to do in order to be accepted into the loan program?
42. How did Sufiya use her share of the loan?

The Sixteen Decisions

43. Who created the Sixteen Decisions? Why?
44. What are the key values in the Sixteen Decisions? What did the rules suggest to the borrowers at Grameen Bank?

**Chapter Six: Banker to the Poor**

45. What was Muhammad known as? What was he awarded in 2006?
46. Why did Muhammad receive the Nobel Peace Prize? How did the committee praise Muhammad?
47. How did Grameen Bank inspire other countries to help their people?
48. How has Grameen Bank helped people worldwide?

The Nobel Prize

49. Who created the Nobel Prize and the Nobel Peace Prize?
50. What did Nobel announce in his will? Who did he wish the prize would be awarded to?
51. Who do some notable prizewinners include?

Chapter Seven: The Work Continues

52. Why did Muhammad Yunus have to resign from Grameen Bank?
53. How is Muhammad still involved with his work?
54. What awards, prizes, and honors has Muhammad won?

Extension/Higher Level Thinking

(Reading Standards, Key Ideas & Details, Strands 1-3; and Craft & Structure, Strands 4 and 6)

(Speaking & Listening Standards, Comprehension & Collaboration, Strands 1-3; and Presentation of Knowledge & Ideas, Strand 4)

1. What does the title *The Story of Banker of the People Muhammad Yunus* mean to you after reading? How did your perceptions of Muhammad Yunus change after reading the story?
2. How is Muhammad's childhood unique compared to other children in his community? How did Muhammad's parents motivate and inspire him at an early age? What did they believe about education?

3. What did Muhammad learn from participating in the Boy Scouts? Why do you think the Boy Scouts might be an important organization for young people?
4. How did Sufiya Begum inspire Muhammad to think about banking? Why did Sufiya's process of borrowing money from banks inspire Muhammad to think about a different approach to banking in order to help others?
5. Why does Muhammad call his bank Grameen Bank (the village bank)? How do you think he came up with this name and how is it significant in his work?
6. Why does Muhammad choose to focus on giving microloans to women instead of men? How is this a critical decision in Muhammad's life?
7. Why is Muhammad called the Banker to the Poor? How could this title be seen as an honor? How could this title also be seen as negative? What would your title for Muhammad be and why?
8. What is Muhammad's legacy and impact on the world today? How has Muhammad changed banking, especially for people who are poor or impoverished? Why is he an important historical figure to learn about?
9. Explore the structure of the text. Was it written as chronology, comparison, cause/effect, or problem/solution? Why do you think the author made this choice? How does it compare to other texts you have read?

Reader's Response

(Writing Standards, Text Types & Purposes, Strands 1-3 and Production & Distribution of Writing, Strands 4-6)

1. What is one big thought or takeaway that you have after reading this book? Think about Muhammad's dedication to helping others, especially people who are impoverished, and



the creation of microlending. How does he show dedication to what he believes in?

2. What do you think the essential message is to the reader? Think about possible motivations behind Paula Yoo's intentions in writing the book. What do you think she wanted to tell her readers?
3. Have students make a text-to-self connection. What kind of connections did you make from this book to your own life? What do Muhammad's experiences, thoughts, and feelings mean to you?
4. Have students make a text-to-text connection. Did you think of any other books while you read *The Story of Banker of the People Muhammad Yunus*? Why did you make those connections?
5. Have students make a text-to-world connection. What kind of connections did you make from this book to what you have seen in the world, such as on television or in a newspaper? Why did this book make you think of that?
6. In this story, Muhammad's parents are a significant influence on Muhammad's success as a student and 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?
7. Muhammad Yunus has a big aspiration to eliminate poverty from the world. What goal do you have, big or small? What do you need to achieve that goal? What character traits might people need, like Muhammad Yunus did, to achieve their goals?

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)

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.
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 each chapter and have students summarize what is happening in the chapter, 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 how Muhammad's story inspired them and his persistence for helping others achieve financial freedom, despite obstacles along the way.
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, 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. Guide students to the glossary at the back of the book for further definitions.



6. Use the text features to help ELL students make sense of what they're reading. The table of contents, chapter titles, callout boxes, bolded words, and diagrams are all visual, vocabulary, and content aids in helping students prepare to engage with the text.
7. There are terms pertaining to banking and borrowing money used throughout the text. Create a chart with all of the different terms and their definitions. Keep the graphic organizer up throughout the course of using the book.

INTERDISCIPLINARY ACTIVITIES

(Introduction to the Standards, page 7: Students 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.

English Language Arts

(Reading Standards, Key Ideas and Details, Strands 1-3; Craft and Structure, Strands 4-6; Integration of Knowledge & Ideas, Strands 7-9; Range of Reading of Text Complexity, Strand 10)

(Writing Standards, Text Types & Purposes, Strands 1-3; Production & Distribution of Writing, Strands 4 and 6; Research to Build & Present Knowledge, Strands 7-9; Range of Writing, Strand 10)

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

1. Have students watch Muhammad Yunus's Nobel Lecture (<https://www.nobelprize.org/prizes/peace/2006/yunus/lecture/>). Students can write a reaction to what it was like to watch Muhammad deliver a speech as opposed to reading about his life and legacy. What did students learn about Muhammad from his speech that they hadn't read about in *The Story of Banker of the People Muhammad Yunus*? Have students write a reaction essay about what it was like to see Muhammad Yunus speak and how he inspired them, both from the speech and from the book. How did this make students think of Muhammad differently?
2. 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? What would you have done if you were Muhammad? How did this decision affect the rest of Muhammad and Sufiya's lives?
3. Have students think about expository nonfiction versus narrative nonfiction. How was reading *The Story of Banker of the People Muhammad Yunus* different from reading a newspaper article about Muhammad? Have students read the article, "We are all entrepreneurs": Muhammad Yunus on changing the world, one microloan at a time" (<https://www.theguardian.com/sustainable-business/2017/mar/29/we-are-all-entrepreneurs-muhammad-yunus-on-changing-the-world-one-microloan-at-a-time>). Have students create a Venn Diagram with the headings, "Narrative Nonfiction: *The Story of Banker of the People Muhammad Yunus*" and "Expository Nonfiction: 'We are all entrepreneurs': Muhammad Yunus on changing the world, one microloan at a time." Students can compare and contrast the different formats of the texts and the information they learn in both.
4. Encourage students to select a resource from the Text & Sidebar Sources from the back of the book. Students can examine the piece, whether it's a book, video, photograph, or website, and write a reaction to how they think the author and illustrator were informed by this information and how it helped to develop the book.



5. Read *Twenty-two Cents* (<https://www.leeandlow.com/books/twenty-two-cents>), the picture book version of *The Story of Banker of the People Muhammad Yunus*. Students can compare and contrast what it was like to read the picture book versus the chapter book version. What were their experiences like? What did they learn from the picture book that they didn't learn from the chapter book, and vice versa? How did it make them think about what it would be like to write a picture book versus a chapter book about a historical figure? Have students write a comparative essay and then share their thoughts with a partner or the whole class. Students can also examine how both picture books and chapter books are important for reading and learning.
6. 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* (<https://www.leeandlow.com/books/2747>) and Wangari Maathai, as represented in *Seeds of Change: Planting a Path to Peace* (<https://www.leeandlow.com/books/seeds-of-change>). 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?
7. Assign students to read Paula Yoo's interview on Muhammad Yunus, *Banking Smarter*, and *Managing Finances* (<https://www.leeandlow.com/books/twenty-two-cents/interviews>) and write a reaction essay afterwards. What new information did they learn about finances and interest rates? Why is education about banking and finances important for all people? How do Paula's experiences as a young person and learning about how banking works relate to their own education about finances? What

did their caretakers or friends tell them about banking? Was it helpful? Why or why not?

8. Have students think about the main idea and details for a chapter of their choosing. Looking at the table of contents, have students pick a chapter that interested them. Then, have students write three key details, the most important information, in that chapter. Students can then generate the main idea, or what the chapter was mainly about. Finally, have students form small groups with each student representing a different chapter to share their results.

<p>Details:</p> <p>1. _____</p> <p>2. _____</p> <p>3. _____</p>
<p>Main Idea: _____</p> <p>_____</p> <p>_____</p>

Social Studies/Geography

(Reading Standards, Key Ideas and Details, Strands 1–3; Craft and Structure, Strands 4–6; Integration of Knowledge & Ideas, Strands 7–9; Range of Reading of Text Complexity, Strand 10)
(Writing Standards, Text Types & Purposes, Strands 1–3; Production & Distribution of Writing, Strands 4 and 6; Research to Build & Present Knowledge, Strands 7–9; and Range of Writing, Strand 10)

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? Have students consult different reputable resources (<https://www.bbc.com/news/world-south-asia-12651483>) and then share their



findings in a visual format of their choosing in small groups.

2. Have students examine the timeline in the back of the book and elaborate on the events that happened during the time period. In order for students to understand the historical context of Muhammad's life, encourage students to research the events in the timeline by gathering photographs and other primary source documents about that particular event. Display both enlarged timelines in the front of the class so that students have easy access to both the dates and events. Students can work in groups in different years (i.e. 1960-1965) and then add their events and findings to the class timeline, located below the enlarged timeline from the book.
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? Students can share their findings with a partner, small group, or the whole class. Encourage students to look at the Grameen Bank website for additional information during their research process (<http://www.grameen.com/>).
4. Have students investigate what the Nobel Peace Prize is, the requirements for nomination, and famous Nobel laureates (<https://www.nobelpeaceprize.org/>). 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?

5. As a follow-up activity, have students conduct a research project on a previous winner of the Nobel Peace Prize of their choosing. What did that person do? How was that person impactful in their field? How are they inspirational today? Then, students can 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.

Economics/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. If possible, 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 The Story of Banker of the People Muhammad Yunus. 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 infographic called "How Census Measures



Poverty” (https://www.census.gov/library/visualizations/2017/demo/poverty_measure-how.html). What is the central idea of the infographic? 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? What might the authors of the infographic 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. (<http://blog.leeandlow.com/2014/02/26/usinginfographics-in-the-classroom-to-teach-visualliteracy/>)

Art/Media

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

(Writing Standards, Text Types & Purposes, Strands 1-3, Production & Distribution of Writing, Strand 4, and Research to Build & Present Knowledge, Strands 7-9, Range of Writing, Strand 10)

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

1. Have students create a drawing, painting, or other visual representation after reading *The Story of Banker of the People Muhammad Yunus*. Encourage students to think about how the story impacted them and why it motivated them to create this particular art piece.

School/Home Connection

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

(Writing Standards, Text Types & Purposes, Strands 1-3, Production & Distribution of Writing, Strand 4, and Research to Build & Present Knowledge, Strands 7-9, Range of Writing, Strand 10)

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

1. If possible, provide students with a copy of Lee & Low’s *Twenty-two Cents* (<https://www.leeandlow.com/books/twenty-two-cents>). Encourage family members to read the picture-book version of *The Story of Banker of*

the People Muhammad Yunus at home. Have students and their families talk about what hard work, dedication, and social activism means to them.

2. Encourage families and children to learn more about Muhammad Yunus. Have students explain to their families and caregivers why Muhammad Yunus is essential to banking and microlending today. If possible, have students and their families visit the Yunus Centre’s website to learn more about the causes Muhammad is passionate about today (<https://www.muhammadyunus.org/>).



Nonfiction Text Features

(Reading Standards, Key Ideas and Details, Strands 1–3, Craft and Structure, Strands 4–6, Integration of Knowledge & Ideas, Strands 7–9, Range of Reading of Text Complexity, Strand 10)
(Speaking and Listening Standards, Comprehension and Collaboration, Strands 1–3, Presentation of Knowledge and Ideas, Strands 4–6)

Types of Print	Point students to the words that are darker in the book, such as discrimination . Why do they think those words are darker, or in bold? What can they use to figure out what the word means if they do not know the meaning? Encourage students to look at the rest of the sentence, and if they still don't know the word's meaning, then point them to the glossary.
Sidebar	When students see: "The Boy Scouts," why do they think that the text and format look different from the text on the first few pages in Chapter One and Chapter Two? Why do they think that there are these specific parts in the book? What is the point of sidebars? What kind of information can they learn from sidebars?
Table of Contents	Point students to the Table of Contents prior to reading. Why do they think a Table of Contents exists? Why is a Table of Contents important?
Timeline	Show students the timeline in the back of the book. Encourage students to think about why timelines are important. After reading, make photocopies of the timeline and then cut up the different events. Have students rearrange and place the different events in order.
Glossary	Prior to reading, show students the glossary in the back of the book. Why do students think that there is a glossary? What can you find in a glossary? When students read and encounter a bold word, have them go to the glossary and read the definition.

Captions	Ask students why they think there is a line of text next to a photograph, illustration, or diagram. What is the purpose of that line of text, or a caption? How would it be different if there was no caption? Have students describe what they see. Then uncover the caption. Have students describe what they see with the additional knowledge of the caption. How do their feelings about the photograph change? Use the caption and the rest of the page to describe the photograph in more detail.
Text Sources	Have students look at the text sources in the back of the book. Why do you think the author chose to include these? Why is it important to show the sources that you used in your writing? Have students select one of the web links (or books if available) and have them look for information that the author could have used in writing the book.
Title	Show students the text that comes after the chapter number. Then, have students read the title of that chapter and make a prediction from the words about what the chapter is going to be about. How does the title of the chapter help them to think about what they're about to read?



ABOUT THE AUTHOR

Paula Yoo is an author and screenwriter whose children's books for Lee & Low include *Sixteen Years in Sixteen Seconds*, *Shining Star*, and several titles in the Confetti Kids series. Her titles have been recognized by the International Reading Association, the Texas Bluebonnet Award Masterlist, and Lee & Low's New Voices Award. She and her husband live in Los Angeles, California, where she works in television. You can visit her online at paulayoo.com.

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Jamel Akib's award-winning artwork has appeared in several picture books as well as in numerous museum and gallery shows in England, including several Best of British Illustration exhibitions. A full-time illustrator of English and Malaysian ancestry, Akib now lives with his family in Salisbury, England. You can visit him online at jamelakib.com.

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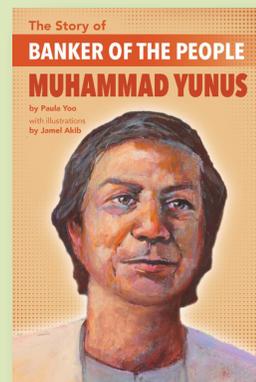
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\$8.95, PAPERBACK

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96 pages, 5-1/2 X 8-1/4

*Reading Level: Grade 6

Interest Level: Grades 4–8

Guided Reading Level: X

Accelerated Reader® Level/Points:
N/A

Lexile™ Measure: N/A

THEMES: Collaboration, Counting Money/Everyday Math, Diversity, Economics/Finance, Education, History, Multiethnic interest, Nonfiction, Overcoming Obstacles, Asian/Asian American Interest, Muslim Interest

RESOURCES ON THE WEB:

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