

Little by Little

brought to you by CollegeChoice 529[★]
DIRECT SAVINGS PLAN

Dear Educator,

September is College Savings Month. That's why we are sending you this free educational program, **Little by Little**, to help you teach students how big goals are accomplished in small steps.

Developed by the award-winning curriculum specialists at Young Minds Inspired (YMI), in partnership with Indiana's CollegeChoice 529 Direct Savings Plan, **Little by Little** includes reproducible classroom and at-home activities focused on reading, financial literacy, and dreaming big.

Please send home the enclosed brochures. They have helpful information about saving for college. Research shows that young people who expect to graduate from a four-year college and have a 529 college savings account are approximately six times more likely to attend college than those with no account.*

Please share this kit with other teachers. Although these materials are protected by copyright, you may make as many copies as you need. Please return the enclosed reply card to let us know your opinion of the program, or share your opinion online at ymiclassroom.com/littlebylittle.

Sincerely,

Kelly Mitchell
Indiana Treasurer of State

Dr. Dominic Kinsley
Editor in Chief
Young Minds Inspired

 Visit YMI at ymiclassroom.com. Questions? Contact YMI toll-free at 1-800-859-8005 or email feedback@ymiclassroom.com.

Target Audience

This program has been designed for use with students in preschool through kindergarten.

Program Objectives

- To teach that skills and knowledge build over time.
- To encourage students to read at home.
- To help students recognize currency and read numbers.
- To stimulate discussion about what students want to be when they grow up.
- To help parents save for college.

How to Use the Program

Photocopy the program pages before putting the poster on display. Use the poster with Activity 3. Send home one of the enclosed brochures to each family. To see how these materials align with Indiana State Education standards, go to ymiclassroom.com/littlebylittle.

* Elliott & Beverly, "The role of savings and wealth in reducing "wilt" between expectations and college attendance"; Journal of Children & Poverty, 2011

For more information about the CollegeChoice 529 Direct Savings Plan ("CollegeChoice 529"), call 1.866.485.9415 or visit www.collegechoicedirect.com to obtain a Disclosure Statement, which includes investment objectives, risks, charges, expenses, and other important information; read and consider it carefully before investing. Ascensus Broker Dealer Services, Inc. ("ABD") is Distributor of CollegeChoice 529.

If you are not an Indiana taxpayer, consider before investing whether your or the beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program.

CollegeChoice 529 is administered by the Indiana Education Savings Authority (Authority). ABD, the Program Manager, and its affiliates, have overall responsibility for the day-to-day operations, including investment advisory, recordkeeping and administrative services, and marketing.

Activity 1

Read and Succeed, Little by Little

This activity provides students and parents with coupons to fill in every time they read a book together. Students bring their coupons back to class to deposit in a Read and Succeed savings jar to see how, little by little, the learning adds up.

The first coupon encourages families to read *Little by Little*, an interactive storybook included in the free *Big Start* app, which takes children around the world to learn how small things add up to a big difference.

As students bring in their coupons, ask them to share something about each book they read. Set a goal for the class, then celebrate reaching your goal with a Read and Succeed party at which students (and parents) dress up as favorite story characters.

Activity 2

Saving, Little by Little, Makes Cents!

This math and financial literacy activity introduces students to different kinds of currency and different geometric shapes. Have students complete the activity individually or in small groups, then review the answers as a class. As a follow-up, older students can use the back of the sheet to write the numbers showing the values of a penny (1 cent), nickel (5 cents), dime (10 cents), quarter (25 cents), and dollar bill (100 cents). All students can continue the activity at home with a parent by playing the *What is Money?* game included in the free *Big Start* app.

Activity 3

I'm Growing Up, Little by Little

This activity asks students to think about what they want to be when they grow up and then draw a picture of themselves in that career to display on the *Little by Little* wall poster. Review the careers featured on the poster and brainstorm additional careers with the class.

Have students complete their drawings at home with a parent, who can talk with them about what it will take to fulfill their dream. Kids and parents can also play the *When I Grow Up* game on the free *Big Start* app, which lets kids see themselves in different exciting careers.

CollegeChoice 529's Portfolios invest in: (i) mutual funds; or (ii) an FDIC-insured omnibus savings account held in trust by the Authority at Sallie Mae Bank. Except for the Savings Portfolio, investments in CollegeChoice 529 are not insured by the FDIC. Units of the Portfolios are municipal securities and the value of units will vary with market conditions.

Investment returns will vary depending upon the performance of the Portfolios you choose. Except to the extent of FDIC insurance available for the Savings Portfolio, depending on market conditions, you could lose all or a portion of your money by investing in CollegeChoice 529. Account Owners assume all investment risks as well as responsibility for any federal and state tax consequences.

Not FDIC-Insured (except for the Savings Portfolio). No Bank, State or Federal Guarantee. May Lose Value.

Read and Succeed, Little by Little

Here's a challenge for you to get started on today.
Read with a grown-up each and every single day.
Pick up a book that you want to read.
And tell yourself that you will succeed!
Then watch your reading grow little by little each day.

Dear Parents,

Our class is participating in a reading challenge to encourage students to read with their parents every day. Little by little, these small steps can add up to make a big difference. Together, fill out a coupon after you read a book, and have your child bring it back to school. Students will deposit their coupons in a *Read and Succeed* "savings jar." Once the class reaches its reading goal, the students will have a special celebration! Start with *Little by Little*, an interactive storybook included in the free Big Start app available at your app store. Little by little applies to saving for college, too. Setting aside a dollar a day quickly adds up to \$30 per month. Just think what that could add up to over the next 12 years.



Read and Succeed

Name: _____

Today's date: _____

The book I read: Little by Little
(part of the free Big Start app available at your app store)

I read with: _____
(parent's initials or signature)



Read and Succeed

Name: _____

Today's date: _____

The book I read: _____

I read with: _____
(parent's initials or signature)



Read and Succeed

Name: _____

Today's date: _____

The book I read: _____

I read with: _____
(parent's initials or signature)



Read and Succeed

Name: _____

Today's date: _____

The book I read: _____

I read with: _____
(parent's initials or signature)

→ Parents: We all know how important reading is for a child's future success. Did you know that you can even use Indiana's CollegeChoice 529 Direct Savings Plan to pay for college textbooks?

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Find out more about saving for college with CollegeChoice 529 at www.collegechoicedirect.com/learn.



Saving Little by Little Makes Cents!

How much do you know about money?

1. Can you find 5 pennies? Draw  around them.
2. Can you find 2 quarters? Draw  around them.
3. Can you find 4 nickels? Draw  around them.
4. Can you find 3 dimes? Draw  around them.
5. Can you find 1 dollar bill? Draw an  around it.



→ **Parents:** Because every penny counts when you're saving for college, it's important to start saving with a plan that gives you the most for your money. If you have trouble making "cents" of investing, Indiana's CollegeChoice 529 Direct Savings Plan helps make it easy through investment options that automatically become more conservative as your child grows older and nears college.

Find out more about saving for college with CollegeChoice 529 at www.collegechoicedirect.com/learn.

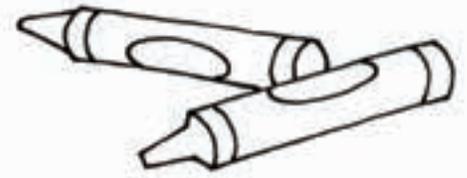
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Learn more with the *What is Money?* game on the free *Big Start* app!



I'm Growing Up, Little by Little



What do you want to be when you grow up?
Draw a picture below.



A large dashed-line rectangular box for drawing. At the bottom left of the box, the word "name" is written in green, followed by a horizontal line for writing the name.

➔ **Parents:** Help your children get the career training they need. Research shows that young people who expect to graduate from a four-year college and have a 529 college savings account are approximately six times more likely to attend college than those with no account.*

So find out how you can start saving for your child's future. Indiana's CollegeChoice 529 Direct Savings Plan is helping all Indiana families save for college little by little. Visit www.collegechoicedirect.com/learn.

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Discover more careers with the *When I Grow Up* game on the free *Big Start* app!

* Elliott & Beverly, "The role of savings and wealth in reducing "wilt" between expectations and college attendance"; Journal of Children & Poverty, 2011

Plan for Your Dreams Little by Little



Vet

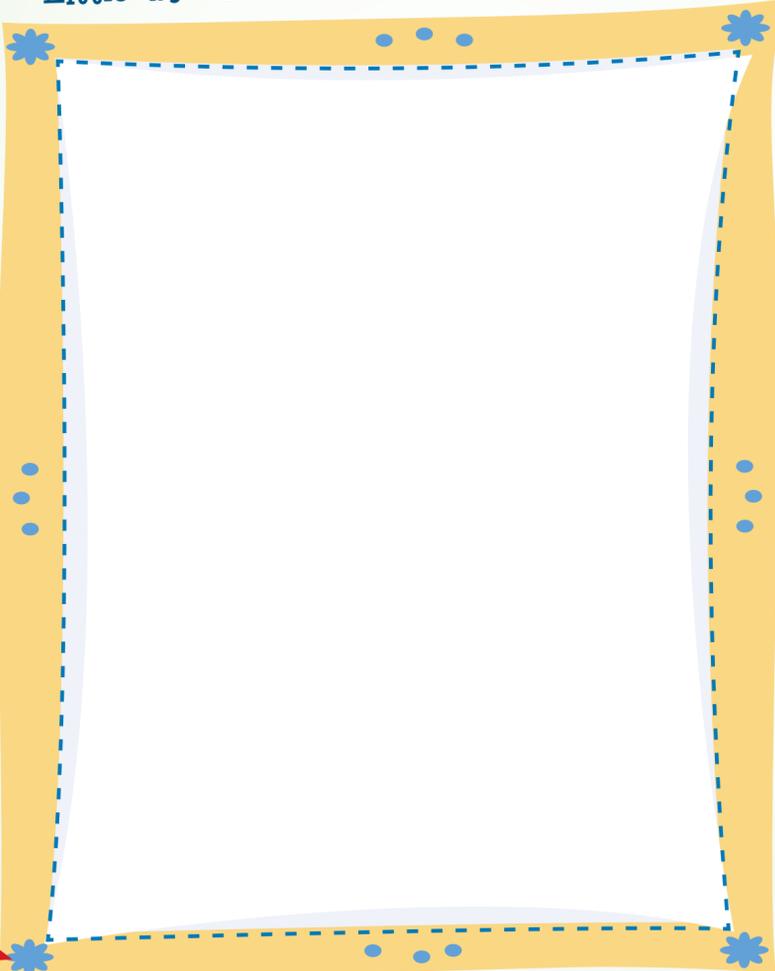
I know how to keep animals healthy.



Teacher

I know how to help you learn.

When you're older, what do you want to be? The world is full of possibility. Find your dream and follow it. Work hard and don't ever quit. Little by little, you'll get there...you'll see!



Artist

I know about shapes and colors.



Pilot

I know the science of flying.



Athlete

I know the rules and how to train.



Firefighter

I use science to put out fires.



Chef

I use math to make delicious meals.



Computer Tech

I know how computers work.



Doctor

I know how to keep you healthy.