

# Little by Little

brought to you by College SAVE™  
Picture the Future

## 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 North Dakota's College SAVE 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](http://ymiclassroom.com/littlebylittle).

Sincerely,

James M. Barnhardt  
College SAVE Plan Administrator  
Bank of North Dakota

Dr. Dominic Kinsley  
Editor in Chief  
Young Minds Inspired

 Visit YMI at [ymiclassroom.com](http://ymiclassroom.com). Questions? Contact YMI toll-free at 1-800-859-8005 or email [feedback@ymiclassroom.com](mailto: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 North Dakota State Education standards, go to [ymiclassroom.com/littlebylittle](http://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 North Dakota's College SAVE Plan (College SAVE), call 1-866-SAVE-529 (1-866-728-3529) or visit [www.collegesave4u.com](http://www.collegesave4u.com) to obtain a Plan Disclosure Statement. Investment objectives, risks, charges, expenses, and other important information are included in the Plan Disclosure Statement; read and consider it carefully before investing. Ascensus Broker Dealer Services, Inc. (ABD) is Distributor of the College Save.

Before investing in any 529 plan, you should consider whether your or the designated beneficiary's home state offers a 529 plan that provides its taxpayers with state tax and other benefits that are only available through the home state's 529 plan. You also should consult your financial, tax, or other advisor to learn more about how state-based benefits (or any limitations) would apply to your specific circumstances. You also may wish to contact directly your home state's 529 plan(s), or any other 529 college savings plan, to learn more about those plans' features, benefits and limitations. Keep in mind that state-based benefits should be one of many appropriately weighted factors to be considered when making an investment decision.

## 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.

The College SAVE Plan (College SAVE) is a 529 plan established by the State of North Dakota. Bank of North Dakota (Bank) acts as trustee of College SAVE Trust, a North Dakota Trust, and is responsible for administering College SAVE Trust and College SAVE. ABD, the Plan Manager, and its affiliates, have overall responsibility for the day-to-day operations of the Plan, including recordkeeping and marketing. The Vanguard Group, Inc. (Vanguard) provides underlying investments for the Plan. The College SAVE's Portfolios, although they invest in mutual funds, are not mutual funds. Units of the Portfolios are municipal securities and the value of units will vary with market conditions.

Investment returns are not guaranteed and you could lose money by investing in College SAVE. Participants assume all investment risks, including the potential for loss of principal, as well as responsibility for any federal and state consequences.

**Not FDIC-Insured. 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 North Dakota's College SAVE Plan savings to pay for college textbooks?

Find out more about saving for college with College SAVE at [www.collegesave4u.com/learn](http://www.collegesave4u.com/learn).

College **SAVE**<sup>™</sup>  
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# 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, North Dakota's College SAVE 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 College SAVE at [www.collegesave4u.com/learn](http://www.collegesave4u.com/learn).

## College SAVE™

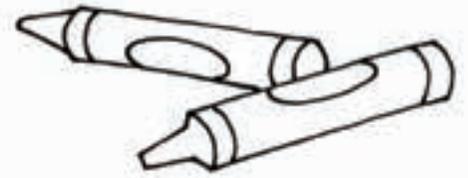
Picture the Future



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.



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. North Dakota's College SAVE Plan is helping all North Dakota families save for college little by little. Visit [www.collegesave4u.com/learn](http://www.collegesave4u.com/learn).

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

College **SAVE**<sup>™</sup>  
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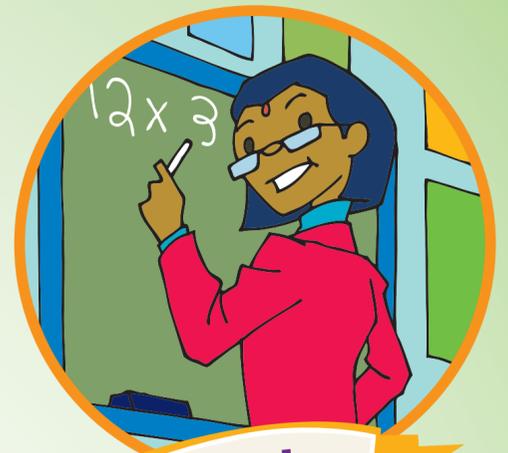
Discover more careers with the *When I Grow Up* game on the free *Big Start* app!

# Plan for Your Dreams Little by Little



**Vet**

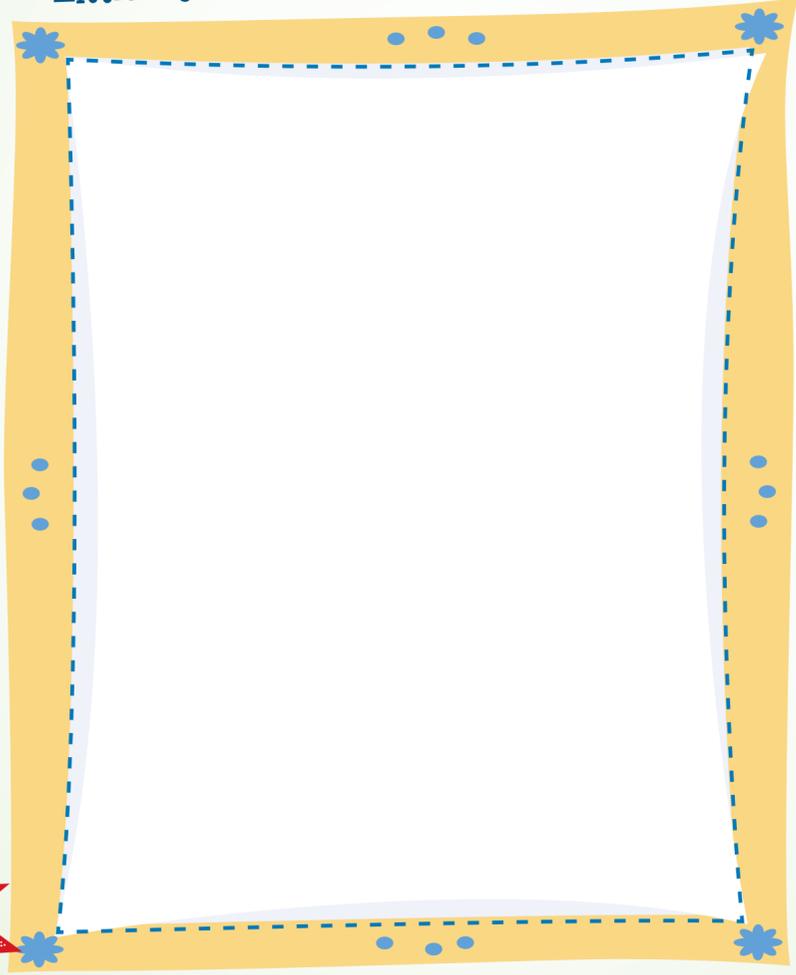
I know how to keep animals healthy.



**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!



I know the science of flying.

**Pilot**



I use science to put out fires.

**Firefighter**



**Artist**

I know about shapes and colors.



**Athlete**

I know the rules and how to train.



**Chef**

I use math to make delicious meals.



**Computer Tech**

I know how computers work.



**Doctor**

I know how to keep you healthy.