Little by Little

ideal IDAHO COLLEGE SAVINGS PROGRAM

A trip around the world with "little" phrases to show how small things can add up to make a big difference!

Slow and steady wins the race.

Did you ever have to do something that seemed so big that you didn't know how to start? There's a secret to doing a large project — just break it into smaller pieces.

We hope you enjoy these phrases from all around the world. Remember, you don't have to read them all at once. Just do it…little by little!

One day, when you are all grown up
What would you like to be?
A teacher? Doctor? President?
You'll do it, wait and see!

Whatever you decide to do,
It helps to have a plan.
And college is the place to go
To learn all that you can.

Though college may feel far away,
You'll make it, yes you will!
Just take each step, one by one,
And make it up that hill.

Petit à petit, l'oiseau fait son nid.

(Peh-**tee** ah peh-**tee** l'wah-**zo** fay son **nee**—*French*)

Renée the robin knew what to do
Before her eggs she'd lay.
She had to build a brand new nest,
There was no time for play.

She searched for just the perfect twig
And yarn, so warm and soft.
She plucked a thread from a bright green coat
And carried it aloft.

Each day she brought her treasures back
And placed them one by one.
And when the nest was nice and strong,
She rested in the sun.

Little by little, the bird builds its nest.

He puko'a kani 'aina.

(Hay **pu**-ko-ah **kah**-nee **eye**-nah — *Hawaiian*)

Carl the coral called to his friends:
"Come join me for some fun!
We'll surf and swim and ride the waves,
And play 'til day is done."

All the coral swam to join
Carl's playground in the sea.
Packed together, they became
A reef, big as can be.

The coral reef grew bigger still,
Until an island stood.
Now little *keiki** play all day
In the coral's neighborhood.

A coral reef grows into an island.

*Keiki (**kay**-kee): Hawaiian for "children."

One bean, two beans, three beans, four —
Into the pot they go.
It takes a lot to fill it up;
My little hands are slow.

Tomatoes, yams, and okra, too,
They all go in the pot.
It's on the fire, simmering now —
How long until it's hot?

When it's done we'll sit and eat
Our one-bean, two-bean stew.
There's so much now that it can feed
My family — and yours, too!

Little by little fills the pot.

Poco a poco, se llega lejos.

(**Po**-ko a **po**-ko say **yay**-ga **lay**-hos—*Spanish*)

Very slowly, every day
She walks beside the sea.
Teresa, the *tortuga,**
Is as happy as can be.

She never has to hurry home —
It's right there on her back.
And when she has to travel far,
She never needs to pack.

She's not the fastest swimmer
And I doubt she'll win a race.
But she gets to where she's going
with a slow and steady pace.

Little by little, one goes far.

*Tortuga (tor-**tu**-ga): Spanish for "turtle."

조금씩 조금씩 모아서 큰 산을 이룬다.

(Jo gum **sheek,** jo gum **sheek,** mo-ah-**sah,** kun-sahn-eul **ee**-run-dah — *Korean*)

One day a tiny hill looked up
At all the mountains high.
They told him he would grow someday,
But all he did was sigh.

"The animals all live with you
Because you're very tall.
The cherry trees make *you* their home —
I'm *tired* of being small."

As time went by, the hill grew up
His head reached toward the skies.
Now birds and bunnies live there
Chasing bugs and butterflies.

Little by little, the mountain is formed.

Now, a word for the grown-ups:

Saving for college doesn't have to be a fairy tale.

There's a reason so many cultures have a "little by little" phrase — it just makes sense. Whenever you have a big challenge it's always easier — and less overwhelming — to break it down into bite-sized pieces.

The "little by little" idea can help you save for college, too. Whether the child in your life goes on to study at an eligible college, graduate school, technical school, or vocational institution, a 529 plan can help you save — and recurring contributions can help you put your savings on autopilot.*

Consider this: If Bobby's family invested just $50 a month in a 529 plan starting when he was born (assuming a 5% annual rate of return), they could potentially save as much as $17,583 by the time he was ready to attend college 18 years later. On the other hand, if 18-year old Beth had to borrow that same amount for college (assuming a private student loan rate of 7%), she could be faced with a $158 payment every month for 15 years!**

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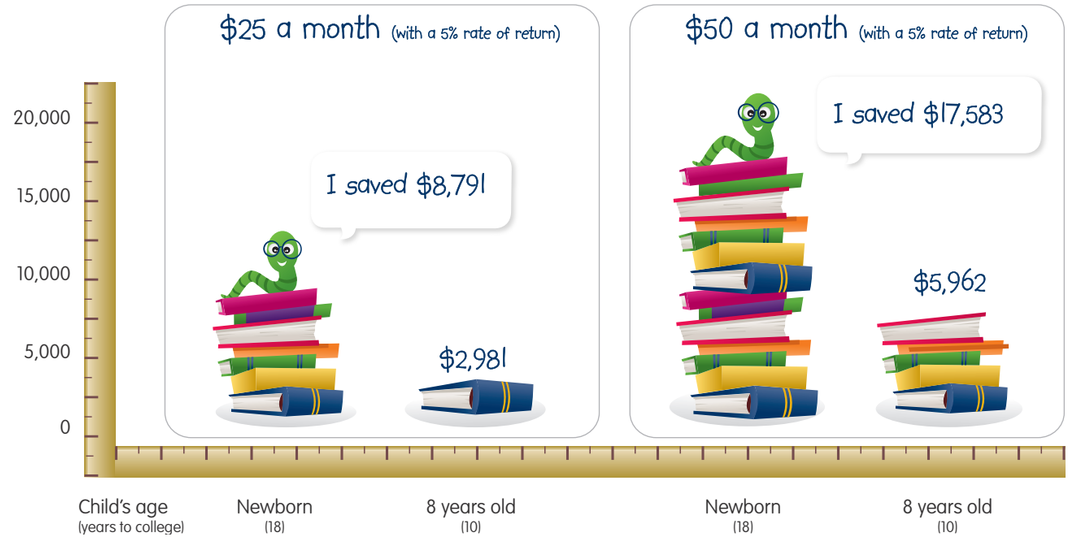
* A plan of regular investment cannot assure a profit or protect against a loss in a declining market. Such a plan involves continuous investment in securities regardless of fluctuating price levels. You should consider your financial ability to continue making purchases through periods of low price levels.

** This hypothetical example is for illustrative purposes only and assumes no withdrawals made during the period shown. It does not represent an actual investment in any particular 529 plan and does not reflect the effect of fees and expenses. Your actual investment return may be higher or lower than that shown.

Recurring contributions can add up over time.* If you invested...



IDeal is a great way to save for education and recurring contributions may make it even better. Because little by little, small things can get big. Just ask anybody!

For more information on IDeal and setting up recurring contributions, visit www.idsaves.org/little.

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If you are not an Idaho taxpayer, consider before investing whether your or the beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in such state's qualified tuition program.

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