

Little Builders Word Cards

Fourteen words, on cards a four-year-old can hold.

1 Print double-sided, flipped on the long edge

Choose Two-Sided (or Print on Both Sides), and where it offers a binding choice pick Long-Edge Binding — the setting that turns the sheet over left-to-right, which is what these pages are built for.

2 No duplex? Print the odd pages, then feed them back

Print pages 1, 3, 5, 7, 9. Turn the stack over left-to-right, keeping the top edge at the top, and print pages 2, 4, 6, 8, 10. Pages 1 and 2 are not cards — print them or skip them.

3 Check one sheet before you print the rest

Run the Asset sheet first and hold it up to a window. The four solid ticks at the paper edges should sit exactly on top of the ticks on the other side. If they do not, the flip setting is wrong — nothing on this page needs changing.

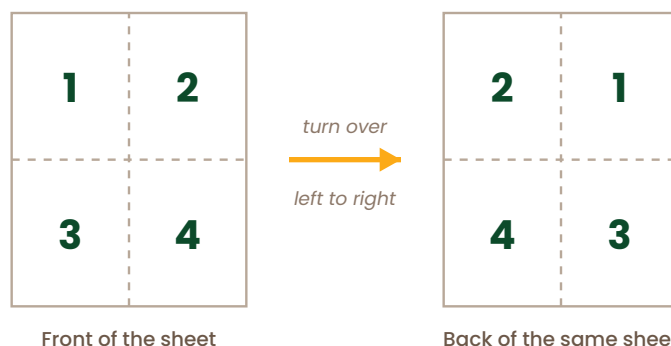
4 Cut on the dotted lines

Each sheet makes four cards: one cut down the middle, one cut across. Follow the dotted lines, or lay a ruler along them — they run through the gap between cards, so a cut that wanders leaves a few dots on the edge and nothing worse.

5 Card stock if you have it

65 lb or heavier stops the picture on the back showing through, and the cards survive being carried around in a pocket.

WHAT LANDS WHERE



These cards are still in development ahead of the official Little Builders release. Wording, artwork and the word list itself are subject to change.

COMING SOON

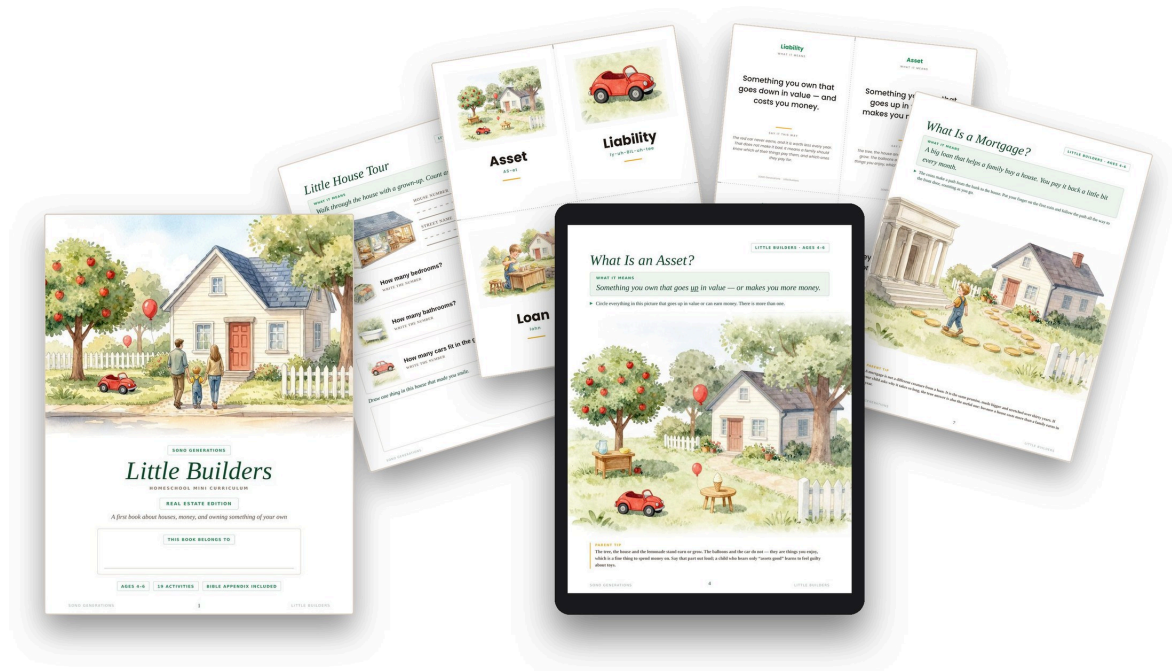
Little Builders

A real estate homeschool mini curriculum about houses, money and ownership.

28 printed pages

4-6 years old

0 screens involved



School was never going to teach this.

Little Builders is a real estate homeschool mini curriculum for ages 4 to 6. Twenty-eight pages that take one idea at a time — what a house costs, what a family actually owns of it, and what the words on the paperwork mean — and put each one in language a four-year-old can repeat back to you.

We're on a mission to prepare the next generation for the future they will inherit, fluent with a financial language that empowers them to fulfill a generational call to stewardship.

Little Builders is being released soon — you'll be the first to hear the day it opens!

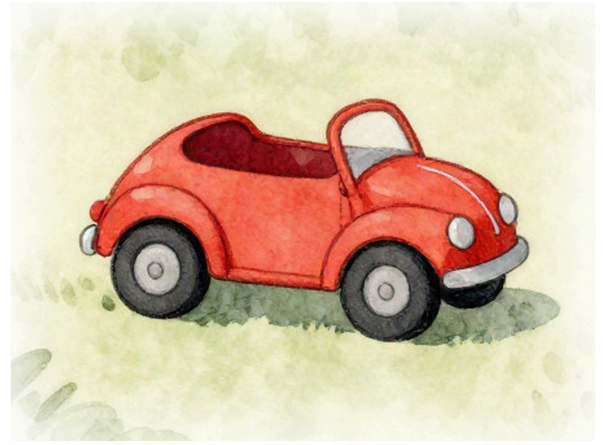
— *James Sudarsono*

SONO Generations | Founder
Pastor, Real Estate Developer, and Proud Homeschool Dad



Asset

AS-et



Liability

ly-uh-BIL-uh-tee



Loan

lohn



Mortgage

MOR-gij

Liability

WHAT IT MEANS

Something you own that goes down in value — and costs you money.

SAY IT THIS WAY

The red car never earns, and it is worth less every year. That does not make it bad. It means a family should know which of their things pay them, and which ones they pay for.

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Asset

WHAT IT MEANS

Something you own that goes up in value — or makes you more money.

SAY IT THIS WAY

The tree, the house and the lemonade stand earn or grow. The balloons and the car do not — they are things you enjoy, which is a fine thing to spend money on.

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Mortgage

WHAT IT MEANS

A big loan that helps a family buy a house. You pay it back a little bit every month.

SAY IT THIS WAY

A mortgage is the same promise as a loan, made bigger and stretched over thirty years. It takes so long because a house costs more than a family earns in a year.

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Loan

WHAT IT MEANS

Money you borrow — and promise to pay back.

SAY IT THIS WAY

Jack borrows for a thing that earns. Borrowing to build a lemonade stand and borrowing to buy a toy are not the same act, even though both are called a loan.

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Equity

EK-wuh-tee



Principal

PRIN-suh-puhl



Interest

IN-tuh-ruhst



Rent

rent

Principal

WHAT IT MEANS

This is the money you planted. The blueberry seed in the ground that turns into the plant.

SAY IT THIS WAY

The seed stays in the ground — not as a treat, not as an exception, not in a hard week. Dug up to be looked at, it is only a seed again. Left alone, it becomes the bush.

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Equity

WHAT IT MEANS

Equity is the part of the house that is really yours.

SAY IT THIS WAY

It is simply the part you have finished paying for. On the day the house is bought that part is small; on the day the mortgage ends it is the whole house.

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Rent

WHAT IT MEANS

When you rent, you pay someone else to live there.

SAY IT THIS WAY

You pay the owner every month. When you move out, you take nothing with you.

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Interest

WHAT IT MEANS

This is the money that grew. The blueberries you can pick and eat.

SAY IT THIS WAY

Pick them together at your money meeting — the short, regular time a family sits down and looks at its money. Pay it in real coins they can hold, not a number on a screen. Little Builders gives the money meeting its own page.

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Own

ohn



Need

need



Want

wawnt



Spend

spend

Need

WHAT IT MEANS

A need is something we must have.

SAY IT THIS WAY

Bread, water, a warm coat. These are what a family buys first, in a good month and a hard one alike. A need is not something you want very much — it is something you cannot go without.

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Own

WHAT IT MEANS

When you own, the home is yours to keep — and the part you own is your equity.

SAY IT THIS WAY

You pay until the house is paid off. Then it stays in your family.

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Spend

WHAT IT MEANS

Money we use.

SAY IT THIS WAY

Hold three blueberries and give each one a job. This one we eat, this one we keep, this one we plant. Spending is the first one — the berry you eat when you are hungry, and there is nothing wrong with being hungry.

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Want

WHAT IT MEANS

A want is something that is nice to have.

SAY IT THIS WAY

The balloon, the bicycle, the ice cream. A want is not a bad thing — it is what some money is for. The difference is only that a want can wait, and bread and a warm coat cannot.

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Save

sayv



Invest

in-VEST

Draw your word here

MY OWN WORD

Draw your word here

MY OWN WORD

Invest

WHAT IT MEANS

Money we grow.

SAY IT THIS WAY

This is the third berry, the one you plant instead of eating. It comes up a bush, with more berries on it than you started with. If “invest” will not land, drop the word and keep the bush — a child who has watched one come up already understands the idea.

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WHAT IT MEANS

Ask them what it means. Write their words, not yours.

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Save

WHAT IT MEANS

Money we keep.

SAY IT THIS WAY

This is the second berry, the one you set aside instead of eating. It is still yours tomorrow, and still only one berry. Safe is worth something — it is just that a berry in a jar never turns into a bush.

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WHAT IT MEANS

Ask them what it means. Write their words, not yours.

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