

Investing in Our Next Generation



Kahua Waiwai Youth Financial Education Program Report

Developed by:



This report is made possible with funding from First Nations Development Institute and Hawaii County Department of Research and Development as part of Hawaiian Community Assets' (HCA) *Strengthening Future Generations through Culturally-Relevant Youth Financial Education* Project, a statewide demonstration project to serve 150 Hawaii and Native Hawaiian youth with free place-based Kahua Waiwai Financial Education training in their own communities and to integrate a trainer mentoring component into the organization's existing technical assistance work.

Information presented in the *Investing in Our Next Generation: Kahua Waiwai Youth Financial Education Program Report* is a combination of data collected during 2011 and 2012 as well as through preceding pilot projects implemented between 2009 and 2011.

April 2013©

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Keaukaha Panaewa Farmers Association
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Native Nations
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North Kona Catholic Community
Obun Hawaii Company
Ocean View Organization
Paia Youth Center
Palama Settlement
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Salvation Army
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Susannah Wesley Center
Sustainable Molokai
Territorial Savings Bank
University of Hawaii Hilo Minority Access Program

University of Hawaii Manoa Economics Department
University of Hawaii West Oahu GEAR UP Project
University of Maui – Kaiiao Student Success Center
Waianae Coast Comprehensive Health Center
Waianae Youth Summer Media Program
Wayne Rapozo Kamaaina Fund
Youth Vision Hawaii
YWCA

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Organization and Program History

Hawaiian Community Assets, Inc (HCA) is a 501 (c)3 nonprofit HUD-approved¹ housing counseling agency and Native Community Development Financial Institution (CDFI)². HCA was founded in 2000 in Wailuku, Maui and born out of the Native Hawaiian community's desire to bring financial education resources to support housing in our communities and ensure maximum accessibility by conveying information critical to housing in a culturally-relevant and appropriate way. HCA's mission is to increase the capacity of low- and moderate-income communities in Hawaii to achieve and sustain economic self-sufficiency with a particular focus on Native Hawaiians. HCA's philosophy supports permanent housing, place-based financial education, and asset building programs to achieve its mission.

Over 100 youth helped shape Kahua Waiwai Opio Edition©

7 youth leaders were contracted to design, illustrate, and layout the curriculum.

Over 930 Hawaii youth have been served through the Kahua Waiwai Youth Financial Education Program since 2009.

Kahua Waiwai Opio Edition© Curriculum

In 2008, the Federal Administration for Native Americans and State Office of Hawaiian Affairs invested in HCA to engage community leaders, teachers, service providers, parents, and youth in statewide focus groups and test workshops to develop the *Kahua Waiwai Opio Edition*©, a place-based financial education curriculum to address the economic and financial needs of Hawaii youth, ages 13 and older. Over 100 youth helped shape *Kahua Waiwai Opio Edition*© during focus groups and test workshops. 7 teenagers from youth leadership nonprofit, YouthVision Hawaii, (pictured right) were contracted to design, illustrate and layout the curriculum.



Kahua Waiwai Youth Financial Education Program

Upon unveiling the new curriculum in March 2009, HCA began implementation of the Kahua Waiwai Youth Financial Education Program. The program utilizes a comprehensive service delivery model to increase the economic self-sufficiency of Hawaii's next generation, primarily through group workshops, training/technical assistance, and age-appropriate and family asset building services. Since 2009, over 930 Hawaii youth have been served with free, age-appropriate Kahua Waiwai Financial Education workshops.

Integrated Asset Building

Seeing the youth participants as a key “entry point” to the family, HCA promotes free asset building programs and services (i.e. credit counseling, VITA tax preparation, match savings accounts) before, during, and after the delivery of Kahua Waiwai Youth Financial Education workshops.

Seeing youth as a key “entry point” to family financial education, HCA promoted its free asset building services before, during, and after the delivery of Kahua Waiwai Youth Financial Education workshops.

Program Outcomes

The following highlights the outcomes of the Kahua Waiwai Youth Financial Education Program over the 3 years between 2009 and 2012:

- 930 youth served with free Kahua Waiwai Youth Financial Education in their own communities
- 233 youth participants reported an increase their career readiness by developing resumes and/or participating in job/career training
- 181 youth participants reported an increase in positive financial habits by identifying savings goals and actively saving while enrolled in the program

As a result of integrating asset building within the Kahua Waiwai Youth Financial Education Program, HCA has reported the following impacts:

- 121 youth participants accessed asset building programs
 - 13 youth enrolled in education and programs to secure housing/homeownership
 - 19 youth pursued post-secondary education (filed FAFSA and applied for college/university)
 - 28 youth developed micro-business plans
 - 61 youth enrolled in individual development accounts



Rough and final draft drawings by Megan Amoda (YouthVision)

Need Statement

The Kahua Waiwai Youth Financial Education Program was developed to build and sustain the economic self-sufficiency of youth residing in low- and moderate-income communities across the state with a particular focus on Native Hawaiians.

The following data articulates the need for the Kahua Waiwai Youth Financial Education Program:

- **Hawaii Families Have Extremely Low Annual Average Pay Rates.** According to the Corporation for Enterprise Development’s 2012 Hawaii Assets and Opportunities Scorecard, Hawaii families rank last in the nation in average annual pay earning \$36,583/year, or \$11,460 less than the average United States worker.
- **Hawaii Families Face Highest Housing Costs in the Nation.** According to the Corporation for Enterprise Development’s 2012 Hawaii Assets and Opportunities Scorecard, Hawaii families rank last in the nation in housing cost burden with homeowners and renters paying, on average, 49.2% and 58.9% of their income to housing costs.
- **Native Hawaiian Families Struggle with Low Median Income and High Poverty Rates.** According to the 2010 Census data³, the average Native Hawaiian/Pacific Islander family median income was \$58,083 in comparison to \$67,892 for non-Hispanic White families. In 2010, the U.S. Census bureau reported that 16% of Native Hawaiian/Pacific Islander families, in comparison to 9.9% of non-Hispanic Whites were living at the poverty level.
- **Native Hawaiian/Pacific Islanders Have Lower Than Average Education Attainment.** 15% of Native Hawaiians/Pacific Islanders had a bachelor's degree or higher in comparison to 30% of Whites. 3.5% of Native Hawaiians/Pacific Islanders have obtained graduate degrees in comparison to 11% of Whites⁴.
- **Native Hawaiian/Pacific Islander Youth Represent Majority of Impoverished Youth Living in Hawaii.** According to the US Census American Community Survey 2006-2008, 18,911 of all Hawaii youth age 0-17 living in poverty were identified as Native Hawaiian/Pacific Islander.
- **Rural Hawaii Has Extremely High Youth Poverty Rates.** According to the USDA Economic Research Service, in 2007 Hawaii’s rural youth poverty rate reached 19.4% in 2005 impacting 30,728 youth ages 0-17 (see comparison below).

Town	County	Poverty Rate for Children Under 18	State Poverty Rate for Youth 0-17	State Poverty Rate for Adults	US Poverty Rate for Adults
Ainaloa	Hawaii	43.9%	19.4%	10.7%	12.4%
Kaunakakai	Maui	27.4%			
Laupahoehoe	Hawaii	41.1%			
Makaha	Honolulu	32.8%			
Moalaea	Maui	23.5%			
Mountain View	Hawaii	45.7%			
Waianae	Honolulu	28.6%			
<i>*Data from the 2000 Census</i>					

Program Delivery Model

Through the Kahua Waiwai Youth Financial Education Program, HCA implements a comprehensive service delivery model that includes group workshops, training/technical assistance, and asset building products to increase the economic self-sufficiency of youth residing in low- and moderate-income communities.



Group Workshops

HCA works in partnership with youth-serving programs and organizations to deliver free 1- to 8-hour workshops covering various topics from the *Kahua Waiwai Opio Edition*© curriculum. Including:

- | | |
|---------------------------------------|----------------------------|
| Traditional versus Modern Economics | Employment and Paychecks |
| Opening and Maintaining Bank Accounts | Spending and Saving |
| Building Credit | Credit Cards and Cars |
| Surviving a Financial Emergency | Insurance |
| Filing Taxes and Securing Tax Credits | Preparing for College |
| Entrepreneurship | Micro-Business Development |
| Renting versus Buying a Home | Living Trusts and Wills |

To graduate from the Kahua Waiwai Youth Financial Education Program youth participants are required to complete the curriculum's Introduction through Lesson 4 from HCA or a certified Kahua Waiwai Trainer.

Training/Technical Assistance

HCA coordinates and conducts 16-hour Kahua Waiwai Train-the-Trainer Sessions to certify community members and organizations across the state to deliver free Kahua Waiwai Youth Financial Education workshops in their own communities. To date, HCA has trained 138 individuals through its Kahua Waiwai Train-the-Trainer Sessions. Upon completion of a Kahua Waiwai Train-the-Trainer Session, attendees are eligible to purchase curriculum and receive technical assistance to develop lesson plans, create learning activities, market workshops, and customized evaluation materials.

Asset Building

HCA and its trained Kahua Waiwai trainers offer youth participants age-appropriate individual development accounts, free tax and FAFSA preparation, and access to HUD-approved housing and credit counseling services.

Pilot Studies Overview

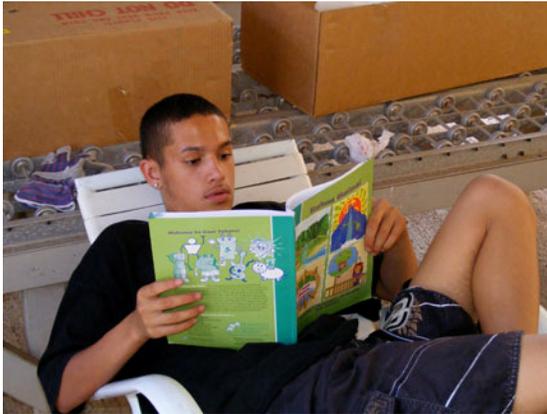
April 2009 – May 2010

HCA has partnered with youth-serving programs and organizations to develop and implement 4 pilot studies during the life of the Kahua Waiwai Youth Financial Education Program. The studies have assisted the organization in identifying best practices and lessons learned in delivering youth financial education utilizing a place-based and age-appropriate curriculum.

HCA measured the outcomes of each pilot study through the distribution and collection of Pre-Workshop Assessments prior to delivery of Kahua Waiwai Youth Financial Education workshops and Post-Workshop Assessment after delivery of said workshops.

These pilot studies included following:

- April 2009 - October 2009: Panaewa Hawaiian Home Lands Community Association
- April 2009 - March 2010: Ho'omana Inc
- April 2010 - May 2010: YWCA – Hawaii Island



Panaewa Hawaiian Home Lands Community Association April 2009 - October 2009

In April 2009, 2 members from the Panaewa Hawaiian Home Lands Community Association (pictured right) joined certified Kahua Waiwai Trainers from 10 other youth-serving organizations to launch its Kahua Waiwai Youth Financial Education Program in commemoration of youth financial literacy month as designated by the United States Congress. Working through the Kahua Waiwai curriculum, 8 Panaewa teenagers were introduced to traditional and modern economics, employment and entrepreneurship, spending and saving, banking, credit and credit reports, consumer fraud, buying cars, paying for college, filing taxes, insurance, and buying versus renting homes.



After attending the 16-week program, the 8 teenagers (pictured below with 2 missing) were honored at the Queen Liliuokalani Children's Center in Hilo as the first class to graduate from the Kahua Waiwai program! With family, friends, and local service providers present, the teens celebrated their collective successes:

- 8 youth participants identified long-term savings goals
- 8 youth participants opened savings accounts
- 3 youth participants secured employment
- 1 youth participant obtained a minor's work permit



Sharing her excitement in the opening graduation invocation, Kahua Waiwai graduate, Chevlyn Wooley said, "I'm proud to say that I have a job! I started the class clueless and jobless. Now I have the knowledge to make better decisions about money."

Ho'omana Inc. April 2009 – March 2010



Co-Directors of Ho'omana Inc. (one pictured left), a nonprofit from Kauai dedicated to serving youth with special needs, completed a 2-day Kahua Waiwai Train-the-Trainer Session in March 2009.

Shortly afterward Ho'omana Inc. devised a 12-month pilot study providing financial education and life skills training to 15 youth with special needs on the island of Kauai. Using the *Kahua Waiwai Opio Edition*© curriculum, the organization's Co-Directors

shared information on employment and paychecks, spending and savings, and banking with the youth.

Highlighting the importance of hands-on experiential learning, all 15 youth built job skills as employees at the organization's thrift store located in Kapaa. They also learned how to open and maintain bank accounts through "role playing" activities and applied financial decision making skills during an end of the year field trip to the mall, where they had to develop and followed an established budget.

The outcomes of the pilot study included:

- 15 youth participants built job skills working at the Ho'omana Inc thrift store
- 15 youth participants learned how to open bank accounts
- 2 youth participants signed up for Hawaii Public Housing
- 1 youth participant signed up for the Hawaiian Home Lands wait list to claim their lease as a native Hawaiian Beneficiary

Today, the thrift store in Kapaa features "Needs and Wants" posters across its walls encouraging shoppers to be financially savvy. To sustain the program, 1 day each week the thrift store dedicates a percentage of its profits to support the delivery of free Kahua Waiwai Youth Financial Education workshops to youth enrolled with Ho'omana Inc. services.

The program's success would go on to spark interest of 6 Kauai organizations to complete a Kahua Waiwai Train-the-Trainer Session in March 2012 and a youth art contest to build financial awareness of Kauai communities. 3rd and 4th graders from Kanuikapono Hawaiian Immersion Charter School participated in the contest with two winners (pictured right) celebrated for their "Needs and Wants" artwork.



YWCA-Hawaii Island April 2010 – May 2010



In 2010, HCA was approached by YWCA-Hawaii Island to coordinate and conduct a Kahua Waiwai Youth Financial Education pilot study to serve Hawaii Island youth enrolled in the County's teen court program.

Through a comprehensive, 8-week workshop series supported by Bank of Hawaii, the 9 YWCA youth reported the following results:

- 9 youth participants opened savings accounts to better manage their money
- 9 youth participants identified long-term savings goals
- 9 youth participants created lists of college scholarships for which to apply in order to attend post-secondary education
- 9 youth participants completed micro-business plans for mock business ventures

In addition, as part of the program, the youth participated in the US Department of Treasury's first-ever *National Financial Capability Challenge* with 6 of 9 participants recording scores above or near the national average of 70 percent. On May 18, 2010 the YWCA youth participants (pictured above with staff from HCA, Bank of Hawaii, and YWCA-Hawaii Island) gathered together for a program graduation they planned themselves as part of a budgeting exercise completed during the project period.

Pilot Project Overview

August 2010 - December 2011

The *Strengthening Future Generations through Youth Financial Education Project* was established as a County-wide pilot project on Hawaii Island carrying forward the lessons learned and best practices from previous pilot studies. The project was funded by Hawaii County Department of Research and Development.

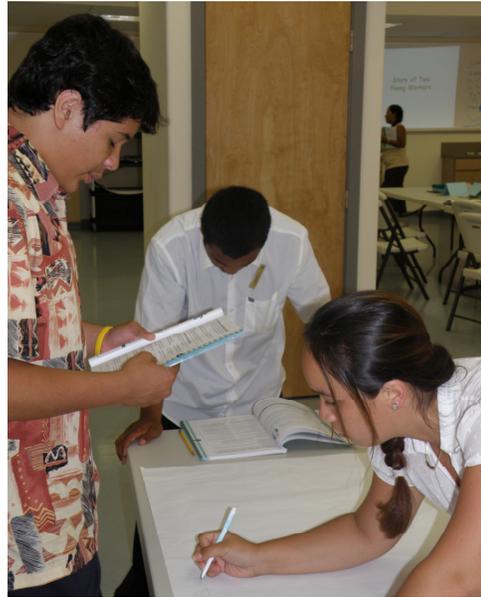
Project Goal

The Project's goal was to train community members to become certified Kahua Waiwai Trainers and to deliver free Kahua Waiwai Youth Financial Education workshops to 150 Hawaii Island youth residing in low-income communities throughout Hawaii County.

Project Objectives

The Project's objectives were to increase youth participants':

- Career Readiness
- Financial knowledge
- Positive financial behaviors
- Access to banking



Project Outputs

During the project period, HCA:

- Coordinated and conducted 2 Kahua Waiwai Train-the-Trainer Sessions;
- Certified 27 Kahua Waiwai Trainers to develop and implement Kahua Waiwai Youth Financial Education Programs; and
- In partnership with certified Kahua Waiwai Trainers, served 264 Hawaii Island youth with free Kahua Waiwai Youth Financial Education workshops.

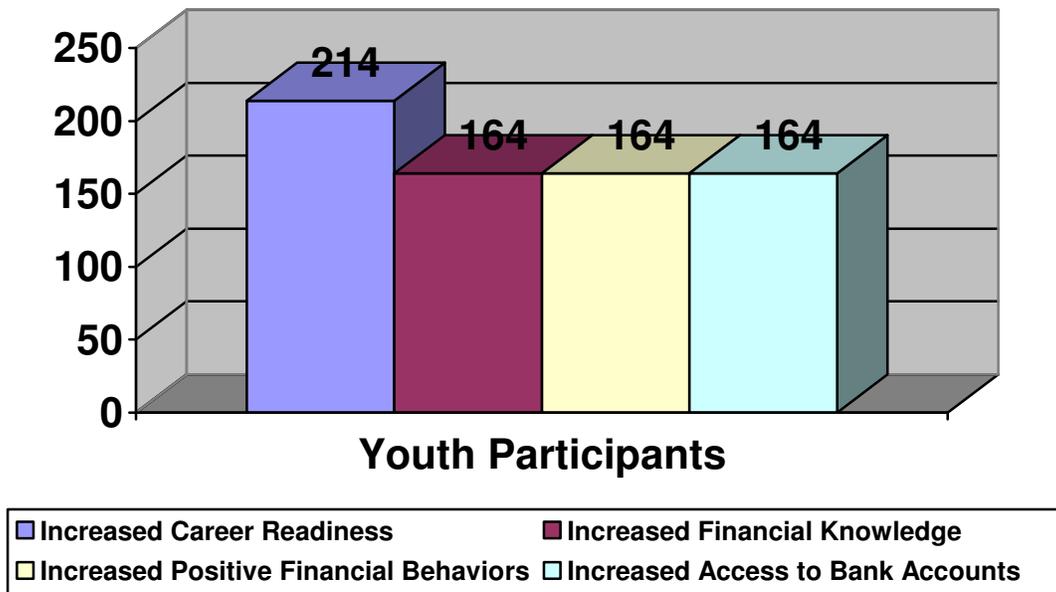
Project Evaluation

HCA measured project outcomes through distributing and collecting Pre- and Post-Workshop Assessments to youth participants before and after delivery of Kahua Waiwai Youth Financial Education workshops, respectively. Data collected via the Pre- and Post-Workshop Assessments was compiled to determine increases in:

- *Career Readiness* – developed resumes/cover letters, secured minor work permits
- *Financial Knowledge* – realized cost of unnecessary spending over time, defined credit and its importance, identified differences between banks and credit unions
- *Positive Financial Behaviors* – developed a spending plan/budget, opened savings accounts, actively saved money, changed spending habits to decrease amount spent on wants (i.e. eating out, entertainment, games)
- *Access to Bank Accounts* – presentations by credit unions and banks to promote financial products/services, opening Youth MATCH Savings Accounts

Project Outcomes

During the project period, the 264 project participants reported the following outcomes:



Increased Career Readiness

A total of 214 youth participants increased their career readiness through the development of resumes and cover letters as well as securing necessary work permits to obtain employment as a Hawaii teenager under the age of 18. In particular, 142 youth participants developed resumes and cover letters, while another 72 unduplicated youth participants secured minor's work permits during the project period.

Increased Financial Knowledge

A total of 164 youth participants reported an increase in their financial knowledge. More specifically, 164 youth participants calculated the cost of unnecessary spending on wants in their daily lives and defined credit and its importance or identified at least 1 difference between a credit union and a bank.

Increased Positive Financial Behaviors

A total of 164 youth participants reported an increase in positive financial behaviors. These youth participants completed at least 1 of the following during the project period – developed a spending plan/budget, opened savings accounts, actively saved money, or changed spending habits to decrease the cost of unnecessary wants over time.

Increased Access to Bank Accounts

A total of 164 youth participants reported an increase in access to bank accounts. The youth participants identified in this outcome attended at least 1 presentation by a credit union or bank on available age-appropriate products and services. The presentations were coordinated by Kahua Waiwai Trainers, with support from HCA and Hawaii County.

Asset Building Opportunities

The following results were reported.

- *Before* - 264 youth participants received organization brochures and flyers about its free housing education and credit counseling programs with encouragement to share the information with their family members.
- *During* - 2 Kahua Waiwai graduates received training as volunteers to assist with tax preparation services at HCA's Volunteers in Tax Assistance (VITA) site; and
- *After* - 8 Kahua Waiwai graduates and their families received free tax preparation assistance through the VITA site. 20 Kahua Waiwai graduates enrolled in Youth MATCH savings accounts for a long-term goal related to job/career training, education, housing, or small business development.

Youth MATCH Savings Accounts

During the project HCA also created a new match savings product specifically for Kahua Waiwai graduates. Known as Youth MATCH (Managing Assets to Change Hawaii) Savings Accounts, the product is an individual development account for youth who successfully complete at least 4 hours of Kahua Waiwai Youth Financial Education and provides a 3:1 match on youth savings up to \$100 for purchase of a goal related to job/career training, housing, education, or small business development. As a Community Development Financial Institution, HCA held the match funds in a trust account, while Bank of Hawaii serviced the savings accounts.

To begin, HCA crafted the product along with participant handbook, orientation, and program by modeling its Homestead Individual Development Account developed in 2007 for first-time homebuyers on Hawaiian Home Lands.

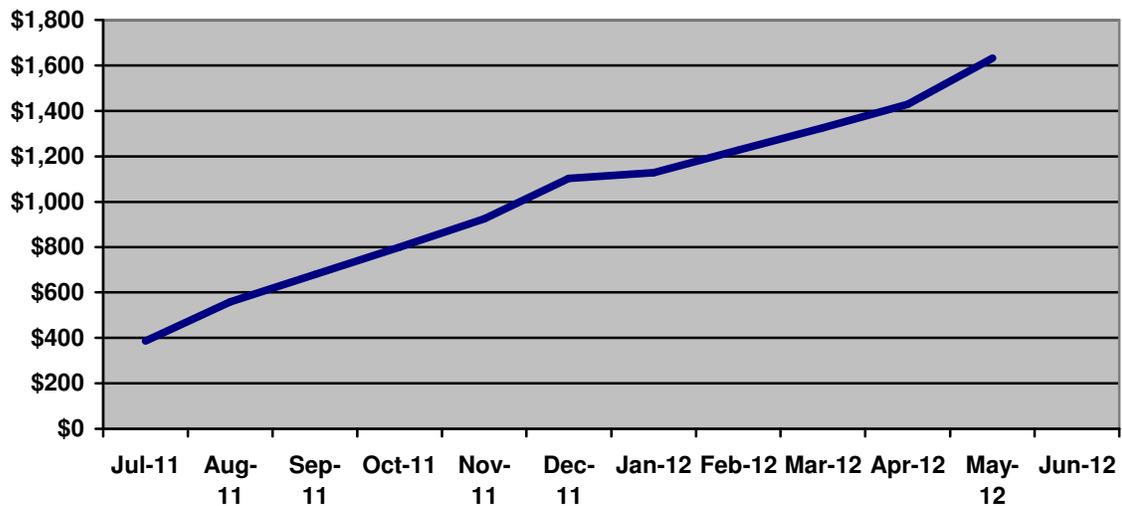
Working in partnership with Youth MATCH Coaches (i.e. Kahua Waiwai Trainers) from Partners in Development's Ka Hana Noeau Program, Queen Liliuokalani Children's Center – Kona, Panaewa Hawaiian Home Lands Community Association, and HOPE Services Hawaii, HCA delivered Kahua Waiwai Youth Financial Education workshops, conduct Youth MATCH orientations, and enrolled 20 graduates in Youth MATCH Savings Accounts.

Throughout the project period, Youth MATCH Coaches encouraged youth savings and offered financial education workshops to reinforce teachings from *Kahua Waiwai Opio Edition*©. HCA provided technical assistance and engaged youth one-on-one upon request of the Youth MATCH Coaches to ensure youth success. Excited about the opportunity, a Youth MATCH Coach from Hopes Services Hawaii engaged their Youth MATCH participants (pictured below with staff from HCA and Bank of Hawaii) to establish a recycling program at the organization's transitional shelters so they could earn the money necessary for their monthly deposits.



Quantitative Outcomes – Youth MATCH

Showing quantitative results of the Youth MATCH program, the graph (below) tracks the month-by-month, collective savings of the 20 Youth MATCH participants over a 12-month enrollment period starting in July 2011.



By the end of June 2012, the following outcomes had been reported for the Youth MATCH Savings Program after 12 months of enrollment:

- Youth participants collectively saved \$1,631.89;
- The average savings of youth participants was \$81.59/participant;
- 4 participant Exit Interviews had been conducted; and
- 3 participants have opted to continue saving in their Youth MATCH Savings Accounts despite being eligible to close their account.



Qualitative Outcomes – Youth MATCH

During Exit Interviews, the youth participants provided the following feedback to allow for HCA to track qualitative outcomes of the Youth MATCH Program:

Questions	Youth 1	Youth 2	Youth 3	Youth 4
What is your savings Goal?	Overseas learning trip to assist orphans in Jamaica	Housing savings account when I have to move from home	Emergency savings account for future living expenses	Savings for college
How does it feel to build savings for a goal?	I feel successful	Incredible!	Awesome, knowing you can set a goal and achieve it!	At first was difficult, but in the end it is great
What savings techniques did you use to save money each month?	Grandmother's motivation 😊	Put money in the bank right away so I wouldn't spend it	By putting money in an envelope and putting it aside until I could deposit the money	
Did you share savings and money management knowledge with your family? How?		Yes, because my brother spends all his money all at once and I tried to teach him to save while young so he doesn't blow it all away	Yes, explaining to them they should save money too!	
How did you earn your savings every month?	Household chores	I used my other savings and money	I got from working	Worked for it
Why is asset wealth important?	To survive in this world	To plan your life out and think for the future	It is important because you need asset wealth no matter where you go	So you won't have to worry financially
List 3 examples of assets.	Family, Health, Money	A Home, Food, Love	Bank Account, Money, Savings	Savings, Family, Health

Statewide Demonstration Overview

June 2011 – May 2012

The *Strengthening Future Generation's through Culturally-Relevant Youth Financial Education Project* was established as a statewide demonstration carrying forward the lessons learned and best practices identified in previous pilot studies and projects implemented between 2009 and 2011. The demonstration was funded by First Nations Development Institute.

Demonstration Goal

The Demonstration's goal was to serve 150 Hawaii and/or Native Hawaiian youth, ages 13-27, and participating in programs administered by community-based, education, and financial organizations that promote Native Hawaiian culture and values, with culturally-relevant financial education using HCA's *Kahua Waiwai Opio Edition*©.

A secondary focus was on establishing and implementing a "mentoring" component for existing trained Kahua Waiwai trainers to assist in hands-on implementation of effective culturally-relevant youth financial education programs in their own communities.



Drawing by Shellie Benjamin (YouthVision)

Demonstration Objectives

The following objectives were identified to achieve the Demonstration goal:

- **Objective 1:** Contract Aloha Marketing International to enhance the web-based marketability, access to curriculum, and streamline reporting processes of its youth program for statewide trained trainers
- **Objective 2:** HCA, in partnership with its Kahua Waiwai trained trainers, will have served 150 Hawaii/Native Hawaiian youth, ages 13-27, with culturally-relevant financial education training using Kahua Waiwai
- **Objective 3:** At least 75 project participants will have reported an improvement in financial attitudes and/or increase in financial knowledge as a result of completing a Kahua Waiwai program
- **Objective 4:** At least 75 project participants will have reported an increase in positive financial behaviors, including long-term savings habits, opening/maintaining bank accounts, and/or building credit
- **Objective 5:** Compile a project data into a report identifying best practices, lessons learned, and recommendations for the development and implementation of effective culturally-relevant youth financial education programs.

Demonstration Outputs

During the Demonstration period, HCA recorded the following outputs:

- 1 Kahua Waiwai Trainer session conducted;
- 159 youth served with at least 4 hours of Kahua Waiwai Youth Financial Education Training;
- A mentoring process established as part of HCA's technical assistance work;
- HCA website updated to include Kahua Waiwai Training Report submission form to streamline reporting requirements of Kahua Waiwai Trainers; and
- \$5,370 in leverage funding secured through grant funding, trainer attendee fees, and sale of curriculum.

Demonstration Evaluation

HCA measured Demonstration outcomes through distributing and collecting Pre- and Post-Workshop Assessments to determine increases in:

- *Financial Attitudes* – comfort level with learned financial skills and habits
- *Financial Knowledge* – realized cost of unnecessary spending over time, defined credit and its importance, identified differences between banks and credit unions
- *Positive Financial Behaviors* – development of a spending plan/budget, opened savings accounts, actively saved money, changed spending habits to decrease amount spent on wants (i.e. eating out, entertainment, games)

Demonstration Outcomes

The following outcomes were reported by the end of the demonstration period.

Kahua Waiwai Trainer Session

HCA staff conducted 1 Kahua Waiwai Trainer Session on March 20, 2012 at the Hale Opio office in Lihue, Kauai. The Trainer Session equipped 13 staff from 6 community-based, education, and financial organizations to develop and implement youth financial education programs in their own communities using the *Kahua Waiwai Opio Edition*© curriculum. The organizations in attendance included:

- Queen Lili'uokalani Children's Center
- Child and Family Services
- Kekaha Hawaiian Homes Association
- Hale Opio
- National Tropical Botanical Gardens
- Kawaikini Charter School

Kahua Waiwai Youth Financial Education Workshops

HCA and trained Kahua Waiwai Trainers conducted Kahua Waiwai Youth Financial Education workshops serving 159 youth, age 13-27. Kahua Waiwai workshops consisted of a total of 1-4 hours on topics, including: local economics, employment/paychecks, saving/spending, banking, and understanding credit and credit reports. Youth were required to complete at least 4 hours of Kahua Waiwai Youth Financial Education workshops to “graduate” from the program.

Youth participants included those who were enrolled in the following Native Hawaiian programs or organizations:

- *Hawaii Island* – Kamehameha Schools - Keaau Campus, Native Nations
- *Maui* - University of Hawaii, Maui Campus – Kaiao Student Success Center
- *Oahu* – Papakolea Community Development Corporation – Kula No Na Po'e Hawaii

Conclusive data was gathered through Pre- and Post-Workshop Assessments on the 121 or 159 youth participants who completed at least 4 hours of Kahua Waiwai Youth Financial Education workshops during the demonstration period. The results below show the percentage of youth participants who reported positive changes in financial attitudes, financial knowledge, and positive financial behaviors as compared to the total number of demonstration participants served:

Financial Attitudes

- 64% of youth participants were satisfied with their approach to saving money
- 91% of youth participants were satisfied with their ability to write checks and balance checkbooks

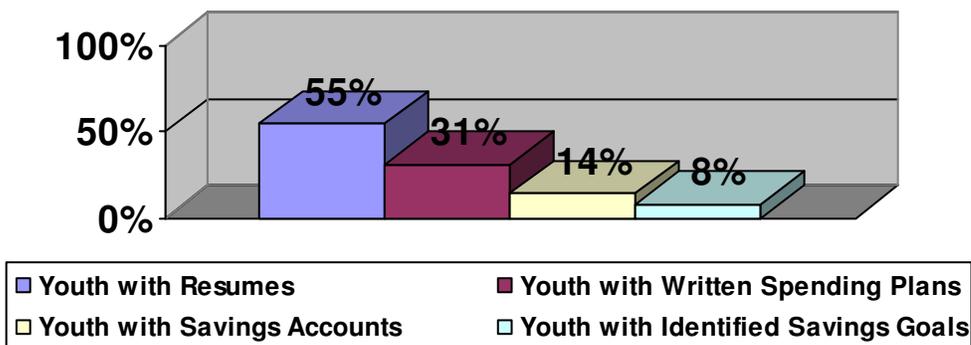
Financial Knowledge

- 90% of youth participants identified differences between credit unions and banks
- 79% of youth participants learned how to open a checking/savings account
- 100% of youth participants identified actions they could take to ensure their family, community, and natural environments proper for future generations

Positive Financial Behaviors

- 75% of youth participants saved money during their enrollment in Kahua Waiwai Financial Education Training

The following graph shows the *percentage of increase* in the number of youth participants who developed resumes and written spending plans, identified savings goals, and opened savings accounts between enrollment and completion of Kahua Waiwai Youth Financial Education workshops:



Mentoring Process Established

HCA staff established a mentoring process to better assist trained Kahua Waiwai Trainers deliver Kahua Waiwai Youth Financial Education workshops. HCA staff integrated the process into its existing technical assistance work by allowing Kahua Waiwai Trainers to request HCA to co-train workshops so they could see a workshop “in action”. As a direct result of the newly formed mentoring process, staff from Native Hawaiian nonprofit, Keiki O Ka Aina, began delivery of Kahua Waiwai Financial Education workshops using the *Kahua Waiwai Opio Edition*© with incarcerated Native Hawaiians during the month of July 2012.



Leveraged Funding

HCA leveraged \$2,500 in funding through the Rapozo Kamaaina Fund to coordinate and conduct a Kauai island Kahua Waiwai Trainer session. In addition, HCA raised \$420 in Kahua Waiwai Trainer attendee fees and \$2,450 in curriculum purchase to support delivery of project activities.

Asset Building Opportunities

HCA partner, Hawaii First Federal Credit Union, also provided Native Hawaiian Youth IDAs with funding from the State Office of Hawaiian Affairs. A requirement of the product is that youth must graduate from the Kahua Waiwai Financial Education Program to be eligible for enrollment into the product.

41 Kahua Waiwai graduates from Kamehameha Schools Keaau Campus successfully enrolled into the Native Hawaiian Youth IDA with Hawaii First Federal Credit Union in January 2013 after having successfully graduated for the Kahua Waiwai Financial Education Program.

Cultural Connection in Kahua Waiwai Curriculum



Drawing of a traditional Hawaiian ahupua'a by Tiana Shiroma (YouthVision)

To understand the impacts of the cultural components within the *Kahua Waiwai: Building a Foundation of Wealth, Opio Edition*© curriculum on youth participant learning, HCA asked the following questions, first, as open-ended questions, and second, with multiple choice answers based on key trends in open-ended responses:

What actions did families in traditional Hawaii take to ensure their community and the environment prospered for generations?

What actions can you take to make sure your family, community and natural environment will prosper for generations?

Open-Ended

Of the 121 project participants served with Kahua Waiwai Youth Financial Education workshops and who HCA was able to gather conclusive data on:

- 113 youth participants identified the actions families took in traditional Hawaii (pre-Western contact) to ensure economic sustainability for future generations.

When the questions referenced above were asked as open-ended questions, HCA reported youth participants drew on traditional Hawaiian concepts and practices when sharing what actions they could take to ensure their family, community, and natural environment prosper for generations.

In particular, the following practices were identified the youth participants:

- 43 youth participants identified mālama 'āina or caring for the land so it would in-turn care for families
- 23 youth participants identified kuleana or responsibility to family and community
- 23 youth participants identified the passing of knowledge from one generation to the next
- 15 youth participants identified bartering/sharing of resources
- 14 youth participants identified the kapu system or a resource conservation system based on limiting use of resources within a watershed, from mountain to ocean, until said resources regenerate

NOTE: Youth participants were allowed to provide more than 1 answer.

Multiple Choice

What actions did families in traditional Hawaii take to ensure their community and the environment prospered for generations?			
	# & Question	# of Answers	% of Total Answers
Followed a Kapu System	1 - A	121	100%
Lived in Ahupua'a	1 - B	120	99%
Practiced conservation of the 'Aina to pass on community wealth	1 - C	112	92%
Placed an emphasis on personal gain and individual wealth	1 - D	23	19%
What actions can you take to make sure your family, community and natural environment will prosper for generations?			
Build a strong economy by managing our resources at the local level	2 - A	117	96%
Make an informed decision when comparing local and non-local products	2 - B	116	95%
Gain the education and master the skills that we can use to provide for our community and family	2 - C	117	96%
Realize that the practices of the past are all gone and cannot help us as we move into the future	2 - D	15	12%
<i>NOTE: Youth participants were allowed to choose more than 1 answer.</i>			



Drawing by Michael Agiga with Hawaiian flag and seven spears representing the seven YouthVision leaders who illustrated and designed Kahua Waiwai Opio Edition© and the native concept of determining the impacts of one's actions seven generations ahead

Challenges and Lessons Learned

During the development phase of the Kahua Waiwai© curriculum, attendees at statewide focus groups provided feedback on a numerous aspects of the Kahua Waiwai Youth Financial Education Program. Potential challenges were addressed through facilitated discussion.

As the Program has been implemented, additional challenges have presented themselves which HCA has addressed in partnership with feedback from certified Kahua Waiwai Trainers, youth participants, and funders.

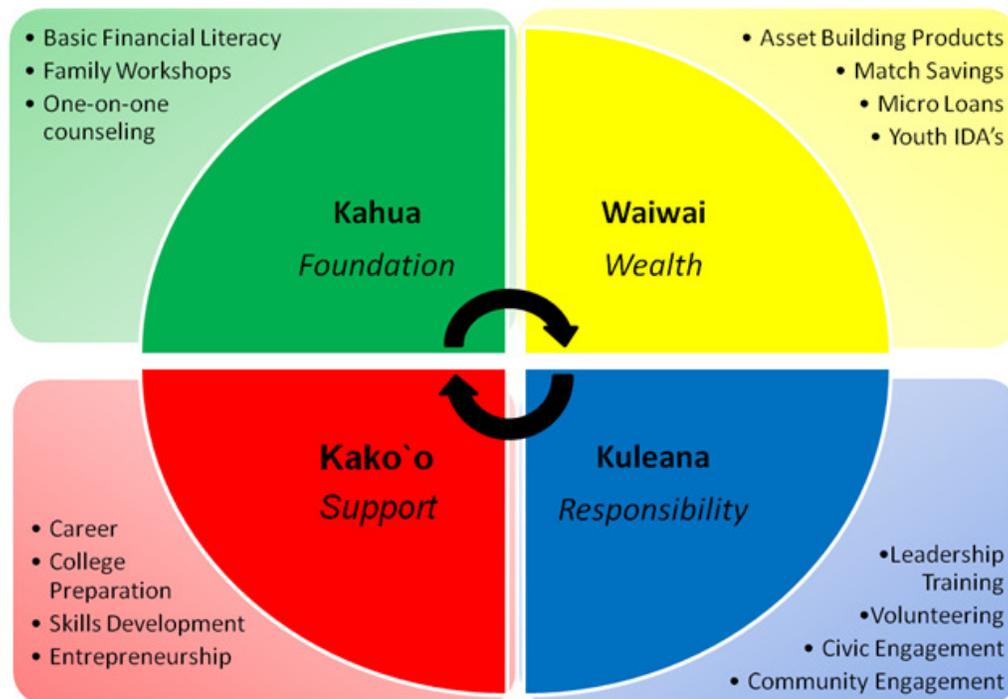
Challenges	Solutions	Lessons Learned
Marketing program to youth	Integrate into existing youth-serving programs and organizations through a train-the-trainer model	Age-appropriate and engaging financial education activities for groups, pairs, and individuals are crucial in order to ensure youth participants report a positive experience with Kahua Waiwai Financial Education workshops and promotes sharing with peers and family
	Media release development for certified Kahua Waiwai Trainers to share success stories	Certified Kahua Waiwai Trainers lack the time and/or ability to develop media releases and other marketing materials to promote their successes which led to HCA offering these services as a part of its work in providing technical assistance
Training staff of youth-serving organizations as financial education trainers despite limits on time and comfort with the material	Provide training on how to deliver the curriculum in already existing programs to discourage development of a new program and instead promote as a supplement to organization's existing youth programs	Kahua Waiwai Certification courses must include lesson plan development activities as well as time management activities to identify where financial education realistically fits within an organization's program offerings
	Provide trainers with an instructor's CD-ROM and Kahua Waiwai© Instructors Guide to layout specific activities and resources	Certified Kahua Waiwai Trainers are more likely to deliver youth financial education workshops if they do not have to develop materials to conduct the workshops

Collecting training reports and participant evaluations from certified Kahua Waiwai Trainers to effectively measure program outcomes	Require training reports and participant evaluations to retain certification as a Kahua Waiwai Trainer. If not received, HCA requires said Trainers to complete another Kahua Waiwai Trainer Certification course.	Kahua Waiwai Certification courses must include a specific section on program evaluation and trainer expectations to ensure an understanding is instilled within trainers about the importance of data collection to sustain delivery of the Kahua Waiwai Youth Financial Education Program
	Use online reporting system to make submission of training reports and participant evaluations easy and less time consuming	Due to complications of statewide service delivery among multiple providers, an online reporting system provides only one avenue for reporting of program outcomes as many community-based organizations lack adequate technology and access to internet for online reporting
Using standard individual development account model to provide asset building opportunities that empower youth to apply long-term financial decision making learned during financial education workshops	Establish match savings programs that require youth to maintain enrollment by providing copies of bank statements to matching entity	HCA was only able to monitor youth savings by requesting updates from its financial institution partner, requiring additional administrative costs for the program. Making the submission of copies of bank statements by youth could increase the concept of shared responsibility among participants while at the same time decreasing the administrative costs incurred by HCA
		Some participants saw their enrollment in the Youth MATCH Savings program as a “right”. By conditioning enrollment on submission of copies of bank statements by youth, the program would shift participants to see the program as a “privilege” they must maintain in order to receive their match

<p>Using standard individual development account model to provide asset building opportunities that empower youth to apply long-term financial decision making learned during financial education workshops (<i>continued</i>)</p>	<p>Allow youth participants to choose their own financial institution and savings product to promote application of comparative shopping skills learned during Kahua Waiwai Financial Education workshops</p>	<p>Using only 1 financial institution for a match savings program can result in complications, especially in geographically isolated communities with limited financial institution options, in instances where branches are closed by the specific financial institution, and when serving populations that are in transition</p> <p>Requiring youth participants to use only 1 financial institution to save for the Youth MATCH Savings program undermines the financial skills promoted during Kahua Waiwai Financial Education workshops</p>
<p>Engaging family members in financial education</p>	<p>Use a highly engaging curriculum that presents complex financial concepts in simple terms; offer family asset building activities including free tax preparation services, free credit counseling, and incentivized savings through individual development accounts</p>	<p>Youth financial education is a non-threatening way to integrate financial concepts into the family household. Opportunities for free and/or match money provides incentives for family members to engage in financial education for themselves</p>
<p>Program sustainability</p>	<p>Secure training/technical assistance contracts and market for curriculum sales within schools, faith-based institutions, government programs, nonprofit organizations, and for-profit businesses</p>	<p>A financial education curriculum developed for and by the population to be served establishes the necessary stakeholder base to sustain a program through training/technical assistance contracts and curriculum sales</p>
<p>Establishing standard for Kahua Waiwai Trainer certification program</p>	<p>Adapt Kahua Waiwai Trainer certification to model NeighborWorks America⁵ certification courses in homebuyer and financial education</p>	<p>In order to build quality trainers, certification courses must include a multi-media, multi-level processes that require individuals to meet specific milestones in order to teach the material</p>

Kahua Waiwai Youth Asset Building Model

HCA has actively gathered and analyzed data during the life of its Kahua Waiwai Youth Financial Education Program. Based on outcomes of pilot studies, pilot projects, and the statewide demonstration as well as lessons learned, challenges, and best practices discovered through the development and implementation phases of the program, HCA has established a place-based youth asset building model that draws the on the triple bottom-line economic approach inherent with Native Hawaiian community and can provide a foundation of wealth for our modern families and communities.



Kahua (or Foundation)

HCA views basic financial literacy through youth and family financial education workshops with opportunities for individualized counseling as the *kahua* – or foundation - of its place-based Kahua Waiwai Youth Asset Building Model. In order to move forward toward asset wealth, this foundation must first be set if our youth are to succeed in establishing a strong, sustainable financial and economic future. Through the Kahua Waiwai Youth Financial Education Program, HCA defines “basic financial literacy” as concepts included in the Kahua Waiwai© curriculum Introduction through Lesson 4. These topics include:

- Introduction: Traditional and Modern Economy
- Lesson 1: Employment and Paychecks
- Lesson 2: Saving and Spending Plans
- Lesson 3: Banking
- Lesson 4: Credit and Credit Reports

Waiwai (or Wealth)

With an understanding that is rooted in Native Hawaiian community and was a driving force behind the prosperity of generations within traditional Hawaii, *waiwai* – or wealth – encapsulates the social, environmental, and financial resources we accumulate as well as those that surround us. Through the Kahua Waiwai Youth Financial Education Program, this wealth is achieved with age-appropriate financial products and asset building services. For instance, HCA has established its Youth MATCH Savings accounts to incentivize low-income Hawaii youth build savings to achieve their future goals. Young adults and their parents also access HCA’s free tax preparation services through its and its partners, Volunteers in Tax Assistance sites. As a Native CDFI, HCA is also in a unique position to offer micro-loan products to families in order to increase access to capital and credit, while integrating its place-based financial education for all family members. Youth enrolled in HCA financial products engage in asset-specific training topics based on their long-term goals and as outlined in the Kahua Waiwai© curriculum’s Lessons 5-8. These topics include:

- Lesson 5: Accessing Credit and Buying Cars
- Lesson 6: Insurance and Asset Retention
- Lesson 7: College and Micro-Business Development
- Lesson 8: Housing and Live Wills and Trusts

Kako'o (or Support)

Recognized at the outset of the Kahua Waiwai Youth Financial Education Program, *kako'o* – or support – plays an integral role in building youth asset wealth in Hawaii. Through the Program, HCA provides training and technical assistance to youth-serving organizations with expertise in career and life skills development, entrepreneurship, and college preparation. By certifying staff from said organizations as Kahua Waiwai Trainers to teach the Kahua Waiwai© curriculum in their own communities, enrolled youth are provided hands-on financial education that can be directly applied to their day-to-day lives and enrollment in existing career and life skills, entrepreneur, and college preparation programs. Technical assistance offered by HCA to certified Kahua Waiwai Trainers for lesson plan development, resource referral, program evaluation development, and more further strengthens this concept of support and expands the environment for low-income Hawaii youth to succeed in building long-term economic self-sufficiency.

Kuleana (or Responsibility)

With a current funding from First Nations Development Institute and Hawaii County Department of Research and Development, HCA is actively building a peer-to-peer financial education component within its Kahua Waiwai Youth Financial Education Program to reinforce the concept of *kuleana* – or responsibility. In particular, HCA has trained 5 Kahua Waiwai graduates to deliver financial education workshops in their own community using the Kahua Waiwai© curriculum. Support from HCA trainers allows these Kahua Waiwai Youth Leaders to give back to their community by helping the next generation build the financial skills and asset wealth necessary to develop strong, sustainable communities. Furthermore, HCA has woven the concept of responsibility within its Youth MATCH Savings Account in which youth accountholders are required to complete volunteer community service in order to qualify for their 3:1 match.

Moving Forward

A Story of Native Hawaiian Youth Asset Building

In March 2011, HCA was contracted by the Papakolea Hawaiian Homestead's Kula No Na Po'e Hawaii youth program to provide Kahua Waiwai Youth Financial Education training to 10 high-need teenagers working in the community's Homestead Yard Services business. Using its *Kahua Waiwai: Building a Foundation of Wealth, Opio Edition*© curriculum, certified HCA trainers conducted a 4-hour workshop at the community center covering traditional versus modern economics, employment and paychecks, budgeting and saving, banking, and credit and credit reports. The teenagers successfully identified savings goals, committed to cutting out one unnecessary expense from their spending patterns, and identified ways to start building credit.



Working with Kula No Na Po'e Hawaii's adult program coordinators, the teenagers were provided a follow-up assessment 3 months after completing the initial workshop. The changes were significant. The teenagers had reported the following:

- 63% increase in knowing how to balance a checking account;
- 57% increase in how to build or improve their credit;
- 37% increase in tracking their spending;
- 20% increase in bringing their own lunch to work versus eating out; and
- 48% increase in understanding that credit reports track how well they manage their money and bills.

Almost 1 year after teaching the initial 4-hour workshop, Kula No Na Po'e Hawaii requested HCA to return and provide financial education training on micro-business development to prepare the teenagers as owners and operators of the Homestead Yard Services business. Drawing on the basic concepts introduced in the initial workshop, HCA trainers used Lesson 7 of *Kahua Waiwai Opio Edition*© to conduct an additional 4-hour workshop assisting the teenagers to move from thinking about their personal finances to community finances. To this end, HCA assisted the teenagers to establish a business profit-loss statement, identify strengths-weaknesses-opportunities-threats, and determine policies and procedures to ensure quality service, all leading to the development of a Micro-Business Plan. The understanding gained by the teenagers made them familiar with key aspects of the business and the harsh reality that they may not be able to stay on as full-time employees beyond April 2012 without making important changes.

In February 2012, the 10 teenagers, themselves, requested the organization to return, not for a financial education workshop but instead for individualized budget/credit

counseling and free tax and FAFSA (Free Application for Federal Student Aid) preparation assistance. Certified HCA counselors conducted credit report reviews with the teenagers, helped them establish affordable personal budgets, and gathered their financial information to prepare their tax returns and FAFSA. The results were significant.

Collectively, the 10 teenagers:

- Saw their credit reports and credit scores for the first time,
- Claimed \$760 in tax returns, and
- Qualified for \$22,200 in Pell Grant funds.

While education had been the furthest thing from their minds, the teenagers admitted that with this information they felt empowered to pursue their GED and college diplomas. Today, 5 of the 10 teenagers have been accepted into Hawaii colleges or universities, 3 are currently applying, and 2 have begun work to receive their GED. Previously, none of them had even applied for acceptance into higher education institutions.



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¹ US Department of Housing and Urban Development (HUD). HUD-approved housing counseling agencies deliver housing counseling and financial education services that are regulated by HUD.

² Native Community Development Financial Institutions are certified by the US Department of Treasury to provide financial services and products to underserved, low-income Native communities.

³ 2010 United States Census Data

⁴ Ibid.

⁵ NeighborWorks America is the premier national training provider that certifies HUD-approved counselors and educators in the delivery of financial education and housing counseling as well as for Federal and State regulation compliance, community development, community leadership, and more.

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