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## Kahua Waiwai: Building a Foundation of Wealth, Opio Edition

### Return on Investing in Panaewa's Next Generation



Figure 1 - Panaewa Teens graduate from Kahua Waiwai Program in October 2009

In 2008, after 8 years of providing homebuyer and financial education to low- and moderate-income families in Hawaii, nonprofit organization and HUD-certified housing counseling agency Hawaiian Community Assets (HCA) received funding from the Federal Administration for Native Americans to develop a culturally-relevant financial education curriculum for Hawaii youth, ages 13+. Through outreach and community focus groups, HCA organized community leaders, teachers, local business owners, service providers, parents, and youth to guide the development of the curriculum entitled *Kahua Waiwai: Building a Foundation of Wealth, Opio Edition*©.

Panaewa Hawaiian Homelands Community Association (PHHCA), an association of homeowners living on Panaewa Hawaiian Homelands which function similarly to Native American reservation lands on the continental United States, was among the service providers involved in a focus group on Hawaii Island. The PHHCA Executive Director, who was also responsible for youth programs, Kelly Lincoln, took part answering questions developed by HCA after thorough research of national and local standards around personal finance and existing financial education curricula. After the focus group, HCA followed up with Ms. Lincoln who took the focus group questions to the PHHCA Board members and Panaewa homeowners to provide greater feedback which would ultimately help determine the content and context of Kahua Waiwai.

In March 2009 Kahua Waiwai, Opio Edition was completed and 2000 copies printed. By engaging community in the front end of the project through outreach and focus groups, HCA now had numerous service providers, schools, and government agencies that had a stake in the curriculum and were interested in integrating it into their existing programs. As such, HCA coordinated and conducted train-the-trainer sessions to train folks like Ms. Lincoln from PHHCA on how to develop and deliver financial education programs in their own communities using the Kahua Waiwai curriculum. In April 2009, after completion of the train-the-trainer sessions, HCA organized 20 trained trainers to deliver their first youth financial education workshops in commemoration of Financial Literacy Month.

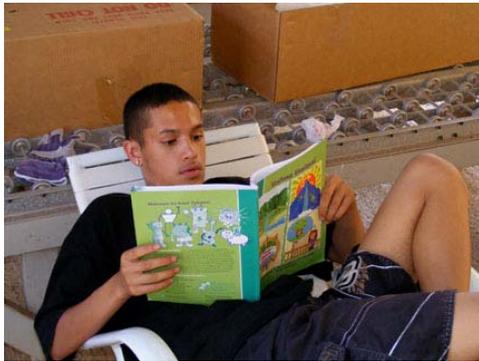


*Figure 2- PHHCA trainers receive training from HCA to deliver their own Kahua Waiwai program.*

Ms. Lincoln and PHHCA were among the groups that delivered their first workshop and they continued on their path with technical assistance from HCA on how to develop evaluation forms, plan workshop activities, and promote workshops. In October 2009, after completing a 16-week program covering basic economics, employment and entrepreneurship, budgeting and saving, banking, credit and credit reports, consumer fraud, buying cars, paying for college, filing taxes, and buying and renting homes, 8 teenagers from Panaewa Hawaiian Homelands became the first graduating class from a Kahua Waiwai Youth Financial Education program. During the program, all 8 teenagers developed resumes, opened savings accounts, and started saving regularly, while 3 secured jobs.

At the graduation celebration, Panaewa teen and 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.”

Another graduate, Kimberly Pa, stated, “The words I hear people talk about are starting to make sense; I think my brother needs (financial education) too. I didn’t know about all the (taxes) that comes out of your paycheck. I learned a lot, especially about wise decision making and how my decisions affect more than just me.”



*Figure 3 – Panaewa teen reads through Kahua Waiwai handbook*

In addition to the short-term impacts of taking part in the program, there continues to be long-term outcomes that neither HCA nor PHHCA could have predicted. For instance, 4 of the Panaewa graduates increased their involvement in community and ran for, and won, seats on the PHHCA Board. To-date the 4 young leaders have been engaged in coordinating the community’s effort to rehabilitate their local park, increase homeownership, and provide youth programs for Panaewa families who have been impacted by statewide school-day furloughs.

Furthermore, Ms. Wooley serves as a peer trainer for PHHCA’s Kahua Waiwai program which continues to serve both youth living in, and outside of, Panewa

Hawaiian Homelands with culturally-relevant financial education. Ms. Pa recently signed on as a volunteer to help promote free Volunteers in Tax Assistance sites coordinated by HCA and intake workers and working families in need of tax preparation assistance. Finally, 6 from the graduating class continue to expand their financial skills by taking part in HCA’s Youth MATCH (Managing Assets to Change Hawaii) Program which provides a 3:1 match on savings up to \$100 for the purchase of a savings goals associated with education, housing, or business development.

Most notably, the PHHCA story has inspired more trainers and organizations across the state to serve their youth with financial education using Kahua Waiwai. Funds from Bank of Hawaii and the County of Hawaii along with purchase of curriculum and training/technical assistance contracts by trained trainers has transformed HCA’s youth financial education program into a social enterprise in which the revenue generated is being used to provide free family financial education to homeless families living in transitional shelters and incarcerated mothers and fathers re-entering into society.



*Figure 4 – Youth from YWCA Teen Court program graduate from the organization’s Kahua Waiwai program in May 2010*

Due to a convergence of family needs and the economic downturn, a movement continues to build in Hawaii that is dedicated to instilling within our next generation the skills necessary to make wise financial decisions, today and tomorrow. The story of PHHCA is just one of many that make up the narrative of Kahua Waiwai Opio Edition. However, the process of investing in the social and human capital to build a curriculum and program that addresses the specific economic and financial needs of Hawaii families residing in low- and moderate-income communities was the same and the returns on such investment will continue to be seen for years to come.