

# What Can HIPPE Do For You?

Seek out HIPPE's **FREE** Community Education Program consisting of financial education, guidance and counseling to enrich your capabilities:

- We are your one-stop-shop delivering “field-tested” experts in economics, budgeting, financial analysis, residential real estate and lending. We also provide expert keynote speakers on investments and commercial projects.
- We provide interactive, attendee-integrated discussion workshops designed to spark creativity, initiate brainstorming collaboration and correlation to each person's life circumstances.
- We provide **free** counseling to better prepare you for future homebuying or investment goals.
- This list is endless! Talk to us for all our services!

**Did we mention all our services are FREE??**

You never pay HIPPE for any of the services or events. Thanks to the support of our extremely generous donors and sponsors, HIPPE's efforts will remain available to all who seek enrichment and a better life for themselves, their family and their future.

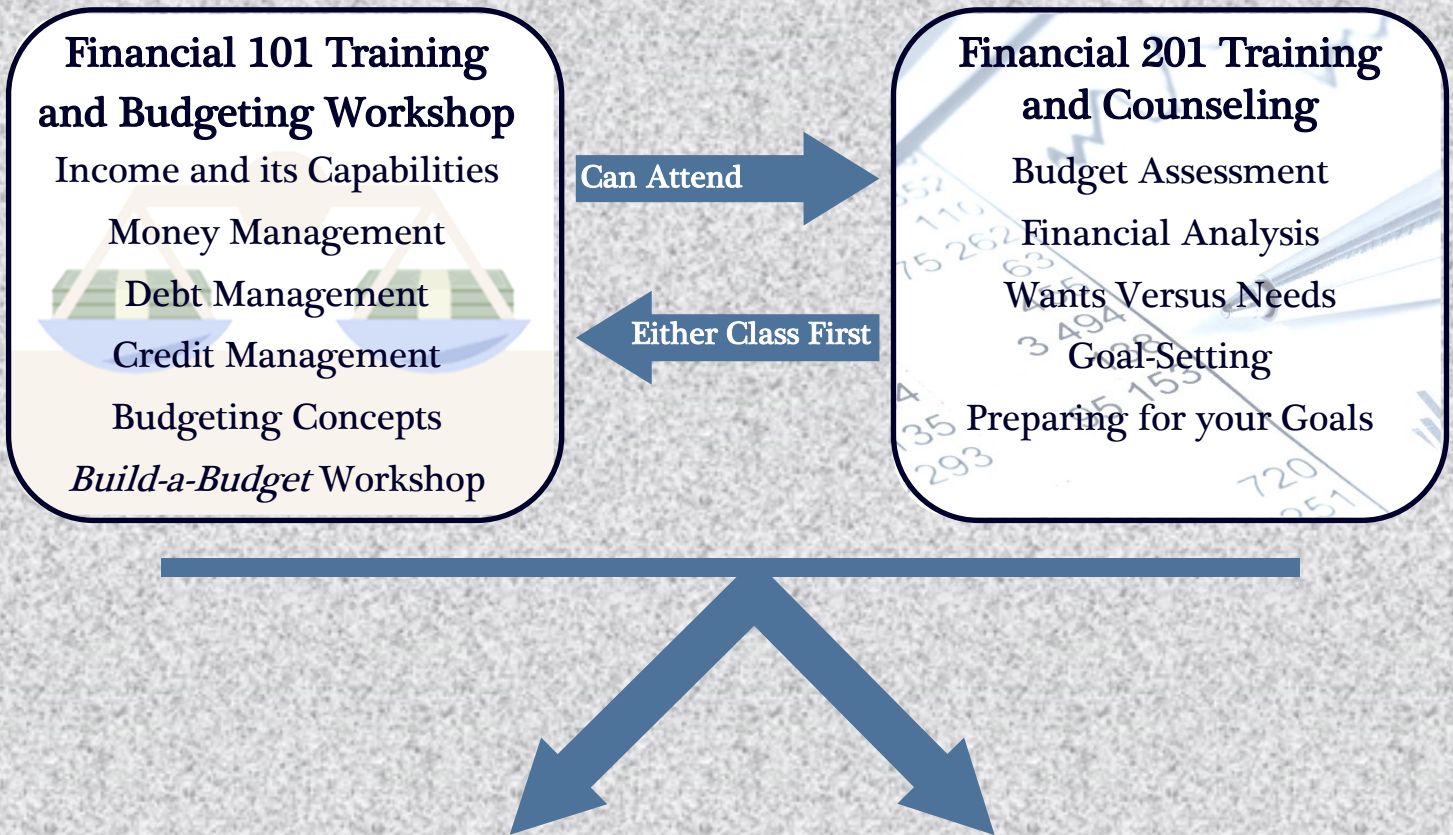
*All Ages Are Welcome To Attend Our Training!  
(Minors must be accompanied by an adult)*

**See our Event Dates and Contact Us to find out more!**



# HIPPE Classes and Flowchart

## “The Basics”



## “How to Invest in Your Future”

**Homebuying Strategies and Discussion Group (301)**  
Housing Market  
Real Estate and Loan Concepts  
Local Economy  
Government and Local Programs  
Make a Homebuying Plan  
“Panel of Experts” Forum

**Investment Strategies and Discussion Group (401)**  
Residential Opportunities  
Commercial Opportunities  
Investment Vehicles  
1031 Exchange  
Estate Planning  
Tax Strategies



# Financial 101 Training and Budgeting Workshop

## Income and its Capabilities

• Types • Methods • Sustainability

## Money Management Basics

• Types • How does my debt affect me?

## Debt Management

• Types • Pay-off Strategies

## Credit Management

• How Does My Credit Report Affect Me  
• Credit Report Reviews • Debt Settlement • Identity Theft

## Budgeting Concepts

• Concepts • Types • Application

## Build-a-Budget Workshop

• Hands-On Activities

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# Financial 201 Training and Counseling

## Fine-Tuning Your Budget

• Budget Assessment • Financial Analysis  
• Wants Versus Needs

## FREE One-On-One Counseling

• Goal-Setting • Preparing for your Goals

Find out more at [www.facebook.com/HIPPE.Education](https://www.facebook.com/HIPPE.Education)

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# Homebuying Strategies and Discussion Group (301)

## We Can Answer:

- What Does a Good Real Estate Agent Do?
- What Does a Good Loan Officer Do?
- How do I shop for a home?
- What is “House Rich and Cash Poor”?
- What is the homebuying process?
- How do I qualify for a loan?
- What homes can I buy?

## We Also Offer:

- FREE Homebuying Counseling
- Real Estate Shopping Tips

## We Can Provide Access To:

- Customized housing market analysis
- Making a homebuying plan
- Native Hawaiian Benefits
- Hawaiian Homelands (“Homestead”) Loans
- Micro Loans for home down payment or closing costs
- Current mortgage-backed securities (MBS) market assessment

### Access to a Wide Range of Homebuying Capability!

- Home Refinances
- All-in One Loans
- Reverse Mortgages
- Renovation Loans
- Out-of-State Loan Referrals
- International and Out-of-State Residential and Commercial Real Estate Referrals
- And Much More!

# Investment Strategies and Discussion Group (401)

## We share ideas on how to make your money work for you

- Residential Investment Opportunities
- Commercial Investment Opportunities
- 1031 Exchange, DST, Buy and Hold
- Investment Vehicles
- Trust and Estate Planning
- Tax Strategies

Find out more at [www.facebook.com/HIPPE.Education](http://www.facebook.com/HIPPE.Education)

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