### 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 <u>free</u> counseling to better prepare you for future homebuying or investment goals.
- This list is endless! Talk to us about all we have to offer!

#### Did we mention that we 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"

Financial 101 Training and Budgeting Workshop

Income and its Capabilities

Debt Management

**Credit Management** 

Money Management

**Budgeting Concepts Intro** 

Build-a-Budget Workshop

Can Attend

**Either Class First** 

Financial 201 Training and Counseling

**Budget and its Capabilities** 

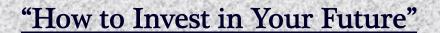
**Interest for Creditors** 

Wants Versus Needs

Ways to Start Saving Now

Compound Interest for Savers

Counseling Scheduling



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 Ex<mark>pe</mark>rts" Forum

**Investment Strategies and** Discussion Group (401)

Savings and Investment Capabilities

**Residential Opportunities** 

**Commercial Opportunities** 

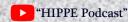
1031 Exchange and DST

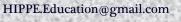
Other Investment Vehicles

**Estate Planning** 

Tax Strategies









## Financial 101 Training and Budgeting Workshop

Income and its Capabilities **◆ Types ◆ Methods ◆ Sustainability** Debt Management Definitions Types Calculations Credit Management How Does My Credit History Affect Me **♦** Credit Report Reviews **♦** Debt Settlement **♦** Identity Theft Money Management Basics Debt Pay-Off Strategies **Tips** Budgeting Concepts Concepts Types Build-a-Budget Workshop Hands-On Activities

# Financial 201 Training and Counseling

Fine-Tuning Your Budget Budget Strategies Change How You Spend **Start Saving Now** Understanding Interest

FREE One-On-One Counseling Goal-Setting Preparing for your Goals

Find out more at :









## 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
- **■** Current Mortgage Market Assessment
- Conventional and Government Loans
- Native Hawaiian Benefits
- **■** Non-Qualifying Mortgage Products

# 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

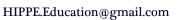
- Residential Investment Opportunities
- **Commercial Investment Opportunities**
- **1031 Exchange, DST, Buy and Hold**

- Other Investment Vehicles
- **Trust and Estate Planning**
- Tax Strategies

#### Find out more at:







www.HIPPE-Education.org