



HOMEBUYER EDUCATION WORKSHOP

Designed to help families prepare for home ownership

Hosted by the Department of Hawaiian Home Lands, HALE Program and facilitated by the department's designated service provider Helen N. Wai, the workshop will cover topics such as managing your finances, understanding your credit, obtaining a mortgage loan and protecting your investments. All attendees will receive a free workbook and will also earn a Certificate of Completion at the conclusion of the workshop.



Helen N. Wai, LLC
Empowering People, Changing Lives, Making a Difference



WORKSHOP DATES:
SAT. NOVEMBER 11, 2017

TIME:
8:00 A.M. – 5:00 P.M.

LOCATION:
**THE DEPARTMENT OF HAWAIIAN
HOME LANDS
HALE PONO'I BUILDING
91-5420 KAPOLEI PARKWAY
KAPOLEI, HI 96707**

**REGISTRATION REQUIRED
LIMITED SEATING
FIRST REGISTERED
FIRST SERVED**

REGISTER ONLINE AT:
WWW.HELENWAI.COM
OR CALL
HELEN N. WAI
AT
808-479-2330

**ALL WORKSHOP FEES ARE
WAIVED FOR THE DEPARTMENT
OF HAWAIIAN HOME LAND
BENEFICIARIES**

**FUNDS FOR THE HALE
WORKSHOPS ARE MADE
AVAILABLE THROUGH THE
NAHASDA PROGRAM**

**THE DEPARTMENT OF HAWAIIAN
HOME LANDS**

91-5420 Kapolei Parkway
Kapolei, HI 96707
www.dhhl.hawaii.gov

For more information contact

HALE Manager
Michelle Hitzeman at 808-620-9236
or michelle.m.hitzeman@hawaii.gov



Helen N. Wai is Native Hawaiian and lifelong resident of Nanakuli, Hawaii. Reared in a hard-working and entrepreneurial-minded environment, Helen is the self-made business owner and the lead consultant of Helen N. Wai LLC.

Since 2001, Helen has partnered with US communities and organizations to bring her powerful brand of financial literacy, home buyer education, foreclosure prevention and energy efficiency workshops and consulting to over 12,000 participants (and counting).

Her innate and unique ability to educate and inspire to action a wide spectrum of participants - families, educators, community leaders and Hawaiian Homestead kupuna – on critical, real-life economic issues continues to attract broad interest and engagement; Helen's tailored workshops, speaking engagements, consulting and training sessions take her throughout the State of Hawaii and to the mainland, including Alaska, California, Oregon, Michigan and Washington D.C.

Helen has worked with the following organizations, connecting vision and mission with critical community needs and aspirations: Neighborworks America, Oweesta Corporation, Consuelo Zobel Alger Foundation, Department of Hawaiian Home Land, Child & Family Services, Queen Liliuokalani Children's Center, Hawaii Habitat for Humanity, County of Maui-OED Kuha'o Business Center in Molokai, Hawai'i Maoli, Hawai'i Alliance for Community-Based Economic Development, Waianae Coast Coalition and YWCA of Oahu.

WORKSHOP DOCUMENT CHECKLIST

It is **NOT** mandatory to bring **COPIES** of the following documents with you to the Homebuyer Education Workshop however, without them, providing an accurate financial assessment of your homebuyer readiness and path to home ownership may not be possible.

- ☐ **PAYSTUBS** – Two months of most recent pay stubs
- ☐ **EVIDENCE OF OTHER INCOME** – As applicable. Most recent Social Security benefit letter, retirement statement, unemployment benefit statement, disability statement and documentation verifying non-employment status (may require affidavit and/or verification of employment).
- ☐ **FEDERAL TAX RETURNS** – Two years of most recent Federal tax returns, including all forms, schedules and W-2 forms.
- ☐ **SELF EMPLOYED** – Two years of most recent Federal tax returns including all forms, schedules and 1099 forms.
- ☐ **BANK STATEMENT**- Two months of most recent bank statements for all accounts.
- ☐ **ASSETS** – Most recent statement of **ANY OTHER ASSETS** (401K, IRA, etc.) for everyone in the household.
- ☐ **BUDGET** – Provide your monthly budget.
- ☐ **COLLECTION ACCOUNTS/REPOSESSION/JUDGEMENTS & LIENS**
- ☐ **CREDIT REPORT** – From Annual Credit Report either by internet at www.annualcreditreport.com, by phone at 1-877-322-8228 or by mail at Annual Credit Report Request Service, PO Box 105281 Atlanta, GA 30348-5281. You will need to provide a copy of from all three credit bureaus: EQUIFAX, EXPERIAN & TRANSUNION.