Theory of Change

Hawaii First
Federal Credit Union

HELP
Inquiry, Assess Needs
- Youth & adult financial education
- Job-seeking services
- Homeownership

HOPE
Knowledge, Tools, Action
- Credit builder
- Credit repair
- Tax preparation (VITA)
- Individual Development Accounts (IDA)
- Debt reduction
- Affordable housing
- Higher education

HAPPINESS
Achieve Goals, Self-Sustainability
- Affordable credit
- Sustained homeownership/housing
- Degree/employment opportunities

Credit Union Membership

Successful
Positive
Responsible
Confident
In Control
Smart Choices

2017 Annual Conference
Home Ownership
Infant to Work Program
Blue Zones Project
Save First School Program
Strategic Planning
Community Partnerships

- Schools
- Grocery Stores
- Non-Profit Organizations
- Hawaii First Federal Credit Union
- Government
- Pharmacies
- Employers
- Hospitals

2017 Annual Conference
Thank you!

Laura Aguirre
President/Chief Executive Officer
lauraa@hawaiifirstfcu.com
P: 808.885.7349 x7804