

**Consumer Credit Counseling
Service of Hawaii Phone:
808-532-3225**

Web: cccsofhawaii.org
1164 Bishop St. #1614
Honolulu, Hawaii 96813

State Assistance:

State of Hawaii Department of Human Services
[http://humanservices.hawaii.gov/overview/
dhs@dhs.hawaii.gov](http://humanservices.hawaii.gov/overview/dhs@dhs.hawaii.gov)
808-586-4997

Government Benefits:

<http://www.benefits.gov/>
The official benefits website of the U.S. government
Informs citizens of benefits they may be eligible for
Provides information on how to apply for assistance
Learn facts about FREE MONEY and GRANTS

Housing & Urban Development (HUD)

Honolulu Field Office
1132 Bishop Street, Suite 1400
Honolulu, HI 96813-4918
Phone: (808) 457-4662
Email: Customer Service
Office fax: (808) 457-4694
TTY: (808) 522-8193

The Hickam Military and Family Support Center is your one-stop location for information and assistance. Get assistance with Personal Financial Management and the Air Force Aid Society.
Military and Family Support Center (MFSC), Hickam

655 Vickers Avenue (Bldg 1105)

Open Mon-Fri 0830-1530

(808) 449-0300

**H E L P F U L
W E B S I T E S**

Does it hurt your FICO score if you go to credit counseling?
http://www.nfcc.org/videos/nfcccreditcounselingaffect/counseling_affect.html

Dealing with Debt Collectors

http://www.nfcc.org/videos/nfcccreditcounselingaffect/counseling_affect.html

Thrift Savings Plan (TSP)

<https://www.tsp.gov/index.shtml>

MyBiz

<https://compo.dcpds.cpms.osd.mil/>

OHA scholarships:

<http://www.oha.org/scholarships>

Hawaii Financial and SNAP Benefits :

<http://humanservices.hawaii.gov/bessd/fnsrandr/>



Transition Assistance Advisor

TIM FUJINO

Work (808) 672-1250

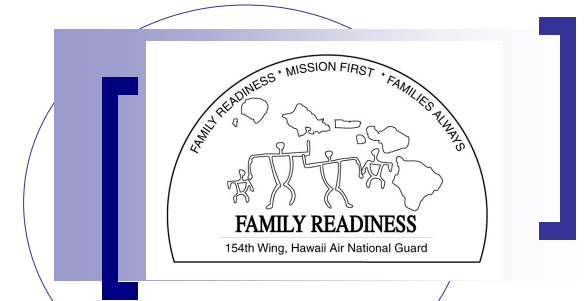
Cell (808) 342-4207

Timothy.H.Fujino.ctr@mail.mil

**EMPLOYER SUPPORT OF THE
GUARD & RESERVE (ESGR)**

**SAMUEL WONG 672-1246,
SAMUEL.WONG1@US.ARMY.MIL**

**KRISTINA CERIA 672-1249,
KRISTINA.CERIA@US.ARMY.MIL**



**FINANCIAL
ASSISTANCE**



MFLC Personal Financial Counselor

**Vincenza Vicari- Bentley
Personal Financial Counselor
Phone: (808) 238-8111
Email: PFC2.HI.NG@zeiders.com**

Lorna Souza

Airman and Family Readiness Program Coordinator

360 Mamala Drive

Hickam JBPHH

Honolulu, Hawaii 96853-5517

work 808-789-0327

cell 341-7608 cell 387-8815

fax 808-448-7427 lorna.souza@us.af.mil

FACEBOOK: Hiang Familreadiness



Helping Hands Hawai'i Main Office:

2100 N. Nimitz Hwy.
Honolulu, HI 96819

Entrance is off Puuhale Road in back of building
Tel. 536-7234 – Dial "0" to reach an operator.
Fax 536-7237

Helping Hands Hawaii

Emergency Assistance Program

To inquire about our Emergency Assistance Program for rental and/or utility assistance, please call (808) 440-3835.

Aloha United Way 2-1-1

Attn: 211 Program Assistant
200 N. Vineyard Blvd., Suite 700
Honolulu, HI 96817
Phone: 543-2262
Fax: 599-7712
E-mail: info211@auw.org

CATHOLIC CHARITIES HAWAI'I

O'ahu Campus Main Line:
(808) 524-4673

O'ahu Help Line:
(808) 521-4357

O'ahu Senior Services Intake Line:
(808) 527-4777

Hawai'i Island Community Office:
(808) 935-4673

Maui Community Office:
(808) 873-4673

Kaua'i Community Office:
(808) 241-4673



The Consumer Micro-Loan Program (CMLP) is designed to provide low cost loans to Native Hawaiians who are experiencing temporary financial hardship due to unforeseen events, or who wish to enhance their careers

.Loan Terms

- Up to \$7,500
- Simple interest, fixed at 5%
- Up to 60 months
- Collateral not required

NO GROSS ANNUAL INCOME LIMIT

CREDIT & ELIGIBILITY REQUIREMENTS

- Applicant must be of Native Hawaiian ancestry, 18 years of age and a resident of the State of Hawai'i
 - Applicant should have a satisfactory credit history with a minimum credit score of 600 and the ability to repay the loan
 - Two years of employment history is required
 - Income to debt ratio of no more than 50%
 - Loan must be for applicant's benefit
- Loans are available to individuals only. Partnerships, corporations, sole proprietorships, etc., are excluded

Allowable Loans

- Death in the Family/Funeral Expense
- Emergency Health Situation
- Unexpected Home or Auto Repairs
- CDL License
- Apprenticeship Programs
- Career Development Courses

Unallowable Loans

- Debt Consolidation or Refinancing
- Vacation
- Investment
- Re-Lending by Borrower
- Home Remodeling
- Past due utilities or rent

DOWN PAYMENT LOANS

CONTACT

For more information call 808-594-1835

PROTECT YOUR CREDIT!

Place an active-duty alert on your credit report. If you are deploying and don't expect to seek new credit during that time, consider placing an active-duty alert on your credit report. This will require creditors to take steps to verify your identity before granting credit in your name. Place an alert by contacting one of the three nationwide consumer reporting companies, Equifax (800-685-1111), Experian (888-397-3742), TransUnion (800-680-7289)

Does it hurt your FICO score if you go to credit counselling?

http://www.nfcc.org/videos/nfcccreditcounselingaffect/counseling_affect.html

Dealing with Debt Collectors

http://www.nfcc.org/videos/nfcccreditcounselingaffect/counseling_affect.html

Financial Aid for members on Active duty orders:

<http://www.operationhomefront.net/hawaii>