**HOW ARE EDUCATIONS LOANS USED?**

**CMLP LOANS HELP IN CAREER DEVELOPMENT**

"Helped me get a better paying job.

O'ahu - $2,000

**HELPED AFFORD COLLEGE ON MAINLAND FOR CHILD**

“My daughter had the opportunity to attend a mainland college..with no scholarship … Tuition got a little pricey..(the loan) helped offset the costs. In the time of need OHA was there.

O'ahu borrower - $24,999

**MULTIPLE PURPOSES**

“The loan allowed for two children to attend private school and for me to attend college.

O'ahu borrower - $24,999

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**EDUCATION BORROWERS REPORTED**

*(n=82: 49% Response Rate)*

<table>
<thead>
<tr>
<th>%</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>88%</td>
<td>They made significant or excellent progress in their education goals</td>
</tr>
<tr>
<td>60%</td>
<td>Were Females</td>
</tr>
<tr>
<td>12%</td>
<td>Average improvement in well-being*</td>
</tr>
<tr>
<td>50%</td>
<td>Reported higher income after the loan</td>
</tr>
<tr>
<td>$4,231</td>
<td>Mean gain in household income*</td>
</tr>
</tbody>
</table>

(*) All OHA home loans between FY2009-F2012 were evaluated at two time periods: T1 was the year of the loan; T2 was 2012. Gains were calculated by subtracting T2-T1. For study details see Executive Summary of OHA loan evaluation study at www.oha.org/malamaloan.

**HOW A DEGREE CAN CHANGE YOUR LIFE**

**Why was the loan needed?**

“I had appealed to family, friends and financial sources, but was denied because my debts were greater than my income. OHA was my last hope. I needed the money quickly to enroll in my final semester for my Master’s Degree.”

**What would have happened without the loan?**

“not able to pay my rent, homeless, sleeping in my car or worse yet… I would have had to drop out of school”

M.V. - O'ahu, $6,300

**How did the loan helped you?**

- Got my MSW
- Got a promoted twice.
- Currently getting clinical hours done to become licensed social worker
- Gave me the foundation I didn’t have through high school.
- Stress level shrank tremendously
- Now able to spend more time with family.

W.Walke, Hilo - $10,000

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**For Malama Home Loans** up to $19,999 go to http://www.oha.org/malamaloan or call Robert at 594-1924.

**For Consumer Micro-Loans** up to $7,500 for unexpected emergencies go to http://www.oha.org/cmlp or call Lareina at 594-1823.