**CMLP Funeral Loans reduced stress**

“when our family needed it most”

**WHY ARE FUNERAL LOANS NEEDED?**

Honorable recognition of our kāpuna, ancestors and recently departed is an ancient Hawaiian tradition. Funerals are never easy; and often unexpected. Unanticipated financial expenses related to assuring dignified departure of the decedent creates additional stress at a time of grieving.

It is often impossible to have sufficient savings to cover the costs of a burial and/or funeral, even if family members pool their resources. The Office of Hawaiian Affairs acknowledges the ongoing need for emergency financial assistance by providing grant funding to Alu Like and CMLP Loans for funeral expenses. We acknowledge the OHA Board of Trustees who made the revolving CMLP loan funds possible.

**FUNERAL EXPENSE**

**BORROWERS REPORTED**

(n=6: 33% Response Rate)

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>83%</td>
<td>Excellent progress in achieving the purpose of the loan</td>
</tr>
<tr>
<td>83%</td>
<td>Female</td>
</tr>
<tr>
<td>100%</td>
<td>Used loan as expected</td>
</tr>
<tr>
<td>50%</td>
<td>Reported higher income after the loan*</td>
</tr>
<tr>
<td>$1,300</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.

**BLESSED AND THANKFUL**

“I felt blessed to have been approved during the time me and my family needed it the most. . . Having the financial loan available helped to make the planning much easier. I am thankful for OHA and its services to us Hawaiians.”

O‘ahu - $7,500

“Alu Like helped with $1,200; my daughter used all of her savings of $1,500. OHA was our last hope to get the rest of the money” “It helped me give my husband a decent burial. I thank OHA and everyone who helped me bury my husband. It took a big burden off of me.”

Hawai‘i Island - $2,000

“At the time of Father's death, my mom was not prepared financially nor did they have any insurance, siblings/children gathered together to raise money for plot/funeral/food etc. Our ‘ohana was not prepared for this sudden death. No financial supplement was available - so thankful for the loan.”

Kaua‘i - $2,700

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

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