### Helping with Dental Expenses

**Why did you need the loan?**

“The girls needed braces because their teeth were in bad shape. Because the braces were considered cosmetic it was not covered under Dental Insurance.”

**How did assist you?**

I didn’t get the loan, the girls would not have had their braces, and their self-image would have been negatively affected.”

O'ahu - $5,750

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### Leveraging Medical Co-Payments

**Why did you need the loan?**

“I was overweight, and if I wasn’t able to get this loan, I probably wouldn’t be here to share my story, and would be dead at a very young age due to the many health problems resulting from being obese.”

**How long did it take to get the money you needed?**

“I applied, and within a week, I signed my loan documents and received the funds.”

**How were funds used?**

“The medical loan was used to cover the costs of doing a vertical sleeve procedure on my stomach, reducing it from the size of a football to the size of an apple banana. Prior to the surgery, I weighed 700 pounds, and within a month of doing the surgery, I had lost 100 pounds. It’s been three years and I weigh 425.”

**Long-Term impact**

“OHA loan changed my life forever. This loan helped me to be a better father figure to my kids. It gave me my life back, and now I can live life all over again. Chose to live, providing for my family, and providing for my family, and being able to give back to my community.”

Q.Ki’ili, Wailuku, Maui - $7,500

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### Medical Loan Expense Borrowers Reported

(\(n=14\): 47% Response Rate)

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>85%</td>
<td>Significant or excellent progress in achieving the purpose of the loan</td>
</tr>
<tr>
<td>86%</td>
<td>Improvement in well-being index after the loan*</td>
</tr>
<tr>
<td>43%</td>
<td>Average gain in well-being index score*</td>
</tr>
<tr>
<td>66%</td>
<td>Higher income after the loan*</td>
</tr>
<tr>
<td>$264</td>
<td>Mean gain in household income after loan*</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.

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For Malama Home Loans up to $19,999 go to [http://www.oha.org/malamaloan](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](http://www.oha.org/cmlp) or call Lareina at 594-1823.