



## **Kinabukasan Series**

### **Financial Literacy Program**

**Work Series sponsored by FilCom Center and Filipino Chamber of Commerce of Hawai'i.**

The goal of this Financial Literacy Program is to help the Community improve their understanding of financial concepts and services to empower individuals in making informed choices and actions to improve the financial well-being for their families, businesses, and communities. The following series of financial workshops will provide you with a diverse understanding of the financial challenges you may face including insurance plans, financial investments, buying versus renting a home, health care insurance decisions, estate and tax planning, navigating the various consumer banking products, and understanding and implementing small business strategies for growth and success. What better way to be prepared to embrace financial opportunities as they arise.

### **Starting June 12, 2018 to September 25, 2018**

There will be Eight (8) sessions, two hours each, to be held twice a month on a Tuesday evening at the FilCom Center. No cost to the attendees (must be able to attend all sessions).

This series will provide the following information for the attendees:

1. **Medicaid/Medicare:** Obtain a better understanding of the complex and confusing issues related to the health care industry and financing your personal health insurance programs. This session will cover Medicaid and Medicare Programs, Social Security, and Long-Term Care.

Date: Tuesday, June 12, 2018

Time: 6:00 pm to 8:00 pm.

Place: **FilCom Center - 2nd floor Tech Room  
94-428 Mokuola Street, Waipahu, Hawaii 96797**

Session Leader: Ed Motosue, Financial Benefits Insurance Inc.

2. **Insurance:** Navigate through the various insurance products that fit your needs such as Life Insurance, Vehicle Insurance (auto, truck, and motorcycle), Home and Rental Insurance, Business Insurance, and others insurance products applicable to you.

Date: Tuesday, June 26, 2018

Time: 6:00 pm to 8:00 pm.

Place: **FilCom Center - 2nd floor Tech Room  
94-428 Mokuola Street, Waipahu, Hawaii 96797**

Session Leader: Rito Saniatan, Mutual Underwriters

3. **Investments:** Be better prepared to make decisions regarding your hard earned assets to secure your financial future with safety, security, and the reduction of uncertainty. This session will cover Savings, CD, IRA, 401K retirement programs, Stock & Bonds, Mutual Funds, College Funding, and other investment instruments.

Date: Tuesday, July 10, 2018

Time: 6:00 pm to 8:00 pm.

Place: **FilCom Center - 2nd floor Tech Room  
94-428 Mokuola Street, Waipahu, Hawaii 96797**

Session Leader: Christine Mederios, New York Life

4. **Buying or Renting:** Understand the costs, benefits, and pitfalls of buying a home or renting based on your current and future financial outlook. This session will provide a cost / benefit analysis of owning versus buying a home and its financial impact.

Date: Tuesday, July 24, 2018

Time: 6:00 pm to 8:00 pm.

Place: **FilCom Center - 2nd floor Tech Room  
94-428 Mokuola Street, Waipahu, Hawaii 96797**

Session Leader: John Gephart, Locations LLC

5. **Tax Planning:** Develop tax planning strategies to reduce your tax liability and improve your personal and business net cash flow. This session will cover tax issues and regulations for the individual, families, and small business.

Date: Tuesday, August 7, 2018

Time: 6:00 pm to 8:00 pm.

Place: **FilCom Center - 2nd floor Tech Room  
94-428 Mokuola Street, Waipahu, Hawaii 96797**

Session Leader: Matt Smith, CS Inc.

6. **Estate Planning:** Planning early for the disposition and management of your hard earned assets after life ending events will ensure your assets are preserved or used for the right reasons. This session will include setting up Trusts, Wills, and succession planning for small business owners.

Date: Tuesday, August 21, 2018

Time: 6:00 pm to 8:00 pm.

Place: **FilCom Center - 2nd floor Tech Room  
94-428 Mokuola Street, Waipahu, Hawaii 96797**

Session Leader: Marc Armas, World Financial Group (subject to change)

7. **Consumer Products:** Gain a better understanding of the various banking products to accommodate the needs of your daily life. This session will cover consumer products offered by financial institutions (deposit, savings, personal loans, credit cards, and other services).

Date: Tuesday, September 11, 2018

Time: 6:00 pm to 8:00 pm.

Place: **FilCom Center - 2nd floor Tech Room**  
**94-428 Mokuola Street, Waipahu, Hawaii 96797**

Session Leader: Bill Rol, Matanuska Valley FCU

8. **Small Business:** Position your small business for success by uncovering the various pitfalls, challenges, and potential solutions for your company's success. This is a panel session that will cover topics important for small businesses: 1) Product Selection / Pricing, 2) Marketing & Social Media, 3) Leadership and Motivating others for Success.

Date: Tuesday, September 25, 2018

Time: 6:00 pm to 8:00 pm.

Place: **FilCom Center - 2nd floor Tech Room**  
**94-428 Mokuola Street, Waipahu, Hawaii 96797**

Session Leader: Roland Casamina, House of Finance (and special guest)

To enroll in the Kinabukasan series, please contact Ned Directo at 808.554.1535 or [filipinochamber@gmail.com](mailto:filipinochamber@gmail.com). Deadline to enroll is June 5, 2018.

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Enroll online at the **Filipino Chamber of Commerce of Hawaii** ([filipinochamber.org](http://filipinochamber.org)) or **Filcom** ([filcom.org](http://filcom.org)) **Website** or mail this form to P.O. Box 1572, Honolulu, Hawaii 96826. Contact Ned Directo at 808.554-1535.

**Name:** \_\_\_\_\_

**Phone #:** \_\_\_\_\_

**Email Address:** \_\_\_\_\_

**Mailing Address:** \_\_\_\_\_

**Employer or Business Name:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Enroll by June 5, 2018**