



Nā 'ōlelo a'oa'o mai ke komisina kālepa federal

'O ka 'ohi 'ana i nā 'āpana ma hope o kahi pō'ino

'A'ole ma'alahi ka hana 'ana me kahi pō'ino. Eia kekahi alaka'i e kōkua iā 'oe e pale aku i nā ho'opunipuni ma'amau ma hope o ka pō'ino, ho'opa'a i kāu 'ike pilikino, a ho'iho'i hou i kāu kālā.

Pehea e pale aku ai Ho'oma'ema'e a Hooponopono ho'opunipuni

- **E kānalua i kekahi e ho'ohiki e ho'oma'ema'e koke a ho'oponopono.** Mana'o paha kekahi i nā uku nui, makemake i ka uku ma mua, a i 'ole nā mana e pono ai.
- **E nānā i nā mea 'aelike.** Ma mua o kou uku 'ana, e noi i kā lākou 'ike, laikini, a me nā hō'ike o ka 'inikua. Mai hilina'i i nā 'ōlelo ho'ohiki 'a'ole i kākau 'ia.
- **Mai hana i ka uku ma o ka ho'oili kelepona, kāleka makana, cryptocurrency, a i 'ole ke kālā.** Mai hana i ka uku hope a hiki i ka pau 'ana o ka hana a mā'ona 'oe.

Pehea e 'ike ai i ka Impersonator Ho'opunipuni

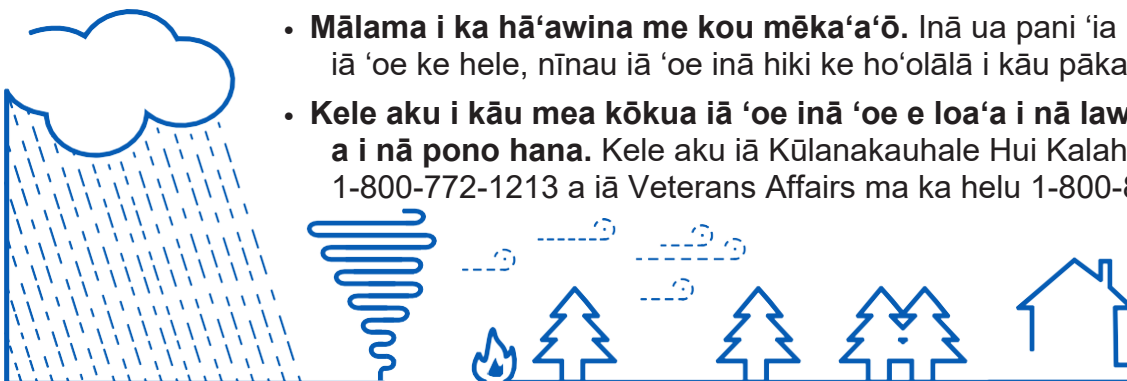
- **'A'ole 'o FEMA e kau i nā uku noi.** He ho'opunipuni inā noi kekahi i ke kālā e kōkua iā 'oe e ho'okō i ke kōkua FEMA. 'O kahi maika'i loa e loa'a ai ka 'ike [FEMA.gov](https://www.fema.gov).
- **E mālama i kāu 'ike pilikino.** 'O ka po'e nā mea ho'opunipuni wale nō e ho'ohālike he mana aupuni ma mua o ka koi 'ana i ke kālā a i 'ole kāu kāleka hō'ai'ē, waihona , a i 'ole ka 'ike Palekana Ola.
- **E 'ike i nā hō'ailona o kahi ho'opunipuni papa inoa ho'olimalima.** Aia aia i kekahi mea e noi i ka uku ho'okamumu a i ka uku ho'okamumu ma mua o ka hui 'ana a i ka palapala pono, he hana waihona. Kahea kālele.

Pehea e hō'ihī hou i kāu kālā

E hiki iā 'oe ke hele aku i kā hale me ka mana'o 'ole 'ia, ka helu māka'i, ka mea 'āpana, ka pā kālā 'ano pīkake a me nā palapala hou aku. A 'a'ole hiki iā 'oe ke loa'a i kāu hōkeo panakō a i kāu ho'okaumaha no ka manawa 'ole. He aha ka mea e hiki mai ana?

Ke Kālai Kālā

- **Ho'opuka i ka hō'ea aku i nā kāleka kālaiwāhi, ATM, a i nā kāleka ho'okālā i ho'opau 'ia i ka mea ho'okāinoa kāleka i ka manawa āpau**



- **Mālama i ka hā'awina me kou mēka'a'ō.** Inā ua pani 'ia ka hana, a i 'ole hiki iā 'oe ke hele, nīnau iā 'oe inā hiki ke ho'olālā i kāu pāka a me kāu pono.
- **Kele aku i kāu mea kōkua iā 'oe inā 'oe e loa'a i nā lawelawe kaiāulu a i nā pono hana.** Kele aku iā Kūlanakauhale Hui Kalahui. ma ka helu 1-800-772-1213 a iā Veterans Affairs ma ka helu 1-800-827-1000.

Ho'olālā Kālā.

- **E ki'i i kāu hō'ike hō'ai'ē manuahi ma [AnnualCreditReport.com](https://www.annualcreditreport.com).** E hiki ke kōkua ma keia mea ke hā'awi 'ole 'ia ka papa kālā a e pili ana i nā mea uku.
- **'Ōlelo i nā mea uku, mea ho'olimalima, a me nā mea hana'i kālā i kēia wā e hiki aku ai.** E pono ana lākou e hana me 'oe no ka hiki 'ole 'ana o nā uku wīwī, ho'opau 'ia o ka 'imi haumia, ka ho'okuke 'ia 'ana o nā waiwai, a me ka ho'okuke 'ia 'ana o nā waihona kū'ai.

Pehea e ho'ololi ai i ka pohō a i 'ole nalo Palapala

Eia kahi papa inoa o kahi e hele ai no ka mea.

- **Nā palapala waiwai i ho'opa'a 'ia:** Ka mea kākau mo'olelo o ke Kalana
- **Nā moraki:** Mea ho'olimalima a mea lawelawe moraki
- **Hoolimalima:** Konohiki a i 'ole 'oihana ho'okele waiwai
- **Po'o inoa ka'a/laikini ka'a:** Kalākaua aupuni pū 'o ke kākau 'ōlelo a'o ka moku kālaiwāwae, a i 'ole hoi ke ke'ena wāwae kalai'āina.
- **Palapala Hānau:** Ke Ke'ena 'Ōlelo Makuahine o ka Moku'āina kahi i hānau 'ia 'oe
- **Kāleka mālama ola:** Ke Ke'ena Ho'omalua Pakele Sosiale Lokahi Lokala

Kāleka mālama ola: [ftc.gov/WeatherEmergencies](https://www.ftc.gov/WeatherEmergencies)

Nā kumuwaiwai kūloko

Keena Kalepa a me na Mea Hoohana o Hawaii
cca.hawaii.gov
Kikowaena Mea Ho'ohana 808-587-4272

oihana hooponopono pilikia o Hawaii
ready.hawaii.gov
808-733-4300

