

Keaau HS promotes financial literacy

By **KELSEY WALLING**

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Financial literacy through real world experiences has become more attainable for some students at Keaau High School.

The CU Hawaii Federal Credit Union, in partnership with the state Department of Education and Keaau High, recently opened its second student credit union.

Through the end of the year, five students will be working at the branch inside the school, where they will provide financial services and education to students and staff two days a week during lunch periods.

“This is a good opportunity for students to get real life experiences, financial literacy training and an opportunity to train their peers as well,” said Heidi Peabody, a business teacher at Keaau High School. “They are getting mentored, and then they can mentor the next students who join the program, creating a transitional effect of students teaching students.”

Maria Sun, Jared Saludaes, Joshua Ramo, Amber Makino and Shaun Galarise are earning a paycheck while they work as student member service representatives at the branch inside the school, while also shadowing CU Hawaii employees at the Keaau branch.

“I decided to join the program as a way to learn corporate skills, money management skills, and marketing skills,” said Sun, a senior at Keaau High. “In the day-to-day, we’re learning how to do transactions and the rules of banking, and I think these skills are applicable to many jobs out there. It’s been fun so far.”

Chasity Cadaoas is the youth program coordinator at CU Hawaii and has been facilitating the five students as they learn how to operate the smaller branch inside the school, while also experiencing what it takes to be in the workforce out of school.

“The program works to teach them financial literacy early on in life, help them with achieving goals and planning for the future,” Cadaoas said. “This gives them an idea of how to be employable as they create resumes, go through the interview process and report to a true job.”

According to Principal Dean Cevallos, Peabody was instrumental in facilitating the partnership with CU Hawaii and has been avidly creating opportunities for students interested in business.

In two years, she has started five business classes, opened a student store and started Keaau’s first DECA program, which prepares students for careers in marketing, finance, hospitality and management.

“The students really do have a genuine interest in finance, the stock market and starting their own businesses,” Peabody said. “I’m glad I was able to fill that need here and that students do appreciate the new opportunities.”

On Friday, April 12, Complex Area Superintendent Stacey Bello, Principal Cevallos, Keaau High administrators and teachers, CU Hawaii President and CEO James Takamine, and CU Hawaii board members and employees attended the grand opening and ribbon-cutting ceremony for the student-run branch.

It was also the first day the five students were able to share their experiences with their peers and explain what the branch is meant to do for the Cougar community.

“For me the most important thing about having something like this on campus is that you see students servicing others, which gives them the reality that they can do anything,” Cevallos said. “We want them to see that there is a good future out there for them, a future they may not know about just yet.”

Although its been over 20 years since the first student branch opened in Waiakea High School, CU Hawaii stated it is in the planning stages with other Hawaii Island schools to open more student-led facilities.



From left, CU Hawaii Youth Program Director Chasity Cadaoas, Amber Makino, Maria Sun, Jared Saludaes, Kea’au High School teacher Heidi Peabody, Joshua Ramo, Shaun Galarise and CU Hawaii President and CEO James Takamine wait for the ribbon cutting of the new CU Hawaii student branch at Keaau High School on Friday, April 12. Makino, Sun, Saludaes, Ramo and Galarise are the first five students to run the branch and take part in the workplace learning opportunity.

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Rebecca Choi, vice president of finance and strategy at CU Hawaii, laughs while teachers look at the new student branch of CU Hawaii on April 12 at Keaau High School.

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