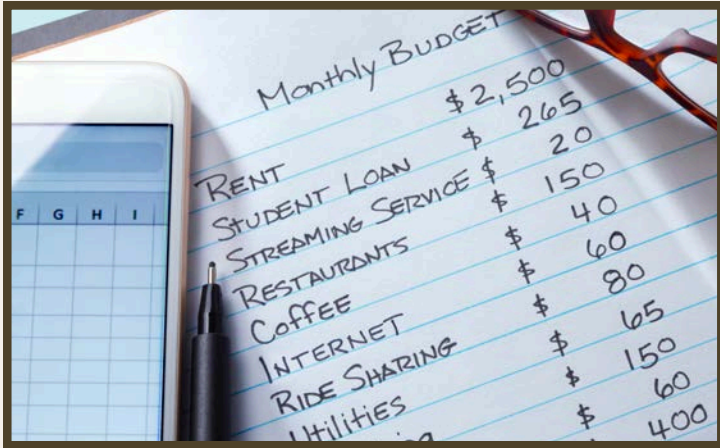




KO'U KAIĀULU



Financial Literacy Pt. 3 Budgeting

Now that you've tracked your 'ohana expenses, it's time to create a budget. Set achievable short- and long-term financial goals and consider the 50-30-20 rule (50% needs, 30% wants, 20% savings). Choose a budgeting tool that works for you, whether an app or spreadsheet, and dedicate time each week to manage your budget. Stay flexible for unexpected expenses, and give your 'ohana time to adapt to these new habits as you work toward financial freedom together. Click [here](#) to download a free budget worksheet template.

Explore more....

Keiki Activity - Bill Identification



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Banana Poiding (Pudding) A Recipe from Farm to Keiki

Banana Poiding (Pudding)

What *keiki* doesn't love pudding? Many store-bought puddings, especially chocolate pudding, are loaded with sugar, preservatives and dairy products (not suitable for *keiki* with dairy allergies). This pudding recipe is a healthy treat made from 100% natural ingredients from Hawai'i!

Serving Suggestions: Pour or scoop pudding into individual cups or bowls, one for each *keiki*. Serve warm or cold. Add toppings like cacao nibs, bee pollen and toasted coconut flakes.
Prep: 5 min; **Cook:** 5 min; **Makes** 1 1/2 Cups

STEP 1: Make Banana Poi. Eat as is or...

STEP 2: Make Chocolate Poiding from the Banana Poi

Ingredients

Banana Poi (using cooked kalo pieces)

- 1 C Kalo (taro), cooked and cubed
- 3/4 C Water
- 1 large Apple Banana (or 2 small ones)
- 1/2 t Honey

Banana Poi (using poi)

- 2/3 C Poi
- 1/4 C Water
- 1 large Apple Banana
- 1/2 t Honey

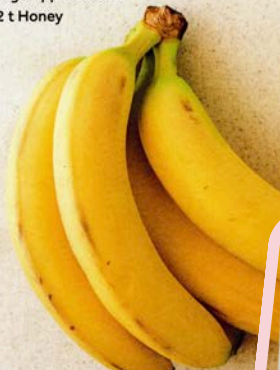
Putting it Together

Banana Poi (using cooked kalo)

- 1 Help *keiki* to peel bananas. Put to the side.
- 2 Measure kalo and put into a blender or food processor.
- 3 Measure and add the water.
- 4 Blend on low speed, then slowly turn the dial up to high. Blend until creamy.
- 5 Add bananas and honey to the blender.
- 6 Blend all ingredients until it has a pudding consistency with no lumps.

Banana Poi (using poi)

- 1 Measure poi, honey and 1/8 C water and put into a blender or food processor.
- 2 Help *keiki* to peel bananas. Add them to the blender.
- 3 Blend all ingredients until uniform. Add the remaining 1/8 C water if needed for blending to your desired consistency.



This cookbook is available at the TTM Caregiver Resource Table!

Explore more....

Avonana Smoothie!



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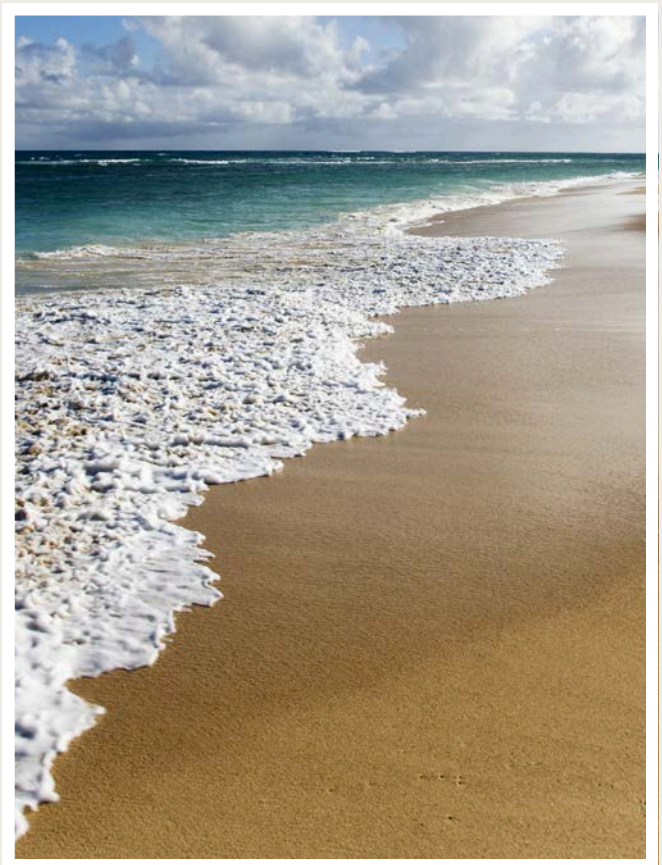
Source: UnOriginal Mom

Self-Care

Hi'uwai - Salt Water Cleansing

Hi'uwai is an ancient Hawaiian practice focused on renewal, purification, and a deep connection to nature. Typically performed at dawn by immersing in the ocean or natural water, it symbolizes new beginnings and prepares for significant events.

Today, hi'uwai encourages self-reflection and wellness, enhancing resilience and inner peace. Consider incorporating this practice into your own self-care routine.



Home Organization

Home Command Center

A home command center serves as a central hub for organizing schedules, communication, and essential household information, facilitating smoother daily routines. Here are some tips to get started:

- 1. Choose a Central Location:** Find a spot in your home that has enough wall space and is easily accessible.
- 2. Add Essential Organization Tools:** Incorporate a calendar, mail organizer, and message board to help keep everything organized.
- 3. Designate Child-Specific Areas:** Create designated spaces for kids' artwork, backpacks, school papers, and other necessary supplies.
- 4. Manage Clutter:** Use bins, baskets, file folders, and cubbies to organize and store items effectively.

Explore more....

Caregiver Tip: Priorities and Routines



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Hi'uwai: A Hawaiian Cultural Practice
as Shared by Kanani Aton



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