



FINANCIAL KNOWLEDGE*

Category Weighting: 15%

Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade
Mean Number of Correct Answers on Six Financial Knowledge Questions	3.16	C-	3.45	B
Offered and Participated in Financial Education	20.84%	D+	18.07%	F
Quality and Availability of High School Financial Literacy Education	76%	C	55%	F
Financial Knowledge Category Grade	NA	C-	NA	D+

CREDIT

Category Weighting: 30%

Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade
GENERAL CREDIT				
Subcategory Weighting: 15%				
Average Vantage Credit Scores	666	C-	691	B+
On Time Payers	79.2%	C+	83.3%	B+
Prime Credit	48.9%	B-	56.9%	A
Inclusion in Credit Economy	92.5%	C	88.7%	D-
Access to Revolving Credit	67.9%	B	74.7%	A
Low Credit Use (use less than 30%)	36.9%	B-	40.6%	B+
Bankruptcy Rate (per 1,000 people)	2.9	B-	1.2	A
Past Due Debt	5.3%	B	4.6%	B+
Debt Past Due and in Collections as a Percent of Household Income	7.2%	B-	6.9%	B-
Highest Tier Credit	81%	C+	85%	B+
General Credit Subcategory Grade	NA	C+	NA	A-

HOUSING CREDIT

Subcategory Weighting: 30%

Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade
Average Loan to Value Ratio on Mortgage	82%	C+	65%	A+
Equity Rich Mortgages	22.54%	C	35.77%	A+
Homeownership Rate	63.1%	C+	56.7%	D
Mortgage Delinquency Rate	2.25%	B	2.06%	B
Foreclosure Rate	2.09%	B+	3.20%	B-
Homeowners with a Mortgage	57.28%	C	52.64%	B
High Cost Homeowners (30% or more of income)	30.8%	C	40.6%	F
High Cost Renters (30% or more of income)	51.8%	D+	57.5%	F
Seriously Underwater Mortgages	11.5%	B-	6.3%	A
Mortgage Balance as a Multiple of Household Income	3.58	B-	4.81	D
Housing Credit Subcategory Grade	NA	C	NA	C-

AUTO CREDIT*

Subcategory Weighting: 15%

Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade
Auto Loan Balance as a Percent of Household Income	33.8%	B-	27.0%	A-
Auto Loan Delinquency Rate	1.12%	B	0.79%	A
Percent with Auto Loans	30.42%	B-	26.03%	A-
Increase in Auto Insurance Premiums Due to Bad Credit	53%	B-	0%	A+
Auto Credit Subcategory Grade	NA	B-	NA	A+

CREDIT CARD

Subcategory Weighting: 15%

Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade
Always Pay in Full	52.44%	C	57.50%	A-
Carried Balance with Interest Charged	47.08%	C+	44.43%	B
Made Only Minimum Monthly Payments	32.37%	C	29.18%	B
Credit Card Delinquency Rate	1.47%	B-	1.12%	A-
Credit Card Balance as a Percent of Household Income	9.71%	C	8.19%	A
Credit Card Subcategory Grade	NA	C	NA	A-


Hawaii (continued)

CREDIT					Category Weighting: 30%
Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade	
STUDENT LOANS					Subcategory Weighting: 15%
Graduates with Student Loan Debt	69%	D	47%	A+	
Average Debt Balance	\$28,950	D+	\$24,554	B-	
Figured Monthly Payments Before Getting Loan	38.00%	B	43.18%	A-	
Never Made a Late Payment on Student Loans	35.59%	C	42.66%	B	
Student Loans Subcategory Grade	NA	D-	NA	A	
OTHER CREDIT					Subcategory Weighting: 10%
Unpaid Medical Bills	20.78%	C	5.16%	A+	
Using One or More Non-Bank Borrowing Methods in the Past 5 Years	25.51%	C	19.32%	A-	
Took a Loan from Retirement Account	13.39%	B-	6.77%	A+	
Delinquency Rates for Unsecured Personal Loans	3.53%	B	1.34%	A+	
Unsecured Personal Loan Balance as a % of Median Household Income	14.13%	B+	16.45%	C+	
Other Credit Subcategory Grade	NA	C+	NA	A+	
Credit Category Grade	NA	C	NA	A+	
SAVING AND SPENDING					Category Weighting: 25%
Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade	
Spending Less Than Income	40.48%	C+	39.96%	C	
Does Not Have an Emergency Fund	49.57%	C+	43.91%	A-	
Unbanked	7.7%	C+	3.8%	A	
Underbanked	20.00%	B-	19.70%	B-	
Saving for Children's College Education	41.02%	C+	36.83%	C-	
Overdraws Checking Account Occasionally	18.90%	C	18.23%	C+	
Could Come Up with \$2000 in an Emergency	39.43%	C	50.82%	A	
Household has a Budget	56.03%	C	49.79%	F	
Made a Hardship Withdrawal from Retirement Account	10.47%	C+	5.07%	A-	
Saving and Spending Category Grade	NA	B-	NA	B+	
RETIREMENT READINESS AND OTHER INVESTING					Category Weighting: 20%
Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade	
Access to a Retirement Plan	58%	C+	59%	C+	
Take Up Rate of Retirement Plans	84.5%	C+	88.1%	B+	
Tried to Figure Out How Much is Needed for Retirement	39.33%	C	48.03%	A+	
Estimated Percentage of Income Replaced During Retirement	60.27%	C+	72.59%	A+	
Relies on Social Security for 90% or More of Retirement Income	22.8%	B-	15.7%	A+	
Invest Outside of Retirement Plans	30.12%	C-	44.65%	A+	
Retirement Readiness and Other Spending Category Grade	NA	D+	NA	A+	
PROTECT AND INSURE					Category Weighting: 10%
Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade	
Population without Health Insurance	11.7%	C	5.3%	A	
Average Life Insurance Policy as a Multiple of Household Income	2.56	C	2.26	C-	
Percent Uninsured Motorists	12.6%	B-	8.9%	B+	
Protect and Insure Category Grade	NA	C	NA	B	
Final Grade	NA	C	NA	A-	