

NAVAJO CONSUMER Credit Seminar and Roundtable

JANUARY 28, 2016 | 1PM-5PM

**Gallup Community Service Center,
410 Bataan Veterans St. & Hasler Valley Rd,
Gallup, NM 87301**

FREE



Credit problems?

In Small Loan Debt?

Low Credit Score?

Frequent Holiday
Anticipation

Tax Loan borrower?

If you have any questions of
these problems, the NNHRC
will be accepting written
complaints during the seminar.



\$ Effects of Small Loans.

A discussion about the effects of small loans and the looting of low income peoples by unscrupulous lenders, while encouraging the growth of beneficial loan business models to replace them.

\$ Understanding Credit Scores, Credit History and Credit Reporting.

A discussion of how credit scores and rating is calculated, how they are used, and steps consumers can take to improve their credit scores. Knowing your credit history affects your current credit score. How to access credit reports, options for disputing inaccurate information, and the potential barriers in the credit reporting marketplace for the Navajo consumer.

\$ What to look for when Buying a Car.

Reading your sales contract, what is the "no cool down" provision, spot delivery, gap coverage and the holder rule.



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