

NAVAJO CONSUMER

Credit Seminar and Roundtable

APRIL 28, 2016 | 9^{AM}-4^{PM}

FREE

**Leupp Chapter House,
Leupp, Navajo Nation (Arizona)**

\$ How to Budget your Finances

A discussion on how to budget your finances and develop budgeting skills and the negative effects of tax anticipated loans.

\$ Debt Collection, Auto Repossession on and off the Navajo Nation

A discussion of debt collection and auto repossession practices and/or abuses unique to the Navajo Nation.

\$ 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 know when purchasing a Vehicle in Arizona

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

\$ Effects of Small Loans

A discussion about the effects of small loans, and the difference between loans.

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.*



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