



FNCF Products

LOANS FOR PUBLIC (EVERYONE)

Consumer Loan

Loan amount available up to \$1,500.00

Fresh Start Loan

Loan amount available up to \$5,000.00

Commercial Loan

Loan amount available up to \$35,000.00

HCN TRIBAL MEMBER LOANS

Auto Loan

Loan amount available up to \$10,000.00

Emergency Loan

Loan amount available up to \$500.00

Mortgage Loan

Loan amount depends upon affordability

Call for more information!

Happy New Year!

Plenty of us start the new year with resolutions. Maybe you want to lose weight, be healthier, travel someplace, or get your finances on track.

FNCF can help you to set your financial goals, either with our Fresh Start Loan or even if you stop by to do a one-on-one credit coaching session. We can provide you with the tools and guide you thru the way to help you reach your goal!

Here are some good tips on how to set a goal:

*** Be Specific ***

Keep it short, simple and to the point. This will make your list not as overwhelming. An example: Set a precise goal such as, "I will save 3% from my weekly check and then at the beginning of the month, I will add that amount to pay off my credit card balance."

*** Set a Time Frame ***

Setting a specific time frame measures and tracks your success. An example: "Pay off \$2,000.00 credit card balance by December."

*** Create a Realistic Strategy ***

This is where you say that it will take x, y, and z to attain your goal. An example: "I'll be able to save that extra 3% by eating out only one night a week, eliminate unnecessary clothing purchases, and pack a lunch for work instead of eating out."

*** List any Obstacles ***

By listing possible obstacles that might discourage you. Let's be ready to tackle those obstacles! An example "My greatest obstacle is the caramel latte at the local coffee shop. I will overcome this obstacle by buying 'the good' coffee to make at home."

"You don't get what you wish for, you get what you work for"

FNCF STAFF

X-MAS PARTY



Tax Tips

Pay attention to the TAX REFORM CHANGES—how it affects you and set your withholding correctly for next year. Minor's Trusts (for tribal membership) still need to be filed for 2018.

Talk with your tax preparer to ensure that you are receiving the most from your deductions. Now what you do with the refund you receive. Of course, we can't give you tax advice because we are not tax professionals but we ARE budgeting professionals. A couple ideas you could do with your refund:

- ◆ Your refund could be a great start to fund emergency savings—you could allocate at least \$1,000.00 or 20% of your refund
- ◆ Pay down debt—get your bills together and pay off the bills with the higher interest debt first
- ◆ Down payment for a house

We know these options aren't as glamorous as a flat screen tv, a family trip, or any of that fun stuff but you will be giving yourself the financial security that will allow you to breathe easy during times of crisis and bring financial stability to your household.

