

*First Nations Community  
Financial would like to  
wish you and your family  
a wonderful Holiday  
Season*



Issue 3 | November 2018

### Holiday Saving Tips

Tis the season of giving, which also means tis the season for spending. With Christmas coming up it is very important to create a budget and stick with it so that your other expenses do not get “pushed aside.” Below are some tips to help.

#### Set a Realistic Budget

Figure out how much money you have to spend on gifts, don't forget to also factor in the wrapping paper, holiday cards, and the other extras.

#### Make a List

Create a price range for each individual. Do some homework and take the time to research retailers for the lowest price available

#### Use the Cash-Only System

This can help you stick to your budget. Using a credit card can make it easy to overspend.

#### Shop Online

This saves time and money. Be sure to use the free shipping codes. Many stores offer extra savings and free shipping on Black Friday weekend. Be sure to also hit-up Cyber Monday sales too!

Keep all your receipts for returns and also to add up the final amount you spent and start a budget for next year. Main tip to keep in mind is that holidays isn't all about the gifts, its all about spending time with your loved ones.

***“Do not save  
what is left after  
spending but  
spend what is left  
after saving.”***

***- Warren Buffett***

### Our Personnel Update:

First Nations Community Financial would like to welcome Victoria Houghton as our new Loan Officer. Victoria has four years of experience with First Nations Community Financial. She looks forward to working with community members and helping them financially either by budget coaching or getting approved for a loan.



**First Nations Community Financial has two new loan products for you. Contact our office today to see if you qualify!**

 **FIRST NATIONS  
COMMUNITY FINANCIAL**

**In need of some extra cash for the Holidays?  
We have a loan just for you!**

**Holiday Loan**

**First Nations Community Financial has created a loan to help our families with some extra cash during the holidays!**

**Loan details:**

- No credit check required
- Loan amount is \$500
- Flat rate fee of \$50
- Maximum loan term-6 months
- Payback through voluntary wage assignment for HCN employees OR through percap for HCN tribal members (2 payments)

**Available November 1st thru December 15th**

**Apply Today!**

**www.firstnationsfinancial.org**  
**715-284-2470**  
**fncf@no-chunk.com**

HCN employee must be consistently employed by HCN for more than 1 year



**First Nations Community Financial is now offering mortgage loans!**

- Homebuyer Education is required
- Funds may be used to purchase or refinance on fee simple land.
- Modular and Manufactured homes are permitted.
- Loan terms range from 15-30 years
- Debt-to-Income Ratio =43% or under
- Housing Ratio will not exceed 31%
- Interest Rates will vary depending upon credit

**Group Classes  
One-on-One Classes  
Starting Soon!**

Our staff is certified in Pathways Home: A Native Homeownership Guide. A beginning of a journey to bring Native Communities the resources they need to make homeownership a reality