

Issue 7 January 2020



Welcome to 2020! You have been blessed with another year filled with opportunities to make it a grand one. With the new year comes new hopes, new ideas, and new goals. Below are some tips to help you get started with setting goals for this year.

- *Write Goals down and review periodically-put on mirror, or refrigerator for a reminder each day
- *Make measurable goals such as "I will deposit \$10.00 into my savings each week"
- *Create Goals for different areas of your life-relationships, work, finance, health, and spiritual.
- *Make Realistic Goals such as "I can pay \$25.00 towards my smallest debt each month

First Nations Community Financial would like to wish for a prosperous, happy and successful year for you and your families.

CHILDREN'S (MINORS) TRUST FUND TAX

Taxes are no longer filed annually – DO NOT FILE TAXES for 2019

CHANGE: Taxes filed upon distribution

Any trusts started prior to 2019 must still have taxes filed through 2018

Contact Providence Trust for your K-1's for filing prior year taxes

Every day you wait the trust loses money on penalties and interest that can amount to your child losing thousands of dollars!

Providence Trust Contact Information:

Providence First Trust Co. 8840 East Chaparral Road Suite 250 Scottsdale, AZ 85250 Phone: 602.952.2300 Toll-Free: 1.800.350.0208 Fax: 602.952.0018



NEW EMPLOYEE AT FNCF



Carly joined our team in the fall of 2019. She is excited to continue her professional career in finance after extensive research in finance and business. Carly earned an Associate in Business, Bachelor in Accounting and a Masters Accountancy. She will be a great asset with the FNCF team through

growth, development, and expansion. Over the last 4 years, Carly assisted tribal members and employees of the Ho-Chunk Nation as Payroll Specialist and Ac-countant in the Treasury Department.

In her free time, Carly is loyal to the Lunda Community Center "family" and loves their fitness classes. She enjoys running, hiking, paddle boarding, horseback riding, as well as arts such as painting, drawing, rhetoric, and philosophy.

Sign up for one of our Homebuyer Education Classes!

Our <u>Pathways Home</u> class will prepare you for the process to make homeownership a reality. This is a full day's worth of great information for a first time homebuyer. Participants will learn the components such as budgeting, calculating affordability, and costs associated with obtaining a mortgage.

We would also like to note that this class is a requirement for Ho-Chunk Nation's Home Ownership Program and HHCDA's Down Payment Assistance Program.

FIRST NATIONS COMMUNITY FINANCIAL Certificates will be Snacks and given to those Refreshments provided who attend Upcoming 2020 **Homebuyer Education Classes:** January 15 12:00 PM – 7:00 PM PM House of Wellness Alberta Day Room February 19 9:00 AM—5:00 PM Madison Branch Office March 21 9:00 AM -5:00 PM Black River Falls D1CC April 17 9:00 AM — 5:00 PM Green Bay Branch Office (8 comfortably) May 13 9:00 AM—5:00 PM Nekoosa Community Center June 3 9:00 AM—5:00 PM Tomah Blue Wing Community Center June 23 12:00—7:00 PM Baraboo House of Wellness Alberta Day Room July 31 9:00—5:00 PM Wittenberg Siga Funmaker Community Center You must reserve your spot to attend the class Please contact: Tasha at natasha.edwards@ho-chunk.com or call FNCF: 715-284-2470 ***Lunch will be provided***