

## Enrollment Committee Application

Any Tribal member interested in serving on the Enrollment Committee must fill out this form and return it prior to 4:30 p.m. on Aug. 18, 2011.

Please mail or fax your application to Confederated Tribes of Siletz Indians, Attn: Executive Secretary to Tribal Council, P.O. Box 549, Siletz, OR 97380-0549; fax: 541-444-8325.

Name: \_\_\_\_\_ Roll No: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Telephone: Day ( ) \_\_\_\_\_ Evening ( ) \_\_\_\_\_

Tribal Council will review applications and approve appointments at its regular meeting in August. If you have any questions, please call Tami Miner, Tribal Council's executive secretary, at 800-922-1399, ext. 1203, or 541-444-8203.

## Housing Committee Vacancy

There currently is one vacancy on the Housing Committee. Any Tribal member interested in filling this vacancy for the remainder of the term, which ends February 2012, must fill out this form and return it prior to 4:30 p.m. on Aug. 18, 2011.

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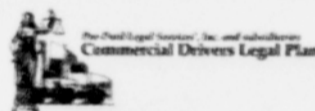


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Office 541.404.0724 Kurt Arden, Independent Associate  
Siletz Tribal Member

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## Personal Finance and Real Estate

Yvonne Messmer, Housing Finance Manager

503-390-9494 or toll free 888-870-9051

If homebuying is a goal for you but you aren't ready yet:

### Siletz Saves! IDA Program

If you aren't ready to buy yet and this sounds like you, Siletz Saves! might be perfect:

- I have some credit issues I need to clean up.
- I don't have enough income to make a mortgage payment.
- I don't understand how everything works.
- I am still in school but getting close to finishing.

The IDA Program is a matched savings program. It helps low-income Tribal members understand their credit, correct credit issues and save toward the purchase of a first home.

Participants in the Siletz Saves! Program make regular deposits into a special savings account, called an individual development account or IDA. The amount saved then is matched \$3 for every \$1 saved – a 300 percent return!

Participants are required to save for at least six months up to three years and attend financial fitness classes that teach them how and why they should save.

If you are ready to buy a home:

### Down Payment Assistance Program

Does this sound like you? Are you ready to buy now? See below:

- I have a steady source of income (usually a job), or
- I have been employed on a regular basis for the last 2-3 years.
- My current income is reliable.
- I have a good record of paying my bills.
- I have few or no outstanding debts (like car payments).
- I have some money saved.
- I have the ability to pay a mortgage every month, plus additional costs.

The Down Payment Assistance Program helps first-time homebuyers with their down payment and closing costs by offering a forgivable grant. Give me a call to find out more about the Down Payment Assistance Program.



### Saving Money

One of a family's biggest expenses is food. Food prices are anticipated to go up this year. Are you prepared? Eating lunch out every day can take a bite out of your wallet. Top that off with dinners prepared outside the home and you have a major spending leak.

Try to do one big grocery shopping trip per week and plan your meals in advance. See how it all adds up!

To find out more about how to budget, save money and improve your credit, call me at 503-390-9494 or 888-870-9051.

