

Personal Finance and Real Estate

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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 at least one of these situations sounds like you, Siletz Saves! might be perfect for you:

- I have some credit issues to clean up.
- I don't have enough income to make a mortgage payment.
- I don't understand how everything works.
- I'm still in school but nearly finished.

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 make regular deposits into an individual development account or IDA. The amount saved is then matched \$3 for every \$1 saved – a 300 percent return! Participants must save for at least six months up to three years and attend financial fitness classes.

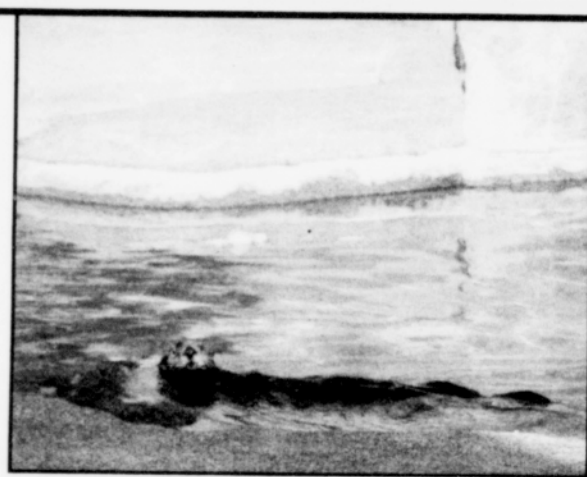
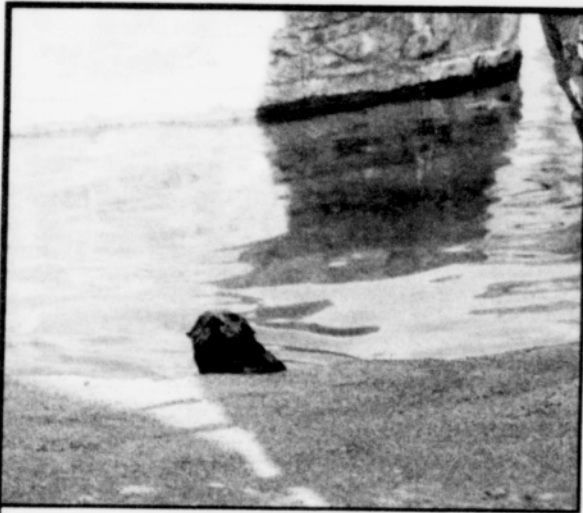
If you are ready to buy a home:

Down Payment Assistance Program

You can find out by asking yourself some questions:

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

If you answered yes to these questions, then you might be ready. Give me a call to find out about the Down Payment Assistance Program. It helps with closing costs and a down payment when purchasing your first home.



Photos by Diane Rodriguez

Schuster is the latest sea otter to join the Oregon Coast Aquarium. He is named after the pilot who donated gas and airtime to bring him here from the Monterey Bay Aquarium after Schuster was left stranded following a shark attack.



Photo by Diane Rodriguez

Sabrina Johnson helps her children, Joshua and Ava, plant seeds during Tribally sponsored Earth Day activities in April at the Tribal gymnasium. Kids also made necklaces, bracelets and photo frames with earth-friendly messages.

Body by Vi

CHALLENGE

TRANSFORM YOUR BODY IN 90-DAYS!

Balance

Shape

Core

Transformation

Get Yours Free
Refer 3 friends to the Challenge and you could get your kit FREE next month!

Improve your health
Get better nutrition
Have more energy
Build lean muscle

Lose weight without being hungry
Save time and money!

Win Prizes
Over \$100,000 in prizes are awarded each year!

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STRUGGLING WITH DRUGS OR ALCOHOL?

The Healing Lodge of the Seven Nations provides residential chemical dependency treatment for tribal youth, right here in the Northwest.



90 to 120 day treatment program

Expressive Arts • Social Justice • Recreational opportunities •
Native American cultural base • Music Program complete with recording studio
Admission Contact: Dorothy Poppe • Phone: 509-795-8340 •
dorothy@healinglodge.org • 5600 East 8th Avenue • Spokane Valley, WA 99212

Enrolled tribal members or direct descendants (children and grandchildren) have their treatment paid directly by Indian Health Service, never a cost to tribal programs.

Recovery is just a call away. (509) 795-8340