

## Scholarships

### American Indian Alaska Native Tourism Association Scholarship

**Deadline: July 31, 2015**

Interested in a career in the tourism and hospitality industry? Apply for AIANTA's Tourism and Hospitality Scholarship Program, established to provide American Indian, Alaska Native and Native Hawaiian students with financial assistance to earn a degree or certificate in the hospitality, tourism, recreation, culinary arts or related fields.

AIANTA will award three individuals who have met all scholarship application criteria. AIANTA would like to encourage indigenous students to build their careers in the tourism industry while sustaining and strengthening their cultural legacy.

Award amount: \$1,000 per academic year (fall/spring semester only), \$500 per semester.

Deadline: Fall 2015 semester deadline is July 31, 2015; spring 2016 semester deadline is Dec. 18, 2015.

For more information, contact Sherrie Bowman, AIANTA, 2401 12<sup>th</sup> St. NW, Albuquerque, NM 87104; 505-724-3592 or sbowman@aianta.org.

## For the college-bound Tribal senior

**June**

- Tribal higher education and adult vocational training applications are due June 30!
- Attend graduation – congratulations!
- Arrange for your final grades to be sent to colleges and universities.
- Good luck!

## Over-income home rehabilitation grant program opens

The Over-Income Rehabilitation Construction program funds over-income families with a \$5,000 grant for construction rehabilitation on the primary residence they own or families who have possessor rights to their home.

Rehabilitation refers to repairs or renovations to the home, but does not include appliances, saunas, hot tubs, swimming pools, driveways, fences, etc.

Over-income refers to Tribal members whose income exceeds the income limits set by the Native American Housing Assistance and Self-Determination Act (NAHASDA). These are listed above:

1	2	3	Base 4	5	6	7	8
\$36,848	\$42,112	\$47,376	\$52,640	\$56,851	\$61,062	\$65,274	\$69,485

If you are a Siletz Tribal member and have not received an over-income grant, call the Housing office to request an application.

Applications, including proof of current annual income, enrollment and proof of homeownership with the Tribal member's name on it, must be submitted to the Housing office by July 31, 2015, at

4:30 p.m. Applications received after that date and time will not be accepted by the Siletz Tribal Housing Department.

Qualified applicants will be placed in the lottery drawing, which will be held during August on a date approved by the Tribal Council.

If you have any questions, call Jeanette Aradoz at 800-922-1399, ext. 1316, or 541-444-8316.

## FINRA, FINRA Foundation and First Nations issue joint investor alert on new money coming into Indian Country

WASHINGTON – The Financial Industry Regulatory Authority (FINRA), the FINRA Investor Education Foundation and First Nations Development Institute (First Nations) have issued a joint Investor Alert called *New Money Coming Into Indian Country: Plan for the Long Term*.

Over the past five years, Indian Country lawsuit settlements totaling more than \$3 billion have been reached. This alert provides recipients and potential recipients of settlement and other new money with useful tips to help them confidently manage their finances as well as avoid financial fraud.

"Affinity fraud is real. Recipients of new money should be very wary of someone who claims to share their Native American heritage and tells them about an investment that their friends, family or members of their Tribe are investing in. It is vital for all investors to independently verify with the SEC and FINRA that both the investment and the person selling it are properly registered and licensed before handing over a dime," said Gerri Walsh, president of the FINRA Foundation and

senior vice president for investor education at FINRA.

"Settlements and the Land Buy-Back Program are bringing a lot of assets into Indian Country," noted Sarah Dewees, First Nations senior director of research, policy and asset-building programs, who heads up the organization's extensive efforts in Native financial education. "This Investor Alert will help people think through their options for managing this money for the long term."

*New Money Coming Into Indian Country: Plan for the Long Term* focuses on seven key tips to help people get their finances in order, develop a long-term financial plan and protect themselves from financial fraudsters.

1. **View the settlement or payment as a lifelong asset, not a one-time windfall.** Your payment may feel like a windfall at first, but understand that it is meant to help you build a secure financial foundation to supplement or sustain you or your family over your lifetime.
2. **Organize your financial house.** Use this time to gather your personal and financial documents together so you can assess what you have, what you owe, what type of payment you will receive and what other income you have to cover your day-to-day expenses.
3. **Pay off high-interest debt.** Few money-management strategies pay off as well as, or with less risk than, paying off all high-interest debt you may have.
4. **Follow steps to set and achieve financial goals.** You can create a list of your financial goals on your own or you can work with a financial professional who has experience in this area.
5. **Think about whether you need help.** Achieving financial goals often is undertaken with the help of a financial professional, such as a broker, investment adviser, accountant, insurance agent or financial planner.
6. **Ask plenty of questions of financial professionals before you use their services.** Questions include: What licenses, professional qualifications or designations do you have? How long have you and your firm been in business? How do you get paid?

7. **Beware of frauds and scams.** Financial fraudsters set their sights on people who have money, so your payments, especially if they are widely known, can make you a target for scams.

*New Money Coming Into Indian Country* also links to a variety of helpful tools and resources developed by FINRA, the FINRA Foundation and First Nations.

FINRA, the Financial Industry Regulatory Authority, is the largest independent regulator for all securities firms doing business in the United States. It is dedicated to investor protection and market integrity through effective and efficient regulation and complementary compliance and technology-based services.

FINRA touches virtually every aspect of the securities business – from registering and educating all industry participants to examining securities firms, writing rules, enforcing those rules and federal securities laws, and informing and educating the investing public.

In addition, FINRA provides surveillance and other regulatory services for equities and options markets, as well as trade reporting and other industry utilities. FINRA also administers the largest dispute resolution forum for investors and firms. For more information, visit [finra.org](http://finra.org).

The FINRA Investor Education Foundation supports innovative research and educational projects that give underserved Americans the knowledge, skills and tools necessary for financial success throughout life. For details about grant programs and other FINRA Foundation initiatives, visit [finrafoundation.org](http://finrafoundation.org).

First Nations serves American Indian communities throughout the U.S.

For 35 years, using a three-pronged strategy of educating grassroots practitioners, advocating for systemic change and capitalizing Indian communities, First Nations has been working to restore American Indian control and culturally compatible stewardship of the assets they own – be they land, human potential, cultural heritage or natural resources – and to establish new assets for ensuring the long-term vitality of American Indian communities.

For more information, visit [firstnations.org](http://firstnations.org).

## CEDARR

Community Efforts Demonstrating the Ability to Rebuild and Restore

### Mission Statement

We will utilize resources to prevent the use of alcohol and other drugs, delinquency and violence; we will seek to reduce the barriers to treatment and support those who choose abstinence.

June 11 • Noon

Siletz Community Health Clinic  
200 Gwee-Shut Road, Siletz



## Siletz Tribal Behavioral Health Programs

Prevention, Outpatient Treatment, and Women's and Men's Transitional

Siletz: 800-600-5599 or  
541-444-8286  
Eugene: 541-484-4234

Salem: 503-390-9494  
Portland: 503-238-1512

Narcotics Anonymous Toll-Free  
Help Line – 877-233-4287

For information on Alcoholics  
Anonymous: [aa-oregon.org](http://aa-oregon.org)