



Hopi Credit Newsletter

October 2011

Annual Membership Meeting

Hopi Credit held its 59th Annual membership meeting on March 23, 2011 at the Hotevilla Youth/Elderly Center. More than 100 members were in attendance. Financial reports were given by Wilfred Moore, HCA's Treasurer. Additional comments were provided by Hopi Credit board members and staff, followed by open discussion.

Members walked away happy with door prizes and gift bags along with a full stomach. Thanks to a delicious meal prepared by Spider Grille.

BOARD OF DIRECTORS

Vaughn Sieweumptewa
President

Lisa Lomavaya
Vice President

LeRoy Sakiestewa
Treasurer

Phyllis Wittsell
Secretary

Wilfred Moore
Board Member

STAFF

Stephen Skorupski
Executive Director

Audrey Navasie
Accounting Tech

Alissa Charley
Loan Processor/Collector/
Financial Educator

Josephine Lomahaptewa
Administrative Assistant



2011 Board of Directors



Vaughn Sieweumtewa
President



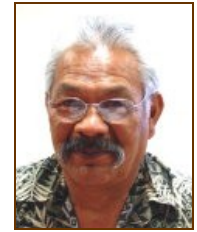
Phyllis Wittsell
Secretary



LeRoy Sakiestewa
Treasurer



Lisa Lomavaya
Vice President



Wilfred Moore
Board Member



*“for
Hopi,
by
Hopi”*

Official Ballot Results for 2011

Ninety One (91) ballots were received from HCA membership:

Ballot Issue 1—Approval of March 24, 2010 Annual Meeting Minutes

***Approved by Membership**

Ballot Issue 2—Ratification of Election of Board of Director Member

***Approved by Membership**

Ballot Issue 3—Amendment to Bylaws

***Approved by Membership**

Halloween Fun Word Search

bat
black
broom
cat
costumes
ghosts
halloween
hoot
monster
moon
mummy
night
owl

pumpkin
scare
skeleton
spider
spirits
spooky
vampire
witch

g h o s t s b a t n t
b o l h s p o o k y p
v o b a w i t c h o u
a t l l b r o o m w m
m q a l n i g h t l p
p j c o s t u m e s k
i n k w a s c a t p i
r s k e l e t o n i n
e j e e m u m m y d f
i m o n s t e r q e v
m o o n o e s c a r e



Financial Literacy Camp for Hopi Youth

For the past three years, Hopi Credit Association (HCA) has offered Hopi youth financial education through interactive activities that help them understand concepts such as building a healthy economy, budgeting skills, check and savings accounts, and understanding credit.

The camp was coordinated and presented by Alissa Charley, Financial Educator for Hopi Credit. Invited were guest speakers: Stanford Lomakema "Budgeting in Hopi Culture", King Honani Sr. "Local Economy", and Virginia Sangster "Wells Fargo Checking/Savings Accounts".

The 2011 camp was held July 18-21, 2011. Each participant was between the ages of 14-18. Those who completed the program received \$50 to help them begin their own savings account.

The 2011 youth attendees were: Dale Lomakema, Ciara Scott, Lori Honyaoma, Cheri Jean Joe, Mylee Dennis, Brittany Koiyaquaptewa, Bridgett Leslie, Adrian Balbin, Annalyssa Begay, Dominic Siquah, Ashley Onsaе, Malcolm Mowa, Alexis Kahe, and Ryan Siquah.



Hopi Credit Association (HCA) offered the "Back to School" loan special in August, at a low reduced rate of 8.0%. HCA believes that all Hopi Children should have the ability to attend school with dignity and pride. The goal of this program is to allow Hopi families to borrow money at a reduced rate for school supplies and for the upcoming school year.

One hundred ninety five applications were approved for this loan special, which totaled the amount of \$232,500.00. In August 2010, 126 applications were approved, which totaled the amount of \$145,150.00. The number of loans are expected to increase next year. HCA is looking forward to another successful loan special in August 2012.

HCA Scholarship Program

Hopi Credit Association (HCA) was proud to announce the return of the Educational Incentive Award for Fall 2011. HCA sponsored the award to any 2011 high school graduate pursuing a business degree, who had to be an enrolled Hopi tribal member residing on the Hopi reservation and accepted/enrolled as a full-time or part-time in a community college or university.

Unfortunately, no awards were given out due to those not meeting the eligibility requirements.





HOPI CREDIT ASSOCIATION

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Visit us at:
www.hopicredit.org

SMART Financial Goals

Before you think about setting goals, review the five parts of SMART goals.

A smart goal is **S**pecific. It pinpoints something you want to change or achieve.

A smart goal is **M**easurable. You can measure or count a SMART goal.

A smart goal is **A**chievable. Setting goals too high can lead to frustration.

A smart goal is **R**ewarding. Reaching the goal should be a reward for your hard work.

A smart goal is **T**rackable. Set milestones and schedules for your goals.

Goals will differ in the length of time needed to achieve them:

Short term goals are priorities that can be accomplished within two years.

Mid term goals are priorities that can be accomplished within two to five years.

Long term goals are priorities that can take more than five years to accomplish, most long term goals require regular savings.

