



## OFFICE OF NAVAJO NATION HUMAN RIGHTS COMMISSION

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FOR IMMEDIATE RELEASE:  
March 18, 2016

# PUBLIC SERVICE ANNOUNCEMENT

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**Navajo Nation Human Rights Commission will be hosting a  
Navajo Consumer Credit Seminar and Roundtable.**

St. Michael's – Knowing Navajo citizens are taking high risks when it comes to their credit, and financial stability the NNHRC is inviting the public to come and join us to learn more about consumer rights.

**What:** Navajo Consumer Credit Seminar and Roundtable

**Topics:** How to Budget your Finances  
Tax Anticipated Loans  
Effects of Small Loans  
Understanding Credit Scores, Credit History and Credit Reporting

**When:** March 23, 2016

**Time:** 10:00AM to 3:00PM

**Where:** The Hospitality Center at Navajo Technical University  
Lowerpoint Rd State Hwy 371, Crownpoint, NM 87313

For more information on the upcoming credit seminar and roundtable contact the Navajo Nation Human Rights Commission at 928-871-7436 or visit our website at [www.mnhrc.navajo-nsn.gov](http://www.mnhrc.navajo-nsn.gov).

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**WWW.NNHRC.NAVAJO-NSN.GOV**

**343 AZ HWY 264 • SAINT MICHAELS PROFESSIONAL BLDG., SUITE 112 • ST. MICHAELS • NAVAJO NATION (AZ) • 86511**

# NAVAJO CONSUMER Credit Seminar and Roundtable

**FREE**

**MARCH 23, 2016 | 10<sup>AM</sup>-3<sup>PM</sup>**

**The Hospitality Center  
NAVAJO TECHNICAL UNIVERSITY  
Lowerpoint Rd State Hwy 371, Crownpoint, NM 87313**

**How to Budget your Finances and Tax Anticipated Loans.**

*A discussion on how to budget your finances and develop budgeting skills and the negative effects of tax anticipated loans.*

**Effects of Small Loans.**

*A discussion about the effects of small loans and the looting of low income peoples by unscrupulous lenders, while encouraging the growth of beneficial loan business models to replace them.*

**Understanding Credit Scores, Credit History and Credit Reporting.**

*A discussion of how credit scores and rating is calculated, how they are used, and steps consumers can take to improve their credit scores. Knowing your credit history affects your current credit score. How to access credit reports, options for disputing inaccurate information, and the potential barriers in the credit reporting marketplace for the Navajo consumer.*



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