



FINANCIAL EDUCATION SUMMER CLASS SCHEDULE

- July 10 Poteau Choctaw Community Center 8am-6pm
- August 7 Idabel Choctaw Community Center 8am-6pm

CHOCTAW HOUSING AUTHORITY HOMEBUYERS WORKSHOP SCHEDULE

- JUNE 15 Coalgate Choctaw Community Center 4:30pm
- JUNE 17 McAlester Choctaw Community Center 4:30pm
- JUNE 22 Stigler Choctaw Community Center 4:30pm
- JUNE 24 Idabel Choctaw Community Center 4:30pm

CAB COUNSELOR TOUR DATES

- JUNE 9 Broken Bow Choctaw Community Center 8:30am-11:00am
Smithville Choctaw Community Center 12:30pm-3:00pm
- JUN 16 Durant Choctaw Community Center 8:30am-11:00am
- JUN 23 Crowder Choctaw Community Center 8:30am-11:00am
McAlester Choctaw Community Center 12:30pm-3:00pm

MISC AREA EVENTS

- JUNE 19 Little Dixie Homebuyers Workshop in Hugo, OK Call 580-326-5165 to register
- JUNE 11 REI's Small Business and Tax Basics Workshop at KTC in Idabel 9:00am to 11:30 pm. Free Registration online at www.ruralenterprises.com or call 800-658-2823

CHOCTAW ASSET BUILDING

IS YOUR CREDIT REPORT CORRECT?

A credit report is basically a snapshot of your bill paying history. The report will contain information about you that includes, your payment history with past and current creditors, your employment history, your previous and current address, who has inquired about your credit, and public records such as judgments, liens, or bankruptcy filings. There are 3 major credit bureaus that collect this information. They are Experian, Trans Union, and Equifax. Creditors contact these credit bureaus to pull your credit reports. These reports help them determine whether they should grant you credit. You should pull your credit reports from all 3 bureaus once a year to check for errors. You are allowed 1 free report from each of the credit bureaus once a year. You can order them online at

www.annualcreditreport.com. Check your reports carefully for errors. It is important that you check your credit reports from all 3 of the credit bureaus. Not all creditors report information to all 3 bureaus. Some may report to only 1 or 2. Some of your information may be correct on 1 report and wrong on another. If you find errors, you should make a copy of the report for your records. Highlight the errors. Write a letter to the credit bureau disputing the information. Collect and make a copy of any documentation that you have that can prove your claim, such as canceled checks, and mail them along with the highlighted copy of your credit report, and your letter to the credit bureau. The credit bureau will investigate your dispute within 30 days. If it is determined that your

dispute is valid, the erroneous information will be removed from your credit report. The credit bureau will send you a response letter along with a corrected version of your credit report. If the credit bureau confirms that the disputed information is correct, you will need to contact the original creditor to dispute the information. You should dispute the information in writing by sending them a dispute letter, and any documentation you have that supports your claim. Your credit report will contain contact information for each of your creditors.

AnnualCreditReport.com offers truly free credit reports. There are no trial memberships or hidden fees.

NEW REI PROGRAM COULD BENEFIT CAB PARTICIPANTS

A new program with REI offers financial assistance for new start up businesses in the areas of Cosmetology, Child Care, and Lawn Care. To be eligible for start-up funds, participants will attend seminars for Entrepreneurship 101. Those seminars include OK Tax Commission Workshop, Business Plan Development, Marketing a Small Business, and Financing a Small Business. Other eligibility requirements include working with a business development specialist to develop a business plan, sub-

mitting a completed business plan, submitting a complete itemized list necessary for starting the business along with the cost of those items, and participating in follow-up assessments on how the business is developing. The amount of Individual Financial Assistance will be dependent on need. Businesses will need to be set up by September 30, 2010. The Entrepreneurship 101 seminars will be held from 8:30-3:30 at the following locations and dates:

- June 17 in Durant
- June 20 in Sulphur
- August 17 in McAlester
- August 19 in Sapulpa
- August 31 Pauls Valley

The hours spent in the Entrepreneurship 101 seminar can be applied to the education requirements for the CAB participants that are saving to start or expand a small business. For more info call Barbara Rackley or Lori Smith at 800-658-2823.