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**SWTHA Training**

**May 15, 2024**

**8:30am – 4:30pm**

**Inn of the Mountain Gods**

**Mescalero, New Mexico**

**DRAFT AGENDA**

**PART 1:**

**Presented by Native Community Capital**

*“How Native Community Development Financial Institutions (CDFI) Can Benefit TDHE Operations & TDHE Clients”*

**Learning Objectives:**

1. UNDERSTAND THE ROLE OF CDFI’S
   1. Review Lending Data Specific to Tribes in Arizona & New Mexico
   2. Learn the Requirements to become a CDFI
   3. Review 3 Case Studies of Native CDFI’s in Indian Country
2. REVIEW THE STATUS OF LENDING ON TRIBAL LANDS (Information for Your Partners)
   1. Historical Context
   2. Current State of Affairs
3. LEARN TO DEVELOP LENDER RELATIONS (Information for Your Leadership)
   1. Prescriptions for Enhancing Lender Relations
4. DEMYSTIFY THE UNDERWRITING PROCESS (Information for Your Team)
   1. Introduction to Lenders and Lenders’ Language (i.e., jargon)
   2. Understand how the different stages of housing development relate to various lenders & types of financing
   3. Introduce the Factors Lenders Use to Evaluate Risk
   4. How to Evaluate Your Project from a Lender’s Perspective

**PART 2:**

**Presented by the Southwest Native Assets Coalition**

*“An overview of Small Dollar Debt Consolidation Service Providers – Do’s and Don’ts and An Introduction to the Sovereignty through Education Curriculum”*

**Learning Objectives:**

1. BASIC MONEY MANAGEMENT: Help your clients understand the local economy, effective budgeting strategies, and the importance of saving by using tools for tracking expenses, setting financial goals, and making informed spending decisions.
2. BUDGETING: Help your clients create and maintain a realistic budget that aligns with individual and family financial goals. Emphasis is placed on developing sustainable budgeting habits for long-term financial stability.
3. HOME BUYING: Help your clients learn the pros and cons of home buying v renting. Topics covered include understanding mortgage options, navigating the real estate market, evaluating housing affordability, and securing financing.
4. CREDIT MANAGEMENT: Help your clients understand credit scores, build and maintain good credit, and navigate the lending and debt management process.
5. ASSET PROTECTION: Help your clients safeguard personal and family assets from financial risks and uncertainties. Topics include insurance coverage, estate planning, and financial planning from a cultural lens to protect individual and family assets.