

**Financial Coaching Calendars**

**January/February 2014**

**Free Tax Preparation**

**Homebuyers Training**

**Schedule**

**Sallisaw, Ok**

Feb 4-5 10am-5pm

**Claremore, Ok**

Feb 10-12 4pm-8pm

**Tahlequah, Ok**

Feb 18-19 10am-5pm

Classes are held at the area Housing Service Offices. To schedule a class, please contact:

**Rita Whaler** (918)453-5536  
[rita-whaler@cherokee.org](mailto:rita-whaler@cherokee.org)

OR

**Terri Crow** (918) 453-5536  
[terri-crow@cherokee.org](mailto:terri-crow@cherokee.org)

Cherokee Nation has partnered with the Internal Revenue Service to provide free tax preparation and filing services to households with less than \$58,000 in income. Volunteers will prepare your state and federal taxes, make sure you take advantage of all tax credits you are eligible for and electronically file your taxes for free! If you choose to have your tax refund deposited directly into your bank account, the IRS will deposit the funds typically within 10 days.

Beware, some preparers say filing state or federal taxes is free but will charge taxpayers for completing any additional forms needed to claim tax credits and could charge you for electronically filing.

Below is a list of tax preparation locations and contact information for appointments. All locations are by appointment only unless otherwise noted.

Tahlequah Monday, Wednesday, Thursday (918) 453-5536

Pryor Monday (918) 342-6803

Stilwell Tuesday (918) 772-4149

Sallisaw Monday (918) 774-0770 x221 \*\* Tuesday (918) 774-0770 x222

Catoosa Tuesday (918) 342-2607

Claremore Thursday (918) 342-6814 \*\* Friday (918) 342-6807

Jay Monday (918) 453-5536

Collinsville Tuesday (918) 342-6807

Salina Tuesday (918) 207-3939

Westville Feb 18; March 4, 18 & April 1st 10am-4:30pm Walk-In ONLY

Muskogee (918) 453-5536 Feb 12, 26; March 12, 26 ONLY

Vinita (918) 342-6803 Feb 20, 27; March 13, 20 ONLY

Nowata (918) 342-6803 Feb 6; March 6 ONLY

Bartlesville (918) 342-6803 Feb 13; March 27 ONLY

**Self Sufficiency Program**

The Cherokee Nation is dedicated to helping you increase your financial security. We offer the following services:

- Mortgage Assistance Program
- Homebuyers Education
- Financial Coaching
- ISAVE Accounts for adults and youth
- Financial Peace University

For more information about these services, please contact us at:

918-453-5536

## Foreclosure Prevention

Foreclosure prevention counseling services are provided free of charge through the Cherokee Nation Commerce Department. To schedule an appointment with a self sufficiency counselor call: 918-453-5536

## Healthy Meal Idea

In keeping with the tradition of the New Years Resolution whether it be exercising more, eating right or watching your budget. Here is a healthy and cost efficient meal idea that won't hurt your bank account or your waist line.

### Low-fat & Easy Chicken Pot Pie

Makes 4 servings

Per serving: 300 calories, 4.5g fat

- 1 (10 ounce) can 98% fat free white chicken meat, drained and rinsed
- 1 can 98% fat free cream of celery soup
- 1 can Veg-All mixed vegetables
- 1 can (10 ounce) biscuits, buttermilk or regular

Preheat oven to 375 degrees. Spray a small casserole dish with vegetable spray. Combine all ingredients in a mixing bowl and pour into your casserole dish. Cut each biscuit into 4 pieces and put on top of mixture to cover completely.

Bake until biscuits are browned and not doughy in the middle.

*Source: Misty Crittenden,*

*Cherokee Nation Health Nations*

## Crack Down On Misleading Car Ads

Buying a car can be one of the most expensive and complicated purchases a consumer ever makes. Dealers make it more complicated and far more expensive than buyers might realize, according to federal authorities who announced a nationwide crack-down on new car franchises.

A senior Federal Trade Commission official warned fraud is widespread and could very well cost American car buyers billions of dollars in higher vehicle prices and illegal fees.

With more than 20,000 new-car franchised dealers in the U.S., deceptive automotive advertising is widespread. The FTC received about 75,000 complaints regarding car dealers during the most recent year it tracked, making that the eighth-largest category for the agency.

Fraudulent practices have included:

- Fake sweepstakes meant to draw buyers into the showroom to see if they won a big discount on a new car, but not a single consumer won any prizes listed.
- Hidden financing and other charges that could inflate the price of a car advertised at \$15,000 by as much as another \$5,000.
- Advertised teaser prices that didn't make clear that payments would balloon substantially after a few months.

Under the law, there could not be any initial fines, though in some cases, consumers can get redress on illegal charges. However, as part of the investigation, there could be significant penalties to the car dealers if they continue to violate the rules which could run up to \$16,000 a day.

Such illegal practices could lead to further consequences at the state and local levels. Some states could even move to have a dealer's operating license revoked.

*Source: The Detroit Bureau*