



HUNKPATI INVESTMENTS, Inc.

UPCOMING CLASSES:

- **Credit Builder class** Date
- **Financial Skills for Families** Date
- **Small Business Classes** Date

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Hunkpati Wotanin Wowapi

The Hunkpati Newsletter

VOLUME I, ISSUE I

Introducing our Programs

Hunkpati Investments, Inc. provides classes and technical assistance in homeownership, entrepreneurship, credit building and small business lending.

We provide our services and products to the counties of Buffalo, Brule, Lyman, Hyde, Hughes counties and the city of Ft. Pierre in central South Dakota.

If are you interested in improving your credit, starting a small business, buying a home or would like to learn budgeting for your home call 245-2148 to begin a new path toward personal enrichment!



Hunkpati Staff



Tally Colombe, Executive Director, oversees the organization's operations.

Elaine Kennedy, Business Coach and Loan Officer provides technical assistance to entrepreneurs and teaches small business classes.

Durine M. Chase, IDA Homeownership Assistant provides technical assistance to future homeownerships and Individual Development Account savers.

Lyndsie Steckelberg, Administrative Assistant provides support for all Hunkpati programs and office administrative duties.

My Journey Into Home Ownership by Airryn Big Eagle



Airryn “Newn” Big Eagle & Dave Olson in front of their new home!!

“I always dreamed of owning my very own vehicle, my own business, and having a home to call my own.”

I always dreamed of owning my very own vehicle, my own business, and having a home to call my own. As a young Native American woman, I never thought that I would have any of those things. I believed that all of the above was nothing but a dream, and that’s all that it would ever be.

I never even thought I had a chance. The odds were against me. I had terrible credit. I was living paycheck to 5 days before my next paycheck. I did not save money, nor did I know how. I was never taught to save money, only to make money and survive.

So that’s what I did. Hustled. Worked hard. Made money. But I never saved it. If I could go back in time, I would definitely do things differently. But this was that path that the creator intended for me. I needed to live and learn.

Ever since I was 14 years old, I had multiple jobs. That’s one thing my mom instilled in me, her work ethic. I worked at Burger King after school, cleaned rooms as a maid at Kings Inn on weekend mornings, and DJ’d high school or teen dances at night on Fridays & Saturdays.

Fast forward to 2012, 16 years later. I was still DJ’ing for the same company and the same boss. My boss kept telling me that he would retire and give me the business. But time continued to pass, and he never followed up on his word. Around this time, I had heard about a place called Hunkpati Investments that was helping Native Americans start their own businesses. I was intrigued. I figured I might as well give it a chance. The worst they could do was say “NO.” Right. Fortunately for myself, I tend to not take “NO” for an answer. To make a long story short, with the help of Hunkpati Investments, I was able to start my own DJ’ing business. And with their credit when credit is due class, I was able to get my credit score on track. I started paying off all of my small debt, settling with debt collectors, and began payment plans for the larger debt amounts. All of this, I would probably never have done, if not for Hunkpati Investments.

In July of 2013, Hunkpati Investments told me about another program that they offered called the IDA Match Savings Program, they informed me that I could either use the funding towards my business or I could start saving for my own home. Since I had already started my path towards being a business owner, I could not get the idea of becoming a homeowner out of my head. It had always been a dream of mine. Since I had already crossed one of my dreams off of my list, I figured that I would get the ball rolling down the path toward home ownership.

Although many people had their doubts and continuously reminded me that it was a lot of hard work, I knew that I could do it. I started saving money with the Hunkpati Investments IDA Match Saver account. I was also inspired to open up my own Savings account, as I had only ever had a checking account. Because of Hunkpati, I took home ownership courses, which prepared me for the positives and negatives of being a homeowner and all of the expenses and steps that you are required to take in the process. I continuously checked my credit score throughout this process.

In July of 2015, after tons of research and extreme bouts of cold feet, I felt like I was finally ready to take the plunge into homeownership. I looked into several options for funding: personal bank lending, 1st Tribal lending, credit bureau lending, Rural Development, etc. With guidance from my IDA Outreach Assistant from Hunkpati, I choose to utilize Rural Development. I got all of my financial information together along with a monthly budget. I filled out the application and turned it in near the beginning of August. On September 24, 2015, Rural Development gave me the call and sent me a Certificate of Eligibility. I cried like a baby. I was worthy of a home loan!

In November 2015, I found a cute little home within my budget that I could call home. We made an offer on it and the sellers accepted the offer. After, it felt like weeks of turning in paperwork, proof of employment, paycheck stubs, paperwork, proof of insurance, waiting for repairs to be made to the house, did I mention paperwork? We finally signed our lives away for a 30-year mortgage on January 5, 2016. My dream came true!

“Gave me the call and sent me a Certificate of Eligibility. I cried like a baby. I was worthy of a home loan!”

May 2016

Sun Mon Tue Wed Thu Fri Sat

1	2 Pathways Homeowner-ship Class 6-8 pm	3 CCST Council Inauguration 10:00	4	5	6 CCTS Powwow	7 Chamber-lain School Powwow
8	9	10 Office Closed for Staff Training	11	12	13 Spring Festival from 11-7 pm at LodeStar Casino LBHS Powwow	14 Credit When Credit Is Due Class 9-4
15 ham-berlain Graduation	16	17	18 SDNHOC Meeting at the Lodestae Casino	19	20 Lower Brule Graduation	21 Crow Creek Graduation
22	23 Hunkpati BOD Meeting 5-7 pm	24 Entrepreneur-ship Class 6-9 pm	25	26 Entrepreneur-ship Class 6-9 pm	27 Hunkpati Invest-ments Office will be closed	28
29	³⁰ Hunkpati In-vestments Office will be closed. Memorial Day Holiday	31 Entrepreneur-ship Class 6-9 pm				

June 2016

Sun Mon Tue Wed Thu Fri Sat

			1	2 Entrepreneurship Class 6-9 pm	3	4
5	6	7 Entrepreneurship Class 6-9 pm	8	9 Entrepreneurship Class 6-9 pm	10	11
12	13	14 Entrepreneurship Class 6-9 pm	15	16 Entrepreneurship Class 6-9 pm	17	18
19	20 Tentative BNC Class 6-8 pm	21 Tentative BNC Class 6-8 pm	22 Tentative BNC Class 6-8 pm	23 IHS Health Fair	24	25
26	27 SDHOC Native Convening	28 SDHOC Native Convening	29 SDHOC Native Convening	30		

July 2016

Sun Mon Tue Wed Thu Fri Sat

					1	2
3	4 <i>Hunkpati Investments Closed for Holiday</i>	5 <i>Tentative pathways Homeownership Class 5-7 pm</i>	6 <i>Tentative Pathways Class 5-7 pm</i>	7 <i>Tentative Pathways Class 5-7 pm</i>	8 <i>Tentative Pathways Class 5-7 pm</i>	9 <i>Tentative Credit When Credit is Due 9 -4 pm</i>
10	11	12	13 <i>CBA Symposium</i>	14 <i>CBA Symposium</i>	15	16 <i>Tentative Entrepreneurship 10-3</i>
17	18	19	20	21	22	23 <i>Tentative Entrepreneurship 10-3</i>
24/31	25	26	27	28	29	30



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Office Hours:
Monday – Friday, 8:30AM – 4:30 PM

Reinvigorating community pride through promoting self-sufficiency, self-determination and an enhanced quality of life for the entire Hunkpati community.

As a 501(c)(3) non-profit organization, Hunkpati Investments relies on funding from government agencies and private foundations, as well as from individual donors. Your donation will help us to continue delivering our much needed programs on the Crow Creek Reservation.

Our classes:

Credit Builder: Learn about Credit Reports and Credit Scoring and how to improve your Credit!

Financial Skills for Families provides concepts and skills towards financial literacy and helps define Financial Goals!

Small Business: Our entrepreneurship classes provides small business concepts and customizes them to your business start-up and provides assistance with business expansions.

Pathways Home: Getting you ready for homeownership. Learn about the different homeownership programs available and how to apply.



Jim McGuire teaching Credit When Credit is Due on a cold Saturday morning.