Kristen Martinez
ROSS Services Coordinator

I truly believe that everyone should have the opportunity to achieve their dreams, and I'm deeply committed to supporting you in reaching those goals. Through the ROSS program, I'm here to provide you with the resources you need to build financial literacy, understand budgeting, and navigate the process of buying your own home.

No matter where you are in your journey—whether you're just beginning to think about your financial future or you're already on the path to homeownership—I'm here to help guide you. Together, we can connect you with the tools and services that will set you up for success.

ROSS Mission Statement

Our mission is to empower our tribal residents and families by offering comprehensive resources and support. We aim to promote homeownership, enhance financial literacy, and ensure long-term housing stability, paving the way for self-sufficiency and economic independence within our tribal communities.

Contact

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Resident Opportunity and Self-Sufficiency

ROSS Services Program

Financial Literacy

Understanding Budgeting:

Learn how to track your income, manage expenses, and create a sustainable spending plan.

Build Savings:

Discover strategies for saving money, even on a limited income, and how to set financial goals.

Improve Credit:

Gain insights into how to boost your credit score, reduce debt, and improve financial health.

Financial literacy empowers individuals to manage their money effectively. It includes learning how to create a budget, save for the future, and improve credit scores. By understanding financial basics, individuals can build a solid foundation for long-term financial health and make informed decisions about spending and saving.

Homeownership

Path to Homeownership:

Understand the steps to buying a home, from saving for a down payment to securing a mortgage.

Homebuyer Assistance Programs:

Explore financial assistance options available to first-time homebuyers and low-income families.

Maintaining Your Home:

Learn how to take care of your home to maintain its value and ensure long-term stability.

Homeownership provides stability and a sense of community, and it's often a key part of building wealth. The process involves saving for a down payment, understanding mortgage options, and exploring financial assistance programs for first-time buyers. Homeownership education helps families navigate these steps, from securing a mortgage to maintaining their home over time.

Independent Living Center

Reliable Transportation:

Access resources to help seniors find dependable transportation for medical appointments, shopping, and social activities, ensuring greater mobility and independence.

Financial Planning for Seniors:

Learn strategies for managing retirement funds, preparing for future healthcare costs, and creating an estate plan to secure long-term financial well-being.

Elder care focuses on helping our elders maintain their independence and quality of life. This includes assistance with locating reliable transportation options for medical appointments, social engagements, and daily activities. Additionally, financial planning resources guide seniors in managing retirement savings, preparing for healthcare expenses, and establishing an estate plan to secure their financial future.