

# Pathways Home: A Native Homeownership Guide

## Tools to Repair Credit

- **Credit Rebuilding Letters** are used to initiate and document a constructive dialogue with creditors and credit-reporting agencies to assist in rebuilding credit.
- The **PowerPay® Debt-Reduction System** developed by F. Dean Minor, Jr. and Judy L. Harris of Utah State University addresses the issue of excessive debt. It will help you achieve an acceptable debt-to-income ratio for a mortgage loan qualification by applying the most strategic and effective repayment methods for accelerated debt reduction.
- **Budgeting Worksheets** assist you in developing a spending plan to achieve goals and establish a realistic budget while identifying wasteful spending and accumulating the savings needed for a down payment.