The mission of Salt River Financial Services Institution (SRFSI) is to empower all generations of the Salt River Pima-Maricopa Indian Community, a sovereign tribe located in the metropolitan Phoenix area, through financial and educational services delivered with integrity and excellence. The organization provides loans to help members of the community build or improve their homes and start or expand their businesses. It also offers more than two dozen financial education courses through its Salt River University.

Success Story: Credit Builder Pilot Loan Program, Salt River Indian Community, AZ

SRFSI’s first Credit Builder Loan went to a community member to pay off a car title loan. In two years, he paid more than $5,000 in interest on a $1,700 loan that was “open until paid in full.” SRFSI’s loan lowered his monthly payment by more than $100 and will be paid off in 12 months. The client completed 6.75 hours of financial counseling and an online financial literacy course. He scored 36% on a pre-test and 83% after the course. This was the first time he completed a personal budget. He now feels more knowledgeable and better equipped to avoid taking out another predatory loan.