ANNUAL GENERAL MEMBERSHIP MEETING

& OPEN HOUSE

Open House: Friday, October 1, 2021
5:00 p.m. – 7:00 p.m.
Outside tent at Community Building

Meeting: Saturday, October 2, 2021
9:00 a.m.
Outside tent at Community Building

We are continuing to move forward with the Annual General Membership Meeting for this year. We will be holding the meeting at the same location as last year. (Tent outside of Community Building)

A mask is required for all attending
Social Distancing in place
Temperature will be taken when entering the meeting space...anyone with a temp of 100 degrees will not be allowed to enter the area.
We will be broadcasting the meeting via zoom:
Join Zoom Meeting
https://us06web.zoom.us/j/5634622048?pwd=QtJQWRzV1NULzd2cmZoRXJQT3N4dz09

Meeting ID: 563 462 2048
Passcode: Kaibab
One tap mobile
+16699006833,5634622048#,,,,,*640373# US (San Jose)
+12532158782,5634622048#,,,,,*640373# US (Tacoma)

Dial by your location
+1 669 900 6833 US (San Jose)
+1 253 215 8782 US (Tacoma)
+1 346 248 7799 US (Houston)
+1 929 205 6099 US (New York)
+1 301 715 8592 US (Washington DC)
+1 312 626 6799 US (Chicago)
Meeting ID: 563 462 2048
Passcode: 640373
Find your local number: https://us06web.zoom.us/u/kcoy0rd5rk

IN THE EVENT OF AN OUTBREAK OF COVID-19 or its VARIANTS THE OPEN HOUSE WILL BE CANCELLED AND THE GENERAL MEMBERSHIP MEETING WILL BE HELD VIA ZOOM ONLY.
Welcome our newest employees to the Kaibab Band of Paiute Indians

**Dena Cuellar**  
Human Resource Director –

I have been in Fredonia for four years, having most recently moved from the Washington DC Metro area. I’ve lived in seven states, but Arizona is my favorite!

I have worked as an Executive Administrative Assistant for 25 years, with specialized training in National Security protocols. I’m also a Dog Trainer and have volunteered in city shelters where I helped rehabilitate unadoptable dogs and find them perfect homes. I am so excited to be part of the Administration Team here at the Kaibab Paiute Office!

[dcuellar@kaibabpaiute-nsn.gov](mailto:dcuellar@kaibabpaiute-nsn.gov)  
Office: 928-643-8307

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**Zachariah Isom**  
IT Assistant –

I am from Utah State and recently moved to Kanab. I enjoy IT and love hiking and exploring. I am looking forward to working here.

My current work schedule is from 9:00 a.m. – 5:00 p.m. with a half hour lunch.
FINANCE CLERK

Job Summary:
Under general supervision, performs clerical accounting and bookkeeping duties requiring a working knowledge of assigned accounting functions, accuracy, and attention to detail; performs related work as assigned under the Finance Director.

<table>
<thead>
<tr>
<th>Department:</th>
<th>Finance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supervisor:</td>
<td>Finance Director</td>
</tr>
<tr>
<td>In-House/Tribal Applications Due:</td>
<td>August 30, 2021</td>
</tr>
<tr>
<td>Closes:</td>
<td>UNTIL FILLED</td>
</tr>
<tr>
<td>Status:</td>
<td>Full-Time/Benefits after 90-days</td>
</tr>
<tr>
<td>Salary:</td>
<td>$12.00+ DOE</td>
</tr>
</tbody>
</table>

Duties & Responsibilities:
Maintain General Ledger accounts in an accurate and timely manner, assist Finance Director in filing federal financial reports and requesting federal funds. Review accounts payable and accounts receivable work product.
Must be able to understand reports and processes to be able to supervise, train and/or fill-in for other finance positions (Payroll, A/R and A/P) positions during vacancies.

- Knowledge of basic business math, bookkeeping practices and principles.
- Knowledge of public relations/customer service principles, practices and techniques.
- Proficiency in working with computer based accounting programs
- Skill in preparing and maintaining accurate records, reports, and files.
- Skill in utilizing computer databases to research, maintain, and update records and files.
- Skill in establishing cooperative work relationships with those contacted in the course of work.
- All other duties as assigned.

Minimum Qualifications:
- A high school diploma/GED, supplemented by college level courses in bookkeeping and/or accounting;
- Two (2) years of increasingly responsible bookkeeping or clerical accounting experience; or
- An equivalent combination of education and experience.
- Possess a valid state driver's license.

Preferred Qualifications:
- Associates degree in Business Administration or Accounting.
- Experience in the preparation of financial documents.
- Knowledge of the Indian Self-Determination Act (Public Law 93-638)
- Experience working with Native American organizations

The Kaibab Paiute Tribe is committed to providing a drug-free workplace for its employees, volunteers and the community it serves. By Kaibab Paiute Tribe policy, this position requires pre-employment, accident, and random drug testing. Employment applications are available online at www.kaibabpaiute-nsn.gov or at the Tribal Affairs Building located on 1 North Pipe Springs Road Fredonia, AZ 86022. For more information, contact the Human Resource Director at (928) 643-7245.
HOUSING MAINTENANCE WORKER

Job Summary:
This position supports the mission of the Kaibab Paiute Tribal Housing Authority by providing high quality residential maintenance and customer service so that tenants are assured safe, quality and decent living conditions. This is done according to HUD and KPT Housing Authority policies and procedures, by working with Housing staff and other vendors and community partners.

DEPARTMENT: Housing
SUPERVISOR: Housing Director
TRIBAL/IN-HOUSE APPLICATIONS DUE: August 29, 2021
OPEN APPLICATIONS DUE: UNTIL FILLED
STATUS: Full-Time/Benefits after 90 days
SALARY: 12.00/hr DOE

Duties & Responsibilities:
- Maintain, repair and upgrade tribal housing, including full rehab of homes, both interior and exterior
- Complete work orders in a timely and professional manner; assure that HUD regulations and agency standards are met
- Maintain accurate inventory and records, including all tools, materials and equipment
- Properly maintain all equipment, tools and vehicles of the department
- Provide excellent customer service to tenants by completing work orders in a timely manner; treat all tenants in a respectful and professional manner
- Attend and actively participate in all staff meetings and trainings
- Operate and maintain garbage truck
- All other duties as assigned.

Minimum Qualifications:
- Must have practical knowledge of plumbing, electrical, carpentry, painting, and general repairs
- Ability to put up drywall/sheetrock, finish work of tape, mud and sanding in prep for painting
- Must be competent in the majority of the above listed skills
- Must know how to use and care for related tools and equipment
- Have the ability to complete rehabilitation of houses, follow instructions, and work independently with little or no supervision
- Must have a valid commercial driver’s license, clean driving record and be insurable.
- Diploma or GED
- Must work well with the public and staff members and have a positive work attitude
DAYS LABORER

Job Summary:
From time to time, the Kaibab Band of Paiute Indians may hire individuals for specific periods of time or for the completion of a specific project. The job assignment, work schedule and duration of the position will be determined on an individual basis. This position is not eligible for benefits. Guaranteed minimum of four (4) hours pay.

<table>
<thead>
<tr>
<th>Department:</th>
<th>Administration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supervisor:</td>
<td>Program Director</td>
</tr>
<tr>
<td>In-House/Tribal Applications Due:</td>
<td>August 30, 2021</td>
</tr>
<tr>
<td>Closes:</td>
<td>Continuous Hiring</td>
</tr>
<tr>
<td>Status:</td>
<td>Temporary/ No Benefits</td>
</tr>
<tr>
<td>Salary:</td>
<td>$7.25/Hour</td>
</tr>
</tbody>
</table>

Duties & Responsibilities:
- Duties will vary from department to department depending on assignment.
- No person employed as a Day Laborer may work for more than 80 hours per month.
- 50% or more of Day Laborers needed are physical in nature. This includes climbing ladders, lifting 25-100 lbs., bending, standing/walking on feet for long periods of time, and other physical activities.
- Office assignments may require computer and customer service skills, such as phone etiquette and document creation.
- Any employment activity taking longer than two weeks to complete must follow normal hire procedures.
- All other duties as assigned.

Minimum Qualifications:
- Must pass a fingerprint and criminal background check according to P.L. 101-630 standards.
- Candidates must have a valid driver’s license and provide a 36-month driving record if the position requires it.
FACILITIES MAINTENANCE DIRECTOR

Job Summary:
General maintenance and repair work on tribal buildings and fleet vehicles. This position is also responsible for plumbing, electrical, carpentry and HVAC systems.

<table>
<thead>
<tr>
<th>Department:</th>
<th>Administration</th>
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</thead>
<tbody>
<tr>
<td>Supervisor:</td>
<td>Tribal Administrator</td>
</tr>
<tr>
<td>In-House/Tribal Applications Due:</td>
<td>August 30, 2021</td>
</tr>
<tr>
<td>Closes:</td>
<td>UNTIL FILLED</td>
</tr>
<tr>
<td>Status:</td>
<td>Full-Time/Benefits after 90-days</td>
</tr>
<tr>
<td>Salary:</td>
<td>$18.00-$20.00+ DOE</td>
</tr>
</tbody>
</table>

Duties & Responsibilities:
- Maintain and repair machines, mechanical equipment and buildings
- Troubleshoot and fix faulty electrical components
- Inspect facilities in order to diagnose problems and discern the best solutions
- Do routine preventative maintenance to ensure that machines operate smoothly
- Assemble and set up machinery and equipment
- Plan repair work using diagrams and blueprints
- Do general cleaning and upkeep of buildings and properties
- Keep a record of inventory and order supplies
- Make proposals to staff and administrators for repairs, renovations and upgrades with cost and time estimates
- Keep detailed records of work performed and schedules for regular maintenance
- Maintain tribal vehicle fleet, schedule for routine maintenance or repairs
- All other duties as assigned.

Minimum Qualifications:
- Must be self-motivated and able to work independently with little or no supervision
- Able to design and maintain a variety of records and schedules
- Must possess knowledge and have practical experience with plumbing, electric, carpentry and HVAC systems
- Must have knowledge and practical experience with the use of various tools and equipment used in upkeep and repairs of a commercial facility
- Must be able to lift a minimum of 50 pounds and operate basic outdoor equipment such as tractors, side by side ATV, lawn mowers, weed eaters, pressure washers, etc.
- Must have a high school diploma or GED
- Must have a valid driver’s license and be insurable
- Must pass a fingerprint background check

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Employment applications are available online at www.kaibabpaiute-nsn.gov or at the Tribal Affairs Building located on 1 North Pipe Springs Road Fredonia, AZ 86022. For more information, contact the Human Resource Director at (928) 643-7245.
Tribal Wildlife, Fisheries & Parks

Hunting:
Youth Hunt – Canceled this year.
Hunt for other tribes is full.
Big Game hunt is full.
Guide Trainee – we need Trainees, you must be 18 years old, a Tribal Member or Legally Married to a Tribal Member, with an interest in the outdoors, contact any wildlife committee member or the Director, for more information.

Fishpond – Tribal members need a NO Cost permit, Kids need to be accompted by an adult, Only Tribal Members can swim in the pond at your own risk.

Encounters with cougars are rare. But if you live in cougar (Mountain Lion) habitat, there are things you can do to enhance your safety and that of friends and family.

1. When it comes to personal safety, always be aware of your surroundings, wherever you are; conduct yourself and attend to children and dependents safely.

2. If you encounter a cougar, make yourself appear larger, more aggressive. Open your jacket, raise your arms, and throw stones, branches, etc., without turning away. Wave raised arms slowly, and speak slowly, firmly, loudly to disrupt and discourage predatory behavior.

3. Never run past or from a cougar. This may trigger their instinct to chase. Make eye contact. Stand your ground. Pick up small children without, if possible, turning away or bending over.

4. Never bend over or crouch down. Doing so causes humans to resemble four-legged prey animals. Crouching down or bending over also makes the neck and back of the head vulnerable.

5. Try to remain standing to protect head and neck and, if attacked, fight back with whatever is at hand (without turning your back) — people have utilized rocks, jackets, garden tools, tree branches, and even bare hands to turn away cougars.

6. Do not approach a cougar. Most cougars want to avoid humans. Give a cougar the time and space to steer clear of you.

7. Supervise children, especially outdoors between dusk and dawn. Educate them about cougars and other wildlife they might encounter.

8. Do not feed wildlife. Do not leave food outside. Both may attract cougars by attracting their natural prey.

9. Keep pets secure. Roaming pets are easy prey for cougars.

No flying DRONES in Village areas!

REPORT trespassers to BIA Police or to Wildlife Department.

We are Out of Fire Restrictions!!

Any Questions contact Danny Bulletts, at 928-643-8305 or 435-689-1624.

Thank You.
Hello. My name is Ty Bundy, and I am the new Housing Director. It has been nice to meet all of you. I look forward to working for the Kaibab Band of Paiute Tribe and being able serve the members. Please feel free to email or call me with any questions or concerns. Thank you.

We are still without Maintenance Workers, in the meantime Ty and Facility Maintenance and Quentin will continue to help the department.

As always, remember ALL work orders must be called in to either Yolanda or Kathryn. If they are not called in, they will not be worked on.

We have an excessive amount of paint that we need to get rid of. We are offering it to the community. As soon as a date has been set, a notice will be sent to the community. This will be free.

Pest control will be done during the month of September, we do not have a definite time, but as soon as we do, notice will be given out. All rental units will be sprayed and any other homes that are interested, please contact us and let us know if your interested, the cost is $40.00.

Lastly, just a reminder, ALL garbage must be bagged.

We are including some information about Credit Building. Hopefully this will get you thinking about your credit and ways to repair or build.
What is Credit Building?

Credit building is a powerful financial capability strategy to help individuals and small businesses take control of their financial lives. By engaging in credit building activities, individuals can save money and also build assets. CBA defines credit building as the act of making on-time monthly payments on a financial product such as an installment loan or a credit card that is reported by the creditor to the major credit bureaus. Responsible credit building services pairs reporting on-time payments with relevant and timely credit education; opening and successfully managing financial products is key to building and maintaining a good credit history.

Credit building should not be confused with other types of credit/debt remediation approaches which focus solely on addressing errors, reducing current debt loads, and paying off historical accounts in collections, nor should it be confused with credit repair. While credit building may include debt management activities, addressing past credit problems alone does not constitute credit building. Responsibly and regularly using active credit accounts is the only way someone with a thin or no credit file is able to establish or reestablish a credit score. It can also be an effective and first step for those with poor credit profiles who wish to boost their credit scores. Comprehensive credit building programming may encompass remediation strategies as a complimentary and essential component to resolve errors or deal with debt.

The Power of Credit Building

A good credit history is crucial in today’s economy. Far more than just a number, a good credit score is a prerequisite for every day financial services like a low-cost credit card, a bank account or a car loan. A good credit history can make the difference in accessing the affordable lending products necessary to go to college, buy a home, or start and grow a small business. Renting an apartment, paying for car insurance, signing up for utilities and even landing a job can also be affected by a person’s credit history – or the absence of one.

For many low-income individuals with no or thin credit files, the ability to establish a good credit history is hampered by lack of access to affordable mainstream credit building financial products. Many people rely on predatory loans to meet their credit needs. The high-cost of these loans, combined with the fact that on-time payments are not reported to the credit bureaus, prevent people from building credit and other assets, often across generations.

Good Credit is a passport to the New Economy

*“Credit repair” is a term often used interchangeably with credit building/credit remediation but it is a red flag to the credit bureaus. The bureaus consider credit repair to be a specific tactic that disputes every negative tradeline on an individual’s credit report regardless of whether a consumer recognizes the debt as his or her own. CBA encourages nonprofit and other socially responsible entities working to help individuals resolve legitimate errors, manage debt and deal with collections, to avoid using the term “credit repair” altogether. Debt management or credit remediation are more appropriate terms.*
Goal setting informs our credit journeys. Consider what you are striving to achieve financially, and identify how credit might help you to achieve this.

What are my goals? What do I want my life to look like?

- Short-Term (< 6 months)
- Longer-Term (> 6 months)

How can building my credit help me achieve my goals?

What concrete steps can I take to achieve my goals?  
Due Date

What resources or support would help me to achieve my goals?

What do I need help with?  
Who can I ask for help?  
Due Date

What are my immediate needs, if any, for loans/credit?

Amount/Product Needed  
Purpose  
Due Date
CBA Credit Strength Roadmap®  

Step 2: Know the Score

Identify what is on your credit report. This will help to inform the next steps you take to build or rebuild your credit.

<table>
<thead>
<tr>
<th>CREDIT REPORT SUMMARY</th>
<th>Next Steps</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Score Model and Generation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of ACTIVE Installment Tradelines</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of ACTIVE Revolving Tradelines</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percentage (%) of Available Revolving Credit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of Delinquencies on ACTIVE Tradelines in Last 12 Months</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outstanding Balances ($) on Active Trades (i.e. open loan and credit card accounts)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Date of Oldest Open Account</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of Accounts in Collections</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Outstanding Debt Balances ($) Owed (i.e. charged-off accounts and collections)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of Inquiries in Last 12 Months</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*ACTIVE refers to open tradelines (loans/credit cards) that are currently (in the last 6 months or so) used.
Assess the Credit Report:

DO ANY OF THE FOLLOWING APPLY?

☐ 3 or more open, active credit accounts
☐ Recent late payments on current debt (last 3 - 6 months)
☐ High credit utilization ratio
☐ Recent (last 6 months) charge-off or collection accounts
☐ Other debts and/or public records that may or may not appear on the credit report

Yes, I checked one or more boxes.

No, none of these apply.

Make sure that you are ready for credit building by taking a closer look at your outstanding current and derogatory debt.

Consider if there are opportunities to pay down current debt with existing resources or whether there are credit building products that can help you regain your financial footing.

Credit building may make sense before or in tandem with debt management; or in other cases, it may need to wait until after dealing with debt.

You have no credit or have a “thin” file. A thin file indicates insufficient information to generate a credit score. A lender may decide that your lack of experience with credit means that you are a risky borrower, similar to the way that an employer might be nervous about hiring someone without much experience in the workplace.

Pros of having a thin file:
It is easier to build new credit than repair bad credit.

Cons of having a thin file:
It takes time to build a credit history.

Go to Step Four: Deal with Debt.
Make a plan to address and/or pay down on current debt, as needed. After assessing your debt situation more closely, you may be a good candidate for credit building in the near future!

Go to Step Three: Get the Good Stuff Going.
You are a good candidate for credit building now!
CBA Credit Strength Roadmap® Step 3: Get the Good Stuff Going

Review your goals, credit report, and budget to determine whether and what type of credit product(s) you could benefit from and why. Make sure to prioritize your ability to make on-time payments on any new product!

1. My goal is to:

2. My credit profile is:

<table>
<thead>
<tr>
<th>THIN FILE</th>
<th>THICK(ER) FILE</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Credit Report</td>
<td>Credit Report</td>
</tr>
<tr>
<td>No Credit Score</td>
<td>No Credit Score/Low Credit Score</td>
</tr>
<tr>
<td>No positive or negative information</td>
<td>Fewer than 3 ACTIVE tradelines</td>
</tr>
<tr>
<td></td>
<td>May also include:</td>
</tr>
<tr>
<td></td>
<td>□ Small, paid or older collections only</td>
</tr>
<tr>
<td></td>
<td>□ No MIX of tradelines</td>
</tr>
</tbody>
</table>

3. Based on my credit profile, I would most benefit from (check all that apply):

   - Opening an Installment Trade
     - Credit Builder Loan – A small-dollar loan designed for the purpose of credit building
     - Personal Loan – A loan used for a variety of personal matters
     - Consolidation Loan – A loan obtained for the purpose of reducing quantity of bills and/or the consolidation of various interest rates charged into one new loan
     - Other

   - Opening a Revolving Trade
     - Secured Credit Card – A credit card often secured with a cash deposit, most often used by those new to credit or seeking to improve their credit rating
     - Unsecured Credit Card – A credit card obtained without a required security deposit

   - Working with my current credit products
     - Pay down credit card debt
     - Pay down loans
     - Repay a student loan in deferrment, forbearance, or in a 50 repayment plan
     - Request a credit line increase

4. This will help me because:

   Example: A debt consolidation loan will lower my monthly payments. I will use the $50 I save to place a deposit on a secured credit card, which will help me increase my credit score.

5. Based on my budget, I can afford to pay $_____ each month on new credit.
Credit Product Comparison

Compare products using the chart below. Unfortunately, some of this information may not be accessible online. Consider contacting creditors directly to obtain the information necessary to make the best product selection decision.

<table>
<thead>
<tr>
<th>Questions to Consider*</th>
<th>Product #1</th>
<th>Product #2</th>
<th>Product #3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Information</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Creditor Name</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name of Product</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Type of Product (installment/revolving)</td>
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<tr>
<td>Eligibility Requirements</td>
<td></td>
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<tr>
<td>Identification Requirements</td>
<td></td>
<td></td>
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<tr>
<td>Deposit Amount Required</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Minimum Required Credit Score</td>
<td></td>
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<td></td>
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<tr>
<td>Accessibility</td>
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<td></td>
<td></td>
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<tr>
<td>Language Options</td>
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<td></td>
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<tr>
<td>Transaction Options</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Affordability &amp; Other Terms/Requirements</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Term (6 month, 1 year, revolving)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest Rate (variable, fixed)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Estimated Monthly Payment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit Limit</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Account Opening Fee</td>
<td></td>
<td></td>
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<tr>
<td>Annual Fee</td>
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<td></td>
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<tr>
<td>Late Fee</td>
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<tr>
<td>Prepayment Penalty</td>
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<tr>
<td>Flexibility</td>
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<tr>
<td>Payment Due Date</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Grace Period</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Statement Options (email, text, mail, etc.)</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Graduation Options</td>
<td></td>
<td></td>
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<tr>
<td>Will this product help me graduate to another product?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Does this creditor have other products I can use that will be of value to me?</td>
<td></td>
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</tr>
</tbody>
</table>

*These are just sample questions. Some may or may not apply depending on the product. You may have additional questions!
Debt can weigh down one’s credit if not addressed. Identify what steps may be needed to tackle your debt and ensure accuracy of all reported information. Consider how and why you might prioritize certain debts over others.

1. **Dispute: Address Errors and Identity Theft**

   Debts that are not accurately reporting or that do not belong to you, should not appear on your credit report. Take action immediately to request any necessary changes. If you are a victim of identity theft, visit [identitytheft.gov](http://identitytheft.gov) to report and resolve the issue.

   To dispute errors, include supporting documentation with your dispute letters and keep a copy for your records.

<table>
<thead>
<tr>
<th>Name of Account/Creditor</th>
<th>Bureau Reporting Debt</th>
<th>Reason for Dispute</th>
<th>Date Letter Sent</th>
<th>Resolved</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

2. **Prioritize Active Debt Payments**

   Paying on time is most essential to maintaining a strong credit score. Consider opportunities to pay more than the minimum payment to save in total interest paid.

   There are a few ways to evaluate how to schedule those additional payments, including:

   - [ ] Pay highest interest accounts first
   - [ ] Pay smallest balance accounts first
   - [ ] Increase the amount paid monthly
   - [ ] Other ___________________________
   - [ ] Make multiple monthly payments to reduce total interest cost
   - [ ] Retain aged credit accounts for longevity
   - [ ] Other ___________________________

   Work with your financial coach to maximize your budget and identify a debt repayment calculator that can help you develop your debt repayment plan.

   **Notes** _____________________________________________
3. Budget and Save to Reduce or Pay Off Debt

If and once all active accounts are paid on time, consider opportunities to satisfy old debts, such as charged off/written off debts. When possible, satisfy debt prior to it reaching collection status. Consider how the payment method you choose (lump sum settlement v. payment arrangement) might also affect your timeline for goal achievement.

How much can I afford to pay today towards debt? ______________________________________

How much can I afford to save monthly towards debt? ______________________________________

What other sources of funds or opportunities can I apply to debt payouts?

For example, can I reduce expenses, request a raise, work overtime, seek a part-time job, apply my EITC funds or a gift, etc.?

<table>
<thead>
<tr>
<th>Source of Funds</th>
<th>Anticipated Amount</th>
<th>Amount to Be Allocated Toward Debt</th>
<th>Date Expected</th>
<th>Account(s) to Be Satisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>$</td>
<td>$</td>
<td>/ /</td>
<td></td>
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<td>$</td>
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</tr>
</tbody>
</table>

4. Reduce or Pay Off Accounts in Collections

Unpaid debts can have serious consequences, including costing you additional money in fines and fees, wage garnishment, judgments, etc., not to mention limit one’s ability to access financial products, such as home purchase. When satisfying, prioritize any high risk accounts while also considering the date that a debt is scheduled to fall off of your credit report, the statute of limitations in your state, your goals, and your timeline. Keep a record of all correspondence.

<table>
<thead>
<tr>
<th>Debt/Creditor</th>
<th>Settlement Amount</th>
<th>Date Paid</th>
<th>Resolved</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>$</td>
<td>/ /</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>$</td>
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<tr>
<td>3.</td>
<td>$</td>
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<td></td>
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<tr>
<td>4.</td>
<td>$</td>
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<tr>
<td>5.</td>
<td>$</td>
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<td></td>
</tr>
</tbody>
</table>
Credit strength can be defined as leveraging strong credit to achieve your goals. Building credit strength requires Knowledge, Access, and Actions, all detailed below.

<table>
<thead>
<tr>
<th>Do you...</th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>know how to pull a free annual credit report?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>know how to dispute errors?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>know what financial actions drive credit scores generally?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>know how to connect to the right credit products to achieve your goals?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>have active credit?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>have a mix of credit types?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>have a credit account with a bank or credit union?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>have a prime credit score?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>dispute errors found on your credit report?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>pay all bills on-time?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>maintain revolving debt balances at 30% or less of total available credit?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>apply for credit only as needed?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Based on your responses above, consider how you might build out your Knowledge, Access or Actions.

What can you work on to improve your credit strength?

<table>
<thead>
<tr>
<th>Area</th>
<th>Support Needed</th>
<th>Additional Questions</th>
</tr>
</thead>
</table>

CBA Training Institute
Track Credit Score Progress

Credit score change is one of many metrics used to demonstrate financial health. Reflect on your actions taken that have led to an increase or decrease in score and continue or adjust this behavior accordingly.

<table>
<thead>
<tr>
<th>Credit Score Improvement</th>
<th>Experian</th>
<th>TransUnion</th>
<th>Equifax</th>
</tr>
</thead>
<tbody>
<tr>
<td>Score Model</td>
<td>Score</td>
<td>Score</td>
<td>Score</td>
</tr>
<tr>
<td>Prior Score/Range</td>
<td>Date</td>
<td>Date</td>
<td>Date</td>
</tr>
<tr>
<td>Current Score/Range</td>
<td>Score</td>
<td>Date</td>
<td>Score</td>
</tr>
<tr>
<td>Credit Score Increase/Decrease</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

What factors or actions contributed the most to this change?

What additional steps can I take to continue to improve my credit?
1.
2.
3.

Leverage Your Credit Strength

Credit building is only so effective if it permits us to achieve our other financial goals. Indicate how you might leverage an improved credit score. And celebrate your continued credit success!

<table>
<thead>
<tr>
<th>Options/Opportunities</th>
<th>Applicable</th>
<th>Next Steps</th>
<th>Due Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Refinance for a lower interest rate</td>
<td></td>
<td></td>
<td>/ /</td>
</tr>
<tr>
<td>Request security deposit</td>
<td></td>
<td></td>
<td>/ /</td>
</tr>
<tr>
<td>Request a lower premium</td>
<td></td>
<td></td>
<td>/ /</td>
</tr>
<tr>
<td>Apply for a job</td>
<td></td>
<td></td>
<td>/ /</td>
</tr>
<tr>
<td>Apply for a bank account</td>
<td></td>
<td></td>
<td>/ /</td>
</tr>
<tr>
<td>Apply for another credit product</td>
<td></td>
<td></td>
<td>/ /</td>
</tr>
<tr>
<td>Build savings account</td>
<td></td>
<td></td>
<td>/ /</td>
</tr>
<tr>
<td>Graduate to unsecured credit account</td>
<td></td>
<td></td>
<td>/ /</td>
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<tr>
<td>Other:</td>
<td></td>
<td></td>
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</tbody>
</table>
Attention Petitioners for Adoption

Please remind your parents that October 2 is the Kaibab Band of Paiute Indians Annual Meeting, and you need to be present at the meeting. This is an important meeting; this is when the tribal members will get a chance to see you and will be voting whether or not to admit you into the tribe. The meeting starts at 9:00 a.m. and this year it will be held at the gym.

So bring your best smiles to impress everyone present. We all look forward to seeing you on October 2.

If you have moved recently and would like to keep receiving your Per Capita checks and/or check stubs, please send an updated Adult Per Capita form to the Tribal Trust office before October 17, 2021. This also includes any tax information that needs to be updated. This form can be found on the Tribe’s website under Tribal Trust. This form **does** need to be notarized.
Applicants seeking adoption

Alaina Victoria Perez was born in Kanab, Utah to Xavier-Hunter Savala Perez & Victoria Escobar-Zuniga on April 16th, 2021.

Alaina is all smiley all the time, she loves being called pretty gurl. She just loves her big brother Mateo when she hears or see’s his face her smile grows even bigger. She’s a happy baby until she wants to be held and cuddled. She is an awesome sleeper since birth. She loves when you talk with her, and she talks (babbles) back at you.


Falcon LaDru Allen Stanfield born to Taylor Falcon and Cassandra Lynn Stanfield in June of 2020. He is the grandson of Timothy (ehype) and Lisa Stanfield as well as Clayton and Cheri Crenshaw. He has a wonderful laugh and is very mischievous. He loves cheesy noodles and pizza. He can play peek-a-boo for hours, he likes working on puzzles, and he enjoys meeting new babies. In his first year he has been on a plane, in a different country, on a boat and has ridden in a monster truck. He has many adventures awaiting him and we are all very proud of everything he has achieved so far.
Primula Pootseev Yracheta was born to Jacob Yracheta and Victoria Smith. Primula is the Granddaughter of Isaac Yracheta and Becky Greenwood; Kelly Smith and Angela Huffaker. She is the Great Granddaughter of Fred Yracheta and Mary Sandoval, Charles Jake and Glendora Homer; Thomas and Anita Smith, Rodney and Teresa Huffaker. She is the Great-Great Granddaughter of Valentine and Isabel Sandoval, Morris and Lucille Jake, Laree Wright; and Betty James, Jery Eastin and Carolyn Dishman.

Kehlani Aw'cevuhts Stanfield-Mora was born to Aurielle Stanfield and Joel Mora on July 2018. Kehlani is the Granddaughter of Timothy and Lisa Stanfield; and Ronald Palacios and Jessica Mora. She is the Great Granddaughter of Robert Sanchez and Elouise Drye, Gloria and Earl Stanfield; Ignacia Mora and Josephine Cantu, and Kathleen Urbano. She is the Great-Great Granddaughter of Long Valley Frank Drye and Mabel Sampson, Odillon Castro and Isabelle Frank, Dora and Earl Stanfield Sr.; and Maria Hernandez.

Moziah King Stanfield-Mora was born to Aurielle Stanfield and Joel Mora on February 2020. Mozhia is the Grandson of Timothy and Lisa Stanfield; and Ronald Palacios and Jessica Mora. He is the Great Grandson of Robert Sanchez and Elouise Drye, Gloria and Earl Stanfield; Ignacia Mora and Josephine Cantu, and Kathleen Urbano. He is the Great-Great Grandson of Long Valley Frank Drye and Mabel Sampson, Odillon Castro and Isabelle Frank, Dora and Earl Stanfield Sr.; and Maria Hernandez.
Congratulations to

Audra Wilkinson

AMERICAN INDIAN VETERANS MEMORIAL

The American Indian Veterans Memorial Organization is created to establish a memorial to honor the American Indian Veterans of all wars and to provide a place for such veterans, their families and their friends to gather and pay tribute to living and deceased American Indian veterans.

Shearer Sisters

For completing the self-motivated challenges and earning themselves a FREE Fitbit!
THE GET MOVING CHALLENGE!

*UPDATED* SELF-MOTIVATED CHALLENGE ACTIVITIES

Take a selfie, get someone to take a picture of you or take a group shot doing at least (5) of these 7 self-motivated low impact activities:

1. Hike the Pipe Spring National Monument Ridge Trail.
2. 1-Hour of scootering at KPT Skate Park.
3. 1-Hour beautification take your yard tools and weed your yard or help weed your neighbor’s yard.
4. 1-Hour village clean-up each participant must gather 2 bags of trash around the village. Put bags in dumpster after your picture.
5. 1-Hour of swimming at CHR sponsored swim activities.
   - Kanab Pool
   - Fredonia Pool (doing both counts as 2)
6. Walk, run, bike, skate 1-mile around the village
   - Eagle Mt. – 3 laps
   - Red Hills – 3 laps
   - Juniper – 3 laps
   - Kaibab Park – 2½ laps
7. 1-Hour of Cemetery clean up weeding or trash gathering.

****IMPORTANT****
Message or email your pictures to LeAnn Ishearer@kaibabpaiute-nsn.gov or print your pictures and drop them by the office. This is how your participation is counted and how you earn your FREE Fitbit!

*IT'S HOT OUTSIDE Early Morning or Evening Suggested*
Get the whole family moving, it’s about low impact cardio we all need to move more, why not earn a FREE Fitbit!!

Fitbits were generously donated by the Southern California Tribal Chairman’s Association (SCTCA)

Get NATIVE communities outside and moving!
THE GET MOVING CHALLENGE

Reservation residents
Kids 6 yrs., Tweens, Teens, Adults, & Elders

YES, YOU! COUCH POTATO!

The 2020 global pandemic had everyone staying inside, binge watching TV, and binge eating junk food!

IT’S TIME TO UNPLUG!
GET OUTSIDE AND GET MOVING!

Do you like FREE things? I like FREE things. We all like Free Things! Here is a easy self-motivated Way to get out, get moving and earn yourself a FREE brand-NEW Fitbit!!!!!

HERE IS WHAT YOU NEED TO DO TO PARTICIPATE

1. Contact LeAnn 643-7365 at the Cultural Preservation Office to get your name on the participant sign-up list. FCFS limited # of Fitbits.

2. Complete at least 5 of the 7 self-motivated Challenges. Pg.2

3. You MUST take pictures of yourself doing 5 of the 7 challenges and email, message or you can print pictures & bring to the office. This is how you earn your FREE Fitbit!

Fitbits were generously donated by:
the Southern California Tribal Chairman’s Association (SCTCA)
Saturday, October 9, 2021
8:30AM - 3:30PM

Open Air Pop-Up Mini Native Art Market & Crafters Fair

*Space is limited to 20 vendors*
Open to All Interested Local Vendors
Vendors must call to register and reserve your table,
limit 1-table per vendor (or you can provide your own tables).
Vendors must provide own chairs and shade.

Electricity/WiFi is not available
this is a “PopUp” market.

Contact LeAnn (928) 643-7365

We strongly encourage youth entrepreneurship however an adult must
accompany any youth vendors.

Come sell your Magnificent hand-crafted works
Or
Your Delicious Homemade Baked Goods/Food!

All items must be homemade/handmade no selling of commercial items.
The Kaibab Paiute Tribe is not responsible for lost, stolen or damage to
personal property.
These heritage workshops are open to tribal members, spouses, and other Natives living on the Kaibab Paiute Reservation.

**September**

**Adult/Teen Heritage Class**

A light dinner will be provided at each class

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**3-Loop Beaded Earrings**

**Friday, September 10, 2021**

6:00PM – 8:00PM

Kaibab Community Building

This class will feature 2 youth helpers/co-instructors

There are 15 spots available on a *first come first served* sign-up basis. Contact LeAnn at the Cultural Preservation Office 643-7365 to sign-up.

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**3-Loop Beaded Earrings**

**Friday, September 17, 2021**

6:00PM – 8:00PM

Eagle Mountain Community Building

This class will feature 1 youth helper/co-instructor

There are 10 spots available on a *first come first served* sign-up basis. Contact LeAnn at the Cultural Preservation Office 643-7365 to sign-up.
To maximize protection from the Delta variant and prevent possibly spreading it to others, get vaccinated as soon as you can and wear a mask indoors in public if you are in an area of substantial or high transmission.

COVID-19

On July 27, 2021, CDC released updated guidance on the need for urgently increasing COVID-19 vaccination coverage and a recommendation for everyone in areas of substantial or high transmission to wear a mask in public indoor places, even if they are fully vaccinated. CDC issued this new guidance due to several concerning developments and newly emerging data signals.

First, a significant increase in new cases reversed what had been a steady decline since January 2021. In the days leading up to our guidance update, CDC saw a rapid and alarming rise in the COVID-19 case and hospitalization rates around the country.

- In late June, the 7-day moving average of reported cases was around 12,000. On July 27, the 7-day moving average of cases reached over 60,000. This case rate looked more like the rate of cases we had seen before the vaccine was widely available.

Second, new data began to emerge that the Delta variant was more infectious and was leading to increased transmissibility when compared with other variants, even in some vaccinated individuals. This includes recently published data from CDC and our public health partners, unpublished surveillance data that will be publicly available in the coming weeks, information included in CDC’s updated Science Brief on COVID-19 Vaccines and Vaccination, and ongoing outbreak investigations linked to the Delta variant.

Delta is currently the predominant variant of the virus in the United States. Below is a high-level summary of what CDC scientists have recently learned about the Delta variant. More information will be made available when more data are published or released in other formats.

Infections and Spread

The Delta variant causes more infections and spreads faster than early forms of SARS-CoV-2, the virus that causes COVID-19

- **The Delta variant is more contagious:** The Delta variant is highly contagious, more than 2x as contagious as previous variants.
- **Some data suggest the Delta variant might cause more severe illness than previous variants in unvaccinated people.** In two different studies from Canada and Scotland, patients infected with the Delta variant were more likely to be hospitalized than patients infected with Alpha or the original virus that causes COVID-19. Even so, the vast majority of hospitalization and death caused by COVID-19 are in unvaccinated people.
- **Unvaccinated people remain the greatest concern:** The greatest risk of transmission is among unvaccinated people who are much more likely to get infected, and therefore transmit the virus. Fully vaccinated people get COVID-19 (known as breakthrough infections) less often than unvaccinated people. People infected with the Delta variant, including fully vaccinated people with symptomatic breakthrough infections, can transmit the virus to others. CDC is continuing to assess data on whether fully vaccinated people with asymptomatic breakthrough infections can transmit the virus.
- **Fully vaccinated people with Delta variant breakthrough infections can spread the virus to others. However, vaccinated people appear to spread the virus for a shorter time:** For prior variants, lower amounts of viral genetic material were found in samples taken from fully vaccinated people who had breakthrough infections than from unvaccinated people with COVID-19. For people infected with the Delta variant, similar amounts of viral genetic material have been found among both unvaccinated and fully vaccinated people. However, like prior variants, the amount of viral genetic material may go down faster in fully vaccinated people when compared to unvaccinated people. This means fully vaccinated people will likely spread the virus for less time than unvaccinated people.
The Delta variant spreads more easily than previous variants—it may cause more than 2x as many infections

<table>
<thead>
<tr>
<th>ORIGINAL COVID-19 STRAIN</th>
<th>DELTA VARIANT</th>
</tr>
</thead>
</table>

Vaccines protect you from hospitalization, severe infections, and death

[cdc.gov/coronavirus]

**Vaccines**

Vaccines in the US are highly effective, including against the Delta variant:

- The COVID-19 vaccines approved or authorized in the United States are highly effective at preventing severe disease and death, including against the Delta variant. But they are not 100% effective, and some fully vaccinated people will become infected (called a breakthrough infection) and experience illness. For all people, the vaccine provides the best protection against serious illness and death.

- Vaccines are playing a crucial role in limiting spread of the virus and minimizing severe disease. Although vaccines are highly effective, they are not perfect, and there will be vaccine breakthrough infections. Millions of Americans are vaccinated, and that number is growing. This means that even though the risk of breakthrough infections is low, there will be thousands of fully vaccinated people who become infected and able to infect others, especially with the surging spread of the Delta variant. **Low vaccination coverage** in many communities is driving the current rapid surge in cases involving the Delta variant, which also increases the chances that even more concerning variants could emerge.

- Vaccination is the best way to protect yourself, your family, and your community. High vaccination coverage will reduce spread of the virus and help prevent new variants from emerging. CDC recommends that everyone aged 12 years and older get vaccinated as soon as possible.
Masks

Given what we know about the Delta variant, vaccine effectiveness, and current vaccine coverage, layered prevention strategies, including wearing masks, are needed to reduce the transmission of this variant.

- At this time, as we build the level of vaccination nationwide, we must also use all the prevention strategies available, including masking indoors in public places, to stop transmission and stop the pandemic. Everyone who is able, including fully vaccinated people, should wear masks in public indoor places in areas of substantial or high transmission.

References


Last Updated Aug. 26, 2021
Come join us for a Zoom education class on Childhood Obesity and how we can prevent it.

September 8, 2021
At
6 pm AZ time

Links will be posted to the:
Sending Smoke signals Facebook page
Kaibab Paiute Tribe Facebook page
Tribal website
kaibabpaiute-nsn.gov

Susan Erickson is inviting you to a scheduled Zoom meeting.

Topic: Childhood Obesity
Join Zoom Meeting

https://us02web.zoom.us/j/3911131530?pwd=V2wrcGE2M0tUdHBJa1o1Y3ZTdVlrQT09

Meeting ID: 391 113 1530
Passcode: 5Z9Ddw

If you have any questions or need information please contact me at:

Susan Erickson, RN
Tribal Nurse
Office: 928-643-8332
Cell: 435-899-1016
Email: susanerickson@kaibabpaiute-nsn.gov

SEPTEMBER

CHILDHOOD OBESITY AWARENESS MONTH
Obesity in Children

One third of children in the U. S. is overweight or obese, and this number is continuing to rise. Children have fewer weight-related health and medical problems than adults. However, overweight children are at high risk of becoming overweight adolescents and adults, placing them at risk of developing chronic diseases such as heart disease and diabetes later in life. They are also more prone to develop stress, sadness, and low self-esteem.

What Causes Obesity in Children?

Children become overweight and obese for a variety of reasons. The most common causes are genetic factors, lack of physical activity, unhealthy eating patterns, or a combination of these factors. Only in rare cases is being overweight caused by a medical condition such as a hormonal problem. A physical exam and some blood tests can rule out the possibility of a medical condition as the cause for obesity.

Although weight problems run in families, not all children with a family history of obesity will be overweight. Children whose parents or brothers or sisters are overweight may be at an increased risk of becoming overweight themselves, but this can be linked to shared family behaviors such as eating and activity habits.

How Can I Help My Overweight Child?

If you have an overweight child, it is very important that you allow them to know that you will be supportive. Children’s feelings about themselves often are based on their parents’ feelings about them, and if you accept your children at any weight, they will be more likely to feel good about themselves. It is also important to talk to your children about their weight, allowing them to share their concerns with you. Your child’s doctor can also help you set healthy weight goals for your child’s height. The doctor can even guide on a timeline to achieve that healthy weight.

It is not recommended that parents set children apart because of their weight. Instead, parents should focus on gradually changing their family’s physical activity and eating habits. By involving the entire family, everyone is taught healthful habits and the overweight child does not feel singled out.

For more information or questions please contact:

Susan Erickson, RN
Tribal Nurse
Office: 928-643-8332
Cell: 435-899-1016
Email: serickson@kaibabpaiute-nsn.gov
COVID-19 Vaccine Booster Shot

Updated Aug. 20, 2021

NOTICE: FDA has granted full approval for Pfizer-BioNTech (COMIRNATY) COVID-19 Vaccine. CDC's Advisory Committee on Immunization Practices is meeting on Monday, August 30, 2021, to discuss its updated recommendation for this vaccine.

When can I get a COVID-19 vaccine booster?

Not immediately. The goal is for people to start receiving a COVID-19 booster shot beginning in the fall, with individuals being eligible starting 8 months after they received their second dose of an mRNA vaccine (either Pfizer-BioNTech or Moderna). This is subject to authorization by the U.S. Food and Drug Administration and recommendation by CDC's Advisory Committee on Immunization Practices (ACIP). FDA is conducting an independent evaluation to determine the safety and effectiveness of a booster dose of the mRNA vaccines. ACIP will decide whether to issue a booster dose recommendation based on a thorough review of the evidence.

Who will be the first people to get a booster dose?

If FDA authorizes and ACIP recommends a booster dose, the goal is for the first people eligible for a booster dose to be those who were the first to receive a COVID-19 vaccination (those who are most at risk). This includes healthcare providers, residents of long-term care facilities, and other older adults.

Why is the United States waiting to start offering COVID-19 vaccine boosters?

The COVID-19 vaccines authorized in the United States continue to be highly effective in reducing risk of severe disease, hospitalization, and death, even against the widely circulating Delta variant. However, COVID-19 constantly evolves. Experts are looking at all available data to understand how well the vaccines are working, including how new variants, like Delta, affect vaccine effectiveness. If FDA authorizes and ACIP recommends it, the goal is for people to start receiving a COVID-19 booster shot this fall.

Will people who received Johnson & Johnson’s Janssen (J&J/Janssen) COVID-19 Vaccine need a booster shot?

It is likely that people who received a J&J COVID-19 vaccine will need a booster dose. Because the J&J/Janssen vaccine wasn't given in the United States until 70 days after the first mRNA vaccine doses (Pfizer-BioNTech and Moderna), the data needed to make this decision aren't available yet. These data are expected in the coming weeks. With those data in hand, CDC will keep the public informed with a timely plan for J&J/Janssen booster shots.

Can people who received Johnson & Johnson’s Janssen (J&J/Janssen) COVID-19 Vaccine get a booster dose of an mRNA vaccine?
No, there aren’t enough data currently to support getting an mRNA vaccine dose (either Pfizer-BioNTech or Moderna) if someone has gotten a J&J/Janssen vaccine. People who got the J&J/Janssen vaccine will likely need a booster dose, and more data are expected in the coming weeks. With those data in hand, CDC will keep the public informed with a timely plan for J&J/Janssen booster shots.

**If we need a booster dose, does that mean that the vaccines aren’t working?**

No. COVID-19 vaccines are working very well to prevent severe illness, hospitalization, and death, even against the widely circulating Delta variant. However, with the Delta variant, public health experts are starting to see reduced protection against mild and moderate disease. For that reason, the U.S. Department of Health and Human Services (HHS) is planning for a booster shot so vaccinated people maintain protection over the coming months.

**What’s the difference between a booster dose and an additional dose?**

Sometimes people who are moderately to severely immunocompromised do not build enough (or any) protection when they first get a vaccination. When this happens, getting another dose of the vaccine can sometimes help them build more protection against the disease. This appears to be the case for some immunocompromised people and COVID-19 vaccines. CDC recommends moderately to severely immunocompromised people consider receiving an additional (third) dose of an mRNA COVID-19 vaccine (Pfizer-BioNTech or Moderna) at least 28 days after the completion of the initial 2-dose mRNA COVID-19 vaccine series.

In contrast, a “booster dose” refers to another dose of a vaccine that is given to someone who built enough protection after vaccination, but then that protection decreased over time (this is called waning immunity). HHS has developed a plan to begin offering COVID-19 booster shots to people this fall. Implementation of the plan is subject to FDA’s authorization and ACIP’s recommendation.

**Related Pages**

- Understanding How COVID-19 Vaccines Work
- Ensuring COVID-19 Vaccines Work
- Frequently Asked Questions about COVID-19 Vaccination

Last Updated Aug. 20, 2021
Body-Weight Blast

This strength-and-conditioning circuit will get you fit in a flash. Perform each move for 40 seconds, rest for 20, then continue to the next. Once you’ve completed all five moves, start back at the top. Repeat three more times for a total of four rounds.

1. Lateral Lunge
   Stand with hands clasped in front of chest (A). Take a big step to the right with right leg, then bend right knee, push hips back, and lower hips until right knee is bent to 90 degrees (B). Push through right foot to return to start; then repeat on other side. That’s 1 rep.

2. Rotational Pushup
   From plank position (A), lower into pushup (B). Press back up, let heels fall left to floor, and lift right arm overhead to open chest to right (C). Return to plank; repeat on other side. That’s 1 rep.

3. Inchworm
   Stand with feet hip-width apart (A). Fold forward at waist and reach hands to floor, then, keeping legs as straight as possible, walk hands forward (B) until you are in a high plank with hands beneath shoulders (C). Reverse movement to return to start. That’s 1 rep.

4. Frog Squat
   Start with feet wide, hips pushed back, knees slightly bent, and torso draped toward thighs so elbows press against insides of knees (A). Keeping elbows there, sink into a deep squat (B). Press through feet to return to start. That’s 1 rep.

5. Body-Weight Squat
   Stand with feet slightly wider than hips and hands behind head, elbows wide (A). Engage core and lower hips until thighs are parallel to floor (B). Press through heels to return to start. That’s 1 rep.

Turn Up the Heat
As it is, this workout offers a serious balance of muscle and cardio benefits. To give it an extra endurance edge, though, tack 40 seconds of jumping rope or burpees onto the end of each round, suggests Chan. Or to really level up your endurance, add that cardio interval between each of this workout’s five moves. (In that case, just do two total rounds instead of four!)