

## NEWS YOU CAN USE

FRANKLIN COUNTY  
COMMUNITY DEVELOPMENT[go.osu.edu/CD](http://go.osu.edu/CD)

Fall/2020

**Home Buyer  
Education (HBE)**

Lois McCambell and Stacie Burbage work together to make the Dream of Homeownership a reality.

**HBE participants will learn how to obtain, maintain and retain a home of their own!**

- Participants are required to:
  - Have a minimum FICO **Credit Score of 640 or above** to enroll
  - Attend two FREE workshops during a given month and receive individual budget/credit counseling.
  - Upon completion, you will receive a HUD Certificate of Completion, which is often required by Lenders for down payment/closing cost assistance programs.

To register, visit:

[go.osu.edu/BUYAHOME](http://go.osu.edu/BUYAHOME)



I am pleased to inform you that after taking the Home Buyer Education course, I purchased a home about a month later. I am moving into my new home tomorrow. I appreciate all the information that was provided to me in the classes. They were very helpful.  
**Aleila McCulloch**

**Fall HBE & MM Schedules**

Sat, Oct 3 & 10, 2020 9:00AM – 1:00PM

Sat, Nov 7 & 14, 2020 9:00AM – 1:00PM

Sat, Dec 5 & 12, 2020 9:00AM – 1:00PM

The link to access the classes will be sent out prior to the class. You will need to install Zoom on your mobile device or computer. It is free to use.

**A TESTIMONIAL**

Dear Ms. Lois and Stacie,

I wanted to express my gratitude for the excellent home buying course you all offered August 1 and August 8th, 2020. Below is a testimonial that you are welcome to use. I also filled out the survey. Thank you for the work you do!

My partner and I are new to the central Ohio area and first-time home buyers. Class facilitators and counselors, Lois and Stacie, along with the incredible speakers they organized, demystified the home buying process and empowered us to feel more confident in the ability to both advocate for ourselves and understand what we can afford.

Out of all the research we did prior to taking this course, Home Buyer Education and the one-on-one counseling session by Stacie were by far the most useful. They also helped us assemble a team we trust. The care, respect, and advocacy Stacie and Lois showed us (and all class participants) was excellent. I would recommend this course and these instructions to anyone looking to buy a home in the Central Ohio Area.

**Their expertise was invaluable.  
Thank you!  
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**Money Management  
(MM)**

Gloria Anderson and Melissa Niece team up to deliver expert budget, savings, and credit-repair education.

**MM Participants will learn how to create a budget, savings options, improve their credit and reduce debt!**

- Attend two FREE workshops during a given month. See HBE & MM Workshop Schedule for dates, times and location of workshops
- Upon completion of the full 8-hour course, you will receive a Certificate of Completion and qualify for a free 1-hour one-on-one Budget/Credit Counseling session.

To register, visit:

[go.osu.edu/MANAGEMONEY](http://go.osu.edu/MANAGEMONEY)

Ms. Lois and Ms. Gloria gave me the confidence and community connection I so deeply needed to make the dream of having my own home and independent financial stability; something real and achievable again and I will forever be grateful.

After attending your classes a few times, I have been pre-approved and made an offer so I'm currently in the underwriting process. I qualify for the down payment assistance grant and the MCT, which I would not have known about without your help!  
**Anonymous**

## Student Loan Debt

### *Taking Control of Student Loan Debt*

Is student loan debt keeping you from homeownership? Ready to equip yourself with tools to minimize the burden of student loan debt? Then this workshop is perfect for you.

Tue, Oct 13, 2020 6:00PM – 8:00PM

Tue, Nov 10, 2020 6:00PM – 8:00PM

Tue, Dec 8, 2020 6:00PM – 8:00PM

To register, visit:

[go.osu.edu/STUDENTLOAN](http://go.osu.edu/STUDENTLOAN)

## Moms2B

### **Celebrating their 10th Anniversary**

#### **Doctor: program reduced infant mortality by 80% in four years**

The mission of Moms2B is to empower women in high risk neighborhoods to deliver full term healthy babies by providing weekly group sessions focused on education, nutrition, clinical and social support *that continues through the baby's first year of life.*

For information, call (614) 292-1605, Search [@Moms2BOhio](#) on Facebook, or email: [moms2B@osumc.edu](mailto:moms2B@osumc.edu)



### *From the Desk of Susan Colbert*

OSU Extension has some awesome programs, partnerships and plans on the horizon:

**Family Forward** is a new program designed to provide FREE financial coaching and training in careers to parents, who owe child support in Franklin County, Ohio. Visit: [Support.FranklinCountyOhio.gov](http://Support.FranklinCountyOhio.gov)

**Central Ohio Community Land Trust** is preserving mixed income housing opportunities in Central Ohio by building new homes for middle income families. For details, visit: [www.cocl.org](http://www.cocl.org)

**Super Savers Club** is a unique opportunity for families to take control of their finances and future! Members will have an opportunity to continue their journey of financial stability through continued education, financial resources, coaching and much more. Upon completion of the Money Management Workshop, participants will be enrolled in the **Super Savers Club!**

## Investing 101

**Start Here:** Are you curious about investing? Do you want to learn ways to begin building generational wealth? We invite you to join us. FREE workshops are available.

Wed, Nov 18, 2020 - 6:00PM – 7:30PM

Wed, Dec 16, 2020 - 6:00PM – 7:30PM

*The link to access the class will be sent out prior to class. You will need to install Zoom on your mobile device or computer. It is free to use.*

To register, visit:

[go.osu.edu/investing101](http://go.osu.edu/investing101)

## Rent Smart

This FREE Renters Education workshop (2 hours) is designed to help tenants with little to no rental experience or those who have had difficulty with rental history. Participants will gain a better understanding of their rights and responsibilities.

Sat, Nov 21, 2020 10:00 AM - 12:00PM

To register, visit:

[go.osu.edu/RENTSMART](http://go.osu.edu/RENTSMART)

#### **Rental Assistance Resources:**

To learn more Call 2-1-1 or 614-221-2255  
24-hour information and referral services  
[Issnetworkofhope.org/211centralohio](http://Issnetworkofhope.org/211centralohio)



[www.ohiosos.gov/elections/voters/](http://www.ohiosos.gov/elections/voters/)



## THE OHIO STATE UNIVERSITY

COLLEGE OF FOOD, AGRICULTURAL,  
AND ENVIRONMENTAL SCIENCES

OSU Extension, Franklin  
County

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### **Our CD Team**

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[go.osu.edu/CD](http://go.osu.edu/CD)

We would like to acknowledge and thank our Financial Sponsors, who have supported the work of our CD team:

- City of Columbus
- Fifth Third Bank
- Franklin County Board of Commissioners
- JP Morgan Chase
- OSU's Schoenbaum Family Center
- PNC Bank
- U.S. Bank

*Thank you for helping us, help others, help themselves!*