

**NEWS YOU CAN USE**

FRANKLIN COUNTY  
COMMUNITY DEVELOPMENT

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

Fall/2022

**Fall HBE Schedules**  
**Saturdays**

Oct 1 & 8, 2022 9:00 AM – 1:00 PM

Nov 5 & 12, 2022 9:00 AM – 1:00 PM

Dec 3 & 10, 2022 9:00 AM – 1:00 PM

To register in Zoom, visit:

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

**Home Buyer Education**  
**(HBE)**

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

If your credit score is **640** or greater and one of the following apply to you, we recommend registering for the FREE Home Buyer Education Workshop:

- Ready to learn the entire home buying process
- Interested in down payment/closing cost assistance programs
- Steady income for the last two years
- Pre-approved by a lender
- In-contract on a home

**You will learn:**

- The steps in the home buying process
- How to apply for a mortgage loan
- How to understand your credit
- How to select a lender, realtor, home inspector, and insurance agent
- How to budget to buy a home
- What happens at closing
- About down payment and closing cost assistance programs

**To receive a HUD-certified Certificate of Completion, participants must:**

- Complete *both* workshops and intake form
- Complete one-on-one Budget and Credit counseling

***Congratulations!***  
***First-time Home Buyers***



*"I closed on the house on Jun 30th and have been living in my house since then. I would like to thank you so much for your support"... Ali*



*"I am now a homeowner! I learned so much every time (I took your course three times!) and this was the year that it all worked out. I used a USDA and an OFHA grant to get a home just off of I-70 on Buckeye Lake." Thank you!, Kevin*

**Super Savers Club (SSC)**

OSU Extension can help you establish an *Emergency Savings Fund*.

Only income eligible participants who successfully complete the OSU Extension's **MM or HBE** will receive an **invitation** to join the SSC.

SSC members who save up to \$600 in a **SAVING ACCOUNT** are eligible to receive a match of up to \$600 **only after 90 days of saving and completing additional online Financial Literacy Education modules.**

**Fall MM Schedules**  
**Saturdays**

Oct 22 & 29, 2022 9:00 AM – 1:00 PM

Nov 12 & 19, 2022 9:00 AM – 1:00 PM

Dec 10 & 17, 2022 9:00 AM – 1:00 PM

To register in Zoom, visit:

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

**Money Management**  
**(MM)**

**MM Participants will learn how to set SMART financial goals, create a budget, improve credit and reduce debt. They will also learn about savings and borrowing options!**

**Do you have a goal to learn how to improve your credit? Do you wish to prepare your family for financial stability and build generational wealth? How about the goal of home ownership? Do you need help with budgeting for our new economic challenges? Attend this FREE Money Management Workshop.**

Upon completion of the full 8-hour course, you will receive **free one-on-one Budget/Credit Counseling sessions** and a Certificate of Completion.



*"We took care of the tasks from our counseling session straight-away. As a result, we purchased our new home." Mariah and Patricia*

## Student Loan Debt Taking Control of Student Loan Debt

Did you know that a \$0 Deferment or Forbearance can *negatively* impact your Debt-to-Income ratio for a mortgage loan? Learn what payment options will help fulfill your dream of homeownership.

**Public Service Loan Forgiveness (PSLF).** “It’s not what you do, it’s where you work.” You only have until **October 31, 2022**, to provide paperwork to **Mohela** (the new PSLF servicer) **to qualify previous years of public service regardless of your previous payment plan.** It could add up to the 10 years and your PSLF loans will be forgiven!

Navient, FedLoan Servicing, and Granite State will **no longer** be servicing Student Loans. Sign in at <https://studentaid.gov/> and click on “Who’s my Servicer?”.

## Fall Quarter Student Loan Debt Classes (Tuesdays)

**Oct 11, 2022, 6:00 PM – 8:00 PM**  
**Nov 8, 2022, 6:00 PM – 8:00 PM**  
**Dec 13, 2022, 6:00 PM – 8:00 PM**

To register in Zoom, visit:  
[go.osu.edu/STUDENTLOAN](https://go.osu.edu/STUDENTLOAN)

## The Academy for Community Entrepreneurs (ACE)

OSU Extension has partnered  
with Central Community House

Helping individuals jumpstart their business and provide them with the hands-on training curriculum and capital resources they need to make their dreams a reality.

### ACE classes and workshops include:

- Business planning
- Access to capital
- Business financial literacy & credit
- Business structures
- Marketing
- Pricing
- Investing
- Networking
- 1-on-1 Business consultations

To learn more about ACE, contact:

Athina Peterson,  
ACE Program Manager,  
(614) 252-3157

[apeterson@cchouse.org](mailto:apeterson@cchouse.org)  
or visit the Central Community House  
website at:

[www.cchouse.org](http://www.cchouse.org)

## FatherUp Program

OSU Extension has partnered  
with Action for Children

The barriers are real, but the opportunities are real too. You don’t have to figure out fatherhood alone. Sign up for the **FatherUp** Program today.

Your **FatherUp** team can help  
with:

- Parenting Supports, Education, and Resources
- Employment and Career Services
- Parent specialists to help with goals and barriers
- Legal Workshops
- Co-parenting resolution Services
- Child support navigation
- **And Much More!**

Call (614) 224-0222 ext. 410 to Enroll FREE Today! See details on the website:

<https://www.actionforchildren.org/>

<https://www.fatherupohio.org/>



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

Julie Fox, Franklin  
County Interim Director

### Our CD Team

Gloria Anderson  
Stacie Burbage  
Lois McCampbell  
Melissa Niece

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
- First Commonwealth Bank
- Franklin County Board of Commissioners
- JP Morgan Chase
- PNC Bank
- United Midwest Savings Bank
- U.S. Bank

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