

NEWS YOU CAN USEFRANKLIN COUNTY
COMMUNITY DEVELOPMENTgo.osu.edu/CD

Winter/2021

Home Buyer Education (HBE)***HBE participants will learn how to obtain, maintain and retain a home of their own!***

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

- Have a minimum FICO **Credit Score of 640 or above** to enroll
- Complete Workshop One
- Complete Budget and Credit Counseling
- Complete Workshop Two (Scheduled by Housing Counselor)

Home Buyer Education is a total of eight hours instruction (two four-hour sessions) and budget/credit counseling. Those who complete eight hours of instruction and participate in a one-on-one budget/credit counseling session will receive a HUD-certified Certificate of Completion, which often is required to apply for many down payment/closing cost assistance programs and/or grants. If you have any questions about the program, please call 614-292-6279.



Congratulations to George and Barbara, who graduated from the MM & HBE workshops and closed on their new Habitat for Humanity accessible home in November

“Are You Ready?”
Winter HBE 1 Schedules

- * **Sat, Jan 9, 2021 9:00AM – 1:00PM**
- * **Sat, Feb 6, 2021 9:00AM – 1:00PM**
- * **Sat, Mar 6, 2021 9:00AM – 1:00PM**

**** Date/Time of HBE 2 will be scheduled by Housing Counselor***

To register in Zoom, visit:
go.osu.edu/BUYAHOME

Money Management (MM)***MM Participants will learn how to set SMART financial goals, create a budget, improve credit and reduce debt, savings, investment and borrowing options!***

Is your Credit Score below 640? Want to prepare your teenager and family for financial literacy? Attend this FREE Money Management Workshop.

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

“OSU Extension’s Money Management course is a hidden gem!”

I took OSU Extension’s Money Management course, and I was blown away with the amount of information I learned in the course! Ms. Gloria Anderson is a talented facilitator with a passion for helping others reach financial independence. No matter where you are on your financial journey, you will benefit from OSU Extension’s Money Management course! This course is a hidden gem that I often recommend to friends, colleagues and family members!



Christina Ratleff

Winter MM Schedules

- Sat, Jan 9 & 16, 2021 9:00AM – 1:00PM**
- Sat, Feb 6 & 13, 2021 9:00AM – 1:00PM**
- Sat, Mar 6 & 13, 2021 9:00AM – 1:00PM**

To register in Zoom, visit:
go.osu.edu/MANAGEMONEY

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. Repayment Plans, Deferment, Forbearance, and Public Service Loan Forgiveness qualifications are also discussed..

Tue, Jan 12, 2021 6:00PM – 8:00PM

Tue, Feb 9, 2021 6:00PM – 8:00PM

Tue, Mar 9, 2021 6:00PM – 8:00PM

To register in Zoom, visit:

go.osu.edu/STUDENTLOAN

Student Loan Debt Testimonial

Dear Susan,

I just wanted to reach out to you about the Student Loan Workshop I recently participated in that was provided by Gloria Anderson. I recently completed my doctoral degree, ending a very long journey as an adult student pursuing my degrees and accumulating student loan debt. Clearly, if Gloria had been in my life all along, I would not be in the situation that I am in.

The expertise she shares is not just the facts to help us understand the system, but also how to critically think - to problem solve. She is truly a treasure and I am grateful.

Amy Randall-McSorley

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.

Mon, Jan 11, 2021 - 6:30PM – 8:00PM

Mon, Feb 8, 2021 - 6:30PM – 8:00PM

Mon, Mar 8, 2021 - 6:30PM – 8:00PM

To register in Zoom, visit:

go.osu.edu/investing101

It's Income Tax Time!

Below is a list of items and information you should gather prior to filing your tax return.

- Social Security numbers for you, your spouse and dependents
- Birth dates for you, your spouse and dependents on the tax return
- Wage and earning statements (Form W-2, W-2G, 1099-R, 1099-Misc)
- Dividend statements from banks (Forms 1099)
- 1098-E (Student Loan Interest)
1098-T (Student Tuition)
- Bank account routing and account numbers for direct deposit
- Total paid for daycare expenses and the daycare provider's tax number
- Form 1095-A, B or C, Health Insurance Marketplace Statement

Go to **www.irs.gov** for more information about *Free Online Filing Software, Volunteer Income Tax Assistance (VITA) Programs, and IRS COVID-19 Challenges*

From the Desk of **Susan Colbert**

SAVING TODAY CAN HELP SAVE YOU TOMORROW!

Without an Emergency Savings Fund, you will run the risk of an eviction, foreclosure, utility shutoff, loss of transportation and much more. If you lose your job, become sick and unable to work, you still must pay rent, utilities, groceries, insurance, car payment, medical bills or other living expenses.

Let OSU Extension, in partnership with the University District Organization, help you establish an emergency savings fund through the OSU Extension **Super Savers Club (SSC)**!

It is important to put 3–6-months worth of living expenses into a dedicated Savings Account in preparation for the unexpected. Only income eligible participants, who successfully complete the OSU Extension **Money Management** workshops will receive an invitation to join the SSC.

SSC members who save up to \$600 are eligible to receive a maximum of \$600 after 90 days of saving and attending additional online Money Management classes.

Members of the Super Savers Club will also receive information about other opportunities, programs and services. Don't delay and register for our Money Management classes today!



THE OHIO STATE UNIVERSITY

COLLEGE OF FOOD, AGRICULTURAL,
AND ENVIRONMENTAL SCIENCES

**OSU Extension, Franklin County
Community Development (CD)**

Susan Colbert, Program Director

99 East Ninth Avenue
Columbus, Ohio 43201

Phone: 614-297-3861

Fax: 614-297-4759

Our CD Team

Gloria Anderson
Stacie Burbage
Lois McCampbell
Melissa Niece

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!