CFAES

OHIO STATE UNIVERSITY EXTENSION

NEWS YOU CAN USE

FRANKLIN COUNTY COMMUNITY DEVELOPMENT

go.osu.edu/CD

Winter/2022

Winter HBE Schedules
Saturdays

* **Jan 8 & 15, 2022 9:00AM – 1:00PM**

* **Feb 5 & 12, 2022 9:00AM – 1:00PM**

* **Mar 5 & 12, 2022 9:00AM – 1:00PM**

To register in Zoom, visit:
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
• Complete one-on-one Budget and Credit counseling

Congratulations, Joshua and Shante on the purchase of your new home!
"Your course was very helpful and educational towards this process and something we will reference for our next home in the future as well. Thanks for the help."
Josh

"The OSU Extension's Money Management and Home Buyer's Education workshops fueled my curiosity while informing and engaging myself and my daughter through educational materials and enlightening dialogue. As a direct result of our participation with these impactful community programs, we are more confident in our financial decisions and prepared to seize our goals."
Danielle

Winter MM Schedules
Saturdays

* **Jan 22 & 29, 2022 9:00AM – 1:00PM**

* **Feb 19 & 26, 2022 9:00AM – 1:00PM**

* **Mar 19 & 26, 2022 9:00AM – 1:00PM**

To register in Zoom, visit:
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 want to prepare your teenagers and family for financial literacy and build generational wealth? 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.

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** workshops will receive an ***invitation*** to join the SSC.

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

Student Loan Debt

Taking Control of Student Loan Debt

Is student loan debt keeping you from homeownership?

Did you know that $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. You will also learn about the required procedures to earn Public Service Loan Forgiveness.

Prepare for Repayment starting in February 2022 after the $0, 0% COVID Forbearance period ends.

Navient, FedLoan Servicing, and Granite State will no longer be servicing Student Loans. Learn about the transfer process to another servicer.

Learn about Closed School loan forgiveness, Disability loan discharge, and what the U.S. Department of Education is doing about those

And about **New Changes To Student Loan Forgiveness**.

Tue, Jan 11, 2022 - 6:00PM – 8:00PM

Tue, Feb 8, 2022 - 6:00PM – 8:00PM

Tue, Mar 8, 2022 - 6:00PM – 8:00PM

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

The Academy for Community Entrepreneurs (ACE)

OSU Extension has partnered with *Central Community House*

Bringing together industry experts with budding entrepreneurs, ACE is an initiative that helps grow new business ideas created by our community members.

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

Our 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 the Academy for Community Entrepreneurs, contact:
Carlos Mendez, ACE Program Manager,
(440) 984-9405
cmendez@cchouse.org
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:

www.actionforchildren.org

Happy New Year

THE OHIO STATE UNIVERSITY
COLLEGE OF FOOD, AGRICULTURAL, AND ENVIRONMENTAL SCIENCES

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