

NEWS YOU CAN USE

FRANKLIN COUNTY
COMMUNITY DEVELOPMENTgo.osu.edu/CD

Summer/2021

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:

- Steady income for the last two years
- Pre-approved by a lender
- In-contract on a home

Those who complete eight hours of group instruction *and* participate in one-on-one budget/credit counseling will receive a HUD-approved Certificate of Completion, which is often required by lenders for down payment/closing cost assistance programs and/or grants.

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 a down payment and closing cost assistance programs

Summer HBE Schedules
Saturdays

- * **Jul 24 & 31, 2021 9:00AM – 1:00PM**
- * **Aug 21 & 28, 2021 9:00AM – 1:00PM**
- * **Sep 18 & 25, 2021 9:00AM – 1:00PM**

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

Bri's Home Ownership Journey and persistence is now in its final stage

I recently attended the Home Buyers Education (HBE) class again and I feel like every time I attended, I learned more than the last time. It is great to be able to still engage in the support team from OSU like Ms. Stacie Burbage, Lois McCampbell that was a part of my HBE experience.

I attended Ms. Gloria Anderson's wonderful Money Management (MM) 2 years ago. She also helped me with my budget plan and credit.

Regardless of where you are in your process, this group of women are here for you. I still get emails and texts from everyone, inquiring if I need help or have any questions and point me in the right direction. USE YOUR RESOURCES. They have so much information and drop so many gems for your home buying process and life skills. My next update will be the *purchase* of my home and I couldn't thank Ms. Burbage, Ms. McCampbell, and Ms. Anderson enough for being a pivotal point in my home buying process.

Bri

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, investment, 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.

Summer MM Schedules
Saturdays**Jul 10 & 17, 2021 9:00AM – 1:00PM****Aug 7 & 14, 2021 9:00AM – 1:00PM****Sep 11 & 18, 2021 9:00AM – 1:00PM****To register in Zoom, visit:**go.osu.edu/MANAGEMONEY**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 after 90 days of saving and completing additional online MM modules.

From the Desk of Susan Colbert



STRIVING TO USE TECHNOLOGY TO HELP ENTREPRENEURS PROSPER!

OSU Extension joins forces with Zora's House and Aventi Enterprises to help women of color entrepreneurs achieve economic stability, mobility and prosperity through the use of technology! With the help of a grant from the Alliance for the American Dream and through this collaboration, entrepreneurs will be able to attend the **Her Way Business Builder Program**, where they will learn how to boost their income; expand their client base; enhance customer satisfaction and/or improve their products & productivity. For details, register for an Orientation:

[HerWayBusinessBuilder.eventbrite.com](https://www.eventbrite.com/e/her-way-business-builder-orientation-2021)

Student Loan Debt Taking Control of Student Loan Debt

Is student loan debt keeping you from homeownership and affecting your credit report?

Learn about Repayment Plans, Deferment, Forbearance, Public Service Loan Forgiveness qualifications mortgage loan options despite student loan debt.

Caution: The COVID-19 \$0-Payment, 0% Interest Forbearance ends Sept. 30th. Don't get caught with huge Standard Payments instead of Income-Based payments! Contact your Loan Services!

Tue, Jul 13, 2021 - 6:00PM – 8:00PM

Tue, Aug 10, 2021 - 6:00PM – 8:00PM

Tue, Sep 14, 2021 - 6:00PM – 8:00PM

To register in Zoom, visit:

go.osu.edu/STUDENTLOAN

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, Jul 12, 2021 - 6:30PM – 8:00PM

Mon, Aug 9, 2021 - 6:30PM – 8:00PM

Mon, Sep 13, 2021 - 6:30PM – 8:00PM

To register in Zoom, visit:

go.osu.edu/investing101



A Super Savers Club Testimonial

I now have more money to add to my down payment for my new home. I learned a lot more in the MM classes, such as investments options, about different insurances, and so much more financial advice that will help me. Thank you, OSU Extension! You are making opportunities and changing lives, especially mine.

Kateresa Lee



Congratulations to Gabrielle Gaiusbayode, who grew up in Weinland Park and recently received a B.A. Degree in Mechanical Engineering from the University of Dayton. He also received several academic Awards of Excellence and plans to pursue his Graduate Degree and career in Engineering!



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!