

Making Ohioans Money Smart

Ohio State University Extension



OSU Extension offers money management programs that work. Extension Educators, trained in personal finance, provide unbiased research-based educational programming.

Programs include:

New Start for Financial Success. Not only will you meet the debtor education requirement of filing for bankruptcy, you will also gain practical skills to make a new financial start. See <http://newstart.osu.edu>

Homebuyer Education. Build homeownership into your budget. Determine what you can afford and create a spending plan that works. Understand mortgages, down payments, and closing costs.

Master Money Mentor. It's easier to change financial behaviors with a little one-on-one coaching. Learn to coach or decide to work with one.

Real Money. Real World. Middle and high school students get a real financial wake-up call about education, job, and spending choices in this simulation-based program. See <http://realmoneyrealworld.osu.edu>

Manage Your Money. Use this as a self-study or participate in group instruction. Search by title at <http://ohioline.osu.edu>

Ohio Saves. Save money, reduce debt and build wealth. Enroll in Ohio Saves, part of the America Saves national campaign. For more information, see <http://fcs.osu.edu/cs/oh-saves.php>

NEFE High School Financial Planning Program. Access this free curriculum at <http://hsfpp.nefe.org> and contact Nancy at HUDSON.2@osu.edu for more information and teacher training.

On-line resources:

eXtension Personal Finance. Find information, ask questions and receive answers from Extension personal finance experts. Click on the *Personal Finance Resource Area* at www.extension.org

5-County Solutions. Adjusting to job loss is about more than just money. This collaborative web site provides education and resources to help you and your family cope. While targeted to those who live in Southwest Ohio, the information has broad application. See <http://5countysolutions.osu.edu>

Download free fact sheets from <http://ohioline.osu.edu>

Here is a sample of what you will find:

- College Savings Options
- Estate Planning
- Home Account Book
- In Over Your Head: Life Saving Strategies for Financial Crisis
- Investing in Bonds
- Investing in Stocks
- Keeping Track of Spending
- Know Your Valuable Papers
- Manage Your Money
- Net Worth
- Some Options for Resourceful Living
- Start with Mutual Funds

Order these and other low-cost publications from

<http://estore.osu-extension.org>

- Counting Your Money Calendar (\$2.00)
- Budget in a Box (\$7)
- Making Your Money Work (\$3.25)

**Your County Extension office is your link to
The Ohio State University.**

Business and Economics • Community
Crops and Livestock • Health and Nutrition
Home and Family • 4-H Youth Development
Lawn and Garden
Natural Resources and Environment

Visit <http://extension.osu.edu>

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EMPOWERMENT THROUGH EDUCATION