

CFAES

Healthy Finances Program Menu

A comprehensive list of internal and external financial programs, publications, and resources to be used to support the efforts of the FCS educators.

For more information about Healthy Finances efforts across the state, please contact Amanda Woods, Healthy Finances Program Specialist (woods.485@osu.edu) or visit the [FCS Website](#).

Financial Literacy & Money Management

Programs:

Master Money Mentor: Master Money Mentor offers the opportunity to "learn by doing," with the assistance of a trained volunteer. This program is free of charge. Participants meet with a mentor and must be willing to provide the necessary information and to adopt new attitudes, ideas and spending habits. More information can be located on the [FCS Website](#).

Money 101: Money 101 is a four-part financial series that focuses on setting goals, tracking spending, setting up a budget, and working towards improving your credit. After participant complete all four sections of this program, they are entitled to a free, one-on-one mentor who will help you them put what they learned into action.

Manage Your Money Series: Manage Your Money is an Ohio State University Extension on-line home study course brought to you in a classroom setting. This class series takes place on four Mondays in October and covers - individual and family values about money; cash flow, income, and expenses; examining your spending habits; developing a budget; and your net worth and financial records. Updated version of this program available now – please contact Amanda Woods (woods.485@osu.edu).

Publications:

Basic Money Management Toolkit: This tool is a self-study resource, as well as a possible educator tool that focuses on the basics of personal money management. For more information visit <http://go.osu.edu/Toolkit> or contact Amanda Woods (woods.485@osu.edu).

Counting Your Money Calendar: Financial health is an important part of our overall health and wellness, and learning to keep track of your finances is an excellent place to start. This handy calendar can help you understand where your money goes, and how to create and utilize a budget. Counting Your Money Calendar incorporates the use of a budgeting system with easy-to-use worksheets and instructions. This publication can be purchased at Ohio State University Extension's Publication site at <https://extensionpubs.osu.edu/counting-your-money-calendar/>

Home Account Book: This publication serves as a convenient household record-keeping booklet for organizing income, expenses, and net worth worksheets. It has the capacity to hold twelve months of detailed records. Instructions and helpful hints are also included. For more information about this publication, until further notice please contact Amanda Woods (woods.485@osu.edu) or Richard Wofford (wofford.1@osu.edu).

Homebuyer Education

Programs:

Homebuyer Education: Based on the Homebuyer's Guide, workshops are designed to equip buyers with the tools and knowledge needed to succeed at both home purchasing and home ownership. For more information visit <http://go.osu.edu/HomebuyerEducation>

HUD Approved Housing Counseling: Franklin County is currently offering HUD approved housing counseling Ohioans in and around the area. For more information on this please contact Amanda Woods (woods.485@osu.edu) or visit <http://go.osu.edu/HUDCounseling>

OHFA First-Time Homebuyer phone based education: Extension educators across the state are providing OHFA pre-purchase first-time homebuyer phone based education to Ohioans who are using OHFA's homebuyer assistance programs. These individuals receive one on one counseling aimed to prepare them financially to be homeowners. For more information, please contact Amanda Woods (woods.485@osu.edu) or Căzilia Loibl (loibl.3@osu.edu).

Publications & Fact Sheets:

The Homebuyer's Guide: This concise, current publication guides homebuyers through the homeownership process. This guide is based on the National Industry Standards for Homeownership Education and includes chapters on assessing home readiness, money for housing, making an offer on a home, selecting a mortgage, closing the deal, and successful homeownership. Updated version available on the Extension Publications site soon!

Youth Financial Literacy

Programs:

Real Money Real World: 6-hour financial literacy curriculum for 6-12th grade students featuring a real world simulation. This program provides young people the opportunity to learn basic money management practices in the classroom and then make simulated lifestyle and budget choices similar to those adults face on a daily basis through a spending simulation. Real Money. Real World programs thrive because of the partnerships between the county OSU Extension office, schools, the business community, and other caring adults who volunteer at the spending simulations. For more information visit <https://realmoneyrealworld.osu.edu/> or contact Amanda Woods (woods.485@osu.edu).

NEFE High School Financial Planning Program (HSFPP): This semester-long curriculum for teens is award winning and all materials are completely free to educators and students. For information contact Amanda Woods (woods.485@osu.edu).

Smart Start with Money: Smart Start Teaching Preschoolers about Money is an educational curriculum, developed by OSU Extension Educators designed to teach children ages 3-5 about the beginning concepts of money. It is intended to be used as a train-the-trainer material for childcare providers. It explores such questions as "What is money?" and "What

do we do with money?”. For more information visit <http://go.osu.edu/SmartStartwithMoney> or contact Melinda Hill (hill.14@osu.edu) and Carol Chandler (chandler.4@osu.edu).

\$martPath: \$martPath is an engaging, interactive and easy-to-use way for elementary and middle school teachers to embed relevant and fun economic and financial education in their classrooms. For more information about how to get involved, please contact Amanda Woods (woods.485@osu.edu).

Aging & Finance

Programs:

Money Smart for Older Adults: Money Smart for Older Adults (MSOA) is an instructor-led training developed jointly by the FDIC and Consumer Financial Protection Bureau (CFPB). The curriculum has been enhanced with new information and resources that allow older adults and their caregivers to make comprehensive financial decisions with confidence. Learn about common types of fraud and scams and how to prevent elder financial exploitation. Most importantly, discover ways to keep your information safe and secure through advanced planning. For more information or to download this free program, visit <https://www.fdic.gov/consumers/consumer/moneysmart/olderadult.html>.

The Healthy Finances Team is involved in an all FCS effort to promote the topic of aging in Ohio. Along with other program areas, we are currently working with an aging initiative to ensure that the aging populations in Ohio are receiving the education and outreach necessary to age in the best way possible. If you are interested in being a part of this initiative, please contact Amanda Woods (woods.485@osu.edu).

Financial Health Initiatives

Ohio Saves: Free resources available to all Ohioans to support efforts to save money, reduce debt, and build wealth over time. For more information contact Amanda Woods (woods.485@osu.edu) or visit ohiosaves.org

LiveSmartOhio: LiveSmartOhio is a community wellness blog that focuses on the areas of financial wellness, physical health and wellness, and social wellness. As a part of this focus, the financial wellness section contains a variety of posts on timely and relevant topics from the importance of building an emergency savings, to the steps to take in the face of foreclosure. This blog aims to engage and empower Ohioans to work to build financial security. For more information about LiveSmartOhio, please contact Amanda Woods (woods.485@osu.edu).

Healthy Living Resources: [Healthy Living Resources](http://HealthyLivingResources) is a new telecast presented by the Family and Consumer Sciences program specialists that will focus on health, wellness, and the impact that stress has on our lives. Whether it be financial struggle, or chronic disease management, stress can creep up as a result of many of the day to day events that we face in our lives. Join us monthly as we interview Family and Consumer Sciences educators and other specialists who will discuss how we can address and hopefully prevent this from negatively impacting our overall health and wellness. For more information about Healthy Living Resources, please contact Amanda Woods (woods.485@osu.edu).

