

Making Ohioans Money Smart.

fcs.osu.edu

Healthy Finances

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 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 realmoneyrealworld.osu.edu

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

Ohio Saves Save money, reduce debt and build wealth. Enroll in *Ohio Saves*, part of the *America Saves* national campaign for free tips and resources. For more information, see ohiosaves.org

NEFE High School Financial Planning Program

Access this free curriculum at hsfpp.org and contact Betsy at dematteo.15@osu.edu for more information and teacher training.

Download free fact sheets from

ohioline.osu.edu. Here is a **sample** of what you will find:

- College Savings Options
- Saving Money with Coupons
- Options for Resourceful Living
- Keeping Track of Spending
- Know Your Valuable Papers
- Manage Your Money
- Estate Planning
- Investing in Bonds
- Investing in Stocks
- Start with Mutual Funds
- Net Worth

Order these and other low-cost publications from estore.osu-extension.org:

- Counting Your Money Calendar (Product Code 917)
- In Over Your Head: Life-Saving Strategies for Financial Crisis (Product Code 891)
- Homebuyer's Guide (Product Code 946)

Online resources:

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

