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## What is covered?

This 2-hour course provides face-to-face interaction and instruction focused on enhancing skills in personal finance.

New \$tart covers the financial topics required by the Bankruptcy Abuse and Prevention Act of 2005.

- Developing a spending plan
- Managing money
- Using credit wisely
- Sources for financial information.

## Who are the instructors?

New \$tart instructors are Ohio State University Extension Family and Consumer Sciences professionals who have an average of 15 years experience teaching personal finances.

Family and Consumer Sciences professionals offer many life skills programs focused on enhancing your finances, relationships, and health. For information about other programs, contact your county Ohio State University Extension office.



**OSU Extension** is an arm of The Ohio State University and has offices in all 88 Ohio counties. It is part of a national network of land-grant universities whose mission is to deliver the university knowledge directly to you in your community.

**OSU Extension, Family & Consumer Sciences** is approved to issue certificates evidencing completion of a personal financial management instructional course in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of a provider's services. OSU Extension does not pay or receive fees or other consideration for the referral of students for the New \$tart for Financial Success course.

OSU Extension embraces human diversity and is committed to ensuring that all educational programs conducted by Ohio State University Extension are available to clientele on a nondiscriminatory basis without regard to race, color, age, gender identity or expression, disability, religion, sexual orientation, national origin, or veteran status.

Keith L. Smith, Associate Vice President for Agricultural Administration and Director, OSU Extension TDD No. 800-589-8292 ( Ohio only) or 614-292-1868 2/28/06

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# New \$tart For Financial Success

An approved personal finance course for bankruptcy filers



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Family and Consumer Sciences  
BUILDING STRONG FAMILIES IN THE 21ST CENTURY



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# New \$tart

## for Financial Success

### Classes near you

OSU Extension offers New \$tart in several Ohio locations. Here are details for the Delaware and Union County areas.

**10 a.m.— Noon**

**November 14, 2006**

**January 16, 2007**

**March 13, 2007**

**May 16, 2007**

Scioto Township Hall  
3737 Ostrander Road  
Ostrander, OH 43061

**Program fee:** \$40.00

### To register, contact:

OSU Extension, Delaware County

149 N. Sandusky Street  
Delaware, OH 43015  
(740) 833-2030

**OR**

OSU Extension, Union County  
18000 State Route 4, Suite E  
Marysville, OH 43040  
(937) 644-8117

### What should I bring?

- If you did not pre-pay, bring payment in cash, cashier's check, money order, or documentation of public assistance.
- Personal identification and your bankruptcy case number. You'll need to know the court where you filed.

**Arrive at least ten minutes before the class starts. You MUST arrive on time to receive your completion certificate.**

### How will the court know I attended?

After you complete the 2-hour class, you will receive a certificate of completion. You must provide this documentation to the court.

### Will I need to divulge personal financial information?

No. This class is designed to offer information and management tools that you can apply to your financial situation on your own.

### May I attend if I have NOT filed for bankruptcy?

Yes, although pre-registration is required.

### How can I find out about other OSU Extension New \$tart classes?

**Click on Class Schedule at:**  
**<http://newstart.osu.edu>**

### Or contact

Nancy Hudson, CFCS  
Extension Center Specialist,  
Family Resource Management  
E-mail: [HUDSON.2@osu.edu](mailto:HUDSON.2@osu.edu)  
Phone: 330-263-3799

- New \$tart classes are held at more than 25 locations across Ohio.
- Each location generally offers monthly classes. Class times vary by location and may be available by day, evening, or on Saturday.
- Cost varies by location and ranges from \$35 to \$60. The course is offered without regard to your ability to pay. If you cannot pay the fee for New \$tart, the fee will be reduced or waived for those providing documentation of public assistance such as food stamps, TANF, Medicaid, or SSI.
- Advance registration is required at the site you plan to attend.



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