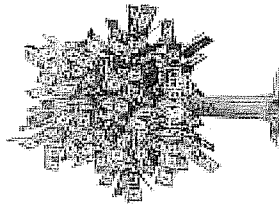


What is Positive Balance?

Positive Balance is a comprehensive financial literacy and financial empowerment program launched by the Licking County Coalition for Housing in 2005. Trained AmeriCorps' members provide financial services free of charge to the community. Starting this year Positive Balance will be offered in Coshoc-ton.



One-on-One Financial Coaching

Provides support and guidance from your personal financial coach

You can take the first step in getting control of your money. Your personal financial coach will work with you to design a budget/spending plan that meets your specific needs. Your coach will go over such things as bill paying, debt reduction, budgeting, credit repair, and home buyer education.

Personal Finance Classes

Provides essential skills and concepts for clients to competently manage their personal finances.

Our classes cover a wide array of subjects; needs vs. wants, budgeting, spending, checking accounts, credit, debt management, home ownership, saving, investing, taxes, etc.

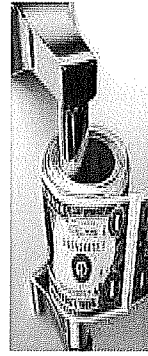
The use of money is all the advantage there is in having it.

Benjamin Franklin

Ohio Benefit Bank

Can determine eligibility for benefits from Job and Family Services.

OBB screens individuals for eligibility for a host of public benefits such as food stamps, Medicare, and heating assistance.



Positive Balance promotes saving, debt reduction and home ownership.

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