

FREE and Unlimited Financial Education and Coaching

We've partnered with **KOFE** to bring you and your family financial education to help you with:

HAWAII PACIFIC
FEDERAL CREDIT UNION



A product of **CONSOLIDATED CREDIT**
When debt is the problem, we are the solution.

- Advice about budgets and money management
- Advice about debt and repayment options
- Advice and guidance with credit questions
- Foreclosure prevention counseling
- Advice and education for first time homebuyers
- Reverse mortgage counseling
- Help reading, understanding and improving your credit report and credit score

KOFE
Portal

Additionally *KOFE* created a very user friendly portal to help you improve your money management skills.

Setting up a *free account* will give you access to videos, books, budgeting tools, and so much more!

Just Visit:

<https://hawaiipacific.kofetime.com>

Call our Members-Only Number below to confidentially speak with a financial coach and get started on your path to being financially fit.

(844) 906-1083