



Debt continues to be a major consumer issue in Canada and within our Jamat. Canadians are now carrying record high debt and the potential of further rising interest rates, the stress of dealing with unmanageable debt can be daunting for many Jamati members.

To assist individuals and families across Canada in ending financial crises and debt management problems through education and professional counselling, the Economic Planning Board has engaged with an external company called Consolidated Credit Counseling Services of Canada, a national non-profit credit counselling organization that offers private and confidential unbiased debt-counselling service and offers alternatives to help people get their debts under control. Alongside consolidating payments through a debt management program, credit counsellors also focus on education and understanding. Strategies include teaching basic, but vital concepts, such as how to budget, understanding credit, and how to manage money.

In collaboration with Consolidated Credit we have set up a web based financial education centre for our Jamat called, **KOFE** (Knowledge of Financial Education). **A toll free number (844) 329-3834** has also been set up exclusively for our national Jamat, where they can privately and confidentially speak to the companies qualified credit counsellor in English, French, Farsi, Dari or Arabic. The consultation with a credit counsellor to review your situation, offer solutions to alleviate and eliminate debt and all educational resources, are available free of charge.

Through this website the Jamat has access to information on various tools and calculators, a variety of educational resources like interactive courses, informative videos, publications and webinars. More importantly, the jamat will have access to their own qualified financial coach to help with debt management, budgeting, tips on how to save money and answer any financial questions and much more to improve the Jamat's financial understanding.

Register today (only username & e-mail required) with **KOFE** to access all the free services to help you build a strong financial future



Welcome to KOFE

Toll free number (844) 329-3834



COUNT YOUR BEANS

The financial world is a confusing place. That's why we created this section, so you can clear up the confusion. Learn about building a budget, improving your credit score, banking basics and more.



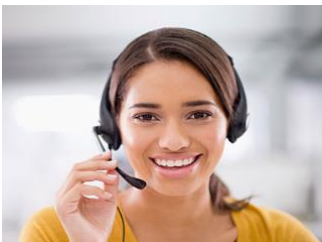
KOFE TABLE

You'll have a wide variety of financial tools at your fingertips. You can read through our financial publications, view videos, join webinars and browse our selection of informative infographics – all at your own pace.



KOFE MAKER

Utilize our dynamic selection of financial tools, including interactive courses and calculators at any time. These money-saving devices are practical, efficient and can be used in the comfort of your home.



KOFE TALK Toll free number (844) 329-3834

Receive personalized assistance with a financial coach. They tailor solutions that fit your individual needs. KOFE only hires qualified coaches who are available full-time. Contact a coach by phone or fill out a form.