

Financial Wellness Newsletter

INTRODUCING KOFE: KNOWLEDGE OF FINANCIAL EDUCATION

Financial literacy education is one of our primary missions, so we have partnered with KOFE: Knowledge of Financial Education to provide our members with free resources and guidance to achieve your financial well-being. KOFE has three important components: an online platform available in both English and Spanish, one-on-one financial coaching delivered by certified credit and housing counselors, and lastly, a host of financial resources .

Online Resources

- Publications
- Videos
- Games
- Infographics
- Podcasts
- Interactive Courses

Live Webinars

- Variety of Topics
- Live Each Month
- Available in English and Spanish

Financial Coaching

- Budget Coaching
- Savings Strategies
- Credit Report Review
- Credit Building Advice
- Debt Relief Options

Live Chat

- Account Assistance
- Certified Credit Counselors
- Financial Coaches

On the next few pages is a sample of the resources you can access. There's something for every learning style.

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MORE INFORMATION AND MEMBERSHIP

Log in to the member only section of our website at

www.connexusassociation.org for access to KOFE.

Search or browse financial topics in more detail or find a complete list of topics. Build a budget or examine resources about housing. For one-on-one financial help, contact a financial coach at 844-260-4727, live chat or make an appointment for a coach to call you through the portal.

Find out how to become a member of Connexus Association at <https://connexusassociation.org/Content/Contact-Us.cfm>

Membership dues are \$5.00 for two years.

WEBINARS

Monthly Webinars: Financial coaches present expert analysis on topics ranging from avoiding money mistakes, proper credit card use, budgeting and more. The classroom atmosphere promotes learning at the highest levels. An upcoming webinar is titled Smart Savings Strategies For Your Dream Vacation and will be held on April 9 at 2:00 PM EST. In this free webinar, you'll learn how to create a "vacation budget" that doesn't sacrifice fun for savings; when to travel the cheapest whether by air, sea, or land; and how credit cards can help you save for a vacation – and while you're on it.

On Demand Webinars: class starts when you say it does. Financial coaches present expert analysis on topics ranging from avoiding money mistakes, proper credit card use, budgeting, and more. Examples include:

- ◆ Savings Strategies in Today's Economy
- ◆ How to Avoid the 5 Most Common Money Mistakes
- ◆ Unlocking Investment Opportunities for Everyone
- ◆ Break Free from Student Loan Debt



FINANCIAL CALCULATORS

KOFE offers several personal finance calculators.

- ◆ Biweekly Payments Calculator—See how bi-weekly payments can make it easier to pay off loans fast.
- ◆ Credit Card Debt Calculator—Make a plan to get ahead of your debt to minimize interest charges
- ◆ Credit Score Loan Cost Calculator—See how much money a bad credit score really costs you.
- ◆ Debt-to-Income Ratio Calculator—make sure your debt load is balanced to your income level
- ◆ Fixed Payment Calculator—find the right monthly payments to fit your budget and pay off your debt fast.
- ◆ Income Tax Calculator: Refund and Tax Estimator—estimate you much you'll owe or be refunded on tax returns.
- ◆ Loan Calculator—See how much loan you can afford and how extra payments can help you save.
- ◆ Mortgage Payment Calculator—See how much you'll pay and how much you can save with extra payments

PODCASTS

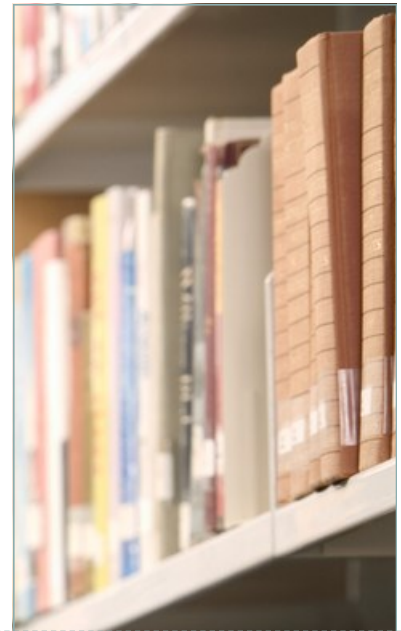
Podcasts or Kofe Talks are presented in a conversational manner between experts on different financial topics. Questions are answered, concepts are explained, and real life stories and surprises are all included. A recent podcast explored the world of credit card rewards with a nationally recognized credit card expert.

FINANCIAL EDUCATION VIDEOS

The videos are concise and easily understood. They demonstrate proven, real-life methods on responsible credit use, reading and disputing mistakes on your credit report, housing issues such as getting a mortgage and refinancing mortgage terms.

ELIBRARY

Written in an entertaining, yet educational manner, these publications provide practical tips and advice on financial issues that confront people every day. Although they cover challenging issues, the information is presented clearly and with a purpose – to advance your financial knowledge and make you a better money manager.

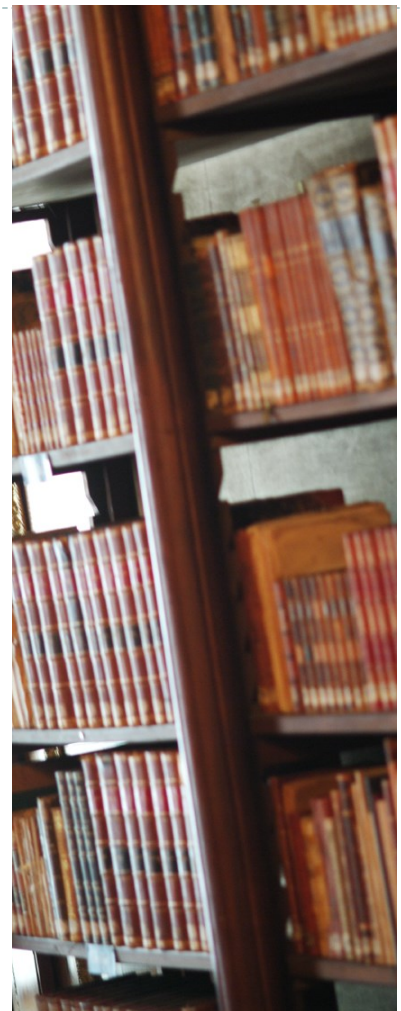


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INTERACTIVE FINANCIAL COURSES

KOFE offers courses covering several financial topics known as Coffee Break Finance. These courses can help you understand how to make and execute financial strategies using the tools available through this portal. Each course is divided into 3 lessons. As you finish each lesson, click the “Next Lesson” button to complete each section and move to the next. At the end of each course, you’ll take a short, multiple-choice quiz. Once you complete the quizzes with a passing grade of 70% or above, you will receive an email with a certificate of completion that shows you’ve mastered that course. Main topics and specific courses are listed:

- ◆ **Money Essentials:** Checking Account Basics, Budgeting, Smart Spending, Financing Fundamentals
- ◆ **Credit Mastery:** Credit 101, Strategic Credit Management, Getting out of Credit Card Debt, Debt Consolidation
- ◆ **Savings and Growing Wealth:** Investing 101, Saving Money, Saving and Paying for College
- ◆ **Big Goals, Big Decisions:** Buying a Car, Buying a Home, Mortgages, Home Equity
- ◆ **Planning for the Future:** Financial Planning, Taxes Made Simple, Retirement
- ◆ **Life Events:** Identity Theft, Student Loan Repayment, Foreclosure Prevention, Managing Medical Bills



CONNEXUS

ASSOCIATION

The primary purpose of Connexus Association is to provide scholarships for education, to assist educational institutions and to provide financial literacy education to help borrowers and savers reach their financial goals. Members of the Connexus Association consist of organizations or individuals who pay dues. Dues will be \$5.00 and will allow membership for two years. Members may renew their membership every two years with dues of \$5.00.

Please contact us with questions.



Plan summer activities on a budget. Look for free community events, outdoor activities, and ways to enjoy summer without overspending.



Connexus Association

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PLEASE
PLACE
STAMP
HERE

Mailing Address Line 1
Mailing Address Line 2
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Mailing Address Line 4
Mailing Address Line 5

