



Knowledge is Power – and Money

KOFE, stands for Knowledge of Financial Education. KOFE will show you how to manage your finances – with educational videos, step-by- step how-to guides, high-tech interactive tools, and even fun games for the kids. And it's all free.

KOFE also offers free and unlimited financial coaching. You can call a certified credit counselor and receive personalized advice about...



Spending & Saving

how to improve your household budget and saving strategies



Credit Repair

how to read and understand your credit report, correct mistakes, and raise your credit score



Debt Management

cut your monthly payments and freeze late fees to get out of debt quicker



Housing Counseling

bring your mortgage up-to-date, prevent foreclosure and learn about first-time home buying and reverse mortgages

Access by logging into www.careatc.com or through the CareATC mobile app.

Click on the “Healthpassport” icon and select “KOFE” from the homepage.