

MONEY IN MOTION
Quotes 8-15-06 to 9-15-06

-This course is very helpful and I will use it and I would like my son to take this course, He is 18 and is working and needs help with spending and saving habits.

-Thank you for the help you have been to me through this difficult period of time. All of the people I have dealt with on the phone have been very helpful and I know this course will help me in the future with my goals. Thanks again.

-I learned some great techniques that I will apply to my day to day habits. I feel that they will help me save and keep me on track with my monthly expenses.

-Thank you, it has been a learning experience and I will start a budget. I thought a budget was just to keep track of stuff, not at all about setting goals and attaining them. thanks again.

-Having to file bankruptcy was very difficult for me, but do to my husbands death and no life insurance I had no choice. I was not sure on how to restart my life and finances. This is course has helped so very much to get on the right path and to help my family. Thank you

-This course for me was eye-opening and a reminder of tools and how they should be used in order for me to have and take responsibility for my finances. Which in turn, gives one a calmer mental & physical feeling. This is just one of the courses that should be mandatory for lifetime skills starting in high school. Would eliminate a lot of heartache! Thank you again for a course in knowledge that will be of use throughout life.

-The course took some time for me but I think that it was helpful for my future financial life.

-I really enjoyed this program and I learned a lot and plan on incorporating these suggestions in my life and hopefully see a light at the end of my financial future! Thank You

-VERY WELL DONE! MAY GOD BLESS YOU.

-This course was an excellent educational source . The Chapters were laid out is a logical format including simple, concise, sound information. It included many facts and figures about finances and credit that most people never think twice about. I will now think more carefully about how I spend money. I learned enough from this course to feel more comfortable setting goals, budgeting and planning for the future.

-THANK YOU.

-THANKS

-This was a very helpful course. It made me stop and think about my spending patterns and how I can use a budget to control the impulse spending. I have greatly benefited from this online course.

-I ALREADY HAVE A BUDGET, AND THINGS STILL HAPPENED THAT CAUSED THE BANKRUPTCY TO BE FILED. I DIDN'T HAVE ANY CREDIT CARD DEBT AT ALL.

-lesson is very encouraging to know i can take control over this situation , and turn my finances around, by reading helpful information from this program

-I am going to set a budget and follow it very carefully each month .I found this money in motion very educational I wish I had known about it years ago I would not be in this mess now if I had. Thank You so much. I greatly appreciate it very much.

-this is a very eye opening course and one that will be put to good use in my household. Thank you for the helping hand.

-This is a course that would be beneficial to all high school and/or college students. This course should be advertised as a free review available to anyone at any time in their life for current information and timely reminders.

-this was a very great resource i learned alot about my credit report and how credit ratings where calculated. thanks!!!!

-There is not enough information concerning Self Employed and/or Independent contractors. The course is mainly targeting individuals that are employed and have their deductions taken out of their paycheck by the employer. I think that the course needs a little more infusion about being self employed.

-I have a college degree and work in the finance field, but yet find myself in bankruptcy proceedings because these SIMPLE philosophies and strategies did not stick with me the first time around. They will from here forward. Thank-You!

-Going through a Bankruptcy is very difficult psychologically and emotionally. This course touches on the individuality and realizes the differences that each person/family is going through. It is appreciated.

-I used a budget but not as extensively as the one shown in this program. I was upset at having to file but have learned what to do to keep from going through this again. Thank you.

-This program was very helpful to me and I plan on utilizing a good portion of the lessons. Especially preparing a budget and setting goals. Thank you so much!!!!

-There was a lot of information I did not know until taking this course. It was very informative and helpful to me as far as money managing. I think the one thing that stuck out in my mind is how spending on little things from day to day really do add up, and are truly not necessary.

-very interesting

-Wish I would have had this 45 years ago

-very helpful

-it has helped me a lot to be able to do the class time online. it was a very easy way for me to learn. thank you for your help. I hope to succeed greatly in the future!

-SELF-DISCIPLINE IS THE KEY TO A SUCCESSFUL FINANCIAL LIFE.

-VERY EDUCATIONAL, I WISH I HAD TAKEN THESE COURSE YEARS AGO. THANKS.

-I never thought savings should be at the top but I do now I will use a budget

-THANK YOU!

-It would help to see the movie.

-I just want to state that this program was a great help. Thanks a lot!

-After reading each chapter I noticed a lot of the incorrect things I have done that caused my debt problem. It was almost as if you knew me.

-Thank you for your help.

-Here's to a better future

-I thought that this was very well illustrated and organized. It has opened my eyes and I am very excited to do the exercises that were given to me to try. Thank you very much

-Thank you!

-This will really help me with my finances, understanding better about doing a budget and how even saving a penny can really add up.

-This program was "WONDERFUL" it really helped me alot! I will be sure to keep everything in mind that I learned!

-The course got me motivated to start a budget and to learn to set goals rather than spending willfully.

-This program has opened up new ideas to my financial future. Thank you

-This course was so incredibly helpful! It should be required for all high school students to prepare them for their financial future. Thank you.

-I think this course will be very helpful to my new life

-THANK YOU

-I learned several valuable things from taking this course. The main one is that I need to be more aware of what my husband and I are spending our money on and learn to eat at home more, so we can have a nest egg for future possible life changing events.

-Very Good Program. Thank you

-My husband and I both received good information from this course that will benefit us later. Thank you!

-Very helpful. This course should be taught in High School.

-Thanks this was very helpful. It will give me a fresh new start and it gave me a lot to think about. I am 45 years old and I never thought I would find myself in this situation. I was a business owner and due to the down turn in business I lost everything. Thanks again

-J was great and he took his time with us.

-J did a really good job and was very helpful. Thanks.

-D taught a wonderful, humorous and uplifting class.

-Presenter was lively and was easy to follow. He was interesting and a very enthusiastic. I found him to be understandable and challenging.

-This presentation was very well put together and I learned a lot about repairing my credit.

-I got a lot of information that I didn't know from this course and have gotten alot wiser

-I LEARNED HOW TO BUDGET MY MONEY BETTER AND SET A GOAL FOR MYSELF.

-THANK YOU!

-A relevant and helpful presentation. Thanks for the good job!

-This Class was very helpful and easy to understand.

-well put together

-Very good and helpful.

-THIS COURSE WAS VERY HELPFULL THANK YOU

-This course SHOULD be a required class in high-school

-Instructors were informative, helpful, and great!

-Well done!

-This was very easy and convenient. I really enjoyed it.

-Helped me to form a budget to help me.

-I feel alot more confident to go through my bankruptcy and have a healthy financial life.

-I truly feel that this program and the information that was contained in it will help our family get through the entire bankruptcy difficulties and give us a real advantage on our fresh start.

-I think that this course should be required course for college students. My financial trouble stated there if I had this information then I think I would have not gotten as far in to debt as I have.

-This course has definitely opened my eyes to so many things that i have failed to do in the past. With the knowledge i obtained from this course I am anxious (but patient) to put my new tools to use. Thank You

-Taking this course will help me better my finances. It will help me to reach my goals of getting what I need in life and my wants.

-I LEARNED A LOT FROM THIS COURSE. WISH I HAD IT SOONER.

-The course was very informative and I'll try to follow it's example in all aspects. Thank you. Sincerely

-I thought this was a very good course

-Thank You.

-I have learned alot from this Course and I want to incorporate everything in my daily life.

-This Money In Motion course is a tool I will use in reaching my goals and changing the direction of my financial management from now on and re-establishing a good credit score and rating. I will not ever again rely on credit cards to obtain the things I may want.

-I like the fact that I could take this course online

-I learned much from this course that I was not aware of in the being that could have helped me earlier. I now have the tools to move forward and stay on track.

-THIS INFORMATION HAS BEEN HELPFUL FOR MY NEW CREDIT ENDEAVORS. THANK YOU FOR EVERYTHING THAT HAS BEEN PROVIDED.

-Fortunately, when we filed for chapter 13, there were no creditors involved. The chapter 13 was a strategic move by my lawyers to stop a mortgage scam from taking our home. I have been debt free since '92. However, the information in this course was still a value.

-The course Money in Motion was very informative and also very helpful to me. I plan to utilize every chapter to start my goals to a less stress and successful future. Sincerely

-Class was okay.

-Thank you for all of the help you've given myself and my family. I hope to never do this again.

-It was all good. Thanks.

-Course was very informative-learned alot. Thank you

-Wish that I could have taken this course before I had money problems.

-Great course. It will help me in the future with my spending, and I will work off a budget. Thank you.

-very good course. With the budget and goals I believe this will help me immense. Thank you.

-I just never realized that to follow a few rules of how to budget would have saved me much sorrow and anguish. Thank you. No, it's never too late.

-I came into this online program thinking I would most likely know most of this information, however, I was proved wrong as I did learn quite a bit.

-very informative, want to thank Cecil for his assistance.

-i wish i knew this info sooner thank you

-Very helpful! My goal card is already in my wallet!

-We very much appreciate the help and information and we will do our best to follow this closely. thank you sincerely

-Thank you for allowing me to print off the chapter pages. I've just received some life lessons that I would like to share with my daughters so that they hopefully don't make the same mistakes I did. I started my course late in the day. If I had known whether or not I could take a break and come back I might be less tired at the end. But now I know that since it took me three hours my husband will need at least four hours. And the audio was great! Even though I read well I know there are others who do not. The audio will be a 'life saver' for them. Thanks so much -- I think you've thought of everything.

-Good course- Thank You.

-It was a simple, concise explanation for course work. I appreciate it greatly. I found it very encouraging to know of the "goals". Thank you.

-thank you. very useful information and very enlightening.

- This sweet lady can no longer work because of medical problems. And her income now has left her with no option but bankruptcy (reviewed and verified by credit counseling, lawyers, etc.). This course was interesting and full of information that, for the most part, is not really helpful at this stage in her life. I hope the law changes,- some people just shouldn't have to be stressed with requirements that have absolutely no bearing on money concerns. Not to mention the fees required from someone with so little money.

-great company and great program THANKS

-Thank you for this information I realized that I did not know as much as I thought I did about budgeting and goals setting.

-I learned the importance of starting a savings account and also making some goals for myself rather than just thinking of them as a dream.

-T was very personable and made the class enjoyable and easy to understand. Thanks.

-T was a very good teacher!

-Very well informed

-Worth While!

-excellent course, i would recommend this course to everyone i know. Good advice and tools to help me with my finances. Thank you

-I found the course to be very helpful. It also taught me a lot of things about credit that I didn't know. Because I have taken this course, I plan to use a budget and set goals that I was already considering.

-This program is marvelous help. I am deeply sorry for our bankruptcy and we plan to follow this program. Thank you for the help. Sincerely

- Very well done website and saved me from 2 hour phone call.

-She was very helpful and broke things down to be very understandable.

-The information presented was very detailed and very helpful. It explained where to start and gave step by step instructions on setting goals and setting a budget.

-I enjoyed the on-line course. It was very easy and convenient for me. I was amazed at how much I learned about personal finances. I was also impressed when I read about setting a budget and how it related to my goals. Thank you very much for this opportunity to take this class. I give this class 4 stars!

-This course is a wonderful learning tool.

-Wonderful program. I learned a lot of things that I never knew!!! I wish that this was required before getting a credit card.

-I will do a budget and goals, even try to save some money. Instead of buying snacks at work, I will bring them from home and hopefully save my snack money.

-I'm trying the goal and budget plan for myself and I think this will also benefit my son. Thank you so much for all of your help.

-C was helpful and patient. Thank you.

-I really don't understand why we have to be on the phone to have the instructor basically read the manual to us. Reading the manual on one's own, in comfort, would serve the same purpose.

-Thank you all very much. I am now learning how to budget my money and now I can reach my goal of being debt free. Thank you all very much.

-I feel that this program has prepared me to take the right steps in my new start after filing chapter 7 bankruptcies.

-Liked the suggestions on starting a budget that will work for me.

-Me gusto mucho el curso y voy a practicar lo que estude.

-THANK YOU FOR THE ADDITIONAL INFORMATION I LEARNED FROM THIS COURSE.

-Me gusto mucho voy a usar lo que aprendi.

-great

-I didn't think this would be relevant to my life, but it really was! I appreciate all educational assistance from this class!

-It's level- headed common sense, that would benefit nearly everyone.

-Thank you, You helped me take my life in a different direction and watch more carefully how I spend my money and what I'm doing (like all situations used throughout this course). This online course was very convenient since I don't have my license but again thanks to you, I will get them back.

-I have found this course very helpful and have learned many things that I didn't have a clue to. THANK YOU for this course!

-this course was very informative on how I can rebuild my credit after bankruptcy. However, since all the bankruptcy laws have changed in the past year - and it is more complicated - I think it would be beneficial to have a course on "filing bankruptcy". It is a very complicated process and sometimes knowing the information before you go into the process helps tremendously and helps it go much smoother.

-I really enjoyed this course, and feel someday everyone should be required to take it before making a major purchase.

-I really like the information regarding how to prepare a budget, that is what I need the most help with, considering I control the finances in our home. I really took in alot of the information that was given to me, and I thank you for that. Also, could you please fax the certificate to my work, I have to turn the certificate into my lawyer asap. I would greatly appreciate. Thank You

-thank you for everything

-I wish i had the knowledge i gain today from this course before i lost control of my debt.

-I will also use the creditor inventory form, sample letter to correct information in my credit file, company complaint form and address of agencies for future correspondence. Thank you Tom Smith

-Good, helpful program. Learned some material that I can and will use. Thank you!

-I learned more about how to keep files and where to start on a budget

-Very informative. Teacher was pleasant and made you feel at ease.

-I was glad I read this book and took the course. It was very helpful and I am telling others about it.

-Overall I thought the information was very helpful. Thank you.

-thank you

-was a learning 2hours plus

-I appreciate and will use all I have learned.

-This was Great!! I actually learned a lot I didn't know..Thanks.

-eye opening and informative, thanks

-This was very informative and I know information now that I did not before I took these tests. I know it will be very beneficial.

-I learned some valuable tools and information.

-Very Informational and practical. Information is easily understood and presented well.

-"Mr. Play Audio" was handy but I would have liked reading the words as he spoke them. In the future, if I'd need a refresher, I would like to be able to go online and revisit this site. It would have been nice to have a visual timer .

-VERY RESOURCEFULL AND HELPFUL. I DONT THINK IT WOULD HURT ANYONE, FINANCIAL STRUGGLING OR NOT, TO TAKE THIS COURSE. THANKS YOU

-i wish i knew then what i know now. i was feeling desperate for awhile. thank goodness there is a light at the end of this tunnel. thank you!

-Very helpful for future use.

-I was very impressed with the course material and contents. Thank you

-the program was very informative and user friendly.

-This is a very interesting course and I did learn from it.

-Great program and wonderful info to help me.

-In taking this course, I learned a few things that I did not know before. I think this is a fantastic course and should be highly recommended. Thank you so very much.

-Thank you!

-I wish I had taken this course sooner. Perhaps I would not have had to file bankruptcy. Thanks!

-This course was very helpful and it will help me with future money management.

- Great program thank you.

-.....THANK YOU.....

-i found everything to be very helpful, and i will use everything i have learned thank you

-Excellent informative & educational money management program- should be a required curriculum course for seniors in high school and as a college course!

-this course was very interesting to me and i wish i could have been able to print some of the material that i read to take home with me because i am really doing my best to rebuild my financial status and my credit and i can use all the material that i can collect. and this sort of material can help anyone who is in this situation.

-Since I am 76 years old, I now realize I should have had this information much earlier.

-Thank you so very much...

-thank you.

- Very helpful thanks so much.

-It was very helpful.

-I am very satisfied with the Money in Motion Program. It has given me valuable information that I will use to ensure that my financial situation will get better.

-Great course!

-I just want to say thank you for helping me to find out how to help myself to not get in this situation again. Thank you

-Could shorten the course to 90 minutes as opposed to two hours.

-Have set my goals and started working on them right away.

-The online course was very helpful and I could relate many of the topics to my own life. I believe that creating a budget and setting goals will help me drastically in maintaining my finances.

-very easy and clear class, alot was learned, thank you-

-Somethings I knew, and some I didn't. It is a good course to follow. I hope after all of this I can have my life together soon. Because of health problems, things got worse and out of control. I would recommend this to other people.

-you were a good instructor. some people should be excluded from asking questions.

-Instructor was excellent in all ways

-Course says it all - very clear and precise. Shannon did a super job! Very cheerful and upbeat!! Very informative

-This is a good course

-This was very helpful course. I found that I was doing a lot of things wrong. I am going to set up a budget soon and limit credit card use.

-when I started this I thought it would be a joke but I really enjoyed it while learning alot thanks

-This was very helpful, and I would like to speak to someone for some more information to get stated on my budget. Thanks very much

-I enjoyed and learned more from the program than I thought I would. I am actually looking forward to what I have learned tonight and applying it in my life to see if it actually works. Thank you. I would like to recommend this program to others especially college graduates coming out of school with loans and credit card debt. It gives you something to think about

-Thank you very much!

-The forms that I could print will be helpful in establishing a budget and sticking to my goals.

-This was a very helpful program I learned alot from it.

-Very detailed program. I will utilize the items learned in this online course to prevent "financial failure" from happening again. First and foremost was establishing a goal of becoming responsible for my financial actions. Thanks to the budget examples, I have already started

on it and have set specific goals, short and long range, for myself and my family. Thank you.

-THIS COURSE WAS VERY HELPFUL. I LEARNED ALOT THAT I DID NOT KNOW AND WILL USE EVERYTHING I LEARNED TO GET MY FINANCES IN ORDER-I WILL FIRST START BE SETTING UP A BUDGET. I WOULD RECOMMEND THIS COURSE FOR EVERYONE.

-Will this be submitted to attorney; David Paul Smith and when? Thank you very much! Staff I spoke to was very helpful and kind. Sincerely
Donna Storey

-I found the information very helpful. I will use a budget in the future. The sample sheets I was able to save will be very helpful.

-This course has helped me see alot of my pass mistakes which I hope to improve on in the future and re-establish good credit.

-i learned alot from all of the chapters and i realize i need a budget to make my finances work. i know there will be ups and downs but i will try hard to keep by budget working, keep putting money in my saving account and cut down on things i do not need. thank you for all of your help.

-She was very helpful. The class was great.

-They should have a course for all children, no later than high school on budgets and the use of credit cards

-I feel this class would have been better for people before filing BK. I thought it was going to be about how to get back up from a BK.

-Teacher did an excellent presentation

-helpful Class

-The booklet Money in Motion, is a great asset for me. Instructor was not boring either :)

-Thank You!

-The course was very helpful to me.

-The course on having a home budget should be taught at the high school level. its something our kid need to know.

-Excellent program, wonderful instructor thank you I will refer your company

-Very informative and helpful!

-She did a great job under very stressful conditions.

-Even though this program was mandatory, I approached it with an open mind and it was extremely helpful to say the least.

-Teacher was very courteous.

-I learn a lot by reading this. It was very helpful, and very easy to understand.

-Very happy to be able to now have a record of the protection acts, what my credit report means, and very interested in making and sustaining my budget.

-Good reinforcement of simple, logical rules for financial management that I should have applied years ago... Live within your means, save for "wants" and unexpected expenses - budget, budget, budget!

-this is very helpful information - I was surprised about somethings in here that i had a different outlook about - Thank you!

-thanks

-EXCELLENT COUNSELING

-I found this program very helpful. I think everyone should learn about it. If I had known this so many years ago, I would not be in the situation I am in now. It was very educational and very much worth the time. I know my future will be different in a more positive way. I think they should teach this to kids in high school to help form a better future for them, and to learn how to budget, and save. Great program. Thank you!

-thanks

-This was very easy to follow and easy to read and do the answer's to the section by section. Thank you very much

-Thanks it was really helpful

-The information given was very helpful.

-I have my own budget and did not learn anything new. I had to file bankruptcy due to a major loss of income and took the course as required by federal bankruptcy law.

-i figured out the root of all my problems of not being able to save money because i make enough to save at least a little thank you

-Thanks for your help We learned a lot

-Very educational and helpful Thank you

-The part about the filing system for my bills, creating a budget and setting personal goals was the most relevant to me. Thanks!

-this has taught how important it is to use a budget and try ur best to stick with that budget

-Thank you for the information that seems to be taken for granted. I will use this in my everyday lifestyle..

-The course was very helpful. Thank you.

-course WAW INSTRUCTIVE AND VERY USEFUL. I FOUND QUITE A FEW THINGS WHICH WERE INSTRUCTIVE AND USEFUL

-Snacks needed!

-I learned things today I didn't know yesterday and will be helpful in days to come.

-Thank you so much for helping my husband and I through this difficult time. I don't know how to thank you enough.

-Interesting Course!

-Class was very helpful!

-I didn't expect to learn all I did, but I was taught a lot that I will apply to my life and finances. Thank you.

-I really appreciate the information I have learned and wish I would have been more educated on these topics before getting myself into the financial situation I did.

-This was a very good program. it opened my eyes to ways to help myself get on the right track.

-I will use this course to get my life back on track.

-thank you very much!

-I ALREADY HAVE A BUDGET BUT I AM GOING TO SET UP MY FILES THE WAY THE PROGRAM SHOWED...IT IS EASIER THAN MY PRESENT FILES... THIS IS A VERY GOOD PROGRAM AND I RECOMMEND IT TO OTHER PEOPLE IN NEED OF FINANCIAL HELP...THANK YOU AGAIN

-extremely helpful tool in present and future goal setting and money (budget) management

-the information in this was very good and will be very helpful in times to come thank you.

-VERY HELPFUL AND WILL BE OF GREAT SERVICE IN THE FUTURE FOR ME AND I WILL USE THESE GUIDE LINES IN THE FUTURE

-Thank you

-I wasn't too excited about taking this course. I thought it would be a waste of time. But I think this is a very helpful tool that will help me in the future. Thanks

-I learned a lot from this program and I actually could have something to get me started with starting over again. The savings chapter really is going to be a great aspect on my life. I will just need to get a plan together and I'll be on my way to a great start.

-Very well Organized and Easy to Navigate.

-Thank You, to, the Consumer Credit Counseling Service, A, has Been extremely helpful and very patient with me at this time! Thank You

-I learned a lot of important things.

-I enjoyed reading the material and learned a great deal of information I was not aware of - including agency names and numbers to assist in dealing with companies while in dispute. Thank you for the opportunity to review this material.

-Thank you for a well thought out extremely useful program that will help me in my financial future.

-THIS WAS VERY HELPFUL TO ME IN MAKING A BUDGET FOR MY MONEY AND MAKING A GOAL FOR MYSELF

- it was helpful in tracking my spending habits and make a budget on my bill and set goals on save money

-I am hopeful in that the things my wife and I have learned from this course will help us change some of the ways we have been handling our finances. Thank you-

-thank you for making this course available and convenient to those needing to participate online.

-This course was very helpful, and will change the way I set my goals in the future.

-I appreciate this information.....I learned some things I was unaware ofand reminded of things I knew but was not applying....thank you!

- this information should be taught in public schools (which I don't think it is) so that young people getting credit soon will know the true cost of paying by credit (instant gratification mentality of our society hurts the economy, as our "rich lifestyles" are basically a house of cards. Anyways, that's my two cents. I like the printable spread sheets and forms available. I have done the goal card 3 x 5 in my wallet. Somebody out there... schools, parents, government public service announcements... should teach "SAVE, SAVE, SAVE" and show the benefits of compounding interest for savings and the pitfalls of compounding interest on debt... as well as fact that the interest earned is always less (percentage wise) than interest charged for debt. The rest of the world mostly saves for their vacations and expenditures, why can't we turn around as Americans and do the same? I admit it's tough to ignore all the "stuff" out there shoved in our faces each day that drives us to be a bunch of consumer gluttonous sheep. Baaahhh! We are but greedy, needy mindless slaves to this... it's burdensome if we give in. Okay then. I really must go. Good night and good luck! Cindy

-This was a good course to take.

-This was all very helpful with controlling my money and paying my bills.

-Should be taught in school

-School level 9th grade, not familiar with financial terminology. The material was very informative but a little difficult to understand.

-VERY WELL.

-I learned new tools to use with this program, and had I known some of them two years ago I probably would not be in my current situation. I am grateful for the course; Thank you.

-I really learned from this program. I think I will use the budget plans offered.

-this was very helpful and i learned alot from this.Thank You

-I really needed this class and I now have a very good budget I'm using. Amy was exceptionally patient and helpful to me. Thanks for the book to refer to, always.

-A did an excellent job of explaining the book to us. I did learn from it.

-I learned a lot, it was very helpful, thank you.

-Glad I had to take course. It was very helpful.

-This course was helpful. I printed out the examples to set up a budget at my home. Also, the credit bureau info. This did give me information I did not know before.

-Excellent and informative. Thank you so much.

-Very well-written course with straightforward and simple language.

-This program has painted a very clear picture for me and i now feel that I am able to keep track of my expenses, create a budget for myself, as well as remain on one. I am very pleased with what I have learned and I feel confident that I will not be in debt again.

-i am very happy i took this course

-I learned alot from this program that I had forgotten or did not fully understand.

-Thank you for providing a realistic course that addresses real life situations. I did learn somethings that I will apply to my daily life so I can get back on track.

-Good program.

-Why is there a time requirement for the online course? It was distracting having to worry about not taking long enough for the course.

-This was great information and very clearly delivered. My experience with Consumer Credit Counseling Service was courteous, friendly and professional. This information and tests were to the point with a lot of material to keep for future reference. THANK YOU so much!

-I have learned that you are not too old to try something new. I found ways to protect myself. I have also found ways of thinking before I buy. What to look out for and what not to do.

-I wish I had this information 5 years ago.

-I feel by reading this material I will not make many of the mistakes I made in the past concerning my finances. The printable charts and budgets I found to be very useful in planning my future finances as well.

-I really saw the importance of having a budget in my life. It helped me see spending leaks.

-Learned something that I did not know.

-Very helpful, especially the budget information. I plan on using this for my finances and keeping the book I printed out to share with my children and so they don't make the same mistakes as I have.

-THE HELP ON SETTING UP A BUDGET WAS THE MOST HELP.

-Thanks a lot! A lot of this info is very helpful!

-thanks!

-It was very long and tiresome for one sitting.

-very informative

-Thanks!

-I LEARNED ALOT I DIDN`T KNOW. I BELIEVE IT WILL BE VERY HELPFUL.

-i could not save the excell files to my computer, and i dont know how to create one.

- I will definitely use a budget at home.

-Good class, learned a bit more. Thank you!

-I thought the budget form was very detailed and I liked that. Now I know how I want to set up our budget system. I also really like the idea of a goal card. I think this course was very helpful and easy to understand

-Thank you very much for your help. The information will be put to good use and passed on to others.

-The online course was very helpful. Thank you.

-The website was easy to use and informative.

-went to fast for someone who has a learning disability who can't process things quickly.

-the instructor was well prepared.

-THIS COURSE HAS DEFINETLY HELPED ME IN DEFINING HOW IMPORTANT IT IS TO SET A BUDGET. I FEEL AFTERWARDS THAT I CAN ACTUALLY SEE THAT MY GOALS ARE ATTAINABLE.

-class kept my interest was not boring.

-thank you!

-You people are very very nice. Thank you.

-thanks

-Learn how important is to have a budget

-very interesting!

-I wish I had this course right out of school. This course should be mandatory for high school students or college students.

-This course was a great help to me. Thank you for allowing me to take my time and overstand this class on line. I have started on my life goal budget now.

-thank you

-The information introduced was beneficial and it should be taught in some element in school (Jr. High and High School). Life can have it's twists and turns but if your educated in budgeting your money it would be a helpful addition to the curriculum that we currently have.

-thank you, it was a great course

-I thought I knew a lot about debt management because I worked for a banking institution, but I really did learn a couple crucial things from this course.

-I am really grateful for a program like this to help me understand that in reality income isn't as important as being responsible in spending it. I've learned that circumstances can and do drastically change people's lives. People need to put themselves in position just in case something like a layoff or job loss happens. I really appreciate this course. Thank you.

-I learned alot and will use it in the future.

-I didn't have a teacher but the information you made available to me was very helpful and gave me some insight to things I didn't know about. thank you.

-Very organized...I enjoyed doing this online in the privacy. I work well in these conditions.

-I learned some things that I was unaware of, about finances, and will be helpful in the future trying not to get back into financial difficulty.

-thank you, so much

-i really enjoyed this i learned a few things i didn't know i also liked that you could listen instead of reading i feel it's easier to really understand if you can just sit and listen instead of having to read.

-This course was very helpful to me at this time because I really did not know what to do next to get back on track. I will be setting some "realistic" goals and do everything possible to keep myself on track.

-That was the best and most helpful online class I have ever taken!

-I like the suggestion of 3x5 cards. I also like the comparison of what interest rate on credit card by paying the minimum balance is really costing for an item in the long run. I knew you were not suppose to be harassed at work but didn't know how to make them stop.. so that would have been helpful in the past.. hopefully it doesn't happen in the future on a stricter budget.

-I enjoyed the program, I like the spreadsheets that i downloaded and plan on use them. Especially the budget form. I learnt alot of things I can do that will improve my lifestyle.

- THANK YOU FOR THE TRAINNING, I WILL STAY ALWAY FROM CARDIT CARDS. I WILL START PAYING CASH OR MONEY ORDERS. MY ATTORNEY TED K. GODFREY NEEDS MY CERTIFICATE BEFORE 09/05/06 BECAUSE HE HIS GOING OUT OF TOWN AND WANTS TO GET THE PAPER WORK DONE FOR THE COURT. THANK YOU.I'M SORRY IT TOOK ME LONG TO DO THE TRAINING.

-This course was very helpful. I really learned alot. Maybe now I can stay on track. Thank You Very Much

-I have already been using a budget (since onset of bankruptcy - May). It does assist in focusing on getting back on track and will continue on keeping us there. This was helpful on learning terminology. Thank you.

-I HAVE LEARNED IN THIS COURSE. I WILL USE THIS IN MY DAILY LIFE. THANKS

-i liked that it explains a budget, now i know how to make one and try to stick to it!

-Great course but wish I had this information much sooner.

-I enjoyed learning from this course. The reading material was easy to understand, and helped me understand better the credit choices I can make in the future so that I do not end up in this situation again.

-Learned some things I didn't know and working out a budget for my family

-Please fax my certificate to my lawyer...

-VERY GOOD INFORMATION

-The program was very helpful.

-I wish I would of had this information before my husband and I got in the situation we are now in. I will set goals and start a budget, however I feel we need help doing this. Thank You.

-Thank you for having the audio version available online.

-I liked the repetition of the info. given to me. It helped remind me of all of my financial flaws that I can and will be able to fix. Thank you for the valuable info.

-I have a college education in finance, but this course was very helpful in applying all my knowledge and the material to my personal/particular situation.

-thank you

-thank you

-Thank You,

-Thanks for making this available online.

-I've learned alot of new information I was not aware of, thank you.

-I wish I had more information on my situation. I filed chapter 7, all bills are discharged so I have no current outstanding loans or credit cards. I would like to know how I can improve my score with no credit. I don't want to put myself back in that same situation again???

-I feel that requiring a minimum time to take the course is not fair and a waste of time. If someone can complete the course in less than two hours they should not be penalized or threatened with not completing the course.

-This online course was excellent! I've learned more in this 3-hour course than I've ever learned in my 52 years of living. This course should be a MANDATORY course in high school. EVERYBODY should be required to take a course like this!

-I found this very helpful. I wish this would have been a mandatory school course back in my senior high years.

-I learned a lot and I will definitely apply that in my life. Thanks.

-I Learned a Lot!

-Thank You for making this available and very doable for the average person

-Good program. Had much more relevant information than I thought it would.

-This has been extremely helpful!

- Well organized content I learned more than I thought I would
- This program was very helpful. I wish I had known about this program a few years ago.
- Thank You. I've learned not to make the same mistakes again. The course was very helpful.
- This program is extremely helpful to me. I will use it in my everyday life. I thank you for this program.
- VERY GOOD TEACHING. I REALLY ENJOY IT. LEARN ALOT.
- THANKS. IF I HAD THIS CLASS YEARS AGO, I WOULD BE IN GREAT FINANCIAL POSITION TODAY.
- I REALLY ENJOYED THIS SESSION.
- THIS COURSE WILL BE VERY HELPFUL.
- GREAT INFORMATION & HELPFUL INSTRUCTOR (ENCOURAGING). THANK YOU.
- Thank you for the help .Bob Fultz
- I will keep this book forever
- VERY, VERY HELPFUL.
- This should be required prior to opening a checking account or obtaining a credit card or any credit obligation. Possibly a high school pre-requisite.
- THANKS FOR COMING OUT ON A SATURDAY & YOUR TIME.
- One of the greatest courses I ever experienced. It doesn't matter how much you make if you don't know how to manage or handle it. This is all about not what you don't make, but what you make - how to manage it to lead to a successful financial situation. I never expected to learn this lot... Thanks Michael
- Should be taught in schools
- I found this course to be very helpful and informative.
- thanks for this opportunity
- This was sure worth my 25.00 I didn't have.... laugh out loud I did learn alot and I am going to do as it says.. And hope I will have a success story. One thing though you should have available the charts

and budget forms to print without printing the whole page some people dont know how to select what they want to print... But other than that I give a High Five..

-Taking this class was a reality check.. things i learned from this class will in fact make the turning point in our life's to get ahead .It makes sense thank you for this opportunity to get control again

-I was very impressed with the course. i learned many things in the program i can use in real life situations. i was skeptical about having to take the course but have realized it is an excellent tool in managing your money and setting goals. i believe everyone should take this course regardless or financial status. i would like to thank you for helping me better understand my finances.

-Thanks for the help

-Thanks I learn I need a budget

-I should have learned this lot sooner.

-Thanks so much I have learned a lot and will get started on a goal card.

-Thank you.

-that everything was easy to understand and explain well

-Thank you for this course. It has been very helpful.

-A very easy to understand course written in layman's terms. I only wish I known and learned this much earlier in my life. Thank you for offering this program...you WILL NOT see my name again on any of your courses (no offense.)

-I enjoyed the reading and it was easy to understand

-It was a big help to us. THANK YOU!

-Most of my financial problems are from being laid off from work. You have showed me new ways to help me stay ahead of unexpected expenses. As car repairs have costed over 2000.00 in the last few months. Plus added information to help me stay ahead of my finances. Thank You

-En mi opinion si esta muy interesante e instructivo el curso, aprendi bastante y tomare muy en cuenta todas las sugerencias para en el futuro poder salir adelante y no cometer los mismos errores, el haberme declarado en bancarrota me apena pero no tenia otra solucion.- Gracias Atentamente

- i found the course easy to follow and quite helpful
- Very helpful.
- The teacher was very informative.
- I think it was a good class.
- Excellent instructor.
- Just wanted to thank C for being very explanatory and patient.
- This has been a true blessing for me. Thank you so much.
- I could not hear the instructor during the presentation and the facility was too cold.
- This course gave me a better outlook on credit cards and budgeting. I'm going to try to budget and save some extra money each month. Thank you.
- The teacher was able to refrain other people on the phone from talking and making background noise. This was very helpful in the time frame and hearing her.
- Very helpful
- The section on budgeting and expenses was very helpful especially the fixed, flexible and periodic.
- I will apply a budget to my life and become more organized
- very helpful and informative
- Course was easily to follow and understand, You do find yourself in some of the situations.
- Thank You
- I appreciate taking this course.
- My wife and I would like to consider using a budget. We hope to be better prepared if another crisis comes into our lives.
- I loved all the information and the additional spread sheets that i was able to save to my computer.
- Very Good! Wish I had a class like this years ago! Very good class. Explanation was great!

-I enjoyed the information and found it very informative and helpful to my situation.

-I really liked the course and the downloadable documents. Suggestion would be to put more info on paying bills online and managing checking accounts!

-THE BEST, I PRINTED MOST OF PAGES, FOR ME TO GO BACK I LEARNED IN 6 HOURS, MORE THAN ANY BOOKS I BOTH SINCERELY

-I wanted to let you know I did understand this course and hope to use this in my life from now on. I was on lesson 8 and decided to go back and print the goals list from lesson 1 then had to take all quizzes all over again I hope this didn't mess anything up. Thank You

-This was a very good learning tool. I think everyone should have to take this course regardless of credit problems or not.

-very helpful in learning how to make realistic budget

-Thanks for the learning experience.

-This is a good program and I learned some things that I did not know.

-Actually, the course was much more helpful than I expected. And I am looking forward to incorporating the suggestions into my family's everyday finances.

-good program! I like it.

-For the online use, the audio was very helpful to read along with. The information was VERY helpful; this should be an 8th grade requirement. Thanks

-This is the best test I have ever taken and was happy with the results

-My wife and I learned some valuable information. We had contemplated having a budget for quite some time, but were oblivious to the driving force behind one...goals. Although much of the information was common sense, I never placed much importance on that information. Now I can see how even the simplest information can, over time, make a big difference.

-I FELT LIKE I LEARNED SOMETHING I HAD NEVER KNOWN. I HAVE ALOT OF OPTIONS IN MY LIFE NOW. I HAD BEGUN TO FEEL WHAT A FAULURE I HAD BEEN UNTIL I WENT THROUGH THIS HELP. WHOEVER HAS PUT THIS IN ORDER I THANK GOD FOR BRINGING ME BACK TO FEELING...EVERYTHING IS GOING TO BE OK.

-Brought to light some important facts.

-The money in motions really opens my eyes to a lot of things and I will apply all I have learned to my daily life. I will rebuild my life, credit, and finances. Thanks

-There were several things I did not know until I read the chapters. It was definitely a learning experience.

-Thank You...

-I found the course to be excellent and give many very good tips on improving my credit and making my life less stressful by setting goals, figuring out and following a budget I do plan on using many of the suggestions given in this course. Thank you.

-I wish I would have had information that's in this course long before now it would have been very helpful to me, but I'm glad I have it now. Thanks,

-Very helpful

-I think my eyes were opened to preventing future financial troubles by this program. Thanks!

-Discussed savings, budgets, goal, and the use of credit.

-VERY HELPFUL TO ME, NOW AND IN THE FUTURE....

-I didn't like the chairs.

-Very Helpful, this information needs to be taught in our public schools.

-I will definitely start budgeting so i will not end up in financial difficulty again.

-I really enjoyed the online version, because it allowed me to work at my own pace.

-All Positive.

-Great job.

-I appreciated the chance to ask questions and get good answers.

-I felt that the instructor was very knowledgeable and helpful.

-C has a pleasant voice and she spoke clearly. She broke everything down and made it understandable. Instructors are very important, it was a joy to hear her voice.

-This class opened my eyes to a lot of financial problems I have. It makes me want to start over and become a better person financially. I can honestly say, I will do things completely different.

-Thanks for the expediency

-helpfull

-I really enjoyed this course. It re-enforced a lot of what I already knew and threw me curves on things I thought I knew. I have a vision problem and it was great having the audio playing while I tried reading. I highly recommend this program to any one whether they are starting out or starting over. Thank you.

-This was an extremely well put together program, I was very impressed! We entered into bankruptcy due to medical expenses so I wasn't expecting to learn as much as I did...I really wish we were able to offer this program and information to every high school student so we all didn't have to learn the "hard way". Thanks so much for your assistance and we really truly appreciate the information.

-I thought the class was very informative and helpful for me to improve my spending and budget, So that I will not make the same mistakes again. Thank-you Tami

-Using a budget was never taught to me in school nor did I have family that abided by a budget. This was very helpful in organizing budget. I have saved the budget information and will try to put it to use.

-it was very informative. I will use a lot of the things I learned in the future for preparing my goals and budget. I was not aware of several things that could have helped me before I filled bk. Thank you

-Thank You.

-This is information everyone should learn before they leave high school. It would probably save millions of dollars to everyone.

-Very well put together, Helpful up-to-date information.

-I found that this course was definitely information that pertained to my situation certainly a helpful and learning experience.

-Very easy to understand and goal inspiring!

-Seriously: I wish I had this education/information early on in my years. It would have made me more aware of what the choices I made were going to get me into. Thank you very much. Nehemiah Brown

-Thank you very very much!

-This course really was an eye opener for me. I learned alot about budget and plan to use one in the future and set goals for my life. thanks

-Enjoyable program not to hard or too long or to awful boring :)

-Thank You

-I really liked all the smiling faces when I came in. I also appreciate that my teacher made me feel better about my choice. Also the environment was awesome.

-I think everyone should know this information, not just bankruptcy filers.

-EVEN THOUGH MY LIFE HAS BEEN TURNED UPSIDE DOWN IN THE LAST 6 MONTHS, I BELIEVE THAT THIS WILL HELP ME START A NEW LIFE STYLE. THANK YOU, JONI K. BELL

-Thank you I will use this information

-I found the program informative. I downloaded the excel files for personal use and I intend to make a file with all of the items listed in chapter three.

-I didn't realize that I already had the knowledge to be keeping myself on the right money track. Now that I know I have this knowledge, I've realized it must just be bad spending habits that got me into trouble. And I'm definitely going to be using the tools I've learned in this course. (ex. goal card..budget list..etc) Thanks!

-I enjoyed the course and will work to accomplish

-The course was great but I was not able to print anything.

-I like the idea of the 3x5 card for goals.

-This was very informative. I learned how to better budget and how to keep good credit. There was also a lot of information I learned that I knew nothing of.

-I learned a lot more than I expected. The program was very helpful.

-I've always used a budget. I went into bankruptcy because of my business and business partners, not my personal finances.

-I am deaf and I could understand very well. thank you

-Very informative. Thank you!

-THE COMPLETE COURSE ON-LINE TAKES UP TO 3 HOURS TO COMPLETE.

-I will begin my budget today. I feel I have learned a god deal about where I went wrong in trying to pay my bills. I feel a budget is the only way to go. Setting goals is a great way to plan for the unexpected. Setting aside money in a savings account is possible, I never thought it was, but it really is.

-Thank you so much, this course has really saved from future disaster

-I learned a lot from this and I plan to try this as soon as my wife completes her part so she understands some of the things we were both overlooking. Thank you so much.

-Definitely use a budget

-I wished had known a lot of this early in life, I might not have got in the mess I'm in now. Thank you.

-Very helpful and informative.

-Lots of information to use. Great format. My filing/case# is: 06-16025 and was filed on September 1st, 2006. Thanks

-This was very helpful, and i plan to start the 'goals card' today.

-I hope I can manage my money better next time.

-We don't have excelled, so wasn't able to use those programs, but printed them out instead if they were in the chapter.

-The only suggestion I have is to use larger font size. I could not figure out a way to zoom or increase font size for this program. Thanks.

-I really enjoyed this, it taught me alot. Some things that I truly need to attach to my everyday life. thank you so much for this program. can someone please contact me I really need this printed out and sent to me, my printer is not working fairly my #

-I have realized I had been doing the goal setting on very small items for years , like kitchen items , pot holders ,etc. and when I moved here I had to save money to but a used dryer . now I have a real goal to open my own bussiness and I'm going to map it out step by step , and I know where to start !!

-Very helpful!!! I learned alot about myself as well as my family goals. Thank for your support...

-This test will be helpful to me in the future in order that I do not get back into the same situation I was in. I feel more comfortable now by

learning the way you can get yourself into a situation that caused me to have to go bankrupt.

-This really was a great course. I learned alot and took plenty of notes. Thank you!

-Thank you, the information was very helpful and I will be making my budget and using a goal card.

-I really was surprised at how much you can save by putting away just small amounts.

-This information was very helpful. I will remember all that I have learned in order to rebuild my credit and never again allow myself to get in this type of situation again. Thank You!

-This course was extremely helpful. I learned a lot and am prepared to use what I learned to keep my finances on track, but more importantly, start a budget and a savings plan. Thank you.

-Excellent informative in a word great info I will use.

-Mr. L was an excellent instructor. Instead of making his class feels completely at fault or uncomfortable, he made the atmosphere light and hopeful.

-Thank you for your help, wish we had the information earlier in our lives

-Wonderful program. I have a much better understanding and knowledge of my past financial difficulties. I feel it is safe to say that I will never allow myself to get in this bad of a financial situation again.

-Course was very informative and everything was clear and understandable.

-This program has provided me with very helpful information to use for a more secure and financially sound future. Thank you.

-This is a great course and has helped me set some personal goals and to create a budget.

- I am very impressed with this! I am sad that I had to come to this experience (bankruptcy) to get here BUT this module really makes sense and I feel will turn my 38 year old life around. REALLY I DO. Never did I think I would ever need to be schooled in this area...but I did...and I KNOW there are OTHERS... I have no ego here and I am grateful my path brought me to you and your training. Respectfully,
Julia A. White

-Thank you very much I learned a great deal from this course. I thank you all.

-I wish I knew all of this years ago. But, I know it now! Thank you!

-good information

-Doing a budget will help us

-I thought at the beginning I already knew all of this. Wow I was enlightened.

-I would have liked for the course itself to also be available in printed form and mailed to me to refer back to.

-At first I didn't like the idea of having to take this course. After using this program I feel I do have a way out of debt. I may have to work at it for some time but there is hope for my family and I. I will defiantly use the information I learned today. Thank you!

-Very nice, I enjoyed this program.

-I learn from my mistakes of not doing a budget, and putting myself in to this, but learned my lesson and I will do better choices in my future. thank you.

-thank you for the help it SHOWED ME ALOT OF STUFF I CAN NOW USE IN MY LIFE

-Some of the consumer law rights presented in this course I didn't know. This was very helpful. The examples in chapters were useful, some such as winning a free trip or prize and was asked for a credit card for security has happened to me, I didn't except the prize.

-very helpful

-I learned how to do a budget the right way instead of not putting savings on or putting on our goals. Thank you for giving us these useful tools to help us better understand.

-this was a helpful tool in pointing out my mistakes that i had made when it came to managing money

-It would have been nice to know all of this earlier, thank you

- I would like a copy sent to my lawyer. I would like a copy also.

-thank you

-this course was very helpful, thank you

-I will have a budget, pay cash when i can. Thanks.

-The class was very informative and taught me some things I didn't know. Thank you.

-The instructor was very helpful; she would go over things until I understood them.

-Very helpful. Thanks.

-The class and book were very good.

-Good job!

-Actually very helpful and eye-opening; something I wish I had access to 10 years ago, but will still be useful.

-I hope never to file bankruptcy ever again in my life, however it is good to know that there is help out there for people like me who have just had a little misfortune along the way. I will take what I have learned today and apply to my life and share it with my family and friends. Thanks

-Good Course. Thanks!

-This program was very enlightening. I wish I would have had this information a long time ago. I wouldn't have been in the trouble that I was. Thank you so much for all the information. I will put it to good use.

-It Was Very Helpful To me to do this course.

-This should be offered as a requirement either in H.S. or in college.

-I appreciate this program. Thank you for the help.

-very well written on-line class- I learned alot and also made copies to send to my children, the information was great.

-Thank you. This information will be very helpful to me now and in the future.

-I learned a lot from this course this evening. Some of the topics covered, I already knew but many are things I never really understood (interest cost long term, the way to properly set up a budget with goals, etc.). Thanks for your help!

-I wish there were more information that would help me now that I have had to file bankrupt,

-Good course!

-this was helpful to me

-This course really helps me to understand how to better budget my money and keep up with all my finances.

-i learned so much from this course..i highly recommend it to anyone...it should be required before aloud to open bank/savings accounts... thx again Jolene White <-----moneywise lol...

-It was a lot of reading, but I enjoyed the information. I was able to take some notes, and it opened my eyes to be more aware of the financial decisions I make. From here on out, I will think twice about what I'm buying and how it will affect my credit. Thank you

-I have been very pleased with the service I have received at the local credit institute.

-The class was very informative.

-Thank you for doing your jobs so well. There was good information today.

-Course content was easy to understand with the teacher's help. My education level is grade school.

-Thanks. Good book. "American Center for Credit Education."

-The teacher's calm personality was well picked for a stressful moment in our lives.

-Thanks, I learned a lot.

-Very informative and helpful.

-Thanks for the class, it was and will be very helpful in the future.

-Thank you guys. You were very helpful.

-I will pass this information on to my relatives and friends. Hopefully this class is being taught in high school.

-Using the online training was good because I was able to listen to it being read, as well as read along with. I thought the exercises online were good and will help me with my budget.

-I thought this course was very convenient to my time schedule being made available on line. I do apologize for taking the course so late. I over all thought the course was great and was applicable to my situation. I also appreciate the information very much! Have a great day!

-I am very grateful for this opportunity; I have learned a lot of beneficial information thru this course, have some question that I always had in mind that was finally answered. I gained a big deal of knowledge and I will certainly be using all the tools I have learned thru this and will call for further assistance even if I have to pay for it. I know I will feel wonderful to set goal and achieve it and will be greatly motivated to work on achieving the long term ones. Thanks to everyone that was involved in making this greatly beneficial education.

-course was very helpful and offered some simple yet effective templates to use as a tool to get my finances in order. Thank You

-THANKS!

-ROOM WAS TOO COOL.

-THANKS.

-I feel books could have been checked before class. Because some people were paying at class when I was told it had to be paid up front and other people that had paid was not given a book until class was over.

-Thank You very much.

-A little too cold in the room.

-Teacher was very good and helpful.

-VERY HELPFUL.

-Teacher very prepared. Thank you so much for the patients you gave me.

-i think was a wakeup call and i will surely think through all aspects of this training. Thank you

-I appreciate the help and interest that Janice has given to me. I have had a budget for many years, however, due to extensive medical problems over the past several years, (breast and lung cancer, failing kidneys, diabetes), I was unable to keep up with my obligations and was forced to take this option. Thank You,

-The class and book were very informative. Thanks.

-Amy was thorough in explaining course procedures. She made it easy and made me feel more at ease.

-C was very helpful and explained the book clearly. Thank you.

-It was too crowded.

-Not all answers were given for test. Teacher was somewhat helpful and facility was somewhat comfortable.

-"Money In Motion" is a great book, very informative.

-C explained the information so well a child could have understood it. Thanks for a job well done.

-I could put myself in a lot of the topics which were relevant to my life. Materials were very enlightening on some areas. Teacher was very easy to understand and answered questions completely.

-All very good information.

-I learned to not run from your problems.

-I read the material with my husband

-Thank You

-This was very helpful and gave me many new tips that I now plan to include in getting my finances back in line. Thank you!

-This program has utterly changed my financial future, thanks to you good folks i believe that once again i can feel the wind beneath my wings and I'm ready to soar like a hardened steel aircraft carrier full of hundred dollar bills. You guys are my Heroes!!!

-I found the course informative and refreshing...

-Thank you

-Very educating, helpful and can be used by all whether they handle their finances well or not.

-I definitely will start using a budget and set goals for myself. I also, learned that using a reputable credit counseling agency to help you is very important, at the first sign of trouble. This course was very helpful, but it took me way more than 2 hours to complete online.

-The course was very informative; it reinforced ideas and techniques I have already put into practice.

-It opened my eyes to new ways to save money and how to avoid getting into more debt. How to set goals and plan on paper so I can see my goals.

-I wish I would've taken this course before I got into financial trouble. would be beneficial to offer to high school students.

-thank you for this course it was very helpful

-Thank you very much. This will help all of my future finance decisions, and help me keep track of money better and to be wiser on how i spend my money.

-Thank you for offering this program. It's affordable and fit in very well with my busy lifestyle. I am so appreciative for your organization.

-This course really gives you an in depth description on the ideal life for any person on any income amount. It really shows the importance of budgeting and managing your life and credit and income, which all balances each other out and affects each other, kinda like a domino effect.

-Very Helpful

-Excellent

-Thanks for your help pre and tonight!

-I feel this course helped me in understanding how I need to budget my expenses more efficiently! Thank you.

-Wish I had known some of these things many, many years ago.

-This was a very informative and useful course. I wish I had taken it earlier in my life so that I had a better understanding of how to handle my finances. I am going to start using the tools presented in this course to help me obtain my future goals.

-Very informative.

-I learned a lot.

-It was nice to be able to do this by phone.

-I want to thank you for giving me this information. I really appreciate it.

-This was a very informative class. I got a lot out of it. I think this class will help me manage my money better.

-thank you for this help

-the forms were extremely helpful...i wouldn't have ever created anything that organized, thank you!!

-Budget/savings are crucial for a stable financial future

-Thank You so much for this course. I wish I would of know half this information before it came to me filing bankruptcy. I am going to tell my friends what i have learn and hopefully help them..Thank you so much ..Deborah Hodges

-It was very helpful,thank you

-I copied off all pages of this course, I found them very helpful to trying to get my life back on track and get a fresh start for me and my 3 kids!!
THANK YOU!!

-I FEEL THAT THIS COURSE WAS EXTREMELY HELPFUL.IT WAS VERTY INFORMATIVE@I CAME AWAY WITH ALOT OF INFORMATION I DIDNT KNOW.THIS COURSE SHOULD BE TAUGHT IN HIGH SCHOOL TO PREPARE STUDENTS FOR THE REAL WORLD.

-Thank you very much for helping me more understand my financing and budget plans in the future

- We must be the change we wish to see in the world.

-Hi, Thanks for this well-designed course. Thank you.

-I learned several helpful things that I had not considered before.

-THANKS.

-THANK YOU SO VERY MUCH FOR OFFERING THIS ONLINE, IT WAS CONVIENIENT, AND I LEARNED A LOT FROM IT.

-Most of the information I knew one way or another, but I wish I had been offered this course in high school. In fact it should be mandatory. Money is a necessity and so is managing it properly. Thank you for putting this information in a very understandable and useable way.

-Thank you very much. My family and I have learned alot. Sincerely

-This program was really helpful. Thank you.

-My wife and I studied together but took the tests separately. Thank You for the great presentation of need facts.

-I found the course to be interesting and most informative -- very well done! Thank you!

-Me siento contento de aber aprendido una mejor manera de administrarme por el vien de mi y mi propia familia Gracias

-I believe a class like this should be a must to everyone before they start to get credit cards, loans, etc.

-it was great thank you

-Thank you very much, I learned alot and it was very helpful. Louise Chavez

-I CAN DEFINITELY BENEFIT FROM THIS COURSE. WISH I HAD BEEN EXPOSED TO THIS MATERIAL BEFORE I GOT TO BANKRUPTCY. IS THERE ANY WAY TO HAVE A HARD COPY OF THE COURSE SENT TO ME FOR FUTURE REFERENCE AS I GO THROUGH THIS RESTRUCTURING PERIOD? MARIA ULLOY WAS EXTREMELY HELPFUL AND ALWAYS PLEASANT IN ASSISTING ME WITH ANY CONCERNS OR QUESTIONS I HAD ABOUT THIS PROCESS. THANK YOU MARIA & CCS FOR YOUR COURSE. DO YOU HAVE ANY JOB OPENINGS IN THE STATE OF MARYLAND (BALTIMORE AREA)? THANKS AGAIN. DOLORES.

-This was very helpful, I am glad I was required to take this.

-Good course and I learned some useful things. The most important being that I must have goals if a budget is to work well.

-I found this course very helpful

-I found all of the information contained in this course relevant and informative. I do believe that what I have learned with the tools provided will be very helpful in rebuilding my future.

-Thank-you for teaching me something I was really amazed what I didn't know.

-i really liked this course because there was some things i learned to help me really strive for a goal and to keep my budget and to help me get my financial affairs in order so i want have to resort to bankruptcy, thank you for the information!

-This was a very helpful course.

-thank you for this course, i printed some of the material because it is a good learning tool to help with your budget and goals

-if you miss questions they should be presented at the end of each chapter.

-I felt that this course can be very beneficial to my life and the way that I handle my finances in the future.

-I have to say that this course really was informative

-wished that i would have had information such as this earlier in my life. i learned alot from this class.

-I feel very confident that what i have learned, will keep me from repeating, some of my mistakes. I really did learn how tricky credit cards can be. THANKS!!!!!!!!!!!!!!

-Thank you for all your help!

-Good class.

-Organization is very important.

-C explained things thoroughly and was very easy to understand. The class was very helpful.

-Thank you for everything. It was a blessing.

-I am very glad I took this course.

-The course was helpful, thank you.

-The course was very helpful. I learned a lot from the class. Cheryl explained everything well. Thank you.

-Hard to hear, but other than that, a good class.

-I learned a lot of helpful tools to use when setting goals and devising a spending plan.

-Materials & content of manual book was very helpful and getting me started to a new beginning to achieve my goals (Future). Thank you!

-The instructors are very informative and used examples that relates to real life experiences. They were great!

-The course was very helpful, and it gave me many goals to try to restore my credit and not be embarrassed in the future with improper debt.

-I LEARNED ALOT FROM THIS CLASS. I WILL USE WHAT I HAVE LEARNED IN THE FUTURE. I DON'T EVER WANT TO END UP IN THIS KIND OF MESS AGAIN

-This is a wonderful program. It can really help others that have budget problems.

-Teacher was very cheerful and understanding. Keep up the good work.

-I wish it was a little longer. I learned a great deal.

-I am glad this is a requirement to complete my bankruptcy procedure. I appreciate the information so that I will live a different way, and I see and understand the purpose of having goals and a budget! Thank you. .

-Interesting

-C was very very explanatory to each subject; I learned alot during my class. Thank you Carmen.

-Class was well presented

-Thank You

-The instructor was very informative and presented the information extremely well.

-well done. thank you

-Glad you put the addresses and phone numbers for the credit report in the book.

-all topics are helpful to me. thank you

-This class helped me to follow my financial life. Thank you Carmen.

-This book contains a time value of money and budget form that will be very useful in managing my money. Carmen was helpful in helping me realize that I need to write things out, to better budget.

-thank you for a learning experience. I will put it to good use. I do have several goals that I will put to use and on my index card.

-This was a very informative and educational course I would recommend it to anyone who is having financial difficulty.