

Money In Motions

Quotes 9-16-06 to 10-12-06

-Thank you so much for this opportunity. I learned more in this program than I have during 10 years of dealing with marriage/divorce, and in life experiences involving debt/income/and credit.

-As if losing my job of 26 years wasn't bad enough, having to file bankruptcy was the worst thing that has ever happened me. I am both thankful and grateful that there are programs like this that will help provide the skills needed to rebuild my life and allow me to be financially successful again.

- I appreciated the votes of confidence that all is not lost. I feel that I will again return to a position of financial comfort and stability in my life. Thank you for the thought and caring in which this program was presented.

-I thought this program was well put together, easy to understand, and I learned a different way at looking at my finances. Finances were something that I was honestly scared of. They were something I didn't understand. But now I feel I have a great foundation in which to grow from. I took lots of notes while I listened to the online portion of this course. I am excited to start a budget and set goals for my financial future. This was a great course. Thank you!

-This was a very helpful class. I am recently widowed and my husband took care of everything, I hope this is only the beginning to my financial freedom. I also wish I had more knowledge of these things many years ago!

-This educational program reminded me of some concepts I already knew, but I was not using, and I had forgotten about. I am very fortunate to have been able to take this class. I wish I had taken it prior to establishing credit. I will benefit from what I have learned. I have already begun implementing some of the recommendations, i.e., comparison shopping and being aware of contracts. It's unfortunate that it took me filing bankruptcy to grasp a better understanding of consumer spending. However, it is always better to have the knowledge, than not have it. Thank You

-EXCELLENT, INFORMATIVE, THE PRINTOUTS I GENERATED WILL SERVE AS A USEFUL AND ACCESSIBLE SOURCE OF INFORMATION FOR ALL OF THE TOPICS AND POINTS MAKE, AS WELL AS FUTURE SITUATIONS.

-I WOULD RECOMEND THIS COURSE TO ANYONE AT ANY TIME. YOU LITERALLY PUT IT ALL TOGETHER.

-nicely put together

-I must admit I thought this course would not be helpful at all and I found that it really was and I was wrong about stuff in my pre-test that I learned later as I read. I even have suggested to my mom to take this course just to help her with her finances.

-I really learned a lot. I believe with using the tools given I would have never had to file for bankruptcy.

-This was a much better course than what I thought it would be. It has made me realize I do need to use a budget. Thanks!

-Excellent course. I highly recommend it to anyone.

-I am better qualified now after taking this course to handle my finances in the future properly for a better life.

-This the best course I have ever taken, this is very useful information that I will use in my daily routine and first I will start my budget and stick to it.

-I was surprised and impressed in what I learned from your course. I believe it will be helpful to me in the future. The budget was particularly helpful and I just want to thank you for your help in my efforts to get and remain on the right track. Thanks again,

-This course has taught me so much. I will indeed use a budget from now on. This course should be a requirement to getting credit anywhere, with any company. I regret the problem that brought me to this, but I also am thankful for it because without my problem, I would never have known what I know now. Thank you so much for this information.

-I believe that this course will help me to start over in a great extent. I regretted not have this information or acquired it before, probably would save me form many problems I had in the past and my actual situation. But I'm in the track of a better future with time and patience. Wonderful and Vital Course.....

-This course was very helpful for doing a budget that I have never done before. Also to understand what I have been doing to get myself in a mess and a way to get out now. Thanks

-most of the information in this course I knew, but seeing it in black and white really made an impact on me. I am now more determined to work with a budget.

-I wish we had known a lot of this years ago when we first got married it perhaps could have helped prevent the financial mess we are in now. Thank You.

-Thank you. Most of the topics covered, I knew, but somehow lost them on my journey of life. With this refresher course, I feel I can get back on track both emotionally and financially.

-At first I thought this was going to be a waste of time, but I have to admit that I did learn quite a bit from this course along with the one I did before the filing of my bankruptcy.....Thank you very much and I mean this sincerely

-I learned so much! There were many things that I thought that I knew and should have done before we were at the point of Bankruptcy. Thank you very much! Now, I hope that we can put it all into action!

-I just have to say that I have attempted budgets on a spreadsheet on my own. It certainly helped out at the beginning, but eventually it just didn't help anymore. I thought that my concept was clear and was going to help overall to get my family out of our "rut", but in the end, it didn't prevent us from filing bankruptcy. My "budget" without an actual goal just didn't help at all really. I wish that I was able to have known these things before filing and going through the stress of all this, but the one thing I found positive from filing, is being able to read what I have from this test and only help contribute to improving our financial stance from this point on. Thank you SO much!

-wow! this is amazing and I am very thankful that they started this new program for us who has gotten ourselves in debt and not really knowing how to budget. I am only 23 years old being a single mother and already filed for bankruptcy and at the same time still learning as the days go by! by taking this class, I have learned a lot and I printed out each and every chapter to keep in my files in case I need them in the near future.. thank you so much for putting together such a program like this because I love it and I've learned a lot...once again I want to thank you all for your help and your devoted time....have a great day and god bless

-This has taught me about finance a budget, save money especially PAYING MY BILLS ON TIME.

-Thank you for good help!

-It was very helpful and I think that it will help me to stay out of debt in the future. Thank you for giving this course.

-I learned a lot from this and I thank you very much

-This course was very educational and financial management enlightening. I will enlist what was learned in my future financial life.

-It's a lot a reading, it took me a few hours to finish. But overall very helpful.

-THE COURSE CLEARED UP A LOT OF MISCONCEPTIONS, I TRULY LEARNED A LOT I CAN AND WILL USE FROM THIS COURSE.

-I thought that a lot of the material was very helpful because many of us just don't stop and think about some of the things we learned in school

-I think this course should be required for everybody. I learned more than I did in all my years of schooling.

-This was a good site to use for the education course. I thought it was very helpful. Thanks.

-Good course to take and I learned some things I didn't know before.

-I learned a great deal of information that I truly did not know, or had little understanding of, from this course. Thanks

-Will recommend to other people. Excellent tool to have and learn from.

-Thank you very much. This is a good budget learning technique.

-Este programe me ayudo a entender mucho sobre como debo de planificar mis deudas y creo que sera de mucha ayuda para mi futuro.

-It was a very educational program and I feel that I learned a lot and it gave me a lot to think about.

-The course helped me better understand financial issues which I had no previous understanding of. The course was well layed out and easy to follow.

-This information should be included in the curriculum of high schools.

-very instructional and informative

-This course is very good. Most people would benefit from it whether in financial trouble or not. Is there a book or something that one could purchase for use by other family members or friends?

-One thing I have learned from this course is how easy it is for me to ignore a savings account. A small amount each month is better than no amount. I am able to see now how my spending "habits" have set me back in my finances.

-This was very informative and educational. I will apply much of what I have learned today to prevent me from ever ending up in this situation again. Thank you.

- This information was very helpful and informative....

-Very good information thank you

-This information was very interesting and very helpful. I learned some things I didn't know before. And this information will help me in the future, when I am done with bankruptcy. Thank you

-I believe that this program will help a lot in the future.

-Was helpful in printing the lessons out which was an easier reference to the chapters. Learned more than I was aware of in the different lessons.

-Thank you so much, I will use all this information on a daily basis.

-Esto me ayudara mucho en mi futuro.

-I think the class is very helpful and makes you think about a lot of things

-I really enjoyed this class and learned a great deal.

-Good Course

-very informative I will be using some of the charts/budget ideas soon...thank you.

-thank you for this information- very useful

-Very helpful especially about setting goals.

-Thank you for the educational information.

-Thank You!

-I felt the chapter on goals was very good-every one needs goals. The charts on saving a penny and watching it double should inspire every one to start saving.

-Very helpful course.

-This course should be required to be taken BEFORE anyone starts their financial and credit lives. I wish I would've known half off this before I started using credit cards and loans to get by. I learned so much. I just wished I had learned it before having to go through bankruptcy.

-I may be interested in more debt counseling from your company after the bankruptcy is final. I would like to get myself on the right track.

-I believe that this online course was so helpful and such a great tool. I believe that this type of course should be offered or requirement in high school. I feel I could have learned a lot if I had to do a test and course some ten to twelve years ago. Thank you

-I am definitely going to start a budget at my home it will make things so much easier to understand where I am having my difficulties.

-I'm glad I took this course, I know for a fact that it will help me a great deal and will also help me to help others in similar situations.

-Thank you for the help.

-Thank you, this reminded me it is important to have goals.

- I feel that it will be very helpful for me in the future since I am on a low income.

-I will be keeping a budget and planning to put savings first but making sure all bills are paid. I will work to improve my credit score.

-Thank you. This class was very helpful. It should be required in high school and freshman college.

-Great information I enjoyed the course

-Well done.

-This course helped me a lot to understand budgets and goals.

-I feel that this program will put me back on track. I feel better about my finances and bill paying.

-Lots of good information

-This has given me more information on managing my money better in the future and also understanding Laws of money.

-Opened my eyes to setting goals and paying self first

-Thank You, I learned a lot

-This was a great class. Thank you

-Course was helpful

-THIS WAS GOOD INFORMATION FOR MY FAMILY TO LEARN TO USE.
THANKS FOR YOUR HELP.

-The office staff was especially helpful when I called them several times on the phone to ask a question. They never lost their cool with me.

-I really enjoyed the material from the class even though I took it online. I will use what I learned from the course and apply it to my life.

-I really enjoyed the useful information. I think this will help me when I can get on track.

-Thank you for your help.

- I learned some valuable tools for the future.

- I have learned a lot on this program. This program has changed my life and financial goals in years to come.

-This helps a lot.

-The instructor was a very polite person.

-Very informative.

-She was a well explained and patient instructor. She did a fine job considering the interruptions that were there. Thank you.

-This provided information in my plans in life.

-The material was easy to understand and was presented an easy to follow manner.

-This was very good for me!

-THIS COURSE WAS VERY INFORMATIVE.

-Thank you

-Everyone at the Agency has been kind and compassionate. I learned a great deal through this course. I would recommend it to anyone who needs financial help.

-I think this course was very helpful and I learned a lot of things that I have always questioned in past. I am very glad I took this course cause I really feel like I am more prepared for the financial world ahead of me!

-Very educational!

-Thanks!

-Thank you for a very helpful course I learned a lot that I will use in the future Thanks again

-This class was very helpful. I was not taught about finances growing up. I have a teenage son who just graduated. I believe this class would be very helpful to seniors in high school. Thanks.

-Thank You...

-Very good and useful information, wish I would have taken this type of course years ago!

-My wife said she learned from this course and so did I.

-EXTREMELY HELPFUL AND I WOULD USE A GREAT DEAL OF THE INFORMATION I OBTAINED FROM THIS TRAINING.

-This course has been very helpful. Thank you

-This course is very helpful in understanding the problems in everyday financial doings. thank you for the great help and understanding in these matters.

-Instructor was delightful and made the class fun as well as informative.

-I have learned very much, I'm challenged & enthusiastic to have the tools to get on a better track. Thank you!

-I found the information was very helpful.

-THIS INFORMATION REALLY HELPED ME AND I WILL BE USING ALL THE THINGS I LEARNED IN THIS COURSE.

-This course was very helpful to me and I plan to start a budget to help me stay on track with my finances.

-Why oh why is this not REQUIRED IN MIDDLE SCHOOL THROUGH HIGH SCHOOL!! It's like sex education, if you don't tell them about it they won't do it. DUMB! DUMB! DUMB!

-We learned some useful information and are excited to apply it to our lives.

-wow

-Very well organized. As a retired teacher, I appreciate the organized presentation, pre and post tests, etc. Thank you.

-I think it was a very good course.

-Thank you for showing several things I have forgotten

-Thanks for offering this course online! It was very helpful for me.

-Good class very helpful

-The information made it clear on how to use a budget and the goal card was a great idea that I plan on putting in my wallet! It made it very easy to get rid of excuses on why not use a budget. I plan on getting ahead after this, it gave me the tools for confidence in my budget. thanks for the help

-It has been very helpful.

-The instructor was very helpful.

-The program was very easy to follow and the questions were very relevant and I will start using this information to help my financial situation especially not to make the same mistakes.

-Very good

-Reinforced some previous knowledge. I copied the pages for my teenagers. This covers important ground more succinctly than the books that are available. I copied the info for my teenagers.

-Very informative... a must for everyone.

- Well done! Well put together and easily understandable. Thank you!

-Very easy to understand, and gives you information you can use personally.

-I enjoyed taking this course I learned a lot of useful information that I can use for my future. thank you.

-I learned a lot in the phone class. Amy did a wonderful job.

-This test was very long, but woke me up and I feel that I will now be on the right track.

-THE INSTRUCTOR HELPED ME TO UNDERSTAND THAT A BUDGET REALLY WORKS - YOU NEED TO APPLY IT TO PART OF YOUR DAILY LIFE IF YOU WANT TO BE ABLE TO KEEP GOING FORWARD.

- This course was very helpful and I also have learned more than I expected to, and I thank you all for being here to help me to understand my future needs. Thank you

-The course was excellent in that it covered most, if not all, of the things that people do not, or may not know regarding budgets, goals, and a host of other topics relating to their financial well being. I have learned a great deal from this course.

-I think everyone should have to take this class.

-While I thought I knew how to "budget", this course taught me things I had not taken into account. I appreciate that. Some of the rights an individual has, were not known to me, so I appreciate that.

-It was very helpful to have the ability create the various documents (Budget, Creditor Inventory) while on line. The goal-setting process will be extremely helpful for me.

-More valuable than I thought it would be. I wish I would have done this years ago!

-THANK YOU.

-I think the use of a goal card is a great idea. I created one while doing this online program and already have it in my purse.

-I APPRECIATED LEARNING FROM THIS ON-LINE CLASS. THIS WOULD BE A VERY HELPFUL CLASS TO HAVE IN HIGH=SCHOOL BEFORE GOING OUT ON YOUR OWN.

-I consider myself to be a very astute woman when it comes to managing money, yet, I learned much from this course. Thank You.

-This was rather helpful to me as if I had known some of the information early on in life I wouldn't have experienced some of the financial difficulties I have experienced.

-Thank you

-I think this was a great program. I really learned a lot of things that I was doing wrong and thought I was doing right.

-Very informative! He was very patient and understanding and a very good instructor.

-Very instructive lesson. Thank you

- I THINK CREATING AND WORKING WITH A BUDGET, WILL HELP MYSELF AND FAMILY IN THE FUTURE. THIS WHOLE ORDEAL HAS BEEN EYE OPENING FOR ALL OF MY FAMILY THANKS

-Thank You the class was excellent!

-Very personable instructor. Thank You.

-Very informative.

-Thank You!

-Good presenter! This course should begin in middle school for 8th graders!

-very informational and will be useful in the future!

-Program gave me insight on how to better my financial situation

-This program really opened my eyes to what credit cards charge and how long they take to pay off. This is very informative.

-Thank you for this instructive course and thank you for helping me by providing this course!

-This course was very helpful and contained information that should all stay with me. Thank you

-I hope that I am able to do all of this myself I was hoping to be able to take a real class where someone could help me to set up budget otherwise I am going to best to use this information

-Thank you for having training like this. I have learned valuable lessons from this course and my experiences.

-I have found this course very helpful. I intend to use the information that I have learned from this moment on.

-Wish that this was taught to me in High School as regular requirement. If I had the means I would go to the schools and give seminars or classes on Money issues in every day life. Thank You

- The reader spoke clearly, and was easy to listen to.

-I really appreciate the ability to go back over the chapters while taking the test and printing the chapters out so that I can keep the materials to review in the future when I have questions as I work on my finances in the future. Thank you.

-Very informative. Much new information. Thanks!

-I will more likely use this information to help me and my family thanks

- The course was very helpful and I learned a lot of things that I didn't already know that will help me in my finances.
- Even at this age in my life I learned a great deal.
- The information is valuable. I will certainly follow what I have learned from this program.
- this course really helped me and now I am going to start my own budget and keep track of my expenses
- This is a very informative course and there were many points of interest that I never considered. I intend to use all the information that was covered in this course. Thank you.
- Wish I had received this type of training in high school or college. Thank you.
- We actually set up a budget before taking this course, so I think I am well on my way.
- This was very helpful. I'm hoping to use the material in the future. I realize that having a budget is necessary when you want to reach your goals.
- Very easy to use and self explanatory. I liked having the option of audio to read and follow along. I also liked being able to take a break and come back. Thank you.
- I found the budget chapter very interesting. I had budget figured all wrong. Thanks to this, I can do budgeting the right way.
- I REALLY ENJOYED THE PROGRAM. THE CHAPTERS WERE EASY TO UNDERSTAND. I WILL TAKE WHAT I HAVE LEARNED AND APPLY IT TO MY GOAL AND BUDGET WHEN STARTING OVER.
- This course was very informative and helpful. It did show how careful you need to be with your financial life.
- This program put things in a whole new prospective for me and I am excited about my future and know that I can be successful in better planning and achieving my goals in the future. Thank you
- Very informative and relevant. Thanks.
- I'm really impressed with this course. It was much more interesting and helpful than I had anticipated. Also, super option of taking the course on-line at home! I'll recommend.
- I have been in banking for 20 years and there was still information that I found valuable.
- Very helpful class, better than I expected.

-She explained everything I wanted to know in this class. It was very informative and I appreciate it very much.

-Instructor was clear and helpful. Thank you.

-This course was quite helpful and I have learned a lot from the information I read. My "Goal" is to save and not waste. The future looks brighter! Thank you.

-I appreciate going through this training it will help me and my family in our future finances.

-This course provided some good insight and tools for me to use in budgeting my money

- I really learned a lot from this course. It is very helpful for my future. Thank you very much for all this resourceful information. Thanks.

-This was a great course that I would like to refer back on from time to time.

-The connection between goals and budget was new for me.

-It was very helpful

-I was able to learn several things that I will apply to our household that I think will help get us on track, and making wiser spending choices. THANK YOU!

-I have learned a lot from this course. I will use the budget program in my home for one year to see if it will work for me.

-The ability to play the audio files was extremely helpful!

-I for one thoroughly enjoyed it and will use the things I have learned in my daily life. I am glad I was forced to take this class. Thank you so much!!

-Great stuff.

-Thank you very much. I never realized how out of touch I have been with my finances. I am 46 years old and I wish I would have had this course when I was 21. I know if I had, I would not be where I am now. Thank you for teaching me these chapters. I will begin anew now. Thank you again.

-Thank you, this was very educational

-I really would like to get a second chance in life financially and I think and hope that this is a start (a beginning) for my future and the future of my daughter. So thank you for the opportunity to educate me in to achieving that goal.

-I thought the course was excellent and will implement a budget and a goal card. I think it will work.

-the information I have learned in this course is something I think everyone should know. I learned things I would not know had I not taking this class. I think there should be tv ads that let people know that there is help before bankruptcy because I think that there is not enough American's that know this information. Or better yet this is something they should teach in school before you are 18 and start getting credit cards and loans. That it should be a class you have to take before you are 18. Lets think about it they teach sex ed. in schools now. Maybe they should have a financial ed. class Thank you for the information it will help me in my future in making sure I spend wisely not stupidly. and feel free to use this comment on your web page to show people that the information your web site offers is very helpful

-I like this class. It's helping me a lot.

-VERY HELPFUL COURSE. TEACHER WAS VERY, VERY HELPFUL.

-THIS CLASS REALLY HELPED ME OUT A LOT .

-VERY INFORMATIVE AND HELPFUL.

-THE INSTRUCTOR WAS VERY HELPFUL AND NICE TO EVERYONE.

-Was very informative

-THANKS FOR ALL YOUR HELP.

-Very informative I think every one should take this course.

-Program was very helpful. Opened eyes about credit card companies.

-I THINK THIS PROGRAM SHOULD BE TAUGHT AT HIGH SCHOOLS BECAUSE RIGHT OUT OF HIGH SCHOOL I GOT MY FIRST CREDIT CARD AND IT WAS BAD NEWS EVERY SINCE THEN.

-I LEARN A LOT FROM THIS CLASS.

-The material in this book was very helpful and should be published to the general public like the training offered by HUD on purchasing a house.

-very helpful and learned things I never knew.

-Excellent teacher. I wish I had known a lot of this before.

-Class was helpful.

-I enjoyed the class.

-Thank you for the class.

-Very well organized, really enjoyed the class.

-Thanks for the help and giving me a different outlook on my finances and goals.

-I did learn several things from the class. Cheryl spoke in a way we could understand.

-The teacher did a great job, even though her projector wouldn't work properly. She adapted very well in a pressure situation.

-Thank you

-Very helpful. Thank you.

-I enjoyed the on line course and learned a great deal about my rights and responsibilities with respect to handling money and budgeting.

-I LEARNED A LOT I DIDN'T KNOW.I AM GOING TO USE THE BUDGET PLAN IN THIS COURSE AND WORK ON GETTING MY CREDIT BACK.

-The course helped me to see that I can regroup and can get back on track in rebuilding my credit.

-I GOT A LOT OF USEFUL INFO FROM THIS. THANKS

-Thank you, I plan to set and obtain my goals after completing this course. This course was tremendously helpful to me.

-Thank you.

-Thank you for opening my eyes to things I wasn't aware of regarding credit and budgeting. I will surely put what I've learned to good use. :)

-this was very helpful

-Thank you, this has been very informative and I hope to use it in my best interest to manage my finances and life. It's got to get better from here, after the BK with the attorney and the Trustee, if all goes well I hope to get my life back in order and have a fresh start. I wish you all the best and thanks again.

-I am going to try the goal card.

-Very nice and to the point

-Very well taught and informational.

-I am now wiser!

-The instructor was very understanding and very helpful. She is great!

- I found this course outstanding and will try to get my kids to take it.

-Thank you so much for this course, I will use what I learned to keep us out of future problems

-Thank you very much. This has helped me a lot. Once again thank you.

-I always did use a budget. However things in my life took a bad turn. I learned a great deal from this program, that I didn't know Thank You Very Much.. Sincerely

- I found this to be very helpful! I was surprised to learn as much as I did!

-I thought I knew all I needed to know about budgets and the other items covered in this course, but I was wrong. I learned quite a lot during this session. Thank you for all of this information, I will use it daily to help me reach my goals.

-My wife said i would learn a lot. I did. Now, I hope we can put it to good use.

-Thank you

-It's really good Idea to enroll in this program

-This was very helpful for me.

-Excellent!

-I found the course very helpful. I was one to never make a budget, or make one that only included fixed expenses. The course has helped me understand the need and uses for a complete budget tailored to my own personal goals. Thank You

-this course was very helpful and I really feel that I learned a lot. Thank you so much.

-I am truly pleased by what I learned in this course. It provides substantial information which I will find useful in the future.

-Thanks I got a lot out of this

-In this course I found that there are many different ways to keep you from drowning in debt... It never hurts anyone to have debt, just make sure it is within your means.

-I felt very at ease doing this on line

- Very good course I think anyone that is applying for a credit card should have to take this course first

-Very relevant

-The instructor helped me immensely and made me feel confident that things would go well for me. She needs a raise!!! She went beyond the call of duty! Thank you!

-I did learn several things and I'm going to implement them into my daily routines. This course was interesting and very informative. I believe everyone should take this.

- This will help in the future thanks

-The Course was very helpful--I wish I could have taken it 10 years ago.

-Will help to plan and use a budget

-Thank you for letting me take this course I really learned alot about everything and how to make my goals.

-The instructor was very clear and concise. She made the class very good.

-Nothing but good remarks. Well run facility. I will recommend this program.

-The class was very informative and I learned several things.

-They were helpful in answering my questions.

-Instructors were clear and answered questions in a timely manner.

-Instructors were very prepared and made the process of bankruptcy easier to understand. They both exhibited professionalism and courtesy for our situation.

-Good job.

-gracias por su importante y valiosa informacion.

-Both teachers were very good at explaining the material and making it seem relevant to our situation. It was a pleasant experience in spite of the bankruptcy situation. Thank you.

-A very informative class. I'm sure I can use this to my advantage in the future.

-thanks 4 the course it has given me a great insight on the power of saving and the importance of paying my bills on time!

-I'd like some extra help on a good budget

-Thank You Good Job!!

-The only info that may be helpful to learn more steps to rebuild credit.

-I am disabled and am still fighting for my social security disability. This course helped. Thank you.

-Very Good Information, which gave me a new perspective on money management.

-Thank you, this course was very useful there were a lot of things I knew and I just didn't know the "why"

-This class has opened my eyes on the mistakes that I made in life, and know all I can do is budget my self

-Very helpful information, I have learned things I wish I had known in the past.

-An outstanding program for any age whether a young adult just starting on their own, a mid lifer picking up pieces, or a senior understanding what rights are available to them...

-I cannot believe how much I actually learned. There was actually a lot of stuff I thought I knew but really didn't until I actually read the chapters. I not only learned a lot about how things actually work, but I learned that I am not alone. Thank you

-Thank you.

-I found alot of useful information in this online credit course. I personally feel like a class of this sort should be taught in the high schools. If I knew some of the things I learned here tonight along time ago, I would not be in the situation I am.

-This was very informative and I intend to share this information with my adult children.

-thank you for all your help

-This course was very helpful. Thank You very much for allowing me this great opportunity. Sorry I got some wrong it is a lot to take in. I will study it some more.

-She did her job good.

-Very informative, I have learned several things I didn't know...Thank you

-This is a wonderful program because I have learned that I really needed to know. thanks.

-I especially liked the excel graphs that I could use.

-I thought this was an excellent course. Very easy to understand. Thank you.

-I found this course much more interesting than I thought I would.

-Well done, CCCS. It's a great course and everyone that hasn't should take it. Easy to understand and educational for nearly anyone. Thanks!

-This is a very helpful program. I would recommend it!

-Thank You

-I learned a lot.

-It was super good--A God given blessing.

-I now understand that having a goal is important in helping me to stick with a budget.

-I actually appreciated this program. Thank you

-I NEVER WAS ON A BUDGET, THANK YOU SOOOOOOOOOOOO MUCH, GOD BLESS YOU!!!

-I found the budget information very helpful. I now know what I need to start a budget and follow one.

-I will definitely make a goal card for my wallet. Every time I buy something (before unconsciously) I will probably think about spending leaks! I hope I am as successful in reaching my goals as some of the example models. thank you!

-This course thoroughly explains things that can be quite useful to me in the future. It is an excellent program for information on many items. Thank You.

-This test was a lot of help, I feel I learned a lot from it and feel it will help me in the future.

-I think programs like this should be taught in high school to help people start out with proper knowledge and maybe less people would have to learn the hard way.

-Outstanding online course with useful relevant information.

-This course was one of the most helpful financial programs I have ever taken. The information was very thorough and valuable to me.

-I felt this course was very helpful in showing how a budget can

-I liked the forms that the course presented as examples and to use in our everyday life.

-I found the course to be very helpful and informative.

-The test was very helpful and comprehensive. Learned a lot to apply in my life starting over.

-Although I knew some of the information, it clarified what I knew and provided information for me to handle my finances better in the future. This was done in an easy to understand format.

-I think your material was good.

-A very informative program that should be taught to everyone. Should be a course that is mandatory in the classroom.

-Thank you for bringing to light certain aspects where I am spending money i.e. going out to lunch yet NEVER realized just exactly how much I was spending.

-Thank you very much. This program will definitely help me get my credit score where I want it to be.

-Thank you for creating this course. It has given me a starting point to know what to do make sure that I never have to file bankruptcy again. I was also surprised to learn that I should save despite my debts. It makes sense. Had I done this in the past, I might not be where I am right now. Thank you for this wonderful course.

-the lady I worked with over the phone, was very helpful and very nice.

-This course was very ease to follow the lesson along with question made things very plain and easy to complete

-I liked the course and learned more than I thought I would. I now have clearer plans for my future and am looking forward to working within a budget and meeting my goals.

-I thought this was great. I found new ways to help me with my spending

-THANK YOU VERY MUCH. KEEP UP THE GREAT WORK.

-The course was very helpful. I learned things in this course that I didn't know previously and I believe it will help me make smarter financial decisions in the future.

-Thank you it was a real learning experience, I will take the stuff I learned with me and won't get myself in the same place I am now. Once again Thank You.

-Very good and useful information..

-This was a great program and very helpful and now I know what to do to keep myself out of financial harm I will think more before I make decisions and read more carefully thank you

-This course is a great tool for understanding credit. I feel very strongly that this should be a required course in high schools across the country. If my husband and I had known about this course or if it were required to graduate high school maybe we would not have had to file for bankruptcy.

-I learned a lot from the program. I will definitely use the information for future reference. I'm glad I had to do it.

-This program is very long but full of information thanks!!

-I believe I now understand the importance of a good budget.

-Thank you

-Thank You that you have this "online" option.

-I learned some things.

-I kept copies of everything and even saved most of everything to floppy. I am excited in starting over and using goals and budgets. I think I am even going to start using coupons for my grocery shopping. I really enjoyed this course and learned alot. Thank you.

-this course was very helpful. Highly recommended for anyone with debt problems

-I think that this course should be a required course for high school students and wish that it was a requirement of high school graduation. It would have benefited me greatly if I had understood this material when I was younger.

-Very inspiring!

-Thank you

-This program was extremely helpful in getting my thoughts together about budgeting and the use of credit. I now have a clearer picture of what I need to do to keep this from happening to me again. Thank You.

-This was a great learning and experiment and was very helpful to me.

-Very helpful... everybody should read this course.... already told some friends about this course...thanks

-Good Course!

-This was a very informative program. I was quite amazed at the amount of information I was unaware or misinformed about. Thank you

-I greatly appreciated going through this course. It was quite helpful to me and I realize how badly I need to follow a budget in my every day life. Thank you

-Everything was useful and to be put into good practice. CCC was very good to me in try to help me to reach a goal that at one point made feel like things were hopeless.

-Information helpful now and in the future

-Very helpful course

-I plan to take what I read and learned and apply if not all, but most of it to my life.

-Good useful information.

-THE PRINT OUT FOR THE GOALS AND BUDGET ARE VERY HELPFUL TOOLS.

-GREAT!!!!!!!!!! THANKS!!!!!!!!!!

-I truly did learn some things...I will use these comments in the future...Thank you

-Thanks!!

-I feel that everyone should take this course before being allowed to receive any kind of card or loan. Should be a course in High School.

-I ACTUALLY LEARNED FROM THIS PROGRAM AND WILL USE THE TOOLS PROVIDED.

-Very easy to understand and had very valuable information on items I was not totally aware of.

-Thank you for helping me understand how to set my budget and my financial plans and goals.

-Test questions were very helpful. Teacher did good job explaining financial status. Teacher did an overall very good job.

-I liked how the course talked about budgeting, and saving. She did a great job in explaining every category of the course. She answered every question very accurately, she was very helpful.

-Thank you. The course information was helpful and easy to understand.

-This actually was very helpful.

-I wish I could have done this before I got to the point where I ended up going bankrupt!

-I believe this course has provided me with a number of ways to keep myself in check when it comes to my finances and paying off and keeping out of debt.

-This course was great.

-Some things I was doing, some not. As a whole it was interesting and informational. I will do my best to follow these guidelines

-Thank you for providing a course like this, I just wish I had learned more before I had the problems.

-Outstanding course. I actually did learn quite a bit. Thank you.

-I graduated high school in 1974 and didn't know any of this stuff. A course of this type would be beneficial to anyone who is getting their first job, first checking account, first credit card. Thank you very much for the info and your help.

-This course was very interesting and opened my eyes for future dealings with contracts and purchases, I wasn't aware of how much debt you can be in with a credit card.

-Thanks

-Thank you for the helpful advice! I feel I know how to budget and keep my finances in order! It's such a great relief to know that I can do it!

-There were so many things in this program that I had no clue about. I have been given so many examples of where my money goes like lunch pops little things that add up over just a week. There needs to be more of that in this course it helps bring the problem with spending money to reality. Thank You for all your help.

-I have a better understanding of where I needed help and the information has made me better informed and ready to start over.

-I would recommend this course to everyone.

-This course should be part of every school curriculum. Having goal skills and habits would have helped me tremendously in dealing with the unfortunate things that happen in life - the unexpected - that we think we can handle. I have printed off the chapters and will provide the knowledge gained to others who find themselves in my past situation.

-I found this course very helpful.

-Lots of great information on budget's and goals. Something that should be "common sense", is actually explained a whole lot better in detail, and makes more sense. Great course.

-Information is useful now and will be in the future

-It really taught me a lot about credit card's and contract's and managing my money.

-It was nice to be able to go back to the chapters during the test to double check things.

-there were a lot of things that I did not know that I learned from this course and if I would have known them before I might not have gotten to this point in my life.

-It really taught me a lot on how to manage my money much better and to all was ask question's about any type of contract and to at learn to save something know matter how much it is.

-I learned how to do a budget correctly and will do one. Learned things about how to buy a house in the future

-I greatly appreciate the attitudes of your employees, they ALL have been courteous and helpful at a time in my life that has been very difficult and painful for my wife and myself as we never dreamed we would end up in this situation. Grace & Peace

-Thank you very much!!!.I learned a lot from this course and will begin to apply what I've learned immediately.

-When I took the pre test, I thought it was a piece of cake. I figured I knew everything, boy was I wrong. Taking this course has given me a lot of insight about how to budget and actually made me excited about saving!

-Great course

-Thank You!

-i enjoy this course

-Very good A+

- The course was amazing. The things I've learned. If I had known some of the things I learned I would have been in a better situation in life today. But hopefully it's not too late. I have already started keeping a journal on every penny that I spend. I do have a request.... If I may please receive this course in the mail so I will have it at all timesNow there was no way for us to print it. Thanks

-Very good training. I learned a lot!!!

-Thanks for all the Help

-I feel confident this on-line program will be very beneficial and helpful in the setting of goals and the using of a budget.

-My class was very important to me even though my computer was acting up therefore I had to stop and start again a few times but, I was determined to complete this course. Thank you so very much.

-Excellent content

-This course will help to keep my goals and budget in order in the future. The course is very helpful and easy to understand.

-Very helpful and interesting thank you

-I found everyone who assisted me in completing the registration, answering my emails and questions to be very helpful. The training program, while very long, was extremely well prepared and helpful. Thank you very much.

-Thank-you for your help.

-Some things everyone should know before starting out

-Very good program

-I really learned a lot of information from this course to take into consideration for the future.

-Thanks for the help in opening my eyes to alot of things I did not know.

-It is an excellent course and practical too. Thanks

-I learned a whole lot about the aspects of finances. I'm glad I took this test.

-APRENDI COMO LLEVAR MIS CUENTAS MAS CLARAS Y CON MEJOR PRESUPUESTO

-Very informative course

-This course has taught me about the importance of savings and not just paying bills month to month. I was sure I was doing everything I could to better my situation, but I can now see that I did not include everything (such as goals for myself). The course itself was long but the benefits are invaluable.

-I FOUND THIS CLASS TO BE VERY KNOWLEDGEABLE AND IT PERTAINED TO A LOT OF QUESTIONS I HAD, ESPECIALLY ON MORTGAGE LOANS AND INTEREST RATES

-I found this to be very interesting

-this was great should have had it 37 years ago thanks so much

-I am so happy that I had the opportunity to complete this course and the lessons I have learned will long be remembered. Sometimes we are faced with unexpected crises we never plan for but thank God there is always a solution to every problem. My goals are to strive upward never looking backward and keep reaching for the sky. Thank you so very much.

-I found that this course was totally beneficial in my life

-I wish my high school would have given a required class on this material. There are things here that everyone should know before they are given a line of credit. If this class was required by lenders before issuing a loan. I believe it would greatly reduce their problems concerning non payment & bankruptcies. I feel that your company has done a great thing by offering

this small class to people. It maybe the thing that puts peoples finances back in order. Instead of us winding up in the same position that we are in now 8 or 10 years from now... Thank you

-There was a lot of useful information in this program and it taught me a lot of laws and rules that I was unaware of.

-Greatest training in regards to life/financial planning, etc. I have EVER taken!

- I have learned so much from this course and it will help me very much to make positive choices in the future. Thankyou

-Great Stuff!! Very informative.

-I have learned a lot of things that I didn't know before and I am going to use a budget at home for now on. I am also going to set goals for myself. The first goal I am setting for my self is to get a pair of boots to fit me. I have always wanted them and now I know how to get my goals. Thank you very much.

-Very Helpful

-it provided me knowledge to having a successful future. In setting goals, budgeting and money management.

-I found the information very useful. Thank you.

-Very informative.

-The instructor spoke clearly, was kind, patient, and thorough.

-Thanks.

-I really enjoyed the class. It was very educational. I learned a lot of things. The instructor was very prepared for our questions and she was helpful.

-The instructor was very patient and informative. This was really appreciated, thank you.

-Information was really helpful. It amazes me how you can pay bills for 20 years and never really understand what you are paying.

-The instructor was very patient and had lots of knowledge on the material.

-Thank you for your time.

-Thank you so much for all the great and helpful information I received in this course. I will definitely implement, remember, and teach my household all the principles I have learned in this course. My finances will get back to normal, and I will make wise decisions and protect my money. Again, thank you so much and God bless you with more success in your company.

-Telephone help both at the local office and main office were extremely prompt, courteous and helpful.

-I will use this for my personal life, in future thanks

-Thank-You for this it was really helpful and easy to follow, it really showed me some things I never thought of.

-I found the course to be very enlightening and full of helpful information.

-I was dreading taking this class, but I have found it very helpful and I do plan to use some of the tools in this class to help me in the future.

-I wish there was a home buying course available online such as this course. I know that it would be helpful for me and believe that it would be helpful for any person with plans of purchasing a home. In the event that you do come up with a course like that I wish that you would contact and inform me of such.

-Excellent Class, the instructor gave me great ideas. I am very happy with the class.

-Great Info, thank you

-Excellent Information- useful.

-I found the course very well presented, organized well, and of much value to me in my situation. Thank you very much.

-I feel this will help me to counsel my 20 grandchildren. Thanks!

-I found the information interesting and I feel my family will definitely use it in the future.

-Thank you

-there were a few things I never thought about but will be very helpful

-At first when finding out I had to take this program I was bummed out but now I'm glad I did it has taught me a lot of useful tips I will use.

-This course was very informative. I think that this type of information should be taught to students when they are school. It is a shame that it is not!

-This is good advice to know

-I wish I would have listened more in school. Working a budget and having goals will now be a part of my life. Thank You.

-The course is very sound and informational tool to understand how critical a money management budget is and also how easy oneself can find deeply indebt without this knowledge. I learned much from this course regardless

if it was mandatory and the \$25.00 fee was good investment. The printouts will put them in a binder for future reference.

-Found it very helpful.

-This Course has been very helpful.

-Thanks for the information will use for the rest of my life...Learned a lot of good things. Won't make the same mistakes again..

-Very informative

-Gave me vital information

-THANK YOU!

-He was a very good speaker. He keeps you interested

-It was helpful

-Just wish I could have had this course years ago

-I know this program will truly help me. I will start using what I learned immediately. Thank you

- I learned several things I didn't know before. Like with the credit cards and things...Thank God I don't have any!

-It showed me where to start saving money!

-Thank you very much for the advice. I will use it to its fullest potential.

-This course has a lot of valuable and useful information. I have learned a better way to manage my money....with a Budget. Thanks You.

-Very informative & easy information to understand.

-Thanks as an adult I truly say that I've learned valued information. i will definitely address this to my life, again THANKS.

-Thank you so much for this program - I do feel like I can get my life back on track - it might take some time but I will do it.

-You should include a short chapter on Life after Bankruptcy

-Thank you this information was very helpful

-I thought the audio was great. I could read and listen at the same time which greatly increased my retention on the information... Thanks

-very helpful, learned alot

-I believe the course will help our family

-Thanks! I plan to implement what I've learned here in my financial/everyday life.

-A very well prepared course! Thank you!

-very good course very helpful for me to set goals and understand where I went wrong.

-This really helped!

-This is a very helpful course. I think every teenager or college student should be required to take this or a similar course before being allowed to apply for any credit.

-Thank You for your help.

-I have learned something that I know I have to apply to our lives. Thank you for this course. If you have more, please help.

-This course was very helpful

-Thank you

-Especially appreciate being able to print the information. Will find it a useful reference.

-I think this should be taught to all couples before they get married. So they start off doing things right.

-Really felt this course will help me be more careful about my spending and how important it is to have goal and budget.

-The instructor is very knowledgeable and answered all my questions.

-This course was much more interesting and more helpful than the pre-petition course.. It took much longer but was more informative and understanding...

-Thank you for giving me more financial education.

-Very helpful.

-Very, very helpful. I wish I had taken a class of this sort several years ago. Very good information.

-I found this course extremely helpful and it was very easy to follow the instructions. I will put it to good use.

-It would be helpful to those who have recently filed bankruptcy to have more information on rebuilding your credit responsibly.

-I FEEL LIKE THISN COURSE WILL DEFINITELY HELP ME TO IMPROVE MY CREDIT RATING IN THE FUTURE.

- I learned a lot from the book and the class.
- Great Job.
- This was a great course. Enjoyed that I could log off and back on.
- Teacher was prepared and kept control of class. Well done.
- I think the combination of being able to listen and print the chapters was very good. It made it very easy to learn!
- Very good
- Thank You
- I was very pleased.
- I think the course will be helpful in the recovery of my credit.
- Thanks for your help in this matter
- Thanks for this information; I just wish I had it years ago
- This was great! I wish this kind of material was required learning in schools. It would eliminate a lot of problems later on in life!
- I have learned alot and felt this course to be very helpful thanks
- I enjoyed and learned quite a bit from this course. I will look forward to my new life with the help this has provided.
- This has been very eye opening and it will definitely help me in the future. Thanks.
- I appreciated that the information could be printed out easily.
- I am glad this was a requirement for me - I have learned a lot and really appreciate the information!
- Very helpful information, I learned a few surprising things. The examples were VERY insightful.
- Very nice program... It made me retain the info learned!
- Having audio available made it easier to follow along in the course material. I used the audio in the first chapter, then I was able to read faster, but I was glad it was available to use. The material was easy to follow and in concise order according to the outline.
- I thought this was a wonderful course, and I wish it would be available to my young adult children so that they will not have to end up with the same money problems that we have had.

- good course. wish it had more on what to do after a bankruptcy.
- This will help me a lot
- Teacher was very helpful and very informed regarding modern solutions to old problems
- Gave practical and relevant information to help me with financial success.
- I believe this course would be helpful with beginning students in college. We all need to know some of this information before we jump into the credit pool.
- I needed this choice 15 years ago. It's been very helpful
- Good
- He did a great job!
- It was great
- The instructor did an excellent job in explaining the material. If it applied to me I would come to him for assistance. If the instructor had power point and a u shaped table. The book was very clear and precise. Thank you. If I ever need any help I will have to look you up.
- Very much interested to understand my financial need.
- He explained everything and kept the class interested. Helped me to understand how to keep myself out of debt.
- I'm willing to try it in my life
- Very good with people and helpful. God Bless you.
- Thank you so much...information was very helpful!
- I have learned a lot and am proud to have received 100% correct answers.
- learned a lot and hope I stay on track in the future.
- Simply stated make a budget, and prepare for bad times, while having good times.
- Thanks for this program
- Very well written in everyday language.
- This was very educational material. I never thought that credit counseling actually helped until now. I wish they taught this to High School students to understand credit.

-I've learned a lot of things I did not know and I believe it is going to help us in the future. I have some confidence in where we are going now. Thank you.

-I already knew some of this information, but it was nice to hear it again and fill in the other stuff I didn't know, or didn't realize.

-Very helpful, I will use the information I learned and hopefully it will help me to manage my money more wisely. Thank You

-This course was very helpful and will use it in the future.

-Informative course and convenience of taking it online

-I especially liked the chapter on developing a budget. I plan to use that information/structure for developing my own budget.

-The information presented was very specific and helpful to me. I can and will use this to get and keep my finances on track. Thank you so much.

-This is a VERY helpful program. Thank you.

-I thought this was a very interesting and informational program.

-thanks very much for helping I learned some good idea from you which I never realized, but many thanks. smile!!!!

-Very helpful. Liked the budget form.

-The course was very interesting and will help me in the future by using a budget.

- I do appreciate the telephone support I received . Thank you very much.

-The information gained is truly helpful. I can see where I made mistakes in the past.

-I will give this to my children so they will understand how to take care of their credit.

-Thanks for this program. I found it very helpful.

-Very good course.

-Great help for making/planning a budget for our family. I feel much more in control of my finances.

-Found this course to be extremely helpful/interesting.

-I fully understand all subjects that help to manage my budgets. Thanks for this class

-Good course

-This program was very helpful to me. I am beginning to see a way out of my debt and to start over to improve my credit. Thank you

-I feel that I have received a lot of valuable information from this program, which will be put to good use, so that I don't have to ever do this again. Thank you

-This program did help me out.

-I found the explanation of credit bureau information helpful and also budgeting techniques outlined in this program definitely apply to my situation.

-The course was very informative and I learned information that I had not been aware of.

-I was pleased to see that I can use the information provided to better manage my income and financial resources.

-This course was very helpful. I understand now what i did wrong in the past now i can change and sit goals and save money and get good credit

-This was great!

-Good information

-There was very useful information here that I did not already know.

-Content very helpful.

-Very informative!!!

-Very good course. I learned several things that I will now be able to use in my life

- I learned a lot from this program. I learned that I did not know the correct answers. This program was very informative and easy to do and learn from at any level..I am grateful I was able to take this test online.

-This program helped me to understand how to manage my budget in the future. I'll not happen this again in my life. Once again, thank you so much for this course.

-Thanks for the help!

-Very courteous help.

-Very informative and helpful.

-The course was very helpful and informative.

-I think this is a great course for everyone to take. I will certainly work out a budget and have goals to set.. Thanks for getting me to take this course. I didn't realize how important goals and a budget is until I took this course.

-The course was very helpful, and will help me to make better decisions and choices about my credit.

-This course helped me more than I thought it would. I have a clearer understanding of how to create and actually implement a budget. Great course!

-My wife and I will work on a budget and do our best to follow it after taking the course. Very helpful.

-This course was useful in helping me understand what I could have done in order not to have gotten to where I am at now.