

## Money in Motion

### Evaluation Report – Comments

10-13-06 to 11-14-06

-Thank you for showing me ways to manage my money that I never thought how and thank you for believing in people like myself and helping us to have another chance in a less stressful and more fulfilling life by just setting goals and budgeting. Thank You :)

-I truly enjoyed this type of financial learning. Some of the scenarios were true to my life experiences and showed me that I am not alone and that things happen in life that can cause financial burdens. I feel that I have a better understanding as to what needs to happen to become financially successful. I never put savings at the top of the budget before as I felt this was a luxury. I now know that this is something that I must do to have a cushion for when the unexpected happens. eg. my husband's injury and loss of job.

-I appreciate that there is also an audio guide. I have Attention Deficit Hyperactivity Disorder and learn not only by reading it myself but by having someone else read it to me. It made the course a lot better and easier to understand.

-Wow this was really great. I really did learn a lot and plan on following a lot of this advice. I hope my children will listen to me about their credit and not end up with the bad credit situation I ended up in. Thank you so much for your help and most of all being able to do this on line.

-This was an extremely instructive and enlightening course for me. It pointed out so many things I was not aware of---especially pay-day loans, and how important it is to set GOALS! The head-on approach to "facing" a financial crisis was very helpful. I began a budget in September, and am following through.

-I am so excited about this course it has been an eye opener for me and my husband. Even thou my husband is deployed I have shared this information with him and we are excited to have this information on how to manage our finances and not be under stress with getting ourselves into debt. We are planning to make a budget and stick by it. I highly recommend this course to other people especially young married people that are just beginning their families. I am so thankful for your help. This is a great program.

-I think that this is something very useful and particularly to the African American community I learned alot on here that you just

don't hear about growing up. this stuff needs to be taught in schools so we can eliminate this bad credit and these high interest rates

-I FOUND COURSE TO BE MORE INFORMATIVE THAN I THOUGHT

-This course was extremely informative and easy to understand providing useful applicable ways to improve money management and incorporate budgeting into my daily life. I am excited to have been provided with the tools I need to set realistic goals while maintaining budget and keeping myself from making previous financial mistakes. Thank you.

-I have learned a lot about preparing for a budget to help me remap my life. I have also learned to steer clear of those pay day loan places and to be smarter about spending. I have even set a mid goal, and have started saving instead of just on impulse.

- I started the course thinking it was just a hoop to jump through for my bankruptcy, but after reading it a little bit, I began to get motivated to set up a budget, and start monitoring our cash flow with scrutiny. It gave me hope that even though my credit has been lousy for quite some time, at age 27 I have plenty of time to improve it. Although some of the information wasn't relevant to my situation, a lot of it was, and I wish that I could come back and reference these chapters. There was a lot of information that will be useful to me while setting up my budget in the next few days, and unfortunately I will probably not remember everything I read. Before I finished the first chapter, I had already called my significant other to ask her to pick up some organizational tools on the way home, and we will be putting it together tonight. Thank you for the program, I hope that I'm able to utilize all the information.

-I found this course to be very helpful and will apply the things I've learned to my life. I am so tired of being caught up in what can be a vicious cycle of financial burdens. I feel that I am now armed with some very important information I didn't know before. Now I can be better prepared for the unforeseen things that can happen in life and set us back. Not only have I learned about budgeting but I've also learned a great deal about my rights, building my credit score, signing contracts and all that is available out there to help me remain stable financially. Thank You.

-I, myself, thought that making a budget and sticking to it would be too easy. Unfortunately, I didn't make the goals and budget and most of the information provided hit home. I will take this information and use it so that I too can achieve what I want as a goal! Thank you so much!

-Very good teaching tool.

-awesome

-This course was interesting and Challenging, Thank You for all the help.

-I actually learned where my mistakes were budget wise in my life and am excited to create a budget now as I know this course is a HUGE benefit and ASSET to my future.

-thank you

-Thanks so much for offering this course. I loved the fact that I could take it online, in the privacy of my own home & at my own pace. I felt the course was very helpful. I will definitely use this information to be more financially responsible from this point forward. I wish I had had access to this course years ago. Thank you...Thank you!!

-This was very helpful to me. From this, I can see that I am still headed for financial disaster from being off work for so long with no income and now buried in debt. I have never followed through with a budget; like the course stated, it was too complicated. I plan to do so, especially now that I am also newly married and he now too is facing all this mess. This really helped! Thank you!

-This was 10x the experience I expected. Everything is very clear and concise. I found many things within the coursework that will help me make a new start!

-I feel that this course has been very helpful to me and I do realize that I have been doing a lot wrong and now I have the power to set my goals for a better future. I would like to listen to this course again and again. Me and my wife were really inspired and know what we now have to do.

-The program was very helpful.

-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.

-This online education class was most informative and better than a class anyone could ever sit in. Thanks for offering it online and hope more people feel the same way. Thanks again for making this a pleasant experience.

-I'm truly thankful for this course. I was very disappointed in myself for making such a financial mess out of my life. I now know where I made my mistakes, and now know how to avoid

them in the future. I think they should offer this class to teenagers as a requirement to graduate so maybe they won't make the same mistakes as we adults make when they are older. Life is a growing experience and we continue to learn throughout our lives and this has been a learning experience for me.

-It was very convenient to do it over the internet

-I HAVE LEARNED ALOT ABOUT FINANCES AND BUDGETING AND SETTING GOALS FOR ME THAT WILL BE HELPFUL IN THE LONG RUN FOR MY FUTURE.

-Very professional service offered to get started back to Credit and Serving Money for the needs that advice

-IF I HAVE ANY PROBLEMS I WILL COME BACK FOR HELP. THIS IS A VERY GOOD COURSE FOR ANYONE IN \$ DIFFICULTY. I ENJOYED IT.

-Thank you so much. I really enjoyed the class and learned so much and I understand a lot more about money, credit ect. I would like to request more information if you have it for students. I appreciate it all.

-He was very polite, very understanding of situation. Could not do better if he tried!

-Very interested in materials and will benefit, I'm sure. Thanks.

-I actually enjoyed the course! Yes I will take something from the course most likely the budget part!

-It was quite informative. ---I am 63, recently widowed and had a stroke leaving me disabled. Thanks!

-I wish I would have used your company before and during my course of growing in order to avoid going bankrupt by choosing stupid methods to survive. (High interest credit cards --handed

-Instructor did a wonderful job.

-Thank you for helping understand how to reconstruct my life what I learned today is very valuable to my and will help for a lifetime.

-I learned some useful information. I already use a budget. I also use a filing system, but I like the ideas on the way yours was laid out. Thanks for the ideas.

-excellent course it has taught me many things I was not aware of

-Thank you.

-GAVE GOOD EXAMPLES THAT HELP RELATE THE TERMS WITH EXAMPLES. GREAT JOB. LEARNED A LOT. IT WILL BE HELPFULL IN THE FUTURE.

-This course was easier than I thought. I learned more than I thought I would. Thanks for making this course available. It makes me sad I had to learn the hard way, but this course really helped me and my husband.

-Instructor did very well.

-Instructor was great.

-Very informative.

-Instructor knew how to keep control of the class.

-This course was very helpful.

-Will be helpful in the future.

-Was very informative.

-I found this program to be very informative and most helpful. Thank you.

-Thank you for explaining so thoroughly this lesson. I will be a better person for taking your course.

-I felt this has been really worthwhile.

-I wish I had known this a long time ago. I would be a lot farther ahead in life.

-Loved it. I wish every person who ever uses a credit card would have to go through this course first.

-Great program...

-Great Program - Learned a lot

-audio was very helpful, easier to understand. THANK YOU

-Very helpful and full of information that I can really use.

-I really enjoyed this course. I learn alot and I will use this from now and on. Thank you

-This is a wonderful program. I have learned a lot from it and have really paid attention on how I do things today with money. Thank You so much.

#### -THANK YOU FOR YOUR INFORMATION

-This type of course should be offered to college students or kids who are getting ready to enter college. If I would have known some of the information in this course during that time of my life my choices in regards to money would have been different. Kids need to hear/learn this information

-This was extremely helpful. I was skeptical at first, but I was surprised to find out how little I knew about my own finances.

-I thought the program was excellent. I printed off a copy of the budget and will use it over and over. Thank-you!

-This was very helpful. I really believe that alot of this and much more should be taught in school. I believe it would help alot of people not get into financial trouble.

-The information about goals was helpful and also I appreciated learning more in depth about the federal laws and about the Federal Trade Commission. Also, the letter example for sending a complaint about a service or purchase was also helpful. Thank you.

-very good class

-I learned alot for this program that will be very helpful to me.

-I love this program every one should know this information

-course was more informative than I thought it would be.

-I wish I could have taken this course twenty years ago. I believe this course should be a required course that high school students must complete and pass in order to receive their diplomas.

-Excellent course

-This program was very rewarding and I feel more knowledgeable about what changes I need to implement.

-I learned more than I thought I was going to. How ill-prepared I actually am! Excellent course.

-I'll build a budget and stay with it. Thank you for a helpful program.

-Very good information. Some of it was review, however I have already used other ideas to start rebuilding my financial situation.

-I could not get the Excel portions to work. Also, in Chapter 1, the word is sightseeing, not site seeing.

-Thank You!

-Course was quite helpful. Many thanks for making it available.

-Thank you very much! It was very helpful, and will hopefully help me out.

-I wish I would have known alot of this information before hand. I probably would have been able to prevent myself from going bankrupt. Thank you

-This program was very helpful to me. It will also help me make out a budget and be able to stick with it. It should also be given to high school students as a mandatory class before graduation. I truly believe it would help them understand financing in their future. This way they don't go in debt with credit cards at such an early age.

-Very nice course. Although I already knew almost all the answers.

-This course was very helpful and I learned alot. I will use this information to get my financial situation and problems back on the positive side.

-I found this course very helpful. I wish I had it years ago.

-alot of this information i found very useful, thank you,

-Thank you

-This course was very helpful, both for reviewing the importance of maintaining a budget as well as learning new facts

-I got more out of this course because it made me have to read the material and I learned things I did not know. thanks

-I was really impressed by how much I learned from this training session. Thank you.

-very informative

-thank you for the convenience to do this in my home.

-to you--- with high interest rate) Thank you... I learned a lot

-thank you so much for all the help.

-This was an informational course that can be helpful if people implement it in their daily lives.

-The online program was helpful to me, thank you

-I learned how to keep a budget. I have excel at home on my computer and as soon as I get how to work excel better. I can type in detail how my expenses are. This online class was very helpful and I printed off all the chapters to keep with me for future reference.

-Class was great!

-Should help in the future. Very Informative. Will use this in my future endeavors. Thanks

-This class is very helpful in terms of my financial situation. Very informative class.

-Teacher was excellent.

-I found this course to be educational and full of very useful information. I will be sure to use what I have learned in the future to make sure that I balance and budget my finances well in years to come!

-This program was a great learning tool for me. I only wish I would have had this program years ago. This is something that should be taught in high school and on up thru life.

-Needed to know this information 10 years ago. Should be taught in schools

-The Tests are simple but helpful and to the point. The course material is very in depth and informative.

-Thank you for your help

-Good information; saw a lot of things I've read elsewhere lately.

-Good course.

-I am a mortgage broker but still found some of the information here very useful and challenging. Very good course



-To be truthful, there was so much information that I was not aware of, I am glad that I took this counseling course. I know I will never be in this position again. THANK YOU

-I will maintain a budget and know the real meaning/difference between "need and want"

-I am going to never use another credit card again. I am going to budget myself better since I learned how to make a budget for my monthly expenses.

-INSTRUCTOR WAS GREAT & VERY UNDERSTANDABLE. I AM GLAD THAT I WAS ABLE TO ATTEND THIS CLASS, JUST WISH I COULD HAVE TAKEN IT SOONER.

-SHE WAS A VERY INFORMATIVE TEACHER!

-VERY GOOD

-I learned a lot from this class.

-I think this course will help me get a new start to get back on track with my finances. Thanks...

-I'm glad I took the class. The book was very helpful, there were so many things I didn't know.

-Thanks for your help.

-Thank you for all of your help.

-Thank you.

-VERY GOOD. I REALLY DID NOT WANT TO COME BUT I ENDED UP FINDING IT VERY HELPFUL. I FOUND THE INFO EASY TO UNDERSTAND AND ENJOYED THE JOKES. THIS REALLY FEELS CRUMMY AND THE INSTRUCTOR MADE IT MUCH LESS STRESSFUL.

-GREAT TEACHER-GREAT CLASS!!

-The instructor was very informing. Thank you.

-THANK YOU.

-GOOD JOB-REALY HELPED.

-WAS HELPFUL TO ME! THANKS

-THANKS FOR THE HELP

-VERY RELAXED AND MAKES PEOPLE TAKING CLASS FEEL COMFORTABLE.

-After filing for bankruptcy, budget came into play. pay myself first for savings. Learned some very important points on "reading fine print before signing on dotted line

-Very Informative. He was excellent.

-THANKS

-I feel everyone in the US should be required to take this course before receiving any type of credit or loan. It should be a course requirement before graduating high school. Thank you so much, I found it very enlightening.

-This was helpful to me in more ways than one.

-GOOD COURSE!

-something should be better set up for couples taking this course together.

-Very good online course. One of the best that I have taken. However, it is a little wordy and could be broken up to read better, so the student does not get tired.

-This was a great course. Thank You

-THANK YOU FOR YOUR HELP AND SPEAKING IN A WAY THAT I COULD RELATE TO. HAVE A GREAT DAY.

-very helpful

-QUESTION #1 SHOULD INCLUDE: D. BEWARE OF HELPING FAMILY MEMBERS.

-Enjoyable, easy to understand, relevant

-Very good info...it's too bad that this information is not taught in public schools !!! I feel most everyone needs to learn and understand this information, in this course !!!

-This program was very informative and helpful. Thank you.

-It was layed out in an understandable manner. Very informational.

- I learned many things that will benefit me.

-Thank you!!

-I found a lot of helpful hints that are not out of reach of a maintainable goal. Thanks for your time and consideration in this matter.

-This course was a good reminder of things that everyone who wants to build a strong financial future should know or learn about. The information in this course should help me make better choices on my financial matters in the future.

-I felt that this was very informative. I now work for a credit card company and I learned some things I did not know.

-The forms are very helpful and I will keep the chapter content to refer to in the future.

-I really appreciated being able to have the course material read aloud via the Internet. I learn better by hearing the information spoken, so this served me well!

-this course was really easy, and helpful!...thanks

-Very informative!.

-Thank you very much for helping us have more insight into a brighter financial future!

-thank you for the opportunity to learn things I didn't know about budgeting.

- Thank you and have a nice day.

-It helps me understand that putting my mind to saving money I can. What little I make.

-She was very knowledgeable and not the slightest bit condescending. It was a pleasure.

-Thank You!

-She is a very good teacher. She explained everything in a way you could understand what she was talking about.

-She was very comprehensive in her instruction, has an open and pleasant nature. In all I felt this was a well crafted course.

-Thanks, I will get a budget and save. Thank you

-I wish I had a course in high school or college that taught me this information. It probably would have prevented me from being in the situation that I am in.

-I have a budget set up but this course provided me some new info on how to help me start saving for my goals better. Thanks this is a good course

-everything was very useful and helpful

-very good and interesting and above all-usable class and what really makes it better is the ability to print the entire thing for use and reference later

-thank you

-Thank you

-thanks a lot in helping me to understand you and myself better.

-Thank you!

-There were many helpful things that I feel will help me to better my financial life and get back on track after bankruptcy. Thank you!

- Thanks for all your interest and for helping me understand more about setting goals.

-YOUR COURSE WAS VERY HELPFUL TO ME AND I WILL USE ALL THE INFORMATION

-this was a great leaning experience

-I would just like to say thank you. I have learned alot and found all of it helpful in my everyday life. but, again thank you.

-I liked that there was audio that I could read along with

-I think everyone should take course

-I learned some new things and gained a better understanding of other things I already knew or had heard.

-I really like the idea of a goals card in my wallet

-this program is user friendly and extremely informative.

-Learned about the importance of budgeting and how to prevent any credit card debt.

-I enjoyed taking this class, I have learned alot of useful things I did not know. I am very hopeful that my financial situation will turn out for the best. Thank you all that are involved in this class. Sincerely

-This is a good program and very informative. Thank you

-Thank You. I feel as if this course helped to give me the tools I need to plan a secure future.

-love the family budget form I'm gonna use that

-Thank You!

-The instructor was very helpful in this course.

-There were things I didn't know and that will help me on my way thank you

-Phone class went well. Thank you so much.

-Appreciated the instructor's efforts in maintaining course focus and effective use of the time.

-Instructor displayed above and beyond the patience required for this particular class. She remained focused, she was unusually kind, she spoke clear, and she was very knowledgeable and helpful. She was more than equipped to keep control over this large group and able to finish in a timely fashion. Please use her again. I am encouraged that my credit will improve in the future thanks to the instructor and CCCS.

-The book was very helpful.

-Thank you.

-The Money in Motion book & class was very helpful. We are going to make copies of the budget form to use monthly to find out where our money is being spent & how we can cut our spending & start saving. Thank you.

-I believe that this informational "course" should be mandatory in High School to all individuals, in preparation for a solid foundation for the betterment on ones' future. Unfortunately, many people, (me specifically) did not search out for resolve to financial information until financial problems started/continued due to a life-threatening illness. I truly believe that with this material in hand now, that I may once again start over, but with the knowledge that will assist me in succeeding beginning now and continuing throughout my life...even at 49! Thank you!

-Very thorough and helpful!! Thank you!

-I needed this course several years ago, and feel this should be a requirement for all high school graduates if not already a requirement.

-This test was very clear and understandable. I thought that I would be lost without a live person in face but I pulled it off!

-Very informative. A course everyone should take. Will be more aware in the future.

-Work book was well layed out, easy to read & follow. Great training tool.

-I think this course will be very effective for young people, whether they have financial problems or not. As a person who has always managed my money, and have lost a business due to health reasons of my husbands, and am at retirement age, many of the chapters would have benefited me during my life.

- The course is very helpful and enlightening.

-The instructor did a great job.

-The instructor has the patience of a saint.

-Thank you for your time and help.

-GOOD EXPERIENCE

-The information especially regarding the value of a budget was very useful.

-I know now a budget is good and savings should be at the top pf the list instead of the bottom.

-Very good class environment positive

-I believe this will be helpful for me in the future.

-Informative

-very simple and easy to learn except I read faster than the system and had to wait awhile for it to catch up to me for the final test

-good teacher

-I hope to use the information I have read and put it to use. I need to set goals and work towards those. Just to let you know I had to claim bankruptcy because I trusted a financial management plan who only took \$1500 and did nothing with my creditors, which in turn put me 4 months behind on payments and in a rut, I know now not to trust those types of companies. I was a bit over my head \$30,000 but was making the payments of a total of 485.00 a month but with double payment increases & interest pymts it would take me yrs to pay off. Anyways thanks for listening & thanks for the extra knowledge. Sorry it took so long to finish, between 2 young kids and 4 dogs & a full time job I'm pretty busy.

-This is a valuable course in how to become financially responsible. I found it very informative and relevant.

-This course was extremely beneficial to me. The question that I missed regarding insurance deductible was clicked in error. As a matter of fact, I just spoke to my insurance agent earlier this week at Progressive Ins. regarding increasing my deductible in order to save more money by paying a lower premium. I can't understand why I missed this question twice. This was an excellent course. I learned a lot as a result. Sorry it took me so long to complete, but I wanted to understand everything and I printed the exercises and completed them as I went along. With the knowledge I've gained through this course, I pray that I get back on my feet real soon. It was worth all the time I took.

-Interest compilation and effects of long term examples were very effective and a great educational tool. Thank you

-My comments will be that the budget will do well in my life and just as well for my four kids the advice that was given was excellent I am willing to pass it on to my son when he rents his apartment with his 3 roommates to get him something in writing about the lease and who is paying what before they sign and to set up a budget plan thank you.

-I have a completely new out look on setting goals and making a budget that will work for me. This course was very helpful.

-very good course, I will use it to help me with my goals and problems.

-Class should be offered more often

-My goal is to save for retirement

-Great Class!

-Great Class!!

-very helpful and eye-opening

-should be mandatory education before you can make major purchases

-Great Program

-This was very helpful and gave me information that I can use to get my budget going and keeping things rolling smoothly

-Love the book. Wish this was offered to our schools

-These class have been very helpful to me for the future of my finances. I can and have learned to be a better steward of my finances.

-The materials in this program are very helpful. I think that every high school student should have to take this course. Thank you!

-For being the largest class ever, the instructor was very helpful. Thank you.

-The gentleman who gave the test was extremely great. I have problems hearing but he made everything nice & clear. God bless you.

-Teacher was very informative & knew exactly what he was talking about. Thank a bunch.

-It was the most helpful education class I have ever taken. Now I know I can make it work.

-very nice program

-This has been so very helpful. All these years, I have been able to manage very well without formal budget, but when I lost my husband and then my health, that wasn't enough. The circumstances I went through may not have been able to be helped, but I have found this course helpful for my future and I copied the course so my children can benefit from it. The biggest thing I never did was pay myself first.

-thank you

-This course has taught me alot of things I knew nothing about. These include; opening that 2nd savings for unexpected or periodic spending, how cutting out something so small as a tri-weekly cup of java from java hut can add up to tremendous savings, (however, I plan on using that for quitting smoking also), the proper way to set-up a filing system, the need to read ALL the fine-line on a credit card offer before signing (even



though I plan to never have another card other than my debit), the ability to actually receive 3 free credit reports a year, the info. required to file a dispute on the credit report ( I have several that need disputing), the financial rates based on my credit score, the contracts for buy now, pay later BS, and the different federal laws that are designed to protect the consumer. Much Learned! Thank You!!

-The instructor is very patient and great at her job.

-This course was very helpful. It helped me and my wife to have better knowledge on our finances. We have better knowledge to build our future. Thank you

-Thank you to the instructor for her kindness.

-She was very good.

-She did a really great job.

-She was very pleasant.

-She was friendly, polite, and explained everything.

-Thank you for your help. The instructor was nice, polite, and helpful.

-Course was extremely helpful and very informative. It really hit home, I learned a lot.

- THIS IS A VERY USEFUL COURSE, WHICH WILL REALLY HELP ME IN THE FUTURE.

-thank you very much

-This was a very informative course. After taking the Credit When Credit is Due course I think I understood this one better.

-this was very helpful and a eye opening experience learned something

-Thank You! So many things that I didn't understand and will certainly help me to stay on track and change my life.

-Thank you for giving me some new ideas and some new tools which should help me get back on track so that I will not ever have to file a bankruptcy again!

-Thank you very much for the knowledge I acquired from this program.

-Great course that is beneficial.

-Thank you so much. God bless whoever designed this as it is extremely productive and useful. Also, thank you for making it friendly user.

-I did learn alot about a budget that I have never heard before. I would have never thought about putting my goals down. I would have just kept the wish list in my head. Thank you!

-THANK YOU FOR THE COURSE.

-it helped me to see ways to give me a chance to save

-A worth while learning course.

-I feel that this has been very helpful to me and my family, we will be using a budget and now that I know how it will be much easier for me.

-This program will really help me in setting up a budget and debt management plan of action. This is a really helpful program. Thanks!

-This program was informative and very easy to use.

-This course was very helpful. I plan to track all expenditures for the month of November, even if it's just a candy bar, to see what I actually spend!!

-This course was very interesting and very valuable. I will implement this information in my personal financial management. Thank you.

-This program answered some questions that I had, great course to take.

-I think this course should be taught in schools, before you're in trouble and need help to get out of it.

- I feel that this program was helpful and I took notes to help me, and because of learning that a budget works - I will start one immediately.

-THANKS

-Thank you so much for your support in everything, I have really learned alot. Thanks again

-I needed this about 25 years ago, but it's never too late to make a change and I definitely intend to do so.

-This was very helpful. Thank you for your assistance.

-I am truly grateful for the information provided. I guess I was naive to so many things, but now, since taking this course I have realized some changes I need to make, and I will be making them, thanks to your course. I will be sitting down with my family and making some goals and making a budget...thank you so much! Sincerely

-This is a very helpful course and I'm glad I took the course

-The course was very beneficial and hopeful. Thank you.

-Thank You

-Excellent program, I feel that I have learned a great deal from it that will be useful to me when I eventually start to rebuild my credit.

-IT WAS NICE TO BE ABLE TO DO THIS AT HOME.

-Thanks for help

-thank for everything

-everyone should take this course; also stay debt free thank u so much for your help sincerely

-This information will help me to prepare a budget and also gave me new information on credit reporting and contracts.

-It was very helpful. Thank you and also the workers where I had to call to get information. They were very nice and friendly

-Thank you the course and information was very helpful to me and I was able to do it at my time

-excellent, I really had an open mind & learned alot about finances and myself. I've learned from my mistakes.

-I learned a lot from this program, I think it will be valuable in the future.

-thank you

-I've learned a lot of valuable information while taking this course.

-lay out was great and easy to work with

-Thank you, the course was very helpful. It would be helpful for this to be taught and given to the general public. Thank you, again

-This was very helpful to me and the internet option made it very helpful as I work and doing it any other way would have been extremely difficult.

-I THINK THIS IS SOMETHING EVERY PERSON SHOULD LEARN. MAYBE CONSUMER CREDIT COUNSELING SHOULD BE TAUGHT IN THE SCHOOLS.

-This program has already helped me figure out a budget for my family and me so we don't get into another bind like we was in.

-Thanks

-Great class

-Good class. He did a nice job

-Thanks so much I learned alot

-need better lighting

-Very Informative & useful specially in planning a budget.

-Very useful information.

-My bankruptcy was due to 7+ yr. old bills from divorce. This course helped me to understand how to start a budget and develop a savings even though I thought it was too late to consider such. I want a good life of budgeting and savings for my children's sake.

-Thank You!

-Thank you very much, I learned a lot!

-The program was well formatted and the lessons easy to follow

-I thought I understood finances, even though I was in trouble. So this was a good class for me.

-Very easy to keep up with, informative and hopefully useful!

-Very helpful and well conceived. Thanks.

-This course was very informative. I learned a lot of information that I will use in getting my finances in order. I will also educate my family and friends.

-This course was a great learning experience for me. I learned things I never thought about in previous budgets I've had. Thanks.

-I ENJOY THE CLASS I KNOW IT WILL HELP

-I will start planning and using a tracking sheet. I will budget!

-Very informative and useful in future.

-Thanks for your help.

-Thank You so much.

-Truly, I thought it was very interesting and helpful...

-I have learned many different things regarding finances and keeping my finances under control. Some things I already knew but just never really thought that I could apply them to me, I was wrong. I am now planning on putting some things into effect to better learn to save and control my spending.

-I learned alot about contracts, interest rates, and hidden costs. I'm going to keep track of those daily leakage items. I can see how they can really add up. Thank you.

-This was very helpful. It showed me I am not financially dumb. I just need to apply it better.

-The folks I talked to at the 800 number were very sweet and helpful.

-I intend to take my wife to one of these courses so she will also be informed on how to have financial freedom.

-This course was very helpful to me in my reorganization of my finances. I now understand how important a budget is, and I will definitely use one from now on.

-This was great information!!!

-They should teach all this in School to kids who are just starting out in life.

-I want to thank all responsible for this course. I know what I learned tonight will set me on a course for a good credit rating and a means to better manage my financial accounts.

-THIS COURSE IS VERY HELPFUL IN PLANNING AND USING A BUDGET. I INTEND TO START ONE IMMEDIATELY AND GET MY CREDIT BACK IN GOOD STANDING.

-Very good program. Helpful for anyone regardless of current financial situation

-I know I will accomplish my goals by experiencing this whole process.

-Thanks for all of your help. I didn't realize all of the things that are available to us.

-Thank you.

-Thank you. She spoke clearly and took control of the class so we could all get done in a timely manner.

-The instructor did a great job.

-She was very helpful and explained things well.

-She was very clear, good job.

-the online option made this course easy and understandable and available to me on my time.

-I am so glad my husband finally heard about budgeting and goals from someone besides myself! THANK YOU!! I think we'll do much better in the future.

-Good program which got me to want to use the resources that were given

-Very good information.

-This course was very good for me to understand about finances for my future plans and how to create a budget.

-I found this course very helpful. Thank You.

-thanks cca!!!

-Even as a loan officer with previous excellent credit, I have learned valuable information. Thank you!

-Great course program, but it takes quite a long time doing the course on line. One of the good things about the online class is that you can get out of it and come back and continue the course. I'll recommend it for those people who are pressed with time factors.

- The course makes me think twice first before making a purchase; it is very informational and enlightening.

-Course was very helpful.

-I really enjoyed the course and I know I will get my finance in control starting from today.

-Should be required by all High School students.

-Very good common sense lessons for personal income.

-If I had only known about this after graduating high school and going out on my own, I think I wouldn't be in the situation I am in now, bankruptcy. I am truly grateful that these programs are out there. I really think things like this should be taught in school. This might sound really weird, but I really enjoyed this course and plan to put it to use. Thanks!

-Good course.

-I think the personalized budgeting suggestions are extremely helpful and learning to save for emergencies is something I will really strive for. That is one big problem, not having money when things occur. The idea of putting away ten percent and if not that anything per month is a very good suggestion.

-She was very helpful getting me signed on and thru the class.

-This course has helped me understand how to budget and set goals to help me succeed in my life. I learned a lot that I did not know, or realized. Thank you for your help. I wish I would have known all this before I got in this situation, but I am now on the road to recovery (I hope:) Thank you folks again for all the help and information.

-Thank You!

-You're right, It would have been nice to know it years ago.

-He was very helpful in explaining everything on a level that we could all understand. He kept the course simple. Also, he didn't make you feel guilty for being in the situation that caused you to have to take this course.

-I found this program very helpful. I will use its tools to enhance my life and get my present goals in play to achieve financial independence. First, a budget will help me to reach these goals. Thank you.

-Course was very helpful. Plan on using much of the information given to improve my situation.

-This was a very good course with valuable information.

-Excellent information/education on using personal goals to encourage preparing and following a personal budget!

-LOVED THIS PROGRAM!!!!!!!!!!

-To be honest I can say the class help me a lot,2 understand about having budget and a goal as time goes on my life will be a little better and comfortable by me having the help from u guy. Thanks a lot!

-many interesting facts and opinions, very helpful in my personal situation

-She was very clear and thorough.

-More interesting than anticipated.

-She was very professional and made certain that everyone understood what they needed to do even when she was asked the same question several times, she kept her professional attitude.

-This course was extremely informative. Although I thought I was fairly knowledgeable about credit I learned several things that I can share with others.

-This was a great program and I learned a lot of useful information that will help me in the future.

-It is a great program. I learned a lot from the program. Thanks. Keep the good work!

-was very helpful

-The course was very beneficial and helpful.

-Thank you for your time.

-very helpful, informative course

-this course is very helpful.



-I really enjoyed the course and what I learned I will Use. Thank you very much.

-Great program! Thanks so much! I wish I would have had this when I was 18.

-I received allot of useful information from this course

-This course was useful and informative. It should be a requirement for all teenagers to graduate from high school

-This was very interesting and understanding. Thank You

-I currently use a household budget; however after taking this course I will soon try implementing a savings category into our budget after our bankruptcy case is through. I like the fact that your course uses real life examples in the situations presented. They don't seem as far- fetched or unattainable as they do in other books I've read on finances. I hope I never have the need to recommend any one I know to your company (because that would mean they were having difficulties) but if it is ever necessary I would highly recommend your company.

-The material was very helpful and very straightforward. I believe it will be very useful for me going forward.

-This course has taught me the importance of setting priorities through the use of setting goals by means of a budget. I intend on using the suggestions and instructions given within this course on a continuous basis to help keep me afloat on any and every one of my financial ventures.

-This is an excellent course and I wish our children in High School would have to take this class. It would help our youth prepare for the future. I will share this information with my daughter and wife. Thanks for the great course on-line.

-I think that this type of class should be made a requirement in High School. It would avoid a lot of hardships in future life.

-Teacher was excellent. A very patient nice gentleman. Thank you.

-The teacher was very helpful and explained everything very clear.

-I just want to say thank you.

-THANK YOU- I FEEL A LITTLE BETTER

-THIS WAS A HELPFUL CLASS

- It is great information.

-very good course.

-I have learned a lot about my finances and will utilize these tools in the packet for future credit. I plan to have a much better credit score and keep my budget under control.

-Good learning experience.

-I LEARNED A LOT. WILL USE LOTS OF THIS INFORMATION.

-I have learned alot from this course to set up my goals and a budget. Thank you

-This put a lot of things in perspective for me, things I had already started working on in my life.

-I have been using a budget card and not going shopping when bored or tired

-She is an outstanding counselor and her facility and operation are stellar! I am very grateful for her time, efforts and this excellent Material. Thank you!

-Thanks- very informative!

-I'm hoping that this course will help in the future.

-Informative

-I actual learned something new today thank you

-course was very informative and helpful...Thank you

- THIS WAS A VERY HELPFUL COURSE FOR ME. THANK YOU SO MUCH

-Great program. I made copies of the budget page because I liked it better than the one I am using. Course helped me to learn that I'm not alone in my bankruptcy and in time I can be on a successful course to financial freedom. thank you very much.

-I am thankful that a course like this is available. I have learned so many things that will help me create a better future for my husband and me. I will actually be able to plan for the family I thought we would be able to afford to have. I hope to give my sister the tools to not be in the same situation I am in today. Thank you.

-this course has helped me to get a better hold on paying of bills on time and budgeting my money

-I think this will really help me keep my in line thank you very much

-Great and informative review. God Bless the makers of this website.

-The voice for every chapter was extremely helpful.

-I want to say ty very much because I did learn alot from this course

-Enjoyed class tremendously and learned lots of up-to-date information to apply to my future life. Thank you!

-the goal and the budget part where the best part for me

-Very helpful, easy to understand. Thank you.

-This was an excellent course. The only comment I would make is that some of the questions, and very few, I felt could be answered a couple of different ways which was simply a matter of interpretation. However, I learned a great deal from this course.

-KEEP UP THE GOOD WORK YOU ALL DO FOR PEOPLE LIKE MYSELF THANKS.

-It was quite interesting. There were 2 trick questions where the answers really surprised me.

-Thank-You for a learning experience I thought all the information I read was helpful and am gonna try to give myself a goal and budget thanks again and have a good day.

-THANK YOU, THIS PROGRAM IS VERY HELPFUL AND HAS GIVEN ME SOME GOOD STRATEGIES TO RECOVER FROM MY RECENT BANKRUPTCY. THANKS AGAIN

-glad it is over...thank you

-I went in to this feeling very stressed but now I really feel there is light at the end of the tunnel. It was VERY helpful. This should be a required course in high school.

-Well done and helpful!

-I enjoyed your class!!

-I really got alot out of the session and it was enjoyable while learning at the same time. I will use my book as a reference and keep to the tips and lessons. Thank you very much.

-The instructor was very clear and polite, I learned alot about trying to keep out of the debt frenzy.

-The information was very helpful. I realize why I am experiencing money problems this late in life.

-The teacher was very helpful and very nice.

-I will try to do my best. Thanks.

-He did a great job and made the course enjoyable.

-I learned a lot by studying and reading. this is a learning tool for young adults as well as my children.

-This course gave me a better understanding on credit and how it affects my life. Thanks!

-Eye opening information that will help my life goals come to life!

-I did learn a few things about using credit, budgets, and bankruptcy. The course was very useful. Thank you.

-I really liked the audio for online

- Very good course.

-very helpful and understanding about the test

-I learned a lot from this lesson.

-Chapters were clear to understand and I learned a lot.

-This was extremely helpful, I learned alot of things I didn't know. I already have made an index card to carry with me, I loved this and it will help me very much, I have a different outlook on life as of this minute!!!!!! Thank You!

-THANK YOU

-I am glad that this was a required course. I have learned alot. Thank you.

-Thank you!

-Reminded me of things that I could do to help with spending...things I used to do but failed to do during the divorce discussion. Learning again to watch spending and teach the kids about budgeting.

-It was a helpful program I will keep in the back of mind as I carry on with my daily life.

-This course really taught me something today. Thank You

-Thank You. This was more helpful than I had thought it would be.

-There were options that I was never aware of that could of helped me rebuild my credit before it was too late and leaving bankruptcy my only option.

-I really felt like I learned some useful tools to help me with a budget.

-Thanks for opening my eyes on the importance of having a budget that I will use everyday.

-I was impressed with the content of this course, I though this was gonna be boring and just another step in this process but I was wrong! I could not print this as my printer went down, reason being, I think this should be a part of high school education as young people going into the world need to know, as my 14 year old needs. Thank you.

-Very helpful!

-This case was very educational and helpful

-This has been a helpful course, it has opened my eyes about budgeting and saving money. The course should be a must for all high school students. The Best 120 minutes spent. Thanks

-Covered alot of good materials. Goal setting is #1. Live below your means!

-I feel like I learned a lot from this course and will be able to apply it to my situation.

-I saved the different excel worksheets so I can use them later on in the future.

-After using this course, it has made me realize to make better judgment in my habits of using my income resources more efficiently.

-This course helped me to understand clearly what I need to do to be financially at peace. I am very thankful to have been introduced to this course.

-wish I had taken this in high school!

-The Second Half-Was very helpful to me in every way. I have set up a budget for myself.

-thanks for everything!

-I thought that the content of this course was plenty of info and has given me the right direction to look in for creating a working budget, setting goals, and following my expenses with proper record keeping. I think your course should be taught to all high school or freshman level students whether they have financial problems or not.

-I found the program very educational and brought to my attention a lot of things I have done wrong previously.

-VERY HELPFUL INFORMATION. I WILL INCORPORATE THE INFORMATION I HAVE LEARNED INTO MY LIFE.

-Great Program.

- The program was very comprehensive and helped me a lot.

-I think the course will really help our family finances in the future.

-The course was interesting. I learned some things that will help me.

-Thank you for being here when I needed you most. Self-awakening is a good rule to follow.

-Information was presented in a relaxed and pleasant atmosphere. I learned good points in how not to create a difficult financial situation again. I will use this information daily and remember the instructor's day to life points.

-Excellent, polite. Learned a lot overall.

-Overall I was glad to take the course in the privacy of my own home. Thank You

-I believe that the things I have learned in this study will greatly benefit me in my endeavor to become debt free.

-I enjoyed this course and found it most helpful. It was very long and I did get tired of reading. I'm very glad I took this course.

-I feel very comfortable with all people here.

-An additional question should be added..... Question - If you're at an grocery store and an if free food (12 pack of soda) is offered just for filling out an application for their credit card, should you? Answer - Only if you know you'll be accepted. If you're not accepted, it'll cost you 25 points on your credit score just for that one application! I was told this by my banker...

- thanks, lyb

-Easy to find

-thank you

-THANK YOU!

-Will use budget at home: "Absolutely"

-Have always used a budget

-I learned alot from this course.

-A good way to learn.

-I found this tutorial very informative and I intend to use it as a base for a fresh start. Thank you.

-Doing this class online seemed easy because I could take my time on each level look back if needed it has helped me learn more about budget thanks

-we are having our son learn these steps to help him learn how to save for his future

-I opened this program with dread, but I will be closing it with a better attitude. I learned more than a few things about managing my finances, and I'm going to use that goal card.

-I knew that this program would bring insight to my current position in life. This program has helped me understand some things that I was unaware of. I'd like to say thank you as I try to bring my life back together.

-Good program. Very useful general information, and a few items that related to my particular (medical disability) situation. Thanks!

-This experience will be life changing for me, thanks.

-this was an excellent learning experience. I hope to be back on track with my finances soon with the tools of this course.

-Good Class

-THIS WAS A VERY HELPFUL CLASS.

-Very useful information. It was encouraging to learn that it is possible to rebuild our financial life and still achieve our long-term goals.

-THANKS FOR THE KNOWLEDGE THAT WAS PROVIDED.

-I think this course was very helpful, it was just very long.

-Thank You!

-I have already started a budget program at home but did receive valuable information to help me.

-Very interesting course, and I will take what I learned and get my financial life back on track.

-Very good class and teachers!

-I thought this class was very helpful with my problems. Thank you

-He was very knowledgeable and helpful.

-thanks lss

-Thank you for the information.

- I learned how to create a working budget and how to create goals. I feel everyone could benefit from this course whether they be in financial difficulty or not, especially young people. This should be a course in high school and college; there would be less stress among people in college, living on their own, or new couples getting started. Thank you for this information, I just wish it was under better circumstances.

-The information on the Trade Commission and the Fair credit Act was something I was not aware of. This program provided me with new information that I will keep on file.

-thank you really learned alot



-please send soon as I am pending in court

-I have learned things about credit I didn't know about and I plan on getting my credit back in good shape THANKS SO MUCH FOR YOUR HELP

-Learned a lot of new information. Very grateful. Thanks.

-I thought the material was very good. I am pleased with the information!

-Very interesting, helpful course.

-Thanks, for reminding the basics I used to know before I got in this mess.

-Thank You. Instructor very knowledgeable and helpful.

-I wish I had taken something like this course immediately after my divorce. I would most likely have avoided bankruptcy. This is a course that should be given to kids in their senior year of high school or the beginning of college. I have printed out the most meaningful chapters and will share them with my children.

-I truly did learn a lot about how NOT to get back in the shape I'm now, Thank you so much for making it an easy course to take on line.

-Very good class. Very helpful and informative. If I had a printer I would have printed every chapter. Very convenient as well.

-The program went smoothly and I enjoyed the audio that track that accompanied the text. Overall, I am very pleased with the website and the information in the course and I intend to apply it. Thank You.

- The text was very easy to follow and the examples provided made the information easier to understand. Thanks!

-This course was very informational and taught me things that I will use in the future.

-I wish that I knew all this before now. If I had I could had manage my bills better. I truly recommend this course, to anyone who has problems paying there bills on time.

-excellent course

-Thank you I have learned things about money and on the future I will use what I learned.

**-I LEARNED SOME VALUABLE INFORMATION.**

**-I feel this was a great self study and I will use it.**

**-This is very education information. I was unaware of alot of things that this course had covered.**

**-The course has given me really useful insight on my financial situation.**

**-Very good course.**

**-It's funny how much I at 38 yrs old had not realized as important to know or at least pay attention to regarding my personal finances. I learned alot and undoubtedly will use in my life. Thanks for making this course available for those who need it. It was truly worth the time and effort on my part.**

**-This should be required at several levels in grade school. high school, before going for any type of higher education. Very Good**

**- I thought it would be boring. I thought I would not learn anything. but..... I did learn, I did make a goal page, and I did copy the whole thing and I will put it into a binder. I told my recent wife that I wish we did this course two years ago and that we reviewed it twice a year. My heart is broken. And we are here now fixing problems that I considered laughable when I took a Junior college household financial course about 20 years ago. Life teaches, we may or may not learn. I learn from what is taught if I am willing. And I am willing.**

**-THIS WAS A VERY INFORMATIVE COURSE.I LEARNED A FEW THINGS I WASN'T AWARE OF.**

**-I am thankful for the help provided by this institution.**

**-My thanks to your organization for making this program available and very user friendly. I have taken alot information from your research and facts that will be applied to my current lifestyle.. now only if you could teach me to spell Thank you for your time...**

**-I found this program very useful and important to a fresh start.**

**-It was very helpful to learn some statistical things that I did not know about.**

**-Very good and important information to set goals and get back on track with my finances.**

-This helps me to see that writing down my goals will be very helpful

-Even though I have used a budget to pay expenses, I didn't realize how important it was to also include flexible and variable expenses. Also, how important it was to start a savings account by putting "an amount to go into savings" at the top of my budget. Thank you so much for "Money in Motion". It has been a huge help to me.

-Very helpful. Thank you.

-Times can be hard on you but with the tools I've got from this course it will help me down the road. Thanks, T

-The material was well-presented, and it encompassed so many aspects of a person's financial life that I hadn't thought about before (eg., contracts). It was quite long, but I believe I learned alot from this course. I hadn't had a budget plan before, nor had I done a spending diary. I'm feeling kind of optimistic.

-This online course has opened my eyes and my way of thinking. I have always said that I need to work out a budget, but now I am most definitely going to live by a budget. I know that it will help me alot.

-Program proved to be useful and I am glad I took the course.

-Very helpful overall.

-Every young couple just starting out should be required to take this course. It would improve their lives immensely.

-I didn't think I would learn anything with this class but I did. It was very useful to me. Thanks again.

-thank you

-learned alot from this

-Thanks for making this course available online. It has sure been a big help to us.

-I NOW KNOW HOW INPORTANT IT IS TO MAKE A BUDGET TO GET BACK ON TRACK. This will help me to know where the money goes

-This is definitely a good program. I wish schools would teach this program.

-thanks

-it was very interesting and helpful. I am debt free as of right now and I hope to continue.

-we do not have excel so I could not use your work sheets, other than that this is a good tool

-This was VERY helpful. Wish I had a course like this in High School.

-Thank you...

-This was more helpful than I recognized. Thank you.

-Thank you for taking the time to compile a lifetime of information that only took a little over 2 hours to learn, it will last me a lifetime and I know who to call with future financial difficulties! Thanks

-this is a very informative website I will pass it along to persons I know that can use some direction in there financial life

-The on line system was helpful because I am working two jobs and I needed the flexibility it provided. The staff was supportive, helpful and courteous. The course helped me to focus on primary financial issues.

-Great presentation of information.

-This program was Great! Would like to see it used in the schools.

-This class was easy to understand. I will use the tools I learned in this course as to not get me in financial trouble again and will not ever have to file bankruptcy.

-This course was very helpful and I look forward to a new future that will be debt free. Thank you .

-Thanks for the help.

-Thank-you for this course. I have learned a great deal and will implement this information immediately.

-quick and easy program. copied all forms and will use them.

-I am so glad I took this course. I have a learned alot that will assist me in my future finances!

-Although my wife normally does the bills we will work together on a budget

-I never had some one to teach me about managing money but I think I'll do better now that I have the tools. Thanks to CCCS

-I got a lot of useful information out of this course and will use it in the future.

-Thank you.

-I thought this was a great money management program. I feel that my life will a lot easier if I implement these things in my every day life activities.

-very well done program

-the course was very helpful I will use a budget from now on.

-I truly wish that I would have made better choices in life, so I would not had to come down this road. If I can't pay with cash or check I don't need it nor will I get it. I will follow a budget and will put savings at the top of the list. This course was an eye opening experience for me and I truly thank you for helping this 57 year old lady about saving instead of spending.

-Very well designed course and I like the online access.

-Thank You.

-I definitely think this was worthwhile to me. I feel it should be mandatory for all college freshmen to take a course like this. That way, when they are bombarded with credit card offers, they will go in with their eyes open.

-This is a course that should be taught in High School then there might not be as many problems in the country today.

-Thank you, this was very helpful.

-I thought it was very informative and useful.

-I found this course very informative. I plan on using these tips and chart for our budget and passing this information on to my adult children.

-A very well put together program, highly recommended to the school systems.

-the course gave me hope and the knowledge of how to regain financial control and prepare for the future

-I like that there are budgets and Creditor inventory forms for printing. It makes it easier to set up your budget and feel like you are doing it right.

-This was probably the most informative course that I have ever taken, and explained in terms that anyone can understand. Thank you.

-NICE ONLINE COURSE THANKS VERY MUCH.

-I have found that this course will help me to set up a budget and plan for my future.

-I have a better understanding of credit. I wish that this was a course that was offer to me in high school or college. It would have benefited my earlier in life and saved my from the process I am going through currently.

-This course has made me aware of how to budget and manage my income better.

-Thank you for your help!!!!

-Good course, I feel better able to handle my finances. Thank you

-Thank you very much for your help!!!!

-The book money in motion, was very informative and easy to understand. The teacher was very patient and made the course interesting.

-I learned alot of things I did not already know. It has made me think about my own situations. Thank you very much!

-I think everyone should have access to this information prior to going in debt. This really opens your eyes to what getting into debt really means.

-THIS COURSE HAS HELPED ME REALIZE THAT I NEED TO CREATE A BUDGET AND A GOAL. TO KEEP ME ON TOP OF MY FIANCES.

-I was opposed to the program at first, because I don't have any income at all due to unemployment, however, I did learn something that I can use.

-I learned information that we as a family can use and also information that I can pass on to my daughter. I believe that this should be taught at middle school and again at high school level.

-excellent course, I will use what I learn in future

-The information in this course was useful - especially the info. about budgets.

-THANK YOU FOR MAKING THIS COURSE AVAILABLE ONLINE. IT WAS MORE RELAXING AT HOME AND IT WAS PRIVATE WHICH MEANT ALOT TO ME. I WOULD RECOMMEND THIS COURSE TO ANY ONE IF THE UNFORTUNITE SITUATION ARISES TO HAVE TO FILE ANY BANKRUPTCY....

-This course was very helpful to me.

-The information contained in this program will be very useful to me and help me gain control over my finances as I strive for financial freedom.

-thank you for making this available on line.

-I was really pleased with this program, it had alot of examples and some pertained to similar situations that I have experienced. All of the information was very helpful and I learned alot.

-I think she was very good and didn't talk very fast which was good for me to understand easily. Thank you again.

-I appreciated taking this course, it has been very instructive. The course instructor was very helpful, patient with everyone & their questions. She made the course personable & easy to follow.

-The instructor was very helpful

-Very informative. For someone that operates a business and utilize annual and monthly budgets and P/L statements. I cannot believe why I do not use these in my personal spending habits. But I guarantee this will not be the case moving forward. Thank you for helping me to understand more about my personal situation and the action I need to follow.

-Should be a required course for high school students. Great course!

-should be taught to younger kids so they don't have to go through this

-She was very clear and good with the presentation.

-She was very helpful and hope to never have to go through this again.

-The instructor was a very good person to talk to us about our problems. She was very cheerful and answered my questions.

-I was amazed at what I did not know.

-She did a very good job at explaining everything. Good Job!

-Thank you.

-Thanks for this course - it was very helpful. It shed a lot of light on several mistakes that I have been making.

-THE CLASS WAS HELPFUL.

-Thanks for allowing us to do this online, it fit well into my schedule and was easy to complete.

-HAVE A GREAT DAY!

-VERY GOOD

- I am surprised how much I learned!

-A standard budget form is helpful, as well as the web sites provided Thank you

-This is excellent! I am really impressed. When I first started this, I thought how ridiculous is this. Now I realize this is great! Wow did it help me understand a lot and had a lot of useful tools.  
Thanks

-This was very helpful and informational and I will definitely use these tools to help me and my family in the future. Thank You!

-This class was very easy to understand and I learned a lot about goals, budgeting, and interest.

-this was so easy to do.. I live in boulder city and it was so nice not to have to drive clear on the other side of town.. thank you for on-

-Thank You

-She was great

-She was very helpful and pleasant.

-Good Teacher

-Instructor was concise and outstanding.

-thank you for your time and I appreciate your help



-Very helpful in informing me about many things that can help prevent me from overspending and staying out of debt.

-this program was very informative

-This course had very useful information that I intend to utilize and apply to my future financial planning. I have used budgets in the past, but, like your course stated, I felt it hard to stick with it after a few months. Now that I have written down my goals, and know that I do not want to ever be in this situation again, I can apply the tools, to help me succeed. Thank you for making this mandatory to continue with the bankruptcy process.

-It will help me prepare a budget

-THIS IS TRULY A COURSE THAT EACH PERSON NEEDS BEFORE REACHING THIS POINT. THIS SHOULD BE AN IN SCHOOL TRAINING COURSE.

-THANKS. VERY HELPFUL.

-GOOD JOB

-VERY DETAILED, SEEMED CONCERNED TO HELP.

-I ENJOYED THIS CLASS. IT WAS VERY HELPFUL TO ME.

-THANK YOU!

-GREAT TEACHER, LEARNED A LOT!

-The book Money in Motion was very informative & easy to understand. The teacher was very patient & made the course interesting, was not boring. Thank you.

-Thanks for all you help.

-Workbook was very helpful. I will tell my son to read it.

-Thank you very much for the comfort of allowing people to do the test at home.

-thank you very much! This class was helpful.

-Good Program.

-The course was very enlightening. I learned a few new things. Thanks alot.

-At almost retirement age, I only wish I would have read something like this years and years ago

-I'm using this program with other family members.

-Very helpful-learned a lot & feel my finances will be a lot better

-I found this information to be very useful.

-Great Course.

-thank you... it was very helpful.

-excellent program. thank you

-The course is very informative. Glad I had the chance to take it. I'm ready to put what I learned to make a new start. Thank you.

-I will pass this information to family & friends. Thank you.

-This course will help in my life's decisions. I did learn laws that I didn't know. Even though my soon to be ex husband did this to me. I now know the laws on future consequences.

-He was great! He explained everything well. I really could relate to him. Thank you.

-I was surprised at how user friendly the book was and how well things were explained without getting too boring or too technical.

-Thank you very much for your service. I hope I can turn my financial life around.

-Very useful.

-THIS PROGRAM MADE ME THINK REALLY HARD ABOUT ALL OF THE BAD CHOICES I HAVE MADE IN MY LIFE, I NEVER REALLY THOUGHT ABOUT THINGS THAT REALLY MEAN A LOT TO YOU UNTIL NOW. I WAS JUST NEVER TAUGHT THE PROPER WAY OF BUDGETING YOUR MONEY, OR HAVING GOOD CREDIT...SO THANK YOU FOR GIVING ME THIS CHANCE TO START MY LIFE OVER, { THE RIGHT WAY)..THANK YOU

-THANK YOU

-This was very interesting and informative.

-I have no comments to make

-Thank you, thank you, thank you I will start this program immediately and now I have something to look forward to!

-Will give me tools to use in the future in guiding my son...very informative course

-This course was very helpful and informative.

-Thank you for your time and help.

-I wasn't happy about taking this course at first. I felt like I already knew everything I did wrong and I did not need a reminder of what put me in this situation. However, after this online course I feel that I am better prepared to balance a budget, make better financial decisions, and never travel down this road again. Thanks

-This will help me to get my finances in order and try to do better in the future and get a hold on it now while I am still young and can turn things around, very very helpful thank u so much

-This program is great, AND ENJOY TAKING IT ONLINE.

-Information is presented in a manner that is easy to comprehend.

-I really was not looking forward to going through this program. However, after having completed it I feel as though I've learned something valuable that can be integrated into my daily life.

-This was much different from what I expected, but I am glad I took this course. I actually believe it will help me and my husband reach our goals. I thought the information was very helpful and well presented.

-Great course and teacher!

-This lesson was very valuable to me. Wish I had had it years ago. Teacher was very good at explaining each topic.

-Very good course.

-Guess we think we know but, now I know.

-Excellent, easy to understand presentation.

-Wonderful instructor

-Thank You

-This course provided alot of useful information I will be able to use.

-I found this course full of lots of information I needed. I will use what I have learned form this and will move forward in my life.

-Excellent presentation and format, useful information; you should prepare a booklet with this information and have it available at your CCCS offices. Thank you for this course.

-This was really helpful; I will apply what I have learned here today.

-Excellent teaching. Learned alot.

-Although credit are & can be a quick fix they last longer than imaginable. We're glad we can live without them now, Thank you for your help.

-Thank You!

-Great Instructor...very useful info provided...entertaining

-good program.

-Excellent!! Thank you for your time and information. Book will be a great reference tool.

-I liked the online class. I was able to do this in my own time and it was very helpful. Thank you very much!!

-Thank you!

-Took me a long time over the 120 minutes, but I got all right so everything must have gone alright.

-This program had many good tools that I can apply to my every day life. Thank You

-Thank you

-I wish that I could have had some of this info. A year or so ago.

-This course is taught just like Dave Ramsey's Financial Peace University. I might add both are very beneficial! Thank You! I wish I had known about this course earlier.

-I LEARNED ALOT FROM THIS PROGRAM I WILL USE IT IN THE FUTRURE SO I WILL NOT HAVE THIS PROBLEM AGAIN (FILING BANKRUPTCY)..THANK YOU FOR THE OPPERTUNITY..SINCERLY

-I found some of the information was stuff that I have heard over and over. However it just reiterated the fact that this information is important and very helpful. I believe this program is not only helpful to individuals in my situation but also to our younger folks that are just getting started in their financial lives. I would love to share some of this with the young folks that I supervise.

-I feel that I can benefit from the goal and budget section the most. I am already trying some of things I learned.

-I never knew that I should have my savings plan at the top of my budget..thank you again

-This course would have been more beneficial had I taken it before filing for bankruptcy. Part of the reason I filed bankruptcy is because I had a horrible experience with a Debt Negotiating Company. Now I know! Although my debt will be repaid 100%, it still is on my file as a bankruptcy.

-The program was helpful.

-This course was very knowledgeable. It has inform me of valuable information. Even though, I took this course on-line.

-I really appreciate having the opportunity to see this more clearly, It was not taught to me until now and for this I am thankful.

-This course was very beneficial. I learned a lot that I will definitely try to use in the future.

-thank you for being available to help.

-The information in this program was very good I hope I can always go back to it if I ever have a problem. Thank you

-thank you so much. I believe your course will make a difference..

-will use budget hopefully

-Wish she could have kept the book

-I was surprised that saving was at the top of the budget and I really liked the example of the penny; it really shows you that it is possible to save. I have learned alot.

-This course did open my eyes to what needs to be done to keep and improve my financial stability in the years to come.

-This course has opened my eyes to a lot of do's and don'ts that I was not aware of. Thank you for enlightening me.

-I really learned a lot and loved how organized all the information is distributed. I like that if I forgot an answer, I could go back to refresh my memory.

-I learned information that I did not know and hopefully this will help me to make better choices for my future.

-I enjoyed the program.

-Thank you very much !!

-He made things easy to understand and answered all questions with good advice.

-He was very clear and polite. I actually enjoyed the hour. I enjoy the book and test. I learned a lot from this program. It was very simple to understand. Thank you so much .

-The course book was very informative for my husband and I . I think it is very good to have this course as a requirement for bankruptcy. It has given us the tools and knowledge to truly have a fresh start.

-Thought this program did a good job of explaining complicated things clearly without getting too technical or boring.

-This course has made me look at my car insurance, you need to look at things more often. I know that a budget is very important and you have to be flexible on your goal and budget. See you are never too old to learn NEW TRICK

-I feel I learned some interesting things I didn't know before

-The real life examples and charts were helpful.

-THANK YOU

-This program was extremely helpful and informational relevant to my future goals, I was very satisfied with this program. Thank You

-I am already good with budgets its just cutting costs and those every once in a while expenditures which get me because in the past I haven't planned for them now I will.

- I enjoyed the course and I did learn something from this. Thank You very much

-Thank you for making the situations represented realistic ones.

-The program is great! Thank you and it was very informational!

-Thank You. This course was very helpful.

-thank you

-Info on budget and goals.....very good!

-This was not only interesting, it did answer several questions I have had that I did not know where to look for answers, such as how to correct credit bureau files. I was also very happy for the formats to help in my budget and debt organization.

-Thank you ever so much for allowing people to take the course on line. It has been very helpful and I will use what I have learned for the rest of my life.

-thank you, hopefully this will help me start a new life.

-I enjoyed taking this test, it has truly helped.

-Thank YOu For the helpful tips. I do not ever plan on being in this situation again.

- Made me realize how important a budget/goal plan really is...

-very good program I will use the tools to better my life thank-you

-Thank you for this course, I have many resources to use here and have saved to my computer to refer back to, I will be more responsible from this point forward.

-This was very insightful and I plan on using theses programs immediately.

-I learned so many simple strategies that I hadn't thought of before that will help me to become debt free and attain the "goals" I have now set up for myself and my family. This was a very good and helpful experience.

-I think the instructor made me understand things alot better. I was already on the right path but run into alot of bad luck but I feel I'm on the right path now.

-The course helped me to see my mistakes.

-Instructor was very informative and patient. This is a wonderful tool. I'm glad it was a requirement.

-Going & listening & reading the book makes & made a big difference. I am glad I have the book as a guide & reference to look at when I need some input or encouragement. Thanks again. He was an outstanding teacher. I learned a lot by talking and asking questions.

-The course is great! I should have had it 30 years ago.

-this course was helpful

-THIS WAS REALLY A BIG HELP TO ME. I THINK THIS WOULD HELP PEOPLE THAT ARE NOT IN BANKRUPTCY.

-I will do better with the money I have or make.

-This course provided excellent information and insight. I plan to use the forms and suggestions in an effort to gain control of my budget, live debt-free and rebuild my credit. Thank you.

-Although I understand what got me into the situation I am in, I still learned valuable lessons and obtained financial and budget tools I will use the rest of my life.

-This was very helpful and I learned things I didn't know thank you

-I have always tried to watch how I spent my money. Health and injuries got me into trouble. Now I plan to try a different approach to saving money for the unexpected and expected.

-very helpful

-Thank you.

-Thank for the help and I know how to budget my money. I learn a lot and I am will change my ways how to spend and make money.

-Informative. Thank you.

-I actually read certain parts to my daughter and had her interested-some of this material I had no idea and was very interested in the reading. Thank you-

-I feel this is very good information, that I will use.



-Thank- you for this course. The section on goals will be helpful starting me back on the right track!

-I liked that you give the student the option of having it read to them. People who are poor readers can then gain access to the information. Good job!

-I wish I had this information before I got in to financial problems, it would have helped. My wife and I thank you.

-I like some ideas I learned here.

-I really have learned a great deal concerning credit in general

-thanks it was eye opening

-Thanks for being there for us.

-Very helpful and important information. Wish I had taken this or a course like it a lot earlier in life.

-I wasn't expecting this to help, but it's great. I learned a lot and I have some ideas about budgeting that I didn't have before. Very well done. Thank you.

-The course was helpful and I did learn things that I had not known.

-I enjoyed this course.

-Very good and useful information I will use.

-It was very helpful and I wish I have learned about all this before I got to bankruptcy.

-I would like to take this time and Thank everyone for this opportunity to bring my financial picture back in line.

-thank you for all your help, you taught me allot.

-Thank you in helping me reach a goal in my life to better my money situations.

-The online program was very knowledgeable. I have learned the key for me was to plan a budget and try to stick by it. Thank You

-thank you

-Thank You

-this course should be offered to any person before they are able to open a credit card.

-This on-line class has taught me to better understand the needs of setting up a goal for myself and wife. A budget is very important to which I always thought I would like to obtain, but never did. I thought that this course was very good for me. I appreciated being able to take the class.

-great information obtained to turn my life and budget around after bankruptcy

-This was an excellent class. Of all the information I have received on money management in the last few months, this is by far the most beneficial. Thank You.

-I felt like the class was very knowledgeable and I plan to share my learning with my children. Thank you.

-This has been an extremely informative course that I wish I had known about years ago. This is the sort of class that needs to be taken before credit cards are given out. I have enjoyed learning on this topic and look forward to applying this to my life. While learning this I realized my life is not over but is just beginning into a future of happiness. Thanks you

-Thank you all for this class, I will tell my friends about this...It really made me look at my life at another level.

-I found the budgeting and goal information to be the most helpful to me.

-Very in depth class with a lot of useful info

-I think this was very educational and I plan to share the information with my 17 year old son, in hopes that it will help him

-This course reinforced some things I already knew, but really opened my eyes about budgeting, using credit cards and repayment times, and identity theft. Thanks!

-I found alot of very helpful information.

-thanks for passing me and letting me do this on the internet

-He done a wonderful job & I plan to receive your blessings for a coming of a good credit future.

-This course was very useful in learning how to make out a budget; also to put Savings at the top of your budget list. I also

learned you can get a copy of your credit report free every 12 months. I also learned it is not wise to have a credit card; even when the minimum payment is 2% and interest rate 18% it would take 30 years to pay it off.

-This has been a great class. I now know what I should do to keep myself on track.

-She was very nice and patient.

-when I first decided to take this course it was just to follow rules of the bankruptcy laws, however I found it useful and saved some of the forms. Thank you

-This course was very informative and helpful. It was easy to understand and I will use what I've learned and incorporate those lessons into my life.

-TEACHER VERY WELL PREPARED

-This was a really good review and I used several of the tools. This was really helpful for my current situation and I wish I had some of this knowledge years ago, so I was not in this situation of bankruptcy. Thank you .

-Thank you.

-Thank you for the valuable tools and information.

-thank you for this course, it was very helpful and informative

-I felt the audio version helped tremendously. It seems to explain things better than just reading it.

-Great program, I wish this were required training in high school.

-It was encouraging to have comments during the course about having hope, striving for goals, and not to be down on yourself. It is very depressing to be in the condition that "we" are in and we need to be encouraged to do the right thing.

-Thank you for all your helpfulness by phone when I have called with questions. I appreciate this information and will use it to improve our overall budgeting and goal setting for our current needs and our future. We can use this useful information in teaching our children financial management. I wish I had the tools years earlier!

-The program was very clear .I wish I knew what I know don't about budget and all of the important information you had to offer thank you very much.

-The program was very clear .I wish I knew what I know don't about budget and all of the important information you had to offer thank you very much.

-Good information on when in trouble due to injury or major expense how not to let myself get in a jam.

-I AM SO GLAD I TOOK THIS COURSE!!! I'VE NEVER BEEN A BELIEVER IN BUDGETS BUT YOU HAVE CONVINCED ME IT'S THE ONLY WAY TO HANDLE FINANCES AND YOU CAN BE ASSURED I WILL KEEP THE CHAPTERS OF THIS COURSE IN THE SAME SAFE PLACE I'LL KEEP ALL MY DOCUMENTS YOU'VE SUGGESTED IN THE FILE I CAN'T WAIT TO CREATE WHILE I AM CHANGING ALL OF MY OLD WAYS AND THINKING ABOUT MONEY! THANKS SO VERY MUCH!!!

-I am confident that I can change my old spending habits. I am looking forward to a new budget and goals outlook. Thank you!

-the info was very helpful. Logging in a staying logged in was not simple. It cost me valuable time.

-I felt the program was put together well and I learned some things I didn't know.

-I am glad I took this course and can review my notes in the future.

-Thank You

-Thanks for availability of phone class.

-Thank you for your help. The instructor was great.

-MADE SOME DECISIONS DURING COURSE ABOUT HOW I WILL FUNCTION IN LIFE. PLAN A BUDGET BOOK - REALIZED I SHOULD BE SAVING FOR MY CAR REGISTRATION. I KNOW ITS COMING - NO EXCUSE. ALSO INCLUDE PREPARATIONS FOR SMOG ETC. OBVIOUSLY MY FINANCIAL LIFESTYLE NEEDS TO BE CORRECTED. I DO NOT EVER WANT TO PUT MYSELF IN THE POSITION I DID TO GET ME INTO BANKRUPTCY PROCESS. BOTH THE PERSONAL INTERVIEW AND THE CLASS WERE EXTREMELY HELPFUL.

-I felt I need to know alot of this information it was very helpful

-This class was very helpful. I really learned alot.

-Great reference material

-This was a good course for a person to take and I Brandon K Elder would refer people to take this course for help. Thank you!

-I learned that don't spend more than you make

-I REGRET I DIDN'T HAVE A LOT OF THIS INFORMATION 20 YEARS AGO!!

-This was excellent for me!!

-Thanks for waking me up.

-I LEARNED ALOT FROM THIS COURSE. THANK U IT WAS GAVE ALOT OF GOOD INFORMATION I DID NOT KNOW BEFORE. THANK YOU

-This course was very helpful, especially the budgeting process.

-Most of the questions are everyday, we tend to not think about them, or we just get so busy with stuff that we forgot the simple things about financing. The course reminded me of what I was always going to do and did not. It is a good refresher.

-This course was a real eye opener for me.

-This was a wonderful program. I learned alot for it. I wish I had taken a course like this years ago.