

Money in Motion Student Comments

10-15 to 11-14-08

-I am very pleased with the information I received from this course. I always considered myself as fairly organized when it came to my finances, but I realize now that I have been ill informed about many aspects of finances. I am interested and excited about learning how to manage my money and stay out of debt. I had overwhelming feelings of frustration and defeat leading up to, and through the process of filing bankruptcy. This course helped me to see that there is hope and if I struggle in the future, there are places to reach out to that can help. I see now the mistakes I made in the past that could have been avoided had I been equipped with the right knowledge and information.

-This was an EXCELLENT course. It was very helpful, and was developed in a way that left a lasting impression on making positive changes in my financial life.

-I have to say, this course was very helpful. I especially liked how it was written in a manner that was very easy to understand and it actually gave me a sense of "I get it. And I can put these tools to work in my life" I liked the spread sheets and will incorporate them in my life. Just think....Me - with a Budget! Yeah, I can do this! My Sincere Thanks!

-The course reminded me how far I have drifted away from keeping to basic concepts about management of income and debt.

-Very humbling experience and helpful for someone who thought they knew a great deal but didn't, and who had forgotten the basics. Thank you!

-This class almost brought me to tears. Everything that was said NOT to do, I did, therefore submerging me deeper into debt. I plan not to make the same decisions I've made in the past. This was very very helpful, and I thank you all!

-I am so glad I took this course. I have learned too much from it and thank you for it. I have one word to say now for my life and that is "HOPE". At the beginning I thought oh no, this is going to be boring, but believe me it was not.

-I ABSOLUTELY LOVED THIS PROGRAM. EVERY TEST & INFO I HAVE READ I HAVE SHARED IT W/ FRIENDS. MY EXCITEMENT ABOUT MOVING FORWARD FOR MYSELF & MY DAUGHTER IS IMMEASURABLE. I FEEL FREE. THANKS SO MUCH THIS IS A FABULOUS PROGRAM I FEEL IT SHOULD BE AVAILABLE TO EVERYONE.

-I am truly surprised at how much I learned in this course. I never realized how simple it can be to obtain financial stability and security. I suppose that is one of if not the biggest reasons I am here. Thank you so very much, I feel a little less overwhelmed and feel that there is hope for me with the tools I will take with me from this course.

-I appreciate all what this course has to offer. I learned that it is acceptable to hit financial rock-bottom because I now have the confidence to budget. This truly opened my eyes to the real world. Thanks again, and God Bless!

-Thank you so much, It is unreal how little I knew about some of this stuff~ I hate that we found ourselves in this mess but I am thankful that we have learned some VERY helpful keys to getting ahead... My husband and I already sit down and planned out a budget for us to use. Thank you and I am thankful that this is a term to complete bankruptcy~ It is so needed~ Just wish we had this info before... thanks

-As I was going through this course there were so many areas of my life. I fully understand how and why I made the choices that I made and how not to make the same bad choices again. Budgeting, setting goals and keeping track of every penny that I spend, will keep me on track and my life and future will be much brighter. Thank You!!!!

-EXCELLENT CONTENTS IN EACH CHAPTER!!!! VERY PRACTICAL IN CONTENT.... EVEN AT THE AGE OF 65 YEARS YOUNG I LEARNED SOME VERY IMPORTANT THINGS TODAY!!! THANK YOU FOR THIS EXPERIENCE!!!

- Your course was non-threatening and supportive...there is light at the end of the tunnel

-this course seemed like it was made just for me. With my husband's illness and not being able to work we are unable to make our bills. The budget forms and goal card is something i am going to do right now. Thank you!!

-Thanks! I needed that.

-This course will help me tremendously. The material was wonderful and I have learned a lot. This opened my eyes to see household money management in a new light. Thank you very much.

-This course was great! I feel like a new person starting over. Thanks!

-Very comprehensive and educational as well as "putting my mind at ease- I'm not at the "end of the world." We can rebuild and start over.

-This was convenient and embarrassment free. I am happy this was available

-Not only did this course open my eyes and give me strategic planning for my future, but I printed out everything and I intend on teaching my son who is 15 NOW ... so he won't make the same mistakes in life that I did. Thank you very much.

-I was very pleased with the level of professionalism involved in preparing this course. I have learned that "so called common sense situations" are what elevated me in my current predicament. I would like to thank all involved for this humbling opportunity!

-I feel that many facts in this course really hit home. Hiding mail, I did it, I would turn off the ringer on the phone, and I would not sleep at night worrying about bills. This is all behind me now, I am going to set goals, and one is to continue my education so I will have a better income to assist me to meet my goals. My major issue was to leave a controlling relationship so that I have control of my life and finances. What I am going through now (bankruptcy) is retro-active to what I went through the last twenty years. At least now I see the light at the end of the tunnel. Thanks for the insight into what set me up for financial failure and now knowing that I will survive it. I think more should be taught to kids in high school about budgeting, and balancing checkbooks and so forth. Thanks

-I thought at first that most of this would just be common sense information; however, as I read each chapter I learned that I still have more to understand about how to make the money I do make work for me and my household. I didn't file bankruptcy due to outrageous credit card debt or overspending, but ended up this way as a result of a divorce. Still, I am eager to learn more.

-For a required course, I thought it definitely was beneficial. The explanations on how credit is scored, how credit is evaluated, etc., were very valuable. It was also an "eye-opener" to see how even the littlest amount of money saved is indeed some savings. Also, for me, the understanding that goals are personal - and you can't depend on others, no matter what - it's ultimately your responsibility. All in all, great course, tons of useful information. Thank you to all involved in the course development.

-I am so glad I was required to take this course. It gave me a new attitude towards budgets. I am anxious to complete my budget and put my goals into motion... Thank you for a fabulous course and the information I learned.

-It helped immensely. I was relieved that the instructor has about a half century of experience. He kept it light, was humorous and very patient. I recommend this course to youngsters and to others not in financial difficulties.

-I was really worried about taking this course but I have found it to be a good resource for me to use for a fresh start. I learned a lot and plan to use what I learned from here on out to get on the right track. The term

"leaking expenses" would have been my middle name that got me in the ruff. I am very excited to use what i have learned. I also printed out each chapter covered to have it to look back at in times of need!

-I was fortunate to have selected an excellent counseling service. I was unfortunate that to correct for overspending, I had to get rid of my wife.

-I am pleasantly surprised at the comprehensive information received and found the text most beneficial. In addition, the media play was terrific for this sore body and tired eyes. Special thanks to N and Z who made the online testing possible.

-I felt this course was very well rounded and learned a great deal from it. I need to follow this information for a brighter future. Although I had to go back and re-read material, it helped me get a better understanding.

-This course is extremely helpful; with all the knowledge provided I have a better understanding of what my faults were in the past and how I can become taking control of my finances by having goals and creating a budget for life. Thank you

-This was exactly what I needed to do as far as where my money is going and how to manage money. I still have a great deal to learn. My question is, how do I get in touch with someone who can sit down with me and come up with a budget plan that works for me?

-Course was filled with useful information, and I have learned quite a bit about what I did not know. I will use this information and the tools I learned to help me plan a better credit future for me and for my family.

-This course has been extremely helpful. I have learned to create a budget with small, medium & large goals & to not forget my long term goals.

-this online course was VERY helpful and although I assumed going into it, it would simply "common sense", I definitely learned something! IT would be helpful if everyone would take such a course BEFORE they get into trouble as I did.....thank you for making it interesting.

-I am ashamed of how my money is spent. Without goals and a budget, my spending will always be out of control. By taking this course, I have found many leaks. From leaving lights on in the house to stopping at the stores to buying candy and sodas. I will set up goals and a budget immediately. Thank you

-This was very informative. I have learned information that I can use and pass on. Most important to me is I can now refer people to this and other sites before they find themselves in my position. Thank you.

-Thank you! This was time well spent and very helpful. I will use the spreadsheet examples provided to manage my budget successfully

-Thanks for making it easy to follow, making it on-line. Plus being able to do this after work hours so I didn't have to take time off and drive in to town.

-I learned more from this course than I ever knew-budgeting is now going to be a priority with me

-This was a very informative class and I have learned just how helpful setting goals and preparing a budget can be. I have always been careful about the "spending leaks" but I can't have others and mostly has to do with my kids. I don't have cable or satellite. I have a program on my phone & cell, called lifeline, to where my bills together are about 22.00 a month. But we do go out and get cokes at Sonic and junk elsewhere and have been eating out way too much. I have a plan now and have the ambition to do better. Thank you for this opportunity and this information.

- I have learned a lot from taking this test. I just bit off more than I could chew, and thought I could do the things I wanted to do. I learned from my mistake, I don't blame anyone except myself. But, taking this test meant BUDGETING will help me out a great deal. That will be my #1 priority. Thanks again.

-my character and my credit are very important to me and I really want to repair both of those things. Due to my son's illness and transplantation and loss of both of our jobs we have worse than struggling. Thank you for your time and help in our time of need.

-Great course and the perfect pace for my busy lifestyle. Good Work!!

-I found that during each chapter was very well explain and easy to understand that it made me wants to start thinking about budgeting and more interesting about money. I also like pre-test you provide it was a nerve rack because I couldn't tell rather there were right or wrong answer beginning and then breaking it down into section you get to take a small little quiz to help you with the real quiz and the final destination you test yourself to see if you were actually awake during the whole time or if you were sleeping. It feels like I'm back in school all over again. Thanks

-this is one of the best courses it taught me a lot hope I can still refer to this program again thx I have a better understanding of what needs to be done

-I started this course simply as a requirement for my bankruptcy. However, as I began to read the information provided in this course, I regret that I was not aware of it earlier. Had I taken this course last year, I probably would not have needed to file bankruptcy. I am definitely going to follow the advice in this course and get my financial future on track. Thank You!

-I thought the course was very informative and presented in an easy to understand format! Good job! I appreciate the agency I worked with but honestly hope I will never need your services again!

-course was very helpful great information for a daily use, not complicated at all, thank you

-We both found this program to be very informative and useful! We thought it would be boring and nonsense but quite the opposite, it was a great learning experience and we will use a lot of the information in our daily lives. Thank you.

-I am very grateful for this opportunity to reconsider my financial spending, especially to this program that allows individuals like me to do the right thing to become financially, and debt free in the future. I have learned a great deal of the importance of having a solid financial goal.

-Good program, it makes you realize you can still attain things you need and want by using common sense, setting goals and using a budget to attain those goals. Thank you

-I found the course to be easy to follow and relevant to my situation. I stopped several impulse purchases because I took a moment to think and remembered the portion of the course which spoke of goals and impulse buys.

-My knowledge base has definitely increased from taking this course. Some of the information was truly an eye opener. I sure wish I could have taken a course like this prior to graduating from high school BEFORE I got caught up in the credit card mania. I believe this type of information would be very beneficial to seniors in high school. Initially the students may feel it is overwhelming, but if the seed is planted early in life about the do's and don'ts, whether they go on to college or begin immediate employment there is a greater chance of their being more responsible with their credit and perhaps not end up many years later having to resort to credit counseling and/or bankruptcy.

-I think that this online course was great. I did actually learn a lot from it. I also was able to return back if I had any questions. - Thanks.

-This was a very valuable class for me. Wish I would have taken a class like this before I had too many financial problems to handle. Definitely will use all of the knowledge I learned from this class today to keep myself out of any future money problems!

-I found the course extremely relative to the problems I have had. I copied the course and will use the information to correct our spending problems. Thank you.

-I have enjoyed this course so much. I thought I knew a lot, but after taking this course I see that I did not know much at all. I appreciate being

allowed to take this course and I appreciate you all for putting it together. May the Lord bless you all in whatever you are in need of. Thank you so much. P.S. On Kids and money - I have 23 grandchildren and 2 great grandchildren and have not been able to buy for them from time to time and I am hoping to be able to do some small things for them.

-I think this course has a very high value for every person, I'll say that 60% of the people probably do not know half of this course. I regret not to know all of this before. But I'm not afraid to fail because only through failure I can learn to succeed. Good Job! Thank you

-This online course has really opened my eyes to things that I truly did not realize. I am planning on using a lot of the tips that this course has taught me. I am going to open a savings account and I will work on short, mid and a long term goal.

-I needed this course to see and open my eyes up and realize that the path I did take was a dark one and I am looking into the future as a total change of financing and sharing everything with my husband and family.

-Thank you. This was extremely helpful and interesting and "user friendly." I appreciate the knowledge I gained, and the understanding obtained regarding the importance of creating and using a budget. Thank you, again, for this very wise and useful information...it will be put to practice!

-This course contained information that I had learned over time from reading and observation, but had been lax in applying on a regular basis.

-I was really impressed and surprised by all the information that was given to me by taking this program. I learned so many important things about finances that I should have known years ago. I am armed with knowledge now and look forward to my future. thank you

-I feel i am better prepared to live within my means. Thanks to the credit counseling and help from my lawyers I feel the previous mistakes i made as a young adult will not prevent me from making well informed decisions and living a life of normality and DEBT FREE!

-A good comprehensive course.....informative!!

-I feel like I have learned allot about myself today as well as what more my credit, my goals and my future should mean to me. I would love to learn more and have more literature to read on these topics top. Starting today I will be going home and putting a budget in place and a plan for the future of my family. Thank you very much for the information and the time to learn.

-Thank you for this course. It opened up my eyes to new ways that I can save money for myself and my family. It's not the end of the world and I

can save money after a bankruptcy. Again thank you for all the information.

-We have implemented a budget and this course has boosted my hopes that we can get back on track. It will take time and discipline but I know we can do it. Thanks for the positive materials.

-This course was helpful, even though my score was low. I still think I learned how important a budget is.

-I THANK YOU VERY MUCH FOR HAVING SUCH A PROGRAM FOR PEOPLE LIKE MYSELF TO HAVE ACCESS TO RECEIVE THE KNOWLEDGE OF SUCH SITUATIONS

-J was very informative & had many valuable hints & good ideas for establishing a new approach to credit problems.

-I had to take a good look at myself and I learned a lot so that I will not be in this situation again. Thank you

-thank, you for this course it was very helpful i would like to have learned this in my early years. Thanks again""

-This course has been most beneficial in the area of negotiating deals, knowing about several resources available to me and how to utilize them; most importantly if in trouble some of the helpful steps that can be implemented. Setting goals and consequently budgeting is an important part of our lives in this flexible economy we live in.

-I feel this is very beneficial. I wish my husband and I had done it a long time ago. This should be a mandatory requirement before getting married!

-I think this was a good course. I feel it should be advertised somewhere and try to get people to learn some of this to avoid getting into trouble financially. A lot of good info.

-This was great I wish I knew more of this when I was on my own two feet at age 18. Thanks for this information

- Thank you for your help. The course was great, informative and very interesting. Learned a lot. Thanks again.

-I really enjoyed this course. I have learned more about finances than I ever thought was possible. I look forward to using these financial principles to improve my money problems in the future. THANKS!

-I learned a lot of everything about this process. I loved the course and will use the budgeting sheets for years to come. Thanks again.

-I FOUND THIS COURSE VERY HELPFUL TO ME AND NOW I AM INTERESTED IN LEARNING SO MUCH MORE AND USING WHAT I HAVE LEARNED

-I honestly thought that when told about this course it would be BS. This should be taught to all. Every senior in High School who is getting prepared for life should have to take this. Thank You

-I found this course very helpful and being able to complete it at home made it possible for me not to lose time at work or money. Thank you

-I found this course very helpful and I learned a lot of things I did not know. I have a lot of things written down to apply to my life and spending. Thanks!!

-thank you this has been a very interesting and informative program I would recommend this to young grade school kids and high school kids before they hit the real world or off to college. THANK YOU

-There are two reasons I chose the agency I did. Number one my late husband worked for them and we believe in the company. Although there were other companies your telephone operators were very helpful. The call time wait was not long. Thanks. I wish that more churches were informed to offer these programs to young people ahead of time.

- I enjoyed the program very much and it gave me some things to think about. A lot of ideas to consider toward rebuilding my credit and securing my finances for the future.

-Learned practical ways to better manage money & simple steps to save prior expenses. Learn things creditors don't explain to you. Great course.

-The information that I have learned will definitely help and greatly improve my financial and way of living. Thank you.

-If this type of course was offered in high school, fewer people would end up in high debt or bankruptcy situations. Better to learn before making the mistakes.

-All the info was very helpful and informative. I learned quite a few things. Was very impressed with the course. Thank you.

-I truly appreciate the guidance I received. Although they were unable to assist me with my immediate situation and I had to go to bankruptcy, the associates were caring, informational and helped me through a difficult time.

-S was very helpful and answered all my questions I was able to talk to her right way and not be on hold like I was the pre filling course with a different company.

-I do feel like this was a major plus in educating me for my future budgeting with my finances, etc. Thank you very much.

-This class should be mandatory prior to someone qualifying for their first credit card/loan. It definitely should be part of a high school program.

-I can use this book for future references. I have learned not to over exceed my income. If you have the money for the extra things, great, if not then it wasn't meant for you to have it, or you wait until you have the extra money to buy what you want.

-I am glad that I had to take this class. It was very informative and well taught. I am glad also that we were able to keep the book.

-THIS COURSE WAS HELPFUL TO ME AND MY FAMILY. I CAN NOW USE THE BUDGET FORMS. THIS IS AN OPPORTUNITY TO IMPROVE MY FINANCIAL SKILLS, AND WANTED TO THANK YOU FOR AT THE LEAST OFFER CONTINUING EDUCATION.

-the program was awesome, would recommend it to anybody it was very helpful thought it was going to be stupid but it was quite helpful!

-Thank You for this course...I find it helpful and will put some of what I learned into action for my future.

-Very useful course. I will begin to use several of the tools discussed especially outlining a budget and sticking to it. Also realized that goals are very important.

-Thank you, this course very educational and will apply these lessons learned to help us during this very unfortunate time.

-I am so glad they make you take this test. It is so helpful. It helped me a lot. Thanks and Keep doing it.

-This class was very helpful. I took notes throughout and will use them as i work towards rebuilding my credit. Thanks.

-thank you very much. The wife & I look forward to a financial freedom someday. Your info has been very insightful

-I'm very pleased with this course; I've learn some information I didn't know. Also it's very good to have the audio system to listen to as you review the chapters.

-I got a lot out of this course and hope that I can access this information in the future to continue learning wise financial management ways.

-This program taught me to be more aware about contract agreements, and will aide me in my future credit and saving endeavors... Thank You.

-It has been over 40 years since I have had to take any kind of test, but I found all the information to be very informative and educational.

-Was a very informative and helpful course. Gives you a lot of information that is relative to realigning your life in creating a budget and reestablishing your credit.

-This was a very good course to take and I feel that this is very helpful in setting goals for our financial plan. This would be a great course to introduce to the high school level students.

-now that we are starting over, i hope we can establish savings and increase our credit score. with this class and tools, i am confident we can achieve it. thank you

-I enjoyed the online class and the convenience. I honestly dreaded the class but after taking I have gained the tools I need to be reestablish my credit after bankruptcy

-Very good course. All consumers should have to pass this course. I believe students in high school and then again in college/military and before you get married.

-This course was very helpful! I definitely learned a lot of things that I did not know before, and have a much better understanding of budgeting and credit.

-I learned a lot while going through different chapters. It has been a good experience for my future financial budget.

-Have already learned the hard way of many of the mistakes identified in the course.

-I think this course is very useful in life. I wish I had this advice given in this course prior to my problem and I think I would have had better result. Thank You

-By taking this course, I have learned a valuable lesson; I will start a budget and stick to it

-This was an informative course. It had some helpful common sense things for me to do.

-This course has been very helpful for me. I wish my business would have been successful, to have avoided this problem. Thanks

-Definitely timely, but very informative. Lots of info that more people should consider hearing/taking this course. What we need and what we want are two totally different things. Focus on what you need and don't forget to budget!

-Thank you for this material. It has really helped me to understand my situation. I am going to pass this knowledge on to family/friends

-Surprisingly useful and informative-Very good Course they should teach this in school. I think it would help immensely.

-this is one very good course; I wish I had it before I got myself into trouble. Thank you, I have learned a lot! Oh, if I am successful with the bankruptcy, you will never see me again!!

-I truly believe that this course will improve my financial situation and I am grateful for the second chance bankruptcy has given me.

-I wish that this info would have been offered to us in high school, before I accrued any debt, the course was very eye opening, and educational.

-I have had a very rough 8 years since my divorce and total disability that followed. By taking this course I feel as if I could have done better but I definitely plan to REALLY learn how to save money. That is my goal.

-The course was very helpful and beneficial, and I made note of plenty of tips I will start using. When I realized the audio opened in the same window and left a blank screen, I clicked back and opened it in a new tab. It really enhanced the course to listen while reading along.

-I found this course very informative and helpful the topics were relevant and easy to understand. If the other topics that I have checked on the list are as good I feel I will be much better prepared for the future. I really wish that they had taught this sort of thing in school

-I found this program to be very helpful and I have learned a lot from it. I want to thank you all for everything and I will take what I have learned from this program and use it wisely.

-Thank you very much for all the helpful information. I did print all the chapters and will use them in the future to help us in our goal of keeping our finances in check!

-Even though illness put me into this situation and I tried several other options, I am unhappy about having to file bankruptcy, but am grateful that it is there when all else fails. Thank you for providing this course online.

-At first I thought this course would be long and boring but it was helpful and a pleasant session and good information was given.

-I will use these tools to get my life back on track as well as my financial situation. Thank you for the book as a tool and comments during phone session.

-I learned a lot and had many "I did not know that" comments. Thank You for the knowledge and am ready to use manage my money in the budget.

-I THOUGHT THE COURSE WAS EXCELENT AND VERRY EASY TO UNDERSTAND.I PRINTED IT OUT FOR READING AGAIN FOR MORE UNSTANDING OF SOME OF TERMS USED. THANK YOU

-I THOUGHT THIS WAS VERY THOROUGH AND I LEARNED SOME DETAILS THAT I WAS NOT AWARE OF - INFORMATION THAT, ALTHOUGH IT IS AVAILABLE FOR PEOPLE TO SEARCH OUT, MORE OF IT SHOULD BE AVAILABLE THROUGH PUBLIC SERVICE ANNOUNCEMENTS, ETC. I AM SURE A LOT OF YOUNG PEOPLE COULD USE A LOT OF THIS INFORMATION. IT SHOULD BE A HANDOUT TO EVERY GRADUATING HIGH SCHOOL/COLLEGE STUDENT.

-I THINK I HAVE A BETTER UNDERSTANDING OF HOW TO ACHIEVE MY GOALS BY STARTING A BUDGET. I HOPE I NEVER HAVE USE BANKRUBTCY AGAIN. THANK YOU!

-Thank you I wish I would have taken this course before I got so in Debt, now that my wife and I have a chance to start over I am going to make better decisions. Thank you

-These chapters were pretty informative. I have saved the relative excel documents that were in these and plan on putting the use the better my financial future. Thank you.

-I HAVE LEARNED SO MUCH FROM THESE COURSES, I AM VERY KNOWLEDGEABLE NOW OF WHERE I HAVE BEEN WRONG ABOUT A LOT AND JUST DID NOT KNOW ABOUT A LOT OF THESE THINGS, THANK YOU SO MUCH

-This course was very helpful in understanding the rights I have for any future credit issues, in addition to providing some good forms to begin getting my finances back in order.

-The course has been very helpful in that I can make improvements to my finances as far as tracking my income and expenses and see if I am aiming towards my goals or not.

-I think this online course is a great option for busy parents. Thank you I will now use a budget because I know how to use one now. Thanks!

-I wish I would have know that before. We need this program in the school. It will help. We will not have the problem that we have today. Thank you for help me. I can apply this to my everyday use.

-This course was very helpful and easy to understand. I believe I received a lot of valuable ideas from this program. I also liked the forms that you could print that allow me to get started on a budget, etc.

-I found this program very educating and should be taken by everyone regardless of financial problems or not....there were many great tips about many things in our every day lives. Thank You

-thank you for helping me to better understand about finances, budget, and this class was very educational on many subjects. thank you.

-GREAT COURSE.. LEARNED MORE THAN I EXPECTED.. WOULD LIKE TO SEE MORE HELPFUL HINTS ON DAILY, WEEKLY, MONTHLY, AND YEARLY BUDGETING

-THIS COURSE HAS BEEN A GREAT HELP TO ME. I HAVE LEARNED A GREAT DEAL ABOUT MANAGING MY MONEY. ALSO MAKING A BUDGET. AND SETTING GOALS FOR MYSELF. THANK YOU.

-I firmly believe that a budget is important in helping me to get back on track with my financial future as well as obtaining my goals. Thank you

-Thank you very much. The course was quite informative and very easy to understand.

-I am very pleased with the course; it was a positive learning experience. Congratulations on the construction of this course, it will certainly help me in many aspects of my life. Thanks

-Thank you for this service. The information was clear and easy to understand. I plan on using this info to help my kids understand how to be proactive with their own financial futures.

-I found this program very helpful in making a useful budget and think that it will help me a lot in planning my future savings goals. Thanks.

-Thank you for the help I have learned good lesson. I had known nothing before. I wish I did not make my mistakes Life would be better for me.

-Thank you for making this program available by phone. I appreciate the opportunity to participate with others who are facing the same problems that i am.

-Thank you, I learned the importance of managing finances; paying all my bills at the assigned time, and the agreed amount. The financial resources information, the Excel data, and the other income forms will be maintained and used daily for successful bookkeeping. My hope is to seek more credit/ financial management course information and counseling.

-Program was very helpful. I did know most of it already; I had to file bankruptcy due to a divorce, cutting the household wage per month in over half.

-I did learn a lot in this program. It was very helpful. I have never thought about having a budget ever. I will I have already started working on one as I speak. Thank You

-Very helpful! I wish I would of know half of this stuff when I graduated from high school and then maybe I wouldn't be in the position I am now. Thanks for the help.

-ONLINE-NICE WITH THE INTRO AND EXIT EXAMS, THE CHAPTER QUIZZES. MADE ONE DUMB MISTAKE OF HASTILY PRESSING A MOUSE BUTTON. I LEARNED ON KEY POINT WITH THE INTRO/QUIZ EXAMS THAT WILL STICK WITH ME, ALBEIT SUBTLELY BEFORE, PROMINENTLY NOW-SAVINGS IS THE PRIMARY GOAL.

-this program was very helpful and easy to read and understand. I believe now we can handle our finances much better because of this course.

-I was very surprised how much I did not know! I am sure that this course will help me with my future finances. I will definitely have a budget plan. Thanks for all of your help!

-Though a lot of this information I did know, several things I did not, one being the information on Universal Default that credit card companies use. I will use the budgeting form, carry the goal card in my wallet and request a copy of my credit report yearly (I liked the every 4 months as suggested actually). My situation arose due to loss of wages and partly of medical expenses from surgery. I appreciate the offering of this online course and feel it truly was informative. Thank you.

-It's nice to have a comment section because it's really frustrating to file for bankruptcy and have no one ask how it is you arrived here. I am not a part of the home lending victims, I had an interest rate of ~6.3%, we were not spending beyond our earnings yet we were guilty of spending at what we earned. We did however rob from Peter to pay Paul in angst of staying afloat after my lay-off. Something I'll never do again. Lesson learned. I was laid-off after 10 years of service. I could go on but I now realize that the bottom line is..... we're all expendable. I'll now, from this day forward, set my goals and budget accordingly. I have spent over half of my retirement trying to make ends meet. I didn't just give up monetarily on my obligations. Ya know, that's the worst part. Folks trusted me. I didn't deliver. I wish they knew how hard I tried. Now, I'm just another transient delinquent without a face. I'm just a number. There is so much more as to why I'm where I am now, job related, I'll not bore you with the details. I can't change that but I can change my personal financial habits. Budget, goals and sound decisions. The best part is.....I can pass this on to my children. Thank-you for this comment section, although it may have not been intended for my purpose, however I did gain some very valuable information I'll carry in my "wallet" for the remainder of my days. Thank-you

-Thank you so very much for helping me. Because I am deaf, and read lips, I feel I have been taken advantage of by a builder who did not complete

the work on the house and cannot be found. So my husband and I are rebuilding our budget, with your advice. Again, thanks!

- Quitting smoking would seal my worst leak, 3.50 a pack twice a day, but i never really thought about my power drinks everyday, 2.49 plus tax, I think your goal idea may work for me, but i know i'll be looking for additional leaks from my wallet, course if i wouldn't have lost my job and used a debt consolidator that wanted me to put all my money in a savings instead of paying my bills, All i can say is Thank You for the info from this program, my hopes are to never file bankruptcy again!

-I never wanted to file bankruptcy i tried all other options but with my divorce and income cut down from over \$100k to \$40k w almost \$200K in total debt without a home included in that amount i had no choice. I tried to settle on accts.but was still sinking. I would like to thank you for your class i have really learned a lot and would like more information.

-I appreciate having this resource available BEFORE the hearing before the trustee; I am hopeful we will be better equipped in the future to manage trouble spots as and/or before they arise. Thanks!

-I really enjoyed learning a lot that i had no idea about it opened my eyes to whole new world and how I'm going to start living

-i enjoy the course especially in the comforts of my own home make it more enjoyable and relaxed. Thank you for all of your help. I don't plan to get in this situation again.

-This course helped me learn SO much about the mechanics of money...and what I need to do...as an individual..to stick with goals that help my family and I financially.

-The program was very helpful, and I would recommend this course to anyone that's trying to learn how to manage their money.

-the course was relevant to my situation and i will be able to use what i learned in this course in future budget planning.

-THIS WAS AN EXCELLENT PROGRAM, EXCEPT THAT I FOUND IT BETTER TO PRINT CHAPTERS AND READ OFF THE PAPER. MY EYES GET TIRED AT LOOKING AT THE COMPUTER. BUT ALL IN ALL VERY GOOD PROGRAM, AND THE ANSWERS THAT I GOT WRONG, I KNEW BETTER BUT MY FINGERS GOT IN WAY. THANKS AGAIN

-I think this course should be required in every high school and college!!!!!!!!!! Being a retired teacher, I think I could teach it myself.

-I have learned a lot from this course. And i will try to go by what I have learned. Thank you all for having something like this to learn from.

-This was very informative and I intend to keep the forms and utilize them. Everyone connected with this program was polite and helpful.

-T did a great job handling the technical difficulties and didn't let the problem frustrate her or affect the way she taught the class. She was very pleasant and upbeat!

-I would like to comment about the exceptional service I have received from your company. I was very nervous and worried about doing this and so far everyone I have contacted has been very nice and helpful to me throughout this process. I am hopeful I have learned much and will not be in further need of your services but I would recommend this agency to anyone else who does. Thanks again for your assistance.

-By reading these 8 chapters, I learned a lot of different ways I can manage my money to avoid having to even think about bankruptcy again. I'm not proud to say I filed bankruptcy at my age but I do plan on changing how I spend my money and on what it is spent on.

-I thought it was helpful and gave me some optimism that I can get past my current financial problems.

-The information provided was helpful in setting up budgets, learning about loans, and how to keep a good credit score.

-VERY GOOD COURSE - WISH I TAKEN THIS COURSE SEVERAL YEARS AGO (NOW 73) - VERY INTERESTING - WOULD BE HELPFULL FOR PEOPLE STARTING OUT IN LIFE

-i am glad that is over with and it was very interesting even to me who always does a budget,, when your income is cut in half it is hard to follow the budget you have , i have learned to put away for a rainy day

-This course was very helpful in my life and I intend on using some of this information to create a budget and get my finances in order.

-I WISH I HAD THIS CLASS IN MY TIME. IT WOULD BE NICE TO HAVE KIDS LEARN IN A YOUNG AND UNDERSTANDING AGE. SO THEY KNOW AHEAD OF TIME.SOME KIDS THINK THAT THE MOM&DAD DON'T KNOW EVERYTHING. I HOPE SCHOOL WOULD MAKE THIS A VERY IMPORTANT SUBJECT IN 6TH-12TH. BEFORE THEY GET THEIR FIRST CREDIT CARD.

-Thank you for your help. This was interesting; however, at the age of 64 I fear it is probably about too late for me to do much to improve my credit. Maybe this will help me spend and save wiser so I will not be broke all the time.

-I have not bought anything on a credit card in over a year now and have learned to use a budget. And i will not go back to credit cards again when i want something i am going to pay cash and use my budget to manage

my affairs from now on thank you for the extra help this was very useful
thank you

-Some of the suggestions this program has made, were already done before taking the course. It's good to know I was on the right track. I have been cussed at and more, by collectors and never knew I had a right to turn them in. I was not able to record them and they also said I had never called even though I had made numerous calls to try to pay the due amount before they repossessed my car. How can I prove that I called? I thought they had to keep record of those things? I kind of feel a little more "empowered" or in control of my own finances, instead of feeling like a victim to whatever rules they decided to slap on me. We have gone through identity theft and a business scam and now I feel like fighting back. You really helped me understand that I get to make the rules for my life and how it ends up towards retirement! Thanks!!!

-THANK YOU SO MUCH FOR ALL THIS INFORMATION IT HAS HELPED ME GREATLY THE PARTS OF THE COURSE WHICH WERE MOST HELPFUL WAS WHAT TO DO WHEN YOU GET INTO TROUBLE WISHED I HAD KNOWN MORE ABOUT THIS MONTHS AGO BEFORE MY FINANCES TOTALLY COLLAPSED AND LEFT ME WITH THE FINAL OPTION OF BANKRUPTCY

-THANKS FOR ALL YOUR HELP ON THE PHONE I AM VERY PLEASED WITH ALL THAT I LERNED ABOUT MONEY AND THE PROBLEMS THAT CAN HAPPEN I WILL WORK HARD NOT TO EVER NEED YOU ALL EVER AGAIN I WILL DO ALL THAT I CAN NOT TO MAKE THE SAME MISTAKES OVER AGAIN THANKS

-Thank you for your time and effort for helping me understand what I was doing wrong and getting me on the road to financial freedom. Thank you again.

-this course will have an effect on me for life. I stopped buying coffee in the mornings. Thank you.

-The course was very helpful and I expect to implement a lot of what I learned into my daily life.

-This has been a very informative course. I have learned a lot of material that will help me be more informed.

-THANK YOU THIS PROGRAM WILL HELP ME, WITH GETTING BACK ON TRACK WITH PAYING MY BILLS, AND REBUILDING MY CREDIT ALSO WITH MANAGING MY MONEY.

-I definitely will use the info from class and come back for goal setting and realistic budget setting. Best thing I ever did was take the classes!

-I would like to say that this was a very good course and me learning a lot. I really excited about creating a budget and getting back on track in my life. thanks

-Made me realize how many financial mistakes I have continually made over the years. Was an "eye" opener!

-Thank you!!! Very good program, very easy to understand and move through the program!!! A lot of very good ideas and information I will for sure use.

-I am thankful for this study and I am looking forward to getting the materials listed above for further study.

-Well paced, instructive and useful material in a user-friendly online format. Thank you!

-Thanks for offering the class. I think it is really going to help me in the future with my life and my financial future. Just wish it could have been closer to take the class in person. Thank you!

-For me the online course was great. I was able to do this on my time. I have learned that I will be making some big changes in my financial world. Thank you so much for such a great service. A very special thanks to C, for outstanding service.

-I am hoping to overcome this and learn from mistakes and rebuild my life. Good sound advice here.

-I found this to be a very helpful course. My family will definitely be using a budget. I also found the information on renting very helpful.

-VERY GOOD COURSE. CLEAR AND CONCISE. VERY HELPFUL TO THE STUDENT.

-The instructor was excellent! The class was direct and to the point.

-I was very impressed with the honesty, concern, and information I gained from J

-Thank you for the informative information about me and my credit woes!

-Thank you for this course. I found it to be a big help on getting my life back on track. Thanks you.

-I really enjoyed this course. I have learned many helpful tips and I plan to use as I rebuild my finances. Thank you

-Good course. Learned things I can use now and in the future.

-I will definitely apply all that I have learned to better my future.

-I WAS QUITE SURPRISED AT HOW MUCH I LEARNED THANK YOU

-I will start saving up my money. I will get me a coffee can & drop whatever money I have left over in it.

-THANK YOU FOR GIVING ME THE OPPROTUNITY TO HELP MY LIFE START OVER.

-SHE WAS VERY GOOD ABOUT EXPLAINING THINGS. I FEEL THIS CLASS WAS VERY HELPFUL.

-Instructor was very helpful and knowledgeable about course content.

-Thank you, this was helpful and informative!

-More helpful and interesting than I thought it was going to be.

-This course was informative. Utilizing a budget and setting goals are top of my list.

-i will keep a budgeting for now, i will have a good deal

-Very easy flow and easy to understand. Thank you.

-I really learned a lot of information and will use this in the future. Thank you

-i think this course is going to be very helpful to me in the future, thank u

-Well done for the variety of attendees of the class

-Thanks for the Education in money management. I learned a lot.

-Thank you if this was available 15 years ago I might have never had to do it again.

-The course was pretty straight forward and easy to understand.

-Thanks so much for making this course available. I learned a lot.

-This a very helpful program and I enjoyed it very much, thank you

-Thank you for allowing me to take this class. I found it helpful and interesting.

-I learned things that I know are going to help me with my finances. Thanks.

-I feel this course was very helpful and gave me an insight on how to manage my money effectively.

-This information is better to get BEFORE filing bankruptcy! :)

- This course was very helpful and I will use the materials for future reference.
- this money in motion course has been very helpful to me. Thank you.
- Thank you very much for having an online option for us that work full time, best of luck.
- Great course thank you everyone who uses credit in any way should be required to take course
- this course was very helpful and easy to understand. Not all of the topics applied to my situation but were very helpful.
- Chapter on car ins. was very helpful! T was very polite.
- It was a very easy to understand program and I feel it has helped me very much.
- Very good class, it helped me to know something I didn't know before about finances.
- This class will help me maintain and keep a budget
- I found the course to be very helpful & I learned a lot ! I think this is a very good program ! Thanks !
- I feel the course is very informative and will be helpful in my financial future.
- I would love to get a hard copy of this online training.
- I really got some good information from this class. Now I am sure i will make out a budget.
- I consider this course very helpful. Thank you for all your help.
- the teacher was a very very nice person
- I will try harder to stay on my wife's budget plan. It looks like the better plan.
- I would have been greatly benefitted if I had this training earlier in my work life.
- I enjoyed the conference with T. she was very encouraging.
- Thank you so much for everything. I have learned a lot from this program.

-THIS COURSE WAS VERY INFORMATIVE. THINGS I THOUGHT I KNEW I DIDN'T KNOW.

-I THOUGHT THIS COURSE WAS VERY HELPFUL, THANK YOU

-The course was very helpful - I learned a lot - teacher was very good - thank you

-I learned a lot from the course book. Teacher was easy to understand. He helped me.

-The class was helpful. It helped ease my mind. Gave me confidence.

-Thank you! D at the main office was a great help to me.

-Thank you. This course was very helpful.

-I felt the course was very valuable and opened my eyes to the way money should be viewed.

-It never hurts in these times to emphasize budgeting!!

-Thank you "money in motion" program which have given me more knowledge about how to manage my life and my money.

-Very helpful. I think all high school and college students should take this course!!!

-Very Good class should be introduced at the high school level Would recommend this to anyone.

-the course was very informative. I have learned a great deal and plan to put to use the Budget

-THANKS FOR ALL INFORMATION IS VERY HELFUL

-Thank you for the good correctional information on Budgeting and proper Money usage.

-I appreciated the education and would like materials on the areas checked.

-THIS IS A GOOD PROGRAM IT HELPED ME TO UNDERSTAND MORE ABOUT HOW I SPEND

-Good course. I learned a couple things, which was surprising!

-Thank you, wish I had this when my life started in my control.

-T, you were awesome! You really did make this fun! we learned so much!

- I found this class to be very helpful in planning my financial future. It is a good idea to have people do this course.**
- I really learn something from this course that will help me the rest of my life.**
- Mr. L was very polite and very helpful in understanding how things really happen in life! How to make it get better!**
- Very - good should have read this book 65 yrs or more ago I'm 79 now. Thank you**
- On line class was very easy to use. It helped me get things done with my work schedule. Thanks!**
- I found this course to be very helpful and gave me some very useful information.**
- I believe with the information I have learned the future will be much brighter.**
- I felt this was very good. I did get one answer wrong because I clicked on it wrong.**
- The online course was very informative. Very nice online ease.**
- Excellent program, and reinforced what I knew**
- This has been very helpful to me! There are a couple of things I did not know!**
- I LIKED THE OPTION OF ON LINE COURSE AND WOULD RECOMMEND THIS TO OTHERS.**
- Thank you so much for this useful tool - I learned quite a bit and fully intend to adjust the way I approach my financial affairs.**
- I would like to say thanks, chapter 3,5,7 where very useful to me out of all 8.**
- I really liked the course and many things that I wish I had known earlier. Thanks.**
- This was a very informative course..I did learn a few new things Thanks!!!**
- Mr. L was very knowledgeable and friendly. Great instructor.**
- The course will help me in making a budget & setting goals for the future. The teacher was very good in presenting the entire course**

- It was a very pleasant experience. I have learned a lot. Thank You
- Teacher was very sweet and patient. This course is truly a blessing Thank you...
- Thank You. Forgive me. Another chance to be debt free. I have a "goal" "save" cash only. No more charge cards. Never
- Ms. A was a good teacher well spoken, helpful and knowledgeable.
- Excellent material was provided by this course!
- quite easy to follow the course as laid out. informative . thanks
- I LEARNED A LOT OF THINGS ON HOW TO DEAL WITH MONEY
- Very informational. This should be a required class for all freshmen in college.
- THIS WAS AN OUTSTANDING COURSE I ENJOYED TAKING IT. THANK, YOU
- Thank you so much my husband and I learned so much. I wish I knew about this sooner.
- I thought the course was good and I found out things that I can use in the future.
- Thank You very much! I'm sure this course will help us in the future! Thanks, Again!!!
- I feel like I have an idea of how to start over and what to look for and avoid. This was a very helpful class. Thank you
- THIS WAS A VERY HELPFUL COURSE FOR ME. I LEARNED A LOT. THANK YOU
- I feel that this booklet and class will be very helpful in the future.
- Being able to do this at home and by phone was very convenient and very comfortable.
- Very well done, organized & very helpful information. I am excited to try the double 1 cent a day exercise.
- This course has helped me to learn a lot and to be aware of my spending and saving.
- Mr. J was very respectful to the class and he is an amazing instructor. In the short time on the phone I learned a lot from him. Thank you Sir.

-I really liked the audio online. It is difficult to read on the screen and this made it so much easier.

-I really like the audio option with being online. Thanks

-Working with this agency has been a good experience for us during a difficult time.

-After reading and answering the course I learned a lot of the mistakes ive been making over the years.

- I thought the information was very useful and helpful and glad that I took the course.

-the program was very helpful and educational. I wish I took the course long ago

-Thank you for the two informative and educational classes!! Thanks also to T for being so helpful!!

-This program will be very beneficial to me as I begin rebuilding my life and credit. Thank you.

-This was very helpful. I started my rentals and now that I have lost them I can see where I went wrong, but I still have my health!!!!!!!

-this was a great program. i am glad that i took it.

-thank you for an easy to navigate online course.

-This is a great program. i spent some great quality time. These lessons will change the course of my financial life. Thanks

-Great course and easy to understand. Thank You!

-this course is awesome! Thank You for providing this program.

-"I LEARNED ALOT I DIDN'T KNOW AND I PLAN TO IMPLEMENT THESE IDEAS AT HOME. THANKS'

-Excellent program. I wished I had this program before I got into trouble and had to bankrupt.

-i have learned a lot about budgeting. I like most is the ideal of setting a goal. that i will use every day now.

-This course was of a great deal of help to me and if I can use the tools I learned to help someone else, it will be well worth it. (Thank you)

- This course was very helpful. I learned a lot about collection agencies that will come in very useful in the future. Thank you very much.
- I'm glad I took this course as it will help me greatly in the future.
- Everyone explained things to me more than once. They're very good.
- Great teacher- she gave actual examples of her budget & other pictures of not having a budget.
- The company was very accommodating to me in a very difficult time in my life. Course was very informative and thorough. Thank you very much.
- I especially found Chapter 2 and 3 helpful to my own personal needs to get on a better financial track. Thanks for the information.
- Thank you for this opportunity. I feel it was needed. I learned a lot.
- great course, very helpful and i am glad i had to take the course. thanks
- This class was very helpful and gave me a lot of information to absorb. Thank you.
- Thank you for having this course with audio also, it was good to listen to the teaching rather than having to read it all.
- This really helped me understand a lot more about money!!!
- Your course was clear and helpful. Thank you very much.
- Your course was very easy to understand. Thank you
- very helpful, liked the forms they will help
- Thank You so much I have learned a lot and will use this from now on in my life. Thank You
- This course is very good. It really helps a lot. Thank you
- I thank you to provide me a lot in my finances. I learned a lot Thanks for all
- Useful program...thanks a lot! It will help me manage things in the few years I have left until retirement.
- I related to almost all of the information. Wish I would have been able to read all of the material about 15 years ago.
- I found this course to be very helpful and intend on utilizing a budget

-This was a big help, thanks for the course and all the help with learning about controlling my debt.

-Very interesting course. Information was easy to understand and helpful. I could see the things I didn't do, but if I had, would have helped prevent my financial problems.

-I have learned some very useful information during this course. I will now pay close attention to what and how I spend my money. Thank you

-I am very thankful for this course and I hope to use the information from this in the future.

-I want to thank you for this online class it has really helped me and opened my eyes to a lot of problems that I have faced

-This course was very helpful to me and the staff at the counseling office was quick to respond to any of my questions.

-. Printing the pages was helpful so i can refer to them later as a reference. Excellent materials!

-Instructor very helpful. He took time to explain and answer questions. Thank you

-I learned quite a bit from this course, and definitely will be applying some of the ideas I got. Thanks.

-This class was very informative. I did not realize how little I knew. This is a life changing class even at my age. I plan to adhere to all information learned.

-Ms. N broke down everything, so that all in the class did understand and can use this knowledge. She was very helpful and nice.

-This online course was very helpful in learning to help manage my money for now and ladder in life!!! Thanks!!!

-There was a lot I already knew but I did learn some new things that were quite interesting. Now it is a matter of applying and committing. Thank you.

-The layout of the program was concise and easy to understand. The audio was easy to listen to as I read the course chapters. Very good program.

-I found this course to be very helpful and encouraging, in that I feel more prepared to make well thought out life decisions moving forward.

-J was awesome in answering our questions after telephone conference. A big thanks to him!

- "I LEARNED HOW TO BUDGET MY MONEY TODAY AND DON'T SPEND SO MUCH MONEY AND I ALSO LEARNED TO SAVE FOR DAYS TO COME."

-I think the course was helpful. Some ideas were new and some were ones I use but reinforced what I was doing was ok.

-I found that the course was very helpful and I see how I can use these tips in my budgeting.

-Thanks for this convenient class, especially for somebody like me that works all crazy hours and bless you all at this agency.

-I feel I learned a lot that I was not aware of. I will definitely put this course in practice to my everyday life.

-We really enjoyed this program. There was a lot of information in this that we weren't familiar with. Thanks for your help!

-This is a good program, you should have a class on this in every High School, when you are a Jr or Sr, don't you think?

-I found this course to be very informative and helpful. I only wish i would have learned all this about 10 years ago.

-I HAVE LEARNED LOT OF THINGS THAT I DID NOT IMPLEMENT BEFORE.

-i think it was a very information filled class and i will use the info i learned for years to come

-Thank you for this useful information. I hope I can start a new life.

-this was a very good class. I learned a lot from taking this class

-I think the course is meaningful and will help me get on the right track.

-i think they should give these courses to people before they get credit cards or loans.

-Very informative and well laid out, Thanks for information I've learned.

-the class was very informative. i will try to set goals and save money every month.

-A lot of reading, but the material was quite interesting, so it made it fun, too. Thanks.

-I am going to apply a budget to our family! Thank you for the learning tools.

-Was glad I took this course, it improved my knowledge of money, goals, budget etc.

-THANK YOU VERY MUCH! I WISH THAT I HAD MADE YOUR ACQUAINTANCE MUCH SOONER IN MY LIFE...

-I think this class was very helpful for me and gave me some specific ideas to use in my personal life.

-I feel this course is a very good course. It motivated me and gave me a lot of ideas I will use.

-I am satisfied with the class and the questions and the way they explained the answers.

-Very satisfied with the class, she was very clear and productive

-On line course is very user friendly. Thank You

-WELL PLANNED AND INFORMATIVE PROGRAM....GOOD REVIEW FOR EVERYONE IN TROUBLE OR NOT.

-This course was very informative and I have obtain many aspect that can enable me get my life back on track

-This is a very informative information. I wish I would have taken a class like this years ago.

-thanks this program has made me look at the big picture

-This was an excellent course for me. I believe that a lot of people could learn from this.

-Audio really helped me understand the classes more. I don't comprehend as well when i read text.

-Wasn't as bad as I thought it would be. :) Thanks for developing an easy to understand course.

-the program was very inspiring and i am glad i took it.

-LEARNED A LOT ABOUT BUDGETS AND SAVING THAT WILL BE USED IN THE FUTURE

-I found this course very helpful and I wish I would have had it a long time ago.

-THANK YOU. I LEARNED MUCH ABOUT SPECIFIC CREDIT TERMINOLOGY AND BUDGETING STRATEGIES.

- i have enjoyed this program and i think it will help me in the future.
- great eye opener, learned more than i thought i would about managing money.
- I have learned many ways to help me put my money to better use thanks so much
- very informative class. There was a lot of helpful information that I will be able to use
- I was already familiar with how to budget my income, but I have found this course to be even more help full. Thank you.
- The course was a well put together learning tool. I am glad I took it..
- The course was very informational and I learned things I didn't know. We are starting over, hopefully there is light at the end of the tunnel!
- There were some things that I was surprised that I believe to be true and I was wrong Interesting
- Teacher spoke well and clearly. Program was very informative. Thank you
- I did find this very informative; I would like more information on how to start rebuilding my credit
- I thought I knew it all until I took this course. I know I never want another credit card!
- This was very good information. I think it would be good for all people to get this education - even in high school. If I had had this earlier, I might not have found myself in the position that I am in now filing bankruptcy.
- This course was very informative, are there additional reading material recommendations? Thank you
- This is a good course and i am looking forward to using this information to achieve my goals. Thanks
- very informative and helpful. i learned a few things that will help with setting goals.
- I thought the course was very informative. I will use some of the steps provided to get back on track.
- I would have appreciated more info on rebuilding my credit post-bankruptcy. Instructor was very prepared and helpful.

-I found this online course to be truly helpful, and the information is in a very easy way to understand it. Thanks.

-Thanks for all the good information. It was healing and helped me deal with the shame, sorrow and grief, Thanks you

-THANK YOU ALL FOR HELPING ME OUT IN EVERYTHING KEEP UP THE GOOD WORK!!!

-I WILL KEEP AWAY FROM CREDITING AS MUCH AS POSSIBLE. I USED MY DEBIT CARD..

-Thanks, good material

-thank you very much for your help

-THANK YOU!

-Thank you!

-thank you

-Thank you!

-great course thank you

-I feel a lot more confident about my future now

-Was very helpful

-Very helpful

-Course was very informative

-Thanks.

-Thanks for the privilege.

-Thanks

-THANK YOU!

-THANKYOU FOR TIP IDEAL TO HELP.

-very good course. Thanks

-K was very effective--I learned a lot. Thank you.

-THANK YOU!

-Very useful. Thank you!!!

- Thank You!

-Thank you

-Very informative and easy to use. Thank You.

-I liked this course a lot. I learned a lot.

-Course material very informative

-Thank you for the program

-This was very helpful

-THANK YOU!

-She was very patient

-THANK YOU.

-Very Well Organized

-Good course

-Thank You!

-Very helpful information.

-Very good course. Thank you

-course was good

-Thank you.

-Very helpful program. Well worth the time.

-Very good and comprehensive.

-thanks for the course

-I thought the class was very informative.

-Excellent course.

-Thank You!

-Good Course

- She was very patient.
- study material was organized very well!
- Very good - learned a lot
- Very informative
- Very informative and encouraging. Oh! And helpful!!
- It was fun and helpful.
- Very helpful course...thanks!
- thank you
- Thanks for this opportunity.
- I learned a lot from this!
- Good Job Mr. H
- Good job in getting me back on track.
- Great teacher and class thanks
- Thank you, This course was very helpful.
- Very helpful in explaining information
- good job
- Very good course, learned a lot...
- Very good online course - thank you!
- Great info on rebuilding credit.
- Thank you for this helpful course.
- well DONE.
- Thank You
- thank you for all your assistance
- Good job.

- I will try to keep my budget in line and try to save some money in future.
Thank you

-very understanding and informational

-Thanks!

-thanks for your help

-thank you for your course i found it to be very helpful

-Very well taught. Friendly and informative.

-thank you

-Good Course Thanks!!

-It was helpful

-I think the course was very informative.

-This is a wonderful course.

-THANK YOU!

-thanks a lot

-I ENJOYED LEARNING WITH THIS CLASS

-THANKS ALL.....

-I found this class very helpful!!

-Thank you.

-Course was very helpful.

-The book was very helpful. The teacher explained everything clearly.

-Everyone needs this course. It's very helpful.

-Excellent! Thank you

-Great class, very good information!!

-I liked this course.

-Learned a lot more than I thought I would!

-thank you

-Good Content

-Thank you for offering this service!

-Very very good information

-J was a very good teacher and speaker - well done

-I learn some ideas & tools to help me in the future

-J is an excellent teacher, and speaker. Very organized.

-Course was informative & helpful. Thanks

-I loved the test very well done

-i am glad i took this course it helped a lot.

-Thank you for the help.

-thanks

-I found this very interesting and extremely helpful. Thanks!

-found the test very helpful. Thank you

-Course was clear and concise.

-Very enlightening course.

-this course was a big help

-Great Stuff! Thank you..very helpful.

-everything was great

-Thank you.

-This course was very helpful.

-Thank you. It was an eye opener for me, personally.

-The class was excellent..Thank you

-I just wanted to say Thank you. I learned a lot.

-thank you it will be helpful

-Thank you, good course.

-thanks

-I was happy with the content of the information provided

-Thank You very much -Thank you for your help.

-great course

-Very good thank you

-Thank you very much.

-I thank you! =)

-Truly, this course has been a blessing. May God Bless You.

-easy to understand.

- The course was a good course which I enjoyed.

-Thank you for this class.

-Very enlightening.

-Easy to understand. Thank you.

-Good course!

-Thank you

-Thank you so much

-The teacher was very helpful. I think we are on a better road.

-I think Mr. L is a great teacher! And I enjoy listening to him

-This class will help a lot. Thanks

-Straight & to the point! Very good

-I appreciate your help!

-I learned a lot of new things that I didn't know before.

-Thank you.

-I thought the course was very interesting and helpful.

-Very Helpful class, thank you.

-Happy with results

-Thanks

-Thank you.

-Over all the course is very helpful

-Teacher was helpful & kind.

-This course helped me out a lot for my future budgeting goals.

-Mr. L gave me some tips I can use, even at my age - Thank you

-J explained everything well.

-I will try to use a budget plan.

-Thank you!

-I Think The Overall Course Was Helpful.

-I enjoyed the course.

-This Course was very helpful. I learned a lot.

-THANK YOU!!!!

-Thanks

-Thank You

-the course was very helpful in planning for the future

-Good course. It was helpful and convenient.

-Very good program. Thank you

-I wish I had taken this course 20 years ago!

-Course is really interesting and helpful.

-I found this course to be a helpful tool

-Good Course! Thank you.

-Thank You!!!!!!

- Thank you for all your help.
- This was a wonderfully informative course.
- Course was helpful, instructor was clear.
- This course was very helpful!
- K was real helpful to me.
- Thank you.
- This was very helpful. I enjoyed the material.
- I liked the online format
- Thanks!
- I wish they would teach this in schools
- Thank you!
- course was helpful and very through
- Thank You.
- VERY GOOD PROGRAM
- VERY INFORMATIONAL AND HELPFUL
- I am very pleased with the online course
- I enjoyed the course! Thank you.
- Enjoyed the course!
- I learned a lot of things on how to budget.
- thanks
- Thanks a Million!!!!
- This was a very good class... Thanks
- A lot of good information that I did not know about budgets.
- This is a very good course for anyone to take.
- This online course will be very helpful to me.

- This course was very helpful. Thank you.
- I found this course very helpful!
- This course was very helpful and interesting.
- thanks for the insightful information
- The course was helpful.
- Very good course.
- I learned a lot from this course.
- GREAT course!
- I learned a lot from this course. It was great.
- Very informative.
- Thanks
- Very informational
- It is a very helpful course. Thank You
- Thank you thank you thank you! Very helpful course!
- Good Course!! Thank you
- This was very helpful to me and my situation.
- May god bless you all for a program well defined
- Thank you!
- very informational and extremely helpful
- very good information
- The Course was extremely educational.
- It was good material
- I FOUND THIS SITE TO BE VERY USEFUL
- Very helpful and eye opening in several ways
- Good course - learned very much info

- Great course and helpful information..Thank you!
- Thanks
- Very Good!
- DONE A GREAT JOB EXPLANING
- EXCELLENT CLASS AND TEACHER
- I am going to build my family a budget and stick to it. Thank you so much!
- Thank you for your help
- Outstanding Material that I needed very much!!
- It was a very helpful learning experience.
- THANK YOU
- Thank you!
- The online study was user friendly and rolled along smoothly.
- THANK YOU FOR YOUR HELP.
- This course has helped me identify areas that I can change & improve
- I actually enjoyed taking this course...
- A good course. I learned from it. Thank you.
- This is a course that should be taught in high school.
- Thanks
- We enjoyed our teacher T, she was excellent.
- Thank you for all of your help.
- Great Job!
- This course was very informative
- Have a blessed day.
- thank you for offer me this program
- interesting and easy read

- Thank you very much. It was very helpful. Much appreciated.
- This is an awesome program THANK YOU!!!!
- Good Course
- Really good program
- I thought this was a good course.
- Great program! Very informative!!
- Thank You!
- Thank you for this course.
- this course was very helpful
- great course
- It's an incentive tool for debt control!
- overall a great course...
- Thank you ---- learned much
- The online course was easy to follow.
- Excellent course and the work sheets will be helpful.
- very helpful and informative class
- Thank you for making this available & convenient
- thank you!
- This course was something I will Use
- Scenarios were adaptable to everyday life
- thank you
- The program was very helpful.
- Good Program!
- Your course was very informative.
- Thank you for your help.

- I found this very interesting
- On line course very efficient and convenient.
- This was most informative and very helpful.
- Excellent Class!
- CLASS WAS VERY INFORMATIVE
- very helpful--thanks!
- I want to say thanks
- Learned a lot from this course. Thank You.
- I felt the letters were very helpful for future use.
- The course was very helpful, thank you.
- Thank you, I learned alot,and it was very helpful.
- Thanks!
- I FOUND THIS CLASS TO BE HELPFUL.
- THNK YOU FOR THIS COURSE!! IT WAS VERY HELPFUL!!
- THANK YOU FOR THIS COURSE .
- This process was quite helpful overall.
- Very Good!
- Thanks
- good program thank you
- Thank you!
- Very informative and helpful.
- L made us feel comfortable enough to ask questions and relay concerns.
- Mr. L excellent director very good book
- Excellent Thanks
- Very good course. . thank you.

- it was great very good course
- Thank You! Excellent course...
- Excellent
- Very good course, easy to navigate. Thank you.
- It is very educational and will be very useful to me.
- this course has helped
- This course was very helpful, thank you.
- thank you
- I'm glad I took this course. I think this will help me a great deal!!!
- I think this program will help me a lot in the future. Thank you.
- Thank you very much!
- Helpful information.
- thanks for all the info it was very helpful
- Good Job!
- Very helpful. Thank you!
- very helpful to me
- Very helpful to be able to stop and come back. Thanks
- Online worked great for me. Thanks much
- Very well done. I enjoyed the course.
- Thanks :)
- Thanks for the course: I appreciate it.
- It was a nice following course.
- Thank you
- This course was very informative. Thank you
- thank you for all your help

- Great information. I will try to incorporate a budget.
- I THINK THIS HELPED ME!!!
- Thanks. Very helpful.
- Thank You
- Very good and informative
- Very helpful course. Thank you!
- Excellent advice
- great teacher. Thanks for your time
- This course was very helpful.
- Everything was very well done
- A very worthwhile class - was able to learn many budgeting ideas.
- Course was straight forward.
- thank you
- I believe this course will help me greatly in creating a budget. Thank you
- Extremely helpful in assisting me on understanding about budgeting.
- Good and helpful session. Thank you