# Money in Motion Student Comments 10-15-07 to 11-14-07

-Concerning my situation, everyone involved with me has been just great & very professional! Your service has been nothing but the best. I cannot find one thing, really, to improve on. I greatly appreciate how GOOD this course has been in many ways. But one most important to me was that I learned something. Thank you!

-Thx so much!! God bless!! :)

-Although I did this online, it was very refreshing and so true! I forwarded some of the information to our son in college. Our family has been through a lot since my husband lost his job 10 months ago, and things have been rough. Thank you

-I found this on-line course very helpful and educational. In fact, I learned a lot. Thank you very much for being a part of my reeducation into finances and hopefully I will never find myself in this situation again.

-thank u i enjoyed this program

-I found this course to be extremely helpful! I would recommend this course to other individuals I know! I received a great deal of helpful information today and I have a new outlook on my financial future!! Thank you!

-I first thought this program was going to be boring-truthfully. I quickly changed my mind once I began ready chapter one-wow!!! From the first chapter through the eighth chapter I have really learned so much, I was kinda sad to find myself upon the last test. I wish I knew what I know now!!!!Your program was easy to understand and the excel programs were great tools to have for now and the future. I really enjoyed learning so much, I look forward to using the tools and advice you have provided me with. Thank You

-I truly enjoyed taking this course. It was very insightful and easy to understand. I will take the principles I learned and apply them to my everyday life. It is nice to know that although I have made some mistakes in the past with my money, I can still come back and excel. I have only myself to blame. Thanks again.

-This class changed my life. I wish I could have had this class when i first went into business and or first saw problems. But i can take it now and will improve 100%. Thank you very much.

-I want to thank you guys for the help and not making me feel any worse than I already do. The program is very easy to understand and very workable. I feel like I can avoid this problem from ever happening again and I will recommend your services to anyone who has a problem. Thanks again. -This course was a real eye-opener for me. My husband died on Sept. 30th of this year. He left me with all my debts, no life ins. and I am not 60 years old for another 14 months, so cannot collect on his Social Security. I am disabled and unable to work, have applied for Disability and am still awaiting my hearing. I really do need this budget info. Thanks

-Great basic course in managing your finances and would recommended to anyone. Thanks for your assistance!

-thanks

-This Course was extremely helpful. My Divorce was devastating to me, emotionally and financially. This Course is teaching me financial discipline and responsibility (previously difficult to maintain during my Marriage). I will continually be in a "learning trend", particularly with financial matters.

-My deep thanks for the time and considerable dedication to the development of this program. My life has been going down the toilet for the last year-- losing my job, my health is poor. Your course gave me insight for a better future financially. THANK YOU!

-Thank you for the course, it was helpful.

-This has been an eye opening experience for my wife and myself. I have learned a lot of things that I should have known a long time ago. We both feel that we will be getting a second chance to do things financial correct this time. We are currently working on a budget and setting new goals as we start a new chapter in our lives together. With the help that we have gotten from CCCS and the people involved with this company we are on the way to a happy and financially sound future. THANK YOU

-The was an excellent financial course, very helpful and I have learned a lot. Thank you very much for giving me the knowledge to change my financial world. I have learned from my mistakes and ignorance of handling money.... now I feel equipped and ready to start again the correct way. I wish I had this information given to me long ago. Again, thank you.

-I think this course will help me with my financial situation in the future. In particular the application of budgeting our money!

-I enjoyed taking this online class and will share this information with friends and family members so they do not get in trouble with their finances. This class and information was very helpful. I sure wish I did not have to do a Chap 7. I really was very good with my money before. I just had an ex-husband that did not step-up and take some of his share of the bills at the divorce to help with the money problems and they overwhelmed me - so I had to just leave everything. This just reinforced my need to watch out for my spending habits and be sure I put money aside for saving 1st and trust no one. I do want to have a bank account. I do need help in reestablishing my credit after this trouble. Thank you very much. Again it was a great class!!

-A similar course should be a part of premarital counseling; and some level required for high school students.

-I have never had a course dealing with finances before. All of this info has been very helpful to me to understand financial planning for my future. I can now make choices based on good information rather than aimlessly making wrong decisions based on my own desires or gut feeling. Thank you for this valuable info.

-Your information is very right . My needs are different because of health and future needs that may be forth coming and the preparation for possibly living in an assisted living home. With the debt burden as is I can not plan for living and funeral expenses .I am 70 yrs old and I do have serious chest pain that I will have to begin tests and treatments . I do thank you for the course . It is well put together.

-Thank you for helping me set up my computer to take this on line. Thanks also for your friendliness when I came in on Friday to pay for the class and receive my ID numbers.

-Over the past year, I have experienced what you may call "Financial Turmoil". I have seen myself in a very tight situation, and I would hate to go through this experience ever again. There are so many times that I think to myself, "If only I would have don't this differently". However, each day I find myself learning more about self control, and discipline. This course was very helpful. It showed me lots of new techniques that I can use, to never see myself going through this ever again. Thank you!

-Thank you so much for all the information that I just learned and I have a better understanding of a budget and how it will help me and also about saving money and how to save money. I truly appreciate your assistance and this online course. It is so hard for me to do this in person in a classroom setting because I am a farmer and my hours vary. Thanks again!

-I did not think that this program would apply to my life much. I thought I was only completing it as a part of my bankruptcy post-certification. However, I have learned a lot from this program and will budget and manage my finances to ensure my financial health will remain strong. Thank you!

-To be honest I was not looking forward to doing this because of the time element. But, now that I have completed it, I think it was worth every minute. In fact I think this is a course that would be helpful to anyone. Thank you

-at first i thought this was going to be just a boring course that i was required by law to take. but now that i took it, i am so grateful, there is a lot that i already knew, but thanks to this course and of course being required to take it, i really learnt alot more and it was encouraging that i will have a life again after bankruptcy, it will take awhile, but at least then i will know how to handle it was again as i was able to do so years ago. i had a very high credit score and then too many things in life happened and i lost it all!...thank you once again, and i hope to be able to come back to this website for referrals and refresh my mind one step at a time.

-THE COURSE WAS VERY EASY TO UNDERSTAND AND HELPED ME TO REALIZE WHAT I HAVE BEEN DOING WRONG, I AM VERY GRATEFUL. I GUESS SOME DARK CLOUDS DO HAVE A SILVER LINING

-The course material was very easy to understand and very helpful in understanding how quickly you can get into financial trouble. The material was also very detailed in explaining how you can get your finances back in order by taking the time to make a budget and knowing what your limitations are.

-we have recommended that our soon-to-be-graduated college age son look over the materials for his benefit as he enters the job market and begins his professional life. He said he thought it a good idea himself.

-Thanks I believe this course will help me in the future......

-This course helped me out a lot. I can relate to quite a few stories in here and now I know how to help myself stay out of debt. Thanks

-This information is helpful but at age 73 I find myself wishing I had been taught this when I was in High School or at some point during my marriage and the years I was raising my family.

- At first I thought that the class was a waste of time but I was very wrong about that, I will apply this class to my daily life. Think you so much!

-Although simply written, I learned a lot from the course book. In our situation, we are on track and have been for quite some time, but the book taught me ways to tweak & refine what we are already doing. The instructor was very friendly, informative and non-discriminatory in his speaking presentation. Everyone could benefit from this information not just people who are experiencing financial difficulty.

-I found this course to be extremely helpful and learned a lot about managing my finances. I wish I had taken this course many years ago. If I had, I doubt I would have reached the point where I had to file for bankruptcy. Thank you for an easy to understand, relevant, informative course! -Your program was very easy to follow and i learned some valuable lessons. Thanks!

-I really learned alot. Printed many of the pages to keep on my fridge, especially Chapter 3.

-I was very pleased with how quickly I was helped! Thank you!

-I have gained much knowledge that I can apply to help aid me in making financial decisions as a result of taking this course.

-I found this course very helpful and will use the information to help me live my life better and be more organized and make better decision for my future. Thank you

-Should have all this information earlier in life

-There was a lot of information i learned and can use.

-very informative and helpful - easy to understand and do

-A very good course written in plain language clearly defining every possibility a consumer may face.

-very informative

-very good excellent presentation

-these chapters were well written and enjoyable.

- I learn a lot of helpful information I would never imagine. This class will help me to have a better understanding of my personal finance and to move forward for the best. Thanks

-Thank you for all the information, it will be helpful for the future and hopefully a better life.

-I appreciate all the help this has been

-This was a really good course. I learned quite a bit from this program

## -EXCELLENCT TEACHER!

-I found this course to be not only easy to following, but also very useful in my everyday life. I learned a lot from this course.

-THANK YOU FOR THIS LEARNING OPPORTUNITY.

-i have no comments at this time it took a while but it was well worth taking the entire test.

-THANK YOU!!

-I felt the course was very helpful. Thank you

-It was very helpful

-Very helpful to me. Learned a lot of material to help me in the future.

-I believe this course will help me a lot in the future...

-this is a very good program i have done other financial education classes and this is by far the best

-thank you for taking the time to help me understand my situation

-great speakers

-I really appreciated the help I received from my counselor. He was a very encouraging counselor throughout the entire process.

-Thank you

-excellent course

-The teacher used personal stories to help us visualize others credit problems and how not go down those paths avoid credit pitfalls. He was a good listener and knowledgeable.

-I like the course.

-Sorry I waited to the last minute to do this course learned alot thanks!

-Learned more than I expected. Very happy with class and confident now.

-Thank you

-TIME SPENT WAS FUN AND INFORMATIVE THANK YOU

-GREAT CLASS! THANK-YOU !!

-A VERY GOOD LESSON FOR US THANK U

-THANK YOU

-i was very pleased the way this program was presented to me it was well understood

-I really learned alot of things and if i had of known what i know now my life and credit would have been in much better shape. Thank you for the wonderful information.

-This should be a required course for high school and college students before they get out into the real world and start their "debt career". Great program. Thanks for the help.

-Thank you, the course was very helpful!

-Thank-you. Nice course.

-Thank you for your help

-tHIS PROGRAM WAS VERY USEFUL, THANKYOU VERY MUCH

-Great course, made me really think about my future! Thank you!

-thank you for allowing me to take this class online you have been very helpful and i hope and will get myself in better touch with my money and get a good budget started !!

-This program really allowed me to learn in a relaxing nonthreatening environment and stress free. I was able to learn at my own pace and not feel pressure. Thank you

-I'm very thankful for this course I have learned alot i believe I will be able to accomplish all of goals, and make better decisions with my money.

-I learned a lot, but find that even on line test still make me nervous!! Thanks

-Thank you

-the book was good info

-Very informative!

-thanks was an eye opener.....

-it was very helpful

-Very Educational!

-Thank You!

-Thanks for allowing the course on line.

-It will help me a lot in the future

-Very Good Information, Very Helpful

-Loved It , Thanks

-i'm interested in buying home

-It was very informative, I did learn alot. :)

-course was very easy to follow and convenient

-this should be required for all high school and college students.

-She was wonderful at helping me, she made it easier for me to understand and gave me much help with deciding how to save and stay out of dept.

-Very helpful.

-VERY GOOD TEACHER

-It was very informative.

-I have learned alot

-This course was very helpful to me.

-Very helpful---I now have a goal.

-It was a good educational course.

-I have learned alot

-She was polite and easy to understand

-I felt that this course helped me more than the pre-bankruptcy course. It outlined the major points of not only how to remedy the financial struggles I have encountered before my bankruptcy, but also how to keep them from occurring in the future. Thanks.

-good course

-very good

-Very Good Course

-She made it so much better. I was very worried before the test. thank you.

-The course gave me a new insight of my spending habits and how I can improve to meet the necessary goals of working a budget to save money. Very good course.

-Thank you very much!

-Very interesting. Liked the audio instead of having to read it all.

-the course was fairly easy but it took longer than expected. I logged in just after midnight and finished after four. When i listened to the chapters with audio, no time was deducted for the reviews which is why it took so long. The best benefit was it did not cost me gas to drive.

-this course was extremely helpful thank you

-at first thought this was stupid but i found out that i needed to know about 90% of the course

-thank you for your help

-Being timed bothered me so that at first I spent too much time on the math problem, then I felt rushed the rest of the way, but ended up with extra time anyway. Why is it timed?

-I feel this course was very comprehensive and helpful.

-I LEARNED ALOT. THANK YOU!

-i wish i had done this 20 years ago thanks very much.

-I took this course because I was required to. I was pleasantly surprised to find it had alot of information that I will use. Thank you.

-Not what I expected

-Thank you very much for this. The knowledge that I have gained from this course can be applied to me and my wife's life. Thank you.

-I found this program to be very helpful. I have never kept a goal card, and after taking this course, I will definitely make one and carry it with me. Also, the ways you can get scammed opened my eyes. Thank you.

-It took all of this to finally learn that a budget is key to a financial future, not the amount of money you make.

-thank you for the help

-At first I thought, oh my, but as I kept reading, I found that this course was actually really helpful. Thanks.

-Excellent course.

-thank you!

-IN GENERAL, THE COURSE WAS VERY HELPFULL. I PLAN ON USING IT FOR FUTURE MONEY MANAGEMENT.

-This was such an awesome informative course. I am positively taking this information and applying it to my life. Most definitely an eye opener for my family and I taking and using budgets more seriously. Wished I had learned all this information before I went through all this stressful heartache.

-i learned alot from this test.

-I found this to be very informative and helpful for future living arrangements.

-Thank you

-Excellent course, should be mandatory for high school students.

-thank you for your help

-Thank you :)

-This course was very helpful and informative. I believe i learned alot from this course.

- I WAS VERY SATISIFIED WITH THIS CLASS.

-VERY EDUCATIONAL

-THE FIRST STEP TO USING THE BUDGET WILL BE SCAREY BUT NEEDED TO BE DONE.

-I learned a lot about how to budget and will use these tools to help me get financial stable again.

-I found this a very good online course. Thank you

-I thought this was a very friendly site and very informational. It was well worth my time.

-Thanks!

-none at this time thank you

-I think this service should be required for couples applying for a marriage license.

-Excellent course, alot of good information.

-very helpful

-This should have been taught in high school.

-Thanks so much.

-THANKS VERY MUCH

-Thank you soo much!!

-Thanks!

-Thank you this was very informative.

-Thank-you so much!!!

-I want to say thanks again to you, this was a great lesson

-I really enjoyed this course. It gave me some new ideas and I think it will really help us from now on.

-Thank You

-Thank you this was very informative I think maybe a little too long and drawn out at times, learned quite a bit and realized I got a couple of the same problems wrong repeatedly.

-I have enjoyed this session and have learned alot about money. I have starting a budget and hope to get my life straight!

-i wish i had done this 20 years ago thanks very much.

-Great course Thanks

-I found the online course fit very well w/ my schedule. The voice of the narrator was good. This was very thorough and has given me a lot of valuable information. To bad this is not taught in high school before one ventures out and makes a mess of things, while developing bad habits and make poor choices.

-I did learn from this course.

-What a great course, I had to think and since I thought I new it all, well I was wrong. Thank you so much.

-The budget worksheets were not very easy to print and they ended up on two pages split in half. You may want to work on that.

-The information in the course was very helpful and will be used daily.

-it was real educational

-Exemplary program.

-The teacher was great

-i liked that i could take these classes from home

-well constructed class, it held my attention

-I feel I learned alot from this course. Thanks!

-It was very informational.

-This class was extremely helpful

-Please ask people not to bring their children to these classes, it is very disrupting

-Excellent Course! Very Helpful and I will use the information

-GREAT COURSE..IT WAS AN EYE OPENER

-Thank you for the useful tips and education...it was well needed!

-Will be attending budget class

-THE COURSE OPENED MY EYES AS TO WHAT IS NEEDED TO BE SUCCESSFUL IN MY FINANCIAL PLANNING

-The course was very informative, And Mary very helpful and understanding,

-Very helpful and easy to understand. I know more about everyday money situations and long term money situation now! Thanks.

-This course was a remarkable learning tool. I have picked up many tips to help me better finance my money and to avoid debt and any other financial hardships that may occur.

-This course was most helpful and necessary for me to move forward. I liked taking it online and being able to stop and return when necessary.

-This was a great course that I know will help me in budgeting in the future. Thanks!

-I was impressed, she was helpful, understanding, and she made the class easy to understand. Thank you

-A very simple and logical program that is a great educational program.... Thank You

-very worthwhile and educational. my husband and i will strongly implement this program and change our lives! thanks!

-Very informative and enlightening.

-budgeting and goals are very helpful to me and will come in handy in my future

-The FTC website will definitely come in handy. And I did not know that I can get a free credit report every 12 months

-The format for this course was interesting and I learned some things along the way. Thank you.

-I think this program was very helpful to me. I want to thank you for taking the time to devise a program which helps people like myself to understand that knowledge about credit, budgets, and credit terminology. This course was very helpful to me. Thank You very much!!!

-Learned alot about the course and budgets.

-Thanks. The program was really well laid out and easy to understand. I appreciate you making it available

-Very well laid of very impressed with the details rolled out in the online program.

-thanks to this course, it is unlikely that I will have problems in the future, thanks

-I feel like this has helped me come up with some new ideas to help us get back on a budget.

-The course was very helpful.

-VERY informative course.

-taking this was easy and informative. thanks

-This was a very helpful course. Thank you.

-I really enjoyed this course and I will definitely use all the advice. You have a good program

-The course is so good. It opens eyes to situations that you may never think about. During this course Brad at the financial management dept. was such a great person to answer my million questions so accurate and more than willing to help me. Thank You

-The test should be given before filing bankruptcy. It helps to understand the meaning of living, managing money. Also this test

should be given when applying for a home loan or car loan. I learned information that save my life. Sorry for taking so long on this. I took my time in reading each page and learned a lot.

-Thank you! I hope to apply what i have learned from this course.

-Thank you.

-I found this course to be a very moving and learning experience helping me to understand how my mistakes were made and how to prevent this from reoccurring in the future. I want to thank you for all your help and support through this difficult time.

-Good course. I learned more than I thought I would.

-the course is very educational. it opened my eyes on how to budget and set goals. very simple but very true. thank you.

-SHE WAS AN EXECLLENT TEACHER FOR THIS CLASS

-INFO GIVEN IN CLASS ON RESOURCE MATERIAL WAS WONDERFUL!

-I LIKED GETTING ON LINE REFERENCES

-I would like to see more education on how not to get to this point again, and to use credit wisely yet realistically.

-Thank you I will find this course very helpful for my future.

-I was very impressed with this course. i will put the budgeting and savings acct. into use immediately. thank you

-This was a very helpful and intellectual course. Thanks

-these kinds of courses and skills should be more a part of learning during your senior year of high school. I really enjoyed the fact that this type of test was designed to teach and not to trick or fail..... Thank you.

-The course was excellent and I learned a great deal from it!!

-INFO GIVEN IN CLASS ON RESOURCE MATERIAL WAS GREAT WILL HELP ME ALOT THROUGH MY FINANCIAL FUTURE

-The course was very beneficial! Thank You.

-Good course!

-This has been very helpful

## -I WAS VERY PLEASED TO TAKE THIS COURSE AND IM HOPING TO WALK AWAY WITH A BETTER UNDERSTANDING OF HOW TO ACCOMPLISH MY GOALS

-this course was very helpful!

-I really liked the audio as I could listen and read along, it helped me understand better.

-this is an excellent learning tool very easy to understand thanks for all your help sincerely

-I learned some much needed information.

-To much reading for a slow reader

-Thanks it was a great online teaching tool.

-Thanks a lot for your big help and patients teaching and the help I hope you stand for many people and very long ,long, time . God Bless you

- -Glad it's over" Thank You
- -Thank you very much

- Did very well. Very good and learned a lot.

-thank you

-Useful, everyday knowledge

-thank you!

-I found this course to be very helpful in reviewing some of the basics that I had forgotten. Thank you.

-this course was of help for me specially when it comes to set personal goals, I have never set a personal goal in my life and I have been thought two divorces and never toke a class about budgeting. I sure this will be of alot use in class rooms specially in high school all teen need to learn about budget and personal financial goals. Thanks

-Thank you all for the help, I think this was a step in the right direction for my wife and I. Wonderful course!

-This program is very helpful. I learned a lot from it

-thank you, this has been very helpful to me

-Thank You!

-The course was good.

-The audio capability on line for me is a much quicker learning curve and memory of the important facts. I even enjoyed the training because of the audio portion.

-THIS PROGRAM HAS GIVEN HOPE FOR MY FUTURE ALSO THE PRE-FILING FEE WAS WAIVED

-Thanks for my teaching. I will definitely keep my book.

-Excellent course.

-I learned some things that were of good use to me in the future and to keep me from making the same mistake again.

-Thank you!

-VERY HELPFULL SERVICE

-i learned alot. thank you

-very interesting and informative.

-I am glad to know that spread sheets are available in this program to use later. I am sure they will be very helpful. Thanks!

-This was long but very much needed and very helpful. Thank you.

-Thank you so much for all your help. I look forward to rebuilding my credit after my bankruptcy and also using the information I have to keep me from having to go through bankruptcy again. Thanks again for all your help!

-this was a very eye opening experience for me.

-Thank you so very much.

-thanks alot. this was helpful

-This should be required reading for all in the working force at the very least..Thanks!

-I wish I would have had this training years ago. I feel better prepared for my future now. thanks

-very helpful thanks

-The course will help me to handle my money better.

-I learned a great deal from this program and appreciate the assistance in bettering my financial situation.

-I am surprised that I really enjoyed this course and learned a great deal. Thank you

-This course was more interesting than one could imagine, thanks.

-Counseling session was informative. Educational that I can use in the future. Instructor well informed well prepared. Thank you so much.

-learned quite a lot. will try very hard to follow everything

-Good class

-THANKS FOR THE LESSONS, i learned a lot and hope this course will present me with better money management in the further

-I wish I had learned all these things years ago before I went out into the real world. Thank you.

-This course was very helpful.

-I would also like to know more about how bankruptcy can affect you obtaining a job. Thank you.

-how is this all to be done with just \$588.00 a month and not able to work

-This was a very expensive exam, but in general very helpful. I hope to utilize the tools learned here in real life situations.

-Great course. Easy to understand and very helpful. Thank You.

-Thank you for having this course available on line as with our busy lives and schedules this made it possible to complete. I have learned alot and will use a budget from now on. Thank you again!!!!!!

-I TOOK THE COURSE ONLINE WHICH WAS VERY CONVENIENT. I JUST WANTED TO

-I TOOK THE COURSE ONLINE WHICH WAS VERY CONVENIENT. I WANTED YOU TO KNOW THAT THE FEW TIMES I HAD TO CONTACT THE CCS BY PHONE...EVERYONE WAS VERY HELPFUL AND UNDERSTANDING. THANK YOU FOR YOUR HELP.

-I glad I did learn about my budget.

-I loved this course. Thank you for the help!

-EASY TO UNDERSTAND AND HELPFUL COARSE. THANK YOU

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

-this information was very useful! thank you!

-The course was very informative, my wife and I will sit down to develop a budget with goals that are reachable.

-Well written and interesting. I liked the stories relating to real people.

-very helpful test. thanks

-I have learned alot. Great course.

-THANK YOU SO MUCH. THIS WAS A GREAT LEARNING EXPERIENCE...

-thank you I found this to be very helpful. I will promptly apply what I have learned here in my own life.

-This course was very clear and easy to follow. It was genuinely informative and inspiring.

-I should have taken this course a long time a go. I feel that i got a lot out of it thank you .

-Very Interesting - should be required for every High School Senior before they graduate.

-THANK YOU!

-VERY INTERESTING!

-VERY GOOD INFORMATION!

-THE CLASS FOR VERY HELPFUL. THE TEACHER WAS GREAT!

-EXCELLENT CLASS. I LEARNED SEVERAL THINGS THAT I AM GOING TO USE. THANK YOU!

-SHE HAS ALWAYS BEEN VERY HELPFUL AND CONSIDERATE.

-Excellent program.

-It was a great learning experience. Thanks

-Thank you. I usually have a hard time understanding when reading. The material was not only clear it was very interesting. Thank you for you help with my new start.

-this was a great class. I didn't expect to learn as much as I did on how to help myself become more aware of my spending habits -Very good course. If people use the information in the course, they should be able to obtain their goals and be financially comfortable. Thanks

-Thank-you for making this class available for me!!!!!

-I learned a lot.

-I really enjoyed the course! I read along while the audio was playing and learned a few things during the process. Very well done! Thank You

-I liked the test, it was fun and informative

-I LEARNED ALOT FROM THIS COURSE. THANKS!

-THANK YOU!

-Great information and presenter. Thanks May God bless you all.

-A minimum of time was used for a maximum of valuable information.

-Thank You. This was helpful

-This course will be very helpful in the future.

-Very convenient means to satisfy requirement.

-i thought this time would be boring but this teacher kept it moving with very down to earth, informative examples. His voice was clear & made me pay attention - the time went fast, I would have listened longer.

-ONLINE CLASS WAS VERY NICE.

-I was able to learn a lot from this course. Thank you!

-It was instructive.

-Thank you for offering this opportunity.

-I realized that my life could have been a lot better if i would have had a lot of this information was used at a younger me.

-Thank you, was very helpful!

-This class is going to help me so much, and 2 well do the planning each month

-THIS CLASS WAS VERY GOOD

-This was a very educational learning experience.

-VERY GOOD

-WE NEED MORE TIME X THIS CLASS 2 1/2 HOURS NO IS ENOUGH

-THANK YOU

-GOOD JOB!

-VERY HELPFUL

-VERY HELPFUL FOR MY GOAL

-GOOD THANK YOU

-GOOD PACE, GOOD INFORMATION ABOUT GETTING STARTED AGAIN

-VERY USEFUL TOOL

-I thought this would be a waste of my time, however, I thought the course was really excellent! This should be taught in high schools before kids get to college and the credit card companies attack them! Thanks.

-Great learning tool! Thanks.

-thank you

-thank you for all the help with this

-Online class was excellent, I appreciated the ease in going back to check info in previous chapters.

-I THOUGHT IT WAS A VERY GOOD PROGRAM AND VERY HELPFUL.

-I have nothing additional to ad. Was very informative and will be helpful in life. Thank you

-This course was very informative.

-Thank you, the course was very helpful for me to apply in my life.

-thank you! very good program.

-This was easy to understand and very helpful. Thanks

-thank you

-This course is excellent and has helped me a lot. Thank you.

-This really helped me.

-this program was very helpful.

-A very well organized and helpful course, Thank you

-Thank You

-I have found this course to be very informative on the subject of fair credit practices and very helpful in many areas. I feel this would be a very good course to put young adults through before they are faced with a future of credit.....Thank You

-this was very helpful thank you so much i learned alot

-SHE WAS VERY THOROUGH AND IT HELPTED ME TO UNDERSTAND BETTER.

-Humbling

-THE CLAOSS WENT VERY WELL FOR ME. NOW I HAVE GOALS. I BELIEVE I WILL DO WELL. THANKS

-Thank You!

-was a blast learned alot thanks so much

-the course was very informative, and will help me in the future

-Easy to Understand -

-There was considerable useful information. I have printed out all of the chapters to re-read and re-evaluate my money habits. Thank you for the education and helpful tools (spreadsheets).

-Thank you.

-This was an excellent course and I have already started using the information (I made out my short, mid, and long-term goal card!)

-I thought this program was very good & informative. I needed to know more about budgeting and this helped alot.

-I thought the was great. I just wish I would have learned some of this earlier in my life.

-I felt this course was easy to understand, informative, and useful for everyday. Thanks

-THE PEOPLE I SPOKE WITH ON THE PHONE WERE VERY VERY POLITE & HELPFUL. THE CONTENTS OF THIS HAVE BEEN MOST INFORMATIVE. THANK YOU.

-The course was very helpful, and there is a lot of the things mentioned that is worth to practice. Thanks

-I learned alot from this program.

-Very well designed program.

-Thanks for recommending the online study. It was easy to use and convenient for me.

-I found the course very informative and a good "refresher".

-This was a wonderful course and very easy to navigate and understand. Once I am finished with the Bankruptcy, I might be interested in an online course regarding re-building my credit.

-thank you

-very interesting class online. i like it because the computer kept up with everything.

-I learn alot in this online class especially on credit cards and loans. I learn my failures were in the past and will use budget to better and prevent any problems. Thanks for this great class.

-very thorough, had little problems understanding. very good

-I learned a number of things I did not know. Check21, Universal default clause

-Very helpful class..Thanks

-Thank You

-This course was very helpful! Thank You very much

-I learned some valuable things from this course thank you.

-I think the material in this course where very beneficial to me. It was also easy to read and understand. Thank you.

-Thank you. This course was very good!

-Thank you

-Thank you for the course. It was extremely helpful to offer the class online. I already have my goal card in my wallet. (I just hope it matches my husbands goal card)

-Great course. I enjoyed taking it.

-This class was very informative and easy to understand.

-I LEARNED A GREAT DEAL FROM THIS COURSE, SORRY IT WAS TOO LATE.

-thank you for this study to better myself and my family.

-This course seems like it will help me reach my goals successfully.

-Thank you for this class.

-good course, thank you.

-The very important items were only sometimes highlighted. Looking for missed material was consequently difficult.

-thank you for your information. I learned a lot.

-Very good course and I am glad I took it. Thank You

-I learned so much from this online course!!! I am determined to have my children take a course when the are old enough. Thank you!!

-Good Class. I learned some very good ideas in this reading to help me begin over and stay on track. Thank you.

-I liked the class a lot! I had most of the budget basics but did not live by them. With the examples used in this class it shows you how important these budgets are. I always put savings last because right now with my husband not working for the past 11 months I do not have any money left over to pay for anything except all the regular monthly expenses. I have been considering a part time night job for those unexpected and non recurring monthly expenses. Thank you for this most helpful information.

-Good program

-Thanks for the class. NOW it is time to start my budget and watch for leaks!

-thanks for all your help, it is appreciated.

-the course was very informative, also it was easy to follow.

-This course will help me to start over and rebuild my credit

-It was really helpful to me and I learned alot.

-Very very nice man

-I actually learned a great deal from this course and have printed out all of the chapters to refer to. THANKS! Diane

-thank you!

-Thanks for all your help

-I loved the charts I was able to save to my computer

-Was happy to have the option of taking this course on line. Did not have to wait for a scheduled class time. Also like the option of the audio with the reading. Works better for me.

-I wish I knew all this before.

-Thanks

-thanks learned some new stuff

-Thank You for helping me through this time in my life.

-Thank you for have an animated speaking voice and sense of humor. It makes sitting through the course much easier.

-I found this course very helpful. I have learned tools that will help me avoid financial problems in the future.

-It was educational and not intimidating - a refreshing look at finances & budgeting without the intimidation.

-This is something everyone needs. It was helpful, insightful, and informative.

-thanks!

-online course was easy to navigate and very informative

## -GREAT TEACHER !!!!

-thank you so very much for this class i think that what i learned in this class will be very helpful to me and i will try and use it in the future. thanks so much

-Was very informative and have learned things I did not know.

-I believe this course will be beneficial for me and my family.

-Great class!

-Very Interesting....Thanks

-Very good course, enlightening.

-Very convenient to do online since I work the evening it was offered. Good information I can go back and print out for future reference. Especially the forms and charts to fill out for budgeting.

-I really did enjoy reading the material...I am going to apply many of these helpful hints to my life and budget.

-Would really be interested in knowing more about handling financial affairs when it comes to adding a baby to your lifestyle, since this is what my situation is.

-Thank You

-Very very informative, will know a whole lot better next time to try to budget better. Thanks.

-Course needs to be known to the public. Thank You.

-He did a good job explaining stuff for the course. hope he keeps up the good work. Thank you.

-Really enjoyed his talk- very knowledgeable in this field.

-Instructor was very helpful and ready for class. I learned alot from him.

-Very thorough, enjoyable.

-Please let people know in advance to be quiet during class!

-time of course not easy with work hours.

-I just want to say I have learned several things from this class that I will be using in the future to help maintain my goals. She was a great instructor.

-Very interesting and Helpful Thanks very much

-I actually enjoyed this course. I thought at first it was just a requirement that I had to fulfill. I now know that it has alot of helpful suggestions and tools. Thank You!

-Clear, concise. A worthwhile program. Should be mandatory in both High School and College. Thank You

-I felt this course was helping in identifying things I have been looking past

-The instructor was super prepared and very knowledgeable.

-Very informative. I think everyone should take this course....

-Great presentation, I learned a couple of things-knew alot of it.

--I have learned lots of useful things in these course.

-Got information that I was unaware of.

-She did an excellent job and was very timely with the material covered.

-Good and valuable information... THANK YOU!

-Thank-you for answering all my questions regarding the testing online and for her compassion.

-BECAUSE OF THIS CLASS, I LEARNED HOW TO USE A FEW TOOLS TO HELP MY FINANCIAL FUTURE.

-EYE OPENER - THANKS!

-very helpful indeed.

-The program was understandable. From the experiences I learned alot. I also like the idea of the goal card. Thanks

-Thank you for this class - I enjoyed myself.

-Thanks! I will use this information to ensure good financial health!

-This required class is a good thing. I know what I did that put me in this position. I wish I were younger and in good health, so I could work my way out of debt. I feel ashamed.

-I did learn from this program and I am glad that a resource like this exists for others

-I am glad that I was able to take this course online it was very easy to access and I have clear understanding on managing my finances.

-The most helpful thing about the online program was being able to listen to it as I read along. I have problems comprehending without hearing it so it was so easy to be able to read and listen at the same time!! -This course seems odd for a post bankruptcy requirement. This information is important but almost a bit too late.

-I found this course to be very informative and it gave me a very good insight in establishing a budget which I will start today.

-thank you for the helpful information and he easy online format.

-got alot out of each chapters

- I think it is a waste of time and money to have to take this test twice within a six month period.

-Thank you so much for your help

-I have learned a lot with this course, I am a slow learner but I pulled through and learned a lot that I will start my budget and start my goal and achieve them.

-Thank you very Much this will help me start a new life !!

-If I had this knowledge 10 years ago I would not be filing Chapter 7.

-Wonderful & very helpful course.

-"I WILLL USE THIS COURSE FOR THE FUTURE AND NOT MAKE THE SAME MISTAKES THAT I HAVE MADE REGARDING MY FINANCES."

-I enjoyed the meeting with you Jim very much. It was very helpful to me. Thank you.

-This was a very worthwhile 2 hour session.

-I REALLY LEARNED A LOT IN A SHORT TIME. I AM GOING TO TRY AND STAY ON A BUDGET.

-Will try budget & other stuff learned was helpful. Thanks!

-VERY HELPFUL INFORMATION TOWARD ME WORKING ON A BUDGET.

-This course has taught me a great deal. I think everyone should take this course. even in regular school. Thank you.

-I LEARNED A LOT FROM THIS PROGRAM. IT WILL CHANGE MY LIFE A LOT OF WAYS.

-I really enjoyed this course, there are so many things that you have no control over, such as sickness, but you can be better prepared when it happens. Thanks.

-THANKKS A MILLION.

## -GOOD TEACHER

-THANKS

-THANK YOU FOR HELPING ME UNDERSTAND HOW TO MANAGE MY MONEY. I BELIEVE THIS CLASS WILL HELP ME SAVE MONEY IN THE FUTURE.

-The course was most helpful. I will use many of the things I learned in my everday life.

-Thank you

-Great Job! I enjoyed it!

-Thank you this was very helpful!!

-Very good course...every high school student would benefit from this course. Very well produced. Liked the mix of information and real life examples. Thank you!!

-My wife and I took this course at the same time.

-I really learned a lot, and will use the information always. Thank you, for all or you r information.

-I liked the course but feel that some of the information was not applicable when you have already filed. Thank you

-The program was very good an thorough

-VERY NICE DOING THIS ONLINE.

-Great Information

-Thanks for all the helpful information.

-This was helpful for me. I only get as SSI check and it goes quick. But I am going to try to set some goals and a budget.

-Course is a good idea.

-Thank you

-Course was very helpful, Thank you for the time and information

-This program/class was very helpful in helping me to be a more productive person in managing my money and living securely. Thanks.

-Great Course, I will really use it.

-This course was very helpful to me. Gives a different way to look at things & there was some very helpful hints. Feel like I learned from this course.

-Good Job.

-This was a very friendly course and was easy to understand .

-thank you

-Great Stuff on here

-I fell this program has taught me to set goals and begin getting back on track. I wish I knew about this program a few years ago, it could have helped me prevent allot of financial hardships. Thank you,

-Thank you for the learning experience.

-I have really enjoyed this and this really did help me look at things in a different way... THANK YOU

-thank you

-Thank you

-This program was amazing. I wish that this would have been shown to me years ago.

-The education management class was very interesting I hope in the future you can send this material out in the mail to people like me after taking this class so we can go back and look over these materials and remind ourselves what we need to do to keep ourselves out of debt.

-thank you for a very nice course: It was helpful

-This was surprisingly informative and I enjoyed it. It was easier than I had expected and raised my awareness of many important things. It should be a prerequisite to graduating high school.

-THANK YOU, ENJOYED THE QUIZ.

-I very much enjoyed this course.

-Thank you, this was a very rewarding experience

-It was a very long program, but very educational and will helped me a great deal in managing our finances in the future

-I wish I had this in college or something like this my senior year in high school it would have saved me a lot of problems

-me and my husband found ourselves in debt to much when it was to late to re-cover. I hope my husband and i don't go thru this bankruptcy in our life time again. we are going to be much more careful and were going to have a budget and be alot more careful in the future. we hope we don't loose our house because we both love it.

-Thought the class was very helpful.

-VERY GOOD CLASS

-I had some trouble with using the excel program. I did learn some thing that are very helpful.

-Thank you I have learned alot. I have purchased Quicken 2006 and will start using it to balance my check book and help me with a budget and itemizing all my household expenses. I hope this never happens again and I will try very hard not to let it. Life is very unpredictable.

-Course was very good and I was able to take it at my own speed, which meant over several days. GOOD JOB!

-I found this course to be easy to follow, very informative and i will be able to use all information given

-I believe this course was useful I did learn from it. I should have lived by these suggestions before my bankruptcy.

-I APPRECIATED THIS CLASS.

-Very good information. It is always great to learn something new.

-this has been a very helpful and informative course: Thank you for your help

-Thank you.

-This was an excellent course. I wish I had taken this course earlier

-very informative course

-very informative and interesting

-it was good

-EXCELLENT INFORMATION I WILL USE IT IN THE FUTURE WHEN MAKING FINANCIAL DECISIONS

-thank you for this information...i did learn some things that i did not know

-THANKS...THIS WAS OF GREAT HELPTO ME!

-this was very good I learned and made me think of things that I did not know thank you so much I wish I would have known this before

-Thank You. This was more than I was expecting. It was way more interesting and very easy to understand. Thank You.

-thank you it was enlightening

-yep, i certainly learned that i know nothing about money and saving..i will try to do better.

-Thank you

-Thanks for the educational class

-Thank you for your help!

-This was an excellent course. I really appreciated the video as I have a hard time reading on the computer.

-thanks

-Instructor was very friendly & helpful

-Thank you for answering my questions. This process is really scary & I never thought I would be here.

-The class was very enjoyable.

-Money in Motion is a real good book. I like reading it. Very helpful.

-Instructor- explained thoroughly-patient-gave realistic examples

-He very good teacher, very helpful and this whole thing has been interesting and informative. Thank you.

-There is not any specific information about being in bankruptcy and how mitigate the consequences and get out of it sooner than later.

-He was very nice & helpful. Thanks very much,

-Excellent, I enjoyed it

-I thought the book & course were very helpful. i feel that this is the type of material we should have learned in school.

-It was a very informative and good course

-He was great. This course is a must for all. I learned a lot.

-He was a very good teacher. I understood everything he talked about.

-Taking this course has been time well spent to support myself a fresh start following my bankruptcy. Attitude toward money is important and it is not to be taken lightly. I appreciate the opportunity to have this information and help.

-was helpful in my situation. Will be able to come away knowing how to make a budget for my family and myself. Will also help me in what i can do to help rebuild my credit.

-This course was very helpful. Thanks Karen

-Very useful. Made money management seem attainable instead of scary, even with a very limited budget.

-Very interesting course.

-Super teacher! Great info! I wish I had this class 30 years ago!

-Thanks! Very informative! Like the set up of the book with pre-test & post-test. Easy to understand. As I was reading (after I took the pre-test) noticed right away some of the answers I got wrong. The questions were fresh in my mind & I did highlighting as I read through the book.

-Program was very educational & helpful. Gave good tips for comparison shopping which I use alot. I have printed monthly budget to follow. Have learned to cut corners in areas which helps alot. Thanks

-Thank you.

-Thank you.

-This is a good book, I will pass it down to my family.

-I would like to talk to the teacher in the future for future help. He was very helpful & friendly.

-I thoroughly enjoy taking this course and have learned a great deal from it. I will apply many of these things to my life now and have already set some goals and intend to get my life on a positive track. Thanks.

-Thank you

- Over all I think this was very helpful to me. I thank you for all your help.

-Thanks for the help. I learned easily about some financial matters that I never knew before

-I liked this program alot thank you.

-Job well done. You have been a big help.

-This was a very helpful and useful course. Thank you.

-Good teacher, nice guy. He made the class fun.

-I wish I had taken this program & read this book like 35 years ago. Better late than never. I learned alot. Thank you so much.

-I wish I had this course 30 years ago.

-I enjoyed the book. It was very helpful.

-The class was very informative - Especially information on checking up the credit bureau to verify all your debts were placed in bankruptcy.

-Instructor really took his time to explain.

-My only wish is that I had taken this course earlier in my years.

-The teacher was a very nice person who helped me a late about my debt management. Thank you Jim very much.

-Than you very much.

-I actually learned more than I thought I would.

- My goal is to have a fresh start debt free, and to start saving and to pay myself first and to treat my credit as a privilege. I was very much informed with the information that was covered in every chapter.

-Very well written and easy to understand.

-The program made me more aware of the spending leaks and how easy they are to affect budgets. Much more communicating in budget matters between 2 people are important, not just one controlling the finances by themselves

-THE COURSE WAS VERY INFORMING AS TO WAYS TO GET ORGANIZED, AND TO CREATE A BUDGET.

-thanks!

-The course was very helpful and provided several good tools for tracking and making a budget. We plan on using them and the tips for saving documents and information.

-I APPRECIATE THE WAY THAT THE COURSE WAS LAID OUT AND HOW EASY IT WAS TO UNDERSTAND. I KNOW THAT I WILL USE ALL THE TIPS THAT WERE GIVEN IN IT TO BETTER MY FINANCIAL STABILITY.

-Thanks for your help.

-Thank you!

-ALREADY HAVE BEEN USING A BUDGET. THANKS.

-i HAVE ENJOYED THIS ONLINE COURSE, I HAVE LEARNED A GREAT DEAL AND WILL APPLY IT TOWARD MY FUTURE GOALS..THANK YOU

-This course was in fact very helpful and informative. I will definitely use the training tips and advice that was presented.

-Thanks!

-this experience online has been very informative and have learned alot about budgeting which I have hopefully already begun thank you cccs

-thank you

-I thought this course would be "boring", but I was pleasantly surprised. It really made me think about what I should be doing to get my finances in order. Thank You!!

-Great course!

-There was a lot of helpful information.

-Thank you for the lessons. These provided good information...

-It was nice to be able to take the course online from my home and at my own pace.

-Thank you for such a valuable tool. I will use this tool to rebuild a better life not only for myself but more importantly, my family.

-I took the test once and it said "server not found", I had to take a 2nd time. Not sure why.

-this helped me learn more budget my money.

-I found this course very informational and plan on implementing change in my life accordingly.

-I WILL TRY TO BUDGET TO KEEP MYSELF SAFE.

-I believe the information learned in this course has given me several resources to use. I only wish I would have had access to it years ago. Thank you so much.

-Very nice professional instructor.

-Thanks for helping!

-I actually appreciate this class and getting the information for later in when getting back on track. This class is well worth the money.

-She is great at her job! I felt she had a great compassion on the people in her class. She made you feel as if you knew her as a friend!

-LOT OF VALUABLE INFORMATION!!!

-thank you

-This course was very helpful!

-I thought the course was great. I really learned a lot from it,

-Very helpful course. I really liked the xls spreadsheets and I plan on using them. Thanks

-Thanks for everything!

-Very user friendly course

- Thank you for all your excellent help, special thanks to everyone. GOD BLESS

-VERY HELPFUL..

-I found this course very helpful and informative, without being too dry.

-SHE SPOKE TO THE CLASS VERY WELL.

-GOOD CLASS WOULD HAVE LIKED IT TO BE LONGER.

-THANK YOU : )

-Thanks. Some useful info.

-IT WAS VERY INTERESTING AND I LEARNED ALOT IT WAS WELL EXPLAINED

-I found the material easy to work with and helpful

-Good info i am glad I took this course

-This was a very informative course -- I learned quite a bit!

-Thank you for all the help. Harold

-I now have a better understanding of how to begin anew and i will be setting goals and creating a budget!

-I have learned a lot from this course. Thank You

-Thank You

-I am going to learn how to save something for a rainy day.

-COURSE WAS VERY INFORMATIVE AND WILL BE VERY USEFUL

-EVERYTHING WAS EXCELLENT, THE PRESENTATION, THE KNOWLEDGE, ETC. BUT THE LOCATION IS 40 MINUTE DRIVE FROM MY HOUSE!

-Effective tools for money management presented

-This online course was very helpful and easy to follow. The personal examples were useful. I learned several new things and will share the information that I learned with my friends.

-thank you

-It was a good class, well planned and thought out.

-This course was very informative, and helped me understand how important it is to create, and stick to, a budget.

-She was very friendly and helpful. She was pleasant and made me feel very comfortable.

-I thought the on-line class was very helpful and easy to follow directions when moving form different windows on the screen.

-I really enjoyed the course and learned more than I expected.

-This course was very beneficial.

-great i was very impressed by the way the course was on line and easy to use

-I found this course interesting, and very easy to use. I am going to start to make my budget this coming weekend after payday. I only wish I could of used this sooner.

-Thank you for this very valuable program during this difficult time.

-I think that this is a good course. I am lad that i got to take it. I wish that i had taken this course six or seven years ago. Thank you

-I feel this course was very helpful and I am going to start my budget immediately.

-VERY INTERESTING AND USEFULL. THANK YOU