

Money in Motion Student Comments

December 14, 2006 through January 14, 2007

-Awesome, More people could learn from this. The school system should implement this course to students. It should be mandatory. Thanks

- I THINK EVERYONE IN THE MILITARY SHOULD TAKE THIS PROGRAM IT IS REALLY FANTASTIC I LEARNED A LOT AND WILL USE IT AND SHARE IT WITH OTHERS

-I just want to say a heartfelt Thank You! I have never been on a budget and the idea of one just overwhelmed me. Thanks to the knowledge of this program, I know I can set and achieve my goals. Before I filed Bankruptcy, I gave it years of consideration, I kept borrowing from lenders to pay another...it caught up to me each month and I spent countless years of sleepless nights worrying about how I was going to pay my debts, I never had credit cards.. This was just careless spending and not budgeting...I feel relieved, I feel I'm getting things accomplished, and I am already sleeping better. Thank You... -Thank you

-Excellent information. I have tried many of the options given, but I did not stick to them. This program and/or system was extremely motivational. And will help myself and my family. I will recommend CCCS as often as I can, before things get too far.

-I learned a lot from this course, and I intend to use a budget and the filing system you gave ideas on. Had no clue on how often to keep certain items such as bills, ect. Just learned a lot from this class.

-I appreciate the course and believe it is the most important single knowledge necessary to survival IN MODERN TIMES .I will encourage the youth to learn this material .It helps to gain great control over ones financial security and brings forth peace of Mind. Thank you greatly.

-Even thou it took me longer than expected to complete this course, it was well worth it. I would recommend it to anyone who is in financial despair and is looking for good financial tools to get their financial life back on track. I plan on taking what I have learned from this course and incorporate it into my life with the hopes of becoming a better Money Manger. My Motto to myself is "I Can, I Will and I Shall." Thank You!

-I wish I had this course when I first got a credit card and when I first entered credit counseling. Had I had it there is a good chance I wouldn't be in the mess I am in now.

-The information in the chapters is not only useful, but informative and helpful. I liked the review of things I've always known, but ignored. It made me realize how sloppy my own record keeping had become, and that I better improve my system. Thank you.

-I think this course was very helpful and it should be offered in high schools at the Junior and Senior levels and also should be taught in college. It is not so complicated that it couldn't be understood by students. Most young and many older people just don't understand interest rates and what credit means. It is too easy to use.

-This course has helped me to understand the importance of making goals and objective decision making concerning my finances. I shall carry these tools with me to help in future plan making. Thank you for your course.

-In the beginning, I was taking this class only because I had to. After reading thru the chapters and answering the questions, I now have a better outlook for our situation. Thank you for offering this course.

-I REALLY NEEDED THIS COURSE TO GET MY ATTENTION IN THE SPENDING SITUATION THAT I HAVE. IT HIT ME RIGHT ON THE NOSE. I DEFINETLY WILL HAVE A BUDGET FROM NOW ON AND I WILL HAVE GOALS. EVEN AT MY AGE, I CAN AND HAVE LEARNED. THANK YOU!

-taking this course has been an eye opening experience and gives me the confidence to take a good look at my life, finances, spending habits, budget, income, needs, wants, necessities, goals, dreams, etc. I have learned a great deal about how I have wasted so much time & money not sticking to a realistic budget THANKS TO THIS ORGANIZATION FOR BEING IN EXISTENCE!

-Great Web-site!

-Very interesting and helpful. Well explained. I felt very comfortable. I will pass this on to my three adult children who budget better than me. I will definitely use this course the rest of my life. Thank you.

-This program was very helpful. I think anyone that applies for a loan or a credit card should be required to take a course like this. In fact it should be a requirement before leaving high school. Thank you!

-A VERY EXPERIENCED TEACHER- HAD FUN LEARNING THE TOPICS COVERED IN CLASS

-I am taking this course b/c I am filing bankruptcy the most helpful chapter for me was 3 I printed it and will be referring to it again. I learned budgeting from my mom but due to illness could not keep it up. I need better filing systems though and was not sure how long to keep everything. Also the last chapter is very helpful. A lot of times the poor are suckered by the scams the most. We dream the most and the bad businessmen know this. Programs like yours are saving people like myself everyday. Thank you very much

-I was a little scared of taking this course but I really learned a lot and it reminded of things I knew and did not know and refreshed my thinking. I would recommend this course to my friends and relatives if they were in financial distress thank you

-I found that including the documents to download and print out was very beneficial. These are extremely useful tools that have encouraged me to utilize the budget for my household. Thank you.

-I really appreciate the fact that this could be done online. We didn't realize that we needed a second course until late. There is a lot going on in our lives because it's the holiday season. We also live an hour away from the testing facility. The online program allowed me to take the course when I had the time. Thanks!!

-It was very convenient to take the course online. It fit my schedule much better than making an appointment or attending a class. Thank you!

- Thank you so much! I really needed to do this. I'd got so far over my head that I made some really stupid moves. Thanks to this program,(which is like a life line) I have a new focus. If there is any other information you have that I could obtain I would be grateful. Thanks,

-This course should be required to take for ANYONE applying for a credit card (i.e. beginning with high school seniors)--not after one has ruined there credit and had to file for bankruptcy--that is one law I would like to see our government put into effect!

-I learned a lot from this course. I think everybody that files bankruptcy should take this course. It is a good law that they put into effect.

-After going through this course, I must admit that there were several things that I can and will put into motion in reference to my budgeting. I did learn a lot from this and plan to execute all that I learned as well as try to pass it on to my son. Thank you for helping me and giving me the opportunity to plan ahead for my future.

-The online course and the ability to email information to me has been a big help. Thank You!

-I found this course complimentary to my accounting degree I am also doing online

-I feel that the program was presented fairly well. The only improvement I would make is to have the option to save this material on a disk of some sort. The material is so good. I will check the website later to see if there is a way to retrieve some of this great information I missed out on.

-Thank you very much, I think I can see the light!!!!

-This course was definitely educational for me. I think a course like this should be taught in high school to help consumers like myself avoid costly credit mistakes later in life. I will be encouraging my children to take a course like this before they set out in the financial world. Knowledge is the key to being successful in any endeavor that is taken on in life.

-This was of great use and help...I thought at first that this was going to be silly but if you look at it with an open mind there is a lot of useful information in Money in Motion

-I am pleased with how user friendly the online course is "Money in Motion."

-Este curso me ha enseñado a tener mas cuidado en mis finanzas y prever situaciones como en la que nos hemos visto, que mi marido se quedo sin trabajo, y teniamos muchas cuentas de tarjetas de credito que pagar. Gracias

-Thank you so much. I am feeling a little more confident about my financial future. It has been rather scary for me the past eighteen months But I feel more competent about my ability to become self reliant again--no matter how much money I have. Thank you so much.

-You might think this a bit silly at my age and present physical handicap. But, with bankruptcy being discharged, being relieved of this pressure, I feel I may be able to start writing again. This is something one can do even if confined to bed. Thank you so much.

-I thought that the website was easy to use and the reading materials very thorough and informative. I learned a lot!

-I wish I would have known of this information before filing bankruptcy. I honestly believe with all the information I have

learned from this course I would have known what action to take. I know I would not have filed.

-I thought that I had an accurate understanding of Credit, Money, Finances, Budgets, Interest etc. until began this course. I have learned a great deal from this and hope to be able to share my newfound knowledge with others. It is very educational & Helpful. I truly believe it should be a course requirement for High school Graduation, or required before opening any type of Loan, Checking, Savings account or CC. Thank You again.

-thanks. It was a learning experience for me.

-I was impressed with the content of this course. I feel better educated about credit, the importance of budgeting and more competent about my future financial decisions.

-Thank you to all those responsible for this program. I have never had "budgeting" fully explained to me before this program. I now know exactly what to do with the tools and instruction that I gained from this. I was always embarrassed to admit to anyone that I didn't really understand. I appreciate also the convenience of being able to complete the course online. Thanks.

-Knowing that at my age (76) I could be in this type of financial trouble shows me it can happen to anyone. I always paid my bills on time, until my husband died and left no insurance to pay off debts. A course like this should be taught in high school. It should be mandatory so the young people would know this before they get into trouble.

-Instructor was very well trained and helpful

-I now have the tools and knowledge to better help myself and now and in the future. This course was a tremendous help. I don't feel overwhelmed filing chapter 7 now.

-The class was presented very professionally and with the knowledge of the instructor, I think I can achieve my goal

-The course was able to be taken in the privacy of my own home and at my convenience. I was very pleased with that.

-Thank you

-THANK YOU

-I think this course is very helpful for people like me who have had these problems in the past to look forward to better financing in the future.

-Thank you very much for this, it makes me think before I act.

-I've learned a lot about setting up goals, budgeting and knowing when I'm financially in trouble.

-Thanks for the excel files

-Thank you for helping me.

-I've learned a lot about setting up goals, budgeting and knowing when I'm financially in trouble.

-Keep out the good work

-Teacher Very helpful and understanding

-Teacher Very helpful and understanding

-good stuff for anybody

-Thank you so much for helping me understand

-BUDGETING IS THE KEY TO A BETTER WAY. THANK YOU.

-THANKS TO INSTRUCTOR, I HAVE A BETTER UNDERSTANDING OF OUR SITUATION.

-I learned some things I wish I knew or thought of in 2003!
Thank you for your program.

-Instructor was orderly and aware of how classes should be taught. Her demeanor was very professional and balanced.

-Excellent presentation

-thank you for your help

-I found this program very helpful and informative

-I wish I had this class/information prior to living on my own.
This was very helpful and informative..

-I learned a lot of new and helpful information.

-Thank You I really learned a lot.

-Thank you so very much. Was the best person I could have spoke with. He was helpful, nice and didn't make me feel like I was dirt because I have (soon to be HAD) financial issues. I

learned a lot and am going to make a change. THANK YOU THANK YOU THANK YOU.

-I know that I will use the information that I learned in this course in the future to better my situation

-I learned a lot of information from this. This is a course that should be held in high school. Thank you!

-Thank you!

-great way of teaching how to keep your goals straight to excel in better money practices.

-It was helpful information.

-I already use a budget. I just didn't follow it.

-Instructor was encouraging and upbeat about topics that are typically difficult and controversial for most people. I appreciated his confidence and positive reinforcement.

-great program I think it will really help me in the future

-Thank you for making this available to me. I have gained some knowledge of transactions that I was not aware of before the course. I have printed the chapters so that I may refer to them in the future.

-Very helpful- I learned a lot I didn't know about especially credit score and also what "good" credit is.

-Very clear and concise

-Great Job Ladies

-Completed thru self study

-Thank you

-All of this information was very helpful to me. Thank you!!!

-Very informative, thanks.

-This course have helped me understand how to save and have a budget.

-Book has a good understanding way

-Learned new up to date information, great suggestions on how to re-establish credit.

-Learned something new about re-establishing credit with a savings cd as collateral.

-Very Interesting, helpful.

-I feel the information I have studied is exactly what I need in handling my financial situation in the future. Thank you very much

-Thank you for your help.

-Excellent! I learned so much helpful info. that I was not aware of. Thanks

-Thank you

-very helpful tool

-good course I learned a lot

-I was unable to print out the goals card, budget and other things I felt I could use, but I will obtain a budget and use it. I am also aware of things that I need to do to help me tone down my expenses and spending. I appreciated the lessons given about using the goal card and about reconciling my bank statement. And I have learned the importance of having a savings account. Thank you for the information that I found useful.

-I learned a lot that will help me budget my money.

-This could be very helpful to anyone..

-THIS COURSE HAS TAUGHT ME HOW TO AVOID BIG SPENDING WHEN I DON'T NEED TO.

-Thank you

-very beneficial to me!

-thank you

-good learning experience...

-This course is a good addition under the new bankruptcy law. I enjoyed, and learned a lot from it.

-A very useful course

-The importance of a budget was finally made clear to me

-This was a very helpful course and I am so grateful that it was here for me to use. Thank you for providing such a service.

-Very helpful information that I will be able to use everyday.

-VERY INFORMATIVE AND HELPFUL. THANKS!

-learned the importance of a budget

-very helpful in many ways thanks so much

-I appreciate this course as I realized area that I will change and correct. I now realize the importance of keeping a budget and carrying and using a goal card. Thank you.

-THIS COURSE WAS VERY GOOD FOR ME & I FEEL I CAN APPLY THIS TO MY LIFE & THAT IT WILL HELP ME TO GET FINANCIAL STABILITY WHERE I HAD NONE BEFORE! THANKS ALOT!!!

-THANK YOU! I've learned a lot from this course. My family and I will take this learning experience and apply it to our daily lives.

-This class was very informative and I learned a lot, especially regarding all the federal laws that are designed to protect and the chapter on fraud. Thank You.

-Good Stuff

-Thanks for allowing me the time to understand more about my decisions.

-I learned a lot, this program was very helpful. Thank you very much!

-Thank You! This has been very helpful.

-This course taught me a few things I wasn't aware of. It helped me out to better myself.

-I wish I could have taken this course many years ago!

-I know now how much I wasn't aware of, the course was very interesting and informative will make out a budget to follow

- The course did help me to understand a lot more and I intend to never get this way again. I will budget more now that I know more about it.

-Learned to setup a budget and set goals and savings.

-I think the program will be very helpful now and in the near future. Thank you for helping me.

-Thank You.

-Great course!!!! THX!!!!

-Good course. It gets you motivated to change your way of life.

-I think that the course did give me some things to use in the future.

-I found the information very helpful and I do intend to use it. Thank you!

-as long as the class was, it still gave us some useful information

-This course covered every part of my life that I needed help on. It will be very useful to me in the future.

-This course ought to be a high-school graduation requirement; a concise, clear explanation of how money works, with sensible examples. I'm glad that I took it.

-THANKS A BUNCH. . . HAPPY HOLIDAYS.

-THANK YOU.

-I most definitely will manage my money now that I have gained these tools. I did not understand any of this when it was taught in high school but I am glad to see that this was an "easy to understand" course! Thanks.

-Very valuable course. It will be helpful in my future.

-Thank you!

-Appreciated ability to complete on line. Very Helpful.

-the program was very helpful

-I am extremely happy that I took this course.

-Thank you for this informative information

-Thank you!

-THE AUDIO WAS HELPFUL.

-This was a very good program! I printed out the chapters and will definitely use periodically to reference. I also plan on passing along the information to others to help them avoid financial difficulties.

-Since this course is required for all bankruptcy individuals, I would have liked to learn more about the bankruptcy process and recovering from bankruptcy after filing. Information on obtaining credit and loans for homes/cars after bankruptcy would be helpful as well.

-I found course to be very helpful and taught some very good tips.

-I felt that this course was very informative.

-Very useful information I will incorporate the information that I learned into my daily activities.

-Well balanced.

-I HAVE LEARNED SOMETHING NEW AGAIN. THIS IS VERY HELPFUL AND I HOPE THRU THIS PROGRAM I'LL BE ABLE TO MANAGE MY FINANCES. THANK YOU ALL. AND MAY GOD BLESS YOU ALL..

-I think this is a good program and will help me a lot.

-I hope this help me, I know this will, Thank You

-Thank you for this Program it really educated me regarding financial ways to see budget.

-Teacher was excellent

-I am thankful for all the technical support provided when the computer / website were difficult to access. Thank you, Bankruptcy Coordinator CCCS. The information is valuable and applicable to my life.

-I feel it was a very good program and it help me out a lot to think most than reacting first.

-The budget portion of this course was great. I will use the Excell file to apply MY situation and keep track of bills. Thank you VERY much. It was educational.

-Thank You

-Very educational.

- Very good program. The budget will come in handy!
- This course gives me a good idea of managing the money in the future and I learn a good one.
- Thank you for this course. It was very helpful. For the teacher- Job well done.
- This was a great thing to do!
- Instructor was great!
- I think this course should be taught at schools to help those who will soon have these situations.
- Thanks for this program. That will help me.
- I was given a new perspective on budgeting that finally makes sense to me that I plan on using. Thank you.
- I learned many facts that I was not aware of before. I am definitely going to apply some of the financial advice that was so clearly explained in this course. It was very, very interesting and fun. The teacher was very effective.
- CL plans to use budget.
- Well prepared instructor, informing and helpful. Will begin my budget ASAP. Thank you.
- This class should be taught to every senior high school student.
- Thank you! This is very helpful in my goal to a better financial tomorrow!
- The teacher was excellent.
- It was nice to hear the instructor of the course answer questions truthfully. He would say I am not sure, however you can check with your attorney, or I am not an expert in that area.
- Good public speaker.
- Overall very good.
- I learned a lot of new and interesting things. All of this information will be of great use to me.
- This course will be more useful to me than I had expected.

-thank you for this program and class..

-I appreciate the convenience to take this course online.

-THANK YOU

-this has opened my eyes to making small changes that may later be large ones

-Tougher than I expected and quite an "eye opener" for me.

-Questions were well designed to reflect the material covered in the chapters.

-Very helpful and easy to read and understand.

-very very helpful

-Good content relating to my life.

-The budget section is going to be a big help.

-Thank You

-I learned that a budget isn't a hassle, but a necessary tool to help me make my goals come true.

-This has been a learning experience for me. I've learned how to avoid people and their scams, get everything in writing, don't sign contracts in a rush without reading the fine print.

-Very east to use. I was very skeptical of program, upon completion of program realized how useful it really was. Very informative and definitely a tool that will be very useful in getting back on track. Thank you.

-This course is very helpful and very educational.

-I will use all the information to change my life and pass on this new information to others to help prosper them in life the same way I know this course is going to prosper me in my life and making better spending choices with goals and a budget. Please - Thank You.

-very helpful!

-The budget plan was really informing and is going to help me a lot

-I really learned a lot in this course. My printer didn't work so couldn't print up the chapters. I spent much longer reading but was actually glad I did. Thank you so much! I really feel confident that I will use a budget now and set goals for the future

-This was not bad I really did learn from this, and this is good to know I will pass this information on to my children this will help. Thank you so much.

-Thanks it provided great information

-I feel every senior high school student and adult should have to take this course at an early part in their life to assure success and minimize failure with finances.

-I have learned from this course and plan too put my knowledge too good use in the future.

-Thank you! There were things in this course that related to me personally, it was informative in areas I was already familiar with, and there were areas I was not as knowledgeable about as I needed to be.

-I think I found a lot of valuable information in this course that will help me in the future.

-Course is done in layman language. Easy to understand and easy to apply to life. Thank you.

-Me agrado, me gusto, explican y atienden bien. El personal es muy educado y capacitado, el lugar es limpio y acogedor. Me encanto la clase. !Gracias!

-Thank You!

-The teacher was very helpful to talk with.

-excellent.

-Informative, witty, interesting & very likable. I thought I would dread this class since my problem was only medical but made me interested & I asked questions. Thank you.

-Thanks

-Very informative helpful instructor. I appreciate the opportunity to hear what he had to share. Please thank him for me again.

-It was very interesting.

-some of the information came as a shock to me but I am now aware and this course was very helpful.

-The course content was very useful and I have printed out the forms so that I keep track of my goals and budget.

-The class helps you to learn how to have a new beginning and to do it right.

-Very helpful. Learned a lot. Very easy to access

-Rosa was very polite and helped me understand how to manage my money.

-Thank you!!! I needed it!!!!!!!

-This program was very helpful it would be a good course for every one to take so they have this information before they find themselves in financial hardship

-Very interesting!

- I have learned a lot in Chapter 5 Thank you!

-Very informative. I was not able to use the spreadsheets. Perhaps due to my limited use of Excel within the last two years.

-A lot of the information presented in this course will be helpful to me in the future, especially the part about putting "Saving" at the top of the list. Thank you for helping me to try to get my life back on track.

-the spreadsheets were very helpful and something I can continue to use after this is over.

-over all it was a thought provoker and I learned something.

-I feel this was a helpful tool in trying to rebuild my financial future.

-I can use several things that I learned today to help with my financial situation. Thank you.

-The course was very informative and I will do my best to stick to a budget to accomplish my goals and stray away from financial problems. Thank you so much for assisting me.

-very helpful

-Instructor was easy to learn from and personable.

-Was a very good course--- I learned much new info. Thank You.

-Good program and very easy to use.

-My teacher was very courteous and helpful. I enjoyed taking the course.

-I appreciate your help- helpful & courteous.

-Thank You

-This was a very good program and test to take and study it really helped me a lot to learn how I need to do things better.

-It has been very helpful!

-I learned how to do a real world budget with goals that I can live with and by; also I learned things about credit cards I did not know that makes me view them differently and explains some of what happened to us.

-This course was extremely useful and easy to follow along. I thought it would be boring and hard to understand, however, it was the opposite.

-By taking this class I have come to understand things to do in order to be financially successful.

-THANK YOU VERY MUCH

-Thank You I learned Something New.

-The course was very helpful.

-I see that a budget is very important. Having goals will help me in the future. Impulse spending is a down fall!!!! Thank you

-I was surprised to find out how much I didn't know about how to properly budget my finances.

-it was very informative and I have gained good knowledge from it that I will put to practice.

-Online course is convenient.

-long but well worth getting thru.

-This has been very helpful to me. I feel very hopeful that I can and will get my financial life back on track. Thank you.

-Thank you very much for helping me get a fresh start in my financial life:)

-This was an interesting course in which I have taken a lot from it, and will benefit greatly. Thank you

-This was VERY helpful

-I enjoyed the online course (especially the audio portion) and the fact you could print information to save and review later. The definitions and examples of both good and bad habits regarding budgets, savings, interest, etc were great and eye-opening to me. I could recommend this course to anyone - especially young adults embarking out on their own or BEFORE they receive their FIRST credit card.

-This was VERY helpful

-THIS IS THE TYPE OF THING THAT SHOULD BE REQUIRED IN OUR SCHOOLS

-I think the goals card is a good reminder in regular spending; and I carry mine in my purse now. Thank You.

-I was pleasingly surprised that I actually did learn something. And, yes, it was good to know that I wasn't the only one that has "messed up". Thanks.

-A course similar to this should be required to all people who are new to credit and lending. This lesson is helpful and should be used proactively to help prevent people from getting into bankruptcy the first time, not just as an exit requirement for people who have already filed bankruptcy.

-thank you, as a 32 yr old I wish I'd seen some the contents 10years ago.

-THANK YOU! For all the information! This WILL help me.

-The course was convenient and very helpful.

-Very Helpful. I would like to continue to stay apprised and better my situation. Thank-You and Happy Holidays!

-Good Class thanks for the help. Maybe offer the class to high school kids.

-thanks so much, I learned things today that I thought I knew before but fell short on. I will use this information I learned today to get my life back in order. Especially on using a budget properly, from where I miss managed it before. Thanks again -

-I don't have any credit cards. I had a bad accident and left me totally disabled. All my bills were medical bills the insurance did not pay. I had no other debts.

-I am very happy to hear that after chapter 7 bankruptcy there is a place to turn to help me clean up my credit report when creditors have wrong information.

-I will definitely budget and try to improve my credit report!

-This was an excellent program, extremely informative and easy to understand. Thank you very much!

- I am 73 yrs old can not get another job because of my back I have compressed fractures in my back and can hardly move around. You do have a good course. Every one I talked to on the phone was very nice. Thanks

-thank you

-this was a very helpful course and would recommend it to my friends

- La verda es que nunca deja de aprender uno estoy muy satifecha gracias.

-Thank you

-THANK YOU FOR THE INFORMATION. IT WAS VERY EDUCATIONAL AND THE INFORMATION WILL BE VERY RESOURCEFUL FOR ME IN THE FUTURE.

-Very helpful and clearly understandable.

-THANK YOU !!!!!!!!!!!!!!!

-I learned a few things that I didn't know. The course was helpful and the information will be useful in regards to my financial future.

-Really opened my eyes to what financial problems I have and how I can budget my finances from now on.

-This class has been more than interesting and educational. It has given me a valued lesson on how to set goals and budget my money. In the pretest some of my answers that were incorrect made a light come on and helped explain the reasons why. I enjoyed this program very much and it will help me to obtain the goals I plan to set. Thank you!

-THANK YOU VERY MUCH.

-I learned a lot of helpful information.

-Thanks for the information, very useful will help me in my future.

-I think lessons such as this one should be taught to the younger generation in a high school class.

-The audio made it easier to understand and follow along as well as increasing comprehension.

-I learned the hard way to get to this point.

-thank you for your help

-I really think that if I try the note card with my goals on it that it will help me significantly. Thank you for all the information I have received from this.

-This course has opened my eyes to just how much excess spending I do. My budgeting is going to exclude the extras that I can really live without and maybe get a good savings account started with the extra money.

-I found the audio option very helpful as I could walk around and listen at the same time.

-I learned much from your program, thank you!

-I would like to thank you for all of the helpful information that my husband and I can both learn from and use.

-Thank you it was very helpful information

-Very Informative course

-I really learned a lot from this test. I did not realize how much I have lost from not knowing all of the truth about credit.

-I TRULY BELIEVE THIS COURSE WILL HELP ME IN COMPLETING MY BUDGET AND GOALS AND WILL PROVIDE ME WITH A POSITIVE FUTURE.

-This program was great. It helped me to understand more about my finances and wishing I had done it long ago. Thank you

-This was very enlightening, thank you.

-This gave me tactics and contact information I did not even know were around.

-I never knew that your credit score could effect your monthly payment as much as indicated in this course. I learned a lot from this course. This course should be a required class in high school.

-This is an awesome program and all adults should be required to attend a class before applying for any type of credit.

-I learned a number of things that I will start to use in my every day life because of this course; it is very helpful to me, Thank You

-good course

-This class has helped me.

-Thank You ---I learned much.

-Forms for budgeting are very helpful since they can be exported to excel, and the categories were very comprehensive.

-very easy to understand.

-Great program!! I wish I had known about it before my situation got to this point.

-The class was very helpful. I can see myself getting ahead very soon.

-Very good!

-Thank You. This has been a very helpful class.

-The audio and the text were not available at the same time.

-This program course was very helpful and helped me in achieving my goals

-This on-line course has been very helpful and I am going to use a budget/goal graph to help me in the future with my credit.

-This was very helpful. I felt I knew some things that were discussed, but reading it and testing on it seemed to help me retain more.

-It helps me. Thank you

-I feel that this course is very helpful to people in trouble, like myself. This course was easy to understand.

-This Money in Motion course certainly opened my eyes. Tonight I will set my goals and refine my budget. Thank you so much.

-I learned a lot of great ways to manage my money and expenses. I found this program very helpful for me to stay on my feet and not to fall back into the position I'm currently in. Thank You,

-Loved the course. Wish I would have taken this at the age of 18, and every 18 year should be made to take this course! Thank you!

-good reminders and a few things I was not aware of.

-Great info, well taught. Thank You,

-I learned a lot from this course. I think everybody that files bankruptcy should take this course. It is a good law that they put into effect.

- It was helpful

-I believe this to be a good idea.

-Was a very helpful. Thank You

-thank you

-This would helping me in my future

-Thanks Cheryl for your help!

-Amy was professional, patient, but still in change and was efficient. Thank you.

-I felt some of the information was general common knowledge but maybe just because I knew it not everyone did. I did find some helpful information in making and sticking with a budget.

-The Course was very helpful

-THANK YOU, SINCERELY,

-This course was very knowledgeable and I will use it for the rest of my life.

-I really think that this can help me reach my goals and never have to go through this again. I will take what I have learned and use them to make me a better person

-I really think that this can help me reach my goals and never have to go through this again. I will take what I have learned and use them to make me a better person

-Thank You very much for the help

-Thanks for your help.

-thank you for helping us, you are appreciated!!!!

-I am glad that I had to do this there is a lot of helpful stuff in this program

-You guys were great. Made the class enjoyable-very good at putting us at ease. Thank you.

-This course has really opened my eyes (though a little to late) on the things I should have done to prevent the situation I am in now. However I will be certain to use these study materials in order to get my life and financial problems in shape. Thank you for opening my eyes.

-Very Good Class.

-I think this program was very clear and helpful in explaining some things on credit I thought I understood, but now feel I have a clearer understanding of.

-We Loved It. Really Helpful.

-course contained some information I knew and didn't use and much new, helpful information!

-THANK YOU FOR MAKING THIS ON LINE SO I COULD DO IT AT MY OWN PACE...

-I wish the knowledge I've accumulated in the year "2006" I'd had year's ago - I'd not been in debt like I am. I knew better! But some things I needed like a well. Running water! And stop 5 years of hauling water for everything needed. 1963 - 2004 - no well, just a seep, almost surface well? Sore throats - flu - sick, sick - that well? Quit... started hauling water. The credit card got me an actual well - I don't regret that expense. But a lot of things --- unneeded? We are now shopping wiser - started saving money - better late than never~

-I don't want to file bankruptcy again

-Thank you for all this information & the opportunity to do the course online.

-this course was thorough and I learned a few things about my rights. I did not know about the right to obtain a credit report once every 12 months. Thank you.

-great job on the sight....

-I found this course extremely good. I'm glad I took it.

-This program was very helpful. Thank you for introducing us to this program. I think it will make a big difference in our life.

I also learned a lot about taking a course online which I have never done before. Thank you

-Was good to know information, would be great course for high schoolers.

-We needed this prior to getting into trouble. This information should be required for high school diplomas.

-Gave me some good money tools for the future, thanks

-I've never had a credit card or used a payday loan store, and never intend to. My debt was due to school loans and medical bills which were briefly touched upon.

-Thank You--Program was very informative.

-Thanks for the help

-Thank You

-Thank you for understanding my credit better.

-THANK VERY MUCH FOR TIME, IN HELPING ME IN MY TIME OF TROUBLE

-Overall, the course was very helpful. Less difficult access to forms and helpful tools would be appreciated.

-The reading material, charts and explanations were everyday language and made the course understandable. Thank you.

-thanks

-It took me a while to figure out all I had to do, but after realizing it, it went fine. I ended up going down to the wire, but I believe I learned something from money in motion.

-It's a great course, this will help me on getting back on my feet. Thanks.

-thanks for the help

-I really like all that I learned I think this needs to be tout in schools so we don't get in over our head in the first place

-This course was very helpful for my financial success! Thank you

-I enjoyed the program. It was informative, relevant, and easy to follow. I printed a copy of each chapter for reference and future use. Thank you for such providing this concise and helpful program.

-The program was very easy to follow I liked having the option of taking it online

-Thank you!

-The class was very interesting and educational.

-THIS IS A GREAT EYE OPENER AND GOOD VIEWS OF SPENDING AND BUDGETING

-I thank you for helping me out. Every one was very helpful. - Thanks to all of you. We have learned a lot.

-I found this course to be very helpful and informative in a lot of ways. I learned a lot and will use it wisely in the future.

-I would have liked to do this course on the phone.

-I learned quite a lot of information!!

-Thank-you for all your help in educating me in creating good financial habits for the future of me and my family.

-It was a practical and well read course.

-Thank you.

-thanks

-Thanks

-Very helpful and easy to understand.

-I wished I would have contacted ccc years ago.

-explaining a budget in a basic manner really helped.

-I went into the course assuming I would know the stuff already. I am pleased that I learned a great deal, and have a better understanding of budgeting and my goals. Thank you very much.

-this was an extremely useful course and should be mandatory in school.

- This was really worth the time and I learned a great deal. I would recommend it to anyone! Thank you! -very informative course.

-I feel like I can really start over now with this information I have acquired. Thank you very much.

-My wife and I will try and use a budget to help us reach our goals

-the course will help with budgeting my spending wisely

-This course was very helpful and I will consider the information I learned in future financial decisions.

-This was very helpful. Now I learned how important it is to save even a few dollars. I also learned to watch what I spend on a cup of coffee every morning. Thanks a lot!!!!

-I would like to have a copy of this program and my test to keep I don't have a way to print and could use things off of the program to help me later on in life thank you.

-Very helpful, I would recommend this course to those who aren't in my position. A great learning tool for all income and financial responsibility levels. Thanks!

-Very informative

-Thanks for the information. I will use the information in helping me to reach my financial goals.

-I find the information covered to be very informative and a good resource as we reestablish our credit.

-REALLY ENJOYED THE ON-LINE CLASS OPTIONS.

-very helpful.

-THANK YOU FOR PROVIDING THIS SERVICE ON-LINE.

-This was an excellent program I think it will really help me

-thank you!

-This was a great program it helped a lot

-many thanks

-The program was great, I really learned a lot and will use this in the future. As of now I have set goals and will use them and I'm not afraid of setting them like I was before the program. Thanks

-This course had a lot of good information.

-great very informative

-good class

-I have already started a budget and this will help me to fill in the gaps. I think all school age children should take this course.

-This was so informative. I wish I had had this type of education right out of high school. This could have save much hardship. Sad to admit to a t the age of 50. Thank you.

-The course was very helpful and informative.

-The program was not the formality I anticipated. It was quite informative and will help me organize my finances.

-Now I'm able to understand credit scores better.

-Thank you. I will set my goals for the New Year and keep a budget.

-I wish I was allowed to go back to the course by using my user name and password to be able to at least print of the chapters to use for future knowledge. (Be allowed to access the info. for a few days after certificate was issued) My printer ran out of ink. Great information, wouldn't mind doing an in person course as well. Thanks

-I LEARNED A LOT FROM THIS COURSE AND IT WAS VERY HELPFUL.

-I thought it was a very good program

-I found that this course will help me set a budget for myself as well as goals for myself in the future. After taking this course it really opened my eyes to the unnecessary spending that I do and by taking this course it made me realize that I can set goals and budgets for myself and that I can also have the things that I want.

-There are several things that I have learned that will help the future. Thanks

-This course was very informative. Is there any way to get a copy of the material? I started copying each chapter but had problems with the printer so only got chapters 1 to 3 copied for future reference.

-THIS COURSE WAS VERY HELPFUL FOR ME. THANK YOU VERY MUCH. IT HELPED TO EXPLAIN SOME OF THE THINGS I WAS DOING WRONG, EVEN IF YOU DON'T REALIZE IT AT THE TIME. THANK YOU AGAIN, AND I PLAN ON STARTING EVERYTHING RIGHT AWAY. IT WAS VERY INFORMATIVE FOR ME.

-We will definitely use this Thanks

-I am using a budget at home. Much of the information I am and have used. Much of the technical information was not new but I did not know exact figures or names. I did find it very helpful and a good refresher course.

-I learned a lot!!

-this class is great tool I will start using immediately.

-thanks

-The course was helpful

-I truly learned a lot from the online class

-Great method of training in the privacy of your own home.

-The class was very informative,

-Excellent job! Keep up the good work. It was very helpful and rewarding. May God Bless all of you!

-Thank You very much.

-My husband had an accident on June 1st which has kept him out of work for several months, until this unexpected time we were able to keep up on all of our debt & was never late.

-I hope I can take the knowledge I learned and have a better credit line.

-This will help my children have a better future now that I can budget.

-Thank you for the money in motion workbook. It will be great tool in my future finances.

-Thank You.

-Thank you for your help.

-I learned a lot from attending this class it will be helpful through the rest of my life.

-Learning materials were very helpful

-I was amazed how much I learned and how much I should have already been doing with our family finances.

-Budget budget budget! And stay within your means!

-The course was very informative and helpful.

-I'm 38 years old and thought I had my finances and life in order, till I recently filed bankruptcy. Program has definitely opened my eyes to a lot of helpful advice that will probably change my future in a good way. Thank you!

-This course was very helpful to me and my son.

-Thank you for the opportunity

-I truly did learn some information that I did not know. I am 58 & worked in a bank for 14 years. Our bankruptcy Chp 7 filing was due to my husband's medical crisis that has lasted for 5 years. We lost our small restaurant business. I appreciate this intensive credit counseling course; it has made me smarter (although my back hurts from sitting). Thank you.

-I understand how important a budget is, and that I should put my saving on the top to help achieve my goals. Thank You.

-Thanks for the helpful and informative information.

-I am interested in receiving this course material in a printed format.

-I will apply what I have learned in this course to my everyday life.

-I think this is a good course but, did not apply to me. I became disabled and am only on SSD at 1/4 of my old salary witch my debt was based on.

-Thank-you for your help.

-A very good program, easy to follow. I'm glad I participated.
Thanks

-This program has given me a reason to be optimistic about my future and my ability to be able to budget and make my life and my kids a lot better! I thought it was too late to save but now I know it is never too late to become financially secure. My direction from here on is only up along with my financial future.

-I found every chapter helpful and informative. I also learned a lot about my rights as a consumer and how credit is a trap. The budget and goal setting were pluses of course also. I will decrease my debt and pay my bills on time and always keep a savings and consumer shopping which within my means. I also liked the online format.

-Very helpful, Thanks

-I learned a lot of information that I did not understand before. The budget thing will be a great help!

-Excellent content!

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

-The information in this course was extremely helpful. I can now see how my ex-husband and I got into such debt and unfortunately a divorce has caused the debt to become unmanageable on one income. I will be using what I have learned immediately.

-Thank you for helping me

-very well done, organized and helpful. Definitely will be using several key points from this course

-I feel that the information given was helpful but not relevant to all bankruptcies, loss of 2/3 of a family's income due to those actions of another is not something that can be budgeted or planned for.

-Thank You.

-Very helpful book, very nice teacher

-Very helpful book, Very nice teacher

-excellent course

-VERY HELPFUL THANKS

-Not only did I learn a lot from this program, but I have already started with the short, mid-term, and long-term goals. Thank you.

-This was a great program, in fact people with no financial trouble would benefit. Thanks

- The program is very helpful. Thanks.

-I learned more than I expected

-I had to take this exam 2 times because I was a few minutes shy of the 120 minutes required. As a result, -I learned. The information will come in very handy in our household.

-I found the course to be very interesting and helpful. I wish that I had taken a course like this about ten years ago; it would have been very useful and helpful to me. Good job,

-This course was very helpful. I am glad it is offered online, it really helped me to be able to do this from my home.

-By taking this course I really learned a lot about myself, and what I was doing wrong and what I was doing right. For future reference and guidelines I printed off all of the chapters for future reference. They were very helpful.

-Most of the material that was covered seemed like common sense; however, sometime people including myself need someone else to point common sense out to us. Thank you for your wonderful insight and I plan to implement these tools in restoring my credit.

-thanks

-This was a very informative program.

-You are very Inspiring and an asset to me. Thanks!!

-All of the information I learned from this class I know will be very helpful in my life.

-I learned a few things from the course which I will use.

-This was very informative and helpful, thank you. I will refer this knowledge and the information in this book to new card holders and anyone on the verge of ruining their credit.

-The class was very interesting and I will start on my budget.

-Very nice teacher

-I was glad to be able to complete the course, and to be able to print out each chapter to use as a reference as we start over with our finances. I really feel as if I've learned some useful information! Thanks for the help!

-Thank you very much.

-The online class was very helpful and I will use it to the best of my ability.

-Useful tools to help me do my own budget in the future that's really understandable! Not hard to "comprehend" at all!

-Though a lot of reading and comprehension, I am glad I had the opportunity to take this course.

-Most of this information I already knew. It would be nice, though, to be able to hear the audio and follow along with the written text at the same time.

-I was able to learn many ways to look at my income, goals, and payments. I also understand credit much better. Thanks,

-This was a good learning experience

-The entire staff was always cordial in my time of need. Thank you

-this course was very helpful

-Thank you so much for the whole course is an eye opener & a wake up call to budget, to plan & establish a good spending habits. I learn a lot. Thanks!

-Very helpful, learned some things new, well prepared and enjoyable! Thank You!

-The class was very informative and I know it will be helpful to me.

-Class was extremely informative and helpful.

-I felt there was a lot of helpful advice on how to reach financial success. I intend to integrate them into my families budget to help us live within our means and not to live from paycheck to paycheck. Thanks for the help

-THIS COURSE WAS VERY HELPFUL TO ME. IT BROUGHT BACK TO MEMORY, A LOT THAT I HAD LEARNED IN HIGH SCHOOL AND THROUGH LIFE AND IT ALSO HAS CONVINCED ME TO DO A BUDGET NOW.

-thanks for the help and teaching how to start a budget and managing our finances

-Thank you! Wish us luck as we start over.

-I learned so much from the classes I took with this program. I thank you from helping me understand what to do in the future.

-I am glad I had to take this class. It showed me things that I didn't realize that will help me to manage my finances. THANK YOU!

-This is good information to have. Everyone should be taught this in high school!

-Excellent course & I learned a lot from it.

-The information about budgets was very helpful and I believe it will really help us with our finances.

-Good information to jump start my financial goals. I will reach them by following my budget.

-This is full of good information.

-ITS GREAT!!

-This was a very interesting course. I thought I was pretty savvy with finances, but the pre-test was a lot more difficult than I would have expected.

-Thank You so very much

-I would like to thank you / your program. I have learned a great deal more about my self.

-Thanks

-I enjoyed this course and have learned a lot from it. I will set up a budget at home, track expenses, get organized filing system recommended and prepare for a better financial future for my family. Thanks for the course.

-THIS COURSE SHOULD BE TAUGHT IN ALL PUBLIC SCHOOLS.

- I found the questions in this program to be very relevant and thought provoking. I consider the time I have spent completing this program time well spent. Although I have used many of the practices outlined, I never had the success I expected. I realize now that my budget was lacking several simple but key elements, such as a goals list. When I set up my new budget, I plan on using your program guidelines to insure that I do not make the same mistakes that have caused me to fail in the past. I wish I had taken the time twenty years ago to learn how to truly manage my finances, not just try to get by using trial and error. You have my sincere thanks and appreciation.

-Very helpful. I think now I will never go in debt again. And learned how to successfully use a budget

-This was a great course and I like the fact that I could save some of the documents to use.

-A very good and practical program that can apply to all income levels!

-I appreciate the positive, hopeful tone that this course gives!

-Good information. I learned many things I can use.

-I have no further comments.

-this was so helpful.

-This was a very informative course

-I think the goal card is a very good idea. That will really help me when I go shopping. I have learned a lot from this course. I wish I had learned this forty years ago. This should be a required subject for all teen-agers.

-Excellent program. I enjoyed taking it.

-very good course. I feel this will help me a lot.

-This was great and very informative. I will definitely use it on my back to re-establishing my credit. Having it online made it very convenient too. Thanks.

-THE COURSE WAS VERY HELPFUL AND GAVE ME HELPFUL KNOWLEDGE ABOUT MY SITUATION. I HOPE THIS INFORMATION WILL HELP MY CASE TO BE SUCCESSFUL. THANK YOU.

-thank you for your help!

-refer to my husbands comments

-Students should be taught these in High School.

-the budget worksheet will be very useful in getting my budget up and going thank you

-This course was very helpful, and I am glad that it was mandatory. I probably would not have taken it on my own, but am now very grateful that I did. Thank you!

-I had learned the proper way to budget and will put it in motion to take back my life.

-I really think this program will really help me and enlighten me on how to manage my income. Made me more aware of where I need to focus. I will have a budget and goals. Thank You

-After taking this course I can see the mistakes that I made and will not make them again thank you.

-Thank you. The course was very insightful.

-THANK FOR

-This class was very insightful and educational, thanks for the information, I'll be sure to put it to good use.

-thank you for your help

-The course has given me very good directions on my way to financial freedom. Thank you.

-I have learned a lot taking this course.

-taking this course gave me some good new ideas to create a use a budget and to be honest with myself about the misc expenses I incur, and what to cut out or change.

-I enjoyed your the course and learned many useful tools that I will be using to get my finances back on track. Thank You.

-I enjoyed using this system and I would like to refer some of my friends.

-the overall program is good

-Your customer service reps were very helpful and returned phone calls promptly - thank you

-need to do course for those of us who are on social security and disability most of this course did not deal with any of my issues

-I am really thankful for setting this course, the recommendation and tips on setting a goal will be helpful to me from now on and will change the way I manage my money. Thank you very much.

-It helped me realize that the smallest steps will in time equal a benefit. It also will definitely help me in the future.

-This program offers me a plan to help me get organized and offers encouragement that I can actually save if I set my mind to it.

-very helpful thanks

-Thanks!

-this program teaching more about how to budget how to manage my money and be more open minded on spending and I will use everything I have learned from the class

-Very Helpful. Thanks

-This course has and will help me with my finances, thanks

-When a two-parent/one-income family experiences financial difficulties they often need to determine whether the stay-at-home parent should return to work. This program should add more information about the direct costs of returning to work so that it is accurately reflected in the budget. Our pre-filing counselor (state certified) told me to return to work to cover our \$1900/month deficit after my husband lost his job. However, she didn't take into consideration that first of all, I already had a part-time job, and that our expenses with child care/transportation etc would go up over \$600/month. This would make our budget deficit \$2500/month, meaning that my net income would need to at least equal that amount. This amount exceeds the average net income of employees in my professional field in my community. A complete financial management program needs to address this issue.

-I found this very easy to understand and definitely filled with extremely useful information!

-Thank You for the opportunity to not only be relieved of all the hassle of the creditors calling and not only to start new but to learn some things new that I wasn't doing that I will start doing now, with my new budget. Thanks Again!

-Excellent information. This should be mandatory in high schools.

-Thank you for your helpful assistance. I appreciate it very much.

-Thank you I am walking away from my bankruptcy better prepared and ready to NOT repeat my same mistakes, with a plan of how to accomplish and achieve my goals by staying on track.

-Thank you for the information that was provided. I will visit the site if allowed to use the information as a point of reference. I do not want to end up in the same situation I just came out of.

-I enjoyed the course. I would like to have copies (of the book) available to many of my relatives. I will definitely use what I have learned! Thank you so much!

-I believe the phone conference class was very helpful.

-Instructor handled the large phone group with great patience!

-Can I refer this program to others before it's too late? Thanks!

-This was extremely helpful! Thanks so much.

-This will be very helpful in getting back on track. It made me realize how important credit is in your daily life and has made me WANT to with hold a good financial standing! Thank you!

-VERY GOOD & HELPFUL CLASS. THANKS.

-I ACTUALLY THOUGHT THIS WAS A GOOD PROGRAM. VERY INTERESTING AND HELPFUL.

-thank you

-Thank you very much

-VERY INFORMATIVE CLASS.

-THANKS. I'M GETTING A BETTER VIEW ABOUT THIS SITUATION.

-This program was very informative and helpful. Thanks

-THANKS

-The budgeting portion of this online class is very useful and will be greatly be used in my everyday financial life.

-The information I received in this program has really opened my eyes. Thank you.

-Maybe a different voice in each chapter.

-THANK YOU FOR HELPING ME.

-THIS CLASS SHOULD BE A MANDATORY CLASS FOR SENIORS IN HIGH SCHOOL SO THAT THEY GET STARTED ON THE RIGHT FOOT.

-Course was very informative

-THANK YOU VERY MUCH. SHE WAS A GREAT TEACHER.

-Thank you.

-EXCELLENT JOB AT PRESENTING THE MATERIAL AND MAKING IT EASY TO UNDERSTAND.

-Class was very helpful in a lot of ways. Thanks

-The audio program online helped me to make the studying easier

-Over all very informative! Thanks for offering an on-line class; it really helps people who lead very busy lives!

-I needed this along time ago!

-Thank you

-Thank you for the help!!

-The course was very helpful and I want my Son's to take it, without having to do a bankruptcy though!

-helpful to me.

-THIS COURSE WAS VERY HELPFUL; I WISH I COULD HAVE HAD THIS EARLIER IN LIFE.

-Very helpful and useful to get my life back on track

-The course has been enlightening and very helpful. The ladies who directed me to this service are excellent and a breath of fresh air in regards to customer service provided by so many other businesses now-a-days. I would like to personally thank you for the positivity and services you provide for people.

-I think after going over this online course I am going to go ahead and seek advice from a counseling professional to better my chances at financial success!

-need to let people know that even though they are using the internet, it might have to do this program during the work week. I had to!

-Really good course and very helpful. I am going to really use the budget tools in the near future.

-thank you

-Program was great and very convenient.

-Thanks, this info is something I knew about but didn't put to use. I will not make that mistake again

-Examples and forms were really helpful.

-Thank you very much!!!!!!!!!!!!!!

-This is a very thorough and useful program.

-I THANK YOU FOR THE KNOWLEDGE AND CONVENIENCE OF THIS PROGRAM. IT HAS GIVEN ME HELPFUL INFORMATION FOR A HOPEFUL FUTURE FINANCAILLY. IT RELIEVED ME OF A LONG COMMUTE TO A CLASSROOM. TRUELY THANKFUL!!!

-I had some problems with my computer locking up during the program, but other than that, I think it was a great program. I hope to apply the information to my every day life.

-This class gave me great information and was very helpful.

-I have learned great ways to budget myself. Thank you!

-Thank you for this course it has helped me to learn a lot on a Budget and how to use one. This will help me in the future and how to manage me money. Thank you so much for this lesson.

- This program has really opened my eyes to several things that can help me with everyday life and how to budget. I especially liked the "goal card".

-thanks

-The listen to option was VERRY helpful

-A great opportunity to able to do this online and learn so much from my home.

-I have truly learned many valuable ways to get my life and finances back on track thru this program. I was shocked at some of the things I had no idea about.

-Very Helpful

-Was very helpful with information. Good speaker

-I did learn some new info which will be helpful. Thank you. They should have taught us this in school.

-I HAVE NEVER BEEN SUCESSFUL IN USING A BUDGET BUT I'M GOING TO TRY AGAIN. THANK YOU FOR SOME HELPFUL INFORMATION.

-I learned several new ideas to use in my life and now can educate my children even better for their futures. Thank you!

-The information presented was helpful, and gave me a more clear understanding in regards to a budget, credit and the handling of my money. I think everyone should take a class like this. Thank you.

-Clear, easy to understand, an eye-opener.

-this information will come in very handy. It will help me down the road to my goals.

-Thank You I think everyone should know this information

-This information was very helpful. I learned quite a bit I wish I had known a long time ago. Thank you. I printed all chapters and will be using the material as a guide.

-I wish I had this knowledge before I got myself into debt. This program was very helpful for me to rebuild my credit.

-the program was very helpful